How Family Poverty is Rooted from the Family itself in Tanzania

SALUM HAJI HAMISI

Abstract:- The view of the argument that the root cause of poverty is for the family members themselves has been discussed in two views. One to agree directly that most of the family members do result or become the main source of poverty and this is mostly happening in the developing countries and non-Muslim countries, and second poverty have some other external root causes like civil wars, Irrelevance Education Curriculums, Economic Policies, Technology and Unreliable Climate conditions. All those two sides when combine together absolutely family poverty occurs, but in most cases the root of poverty start from the mind of an individual.

Keywords:- Family, Poverty, Family Poverty Causes and Islam.

I. INTRODUCTION

Poverty has been a global condition of which hurt a millions of people on the Earth. The poverty has been a very common conditions to developing countries. The families in developing countries have been the major victim of the conditions. Poverty has many dimension ,but simply poverty is a condition of which people cant meet the basic requirements per day. The poverty can determined through; income, capability or basic need measurement.

A. Islamic Views about Poverty

In the context of Islam there two types poor persons: fuqara and masakin, who occur at the beginning of the Qur'anic verse mentioning those who deserve the payment of zakah. "Alms are for the poor and the needy, and those employed to administer (the funds), for those whose hearts have been (recently) reconciled (to Truth), for those in bondage and in debt, in the cause of Allah, and for the wayfarer. (This is it) ordained by Allah. And Allah is full of knowledge and wisdom" [9:60]. Abu Yusuf, disciple of Abu Hanifah, and Ibn al-Qasim, companion of Malim, said that they [fuqara andmasakeen] are the same; the majority of ulema said they are two types for one category that is the needy. Imam al-Tabari said; "faqir is the needy who does not lower himself by asking people's help, and miskeen is the needy who does ask." Shaikh al-Qaradawisummarized those who deserve zakah from fuqara and masakin in three categories:

- > One who has no property and, no source of income?
- One who has some property or income, but it is less than half of his needs.
- One who has some property or income that covers half of his needs, but does not meet all his needs?

We may conclude from the above sayings that poverty is relative and differs according to the conditions in societies. However, there are different levels of poor persons, those who have a little and those who have nothing. This conclusion is not different from that reached by international organizations, but the Muslim scholars, include in the "needs" of the poor person items like; lodging, clothing, domestic animal to carry him and his belongings, a servant if his status justifies that, books. That means the tine of poverty in the ulema's thinking is much higher than the amount given by international agencies.

B. Absolute Poverty

According to the Seebhom Rowntree, a pioneer of the field poverty studies, defined absolute poverty as the condition under which one cannot afford 'the minimum provision needed to maintain health and working efficiency. The poverty line stipuled being the basic nutrition a person gets from the meals he/she takes. A person/family whose income fell this line is regarded as living under absolute poverty.

The absolute poverty is also known as 'subsistence poverty. Charles Booth, another pioneer of poverty studies, was one of the first to try to establish a consistent standard of subsistence poverty. It refers to the lack of basic requirements to sustain a physical healthy existence (sufficient food and shelter to make possible the physically efficient functioning of the body).

This notion of poverty is still used most frequently in the analysis of poverty worldwide. Mike O'Donnell (1997) defined it as 'absolute poverty is insufficient in the basic necessities of existence. This usually means being without food, clothing and shelter'. Its a condition where individual live under starvation, malnutrition, diseases and without proper clothes, shelter and medical care. on other hand United nation provide a wide sort of items which characterized the term absolute poverty, being deprived severely to meet the basic need such as food, shelter, safe water, sanitation facilities, health, shelter and education and information. The access to the quality services as mentioned above entire depend on financial muscles of the family of a person.

The poverty line in the USA in 1980 was 8,414 dollars, while in India it was per capita monthly expenditure of Rs 107 for the rural and Rs 122 for urban areas in 1990. According to a recent (March 2012) estimate of the Planning Commission, a person earning Rs 28.65 in cities and Rs 22.42 in rural areas is considered as poor. From this standard, a large section of India's population is also stricken by absolute poverty.

The World Bank defines absolute poverty as 'the amount of spending needed to ensure a person a minimum daily diet of 2,150 calories. The poverty line corresponds to an annual income per person of about 275 to 370 dollars'.

Using such guidelines, the World Bank estimated in 1990 that at least 1.1 billion people in developing (Third World) countries—or about one-third of the population of these nations—are extremely poor. In India, the poverty line is drawn on the basis of per capita (adult) daily intake of 2,400 calories for the rural and 2,100 calories for the urban.

