

ALMSGIVING AND INTERFAITH COLLABORATION IN NIGERIA

Saheed A. Ashafa - Yetunde A. Akinnawo - Kabir O. Paramole

***Abstract:** One of the ways to strengthen unity in a multi-religious nation like Nigeria is for Faith Communities to collectively demonstrate the teachings of their scriptures to enhance peaceful co-existence and the well-being of the people. Premised on the above, this paper aims to explore the viability of Almsgiving as a tool for social welfare through interfaith collaboration. The study is underpinned by both Altruism and Collaborative Governance Theories. Relying on the fundamental sources of both Christianity and Islam, the study adopts qualitative analysis to elucidate the commonalities and potential synergies in almsgiving practices between the two Faiths. It argues that appropriate synergy among religious actors could lead to a successful implementation of social welfare development projects that will impact the well-being of the Nigerian populace. This study can contribute to and advance the broader discourse on social welfare and humanitarian support. It offers practical recommendations for policymakers and Faith-based organizations to achieve a better society.*

Key Words: Almsgiving, Exploration, Interfaith Collaboration, Social Welfare Development.

Introduction

Social welfare development is key to the well-being of any society. It may also strengthen peaceful co-existence among various entities and divides in society. The imperativeness of social welfare is rooted in the fact that fingers are not equal and as such there is a necessity for the underprivileged to enjoy basic needs of life. Given this, it is believed that the provision of social welfare programmes is one of the criteria to measure the developmental interest of a government in its citizens.¹ In Nigeria, governments at all levels strive to create programmes to enhance social welfare for the citizens. Despite such efforts, there is still a wide gap to fill regarding the well-being of the people. There is an increasing rate of poverty in all dimensions due

¹ Hassan Said Umar and Ahmed D. Tafida, "Democracy and Social Welfare Services in Nigeria: A Perspective of the Forth Republic," *Democracy* 5, no. 2 (2015): 59-65.

to insufficient provisions from the government. It was established that due to income inequality in Nigeria, the period between 1986 and 2018 witnessed an increase of 75% in the poverty rate.² After conducting an empirical study, Ahmed et al. (2017) found that social welfare in Nigeria is underdeveloped and poorly funded.³

Historically, social welfare is traced to religions perhaps due to the central message of selflessness that is common among them. It is generally common to find such values as charity, compassion, mutual respect, and justice among major religions. Further to this, the necessity of interfaith collaboration in Nigeria is becoming increasingly inevitable. The country is home to a diverse range of religious beliefs, with Christianity and Islam being the dominant faiths. However, this diversity has, on many occasions, been a source of tension and conflict. For instance, intolerance, wrong orientation, and poverty are some of the causes identified for incessant religious crises in the country that could be curbed through interfaith collaboration.⁴ Consequently, exploring the potential for joint action among religious groups in the context of almsgiving is not only significant for social welfare development but also for promoting religious harmony and peaceful coexistence. It is noteworthy to emphasise that religious organizations have made far-reaching contributions in terms of providing social welfare to community members in various eras of human history.⁵ Contemporary Nigeria is equally witnessing a series of social welfare development gestures championed by different religious groups independently. A few examples include the efforts of the Pentecostal Fellowship of Nigeria across the

² Victoria Hauwa Ibrahim and Usio Uchechi Taiga, "Income Inequality and Poverty in Nigeria: An Empirical Analysis," *IOSR Journal of Economics and Finance* 11, no. 3 (2020): 7-14.

³ H. G. Ahmed, et al., "Social Welfare Scheme; A Neglected Component of Public Health Care Services in Nigeria," *MOJ Public Health* 5, no. 3 (2017): 101-104.

⁴ Kamal-deen Olawale Sulaiman, "Religious Violence in Contemporary Nigeria: Implications and Options for Peace and Stability Order," *Journal for the Study of Religion* 29, no. 1 (2016): 85-103.

⁵ Sarah B. Garlington, "Congregations in the Community: A Case Study of Social Welfare Provision," *Journal of Sociology & Social Welfare* 44 (2017): 5.

southwestern region of the country⁶ and *Zakāt* agencies of Islamic organizations in the same region of the country.⁷

In light of the above, this paper explores the strength of a collaborative approach in using almsgiving from Christian and Islamic perspectives to provide social welfare services to vulnerable populations in Nigerian society. It intends to explore a workable model through which faith groups can jointly establish platforms that have the potential to make a tangible impact on the lives of vulnerable individuals in society. Through this exploration, we aim to provide insights and recommendations for policymakers and religious leaders on the need to harness the power of almsgiving and interfaith collaboration as integral tools for social welfare development in Nigeria.

