

Islam in Zambia: Its Perspective and Contribution to Socio-Economic Development

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Abstract

This article focuses on the aspect of Socio-economic empowerment from the Islamic point of view and assesses the contribution of Islam to the national development in Zambia. The socio-economic contribution of Islam seems not to have been adequately highlighted in Zambia. Against this backdrop, there seems to have been more publicity emphasizing the role of Christianity in national development, focusing less on Islam. This, in the researcher's view, undermines the presence, significance and contribution of the Muslims present in the nation. The rationale behind the article, therefore, was to provide a critical review of the Muslim presence in Zambia and their proportional contribution to the nation socio-economically. The paper brings to light what Islam, as a religious tradition, stands for in terms of community empowerment, and how it has contextualized it through its practical contribution to the nation. The study is essentially a desk review, utilising the document analysis method in drawing upon secondary data to justify the given objectives. A systematic search of online databases such as Google Scholar, EBSCOhost, JSTOR, and ProQuest was conducted to identify relevant literature on the Muslim stance on socio-economic empowerment and its contribution to national development. Data were analysed thematically using descriptive and analytical skills. It is apparent from the analysis that Islam has made some significant contributions to the national development in many countries and Zambia in particular, such as through the formation of institutions targeting the youth and through donations to poverty and/or disaster-stricken communities.

Keywords: Muslim contribution, Genokendria Model, Waqf Principle, Socio-economic development, Zambia.

1.0 INTRODUCTION

This study investigates the Socio-economic empowerment from the Islamic point of view and assesses the contribution of Islam towards the national development in Zambia. As a nation, Zambia has not been spared from the global and domestic socio-economic shocks which have seen the citizenry, especially the youth and the marginalised in society - such as the aged and the disabled, more vulnerable to such challenges. According to the Ministry of Youth and Sport (2015)¹, the country faces a critical challenge of low employment, particularly with high unemployment levels among young women and men. As a way of mitigating these socioeconomic challenges, the Government of the Republic of Zambia has always engaged the donors, NGOs and Civil Society Organizations, the Private Sector and the Faith-Based Organisations as cooperating partners in national development. Though the country is constitutionally a Christian nation, her constitution also recognises the freedom of worship and the participation of non-Christian religions in national developmental agendas. The accommodation of other

faiths in national programmes has attracted some Zambians to non-Christian religious traditions. However, the socio-economic contribution of Islam seems not to have been adequately publicised nationally wide for the citizenry to appreciate its contributions. This has prompted the current study.

1.1 The Problem

The socio-economic contribution of Islam seems not to have been adequately highlighted in Zambia. Instead, there seems to have been more publicity emphasising the role of Christianity in national development, and less on non-Christian religious traditions existent in the nation. Against this backdrop, the researcher in the current study was inquisitive to know and address the gap in existing knowledge of the seemingly neglected role and contributions of non-Christian religious traditions, in this case, Islam; hence the current study.

1.2 Study Objectives

The Objectives of this study were:

1. To assess the contribution of Islam to socio-economic development in Zambia.
2. To highlight the role Islam is playing in the country's national development, and show the influence of Islam and the results in society thereof.

2.0 Theoretical Locale

This study is premised on the Islamic scripture from the Holy Quran which states thus:

Ye who believe! Spend out of the bounties we have provided you, before the day comes when no bargaining will avail, nor friendship, nor intercession (Surah 2:254), cited in Abdullah (1989:105)².

The scriptural quote above espouses the notion of the Muslim believer's duty to seek the path of goodness, kindness, upright conduct and charity; to grasp at no advantage from a brother's need, to stand by the word that is pledged, to bear true witness and to remove all cause of misunderstandings in dealings as between man and man (Ibid).

Islam in Surah 2:294 encourages its true followers to spend, give away in charity or employ good works, but not to hoard. In Islam, good works would include everything that advances the good of one that is in need, whether a neighbour or a stranger. It also includes anything that advances the good of the community or even the good of the person himself to whom Allah has given the bounty. But it must be real good and there should be no admixture of baser motives, such as vainglory, or false indulgence, or encouragement of idleness, or indeed, playing off one person against another. The bounties include mental and spiritual gifts as well as wealth and mental gifts (Ibid).

3.0 METHODOLOGY

The study adopted a qualitative approach whose objectives are descriptive and holistic (Creswell, 2012; Flick, 2014)³. The research was a desktop study that employed the document analysis method. The document analysis method is the application of secondary data to justify the given objectives. A systematic search of online databases such as Google Scholar, EBSCOhost, JSTOR, and ProQuest was conducted to identify relevant literature on religion's contribution to socioeconomic development in general and the Islamic presence in Zambia and its contribution to economic development in particular.

