

## **Potent Islamic Measures to Poverty Alleviation**

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### **ABSTRACT**

Poverty is one of the most deplorable disabilities that can afflict a person or a nation, unfortunately poverty seems to be increasing in the world. Eradicating poverty is a major challenge of the entire universe in the 21<sup>st</sup> century. In fact, it is the number one goal of the Millennium Development Goal (MGDs). In line with brotherhood concept which is emphasized in Islam, it views society as a unified equity in which individual freedom and human dignity is supreme, it encourages the people to help their less fortunate brothers and sisters through many means such as charity, alms, endowment, gift and so on. This paper, presents some potent measures in alleviating poverty in the world. It defines poverty, identifies types, causes and measures taken by other agencies and later itemizes and discusses Islamic measures in alleviating poverty. The paper largely takes the documentation of history into account. Meanwhile, the descriptive, prescriptive and annalistic approach has also been applied in the Paper

**Keywords:** Alleviation, Islam, Poverty

## **1.0 Introduction**

Poverty is a problem and a complex phenomenon. It is one of the most widespread and dangerous problems facing humanity today and it has persisted in varied degrees in societies and communities around the world. However, social approach to poverty alleviation varied significantly through different instruments which different level of success. Poverty is measured in monetary terms based on the income levels or resumption per capita or per house hold. Parties from various organizations, such as the United Nations and World Bank are working hard to eradicate poverty with all kinds of activities, programs, services and polities. For instance, Hossain<sup>1</sup> (2012) said the prevailing view among the international organizations was that the best possible ways to combat poverty were to promote globalization, free trade, economic growth, microfinance, technological growth and development, etc. traditionally, it has mainly been tackled by interest-based microfinance scheme. Throughout history, individual and social values have been important determinants of how individual and society view poverty as an issue that requires attention at the level of society<sup>2</sup>.

Islam as a complete way of life was revealed as a practical religion to be implanted in our daily life since it covers all aspects of human life. As such, when implemented honestly and correctly, it provides solutions to all problems that are faced by humanity for all times. Being a religion of balance, Islam views poverty as social and ideological problem. It is considered as social problem because the effect is felt in the society as a whole. It ideological as it affects the performance of one's socio-religious obligations towards the community and Islam, and may lead to disbelieve<sup>3</sup>. Islam as an ethical system provides a premise that policy decisions must pass through certain moral filter<sup>4</sup>.

It is against this background that this paper intends to discuss the measures taken by Islam in alleviating poverty faced by the humanity.

For this paper to achieve its objectives, it is divided in to five sections. The first section as presented is the introduction, section two reviews literature on poverty alleviation. This was followed by a discussion on the measures provided by Islam to alleviate poverty. The last section contains conclusion and recommendation.

## **2.0 Poverty and Poverty Alleviation:**

Poverty is defined as denial of choices and opportunities, a violation of human dignity. United Nations declaration says:

Poverty means not having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on

marginal or fragile environments, without access to clean water or sanitation<sup>5</sup> (UN Statement June, 1999).

Therefore, poverty means lack of basic capacity to participate effectively in the society. Also, the United Nations Development Program (UNDP) defined poverty as a state of deprivation or denial of the basic chances and opportunities needed to enjoy a decent standard of living, to live a long, healthy constructive life and to participate in employment and in the social, political and cultural life of the community (UNDP,1999). In Islam poverty is defined as a state where by an individual fails to fulfil any of the five basic human requirements of life known as Maqasid al-Shari'ah (Religion, Physical Self, Knowledge, Offspring and Wealth)<sup>6</sup>

Poverty, according to Sumodiningrat (1998), is classified in to five (5) kinds:

- Absolute poverty
- Relative poverty
- Natural poverty
- Cultural poverty
- Structural poverty
- Absolute poverty that is when the income level is under poverty line or the amount of income is not enough to fulfil minimum desires in life.
- Relative poverty is described as when income level is over the poverty line, but still poorer than any society group.
- Natural poverty caused by natural factor such as the different of age, healthy, geographical location. They do not have proper resources, both human resources, and natural resources and other developing resources.
- Cultural poverty that is caused by the different of custom and tradition work ethnics, etc. it is referred to the individual's behaviour that is caused by life style, life habitual and culture.
- Structural poverty this is caused by human factors such as inequitable of productive distribution asset, discriminatory of economic policy, collusion-corruption and economy arrangement which is beneficial to the certain group<sup>7</sup>.