To contextualize this study, two theories are blended to underpin the concept, namely; Altruism Theory and Collaborative Governance Theory. Altruism theory is apt to establish the background for the spirit of giving that is usually stimulated by religious teachings, while the Collaborative Governance Theory underpins the teamwork ethos needed by different religious groups to complement the efforts of the government in providing quality services for the citizenry. Altruism originated from social psychology through Auguste Comte who used the term to illustrate commitment to the interests of others as an action-guiding principle.⁸ The act of giving freely is part of human instinct. Some individuals love to give anonymously without any desire to be compensated.⁹ On this basis, Altruism Theory is viewed as a branch of Religious Philanthropy theory which is meant to address social problems and needs that are neglected by the government¹⁰. There is a dire need to leverage religious institutions to establish a forum that responds to the needs of the have-nots in society.

⁶ Yetunde Abolaji Akinlawo, "The Pentecostal Fellowship of Nigeria and Social Development," *Religion & Development* 1 (2021): 1-12.

⁷ Saheed Afolabi Ashafa, "Zakāt for Financing the Poor in Southwestern Nigeria: Challenges and Prospects," *Journal of Islamic Banking & Finance* 37, no. 3 (2020): 75-91.

⁸ Svetlana Feigin, Glynn Owens and Felicity Goodyear-Smith, "Theories of Human Altruism: A Systematic Review," *Annals of Neuroscience and Psychology* 1, no. 1 (2014): 1-9.

⁹ Avishag Rudich, *Not for Love of Man Alone—An Overview of Theoretical Approaches to Philanthropy*, (Jerusalem: The Hebrew University, 2009): 17; [Openscholar.huji.ac.il](https://openscholar.huji.ac.il)

¹⁰ Rudich, *Not for Love*, 4.

Collaborative Governance Theory evolved as a result of the complexity of the social structure and the consequential requirement of effective governance. By this, through collaborative governance, a public sector institution involves other community stakeholders to implement the basic needs of that community.¹¹ This assumption necessitates that non-governmental organisations would rise to the responsibility of providing certain facilities and services as a buffer for the deficit on the part of the government. This study examines how religious bodies could embrace synergy to come to the aid of the less privileged. It sensitises the necessity of having policies in place to enhance governance through collaboration with religious groups. In this sense, different faith-based groups integrate their different resources to complement available provisions from the government.

The integration of these theories as a framework provides a robust approach to how almsgiving, rooted in religious and ethical values, can be utilized as a mechanism for social welfare development in Nigeria. It underscores the importance of interfaith collaboration and the role of government in fostering effective partnerships for the betterment of society.

Necessity of Interfaith Collaboration for National Development

Religion has been identified as one of the challenges facing Nigeria as a nation. In particular, there is a growing concern that some adherents of religions are intolerant and are more divisive in their operations in society. This assertion has been proved through incessant religious crises experienced in many parts of the country at different periods. The adverse effect of this quandary continues to haunt the nation in almost every aspect of the polity. In fact, due to this, sustainable development has become a mirage for the country. Available data shows that religious conflicts have threatened food production, destroyed education, and increased unemployment among other consequences. Take the example of the Boko-Haram insurgency. The country witnessed devastating consequences that led to the destruction of food crops and, the killing of cattle, while farmers

¹¹ Chris Ansell and Alison Gash, "Collaborative Governance in Theory and Practice," *Journal of Public Administration Research and Theory* 18, no. 4 (2008): 543-571.

also fled their farmland for safety.¹² Available statistics reveal that in 2015 alone, more than 5.2 million people in north-eastern Nigeria were severely affected by food insecurity due to Boko-Haram invasion. The effect threw more population numbering around 15 million into famine in 2017 while findings show that the crisis has equally affected the supply of food items such as onions, potatoes, carrots, groundnuts, and beef to the southern states of Nigeria.¹³ All these have aggravated the poverty rate and put pressure on the country in its bid to achieve sustainable development.¹⁴ In addition, it is so bad that electoral processes have equally been bastardized by the effect of divisiveness along religious lines such that there is indignation among religions. For instance, findings show that citizens voted in the 2023 Presidential Election in Nigeria along religious lines of Islam and Christianity with a high level of resentment against one another.¹⁵

