

POVERTY ALLEVIATION IN NIGERIA: BETWEEN TIMES OF BIBLICAL ISRAELITES AND CONTEMPORARY NIGERIANS, LEVITICUS 25:35-38

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Abstract

The measurement of poverty in developing nations are carried out to reduce the severity of poverty in such nations. There are Governmental and Non-Governmental organizations that take poverty reduction as a project, and one such is a faith-based organization such as World Mission Agency (WMA). This study focuses on the poverty alleviation of WMA and evaluates the impact accessibility and significance of WMA poverty alleviation programs. A survey was conducted at Ota, Ogun state, Nigeria. Data collected were analyzed using the principal component analysis and the t-test. The results obtained were discussed, one vivid findings of this study was that the effectiveness of the poverty alleviation programmes of the World Mission Agency in Ota was based on the systematic establishment of programmes that address the needs of people at the grassroots level and recommendations were made which include that the federal government of Nigeria should take a cue from the World Mission Agency Poverty Alleviation Programs. Nigeria is Africa's biggest oil producer but the sector has been tainted by accusations of corruption. According to the report, absolute poverty is measured by of people's inability to afford basic essentials of shelter, food and clothing. Even the government of Nigeria from federal to local level have made several attempts to reduce the crippling effects of poverty by undertaking various poverty alleviation programmes such as Agriculture Development Project (ADP), Operation Feed the Nation (OFN), Green Revolution Programme (GRP), Structural Adjustment Programme (SAP), National Poverty Eradication Programme (NAPEP), Graduate Internship Scheme (SURE-P) N-Power etc, but the problem has become resilient. Okunoye (2011) observes that the higher percentage of security challenges being experienced in Nigeria is caused by poverty. It has become a breeding forum for all social vices in Nigeria such as kidnapping, corruption, arm robbery, ritual killing and all sorts of detestable and anti-social practices. He further states that in Nigeria, poverty manifests itself in various ways such as food insecurity, poor clothing, poor housing, poor transportation system, poor educational system, poor health facilities and services, erratic power supply, lack of potable water and so on. But of all these manifestations, food insecurity is the mother of them all because, it is the maximum degree or condition of poverty.

Introduction

Poverty is one of the forces militating against the social and economic development of Nigeria. Poverty in Nigeria remains significant despite high economic growth (Obadan, 2016). The level of poverty in the country is enormously high and politically embarrassing considering the enormous human and mineral resources the country is endowed with. Despite the huge resources successive governments have committed to reduce and or eradicate poverty, it seems no success has been achieved.

However, In Nigeria the Central Bank of Nigeria (CBN) faces difficulty in carrying out one of its most important duty that is promoting monetary stability and sound financial system because of the non-regulative activities of some of those informal financial institutions (Enwere, 1996). According to Ogwunike (2001), poverty is a situation where a household or an individual is unable to meet the basic necessities of life, which include consumption items, considered as minimum requirement to sustain livelihood. Demery and Squire (1996) described poverty as the inability to meet basic nutritional needs, lack of good education, health, life expectancy and high child mortality rate. In other studies, Oladunni (2001) defined poverty as a state of lack of adequate basic necessities of life such as food, clothing, shelter, inability to meet social and economic obligations, lack of gainful employment, skills, assets and self-esteem, limited access to social and economic infrastructure such as education, health, portable water and sanitation.

British Broadcasting Corporation (2018) reports that Poverty has risen in Nigeria, with almost 100 Million people living on less than a \$1 (£0.63) a day, despite economic growth, statistics have shown. The 86.9 million Nigerians now living in extreme poverty represent nearly 50% of its estimated 180 million populations. As Nigeria faces a major population boom- she will become the world's third largest country by 2050 - her problem will likely worsen. National Bureau of Statistics (2018) reports that 60.9% of "Nigerians in 2010 were living in "absolute poverty" this figure had risen from 54.7% in 2004. The bureau predicted that this rising trend is likely to continue.

Suffice it to say that at the turn of 21st century, sixty five years, Nigeria is by all standard of measurement, a very poor country. Toromade (2018) observed that it was first revealed in June 2018 that Nigeria had overtaken India as the nation with the highest number of people living in extreme poverty across the world, with an estimated 86.9 million people measured to be living on less than \$1.25 (N381.25) a day. This has been the reason the astonishing number of Nigerians living in extreme poverty has become a hot-button issue in the country especially with the 2019 general elections two years ago, since Nigeria's unwanted status as the poverty capital of the world was first announced in June, 2018 the current administration of President Muhammadu Buhari has been widely-criticized for its poor handling of the economy.

Poverty is wide and deep in Nigeria. Even the government insists that it is taking all the right steps to stabilize the economy and set it up for an upward trajectory, opposition parties have pointed to the damaging poverty figures as proof that Buhari's government has failed Nigerians (Toromade, 2018). Having noted how deep poverty had gone in Nigeria and also how inadequate many of the government's programmes have become in reducing poverty, this paper therefore brings up a religious model of poverty eradicating/alleviation as found in the Leviticus 25:35-38, hence the topic of this seminar paper "Leviticus 25:35-38 and the poverty alleviation in Nigeria". The researcher is of the view that it will be greatly embraced in Nigeria considering the religious disposition of Nigeria and Africa in general which according to Mbiti (1969:1) is notoriously religious. The choice of the Leviticus 25:35-38 is hinged on the fact that the two main religions in Nigeria-Christianity and Islam-believe very well in the Old Testament. This has a concrete proof. Most of the beliefs and teachings of Islam are found in Old Testament, even such names as Ibrahim which means Abraham in Old Testament, Yakubu which means Jacob in Old Testament etc such records in the Old Testament where God tempted Abraham, told him to use his only son Isaac for sacrifice, Abraham obeyed God. Then God rather gave Abraham a ram for the sacrifice. Islam teaches about that. Islam calls Jesus Jisa. Christianity teaches and uses both the Old Testament and the New Testament.