Poverty is attributed to, a variety of factors including inadequate access to employment opportunities, inadequate access to asset such as land and capital, Neglect of rural areas in favour or urban areas, inadequate access to market and inadequate access to education, health and sanitation and water services<sup>8</sup>.

## **2.1 Efforts to Alleviate Poverty**

Various governments of various countries of the world made various efforts to rid their countries of poverty. Through the World Bank Initiated Sustainable Poverty Alleviation Strategy (SPAS) to identify a mode of growth that will include the poor people and develop human capital by giving them access to basic social services. Also, the United Nation Development Program (UNDP) proposes Human Development Strategy (HDS) that requires empowerment of women and men to

ensure their participation in development that affects their lives<sup>9</sup>. But unfortunately corruption, injustice and lack of follow-up in implementing the programs led to the total failure of the above out lined UN programs. The Nigerian governments have also established programmes like NAPEP, NEEDS and many others in their attempts to reduce poverty in the country. The questions remain, how much and to what extent are these programmes successful.<sup>10</sup>

### **3.0 Islam and Poverty Alleviation**

Islam denounces poverty and sees it as a disease that threatens belief, faith, morals, conduct, thoughts, the family, the society and the whole Ummah. Hence, poverty takes away man's dignity and extinguishes his pride, saps his energy and robs him of the opportunity to succeed. The prophet (SAW) not only used to seek refuge from poverty but also likened it with Kufr. He (SAW) used to say: "Oh Allah, I seek refuge with you from disbelief and poverty" (al-Nawawi).

For the problem of poverty and deprivation to be reduced, Islam, as welfare oriented system, provides certain socio-economic measures to make have a stable society.<sup>11</sup> The Islamic view is that a society where poverty prevails will be faced with underdevelopment and failure. This situation is what the Islamic measures for poverty alleviation aim to address. These measures are what al-Farūqi (1980) referred to as "Islamic Alternatives for Poverty Eradication." These measures are based on both the obligatory and voluntary transfer of wealth to the poor from the rich.<sup>12</sup>

The Islamic measures for poverty alleviation include zakah, hibah, waqf, qarḍ al-hasanah, mirath, sadqah wasiyyah and many others.

### **4.0 Islamic Measures of Poverty Alleviation**

The core principles of Islam place great emphasis on social justice, inclusion and sharing of resources between the haves and the have-nots by promoting risk-sharing contracts and through voluntary and involuntary instruments of redistribution of wealth in the society, to offer a comprehensive approach to enhance financial and social inclusion, eradicate poverty, and build a healthy and vibrant economy.<sup>13</sup>

The formation of Islamic microfinance provides an innovative interest-free alternative to conventional microfinance is highly encouraged. Based primarily on the profit-sharing principles of equity based finance, it offers greater flexibility than conventional microfinance. In this regard, if a business fails nothing is paid, if a business succeeds, profits are shared. Risk and rewards are always proportionate to equity share<sup>14</sup>. Potent measures taken by Islam to alleviate poverty include: **Zakah (Alms giving)**, **Hibah (Gift)**, **Waqf (Endowment)**, **Qarḍ al-Hasan (Benevolent loan)**, **Sadaqah (Charity)**, **Mirath (Inheritance)**, **Wasiyyah (Will)**, etc. Some of these measures will be discussed in the following lines:

**4.1 Zakah (alms giving):** Zakah is a form of worship which involves wealth. When a Muslim person's earnings reach a prescribed amount called "nisāb" in excess of his needs, that person is required to give a portion of his earning to the poor and needy. This is called Zakah or obligatory charity in Islam<sup>15</sup>. Allah (SWT) says in the Qur'an: "*and establish regular prayer and give Zakah and bow down your heads with those who bow down (in prayer)*" (2:43). It purifies the prayers from their greed and selfishness and also safeguards future business. It also purifies the receivers because it saves them from the humiliation of begging and prevents them from envying the rich. The prayers give Zakah as an act of worship, while the poor receives it as a right, without any obligation towards the prayers. It gives increase to the poor in the sense that gets something for his benefit and his mind is being satisfied which is a psychological increase. In this way, Zakah purifies the heart, mind and wealth of both sides of people, prayers and receivers<sup>16</sup>.