Looking at the root of religious conflicts, studies have found that some leading causes of the conundrum include religious bigotry and youth unemployment among others.¹⁶ Taking these issues one after the other, religious bigotry requires religious leaders to re-orientate their followers to have the right understanding based on the peaceful teachings of the scriptures. The rhetoric of tolerance needs to be systematically taught among religious institutions as collaborating partners in the project of sustainable development. Akinloye argues that religious leaders influence their followers more than political leaders.¹⁷ As such, the failure of the religious leaders to assume this role might leave a perpetual vacuum in the chain of development. On youth unemployment, the government is continuously showing

¹² Henry Kam Kah, "'Boko Haram is Losing, But So Is Food Production: Conflict and Food Insecurity in Nigeria and Cameroon," *Africa Development* 42, no. 3 (2017): 177-196.

¹³ Kah, "'Boko Haram is Losing,'" 177-196.

¹⁴ Peace N. Ngwoke and Ezichi A. Ituma, "Ethno-religious Conflict and Sustainable Development in Nigeria," *HTS Theologise Studies/Theological Studies* 76, no. 4 (2020); https://scholar.google.com/scholar?hl=en&as_sdt=0%2C5&q=ethno-religious+conflicts+and+sustainable+development+in+nigeria&btnG

¹⁵ Moshood Olayinka Salahu, "Politics, Religion and Electoral Outcomes in Nigeria: The 2023 Presidential Election in Perspective," *Journal of Administrative Science* 20, no. 1 (2023): 213-233.

¹⁶ Anthony C. Onwumah, "Communal and Ethno-Religious Crises and their Implications for National Development in Nigeria," *Developing Country Studies* 4, no. 17 (2014): 1-15.

¹⁷ Idowu A. Akinloye, "Towards the Implementation of Sustainable Development Goals in Nigeria: Maximizing the Influence of Religious Leaders," *Stellenbosch Theological Journal* 4, no. 1 (2018): 39-60.

incapacitation in providing adequate facilities for the populace due to increasingly limited financial resources.¹⁸ Given this, there has always been a call for collaboration to complement the available provisions in society. This call makes it imperative for religious organizations to play a role as stakeholders in building a virile nation.

It is equally important to note that the level at which the people are becoming increasingly hopeless in the capacity of the political elites to revive the socio-economic situation of the country is another compelling factor for the religious institutions to rise up to the challenge. The major factor identified to have hindered good governance is corruption. Due to this syndrome, successive governments have performed woefully in the area of improving the socio-economic conditions of the people. Obielosi noted that a myriad of indices including corruption by the political elites have made Nigeria typically a failed nation without a future nor hope in sight of her hopeless citizens.¹⁹

Almsgiving in Christianity

Christianity is one of the Abrahamic religions with the same divine source and similar theological philosophy. It has scriptures (Old and New Testaments) that contain the fundamentals and tenets with which adherents are guided for both mundane and celestial affairs. One of the tenets commonly found in the heavenly revealed religions is altruism, particularly almsgiving. This issue is so paramount to the Christian faith that it has been studied in the Christian world over the years repeatedly.²⁰ Addressing these issues, the early Christian Church discouraged indolence and begging such that the poor were not particularly meant to be funded with public resources, yet, caring for them through tithes, free loans and charity was emphasised.²¹ In

¹⁸ Ekene Celestina Chukwudi and Samuel Sunday Idowu, "ASUU Strike and the Nigerian Governments: Implications on Students and Society in a Changing World," *South Asian Journal of Social Studies and Economics* 12, no. 4 (2021): 294-304.

¹⁹ Dominic Obielosi, "Hopefulness in Hopelessness: An Exegetical Interpretation and Hermeneutic Application of Rom 4:18 to Nigerian Situation," *Journal of Religion and Human Relations* 7, no. 1 (2015): 32-41.

²⁰ Mark R. Cohen, "Introduction: Poverty and Charity in Past Times," *Journal of Interdisciplinary History* 35, no. 3 (2005): 347-360.

