



POVERTY ALLEVIATION FROM THE ISLAMIC PERSPECTIVE

Abba Alhaji Bukar, PhD

Department of Arabic, Kashim Ibrahim College of Education
PMB 1469, Maiduguri, Borno State
abbaalhajibukar@gmail.com

ABSTRACT

Poverty is viewed in the Islamic perspective as the situation of having no financial strength that will satisfy the human daily basic needs. It is a distracting condition which clearly unveils the inability of a person to overcome and tackle mere rising financial challenges of a day. It is against this background that Islam accords topmost priority to the issue of poverty by taking all necessary steps to alleviate it. Having recognized its teeming flaws and impediments, this paper reveals few among the numerous strategies adopted by Islam in a bid to eradicating poverty. Islam sees poverty alleviation beyond material values. It suggests spiritual rejuvenation as an important component of poverty alleviation in every society. Focusing attention purely on material aspect only is not adequate, hence the need for an interface between the Islamic and secular modes of poverty alleviation for optimum results.

Keywords: *poverty, alleviation, Islamic Perspective*

Introduction

Every human being needs a range of basic necessities, such as food, water, clothing, shelter, education, and health care, for his or her daily life. The economic condition of lacking these essential goods and services to meet basic needs of life has become the major reason why government embarks on policies and programs that would engender development and ultimately reduce poverty to its barest minimum.

In September 2000, the governments of 189 countries adopted the United Nations Millennium Declaration and resolved to “spare no effort to free fellow men, women and children from the abject and dehumanizing conditions of extreme poverty”. Although poverty is a universal concept, its definition is often contested. The term ‘poverty’ can be considered to have a cluster of different overlapping meanings depending on the subject area or discourse (UN Report 2000)

Thus, Idakwoji (2002) is of the view that poverty is a multidimensional phenomenon covering economic, social and political dimensions. From economic perspective, it implies materials deprivation leading to low income and lack of basic necessities of life. From the social view point, poverty manifests in terms of social inferiority, low status, lack of dignity, insanity, vulnerability and social marginalization. Politically, poverty is

manifested in lack of political power, form decision-making and denial of basic natural and political input. (Idakwoji2002)

Edozien (1975) limits his own definition to mean “inadequacy of income to support a minimum standard of living” In the Poverty and Social Exclusion (PSE) Survey, both poverty and social exclusion have been measured using a range of different definitions and techniques so that the results can be usefully compared with other work and a better scientific consensus developed.

The purpose of this paper is to try the Islamic alternatives to the challenges of lack of income and productive resources to ensure sustainable livelihoods, mitigate the effects of hunger and malnutrition, ill health, lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing, unsafe environments and social discrimination and exclusion.

It also intends to provide practical solutions to the socio economic problems that are facing the society occasioned by the inability of people to properly read between the lines of *sharia’ah*.

The different schemes introduced by government to eradicate poverty or alleviate it in Nigeria appear to have not made any significant impact on the lives of the citizenry. The programmes are characterized by discontinuity and lopsidedness in their implementation. Those schemes have not

made any meaningful impact on the lives of majority of people living either in the urban or rural areas, particularly, rural dwellers that live below poverty line.

Nigeria as a country, apart from the above factors, is currently witnessing several challenges. There are many political, social, religious and economic pending issues. Poverty has been the fertile ground for the cultivation of all these problems. An average Nigerian lives below one dollar per day. Mass unemployment in the country produces thugs and fuel thuggery. Jobless youths see thuggery as more profitable than anything including education. Militancy spreads everywhere. A country in such a situation must be faced with grave security challenges and of course, this is exactly the true state of affairs in Nigeria generally and Borno State in particular. However, Islamic heritage contains a rich tradition of high values and norms of behavior, which governs personal, professional and business life.

Poverty Within the Realm of Islam

Scholars gave different definitions to the two types of poor persons: *fuqara* and *masakin*. This is sourced at the beginning of the Qur'anic verse which mentions those who are rightful beneficiaries of zakat. Allah the Most High said:

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَىٰ
فُلُوحِهِمْ وَفِي الرِّقَابِ وَالْغَدِيرِ مِن وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً
مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾ التوبة: ٦٠

“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) ordained by Allah. And Allah is full of knowledge and wisdom” (Q 9:60).

