



## THE NEGLECTED APPROACH TO POVERTY ALLEVIATION

Ibrahim Nuhu Tahir

*Department of Economics, International Islamic University  
Malaysia, Jalan Gombak, 53100, Kuala Lumpur, Malaysia. (Email:  
ibrahimnuhu@iium.edu.my)*

### ABSTRACT

According to different studies the world is suffering from chronic poverty, with around 3 billion of its population living below \$2.50 per day and 80% living below \$10 (Shah, 2014). The effects of poverty indiscriminately cut across race, nationality and religion. Governments, non-governmental organizations and international bodies have tried numerous methods to at least remove hardcore and extreme poverty if not eradicate poverty completely. Unfortunately, regardless of the immense financial and human resources dedicated to this effort it has failed except for a few instances. The key cause of this failure is the dichotomy created between *Sharī'ah* and worldly knowledge. This has led to abandonment of the methodology used by the early generations such as the era of 'Umar ibn 'Abd Al-'Azīz (*raḥimahullāh*), who fully depended on the *Qur'ān* and *Sunnah* in his administration to tackle the issue. In Islam poverty is described as a disease affecting the heart hence requiring a spiritual cure. Therefore, Islam recognizes spiritual and physical poverty. This is contrary to the popular secular view that poverty is merely a material deficiency. This is evidence of the disparity between Islam's position on poverty as a trial and the secular view that it is a situation to be resolved only physically. This paper addresses poverty alleviation through the Islāmic Spiritual Approach and the Islāmic Material Approach which are based on crystal clear divinely guided injunctions from *Qur'ān* and *Sunnah*.

JEL Classification: I30

Key words: Poverty, *Īman*, *Dhikr*, *Tawakkul*, *Zakāt*

## 1. INTRODUCTION

Poverty can be defined in the common materialistic terms as “a state of not having sufficient money to meet one’s basic needs”. In deliberations on poverty this materialistic definition is usually given (Oxford, 2010). This paper does not ignore this broadly used definition but the most accurate definition of poverty is what was mentioned in the following *ḥadīth* of the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*): “Richness is not having many possessions, but richness is being content with oneself.” (Ibn Ismā‘īl, 2000). On another occasion Abū Dharr said the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) asked me: “O Abū Dharr! You think richness is about having a lot of wealth?” I said yes, he said: “And you think poverty is about having a little of wealth?” I said yes, he repeated that three times then he said, “Richness is in the heart and poverty is in the heart, whoever has richness in his heart, he will never get harmed from anything that faces him in this life. Whoever has poverty in his heart, there will be nothing to satisfy him (the abundance he is given will never satisfy him) he will always be harmed by his stinginess.” (Al-Ṭabarānī, 1994). In another narration he said: “Richness is nothing but the richness of the heart and poverty is the poverty of the heart...” (Al-Nasā’ī, 2001).

Careful attention to these *ahādīth* shows that from the Islāmic perspective poverty is nothing but a lack of heart contentment. This definition puts focus on the heart instead of on external factors or elements such as lack of employment, low GDP, and so forth. *Islām* is always concerned about the heart especially when it comes to social and spiritual reforms. Thus when Allāh ‘azza wa jalla describes the hypocrites among the non-believers He says in the *Qur’ān* “In their hearts is a disease (of doubt and hypocrisy) and Allāh ‘azza wa jalla has increased their disease. A painful torment is theirs because they used to tell lies.” (*Qur’ān*, 2: 10-11). He also says in another place: “Have they not travelled through the land, and have they hearts wherewith to understand and ears wherewith to hear? Verily, it is not the eyes that grow blind, but it is the hearts which are in the breasts that grow blind” (*Qur’ān*, 22, *Āyah*: 46). The same focus is found in another place where He says: “Verily, therein is indeed a reminder for him who has a heart or gives ear while He is heedful” (*Qur’ān*, 50: 37). Similarly, the *Sunnah* has also emphasized the importance of purification of the heart:

Al-Nu‘mān ibn Bashīr said: I heard Allāh’s Messenger (*ṣal-Allāhu ‘alayhi wa sallam*) saying, 'Both legal and illegal things are evident but in between them there are doubtful (suspicious) things and most of the people have no knowledge about them. So whoever saves himself from these suspicious things saves his religion and his honour. And whoever indulges in these suspicious things is like a shepherd who grazes (his animals) near the *ḥimā* (private pasture) of someone else and at any moment he is liable to get in it. (O people!) Beware! Every king has a *ḥimā* and the *ḥimā* of Allāh on the earth is His illegal (forbidden) things. Beware! There is a piece of flesh in the body, if it becomes good (reformed) the whole body becomes good but if it gets spoilt the whole body gets spoilt and that is the heart (Ibn Ismā‘īl, 2000).

Poverty is a disease affecting the heart. Consequently, given that no human being knows the true nature of the heart, the best and only method to tackle its ailments must be the divinely given remedy. This remedy is the basis of this paper. Different methods have been used to at least remove hardcore and extreme poverty in the material sense. Unfortunately, despite the financial and human resources dedicated to this effort it has failed except in a few instances. The key cause of this failure is the abandonment of the methodology used by the early generations to tackle the issue. This paper addresses poverty as a spiritual heart disease as defined by the *ḥadīth* of the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) and also offers solutions to the material side of poverty that has been used thus far in economics.