²¹ Ben Zion Rosenfeld and Haim Perlmutter, "The Attitude to Poverty and the Poor in Early Rabbinic Sources (70-250 CE)," *Journal for the Study of Judaism* 47, no. 3 (2016): 411-438.

the following Biblical passages, the commandment to give the poor is unequivocal: “But give for alms those things which are within; and behold, everything is clean for you” (Luke 11:41); “He who has two coats, let him share with him who has none; and he who has food, let him do likewise” (Luke 3:11); “Beware of practising your piety before men in order to be seen by them; for then you will have no reward from your Father who is in heaven. Thus, when you give alms, sound no trumpet before you, as the hypocrites do in the synagogues and the streets, that they may be praised by men. Truly, I say to you, they have received their reward” (Mat 6:1-2).

The commandments contained in the above biblical passages indicate that the practice of almsgiving is a primary duty of a true adherent of the Christian faith. It is an act that qualifies one as a righteous, and a praiseworthy believer. Practising almsgiving should be executed with a sense of modesty. Secrecy or individuality pronounced in the injunctions is highly instructive as a sign of sincere compassion for the plight of the poor. This may be interpreted to be a way of protecting the dignity of the receiver of such charity. The message also contains the rhetoric of selflessness which as contained in Luke 11:41, is a motivation rooted in the purity of life. As a result, there is a high propensity for anyone who practises almsgiving constantly to believe in strong terms that he or she is living a pure life as defined in the scripture.

From the biblical texts, almsgiving portrays self-denial motivated by faith, love, and devotion toward God.²² This practice is more valuable if it is executed with the spirit of sacrifice regardless of its quantity. Whether huge or small, it is a demonstration of love for God and fulfils the purpose of meeting the needs of the most disadvantaged members of society. This purpose was depicted in the story of the widow’s offering chronicled in the Bible (Mark 12:41-44). In essence, the Christian faith views almsgiving as a duty that should be discharged by each believer according to his or her ability. This implies that almsgiving should correspond to one's means.²³ While individuals often practise almsgiving, it is also a communal activity

²² Adam Kubiś, "The Poor Widow's Mites. A Contextual Reading of Mark 12:41-44," *The Biblical Annals* 3, no. 60/2 (2013): 339-381.

²³ Bethel Onyechere Jaja, "The Widow's Mite and the Controversies Associated with Its Interpretation Mark 12:41-44 and Luke 21:1-4," *Advance Journal of Arts, Humanities and Social Sciences* 6, no. 2 (2023): 13-18.

within the Church. As described in Acts 2:44-45, the early Christian community demonstrated generosity through the collective support of one another: “All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.” In the early Church, communal almsgiving helped to build a sense of unity and responsibility for one another. By and large, almsgiving teaches selflessness which is the hallmark of a Godly soul and a conduct of building communal relationships in society.

Almsgiving in Islam

There is a great emphasis on concern for others in the Islamic faith such that charity, technically known as *Sadaqah*, comes in different forms in its legal framework. Yuniartin, Komaruddin, and Majdi affirm that concepts and terms relating to “giving” in Islam are diverse.²⁴ This emanates from the philosophy of giving priority to the *ummah* (community) over the individual. As a result, there is a compulsory form of almsgiving known as *Zakāt* which is due on every eligible individual who owns a threshold amount of wealth called *nisab*. *Zakāt* is the third of the five fundamental pillars of Islam. It imposes the act of giving on the individual since it does not allow an eligible giver to do otherwise except with an impending consequence. The obligation of these alms is expressed in the Qur’an thus: Take *Sadaqah* (alms) from their wealth to purify them and sanctify them with it, and invoke Allah for them. Verily, your invocations are a source of security for them, and Allah is All-Hearer, All-Knower (Qur’an 9:103). The Qur’an further enumerates the beneficiaries of the alms elsewhere by stating them according to priority thus:

As-*Sadaqah* (alms) are only for *Fuqara* (needy), and *Al-Masākin* (the poor), and those employed to collect (the alms), and to attract the hearts of those who have been inclined (towards Islam), and to free the captives, and for those in debts, and for Allah’s cause, and

²⁴ Titin Yuniartin, Koko Komaruddin and Ahmad Labib Majdi, "Philanthropy in Religious Perspective: A Study on the Concept of 'Giving' in Islam, Christianity, and Buddhism," *An-Nubuwwah: Journal of Islamic Studies* 1, no. 1 (2022): 148-169.

for the wayfarers, a duty imposed by Allah, and Allah is All-Knower, All-Wise (Qur'an 9:60).