Abu Yusuf, disciple of Abu Hanifa opines that among the rightful beneficiaries of Zakat which include *fuqara* and *masakeen* are the same. 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-Qaradawi summarized those who deserve zakah from *fuqara* and *masakin* in three categories. Poverty, according to him, is a state of

lacking resources that is up to the NISAB (minimum amount on which Zakah is payable). On this issue, scholars of the Hanafi School of law have a different view. To some of them, a poor person is anyone who lacks a lawful money to cater for his needs, or having a little that cannot solve his immediate needs e.g. one who needs N10, 000 for his daily needs but he can only afford N7000 or N6000. To him, he lives below poverty line and deserves to be assisted or extended Zakah proceeds. (Qaradawi nd)

Islam denounces the view of poverty as something holy due to its negative effects on both the religious commitment and worldly interests of the society. (iii) Islam urges its followers to make *du'a* (supplication) seeking richness (i.e., independence of means). In fact, one of the signs of loving others and wanting good things for them is to pray for them to have ample wealth. (iv) Richness after poverty is regarded as a blessing bestowed by Allah upon His servants. Wealth is regarded as an essential support for both religious and worldly affairs.

In Islam, economic welfare, moral and spiritual ascendancy are closely related to a Muslim to realize a successful life in this world and in the Hereafter. Allah (the Highest) says:

﴿ وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ
الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبِغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا
يُحِبُّ الْمُفْسِدِينَ ﴿٧٧﴾ القصص: ٧٧

“And seek by means of what Allah has given you the future abode and do not neglect your portion of this world” ...” (Q28:77).

Islam’s view of man’s right to earn a daily living is based on three things: first, money and property are Allah’s and people are equal in gaining them and making use of them. Second, man has an inalienable right to earn his livelihood. Under no circumstances should he be deprived of it. At the time of infirmity or incapability, it must be provided for him by the authority concerned. Thirdly, man is obliged to exert his utmost efforts in working and utilizing nature’s resources to his interest. Allah (the Most High) states:

﴿ هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذُلُولًا فَامشَوْا فِي مَنَاكِبِهَا وَكُلُوا مِن رِّزْقِهِ
وَإِلَيْهِ النُّشُورُ ﴿١٥﴾ الملك: ١٥



“...Therefore, go about in the spacious sides thereof, and eat of His provisions, and to Him is the return after death.” Q 67:15

From what has been cited above, man has been enjoined by Allah (SWT) to seek for sustenance from the potentials endowed to him by the Creator for his future sustenance (i.e. the Hereafter and for the successful accomplishment of his worldly needs on this earth. This is also in line with another Quranic verse where Allah (SWT) says;

وَأَنَّهُ هُوَ رَبُّ الشَّعَرَىٰ ﴿٤٩﴾ النجم: ٤٩

“Man should have nothing but what he strives for “Q 53:39

The Quranic verse cited above urged man to fight poverty or any inadequacy throughout his life.

Everyone needs a basic minimum to live. He needs food sufficient to free him from hunger. He needs clothing and shelter sufficient to protect him against exposure to heat, cold and shame. He needs security to ensure freedom from fear. One needs to struggle to provide these needs for himself and those who naturally depend on him. Idleness, laziness, begging or waiting for handouts from the state or from charity can destroy a person's dignity and even his freedom. Earning one's living through decent labour is not only a duty but a great virtue as well. Dependence of any abled effortless person on somebody else for a livelihood is a religious sin, a social stigma and disgraceful humility.

A Muslim is enjoined by Allah to be self-supporting and to stay away from being a liability on anybody. Islam respects all kinds of work for earning one's livelihood so long as there is no indecency or wrong involved. With a clear conscience and due respect from society, A Muslim is urged to roll up his sleeves and undertake any kind of work permissible by the shariah to provide for himself and his dependents.

The Qur'an and Sunnah further teach the individual that Allah has trained the elites of mankind, the Prophets to work, so that they might be taken as an example. The Prophets did various kinds of work and handicrafts, such as tending sheep, working with iron and trading. In Qur'an

28:27, the righteous man said to Musa (AS) (Moses), who was one of the mighty messengers of Allah, 'I intend to wed one of these two daughters of mine to you, on condition that you serve me for eight years.' The Prophet (SAW) said: "Allah never sent a Prophet but he tended sheep. I used to tend sheep for the people of Mecca in return for payment." (Bukhari). In another Hadith, the Prophet (peace and blessings of Allah be upon him) said: "The Prophet of Allah Dawud (David) used to eat from the earnings of his hands." (Bukhari).