C. Relative Poverty

Another standard measure for poverty is called relative poverty, it is a concept that generally refers to the phenomenon of relative deprivation. According to Oxford Dictionary of Sociology (1994), 'Relative poverty refers to individuals or groups lack of resources when compared with that of other members of the society—in other words, its relative in the sense that it depend on time and location. A person Living in America, earning 1000 US Dollar per month, can be classified as poor while the same amount of money receive to a government employees in Tanzania is classified as a rich employees in Tanzania or else where.

The concept of relative poverty is used to measure the extent degree of poverty. Accordingly, people are poor because they are deprived of the opportunities, comforts and self-respect regarded as normal in the community to which they belong.

Peter Townsend (1979) has argued that those who have 'resources so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities' are relatively poor. Thus, for him, relative poverty applies to those people who cannot afford the amenities and activities that are customary.

Since relative poverty is a matter of differences with regard to material resources, it is judged on the basis of a floating standard of deprivation of the disadvantaged people at the bottom. It involves the comparison between the living conditions of some groups and those enjoyed by the majority of a population.

Thus, the difference between absolute and relative definitions of poverty is the absolute level of deprivation (subsistence level) and culturally defined standard of living. Most of our country's current social progress is viewed in relative terms. Our commonly used measure of relative poverty is the nation's poverty line.

II. RESULTS AND DISCUSSION

In this argument of family poverty rooted from family itself [Internal factors], we can look at all sides as firstly, the root cause of family poverty is the family itself and second side is the root cause of family poverty is due to other external factors, also we shall compare how they differ from developed countries and the developing countries. In addition, the family poverty has rooted by two factors, which are internal and external factors.

III. INTERNAL FACTORS FOR FAMILY POVERTY

Most of the families do, cause or dig a hole for their poverty in their future or their whole life long, regardless of the hard work that they can be done for the life been. Below are some of the factors/things done which led to family poverty in our contemporary life.

A. Blind Production

In this aspect of Blind production, we look at the reason of the family to engage in various productions and other economic activities, which are unprofitable for their whole life of production. These blind productions can be crop production, pastoralist or entrepreneurship, so let check one after another how those productions can be a root cause of family poverty.

Crop Production

Most of our families in the developing countries do engage in crop production as a source of income, but the problem arises on the cost of production is always unknown. Most of the time the input and output of their production can be equal or they get a loss because is hard to determine it due to the cost used during production was unknown. Due to this behavior, the farmers in developing countries remain undeveloped, although they conduct agriculture for their lives without knowing and evaluating their production rather they enjoy the outputs they have got. Therefore, for the whole life of their production they have created a poverty hole that cannot get out of it. This is different to the developed countries, where the civil are not engaged in crop production without regarding the cost of the land, seeds, and other required materials [production cost], and this is due to the limited environment to their countries compared to developing countries.

> Prestige Pastoralist

The nature of pastoralist conducted in the developing countries is mostly for prestige and not for economic matters, which regard the quality and quantity of production. The kind of production done for prestige does consider much the amount of cattle you own and not their quality and quantity because in real sense their quantity is so less compared to their number. While in developed countries, they do own fewer cattle just for the targeted economic purpose like milk production or meat production with a limited number. The government from developing countries is trying to limit the ownership of many cattle to avoid environmental problems, but still some tribes are against it like Masai from Kenya, Sukuma and Masai from Tanzania. Due to this habit of prestige pastoralist has become the root cause of the family poverty to this society, as they cannot even use those cattle for their family development. The cattle limit them from other economic and social development like education, health, business and agriculture activities because most of them, they do move seasonally for the search of pastures and water. The issue of pastoralist in developed countries does change over time

considering the quality and output that targeted and the improvement of science and technology.

> Unaudited Entrepreneurship/Business

The most family business that started in family level for the aim of helping small expenses of the family, always do not be audited to check the expenses and profit made are equivalent so as to maintain the business. In addition, some of people do engage in entrepreneurship without making any follow-up for what they want to establish which results to fail of their business and become backwardness in economic, finally become the root cause of family poverty. For any business to grow there are some factors must be considered like the customers demand, business language, competition with other merchants, quality and quantity of goods and business expenses, all those most of people do not consider but they can see just a certain man is doing certain business and getting profit, also they copy which results to loss. The different between developed and developing entrepreneurs is the management of their business regardless the capital and value of the business they own.