The tone of expression in the above injunctions indicates that almsgiving should be organised and coordinated by established authorities to achieve its purpose. More importantly to reach the designated beneficiaries. It is to ensure strict adherence that the divine message identifies employees of *Zakāt* as a group of the beneficiaries of the alms. Those employees are meant to approach eligible payers of alms and mobilise their alms to the central point of coordination. In this manner, it is clear that Islam does not permit anyone with excess wealth to squander it without sharing it with those in need. More importantly, proper implementation of *Zakāt* makes it possible to arrange social security and foster equitable distribution of income and wealth.²⁵

Similarly, the religion establishes some other forms of almsgiving (voluntary) that allow every adherent of the faith regardless of the quantum of wealth in their possession, to give out to the less privileged as a matter of duty. In this case, incentives are attached to such charity which motivates the faithful ones to embark on the act in quest of the merit attached. In establishing this incentive, the Qur'an describes alms given willingly as a loan to Allah which attracts manifold rewards (Qur'an 57:11). Due to the ultimate aim of ensuring the welfare of the community, almsgiving in Islam, could be executed as immediate charity to respective needy at the time, or in form of endowment which allows perpetual benefit to the vulnerable. This second form of charity is termed *Waqf*. Either immediate or perpetual, the essence of charity is to ensure that the less privileged in any community are cared for by the affluent in such society. Another significant nature of the Islamic form of almsgiving in its varieties is to expand it beyond monetary type which is only spontaneously expended oftentimes. Hence, *Waqf* (as an institutionalised charity) comes in different formats such as education endowment (school), and health endowment (hospital), among others depending on the needs of the beneficiaries and the specific interest of the benefactor. By and large, almsgiving in Islam is an integral part of the religion

²⁵ Muhammad Umer Chapra, *The Islamic Welfare State and Its Role in the Economy* (Leicester: Islamic Foundation, 1979).

both at individual and communal levels. This is why it operates as both private and public (institutionalized) affairs.

Intersection of Almsgiving in Islam and Christianity

Both Christianity and Islam have strong concern for the plight of the less privileged in society as established in their scriptures. This confirms that both religions are well-disposed to social welfare and the development of the human community. It is noteworthy to state that these religions have certain underlying principles upon which the practice of almsgiving is firmly rooted and executed. First is the spiritual dimension in which the adherents of the faith see the act of charity or the practice of giving alms as a form of worship and demonstration of obedience to God. In this sense, they make haste to participate in almsgiving to boost their status as faithful worshippers. It is for this reason that almsgiving is faithfully practised in secrecy. The giver of alms in both religions believes in the purity of their wealth and deeds as a result of their alms with a high sense of modesty as contained in the scriptures (cf. Luke 11:4; Qur'an 9:103). Adherents of these religions are strengthened in the reciprocity of closeness to God being a benefit of their kind gesture towards the needy. Given this, almsgiving as a common value to the faith is a potential tool to leverage in fostering social welfare development in a multi-religious community like Nigeria.

The second is the social dimension which is embedded in the philosophy of love. The religions admonish respective adherents to love others and wish for them what they would wish for themselves. Sharing with others therefore is a demonstration of love and a show of empathy with those who lack the basic necessities to live comfortably. The scriptures emphasise this tenet for the faithful as contained in Qur'an 3:92 and Luke 3:11, to apportion a part of the possession of the well-to-do for the benefit of the have-nots. It has been argued that adherents of monotheistic religions uphold the concept of love as the basis for giving alms and sharing their belongings with others due to their love for God who commanded almsgiving. This implies that those shown love are members of the family of God. Hence,

love for others is interpreted as a love for God (Deut 6:4-5 and the Qur'an 4:36).²⁶