## 2. THE CAUSE OF POVERTY

Revealed in *Islām* there is only one cause of ‘material’ poverty which is the Divine Decree of the All-Mighty Allāh that will thoroughly be discussed later in this paper. The *nuṣūṣ* of *Sharī‘ah* have indicated in many places, that the decision on how much a person will get has already been made by The Creator. “Truly, your Lord enlarges the provision for whom He wills and straitens (for whom He wills). Verily, He is Ever Well-Acquainted, All-Seer of His slaves (*Qur‘ān*, 17: 30). Ibn Mas‘ūd narrated that an Angel is ordered to write and document that which a person shall get of *riḥq* in this life, and this takes place before a person comes out of the

womb (Ibn Ismā'īl, 2000). With this type of poverty, there is nothing a person can do, the solution which can guarantee a person success as well as peace of mind is total submission to the Will of Allāh *'azza wa jalla* and to be satisfied with whatever he is given.

However, the real type of poverty, the 'spiritual' poverty, is caused by the lack of contentment with what is given by Allāh *'azza wa jalla*. Hence the physical poverty is restricted to those defined to be unable to meet their needs whereas spiritual poverty is broader and can include even those in the high income bracket. Therefore, a millionaire who is not satisfied and sees the need to keep on amassing more wealth is poor whereas a physically poor man who is satisfied with the little he is able to earn if anything at all is richer than the millionaire. The Hurun Report on Chinese Millionaires revealed a negative relation between getting rich and happiness (Boghani, 2013). Although many of them have more money than thousands of people combined, they are still unsatisfied. Priyanka Boghani of CNN.com states:

According to the inaugural report which surveyed 551 Mainland Chinese with a net worth of over 10 million yuan (\$1.6 million), the average millionaire in China sleeps only 6.6 hours during the working week. Chinese millionaires are dissatisfied with their health and are looking to prioritize spending more time with their family, the report said. The "self-made" female super-rich, who were 37 years old on average, are more likely to be unmarried with 35% of the respondents being either divorced or having remained single. The figure is almost twice that of the men surveyed. (Boghani, 2013).

This unhappiness, restlessness and lack of contentment regardless of the wealth acquired can sometimes lead to a tragic end. Some millionaires have been reported to have committed suicide either due to loss of wealth, or being under investigation for illegal actions such as bribery and insider trading, health issues, and so forth (Business Pundit, 2016). Many of the rich develop a deep attachment to their wealth and it becomes their yardstick in terms of life or death. A German billionaire killed himself at the prospect of losing his wealth, sending the message that being rich was more valuable than life itself (Marsh, 2016).

### 3. MATERIAL POVERTY AS A TEST

The *Qur'ān* shows that this life has been created by Allāh as a test for humankind in order to see who will be the best in his dedication to The Creator (Ibn Kathīr, 2006). The *Qur'ān* says in this regard: “Blessed is He in Whose Hand is the dominion; and He is Able to do all things. Who has created death and life that He may test you which of you is best in deed. And He is the All-Mighty, the Oft-Forgiving;” (*Qur'ān*, 67: 1-2). In another place He says: “And it is He Who has made you generations coming after generations, replacing each other on the earth. And He has raised you in ranks, some above others that He may try you in that which He has bestowed on you. Surely, your Lord is Swift in retribution, and certainly He is Oft-Forgiving, Most Merciful” (*Qur'ān*, 6: 165).

Life in all of its forms is about being tested. For example, poverty and wealth are all tools used by the Creator to test His creation as the previous *Āyah* mentioned. In another place the *Qur'ān* portrays life as a properly designed system by the All-Mighty based on a *maqṣad* and a wisdom which benefits humankind and leads them to success in life: “And they say: why is not this *Qur'ān* sent down to some great man of the two Towns (Makkah and Tā'if)? Is it they who would portion out the Mercy of your Lord? It is We who portion out between them their livelihood in this world, and We raised some of them above others in ranks, so that some may employ others in their work. But the Mercy (Paradise) of your Lord is better than the (wealth of this world) which they amass. And were it not that all mankind would have become of one community (all disbelievers, desiring worldly life only), We would have provided for those who disbelieve in the Most Beneficent (Allāh), silver roofs for their houses, and elevators (and stair-ways, etc. of silver) whereby they ascend. And for their houses, doors (of silver), and thrones (of silver) on which they could recline. And adornments of gold. Yet all this (i.e. the roofs, doors, stairs, elevators, thrones etc. of their houses) would have been nothing but an enjoyment of this world. And the Hereafter with your Lord is only for the *Muttaqūn* (*Qur'ān*. 43: 31-35). In accordance with justice, there is always a solution to a test whether it is divinely guided or designed by human beings. In contemporary times the world is totally depending on the latter while the former has been all but forgotten.

The literature written on the issue mostly focused on the material approach such as the work by Ismail Sirageldin (2000). In his article “Elimination of Poverty: Challenges and Islāmic

Strategies” he discussed the challenges faced in poverty eradication especially in developing countries. However, his main focus was the material approach even when discussing the *Shari’ah* strategies on poverty eradication (Sirageldin, 2000). Similarly, Shirazi (2014) in his work “Integrating *Zakāt* and *Waqf* into the Poverty Reduction Strategy of the IDB Member Countries” also has a similar approach where he focuses on *zakāt* and *waqf* as the main tools for poverty alleviation focusing his analysis on IDB Member countries. The same approach is observed by Yunus (1998), the founder of Grameen Bank, where he provides a short synopsis of how he started and developed his micro-lending institution in Bangladesh. His work mostly focused on the financial aspect of poverty alleviation and the successes of Grameen Bank in Bangladeshi villages. The focus in these works is on material poverty and its alleviation. This article takes a different approach.