B. Cultural [Mind] Stagnation

In Tanzania, most of our culture has affected us from thinking big in the sense of improvement of our economic and family life. People's mind is still closed, because they still think about the root cause of their family poverty is colonialism, which is a barbaric mind of thinking. In this sense you found a person cannot argue about anything at home, even if he is more educated than his parents at home, he just follows the tradition mind which stagnates the family economy. Here the root cause is first the child who cannot even show positive impart to his family by the shadow of elders do not mistakes and old is gold. In addition, the desire to have good life cannot work without hard working and proper programs that be established to achieve the targeted goals. In the current situation stagnated mind have no chance at all rather than creativity on the available resources and opportunities, but most of the people do satisfy early with the few and low outputs from their production due to their culture have build-up them with low vision. A person must use his exposure to change his culture and society in general and not to allow the inborn culture to stagnate his thinking on how to success. If people should try to cop the lifestyle in the developed countries, they should have learnt something very useful in their life but due to their culture, they hate all western cultures. In our cultural believe, we have been created to be dependent in either our relatives or government, which is a wrong perspective. Therefore the root cause of our family poverty is ourselves due to the wrong believe and unchanged mind, but in developing countries things are different, they can copy anything if it has positive impart to them.

C. Unaccountability and unused of available resource, knowledge and skills.

The issue of starting from low to high is still unacceptable in the developing countries, as they possess certain knowledge and skills that can be a starting point to them but unfortunately become a root cause of their poverty. Example there are some profession that are done as carpentry and Tailor[dressmaker] have tuned to source of social problems like lack of faith, respect, misunderstanding to the community. The problem here arises due to the people with the profession concern they do not value, show accountability and misuse the profession, this habit have disvalued the opportunity and led the individuals suffering from poverty. All these have been caused by not regarding the value of their customers, promises and business language while those are the key factors that have led people from developed countries to shift from individual carpentry or tailor to small industries then finally to the big furniture and clothes industries that do export their goods to various countries in the world. Also the issues of the available resources like farms are most underutilized in the family level which becomes a setback to their economy as they just feel prestige to own the large land without thinking how that huge land can be their source of eradicating poverty. Therefore the three major that most of the poor family own in the developing countries could use them well, the word poverty could remain in the books as other available vocabularies.

D. Lack of Identity

The issue of identity is still unknown to many people, especially in the developing countries. Identity in life means to have your stand on all aspects of life like social matters, economic matters and cultural matters. If the family and community in general do not know your stand, they will use and involve you in various unnecessary issues that hinder your personal developments. Even the sponsors need people with a sharp mind and known Identity but you can live with a person for even three years but undefined, thus the kind of person like this misses a lot of opportunities from his society and finally end-up in poverty life. A person with no identity in a family is like a guest bed-sheet any guest can use it, this mean that this kind of a person will be involved in all matters that arise at home even if a unnecessary and useless matter, because he is a dustbin of the family. This is very shameful for the educated person to be a family dustbin. This behavior is so common in our contemporary societies, where people think that to be undefined is prestige and can extract/enjoy information from both people. For the developed people they discourage the unnecessary things because they consumer time for other developments. Therefore the family poverty is rooted from family members themselves.

E. Overdependence of the family Members

The issue of depending has been created in the minds of most of the people in some of the societies in Tanzania like Sukuma tribe and Masai are the few examples, which their family nature is to depend to the head of the family and live together regardless you have married or not. This life style cost a lot because it create a lazy and uncomfortable family member due to under confidence to seek for money and run the family as most of the family members do work undercover of the head of the family which has a large task to ensure the family survive in any means. The crisis raises when the head of the family become old and/ or sometime pass away and the people behind him are few or just one

was given the chance to learn how to run the family, hence it can led to some family conflicts, unstable family, separation of the family and lack of reinforcement in productions.

F. Poor Family Planning

Nothing is done in its golden views without proper planning and strategies on how it can be achieved, like wise in the family cannot be well organized and be stable economy with less or no plans concerning their economy. Most of the family which fails to have good achievements does not recognize that they are poor due to their fail of planning on their economic matters. In this area there is one wise say which state that "IF YOU FAIL TO PLAN, YOU HAVE PLANNED TO FAIL" Means most of people portray planning as a Mainer thing for their success while nothing is perfect if there is no planning. Planning in the family covers all aspect within the family, like source of income, number of family members [children], occupation and all other family matters should be planned and not happening accidentaly. And this poor family planning is most happening to less developed countries and so less for the developed countries.