The historical Critical method was adopted by the researcher in the course of this time work. The reason for using this method is because the period between the time Leviticus are in line with each other chapter 25 was written and the contemporary Nigeria society are in line with each other. This paper therefore, examines the phenomenon of poverty in Nigeria, causes and consequences of poverty in the light of Leviticus 25:35-38. Thereafter, an application of the periscope was made in the Nigeria poverty environment.

Hence this introduction wants to achieve and to solve the problem of poverty alleviation in Nigeria.

English Translation

³¹ If any of your kin fall into difficulty and become dependent on you, you shall support them; they shall live with you as though resident aliens.

³⁶ Do not take interest in advance or otherwise make a profit from them, but fear your God; let them live with you.

³⁷ You shall not lend them your money at interest taken in advance, or provide them food at a profit.

³⁸ I am the LORD your God, who brought you out of the land of Egypt, to give you the land of Canaan, to be your God.

(Lev 25:35-38 NRS)

Delimitation

Delimiting a biblical text entails singling out particular verses from a particular chapter of a book of the bible. It further means segmenting a given biblical text with each having sub themes or subheads. The segmentation "shows that the context in question is a distinct literary unit from what precedes it and from the one that succeeds it" (Poucotta and Mundele, 2012, p.23). Ska (1990) remarked that delimitation is very necessary because it prepares the pericope for a proper exegetical study.

Leviticus 25:35-38 is part of the jubilee laws which relates to the liberation of the Israelites who through poverty are compelled to sell themselves as bondsmen (Leviticus 25:39-55) is introduced by a pathetic appeal to the benevolence of the people to bestow brotherly help to the poor (Leviticus 25:35-38). The text deals with the second effect of the jubilee year, viz. the return of an Israelite who had become a slave to liberty and to his family and is introduced with an exhortation to support a poor brother and preserve his personal freedom.

Setting and Characters in the text

Leviticus chapter 25 deals with the poverty of God's people, the Israelites, and with the responsibility of fellow-Israelites to come to the aid of the distressed. While this is an Old Testament text, the principles which we will find here are relevant to the 21st century Christian. The last half of this chapter is expounded carefully to understand what God has to tell us about "taking interest in our neighbor."

The words attributed to Moses in Leviticus 25:35-38 were commanded by God to give to the entire people of Israel on Mount Sinai as they were preparing to enter the 'Promise Land' (Lev. 7:38; 25 1: 26:46; 27:34), According to Gnuse (1985), this part of Jubilee law assured poor people in the exile a place of equality in the community upon their eventual return and proclaimed that poor Israelites of any age would always have the hope of restoration to freedom and equal status in their community.

The text of Leviticus 25:35-38 is made up of neither characters that were not multiple nor their roles complicated. God is the main character or protagonist who instituted the regulations or laws and demanded obedience from the people. Another major character is Moses the servant of God who became an intermediary between God and the people of Israel. He would always receive instructions from God and then pass the same on to the people. The third group of people found in the text was the Israelites who were the silent recipients of the regulations or laws. The message was clear and is about taken care, supporting the weak members of the community

Structure of the Text-Leviticus 25:35-38

The structure, of the text is very simple and very easy to understand. It has three parts. The first part is v. 35. It is talking about social condition of fellow Israelites. It is presumed that no Hebrew will become a slave except on the pressure of poverty, and in this poverty situation his brethren are commanded to relieve them.

The second part is vv.36-37 it is discussing the care and protection for the Israelite who is poor. The first thing to be done to the impoverished Israelite is to supply him with the means to recover himself without any interest. Poverty and decay are great grievances, and very common; the poor ye have always with you. You shall relieve him, by sympathy, pitying the poor, by service, doing for them, and by supply, giving to them according to their necessity, and your ability (Henry, 2012).

The third part is vv. 38, and it concerns with the command of being enforced by reminding them from whom they have received what they have, and on what easy terms, as a gift; from their covenant God, who is Himself their security that by so doing they shall not lose: "I am the Lord your God, which brought you forth out of the land of Egypt, to give you the land of Canaan, to be your God." The theocentric basis of this law was God's role as the liberator. Men are to fear God. This fear of God should overcome men's fear of nature and history. Fear of God is liberating, fear of the creation is paralyzing (North, 1989). This Men The indicates that God has placed a moral obligation on the heart of the more successful men. They were supposed to lend to their neighbor.

Close Reading of the Text

From v.35, the Hebrew word "לעוני ונפל" (VeNo'fel L'oni) means "and falls into poverty"; difficulty, or in a state of want. It is Verb, Qal, Conjunction, perfect, third person feminine singular.

The Hebrew word "אה" (Ach) means a brother. It is Noun - masculine singular construct | second person masculine singular.