Third is the ethical dimension of showing appreciation to God for His favour and extending this to fellow humans. It is a simple logic and common feeling that whenever anyone possesses wealth in sufficient quantity, there is a high tendency to give a part of it to those who lack it at that time, mostly as a show of gratitude for such possession. This feeling is mostly associated with the faithful who believe that provisions are mainly from God. Marchalek and Martin expounded this idea through the concept of "serial reciprocity." They posit that an individual who has received certain blessings from God may be motivated to show gratitude by transmitting a benefit to another person who is in need. It is equally argued further that the common practice of assisting victims of natural and man-made disasters is a form of showing gratitude to God by aid workers.²⁷

Interfaith Collaborative Projects on Almsgiving

The foregoing exposition underscores the nexus between Islam and Christianity on the one hand and the concern of the monotheistic religions for social well-being, and economic justice on the other hand. The obligation of almsgiving in both religions is an expression of a strong feeling for the brotherhood of humanity and a sign of commitment to peaceful coexistence in human society. This connection places a huge responsibility on the religious institutions to not only ensure a harmonious living in society but to also facilitate the well-being of individuals in society regardless of their faith. Similarly, there is the imperativeness of collaborating to aggregate resources for the common good of the less privileged in society. Such effort is capable of reducing the interfaith discord and tendency for conflict among the adherents of different religious groups. It is a recipe for interfaith dialogue in a practical dimension. Studies have confirmed that when religious actors engage in interfaith mutual

²⁶ Yasien Mohamed, "Relearning to Be Human through Love and Friendship: The Contribution of Islam and Christianity," *Self-awareness of Life in the New Era*, ed. Peter Jonkers, He Xirong and Shi Yongze (Council for Research in Values and Philosophy: Washington DC, 2020), 95.

²⁷ Richard Marchalek and Michael W. Martin. "Sacrifice, Gratitude, and Obligation: Serial Reciprocity in Early Christianity," *Biosociology and Neurosociology* 29 (2012): 39-75.

support strides, they tackle the social exclusion of the less privileged, build infrastructure, and promote peaceful coexistence.²⁸

In the case of Nigeria, there is a dire need to explore interfaith collaboration for creating formidable social welfare programmes in developing the potential of the downtrodden. To achieve this, the following steps may be adopted as may be applicable.

a. Establishment of Interfaith Crowdfunding Platform

Crowdfunding which appears to be an appropriate approach for this initiative has been defined as “a funding method for the realisation of an initiative through online distributed contributions and micro-sponsorships in the form of pledges of small monetary amounts by a large pool of people within a limited timeframe.”²⁹ It is also explained as “the process of taking a project or business, in need of investment, and asking a large group of people to supply this investment.”³⁰ The strength of crowdfunding is in the ability to collect, manage and distribute finance using information and communication technology to develop particular projects in exchange for the provision of benefits.³¹ Contextually, a pledge or donation of money is categorised as almsgiving in religious settings if it is meant to aid the cause of the less privileged or for any other purpose categorised as meritorious.

In an attempt to establish collaboration among religious groups with large memberships, it becomes imperative to adopt a model that connects individuals in different spaces apart. This is the logic behind an online tool which is typical of crowdfunding. To realise the set goals, religious institutions can mobilise their congregations to give little for charity and earn a return in the manifold. Such little

²⁸ Richard Muko Ochanda, "Faith Organizations and Social Economic Welfare in Kenya," *Revista Românească pentru Educație Multidimensională* 4, no. 3 (2012): 81-105.

²⁹ Mokter Hossain and Gospel Onyema Oparaocha, "Crowdfunding: Motives, Definitions, Typology and Ethical Challenges," *Entrepreneurship Research Journal* 7, no. 2 (2017): 1-14.

³⁰ Hannah Forbes and Dirk Schaefer, "Guidelines for Successful Crowdfunding," *Procedia cirp* 60 (2017): 398-403.