G. Division of Labor

The family divisions of labor do vary from urban and rural areas; In urban areas the family do misuse the labor force because you can observe a family is just depending on the salary from the father and no any other source of income and the children are school oriented, apart from school nothing they know .This is so dangerous because after school a child has no any skill to learn that can help him and the family too, this at the and the child remain the burden to the family as he is not made as a labor force but a burden. Also in the rural areas this are so different from urban, here the head of family become just a supervisor of the agricultural activities done by his family but not participating full so as to ensure huge outputs.[yield]. So this poor division of labor force is done by the family members themselves without knowing they are digging their grave of poverty.

H. Authority in Decision Making [Right of choice].

In family management, one sensitive matter is on the right of choice according to the view of the selector so as what can be done and not to be done. In this aspect the authority normally are from the family manager [father] regardless his view and experience on the matter concern, and this habit of taking risk of deciding each and everything in a family is mostly done from our developing countries unlike to the developed ones. When taking the risk of not giving an opportunity to other family members to make their choices usually discourage them and employ low energy for your economic plans whereby they will ensure your plans fails so as to warn you with your decision but one thing they forget is that; the resource sacrificed will not return, the time used will not be returned also and their disunity can proceed if the manager [father] know the truth and lack of support from the people whom is fighting for. Those entire relay on the root cause of family is the family itself as they do things without assessing their impacts to the family. This is somehow different from the developed countries as the head of family takes the ideas and regard the family choices on all aspects of life, this help them to have good cooperation and smooth developments due to the sharing of their ideas.

I. Family Size

Poor people normally have large families. Why? The fundamental reason behind it is that poor people tend to believe "two hands are better than one". Poor parents see benefits in having more hands for subsistence agribusiness, for example, as well as to ensure that they will have a stable support in their old age. They believe that one more person in the family will be a help in their work and family earning. What they don't understand is that this would in turn lead to their misery.

I will illustrate this with an example. Suppose a poor family (husband and wife) with an income of TSH. 10 000 000/= a month has only a child. The household per capita income will be still high being TSH. 3 300 000/= per person. The child can get better food, clothing and education and thus, in the future, can contribute to the well-being of the family. Whereas if there are four children, it will be very difficult for the family to provide them proper care food and education. Other reason of poor family being large family is that the birth control is not free or automatic. Poor women not only cannot afford but they also don't know how to use it properly. Moreover they do not even know about contraception, fertility, sterilization and, other family planning approaches.

There are various problems of having a number of children. The basic problem is with respect to employment generation programs, since there is a limit to what the government can generate. Moreover, additional children hinder mothers from taking on employment, since the mothers have to look after them. Third, the low per capita household income compels the small children to involve themselves in child labor in order to sustain the family which can be very dangerous for a growing child. Fourth, with additional child, all the family resources are exhausted in bringing up, with a result that. There is no savings in the poor family for any unsolicited future needs.

In poor country like Tanzania whereby more than one quarter of the population is considerably poor, the large family size has become a major issue in reducing the income gap as well as ensuring a decent standard of living to everyone. Tanzania is not facing the problem of large population; it is struggling with the problem of large poor population which is not even self-sustaining.

The fertility awareness campaign should be put into place to create awareness among the poor about family planning through various programs which tend to impart knowledge regarding the disadvantages of having a large family. The use of economic incentives to encourage family planning among the poor is an innovative method that can probably contribute to control family size. Incentives, such as providing free food, can be used to encourage appearance of the poor people at contraceptive education gatherings, adoption and furtherance of contraceptive methods, sterilization, and to plan the family. Moreover in any program or seminars on family planning, the basic subject should be fertility awareness since many women are not even aware that they have a natural cycle of fertile and infertile periods.

Moreover, birth control devices should be made free and efforts should be taken to make them available and usable to the poor. These efforts have to be taken not only by the government, but also by the people because the best way to eradicate anything is to attack its roots.

J. Saving

Culture of saving is not common in developing countries. Studies show that developing countries have low savings rates at 17 per cent of the countries' total per capita income. In Kenya the savings rate is low as 13-14 per cent, but Uganda and Tanzania are among some of the developing countries that have crossed the 20 per cent savings mark. This is a clear sign that practicing the habit of saving a portion of one's income facilitates the process of poverty reduction. For instance, comparing the poverty reduction in Kenya, Uganda, and Tanzania, the two countries (Uganda and Tanzania) with the highest savings rate (greater than 20 per cent) are in a better position to end poverty soon. This is in contrast to Kenya, with the lowest savings rate at 13-14 per cent.