Another Hebrew word נעשה (yülmüük) meaning becomes poor. It is Verb, Qal-Imperfect, third PERSON, masculine singular.

The usage of עמך נחי ותושב גר בו והסנקס עמר כקו ומסה אסיר וְכִיפִידָּ which means "And if one of your brothers among you becomes poor and falls into poverty".

This part of the jubilee laws which relates to the liberation of the Israelites who through poverty are compelled to sell themselves as bondsmen (Leviticus 25:39-55) is introduced by a pathetic appeal to the benevolence of the people to bestow brotherly help to the poor (Leviticus 25:35-38).

And fallen in decay with thee.--Literally, and his hand wavered with thee, that is, when it is weak and can no longer render support, or gain a livelihood. North (1989) observes that as the laws of jubilee guard the future interests of the Israelite who is driven by stress of poverty to sell his patrimony, the Lawgiver now points out the duties of each member of the community to the impoverished brother who has to wait till the year of jubilee for the restoration of his property, but who in the meantime is unable to support himself.

The Hebrew word *om va he hazaq ta*) means then you shall help or shall relieve him. It is Conjunctive waw, Verb-Hifil, Conjunctive Perfect, second person masculine singular.

Then you shall relieve him. Literally, you shall lay hold of him. When his hand is thus trembling, it is the duty of every Israelite to support his weak hand, and enable it to gain a livelihood.

The Hebrew word *גֵר* (Ger) means a sojourner or a stranger. It is Conjunctive, Noun, masculine singular. This statement "though he be a stranger, or a sojourner" should be better rendered as a stranger and a sojourner, that is, he is not to be treated like an outcast because he has been compelled by poverty to sell his patrimony, but is to receive the same consideration which strangers and sojourners receive, who, like the unfortunate Israelite, have no landed property. (Leviticus 19:33-34).

From vs. 36-37, the Hebrew word *רִיבִית* (ne-sek) means usury or interest or extra payment due on the settlement of debt. It can also mean loaning with interest already deducted: of money as in Exodus 22-24 "And my wrath shall wax hot, and I will kill you with the sword; and your wives shall be widows, and your children fatherless". or of food as it is written in Deuteronomy 23:20 Deuteronomy 23:20 "Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it". It is Noun common masculine singular absolute.

Interest and Increase (Vv. 36-37)

In the Old Testament God is very specific in a number of passages (Exod 22:25-27 "If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury. If thou at all take thy neighbour's raiment to pledge, thou shalt deliver it unto him by that the sun goeth down:

For that is his covering only, it is his raiment for his skin: wherein shall he sleep? and it shall come to pass, when he crieth unto me, that I will hear; for I am gracious"; Lev 25:35-38 "Leviticus 25:35-38 "And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee.

Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase. I am the LORD your God, which brought you forth out of the land of Egypt, to give you the land of Canaan, and to be your God"; Deut 23:19-20 "Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of anything that is lent upon usury:

Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it") that the Hebrews are not to profit from lending money, food, or anything else (Deut 23:19 "Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of anything that is lent upon usury") to fellow Hebrews. There are two words used with reference to the profits that are made-interest or deduction() and increase or profit) *מִרְבִּית* (Leviticus 25:36-37 juxtaposes these two terms as interest for money and profit for food.

The biblical term is generally used in reference to monetary transactions. It can refer to what we would normally consider 'interest-a particular sum is lent out, and at a certain point in the future, the borrower returns that sum plus an extra amount to compensate the lender for the time during which the money could have been used elsewhere for increase. It can also refer to a term that is common in finance called 'discounting'- a particular sum is lent out, but only a fraction of it is actually given over to the borrower, who must pay back the full sum at the due date. Discounting is meant as a way to get around the prohibition against interest, but is effectively the same money is lent, but more is paid back.

Increase or profit is used primarily in the context of food. It also refers to the difference between what is lent and what is repaid, but it is normally not strictly a monetary transaction. Increase or profit is the difference between the value of a certain quantity of food when it is lent out and when it is returned. In an inflationary economy, the value of a certain quantity of food may increase between the time it is lent out and when it is returned (North, 1989). The Bible does not allow for this type of increase.

Exodus and Leviticus passages refer to lending to the-poor, while the Deuteronomy passage simply refers to "your brother" (Deut 23:19). As the latter of the three passages, it would appear that the commandment was a clarification or expansion of the prohibition from including just the poor to including all of Israel. God is clear that he will have compassion for those who have been wronged and cry out to him (Exod 22:27) and he reminds Israel they were once slaves that have been "brought about of the land of Egypt" (Lev 25:38) through God's grace, which should now be extended to all the members of the covenant community, God exhorts the Hebrews to lend with a good heart (Deut 15:8-9). God does not however, forbid the charging of interest to foreigners (Deut 15:1-3, of 15:6, 23:20).

At first blush, this may seem to be a racial or discriminatory practice, but in the Ancient Near East context, the charging of interest was a normal practice. Therefore, it would have been the norm for an Israelite to loan money to a foreigner and to expect interest. The commandment to not do the same within the covenant community would have actually been the exception. God has a special relationship with his people and he has made special provision for their work and land ownership. The relationship in which a Hebrew would lend to a foreigner would have normally have been purely-business. Whereas, lending to those in the covenant community was about family.