In fact, Zakah is not a privilege but a right of the poor in the wealth of the rich. Every rich Muslim is bound to pay Zakah as per prescribed rate and is liable to punishment both here and hereafter if he fails to do so. Allah (SWT) says in the Qur'an: "... *And there are those who bury gold and silver and spend it not in the way of Allah: announce unto them a most grievous punishment*" (9:34). In this regard the Prophet (SAW) said:

He who possesses camels or cattle or goats and does not pay what is due on his wealth (Zakat), on the Day of Judgment the animals which he possessed will become larger than the size they were on earth and trample on him and gore him with their horns till the judgment of all humanity is completed (Muslim).<sup>17</sup>

Caliph Abu Bakr (RA), the first Caliph of Islam, declared war on those Muslims who refused to pay Zakah which indicates that the state has power to make laws with provisions to imprison, penalize and confiscate the properties of the defaulters.<sup>18</sup> This clearly indicates that the Islamic state can force the rich Muslims to pay Zakah. Prophet (SAW) appoint officials to collect Zakah from the rich and spent it for the comfort of the poor and needy in the society. Zakah has a number of positive impacts on the society. First it is the welfare of the unprivileged people of the society. Second, it is the blessing of Allah (SAW) for the giver as well as for the receiver, as it improves the total economy of the nation. Third, it establishes a society on a humanitarian ground. Fourth, it removes the economic hardship for poor and needy and reduces the inequality among different groups of people from the society.<sup>19</sup> Fifth, it satisfies the recipient's needs and alleviates his financial as well as mental sufferings. Thus, it creates love and brotherhood between the rich and poor, minimizes social tensions and bridges the gap between the poor and rich. In this way Zakah develops social and economic security on the community and brings

its all members closer together. In fact, its rewards are boundless. If today the whole world would follow the principle of Zakah all the financial problems, unemployment and poverty would vanish, thus reducing crime and frustration to the dearest level.<sup>20</sup>

**4.2 *Qarḍ al-Hassan*:** One of the primary tenets of Islamic finance is unconditional prohibition of interest in lending transaction. However, two kinds of loan (*Qurd*) are permissible and one of these is highly recommended.<sup>21</sup> Islam recognizes and permits a loan from one party to another with a promise to pay back the principal but without any interest or return or rent. The other kind of loan known as *Qarḍ al-Hassan* (benevolent loan), identified as a loan for community members who are under financial distress and therefore, has special purpose in the Islamic economic system. *Qarḍ al-Hassan* is a loan mentioned in the Qur'an as beautiful (*Hassan*), probably because in all the verses (64:1, 2:245; 5:12; 57:11; 57:18; 73:20) in which this loan is mentioned, it is stipulated that it is given directly to Allah (SAW) and not to the recipient. It is a voluntary loan, without any expectation by the creditor of any return on the principal. In addition, while the debtor is obligated to return the principal, the creditor, of his own, does not press the debtor for an exact timing of its return. Allah (SWT) promises multiple rewards to the "beautiful loan."<sup>22</sup>

Key characteristics of *Qarḍ-al-Hassan* include the incentives for lenders to extend credit based on *Qarḍ-al-Hassan* are clearly benevolent and spiritual as they are abiding by Allah's command to supply such loans for benevolent purposes, the primary objectives of *Qarḍ-al-Hassan* is to help poor get on their feet to take in the economic activities in a dignified and cost effective manner<sup>23</sup>. This also provides an incentive to poor to perform and be able to have access to such credit in the future. Therefore, *Qarḍ-al-Hassan* can be effectively used to eradicate poverty through opportunities to poor to create new jobs, market and business ventures by using their merits, skills, and expertise.<sup>24</sup>

*Qarḍ-al-Hassan* can serve as tool to enhance financial and social inclusion in the society. By extending credit to poor, they can be brought into the formal financial sector and as they come out of poverty, they are better integrated and included in the society. In this respect, *Qarḍ-al-Hassan* is one of the tools to achieve economic and social justice as envisioned by Islamic economics<sup>25</sup>.