Recently, I had a discussion with a great friend of mine who is now a real estate investor. I wanted to learn what he did in his past years that enabled him to live his current life style. He told me that in his early years he practiced savings habits. He worked in public service at a time my country was colonized. He admired what the colonists had that time. During those days, he made a crucial step that changed his life forever. The little money he received as his salary, he saved part of it.

As the saying goes, "the opportunity presents itself for those who are ready". At the time that the real estate business became a lucrative investment in my country, and having enough money to invest, he seized the opportunity. He was able to invest in many properties and due to his good savings records; the banks were ready to give him loans whenever he needed. When he retired, he had enough passive income to support his family and to create a bright future for his children. He is 73 years old at the moment and still continuing with his savings habit, but putting more focus on teaching people about how to develop the savings habits.

This man's story intrigued me, and I have learned that if people adopt the money-saving culture, poverty can be a forgotten thing. However, most people have not embraced it, particularly in my country. This culture of poor money saving escalates poverty in most countries. Realization of the number one Sustainable Development Goal might not come true in most developing countries, unless the concerned bodies work hard in coming up with various ways for people to see the importance of saving.

According to the World Bank figures for 2011 in Tanzania, 2012 in Uganda, and 2015 in Kenya, the poverty ratios stood at 28.2 per cent, 19.5 per cent and 45.9 per cent in that order. The populations in Tanzania, Kenya, and Uganda in 2015 were 53,500,000, 46,100,000 and 39,000,000 respectively.

As the population grows there should be sustainable poverty reduction. Regarding these statistics, USA, Uganda and Tanzania are likely to reduce or eradicate poverty within the Sustainable Development Goals timeline. According to figures, Uganda has done well in poverty reduction. In 1992 the poverty ratio in Uganda was 56.4 per cent, and the Ugandans have managed to decrease the ratio to 36.9 per cent by 2012, a span of 20 years.

IV. EXTERNAL ROOT CAUSE OF FAMILY POVERTY

The family poverty also originated from the external matters that an individual is not a source of them but affect him direct. These external factors and internal factors join together, their results is traced in the developing countries as can have various natural resources but still live in the poor life and the world wonder what is happening. Example of this country is Tanzania, is the first country in East Africa with many natural resources but still the life standard of Tanzanians is poor due to the presence of among of the internal and external factors compared to Kenya. Let check the external factors also;

A. Irrelevance Education Curriculum

One of the big gap between the developed and developing countries is on the education curriculum, the curriculum used in the developed countries [western] is how they have designed their education curriculum is relevance and suit the requirements of the country but things are quite different from the developing countries like Tanzania. The students is not prepared to go and make positive changes on his environments but he is make to depend on government posts for working only, this show that how schools are not effective as their outputs are not responding appropriately and promptly to changes in its environments. Baby Egea in his book of management and administration explained the concept of System Thinking Theory on how the education system has to give the impact on the environment concern but most of our graduates have nothing to give feedback on the environments due to the processes passed to.

In the book of Babyegea; he said that a school is an open system that have Inputs-Process-Outputs, where the Inputs have students, problems and staff then Process have curriculum and finally Outputs gives students and staff's attitudes, knowledge, skills, decision and problem solutions. In this book one thing to note is that the processes is where the problem relay as it fails to give the suitable outputs which results to poverty to both family and country at all.

B. Unstable Economic Policies and frequent changing of Policies

The policies of the country are the key to determine the nature of economy and target of her people and what the people should focus on it. If the country will have unstable policies on economic aspect there is a bid possibility to her people to be poor in large extend because they will have no economic direction. Example Tanzania in around 5years have two different policies that should be achieved, firstly Agriculture First [KILIMO KWANZA] from 2009 up to 2025 by J.M.Kikwete the former president and second Tanzania Industrialization [Tanzania ya Viwanda] so the Tanzanian before the first policy to be achieved another policy is introduced without knowing that industrialization depend of stable agriculture, thus most of people get fear in investing on the policies because they know that any time the policy can change due to political benefits. In the case of most developing countries they do not have specific policies that any leader who will take the throne must follow them but the what happen in these countries is that the leader will determine the policies and other economic matter to handled unlike to the developed countries like United States of America. Therefore unstable and frequent changes of economic policies have contributed much in the family poverty as it hinder the investments and stable economic plans will they ensured the source of income to the people.