#### 4. POVERTY ALLEVIATION

Several factors hinder the successful alleviation of physical poverty. This paper, however, will discuss two main factors: injustices of any kind and a lack of faith and *Taqwā* of Allāh in the heart. Although the first factor does not fall under what is intended to be discussed here, *Sunnah* and history show that wherever injustice occurs things are always misplaced. In contrast, when justice prevails then everything will fall into its proper place and this is what happened during the time of ‘Umar ibn ‘Abd Al ‘Azīz. Before his leadership injustice and oppression afflicted the Muslim community. However when he became the Caliph he chose to lead through *Taqwā* and Justice and this is how he attained success. Alleviating poverty was a direct result of his justice. This is the reason justice is always praised whereas injustice has no place in *Islām*. The *Qur’ān* says: Verily, Allāh enjoins *Al-‘Adl* (i.e. justice and worshipping none but Allāh alone – Islāmic Monotheism) and *Al-Ihsān* [i.e. to be patient in performing your duties to Allāh, totally for Allāh’s sake and in accordance with the *Sunnah* (legal ways) of the Prophet in a perfect manner], and giving (help) to kith and kin (i.e. all that Allāh has ordered you to give them e.g., wealth, visiting, looking after them, or giving any other kind of help, etc.): and forbids *Al-Faḥshā’* (i.e. All evil deeds, e.g. illegal sexual acts, disobedience of parents, polytheism, to tell lies, to give false witness, to kill a life without right, etc.), and *Al-Munkar* (i.e. all that is prohibited by Islāmic law: polytheism of every kind, disbelief and all kinds of evil deeds, etc.), and *Al-Baghy* (i.e. All kinds of oppression), He admonishes you, that you may take heed (*Qur’ān*, 16: 90).

Therefore a leader should guard against oppression at all times. When the Prophet (*ṣal-Allāhu 'alayhi wa sallam*) sent Mu'ādh to Yemen he said to him: "Be afraid of the invocation of the oppressed as there is no screen between his invocation and Allāh." (Ibn Ismā'īl, 2000). He also said in the ḥadīth of Abū Hurairah that "Allāh will give shade, to seven, on the Day when there will be no shade but His. (These seven persons are) a just ruler, a youth who has been brought up in the worship of Allāh (i.e. worships Allāh sincerely from childhood), a man whose heart is attached to the mosques (i.e. to pray the compulsory prayers in the mosque in congregation), two persons who love each other only for Allāh's sake and they meet and part in Allāh's cause only, a man who refuses the call of a charming woman of noble birth for illicit intercourse with her and says: I am afraid of Allāh, a man who gives charitable gifts so secretly that his left hand does not know what his right hand has given (i.e. nobody knows how much he has given in charity), and a person who remembers Allāh in seclusion and his eyes are then flooded with tears." (Ibn Ismā'īl, 2000)

Justice is one of the most effective tools for eradicating poverty. According to Avocats Sans Frontières (1992): Access to justice may transform the living conditions of marginalized populations. Promoting the importance of this right, and therefore of the rule of law, implies strengthening access to justice for everyone, particularly the vulnerable. More and more experts are indicating that equal access to justice is an essential pillar for development and poverty eradication, as it leads to effective implementation of other human rights. In the absence of transparency and accountability of State institutions, and of opportunities for rights-holders to participate in the justice process, people are deprived of their right to access justice. This makes it even harder for them to realize their other human rights, and they risk prolonged extreme poverty. The lack of access to justice aggravates poverty in the most marginalized populations: legal exclusion is added to socio-economic exclusion, worsening their situation. This exclusion is particularly felt by women, who often find themselves facing multiple forms of discrimination. They have further limitations in accessing rights and justice, hence threatening their already fragile socio-economic situations. Conversely, strengthening access to justice is essential in tackling individual, group, and structural practices that generate poverty and a lack of security; this is likely to make poverty alleviation policies more effective (Avocats Sans Frontières, 1992). History shows that whenever a nation is led by a just ruler, peace, prosperity and happiness will prevail. 'Umar ibn 'Abd Al-'Azīz is

the best example to prove this statement. He took over leadership of the *ummah* at a time when corruption had become deeply established by preceding rulers. (Muhammad and Abū Al-Yazīd, 2001)

## 5. THE DIVINELY GUIDED METHOD OF POVERTY ALLEVIATION

Before venturing into the details of this section there are two things that a reader should bear in mind:

- a. The *Maqṣad* of *Sharī'ah* in this life.
- b. *Sharī'ah* does not aim at removing physical poverty completely; instead it aims to alleviate it and provide people with a satisfactory life and guide them to be content with whatever The All Mighty Allāh has given them.

The *Qur'ān* and the *Sunnah* of the Prophet have shown that the sole *Maqṣad* in which *Sharī'ah* based its existence on: is to remove *ḥaraj* (difficulty) in the life of humankind and to provide ease. This ease is provided in all forms of life, whether at individual or social level. Allāh says: Those who follow the Messenger, the Prophet who can neither read nor write, whom they find written with them in the *Taurāt* (Torah) (Deut, xviii 15) and the *Injīl* (Gospel) (John, xiv 16) with them, – he commands them for Al-Ma'rūf (i.e. *Islām*ic Monotheism and all that *Islām* has ordained); and forbids them from Al-Munkar (i.e. disbelief, polytheism of all kinds, and all that *Islām* has forbidden); he allows them as lawful Al-Ṭayyibāt (i.e. all good and lawful as regards things, deeds, beliefs, persons and foods), and prohibits them as unlawful Al-Khabā'ith (i.e. all evil and unlawful as regards things, deeds, beliefs, persons and foods), he releases them from their heavy burdens (of Allāh's Covenant with the Children of Israel), and from the fetters (bindings) that were upon them. So those who believe in him, honor him, help him, and follow the light (the *Qur'ān*) which has been sent down with him, it is they who will be the successful (*Qur'ān*. 7: 175). He says in another place: “He has chosen you and has not laid upon you in religion any hardship, it is the religion of your father Ibrahim (Abraham) (*Qur'ān*, 22: 78). The Prophet (*ṣal-Allāhu 'alayhi wa sallam*) said:

“Religion is very easy and whoever overburdens himself in his religion will not be able to continue in that way. So you should not be extremists, but try to be near to perfection and



receive the good tidings that you will be rewarded; and gain strength by worshipping in the mornings, the nights.” (Ibn Ismā‘īl, 2000)

Hence, the subject matter of *Maqṣad* of *Sharī‘ah* is to make life easier for people. This reason lies behind the numerous legal maxims found in *Sharī‘ah* that are upon this nature, such as the legal maxim “everything is *Ḥalāl* except where otherwise stated” (Laldin, 2013). Allāh says: “He it is Who created for you all that is on earth.” (*Qur’ān*, 2: 29).

The ease which *Sharī‘ah* has granted humankind, whether collectively or individually, allows people to attain satisfactory livelihoods irrespective of their material status. Undoubtedly this can only be attained through an absolute understanding of *Sharī‘ah* which will lead to a firm adherence to the divine guidance from Allāh the All-Mighty. This is indeed the key to the success of the early generations: The leadership of the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*), the period of the four rightly guided caliphs, and the reign of caliph ‘Umar ibn ‘Abd Al-‘Azīz. The said *Maqṣad* was perfectly achieved: people lived in a state of peace and inner satisfaction. Good leadership was a key factor in the general development of the *Ummah*. The history of Islam is the best witness for this; most of the people in those days were not rich in terms of material substance, but they were content with whatever Allāh granted them.

Careful observation of the Book of Allāh leads to the conclusion that this life is not designed in a way that all people will have an abundance of wealth or even an equal amount of wealth. In fact life on earth would never be satisfactory if it were based on equal wealth. Nonetheless Allāh has blessed humankind with a special favor by making an equity-based balance in society a *Maqṣad*. The *Qur’ān* beautifully explains that in the following *Āyah*: ... It is We who portion out between them their livelihood in this world, and We raised some of them above others in ranks, so that some may employ others in their work. But the Mercy of your Lord is better than the (wealth of this world) which they amass.... Yet all this (i.e. the roofs, doors, stairs, thrones etc. of their houses) would have been nothing but an enjoyment of this world. And the Hereafter with your Lord is only for the *Muttaqūn* (*Qur’ān*, 43: 31-35).

Conclusively, the inequality of wealth is necessary to protect the faith of the believers in *Islāmic* Monotheism and to encourage socialization through cooperation and employment among the people

and maintain justice. This is based on the statement of Allāh: “And if Allāh were to enlarge the provision for His slaves, they would surely rebel in the earth, but He sends down by measure as He wills. Verily, He is, in respect of His slaves, Well-Acquainted, All-Seer (of things that benefit them) (*Qur’ān*, 42: 27). It is also understood that if The Creator had not made human beings interdependent it would have harmed them as they are social beings. Being self-sufficient might have led to isolation or excessive interactions to compensate for the need to interact. The inequality and the different levels of wealth allow healthy and constructive interaction which Allāh has mentioned in the previous *Āyah* when He says: And We raised some of them above others in ranks, so that some may employ others in their work. In a nutshell the *Maqṣad* of *Sharī’ah* is that everyone should attain happiness and a satisfactory life at a societal and an individual level. This is the reward of whoever accepts and follows the laws of Allāh. The *Qur’ān* says: Whoever works righteousness, whether male or female, while he (or she) is a true believer (of Islāmīc Monotheism) verily, We will give a good life (in this world with respect, contentment and lawful provision), and We shall pay them certainly a reward in proportion to the best of what they used to do (i.e. Paradise in the Hereafter) (*Qur’ān*, 16: 97).

This paper discusses the Islāmīc Spiritual (ISA) and Islāmīc Material (IMA) Approaches that the *Qur’ān* offers as solutions to both spiritual and material poverty. The *Qur’ān* was revealed to the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) to guide both humankind and *Jinn* toward success in this life and *falāḥ* in the hereafter. With the strongest affirmation, the only solution for poverty lies in following the guidance laid down by the *Qur’ān* and *Sunnah* in accordance with the understanding of the companions. The elements of the ISA are *Imān*, *tawakkul*, *dhikr*, and *taqwā* of Allāh and belief in the Divine Decree while the elements of the IMA are *zakāt*, *Sadaqah*, *khums* and *waṣīyyah*. This is however not an exhaustive list but only the main focus of this research.

### 5.1 ISLAMĪC SPIRITUAL APPROACH (ISA)

As mentioned previously the literal definition of poverty is the state of not having enough money to meet one’s basic needs and this is the materialistic meaning referred to in discussions on poverty (Oxford, 2010). However, the precise definition of poverty is the one found in the following *Ḥadīth*:

The Messenger of Allāh (*ṣal-Allāhu ‘alayhi wa sallam*) said: "Richness is not having many possessions, but richness is being content with oneself." (Ibn Ismā‘īl, 2000)

The ISA is pivotal because this is what helps a person attain satisfaction and the true meaning of being rich. This contentment is spiritual and not physical, thereby restricting poverty to a spiritual state and not a physical form. Thus the best way to remove poverty is to apply the ISA. This approach is such an intricate part of a Muslim's life such that all matters require a Muslim to apply it first then followed by the IMA even though they are both acts of worship. Allāh has said that He did not create mankind and this life in jest but He created humanity for the sole purpose of worshipping Him. Worship is a spiritual act which in *Islām* is carried out through both spiritual and physical forms. Indeed *Imān*, *tawakkul*, *dhikr*, and *taqwā* of Allāh are all acts of worship carried out by the heart. Thereafter the body only acts in accordance with the strength of these acts of worship in the heart. The *Qur'ān* says: Have they not travelled through the land, and have they hearts wherewith to understand and ears wherewith to hear? Verily, it is not the eyes that grow blind, but it is the hearts which are in the breasts that grow blind (*Qur'ān*. 22: 46). In another place it says: "Verily, therein is indeed a reminder for him who has a heart or gives ear while He is heedful (*Qur'ān*. 50: 37). The Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) said:

Beware! There is a piece of flesh in the body; if it becomes good (reformed) the whole body becomes good but if it gets spoilt the whole body gets spoilt and that is the heart (Ibn Al-Hajjāj, 2000).