An Overview of the Test: Leviticus 25:35-38

According to Wright (1983), Judaism is the religion of Jews. The Jewish laws prohibit charging interest on a loan given to Jews but allow such charges against non-Jews called (*neshek*) is the biblical Hebrew term used for interest and it means to 'bite'. The implication of this is that it bites the debtor. The debtor is bearing the pain of interest he paid while the creditor enjoys the increase of his money in form of interest paid to him. The other term used in the Bible concerning the issue of interest is *marbit* or *tarbit* (or *ribbif*), meaning accrued interest (Cohn 1971:17-33). This also denotes gain enjoyed by the creditor as contained in Leviticus 25:36-37. Various interpretations of the two forms are given but the researcher has chosen the above-mentioned interpretations because they give the effect of interest on both the creditor and the debtor. It is pertinent to note here that three references to usury are from Pentateuch, the Law of Moses and the Psalms (Ex 22-25; Lev 25:35-37, Deut 23:19-20 and Ps 15:1, 5).

Ballard (1994, p.214) states that "The Old Testament clearly condemns lending money or anything else at any interest at all... If my exposition of the doctrine of usury is correct, then interest taking is as "much "a sin as ever". An interest bearing loan is considerably undesirable, and for good reason. First, it is not good for the recipient of the loan. Kaiser (1983), remarks that to charge him interest in his hour of need is to further handicap him. It tends to create a greater gap between the needy and the affluent, between the poor and the rich. Interest, in such a case, tends to promote and perpetuate poverty, not solve it. Secondly, loaning money at interest is not good for the lender, either. Loaning money to a brother in distress is not showing him compassion, but is taking advantage of his weakness and vulnerability. It is not an act of charity, but a business activity. And, the lender does not manifest the grace of God, of which he is the recipient. For these reasons, interest cannot be charged on a loan made to a brother in distress.

There are other factors which assure that this no-interest loan is an act of charity, rather than a business loan. Parallel to the text, in Deuteronomy 15:1-2 God instructed the Israelites that they must cancel all unpaid debts on the seventh year. Further, when loaning a brother money, no consideration was to be made as to how soon the cancellation (Deut. 15:9-10). Thus, not only was the generous Israelite not able to make money on the loan, he was not even assured that he would be paid back. This kind of loan was an act of charity, not a business venture. For these reasons, the temporarily distressed Israelite brother should be aided toward recovery and the possession of his land by being given a no-interest loan, which enables him to get back on his feet, and avoids placing him in greater bondage.

Overall Observations

The heart of the matter in Leviticus 25:35-38 and Exodus 22:25 is the establishment of judicial conditions for charitable, interest-free loans: poverty, covenantal brotherhood, and geographical proximity (Wenham, 1979). As we shall see, these conditions had to be legally identifiable in order for the prohibition against usury to be enforced by a civil court. It was this aspect of conditionality that medieval theologians failed to recognize when they issued

prohibitions against taking interest in all loans. The biblical texts are clear, it is the theologians who have been muddled (Noordtzi, 1992).

The following are the several observations: First, there is great continuity in the teaching of Leviticus and that of Exodus and Deuteronomy. All three books (of Moses) deal with the subject of the Israelite overtaken by poverty. There is further development and clarification, just as we would expect, consistent with the concept of progressive revelation.

Second, Israel is to show compassion to the poor and the oppressed in order to imitate God. The instructions given to the Israelites concerning the poor among them is to assure that God's people imitate Him, both in attitude and action. God had mercy on His people, who were impoverished, enslaved, and not living in the land which was promised them. The Israelites were thus to show mercy on their brethren, seek to deliver them from their bondage and poverty, and to bring them back to their own land. Each instance of mercy shown to an impoverished Israelite was a reenactment, on a small scale, of the exodus

It is interesting to note that the basis for obedience shifts somewhat. In Exodus and Leviticus, the strongest incentive for obeying God's instructions concerning the poor is the kindness and grace of God in delivering His oppressed people, who were slaves of Pharaoh (cf. Lev. 25:38, 42, 55)

Third, the poor who are primarily in view here are Israelites. The Law of Moses contains provisions for the poor in general, including the alien and the sojourner (cf. Lev. 25:6), but the Israelite is primarily in view in our text. The Israelites have a primary obligation to their brethren, who are distressed by poverty.

Fourth, the poverty of a fellow Israelite is presented as something which is to be expected, even though God had promised to prosper His people. No legislation is needed concerning the treatment of the poor unless it is certain that there will be poor. Leviticus 25 implies that there will be those with short-term and longer-term poverty, which will result in Israelites borrowing from their neighbors, and in selling themselves as servants, both to fellow-Israelites and to strangers.

This becomes very clear in Deuteronomy chapter 15. This statement may initially seem to indicate otherwise: "However, there shall be no poor among you, since the LORD will surely bless you in the land which the LORD your God is giving you as an inheritance to possess, if only you listen obediently to the voice of the LORD your God, to observe carefully all this commandment which I am commanding you today. For the LORD your God shall bless you as He has promised you, and you will lend to many nations, but you will not borrow; and you will rule over many nations, but they will not rule over you" (Deut 15:4-6)

Fifth, while sin and sluggardness are elsewhere identified as one of the causes of poverty, this is not viewed as the cause of poverty here. Nowhere in Exodus and Leviticus, or Deuteronomy had a brother Israelite's poverty viewed as the result of his sin or laziness. This point was emphasized because sin and laziness are often the first thing people think of when they hear of the distress of a fellow believer. This provides us with a ready excuse for not helping the needy, while feeling smug for doing so. The law gives the Israelite the benefit of the doubt.