The search included articles, reports, and books published in the last ten years. Literature was screened based on its relevance, quality, and reliability. Only sources that provided insights into the required information were selected for analysis. It is noteworthy that data collection went hand in hand with data analysis (Mugenda & Mugenda, 1999)⁴. The selected data were extracted, organised and synthesised to provide a comprehensive overview of the matter under investigation. Data were analysed thematically using descriptive and analytical skills.

4.0 FINDINGS AND DISCUSSION

4.1. The Islamic Perspectives on Socio-economic Empowerment

As a religious tradition, Islam may obviously be a host of several perspectives undergirding its followers' socio-economic empowerment motives, and targeting to analyse all of them may be something beyond the limited scope of this paper. This article, there, limits its focus to analysing Islam's stance in socio-economic development in general, using the two perspectives namely the Ganokendra Model and the Waqf Principle and, subsequently, contextualise the underlying themes in these to assess the contribution of Islam to Zambia's economic development in particular.

4.1.1 The Ganokendra Model

In their pursuit of empowerment of youths, Muslims have come up with a people's centre called Ganokendra. The Ganokendra is a group of people who have come together to address issues affecting people which include: literacy, continuing and life-long education which are aimed at the alleviation of poverty and improving the quality of people's lives in general (Kazi, 2004)⁵. It is believed that if these issues are addressed, youths can gain control over personal, social, economic and political forces to improve their life situation.

The program ensured that people were involved at every stage of the design and its implementation. In organising Ganokendra, the following steps were undertaken: need assessment surveys, household surveys, resource identification surveys, and motivational campaigns. The beneficiaries of the program especially the women were closely involved. The Ganokendra was organised to facilitate the improvement of the quality of life, social empowerment and economic self-reliance. The model has gained wide acceptance and coverage in Bangladesh where its beneficiary-membership has grown. Ganokendra centres have now been recognised by many development agencies as focal points for community development. UNESCO also endorsed the Ganokendra initiatives and published them in its Asia Pacific Publications in 2003.

4.1.2 The Context and How the Model Has Been Evaluated

Ganokendra is a literacy-based poverty alleviation programme with a special bias towards women's empowerment and gender as cross-cutting issues in the rural context. As the context of the programme, it may be noted here that a big proportion of the population, particularly in the Asia and the African regions, lives below the poverty line and poverty is more prominent in the rural areas and among women. One of the main reasons for the situation is the high rate of illiteracy in the regions, particularly in South Asia including Bangladesh. In Bangladesh, the home of the Ganokendra Programme, the literacy rate is around 65% (Government estimates) and around 45% of the population lives below the poverty line with an income of less than a dollar a day. The situation among women is more precarious –

their literacy rate being two-thirds of that of the males and poverty is more widespread among women, particularly families headed by women. The situation in general and that of women in particular needed to be addressed with some innovative programmes, and Ganokendra.

The overall management of a Ganokendra is vested with the Management Committee formed by the local people, in which the women have very important roles to play. Members of each Ganokendra raise funds for undertaking activities at the local level. Usually land for the Ganokendra house is donated by the community. The members provide voluntary labour and building materials for the construction of the Ganokendra buildings (normally tin-shed Kutcha houses). The Management Committee mobilises the local contribution in the form of furniture, books and reading materials and games and sports apparatus. The members of the Ganokendra also pay subscriptions regularly and raise funds for payment of an honorarium to the Community Worker, cost of training and miscellaneous expenditures. In addition, local elite and community members make donations towards setting up and operation of the centre. Support for the Ganokendra is generally provided in the form of training, technical services and supply of materials (posters, leaflets, books and reading materials) during the initial years of operation. Since the members of the Ganokendra decide about their own activities, each Ganokendra has organised different activities depending upon local needs and interests (although there is a general pattern of such activities). In some cases, Ganokendra members are linked to other Non-governmental organisations (NGOs) operating in the locality provide skill-based training or offer micro-credit for poverty alleviation and improvement of the status of the women (*Ibid*).