The fundamental attitude of Islam towards man's position in the world is that Allah (the Most High) has made the earth for his benefit. He has given him control over it. Then it becomes man's duty to profit from this favour and to exert himself to seek Allah's bounties through the earth. It is not permitted for a Muslim to stay idle, doing nothing to make a living on the pretext of devoting his life to worship or putting trust in Allah. He should know that the sky never rains gold or silver. Also, it is not permissible for him to depend on charity while he is able to earn a sufficient subsistence for himself and his family through his own efforts. In this regard, the Prophet (SAW) says:

“Charity is lawful neither for the rich nor for the able bodied.” [Tirmidhi]

The Prophet (SAW) has made it *haraam* (unlawful) for a Muslim to beg money from others without dire necessity, thus losing his honour and dignity. He says:

“He who begs without need is like a person devouring a burning piece of coal”. [Ahmad]

Poverty Reduction from Spiritual Viewpoint

Islam attempts to provide solutions to problems that are faced by humanity. One of these problems is poverty. This is through regulating man's activities on earth.

Islamic framework of regulating human activities on the earth is basically anchored on Allah's Unity; *Tauhid*,

This principle is the foundation stone of the Islamic faith. All aspects of a Muslim life draw its inspiration from it. *Tauhid* teaches that a Muslim and all other creatures are part of the ecosystem and both are being regulated by the divine

law. Conceptually, it creates uniformity between the physical and human parts of the universe. Religious motivation and morals are therefore generated to protect the environment and keep it clean and in a sustainable condition. Man should put trust in Allah and should have at the back of his mind that wealth is being bestowed by Almighty Allah alone, beside the fact that poverty is a test from Him, which the Almighty that can befall on anybody despite his financial and economic status. (Ali, 1991).

Consequently, it is expected of the affected persons to exercise patience and submit themselves in totality to His will and to strive as much as they can to declare a war against poverty through legal means set by Islam by not relenting in their efforts to actualize palpable achievements in the course of seeking lawful processes. Almighty Allah has been quoted saying:

﴿ وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا

وَمُسْتَوْدَعَهَا كُلٌّ فِي كِتَابٍ مُبِينٍ ﴿٦﴾ هود: ٦

“And there is no creature on earth but that upon Allah is its provision, and He knows its place of dwelling and place of storage. All is in a clear register”.

(Qur’an 11:6)

He added:

﴿ أَمَّنْ هَذَا الَّذِي يَرْفُؤُكُمْ إِنِ أَنْتُمْ لَكُوفٌ ﴿١٨﴾ أَمْ يَرْفُؤُكُمْ رَبُّكُمُ الَّذِي يُرْسِلُ الرِّيحَ تَذِيرًا لِّمَنْ يَشَاءُ فِي يَوْمٍ ذُو عُنُقٍ ﴿١٩﴾

الملك: ٢١

“Or who is it that could provide for you if He withheld His provision? But they have persisted in insolence and aversion”. (Q67:21)

And finally He said:

﴿ قَالَ تَعَالَى: ائْتُوا بِالْبَلَاءِ مِنَ السَّبْطِ الْبَاطِلِ ﴿٧٠﴾ وَلَقَدْ كَرَّمْنَا بَنِي آدَمَ وَخَلَقْنَاهُمْ فِي الْبَرِّ وَالْبَحْرِ وَرَزَقْنَاهُمْ مِنَ الطَّيِّبَاتِ وَفَضَّلْنَاهُمْ عَلَى

كَثِيرٍ مِمَّنْ خَلَقْنَا تَفْضِيلًا ﴿٧٠﴾ الإسراء: ٧٠

And we have certainly honored the children of Adam and carried them on the land and sea and provided for them of the good things and preferred them over much of what We

have created, with [definite] preference”. (Q17:70)

Man is a vicegerent of Allah SWT on earth. Allah Has has given him resources, physical and mental faculties to enhance his social conditions for living a good life. Allah SWT has placed a measured quantity of natural resources in the universe for all time human sustenance. This quantity is sufficient for the well-being of all, provided it is used efficiently and equitably. He is encouraged to make rational decisions about allocation of resources in production and consumption activities.

The real test for man lies in utilizing resources in ‘efficient’ and ‘equitable’ manner to achieve the well-being of all on sustainable basis. This is what has been called worship. The Glorious Quran says that human beings and Jins have been created for Allah’s worship. Man must submit to Him and no one else as he lives for no other mission except His. (Ahmad 1998).