The above mentioned *nuṣūṣ* (*texts*) explain the importance of the heart and that a sound heart is what gives good understanding of any affair. The Islāmic Spiritual Approach (ISA) to alleviating poverty starts with rectifying the heart by ensuring it carries out the required acts of worship for successful results. The ISA is what differentiates Muslims who believe in the *Qur'ān* and *Sunnah* from the disbelievers who follow secular or non-Islāmic methods of problem solving. These methods are based on limited human intellect if not blatant ignorance. Neglecting the ISA and what it corrects of the heart is a fruitless endeavor which disconnects man from understanding concepts connected to the unseen such as Divine

Decree, the power of supplications and the hereafter which can only be comprehended by accepting what Allāh and His Messenger have said about them.

An example of its application was the advice the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) gave his daughter Fāṭimah when she had requested a slave to help her with her household duties. She went to complain to him about the bad effect the stone hand-mill had on her hand. She had heard that the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) had received a few slave girls. But (when she came there) she did not find him, so she mentioned her problem to ‘Ā’ishah. When the Prophet came, ‘Ā’ishah informed him about that. ‘Ali added, "So the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) came to us when we had gone to bed. We wanted to get up (on his arrival) but he said, 'Stay where you are.'" Then he came and sat between me and her and I felt the coldness of his feet on my abdomen. He said, "Shall I direct you to something better than what you have requested? When you go to bed say '*Subhān Allāh*' thirty-three times, '*Alḥamdulillāh*' thirty-three times, and '*Allāhu Akbar*' thirty-four times, for that is better for you than a servant." (Ibn Al-Ḥajjāj, 2000). This *ḥadīth* is a perfect reminder that the ISA, which the *Dhikr* of Allāh is a component of, is necessary in all situations. Work is presumed to be a purely physical act, which is why ‘Aliyyu and Fāṭimah naturally thought that getting a slave was the solution for their problem. However, the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) gave them the best which reminded them that the remembrance of Allāh is sufficient for the believers, just as we say *Lā ḥawla walā quwatta illā billāh* (there is no might or power except with Allāh). From the above mentioned statements it can be concluded that the best approach when dealing with changing the status quo is the ISA. After all, Fāṭimah was the Prophet’s favorite child and who he referred to as a part of him, and what was sufficient for her is more than enough for everyone else. This is a clear indication that resolving this problem should first and foremost be based on total dependence on Allāh and then other ways since the Prophet did not tell them to abandon using the worldly ways but he reminded them that the spiritual way should be given priority first before using other approaches.

### 5.1.1 ĪMĀN (BELIEF) AND THE TAQWĀ OF ALLĀH

The combination of strong *Īmān* and the *taqwā* of Allāh is one of the best ways to earn the blessings and bounties of Allāh. *Īmān* has been

defined by the scholars linguistically to mean a testimony that necessitates total submission and acceptance. And technically in *Sharī'ah* it means a confession of the tongue and a testimony of the heart in all of the pillars of *Īmān* which must be translated into action by the body. The pillars of *Īmān* mentioned by the Prophet (*ṣal-Allāhu 'alayhi wa sallam*) are: Belief in Allāh, His Angels, His Books, His Prophets, the Hereafter and the Divine Decree of Allāh, the good of it and the bad of it. Therefore, belief in all the pillars of *Īmān* and doing righteous deeds is the only key that leads to a happy successful life in this world and in the hereafter. The *Qur'ān* says: Whoever works righteousness, whether male or female, while he (or she) is a true believer (of Islāmic Monotheism) verily, We will give a good life (in this world with respect, contentment and lawful provision), and We shall pay them certainly a reward in proportion to the best of what they used to do (i.e. Paradise in the Hereafter) (*Qur'ān*, 16: 97). The most important pillar to this work is the last one (the Divine Decree of Allāh). A Muslim is supposed to believe that Allāh knows, wrote, and created whatsoever He wishes including *rizq*. This means that everything is planned by Allāh and only what He wants will exist. The Prophet (*ṣal-Allāhu 'alayhi wa sallam*) also confirmed this meaning in the following tradition:

When 'Ubādah ibn al-Ṣāmit (May Allāh be pleased with him) was dying he told his son: O son, you will not find the taste of *Īmān* until you know that whatever you receive, you would have never missed it; and whatever you have missed, you would have never received it. I heard Rasūl Allāh (*ṣal-Allāhu 'alayhi wa sallam*) saying: "The first thing which Allāh created was the Pen. He commanded it to write. It asked: 'What should I write?' He said: 'Write the Decree (*Al-Qadr*) of everything until the Day of Judgement.' O son, I heard the Messenger of Allāh (*ṣal-Allāhu 'alayhi wa sallam*) say: "He who dies not believing in this is not one of my people" (Al-Sijistānī, 1969).