Sixth, one of the reasons why the poor must be generously helped is to enable him to be able to dwell with his fellow-Israelites. It is certainly viewed as important that each Israelite dwell in the land of promise, on his own inheritance (cf. Lev. 25:41), yet it is emphasized that the Israelite should dwell "with you" (Lev. 25:35, 36).

The Causes of Poverty in Nigeria

There is no one cause or determinant of poverty, or rather a combination of several complex factors contributes to poverty. They include: environmental problem, income inequality, corruption, poor governance, poor Education, non-Diversification of the Economy Oil Over-Dependency, unemployment, unfair distribution of material resources political instability, under-utilization of labor resources, deficiencies in the labour market resulting in limited job growth, Low productivity and low wages in the informal sector, and a lag in human resource development. However, the researcher has chosen to discuss the following factors that contribute to poverty in the society:

Corruption: The Nigerian government has always been associated with corruption. The situation is so bad that the relationship between the government and corruption can be likened to the bond between inseparable Siamese twins.

It is believed that officials use state funds for personal purposes. Dike (1999) observes that there are many complaints about waste and insufficiency in performing public services in Nigeria. So if Nigeria's sorry socio-economic situation is to improve, the nation needs honest and God fearing men to be in charge of her affairs. Everything about Nigeria is corrupted and unfair, including the air, water, electricity, fuel, census mindset, politics, elections, governance/leadership, "rebranding", religion, Niger Delta "Amnesty", jumbo salaries, benefits and multi-car convoys/security for politicians. Even the fight against corruption is corrupted. Agencies fighting corruption are handicapped by the lawmakers and executive branch of government Public/party officials fly overseas even for simple medical checkups while the poor masses cannot afford local level medical care, this is corruption and injustice (Njoku, 2018).

Corruption is a weapon of mass destruction, oppression and injustice used by the political class and masters to steal, kill and destroy the people. Its impact is so pervasive, comprehensive and devastating that it is actually better to have a military war (quick kill) than the socioeconomic/political war of slow motion misery, death and destruction. It deprives the people of life, dignity, health, education, food, medicine, safe drinking water, light, shelter, clothing, employment, security and many more. It forces some women in prostitution. It forces some young people into kidnapping, armed robbery and other criminal activities. It forces some parents to sell their children. It severely retards and destroys national development, and competitiveness in a globalize economy.

The Phenomenon of Poor Governance: Corruption, poor programme implementation and monitoring etc has contributed to an exceedingly great extent to poverty in Nigeria. In the area of resource allocation, funds are being diverted to private pockets which have led to poor accountability and lack of transparency and have created a dwindling pattern in the lives of the people. Badly allocated resources, as well as inadequacy in the aspect of infrastructure due to bad governance, are all factors that cause poverty in Nigeria (Ikande, 2018). But good governance can generate a viable society with the basic needs of the people being taken care of and adequate provision of resources and infrastructure that will raise the living standard and reduce poverty. The most single deadly obstacle to sustainable poverty reduction and all round development is the failure of countries to realize their poverty alleviation goals which have invariably suffered yawning deficit of good governance (Diamond, 2004).

Lack of education: Lack of Education can cause poverty in different ways. The education system in Nigeria is in a deplorable state and many poor citizens do not have access to educational institutions. People who have not gone to school will either be employed as casual laborers with minimum wages or completely be without a means of getting income. On the other hand when people go to school, they become equipped with skills and techniques that not only make them employable but help them contribute to the development of the economy. According to the World Bank (2008), education is central to development. 10.5 million Children do not attend school in Nigeria, and 60% of them are females. This problem is especially noticeable in the northern rural regions. The situation is exacerbated by terrorist organizations like Boko Haram acting against Western education. Illiteracy also means that an individual lacks the intellectual capacity to make sound financial decisions whereas Education opens a path to success even for people who are born into low-income families.

Poor Access to Healthcare: Nigeria might be the most populous country in Africa, but they are running low on healthcare professionals The current ratio of nurses, midwives and doctors to patients is 1.95 to 1,000. Agbonil (2017) observes that with such a low density of medical care available, many people in Nigeria either go completely without medical care or without enough medical care. But sickness is costly, and oftentimes can trap people into never-ending cycles of poverty. Improving Nigerians' access to healthcare is an essential step to reduce the amount of poverty in Nigeria. At the surface, these problems can seem daunting and unsolvable. But the first step to crafting sustainable solutions is in understanding the contours of the problem. By understanding the causes of poverty in Nigeria, organizations started various initiatives to strengthen the economic, education, and health care infrastructure in Nigeria, as well as reduce government corruption (Agbonil, 2017). Working hand in hand with international partners, Nigeria is continuously demonstrating their commitment to crafting a better future for their impoverished citizens.