**4.3 *Hibah* (Gift):** is an immediate and unconditional transfer of the ownership of some property or of some right, without any return or some consideration, opined that *Hibah* is the transfer of property made immediately and without any exchange. In other words, it is the transfer of movable and immovable property with immediate effect and without consideration by one person in favor of another and the acceptance of the same. It is a transfer of full ownership of substance without any religious motive or any other valuable consideration.<sup>26</sup> (Laluddin et al, 2012). The Qur'an said: ... and gives his wealth, In spite of love for it, to the kinsfolk, to the orphans, and to Al-Masākīn (the poor), and to the wayfarer, and to those who ask ...

(Q2:177).<sup>26</sup> Ali (1994) opined that practical deeds of charity are of value when they proceed from love, and from no other motive. The Prophet (SAW) encourages that in many of his Traditions that include: “Give presents to one another, for a present removes grudges”. He also said: “send your presents to each other for the increase of your love.” It consists of three pillars: the donor, the donee, and the gift. There should be a manifestation of the wish to give on the part of the donor, the acceptance by the donee impliedly or expressly and the taking possession of the subject by the donee either actually or constructively.<sup>27</sup>

The giving of gifts whether great or small is an act of benevolence, and is praised by Allah (SWT). Exchange of gifts has a profound bearing on creation of brotherly feeling among the people. Beside its social desirability and effect, the contract of gift also can be used as instrument of adjusting to certain extent the law of inheritance<sup>28</sup>. For instance, the principle of exclusion which prevails in all the schools, and the absence of the right of representation cause much hardship. This can be adjusted through the application of the contract of *hibah*. It also can be used as an instrument by the banking system to enhance their financial activities by providing *Shari’ah* compliant incentives to the customers thus reducing poverty in the society<sup>29</sup>

**4.4 Waqf (Endowment):** Is the holding of certain property and preserving it for the confined benefit of certain philanthropy and prohibiting any use or disposition of it outside that specific objective. “Helping the poor and needy is the default objective of the Islamic *Waqf*”. *Waqf* is of three categories.<sup>30</sup> Religious *waqf*, philanthropic *waqf*, and posterity of family *waqf*. In the history of Islam, the first religious *waqf* is the mosque of *Qubāh* in Madīnah which was built by the Prophet (SAW). Mosques and real estates confined for providing revenues to spend on mosque maintenance and operating expenses are all known as religious endowment. Philanthropic endowment is aimed at supporting the poor segment of the society and all activities which are of interest to people at large such as libraries, education, health services, lending to small business men, parks, roads, bridges, dams, etc. Also, if a condition is given that certain percentage of the revenue of the endowment to be first given to their children and descendants and the rest should be given to the poor is called family or posterity endowment<sup>31</sup>. (Hasmat, 1987). The immediate beneficiary of *Waqf* is the poor, needy, orphans, prisoners and those in bondage by doing this then definitely it will alleviate the poverty level in the society.

**4.5. Sadaqah (Charity):** Sadaqah means giving by the rich to the poor. The glorious Qur’an uses four terms to refer to sadaqah. These, according to Mustafa and Adewale (2014) include *infāq fi sabil Allah*, *zakah*, *khayrāt* and *ihsān*. Thus in a general sense, sadaqah implies all kinds of help from the better endowed to the less endowed<sup>32</sup>. Similarly, virtues, good words, smiles removing harmful objects from the road, feeding ones family and going to the Mosque are all forms of charity.