³¹ Piotr Pazowski and Witold Czudec, "Economic Prospects and Conditions of Crowdfunding," in *Human Capital without Order: Management Knowledge and Learning International Conference* (Portorož, Slovenia; 25-27 June 2014), 1079-1088.

becomes huge with a large pool of people donating at the same time into the same wallet. It has been identified that participation in giving charity to the less privileged has intrinsic motivations which include a sense of belonging (to the same community as the beneficiaries), the joy of giving, positive emotions of giving to others, desire to help without expecting a reward, and altruism.³²

Furthermore, this exploration has also been deemed worthwhile on the strength of previous findings which affirm the potential of religious crowdfunding. Baber asserts that the religiosity of individuals has a positive influence on their attitude towards crowdfunding donations.³³ Copeland asserts that donation-based crowdfunding has been used by faith-based groups to raise funds for medical concerns, educational costs, and other emergencies.³⁴ Some of the driving forces that motivate donors in non-investment crowdfunding of this nature as established include the spirit of helping others, supporting value causes, and being a part of the community.³⁵ Similarly, the integrity of the founders is another motivation that attracts a large number of participants to subscribe to a project of this nature. Generally speaking, men of God as religious leaders have been known, do command the respect from their followers and enjoy obedience from them which is borne out of the trust and confidence repose in them. In a nutshell, interfaith crowdfunding has a high propensity for success given the inherent nature of religions through which the idea emanates.

b. Establishment of Fund Regulation and Administration Council

Fund management requires definitive actions for prudence and transparency, and to achieve target goals in any organisation. Despite the optimism attached to this exploration, there is evidence that

³² Huifang Jiao, Lamei Qian, Tianzhuo Liu and Lijun Ma, "Why Do People Support Online Crowdfunding Charities? A Case Study from China," *Frontiers in Psychology* 12 (2021): 582-508.

³³ Hasnan Baber, "Religiosity and Intention to Participate in Donation-Based Crowdfunding," *Journal of Management, Spirituality & Religion* 18, no. 3 (2021): 218-237.

³⁴ Adam J. Copeland, "Crowdfunding for Congregations and Faith-related Non-profits," in *Exploring Digital Ministry: Towards Innovation in the Church* (May 2016), 6; www.adam-jcopeland.com/crowdfunding

³⁵ Ali Rama, Chunxia Jiang, Sofia Johan, Hong Liu and Yong Mai, "Religious and Social Narratives and Crowdfunding Success," *Journal of International Financial Markets, Institutions and Money* 80 (2022): 1015-95.

many of the charities managed by religious leaders have been misappropriated in several places.³⁶ Hence, the tendency for misappropriation is not totally out of place but there must be checks and balances to protect the project. One of the motivating factors for the potential contributors to participate in religious social development projects is the assurance provided for the safety and judicious utilisation of the fund. There is a dire necessity to make regulations that shield the resources from misappropriation. Given this, making appropriate regulations is key to the success of the initiative as it serves as a check against arbitrary utilisation of the resources. In managing such interfaith collaborative resources, regulation is expected to be comprehensive and relatively stringent to entail different stages of the project administration. This aligns with studies that have suggested that there is need for a strict regulations to manage charity funds that are mobilized by non-governmental organizations.³⁷

To enhance this, people of high integrity should administer the project based on trust and with a high sense of responsibility. The inherent moral tendency of religious leaders is an asset that may sustain this project and ensure its success as conceived. Although morality sometimes does not hinder fund mismanagement as found in some studies,³⁸ the optimism of this initiative lies in the assumption that members of one faith serve as checks for people of the other faith in the collaboration.

c. Implementation of Social Development Programmes

There is a wide range of deficits in society in terms of social infrastructure which the government has not been able to provide based on insufficient resources. This deficiency has a huge setback on the well-being of the people in every society, particularly in Nigeria. Ranging from lack of access to basic education, unemployment, inadequate water supply, poor electricity supply, bad roads, and poor

³⁶ Intan Salwani Mohamed, Noor Hidayah Ab Aziz, Mohamad Noonman Masrek and Norzaidi Mohd Daud, "Mosque Fund Management: Issues on Accountability and Internal Controls," *Procedia-Social and Behavioral Sciences* 145 (2014): 190.

³⁷ Mohamed, Ab Aziz, Masrek and Daud, "Mosque Fund Management," 189-194.

³⁸ Sara I. Made et. al., "Financial Literacy, Morality, and Organizational Culture in Preventing Financial Mismanagement: A Study on Village Governments in Indonesia," *Cogent Business & Management* 10, no. 1 (2023): 2166-038.

health facilities among others. Interfaith social welfare programmes have been employed to assist the government's inadequate provisions on the one hand and to aid the cause of the people on the other hand in parts of the world.³⁹ In Nigeria, the inadequacy complicates the rate of poverty in general and renders citizens unproductive.