Unfair Distribution of Material Resources: It is obvious that many inhabitants of Nigeria are poor because they are alienated from the existing wealth existing both in the world in general and in our country. There are times when people have starved and died due to poor harvests, insufficient control over nature and lack of medical knowledge because they had no way of getting the most basic necessities of life. Currently, you can find hungry people all around

food stores full of goods. Each television report about hunger clearly shows wealth -the equipment and transportation of television groups and the satellites transmitting reports to the metropolises are much more expensive than the food necessary to feed the hungry. And even in the reports of the World Food Programme of the United Nations, it is said that there is enough food on the planet to feed everybody. And of course, if necessary, it would be possible to produce even more. Thus, only those who have no money to buy necessary food are hungry. The same applies to other life-threatening hardships like the lack of decent housing, medical care, education and different consumer goods.

Unemployment: Unemployment or joblessness is the situation of actively looking for employment, but not being currently employed. The unemployment rate is a measure of the prevalence of unemployment and it is calculated as a percentage by dividing the number of unemployed individuals by all individuals currently in the labor force. During periods of recession, an economy usually experiences a relatively high unemployment rate (Saylor, 2017).

More importantly, one of the costs for the unemployed is that the combination of unemployment, lack of financial resources, and social responsibilities may push unemployed workers to take jobs that do not fit their skills or allow them to use their talents. Unemployment can cause underemployment, and fear of job loss can spur psychological anxiety. As well as anxiety, it can cause depression, lack of confidence, and huge amounts of stress. This stress is increased when the unemployed are faced with health issues, poverty, and lack of relational support (Blustein, 2013). In Nigeria a lot of people have no means of earning a living and they are helpless. Some people are ready to work but cannot find jobs, and laziness has absolutely nothing to do with it. Millions of people in Nigeria fiercely struggle for a decent existence without much success. Refugees who leave their villages to survive and settle in the slums of major cities can hardly be called lazy. They expose themselves to incredible danger in order to find work and if they are lucky enough to find one, they end up ruthlessly exploited, and if not, they get sent back. Some people are really in a state of forced inactivity, not because it is convenient to live this way but because the lack of the necessary means makes their labor unproductive and senseless (Ikande, 2018).

The representatives of power in Nigeria do not seem to bother about poverty of a large number of people in the country at all. Hence their actions seem to be guided by personal interests instead of necessity. The authorities in an effort to increase their power and wealth rely on the productivity of poverty. They deliberately deprive their citizens of the ability to feed themselves, so nothing else remains to do but to offer your vital energy to the owners of the means of production as a tool for making profit. They would rather have citizens make money from wages so that they not only keep themselves occupied, but also bring money to the owners of the means of production from whom the state will receive its share.

Providing employment for the population and making sure people who desire to work can earn money do not seem to matter to our leaders. The amount of money most poor people can make solely depends on the calculations of the owners of the means of production, the -poor can only work for them if it will multiply their wealth. The difference between a poor' peasant who feeds from his own piece of land and a modern wage worker is that a peasant uses his land and meager tools for his own interests, while an employee gets used for the interest of his employers (Ikande, 2018).

The effects of poverty

Poverty results in many things that can affect human population negatively or worsen certain situations. The effects or consequences of poverty are as follow: but not limited to many other effects.

Poor Health: Where will a poor person see the money to go for medical check-up frequently to know the state of his or her health? One cannot go for medical check-up regularly when one does not have the money that will cover the bills for one's medication. Generally, poverty encourages poor health. One may be required to place oneself on certain diet so that the body system will be immune against diseases but will not be able to do that if the money to get the fruit for his consumption is not enough or available. The high poverty level in the country causes many children to suffer from one disease to another. There is high rate of malnutrition in many communities of the nation and it is one of the consequences of early child death. Child mortality is a problem and one of the ways to limit it is by eradication of poverty.

Poor or No education: Education nowadays is costly. The truth is that a poor person does not go to school. Where will he get the money to pay the fees? Truly, it is how the "disease" will be transferred from father to children until

the bondage of poverty is broken in the hand of any of the children or the generation. According to Sherif (2018), where will the money for high school fees, expensive textbooks and materials for practical functions come from? It is when a student has money that he will think of textbooks to buy for his or her study. Poor parents do not have money to send their children to school. The parents first use the available money to buy food for the family before you think of primary or secondary school enrolment

Death: Another effect of poverty is that it can lead to death of human beings. Poverty leads people to starvation which later leads to their death.

The life expectancies of rich countries of the world are not the same with that of poor countries of the world. That of rich countries is higher than that of poor countries because the rich have the money to take care of themselves, while the poor have little or nothing. So, poverty can be the cause of early death in the country when compared with that of rich countries. According to 2009 World Bank report, Nigeria, for example, is one of the countries in African that has the life expectancy of 50.9 years and can be traced to the poverty level in the country. In 2013, the country was 44th poorest country in the world. The United States of America has high life expectancy. This is because of the good economic environment, and low poverty level. The life expectancy of United States of America (USA) is 78.2 years (2009 World Bank Report). In conclusion, as poverty level of countries increases, the death rate increases also.

Child Abuse: This is all about physical maltreatment of the child by people of higher ages. The governments and some individuals because of child abuse are working hard to ensure that children are not maltreated in any way. The crystal truth is that poverty is one of the major causes of child abuse. Some parents expose their children to danger in the course of making effort to see that both ends meet. For instance, parents who are poor send their children to hawk goods and can accidentally be knocked down by vehicles, which most of them die at that spot. The young females among them in the course of hawking may fall into the hands of morally debased men who may rape these poor girls.