While zakah is compulsory payment to the poor, sadaqah is voluntary. Nonetheless, when there is severe poverty, it becomes compulsory.<sup>33</sup> It is also noteworthy that zakah is only a minimum (benchmark) of what the haves are expected to give out of their wealth to the poor and the needy in the society. The glorious Qur'an and the ahadith of the holy prophet (SAW) contain numerous exhortations in this regard. For example, the glorious Qur'an emphasizes that observing 'ibādat only without giving sadaqah will not lead to perfection. It says:

*true piety does not consist of turning your faces towards the east or the west but true pious is he who believe in Allah, and the last day and the angels and revelation, and the prophets; and spends his sustenance, however much he himself will cherish it upon his near of kin, and the orphans, and the needy, and the wayfarer, and the beggars, and for the freeing of human beings from bondage; and is constant in prayer, and renders the purifying dues; ... it is they that have proved themselves true, and it is they, they who are conscious of Allah ( Q2: 177).*<sup>34</sup>

Also Allah (SAW) says: “those who spend their wealth by day and by night and by stealth and openly, verily their reward is with their Lord...” (Q:).

In his own encouraging words, the holy prophet (SAW) says: “if I have gold equal to Mount Uḥud, I would not keep it for more than three days, except what I put aside for paying a debt” In another Hadith the holy prophet (SAW) advised:

*Oh! Son of Adam, it is better for you to give out what you can spare and to hold it is worse for you. But you will not be blamed for keeping what may barely suffice you, and spend first on those who are dependent on you.*<sup>35</sup>

In the same vein, Ali bin Abi Tālib said: Allah has made it obligatory on the rich to provide for the poor.

*If the poor are hungry, naked or troubled, it is because the rich have deprived them and Allah will hold them responsible; and he quoted : by no means shall you attain righteousness until you spend benevolently out of what you love and whatever you spend, Allah surely knows it (Q3:92).*<sup>36</sup>

One interesting feature of sadaqah is that it has no nisāb (specific stipulated amount to be given). But giving the best and at the time of need is greatly encouraged. Therefore sadaqah is an effective and efficient means of ensuring poverty is drastically reduced if not totally eradicated in society.

#### **4.6. Wasiyyah:**

This is a written instruction or order a person pledges to be executed after his death. This is one way through which the wealth of the rich can be transferred to the poor in a form of charity so as to reduce poverty among populace. Wasiyyah is a viable



and functional tool to alleviate poverty.<sup>37</sup> This is a religious deed that involves pledging one-third of one's wealth to certain individuals or to be used for some projects to be executed after his death. This is not obligatory but is highly recommended by both Allah (SWT) and His prophet (SAW).<sup>38</sup> said: "*Wasiyyah according to consensus is recommended and not obligated.*"

For its significance, the holy prophet (SAW) advised that a believer should not exceed two days without writing his wasiyyah.<sup>39</sup> (Bukhari, No. 1195). Similarly, Allah (SWT) directs that inheritance should not be distributed until wasiyyah has been settled (Q5:106). However, it is noteworthy that wasiyyah is not valid until all its conditions are satisfied. These conditions<sup>40</sup> are: it should be in a written form and amidst witnesses, it should not exceed one-third of the estate and it should include debts owed, properties others under his custody and the beneficiaries.<sup>41</sup>

Economically, Wasiyyah contributes immensely in reducing poverty as it is witnessed in many Islamic societies.

## **5.0 Conclusion and Recommendations**

The paper has presented some poverty alleviation measures from Islamic perspective. It has defined poverty as being a situation on non-satisfaction of material, physical and socio-political ingredients that provides well-being. It has observed that corruption and lack of follow-up to programs resulted to the failure of the poverty alleviation programs. The paper strongly believes that if the above discussed potent measures which Islam advocates are implemented holistically many of the poor now roaming the street begging will drastically reduce.

For this paper, the following recommendations were made:

- The rich should fully understand the meaning of charitable deeds and translate such in to reality and not content by merely talking about them (deeds) and feel proud and move whenever were mentioned.
- The purpose of these measures should be perceived beyond just giving the poor and the have-not a few Naira to keep them going but to assist them attain a suitable, dignified and befitting standard of living concomitant to human dignity.
- There should be a scheme that will make these charitable poverty alleviation mechanisms available and accessible to all citizens.
- Since all modern measures to poverty alleviation fail, governments should turn to Islamic measures.
- It should be generally preached so that people should understand that giving is an antidote to social ills in establishing an egalitarian society.

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