From the list above, interfaith collaboration is having options of which priority can be set to attend to the social needs of the people as may be deemed essential. Due to collaboration by different religious groups, as could be explored, citizens have the opportunity to benefit across faiths without the limitation of religious sentiment. This is a result of the synergy resulting from the initiative of interfaith collaboration. In a similar study, Ashafa suggests some measures through which the suffering of the less-privileged could be alleviated, such as providing Qard-Hasan (non-interest loan), providing basic public infrastructure, and establishing an empowerment programme.⁴⁰

Taking a cue from this, the interfaith actors can focus on a sector that addresses general needs like financing the education of the poor or creating a funding opportunity for businesses with equal opportunities for eligible members of society. For instance, creating a platform for funding the education of the poor has the potential to enhance access to education which will in turn boost sustainable development in Nigerian society. While affirming that educational institutions have continuously craved funding opportunities, Madanchi, Shahverdian, and Hamidifar argue that endowment funds remain a viable option to explore for education development.⁴¹ In a nutshell, interfaith actors have a wide range of options through which social welfare development could be enhanced in Nigeria while filling a gap created by inadequate provisions on the part of the government.

³⁹ Paul Jellinek, "Faith in Action: Building Capacity for Interfaith Volunteer Caregiving," *Health Affairs* 20, no. 3 (2001): 273-278.

⁴⁰ Saheed Afolabi Ashafa, "Poverty Alleviation in Nigeria Through Waqf: Adopting A Crowdfunding-Sadaqah Model (CSM)," *Journal of Islamic Banking & Finance* 38, no. 1 (2021): 70-83.

⁴¹ Mehdi Madanchi, Shadi Shahverdian and Fatemeh Hamidifar, "Endowment and Charity Financing Model to Develop Science and Technology," *International Journal of Finance & Managerial Accounting* 1, no. 4 (2017): 55-70.

Conclusion

The interdependence of human society requires that social welfare development programmes are put in place to cater for the deficit area. This fact is incontrovertible due to the inherent nature of scarce resources to govern most often heterogeneous societies like Nigeria. One fact about social welfare is that it is easily facilitated by people of consciousness especially those who have faith in God and value the tenets of religions. Hence, both the Christian and Islamic faithful are disposed to promote communal development. Based on the above proposition, this study engaged both the Altruism and Collaborative governance theories to underpin interfaith collaboration for almsgiving as a mechanism for social welfare development in Nigeria.

Although religiously motivated misunderstandings have led to far-reaching violence at certain periods in different parts of the country, the need for synergy among religious actors is inevitable to enhance the capacity of the country for significant development. The imperativeness of interfaith intervention in providing necessary succour to society through social welfare was established. This was proven by unveiling the drawbacks identified in other interventions. Going forward, the study provided sufficient evidence from the scriptures where almsgiving has been established as a tenet of the monotheistic religions. The study argued that the commonality of almsgiving is a strong premise for both Christianity and Islam to unite the Nigerian people and provide the needed bond. As pointed out, such bonds can be better established by enhancing social welfare development among the people irrespective of their faith and other inclinations.

Sequel to the facts identified in the foregoing, it is deemed necessary to recommend that the Nigeria Inter-religious Council (NIREC) should facilitate the establishment of an interfaith endowment platform. The platform should coordinate social welfare development programmes targeting the less privileged members of society. Leaders of the two religious groups could embark on an orientation of their respective members on the need to collaborate in various regards to enhance peaceful coexistence and social development. It is also required that the government make policies that reward interfaith collaboration in various forms to serve as incentives and

motivation for collaborative gestures among religious groups. Similarly, the National Orientation Agency (NOA) could be saddled to develop and implement a series of advocacy programmes to sensitise the populace on the need to embrace the culture of interfaith collaboration for development.

Saheed Afolabi Ashafa

saheed.ashafa@uniosun.edu.ng

Yetunde Abolaji Akinnawo

yetunde.akinnawo@uniosun.edu.ng

Dept. of Religions,
College of Humanities and Culture,
Osun State University, Osogbo
Nigeria

Kabir Olawale Paramole

waleparamole@yahoo.com

Dept. of Religions and Peace Studies,
Lagos State University, Ojo
Lagos State, Nigeria