C. Civil Wars/ Conflicts

Africa and other Eastern Asian countries are the central market of weapons from the western countries which use them as source of income from the weapon and not technology. The civil wars have affected much on the economy of these developing countries which result to family poverty. Examples of those countries are Libya, Palestine, Sudan, Somalia and Nigeria is the samples that show how the civil war has led to family and national poverty. Another area is about the conflicts that do take negative impacts to the people and sometime can led to family poverty e.g. pastoralist and agriculturalist, there are some areas in Tanzania with this chronic problem like Morogoro, Manyara, Mara, Mwanza, Shinyanga and Arusha are the sample of the affected with agricultural conflicts. These conflicts have become so chronic and affected much the economy of most of the farmers due to the loss they get from the pastoralists who value only their cattle, also the need food as well but they do not value agricultural crops. Most of people in these areas have consumed much of the time on conflict than production and their end product is low production with low quality and finally become in the world of poverty as the production is low and demand is always increasing.

D. Unstable Climate Conditions

The world economy is under the shadow of agriculture, and the progress of agriculture is under the shadow of climate. From that statement we can mark one important aspect which is, unstable climate will result to unstable economy which means poverty. One of the factors that result to family poverty in the most developing countries is unstable climate while almost the developing countries' economy depends on agriculture which is determined by climate. Example Tanzanian climate in the recent years have been a brainstorming due to its undefined,

E. Lack of Technology

Technology allows many things today that were inconceivable or impractical in the past. In this case, technology enables poor people to self-diagnose their own level of poverty in 30 minutes using a Smartphone or a tablet. For the first time, a family in a poor slum or a rural village has the capacity to take stock of their own situation, which is very empowering.

Traditionally, it has been a government social worker who administers a survey and then takes that information with them. Poverty Stoplight is the opposite. Here, a family assesses their level of poverty in 50 specific indicators, and the results are visualized in a dashboard for the family to use. So instead of being an index for policy-makers, the Poverty Stoplight is a tool for a very different kind of decision-maker: the head of the household. Once that household's deprivations are visualized in the dashboard, the family creates a customized plan to prioritize their problems and overcome them with the help of existing resources in the community.

Theoretically, progress meant that advances in science, technology and social organization improve the human That, as we become more developed condition. technologically, the people benefit from the opportunities of these developments. It used to mean prosperity, greater equality, better education, reduced infant and maternal mortality, longer and healthier lives, increases in people's options, more freedom, a life free from fear (of disease, nature, hunger, war). Human advancement used to mean "changes that cause people to be better off, without making others worse off." And although technology has helped us achieve longer and healthier lives, better education and access to more options in many different ways, it hasn't done so for everyone. Up until recently, we thought that our skills, training, talents would enable us to prosper. Human capital is what economists call it. But believing that technological advances lead to human capital triumphing over financial capital - people with skills and expertise triumphing over the rich – is an illusion.

V. CONCLUSION AND RECOMMENDATION

The root of poverty starts from the mind of an individual before spreading to the people around that individual finally country wise. This does not need more knowledge to assess it but a simple task to do is to look on your family history how their members operate their family matters. Most of the people fear the sense of responsibility toward their family matters especially the economic issues.

One best solution that can suit the Muslim community is to offer Zakkah and Muslim leaders to use it as instructed by ALLAH, because the role of Zakkah is to eradicate poverty to the Muslim community. I have decided to use Zakkah because is one among the five pillars of Islam that most of people have ignored it and forget its consequences but they remain complaining of poverty and hunger. But also Zakkah is the cure for many other problems and will raise the sense of responsibilities to the community as well as awareness.

REFERENCES

- [1]. Andy, S. & Michael, T. (2008).International Development Studies. London: Sage Publishers Ltd
- [2]. Babyegeya, E.B.N.(2002). Educational Planning and Administration. Dar es Salam.
- [3]. Todaro, M. & Smith, C. (2015). Economic Development, 12th Ed.New York: United State of America.
- [4]. Orbeta.A,Jr.C. (2006). Education, Poverty, Household Poverty and Social Protection. PIDS Ltd: Philippines.
- [5]. https://www.alhidaya.com/povrertyinislam
- [6]. https://assets.weforum.org/wpcontent/uploads/2019/01/ grab1.png