As for the evaluation of the model and its impact on intended beneficiaries, it may be stated that the programme has been running since 1992. It is being implemented with success, offering benefits and impacting the target group to improve their socio-economic conditions and quality of life, including improvement in literacy, reduction in poverty and empowerment of the poor. Today, several organisations have replicated the model in some countries. Some organisations including UNESCO have highly appreciated the model and published the same either as a separate book or as sections of their relevant publications for replication in the Asia-Pacific Region, Some of these are noted below:

4.1.3 Other Financing Initiatives Devised by Muslims

Muslims have come up with initiatives in various countries to finance youths without attaching interest to money given to them. These monies are meant to finance them with regard to the improvement of their welfare in society. It's a way by which Islam empowers youths of socio-economic standing in order to produce youths with better lifestyles. The money given to youths is put into various projects such as opening up an entrepreneur business which can enable youths to have a life that can enable them to become key stakeholders in national development. An example of how this has worked out is found in Malaysia. The Islamic Financial Report of 2015 (quoted in Kazi, 2004) outlined how the Muslims support macro small medium enterprises (MSMS) and Small medium enterprises (SMEs) which are forms of empowerment for youths who may not be formally employed. These institutions provide opportunities to the poor as part of achieving their Islamic Financial Institutions' (henceforth IFIs) socio-economic agenda. In that report, a lot of things were brought out with regard to how the lives of youths have been affected by Muslims and how it's achieving its socioeconomic goals. It also showed where Muslims tap additional resources for example from zakat, waqf and qard al-hassan financial instruments

that are designed to provide financial assistance to the poor such as Shariah-compliant microfinance and small and medium enterprises (SMEs). The report observes that both the MSMEs and SMEs, find it tedious to obtain funding or financing from IFIs due to various factors such as weak credit rating, lack of collateral negligent financial record-keeping or lack of documentation that are required by most formal financial institutions. But recognising the importance of both MSMEs and SMEs to the economy, the IFIs address these by becoming the bridging link between the MSMEs and SMEs and government funds, guarantees, schemes etc. Thus, these initiatives serve as roles through which youths are empowered by Muslims to become independent citizens and contribute to the socio-economic development of the country

4.1.4 The Waqf Institution

Waqf is a form of religious institution in Islam that has a mandate to empower youths so as to alleviate their social problems help them develop human resources and boost their social and economic empowerment. An article by Farid (2016)⁶ discusses waqf as a religious institution in Islam, which has functional relevance as a solution to social problems. Waqf is involved in poverty alleviation, human resource development and economic empowerment of the people. The article looks at money, not only as a medium of exchange but also as a resource that can be channelled towards development in one way or another. It embraces both religious worship and economic empowerment through providing worship activities, facilitating educational activities as well as health, aid to the poor, displaced children, orphans, scholarship, progress and economic improvement as long as they do not conflict with the Shari'ah laws. Ulrika Mårtensson (2014), in Farid (2016) stressed that “Islam came as rahmatan lil 'Alamin”; which is not only to destroy the social imbalances that occur in the community but also to enhance public welfare. Islam is not only a religion that is loaded with value-normative elitists who do not have a social conscience, but Islam has integrally moral pretensions aimed at building and participating in various social and community problems (Dusuki and Bouheraoua, 2011)⁷.

The importance of waqf Economic Development has been discussed at length by Budiman and Banjarmasin (2014)⁸. This was born from the contention from Western scholars that the institutions of waqf are no longer relevant to the present economic dissensions and that waqf had become an impediment to the development of Muslim countries. Muslim scholars argue that there was no waqf in Arabia before Islam. Muslim jurists traced the institution to the time of the Prophet. Although the Holy Quran does not directly define waqf or make any particular reference to it, Muslims are encouraged to do charity work. Allah has promised multiple rewards for those who generously spend wealth in his path. Muslim scholars explain that since the emergence of Islam, the Muslims have voluntarily given out of their wealth for the benefit of others in the form of waqf. They claim that Waqf is a dynamic institution which has existed since the early Islamic society, long before it did in the West, and provided a considerable contribution to the development and advancement of Muslim societies. Alhabshi (1991) in Budiman and Banjarmasin (2014), states that Waqf should be regarded as a fundamental economic institution which was established for the purpose of generating economic activities whilst at the same time ensuring that the benefits accrue to certain parts of the society. In its economic sense, the waqf diverts funds and other resources from current consumption and invests them into productive and prospective assets which generate revenues for future consumption by individuals or society at large. Waqf is therefore a peculiar combination between the act of saving and the act of investment. In a

nutshell, the significance of Waqf is five-fold: firstly, it enhances economic progress; secondly, it eradicates poverty. Thirdly, it restores and re-distributes income, fourthly it prevents deficit financing. Last but not least, it reduces government expenditure.