Having a strong belief in this will help a Muslim to have certainty that his *rizq* has already been decided by Allāh and no one can usurp that which is written for him and nor can they prevent it from reaching him. The *Qur'ān* says: "And in the heaven is your provision, and that which you are promised" (*Qur'ān*, 51: 22). This *Āyah* shows that everything has already been decided by Allāh in the heavens. Therefore, no creation has the ability to interfere. This itself

is sufficient to grant a Muslim the level of satisfaction he needs to relax in this life and strive to gain his *rizq* through *halāl* means. To emphasize on this important point, the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) was reported to have said:

Indeed, there is nothing that brings you closer to *Jannah* except that I commanded you to do it, and there is nothing that can probably lead or bring you closer to Hell except that I warned and commanded you to stay away from it. Verily, the *Rūḥul-Quds* (Jibrīl) had inspired my heart that no soul shall taste death until it has completed its sustenance (*rizq*), therefore fear and have *taqwā* of Allāh by using *halāl* means to earn *rizq*. And do not let the delay of *rizq* motivate you to look for it through forbidden means, surely you have to know that it is only through the obedience of Allāh that one can attain His Bounties” (Al-Baihaqī, 1410).

In addition to strong faith (belief in all of the pillars of *īmān*) one has to have *taqwā* of Allāh, to fear Him by doing what He commanded and staying away from what He forbid. Linguistically *taqwā* means a shield, protection, defense all of which mean to set up a barrier which will protect you from anything you fear. Technically in *Sharī‘ah* it means to put a barrier that will protect you from the wrath, anger and punishment of Allāh and that is by following His commands and staying away from what He forbids (Ibn Rajab, 1427). *Taqwā* is an essential tool in the ISA; this is because Allāh has guaranteed that He will help the people who fear Him out of every difficulty. The *Qur’ān* says:

...that will be an admonition given to him who believes in Allāh and the Last Day. And whosoever fears Allāh and keeps his duty to him, He will make a way for him to get out (from every difficulty). And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allāh, then He will suffice him. Verily, Allāh will accomplish his purpose. Indeed Allāh has set a measure for all things (*Qur’ān*, 65: 2-3).

This fact is also clearly manifested in the above stated *Āyah*, the *Āyah* quoted above from *al-Naḥl* and the *ḥadīth* that says: “surely you have to know that it is only through the obedience of Allāh that one can attain His Bounties.”

Furthermore, the *Qur'ān* says in another place: And if the people of the Towns had believed and had the *taqwā* (piety), certainly, We would have opened for them blessings from the heaven and the earth, but they belied (the Messengers). So We took them (with punishment) for what they used to earn (polytheism and crimes, etc.) (*Qur'ān*, 7: 96). Thus, *Qur'ān* commands and orders its followers to have *taqwā* of Allāh. First and foremost, this will earn them the Pleasure of Allāh and secondly, it will open the doors of *rizq* for them. Hence, the person who adorned himself with *taqwā* will find that his *rizq* will never decrease, and this increase will extend to benefit his progeny after he leaves this life. The best confirmation of this extension of *rizq* is the story of Khidr with Musa (peace be upon him) where Allāh protected the wealth of a righteous deceased. He was survived by two orphans and had left them a treasure that needed to be preserved. The *Qur'ān* says:

And as for the wall, it belonged to two orphan boys in the town; and there was under it a treasure belonging to them; and their father was a righteous man, and Your Lord intended that they should attain their age of full strength and take out their treasure as a Mercy from Your Lord. And I did it not of my own accord. That is the interpretation of those (things) over which you could not hold patience (*Qur'ān*, 18: 82).

Thus the norm is for the people of *taqwā* to be protected by Allāh in this life as well as the hereafter. The *Qur'ān* has not limited this protection to a few areas, but rather it has made it general, inclusive of *rizq*. The *Qur'ān* says:

Verily, those who say: "Our Lord is Allāh (Alone)," and then they *Istaqāmū*, on them the angels will descend (at the time of their death) (saying): "Fear not, nor grieve! But receive the glad tidings of Paradise which you have been promised! "We have been your friends in the life of this world and are (so) in the Hereafter. Therein you shall have (all) that your inner-selves desire, and therein you shall have (all) for which you ask for (*Qur'ān*, 41: 30).

This brief discussion on *īmān* and *taqwā* leaves the conclusion that people need to have *taqwā* in order to achieve permanent eradication of poverty or at least its alleviation from the root. It is an effective tool that can succeed where billions of dollars have failed and an

added bonus is that it is also a preventative tool. Designing and implementing economic policies bereft of these two tools will never remove poverty.

### 5.1.2 CONTENTMENT AND PLACING ALL OF ONE'S TRUST IN ALLĀH

This section will discuss two other ISA tools used by the *Qur'ān* in this regard which are contentment and *tawakkul*. Contentment is defined as the state of being happy and satisfied (Oxford, 2010). For a Muslim this means that he is happy with the decree of Allāh and is satisfied with what he has. He feels absolutely no displeasure toward Allāh or His Decree and he is not unhappy with what he has even in the slightest way. The Prophet (*ṣal-Allāhu 'alayhi wa sallam*) said in the following *ḥadīth*:

The satisfactory little amount of wealth is better than a distractive larger (Ibn Ḥanbal, n.d.). “‘Amr ibn al-‘Aṣ reported Allāh's Messenger (*ṣal-Allāhu 'alayhi wa sallam*) as saying: He is successful who has accepted *Islām*, who has been provided with sufficient for his want and been made contented by Allāh with what He has given him” (Ibn Al-Ḥajjāj, 2000).