Ever before the creation of mankind, Allah created many other movable and immovable materials. The wisdom behind this is that human needs on earth have been put in place long before his creation. The lodging of Adam and his wife in the Garden confirms that Allah did not want them to live in penury and poverty. The Qur’an affirms this when it says:

﴿ قَالَ هِيَ عَصَايَ أَتَوَكَّؤُا عَلَيْهَا وَاهْتَسِبَا عَلَيَّ عَنِي وَلِي فِيهَا

مَنَارِبٌ أُخْرَى ﴿١٨﴾ قَالَ أَلَيْسَ لِي بِمُوسَىٰ ﴿١٩﴾ طه: ١٨ - ١٩

“There is therein (enough provisions) for you not to go hungry nor to go naked, nor to suffer neither from thirst nor from the sun’s heat”.

(Q 20:18-19)

As it is Satan that threatens with poverty, Allah warned Adam and his wife not to succumb to its temptation. Unfortunately, they failed to obey the command of Allah (SWT) thus found themselves in the state of struggling for sustenance. Even when they were pardoned, they were left working to earn their living and for re-admission into the Garden of paradise once again. Therefore, Islam encourages lawful earnings and abhors laziness and indolence.

Islamic Concept of Regulating Core Values as Related to Poverty Reduction

According to the Muslim jurists (*Fuqaha'u*), the Muslim person's life is guided and regulated by some core values which are (i) Religion (*Deen*) (ii) Life (*Nafs*) (iii) Property (*Mal*) and (iv) Dignity (*Irdhi*). These are referred to as the aims and objectives of the shari'ah (*Maqasidul shari'ah*)

1. Protection of Religion

Constitutions and law in which people manage their way of life is very vital to any society. In the world, no country or nation can live without having a system which its citizens would comply with; it has to be an order which constrains people into limits, otherwise there will be chaos and people will transgress against one another. Since law is a very essential element for people's life and existence, religion is the key to all the laws and constitutions in the world. Given the fact that man needs to have laws to govern himself to keep the society out from deviation and misguidance, Allah sent Messengers to mankind with the glad tidings and messages for the purpose of living a responsible life devoted to the worship of Allah (SWT) on the one hand and that of search for lawful means of sustenance on the other. (Adebayo 2010).

2. Protection of the Intellect

In the modern time, there are many challenging things that deviate individual's mental functioning. These include, among other things, marijuana, liquor, alcohol, heroin, cocaine and other intoxicants. The Glorious Qur'an clearly commanded Muslims to abstain from taking all kinds of intoxicants as it takes away the worshippers mind. Basically, anything that incapacitates a person's intellect is detrimental to his wellbeing. It is as a result of the rough handling of the intellect that the self-serving politicians tend to exploit the ideological vulnerability of the Nigerian youths by wreaking havoc in the society with their shoulders high. At the end of it, they become jobless and create an atmosphere of insecurity and become nuisance. This contributes to wide spread of poverty among people.

Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلَامُ

رَجِسٌ مِّنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ ﴿٩٠﴾

المائدة: ٩٠

“O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansab, and Al-Azlam (arrows for seeking luck or decision) are an abomination of shaitan's handiwork. So avoid (strictly all) that (abomination) in order that you may be successful (Q5:90).

3. Protection of human Life

According to Islam, the human life is sacred. It is prohibited to take a life without recourse to law. Allah Has emphasized in the Glorious Qur'an many times on the sacredness of life and the consequences that one could face if he or she takes the lives of others. Disregard for human life by some selfish elements among the Ummah for selfish ends brings Allah's wrath on earth as His sign of disapproval of the action.

وَلَا تَقْتُلُوا النَّفْسَ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ وَمَنْ قُتِلَ

مَظْلُومًا فَقَدْ جَعَلْنَا لَوْلِيهِ سُلْطَانًا فَلَا يَسْرِفُ

فِي الْقَتْلِ إِنَّهُ كَانَ مَنْصُورًا ﴿٣٣﴾ الإسراء: ٣٣

“And do not kill anyone whose killing Allah has forbidden, except for a just cause. And whoever is killed wrongfully (Mazluman intentionally with hostility and oppression and not by mistake), We have given his heir the authority to demand Qisas, Law of Equality in Punishment-or to forgive, or to take Diyah (blood-wit or ransom). But let him not exceed limits in the matter of taking life (i.e he should not kill except the killer). Verily, he is helped (by the Islamic law)” (Q17:33

4. Protection of Property

Earnings and wealth creation is a legitimate quest in Islam. However, while searching for legitimate quest for survival and acquisition of property, effort should be made to protect it. The protection of property involves proper disposal to its rightful channels. the Qura'n says:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ﴾

﴿وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ﴾ (٣١)

الأعراف: ٣١

“Eat and drink but waste not by extravagance, certainly, (Allah) likes not *Al-Musrifun* (those who waste by extravagance)” (Q7:31).