Crime: Crime is an action which constitutes a serious offense against an individual or the state and is punishable by Law. It can be said that many of the corruptions and crime cases prevalent in the nation came as the consequences of poverty (Shreif, 2018). Poverty has forced many young people to indulge in criminal acts. And because there is lack of money, people forced themselves to make money through any means.

For example, some armed robbers operate because they do not love their lives, but poverty forced them into it. When one is poor, a lot of evil thoughts can flow into him and consequently leads him into robbery, which may destroy his life. So many people that take the risk of robbery seriously believe that it is what will make them come out of the dungeon of poverty (Vale, 2016).

Leviticus 25:35-38 and the Nigerian Context

When one seeks to interpret and apply the 25th chapter of Leviticus to 21st century Christian, one must reckon with the many differences between the Israelites of Moses' day and the contemporary Christian. The care of the poor as required by God in the Pentateuch is unfortunately a high, but unrealized, ideal in Israel's history. But God has tremendous compassion for the poor. He created a detailed and complete welfare system to help the needy. It doesn't just get you through the month, it gets you back on your feet, back into work, back into productivity and back into an honorable and respectable role in society. He revealed this system when He directly governed the ancient nation of

Israel, and His wisdom still holds true today.

According to Hilliker (2015), God's welfare laws contrast starkly against those used by our national governments. Most People today ignore His laws; many claim them to be unjust, primitive and harsh. But an honest and deeper look shows otherwise. This system reveals fundamental flaws in how human beings concoct welfare apart from God's perfect wisdom. It's a program that works.

Debt is often what makes poverty absolutely crushing. Here is God's simple solution to this problem: zero-interest loans. "If you, lend money to any of my people that is poor among you, you shall not be to him as a usurer, neither shall you lay upon him usury" (Exodus 22:25).

In man's system, debt is big business. Banks give loans primarily to benefit the bank. In God's system, loans exist to benefit the poor. No one makes money off someone else's debt. Loans are a form of welfare. God wants people to lend to the needy not to profit from them, but to help them. Hilliker (2015) notes that God's welfare system also includes a

safety net to help those who have fallen into poverty get back on their feet. The law in Leviticus 25:35-38 has it that if a brother or even a stranger or sojourner "becomes poor, and falls into poverty," then he should be relieved, maintained and strengthened (New King James Version). The law gives two ways to do so: First is the no-interest loan; second is the provision that the poor can buy food "at cost." God's law forbids making a profit from selling food to the poor. These laws do much to put a poor person on the road to quick recovery. Leviticus 25:35-38 can be applied using one of these methods as suggested by King Watch Church Ministry (http://kingwatch.co.nz/Church_Ministry/caring_poor.htm). One way of assisting the poor in the OT as earlier discussed is an interest-free loan. When a person strikes temporary hardship, such a person will need help to get started again. He/she may need to pay for training or need capital to start a business. The solution is a loan of some money. God's people are commanded to be generous to those in need. If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tight fisted toward your poor brother Rather be open handed and freely lend him whatever he needs. Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your Hand to? Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land. (Deut 15:7-11). The context of this passage is interest on loans to poor people. There are several important principles that apply which include the following: No interest should be charged on a loan to the person who is poor

Do not charge your brother interest, whether on money or food or anything else that may earn interest. You may charge a foreigner interest, but not a brother Israelite, so that the LORD your God may bless you in everything you put your hand to in the land you are entering to possess (Deut 23:19-20).

Often the loan should be provided by a family member (Lev 25:25). If no one in the family can help, someone in the church might provide the loan. If the poor person has no family to help and their character is not known to the church, they might be asked to give something of value as a pledge. If the pledge is something that they need during the day, it should be returned in the morning (Deut 24:10-13).

We must always show kindness and respect to the person in need. The fact that she is poor does not give us the right to charge into her house or tell her what to do (Deut 24:10-13). The problem with charity is that it makes the recipient feel dependent and worthless. Providing a loan says to the person that you are confident in their future. You are saying that you have faith in them. This helps build the person's self esteem and self-respect. Loans give an incentive for the person to get back to his/her feet. Most people do not-want to be in debt. They will usually work hard to pay back the loan.

Local lenders often charge exorbitant interest rates that enslave people for life. Providing people with an interest free loan to start a business is often the best way to help them. They will often be able to repay the loan quite quickly. An effective business will provide financial support for the entire life time. Those who are successful will be able to help families. Interest free loans are often the best way to help the poor and the contemporary church in Nigeria could adopt this method.

The Nigeria Society and Non-Interest Free Loan

Nonetheless, it is not sufficient to dispose the idea of Non-interest free banking system whether in the name of Islam or Christianity. The living condition in Africa especially Nigeria has greatly declined particularly in the last decade. Real disposable income has deteriorated, malnutrition rates have increased, food production has hardly kept pace with population growth, the quantity and quality of the health and education services have also declined. Despite its abundance potentials, Nigeria remains poor. This is mainly because its market has not been explored adequately. Nigeria is ranked among the poorest countries in the world, the clean bill from Paris club notwithstanding (Obi, 2006). Although the country is blessed with enormous resources, the citizens are living in penury. The Non-Governmental Organization (NGOs), which is an informal financial sector, serves 65% of the population in Nigeria. The informal financial services include moneylenders, friend relatives and credit union. While 65% are excluded from access to financial services only the remaining 35% of the economically active populations have success to the formal financial system (CBN, 1999).