Furthermore, the sole pursuit of wealth in of itself causes distress and distances one from happiness in this life and in the hereafter. It is only through the worship and obedience of Allāh that one attains contentment and inner peace. The *Qur'ān* says: Whoever wishes for the quick-passing (transitory enjoyment of this world), We readily grant him what We will for whom We like. Then, afterwards, We have appointed for him Hell, he will burn therein disgraced and rejected (far away from Allāh's Mercy). And whoever desires the Hereafter and strives for it, with the necessary effort due for it (i.e. do righteous deeds of Allāh's obedience) while he is a believer (in the Oneness of Allāh, Islāmic Monotheism), then such are the ones whose striving shall be appreciated, thanked and rewarded (by Allāh). To each these as well as those We bestow from the Bounties of Your Lord. And the Bounties of Your Lord can never be forbidden. See how We prefer one above another (in this world) and verily, the Hereafter will be greater in degrees and greater in preference (*Qur'ān*, 17: 18-21). The *Sunnah* has shown that an exaggerated concern about this *dunyā* and its wealth has no limit and its only cure is concern and worry about the hereafter. The *aḥādīth*



say: If a human is to be given two valleys of gold he will ask for a third one, if he is to be given the third he asked for, he will ask for a fourth one, nothing can fill the heart of a human being except clay (Ibn Al-Hajjāj, 2000).

Whoever has the world as his only concern, Allāh will disintegrate his affairs upon him and will make distress apparent upon his face and will not grant him of worldly benefits, except that which was written for him. And [on the contrary,] whoever has his eyes set on getting the rewards in the Hereafter, Allāh will organize his affairs for him and will grant fulfillment to his heart and will grant him of worldly benefits, while he considers such benefits insignificant (Al-Tirmidhī, n.d.)

There are two *Maqṣad* that this section highlights: the removal of *Ḥaraj* (difficulty), providing happiness and satisfaction, and maintaining a balance in society. Firstly, it is very important for a Muslim to understand that the real *maqṣad* for the existence of *Sharī‘ah* is to remove *Ḥaraj* (difficulty) and to provide happiness and satisfaction in the life of humankind. The only thing that can provide this ease is nothing but an absolute adherence to the divine guidance from Allāh. *Qur’ān* says: He has chosen you (to convey His message of Islāmic Monotheism to mankind by inviting them to His religion, Islām), and has not laid upon you in religion any hardship, it is the religion of your father Ibrahim (Abraham) (Islāmic Monotheism) (*Qur’ān*, 22: 78). The ease that *Islām* has granted individuals allows them to attain satisfactory livelihoods and this is not dependent on whether or not they have vast material wealth.

Secondly, the *maqṣad* of maintaining a balance in society is a special favor and a blessing from Allāh upon humankind. Allāh did not design this life such that all people will have an abundance of wealth. In fact, worldly life would never be satisfactory or easy if everybody were wealthy. The Book of Allāh beautifully explains the wisdom behind designing the creation on earth in this way. *Qur’ān* says: And they say: why is not this *Qur’ān* sent down to some great man of the two Towns (Makkah and Ṭā’if)? Is it they who would portion out the Mercy of your Lord? It is We who portion out between them their livelihood in this world, and We raised some of them above others in ranks, so that some may employ others in their work. But the Mercy (Paradise) of your Lord is better than the (wealth of this world) which they amass. And were it not that all mankind would have become of one community (all disbelievers,

desiring worldly life only), We would have provided for those who disbelieve in the Most Beneficent (Allāh), silver roofs for their houses, and elevators (and stair-ways, etc. of silver) whereby they ascend. And for their houses, doors (of silver), and thrones (of silver) on which they could recline. And adornments of gold. Yet all this (i.e. the roofs, doors, stairs, elevators, thrones etc. of their houses) would have been nothing but an enjoyment of this world. And the Hereafter with your Lord is only for the *Muttaqūn* (*Qur'ān*, 43: 31-35).

This inequality protects the *Īmān* of the believers and also encourages socialization through cooperation and employment which Allāh has mentioned in the *Qur'ān* when He says: ‘And We raised some of them above others in ranks, so that some may employ others in their work.’ Human beings are social beings and if Allāh had not made them interdependent their self-sufficiency would have had a negative impact on their spiritual and emotional well-being. These different levels of wealth allow interaction which prevents isolation.

#### 5.1.2.1 TAWAKKUL

One of the most important elements in developing and supporting contentment in the heart is *tawakkul*, a complete trust in Allāh with all of one’s affairs. It is also a factor that spiritually earns a person the Pleasure of Allāh which will lead to an increase in *rizq*. Allāh says: “. . . And whosoever fears Allāh and keeps his duty to him, He will make a way for him to get out (from every difficulty). And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allāh, then He will suffice him. Verily, Allāh will accomplish his purpose. Indeed Allāh has set a measure for all things (*Qur'ān*, 65: 2-3). ‘Umar (May Allāh be pleased with him) said: I heard the Messenger of Allāh (*ṣal-Allāhu ‘alayhi wa sallam*) saying: "If you all depend on Allāh with due reliance, He would certainly give you provision as He gives it to birds who go forth hungry in the morning and return with full bellies at dusk" (Al-Tirmidhī, n.d.). An important lesson to be noted from this *ḥadīth* is that the birds make the effort to get their provision while having *tawakkul* in Allāh. They do not just sit in their nests with their beaks agape waiting for manna from the sky. It was reported that, “A man once left his camel untied outside the *Masjid* and asked the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*), if he should leave his camel outside the *Masjid* without tying it and place his trust in Allāh or if he should tie it and put his trust in Allāh” The Prophet (*ṣal-Allāhu ‘alayhi wa*

*sallam*) told him to tie it and then put his trust in Allāh. (Al-Tirmidhī, n.d.).