Islam protects humanity through its laws. It obligates the leaders to look after the poor and give them the basic needs, shelter, food, drink, clothing and other needs of life. It obligates charity and almsgiving, which come under the law of cooperation and helping one another among individuals to achieve social solidarity in the society. Islam guarantees a good and noble life for humanity; thus forbidding humiliation, annoyance, and harm. Respected Servants of Allah! Property is the mainstay of life, and Islam considers it as Allah's, which He the Most High makes man a guardian over it, and allows him/her to earn them in lawful ways and use them moderately.

Islam encourages work, production, and earning money and other property by lawful means. Allah the Most High says: Allah the Almighty says:

﴿وَالَّذِينَ يُؤْذُونَ الْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ بِغَيْرِ مَا

أَكْتَسَبُوا فَقَدِ احْتَمَلُوا بُهْتَانًا وَإِثْمًا مُّبِينًا﴾ (٥٨)

الأحزاب: ٥٨

“And those who annoy believing men and women undeservedly, bear (on themselves) a calumny and a glaring sin.” [Quran, 33:58]

Islam considers aggression or assault upon human life as a great crime and one of the seven serious crimes in life, which destroys both religion and life. Prophet Muhammad (Peace be upon him), warning Muslims, said

5. Protection of Dignity

Respecting individuals' dignity is one of the requirements of *shari'ah*. In Islam it is not allowed to label people with bad names or hurt their moral feelings. Islam preserves the rights of people to safeguard their dignity, and create peace and fraternity among the society. Allah says,

“O you who believe! Let not a group mock at another group; it may be that the latter are better than the former. Nor let (some) women scoff at other women, it may be that the latter are better than the former. Nor defame one another, nor insult one another by nicknames. How bad it is to insult one's brother after having Faith (i.e. to call your Muslim brother (a faithful believer) as: “O sinner”, or “O wicked”). And whosoever does not repent, then such are indeed Zalimun (wrong-doers,)

Our modern society is afflicted by the lack of compliance with these five principles: i religion, ii intellect, iii life iv property, and v dignity, which all faithful individuals must adhere to and uphold regardless of differences. Thus, Islam safeguards these core values for all humankind. One should understand that Islam is not for a particular people, but it is a universal religion that preserves the rights of all creatures.

Conclusion

Fighting poverty on the material platform alone is not enough. Spiritual poverty should be tackled first. Unless the spiritual dimension of it is solved, poverty shall continue to be with us. No amount of efforts and resources committed into it will address the problem squarely.

It is the belief of Islam that Allah (SWT) Has made sufficient provision to all His creatures and mankind to use his potentials to fulfill his lawful desire. Therefore, in the context of Islam, Muslims are urged to work hard to earn their living. The fulfillment of the aims and objectives of *sharia* (*maqasid al shari'ah*) as explained is considered one of the strongest weapon in the reduction or eradication of poverty. One is considered poor if he fails to fulfill these five things for the good of the individual and humanity.

References

- Ali Y. (2005) *The Holy Quran Text and Translation and commentaries*, Islamic Book House, Kuala Lumpur.
- Ali, A. G. (1995), “*The Challenge of Poverty Alleviation in Sub-Saharan Africa*”, paper



- presented at the World Congress of International Economic Association, Tunis, Dec. 17-22.
- Ahmad Z (1991) *Islam, Poverty and Income Distribution*. The Islamic Foundation, Leicester
- Adebayo RI (2010) *Adl as the Bedrock of Islamic Financial Service delivery: A Journal of Islamic Economics Banking and finance*
- Edozien, EB C. (1975) *Poverty: Some issues in Concept and Theory. Poverty in Nigeria*. The Nigerian Economic Society, Ibadan.
- Idakwoji (2002) *Social Investment and opportunity growth: A strategy to eradicate Poverty*, Oxfam Publication
- Kamal Y. (1996) *The Principles of Islamic Economic System*. Islamic Inc. Publishing and Distribution, Cairo.
- Khalid S. .(2002) *The Politics of Poverty Eradication in Nigeria* .Retrieved from WWW.allafrica.com.
- Khan M. M. .(1997) Translation of The Meaning of Sahih Bukhari Maktaba Dar us Salam, Riyadh. Saudi Arabia Vol.2
- Qardawi, Y. (1986) *Mushkilat al-Faqr wa Kaifa Aalajaha al-Islaam* (Arabic), Maktabah Wahba, Cairo, Egypt
- UN Report on Poverty 1995:57