Another form by which Muslims empower youths is through Islamic social finance which finances members of the community or country for socio-economic development. An example of Sokoto in 2007, Islam's social finance has brought about an increase in awareness among youths to help them be empowered and get started with various businesses to boost their socio-economic standing. An example of case a study of the Sokoto area in Nigeria explains how Islamic finance helps in the empowerment of youths and brings out concepts on what is it. Islam social finance is an emerging area of study and practice which is different from commercial finance. It is concerned with financing members of the community or country for socio-economic development. However, it faces the challenge of sustainability either due to legal or regulatory framework or due to lack of awareness among members of society. The history of Islamic social finance in Nigeria connects back to the revivalism of Islam through Shehu Uthman Bin Fodio in 1840. Recently, with the establishment of the Zakat and endowment committee in Sokoto in 2007, there was an increasing awareness and practice in contemporary Islamic social finance, especially when the government converted the committee in 2016 which made it independent to initiate and execute its policies.

4.1.5 ISLAM CONTRIBUTION TO ZAMBIA

Muslims all over the world contribute to uplifting the lives of the poor with the sole intent of gaining the pleasure of The Almighty Creator. In Zambia, they have formed such institutions as the Muslim Social Welfare Trust (MSWT) that make donations and sink boreholes in Lusaka, Central, Copperbelt, Eastern, Muchinga and Southern Provinces respectively. One of the largest donations in recent times was made in Palabana near Chongwe District and this gift went towards the Former First Lady Ester Lungu's outreach programme. In recent times was made in Palabana near Chongwe District and this gift went towards the Former First Lady Ester Lungu's outreach programme. The MSWT donated 100 bags of 25 Kilograms of mealie-meal, and 100 food hampers, which contained cooking oil and groceries. It was at the same colourful function that the MSWT donated 100 blankets for the aged in the settlement area (Smart Egles, April 7, 2020)⁹.

The Former First Lady (Mrs. Lungu) commended the Muslims for their unflinching support to the vulnerable, thus:

I am glad for this donation it would not have come at a better time than this, but here we are. This is one of the religious faiths that has always come to the aid of government and the community at large, Mrs Lungu said (Ibid).

In Lusaka alone, the Mswt has donated more than 40 boreholes mainly around townships. The other areas that have benefited include peri-urban settlements such as Palabana, Chongwe, Mumbwa, Chibombo and Mpika.

As a result of its direct appeal to Zambians in terms of socio-economic development, the Islamic religion in Zambia easily managed to attract new converts from Christianity even without missionaries or itinerant preachers. The categories of people converted mostly include the orphans, the poor, the widows and widowers, the youth and subsistence farmers. The economic reasons that attracted

Zambians to convert to Islam included employment and its address to issues of poverty such as the *Zakat* (alms), especially in its form of distribution of food to the poor. Other reasons include the Islamic practice of tolerance of polygamy, extended family system, the promotion of good health, as well as personal conviction. The common manifestation of Islamic activity in Zambia is the building of Mosques in the places Muslims reside, and giving Islamic names to Zambians converted to Islam, such as Daud, Aisha, Ali, Fatima and Abdullah (Phiri, 2019)¹⁰.

4.1.6 Theory and Findings: The Nexus

The study confirms a connection between selfless resolve of Islam (through its followers) to supporting the socioeconomically vulnerable individuals and sections of society in Zambia through the various established global forms of Islamic institutions such as the Ganokendra Model, the Waqf Institution and the Zambian-based Muslim Social Welfare Trust (MSWT). This, therefore, validates the study's theoretical locale, based on the Islamic scripture that encourages true Muslims to give away in charity, not to hoard, doing good works that include everything that advances the good of one that is in need - whether a neighbour or a stranger, or the good of the community (Surah 2:294). The findings of the study are, therefore, in line with the provided theoretical locale.

5.0 CONCLUSION

This article has assessed the role Islam has played in socio-economic development in general (globally) and demonstrated the share of its contribution to Zambia in particular. The paper has further highlighted the Zambian society's response to the influence exerted by Islam and the results thereof. Given the socioeconomic challenges Zambia faces in terms of low employment levels among the youth, the Government of the Republic of Zambia should be encouraged to continue in its trajectory of engaging donors, NGOs and Civil Society Organizations, the Private Sector and Faith-based Organisations as cooperating partners in national development, to mitigate the scourge. In the researcher's view, however, the minority non-Christian religious traditions in the country, such as Islam need equitable coverage in reporting their visibility and progress in order to appreciate and encourage their efforts.

5.1 Recommendation

Based on the findings of the study, the researcher made the following recommendation:

1. To utilise the strength of Zambia being a must-faith nation and encourage equitable coverage and highlighting of the contribution from the existent minority non-Christian religions towards national development

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