In the early days of Christianity in Nigeria the church was at the forefront of society's development building schools, hospitals, vocational skills acquisition centres, farms and cottage industries, among others. They offered scholarships, gave free books and teaching aids, and gave food, clothing and shelter to those deprived of these necessities. As the

church ministered to the needs of members and their lives got better they brought the proceeds of the works of their hands in form of tithes and offerings to God at Sunday services, thanksgiving and harvest ceremonies. With these, more cathedrals, mission schools, orphanages, maternity homes and farms were built (Jacobs et al, 2014).

Today's church is an epitome of modernity operating from state-of-the-art, imposing edifices fully air-conditioned and complete with evolutionary camera, klieg light and other stage facilities for live broadcast from the pulpit. Some of the wealth being made by our churches should be used for the sick, poor widows, prisoners, etc. Churches ought to create more welfare programmes for the indigent and needy in their midst. They should have schools and hospitals that the poor can afford (Duru, 2014).

The major target for employing non-interest financing as poverty alleviation strategy is to assist the poor who cannot otherwise make savings, accumulate assets or invest in any meaningful income generating activity that would help to break the circle of poverty. The possibilities for the commercial involvement have increased. Therefore, there is the need to transform it into a viable and truly developmental effort on a mass scale that meets the people's business and micro institution that need it. The researcher is of the opinion that non-interest financing programs could be an effective tool in freeing people from the poverty and have helped to increase their participation in the economic and political processes of society. It is also important by improving access to credit for small rural or urban producers, landless farmers and other people with low or no income, with special attention to the needs of woman, disadvantages and vulnerable groups by giving them loan without interest.

Ajekaiye, etal (2003) believed that non-interest financing simply is about providing specialized credit savings and other financial services of both high and small amount to entrepreneurs and business drive individuals to enable them expand their business opportunities, increase income and consequently improve their living conditions and well-being overtime or it is the extension of every small and large loan to the unemployed, to poor entrepreneurs and to others living in poverty that are not bankable. Islamic banking is a way to extend the same rights and services to low income households that are available to everyone else.

Non-interest financing is seen as the answer to poverty reduction in any country. This is because it has been proven in some studies (see, Oladunni etai 200.1; Akerele, 1997; Babashola, 1997) that when poor people especially women receive credit they can play a big part in economic development. It is through the dissemination of information about the present scenario of financial situations in most countries that we are able to take one little steps in uplifting their way of life. Non-interest financing still has a long way to go, especially in third world countries but knowing that people are now able to have access to a little credit is already a big step, A little credit could mean the difference between life and death in the third world (Obi, 2006).

Recommendations

1. Government should follow up the use of non- interest financing just like other countries such as Dubai (1975), Switzerland (2008), has done, to reduce the rate of poverty in Nigeria. This non-interest financing is a means of catering for the need of the neglected downtrodden and helpless majority who may never have access to fund for developmental purposes. It can go a long way to address youth unemployment, agitations and crimes as long as its operation is not discriminatory.
2. Interest free loan as it was in ancient Israel should be given to the poor by the government and other financial institutions as a-way of empowering loans.
3. The operators of the banks should avoid excessive discrimination in service delivery to justify that the services are people oriented while critics could embark on such venture.
4. The few rich members of the society should show genuine love to the poor by giving willingly towards the course of raising the standard of living of the poor in the society as demonstration found in Old Testament giving principle as in (Dent. 15:7-8).
5. Lazy and self-Indulgent people do not need financial support, they need incentives to no longer be lazy and self-indulgent. "Laziness brings deep sleep, and shiftless man goes hungry" (Proverbs 19:15).

Conclusion

Poverty is one of the more persistent problems faced in the modern world. Governments have spent billions and billions of dollars on social welfare schemes with only limited success. They have donated billions of dollars as foreign aid, but the problem of poverty in the third world has hardly been dented. The problem is that man's way always fails.

God has provided clear wisdom and guidance for dealing with poverty. We will only eliminate poverty from the world, when we do it God's way.

A life of poverty means that an individual is not able to enjoy some of the good things in life. It is therefore, important to eliminate obstacles to prosperity by controlling poverty and creating an environment where everyone has a fair shot at success. Every individual is bestowed with certain gifts, and the fulfillment of potential can only be possible when the available condition allows it.

Lack of brotherly care and collection of interest cause poverty in Nigeria, because some of the rich people care less about their poor relations. Yes, this is incompliance with biblical principles the solution to poverty issues in Nigeria. what were happening then among the Israelites are still obtainable in contemporary Nigeria ingenuously speaking innumerable. For instance, there were both the rich and the poor then and now in Israel and Nigeria respectively. There were also both philanthropists and selfish rich people in Israel as they are found in Nigeria today.

The comparable economic and social situation of the poor in the Bible and that of the contemporary society suggests that the church's mission to the poor is unmerited privilege. It further shows that the church's involvement in human development is a sacred responsibility under God's direction and is rooted in justice. Injustice springs from the helplessness of the people under squalid conditions and lack the ability to control their life situations. The various works covered have shown that the church must show justice by empowering the poor and granting them the means which they can use to gain control over their destiny and improve their own standards of living.

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