This clearly shows that putting one's trust in Allāh is one of the main elements that can guarantee a person *rizq* from Allāh. Without *tawakkul* a person might be deprived from achieving success in earning *rizq*. Moreover, having *tawakkul* necessitates that a person confines and restricts his eyes to what he has and not looking at what others have especially those who are above him. This is in accordance with the following *hadiths* of the Prophet where he said: "Look at those who are lower than you (financially) but do not look at those who are higher than you, lest you belittle the favors Allāh conferred upon you." (Ibn Al-Hajjāj, 2000).

A disregard for the advice given by the Prophet (*ṣal-Allāhu 'alayhi wa sallam*) in the above *ḥadīth* can only lead to a person trying to compete with those who have more than him in trying to attain what they have. Undoubtedly this can lead him to an unbalanced life of workaholism if he tries to use *ḥalāl* means to acquire the wealth. And if his own efforts do not help him reach the level he seeks then he will end up in debts because of his desire to live beyond his means. Discontentment and displeasure with the Decree of Allāh will slowly develop in his heart leading to a distrust in Him. If it has not been written for him to have the wealth he is looking for this will lead to frustration and having evil and inappropriate thoughts about Allāh. The worst case scenario is if he resorts to illegal means of earning his *rizq* out of frustration with the *ḥalāl* methods.

### 5.1.3 DHIKR OF ALLĀH AND BEING THANKFUL TO HIM

The remembrance of Allāh has a great impact on the increase of *rizq* of a believer. It is the only source of inner peace, self-contentment and satisfaction. The *Qur'ān* says: Those who believe (in the Oneness of Allāh – Islāmic Monotheism), and whose hearts find rest in the remembrance of Allāh, Verily, in the remembrance of Allāh do hearts find rest. (*Qur'ān*, 13: 28) Therefore it is not a surprise to see the great emphasis on *Dhikr* as a means to success in every aspect of life. The *Qur'ān* narrates about Prophet Nūḥ (peace be upon him) enlightening his people about the importance of *Dhikr* as the ultimate solution to all of their problems especially poverty or decrease in *rizq*: "I said (to them): 'Ask Forgiveness from Your Lord; Verily, He is Oft-Forgiving. He will send rain to you in abundance. And give you increase in wealth and children, and bestow on you Gardens and

bestow on your rivers. What is the matter with you, [That you fear not Allāh (his punishment), and] you hope not for reward (from Allāh or you believe not in His Oneness). While He has created you in (different) stages” (*Qur’ān*, 71: 10-14). It is authentically narrated that upon his death, Nūḥ (peace be upon him) told his children:

I will read my *waṣiyyah* to you: I give you some instructions. I command you two things and I forbid you two things. I command you to say, *Lā Ilāha Illallāh* (There is no deity worthy of worship except Allāh).’ If the seven heavens and the seven earths were to be placed in one hand of the scale and *Lā Ilāha Illallāh* (There is no deity worthy of worship except Allāh)’ on the other hand it would outweigh them. And if the seven heavens and the seven earths were a dark ring, they would be cut by *Lā Ilāha Illallāh* (There is no deity worthy of worship except Allāh).’ And I command you to say *Subḥānallāh wa bi Ḥamdihī* (Glory be to Allāh and by His praise) for it is the prayer of everything and by it everything has its provision and I forbid you to associate others with Allāh and to be arrogant.... (Ibn Ismā‘īl, 1998).

From this *Hadīth* of the Prophet Muhammad (*ṣal-Allāhu ‘alayhi wa sallam*) about Nūḥ’s Will the relationship between *tawakkul* (depending on Allāh completely) and *Tasbīḥ* as a means of earning is understood. The *Qur’ān* says: “And put your trust in the Ever Living one who dies not, and glorify His Praises, and Sufficient is He as the All-Knower of the sins of His slaves;” (*Qur’ān*, 25: 28).

Finally, the blessing of *rizq* needs to be tied and retained in order to ensure its continuation and permanence. The only way to do that is by observing that which pleases Allāh in all of one’s affairs. This is what is known as *al-Shukr Lillāh* (Being thankful to Allāh). The *Qur’ān* says: “And (remember) when Your Lord proclaimed: "If you give thanks (by accepting faith and worshipping none but Allāh), I will give you more (of My Blessings), but if you are thankless (i.e. disbelievers), Verily! My punishment is indeed severe" (*Qur’ān*, 14: 28). In conclusion, other forms of righteousness should not be neglected as their practice will undoubtedly complement efforts to attain *rizq* as the Prophet said: “Whoever loves that he be granted more wealth and that his lease of life be prolonged then he should keep good relations with his kith and kin” (Ibn Ismā‘īl, 2000).

## 5.2 ISLĀMIC MATERIAL APPROACH

As mentioned earlier there are two Islāmic approaches to eradicating poverty. This section discusses the Islāmic Approach which comprise of *zakāt*, voluntary charity, *wasiyyah* and *waqf*. These will be explained in detail in the following subsections.

### 5.2.1 ZAKĀT, VOLUNTARY CHARITY, WAṢIYYAH AND WAQF

The *Qur'ān* recognizes the existence of material poverty and did not limit itself to tackling poverty alleviation through only spiritual means. It guided to physical forms of support such as *zakāt*, voluntary charity, *waqf* and *wasiyyah*. These usually strengthen the brotherhood, solidarity and cooperation among Muslims. *Zakāt* acts as a tool which prevents the wealth concentration in the hands of a few. Zakatable property is diverse: gold, silver, paper currency, jewelry, merchandise goods, crops or agricultural goods, minerals and *rikāz* and livestock. Receiving the aforementioned as *zakāt* provides a means for the poor to acquire property that they would otherwise never own. Furthermore they can use what they have been given as a source of income, thus reducing their dependency on the *zakāt*. It is expected that the poor *zakāt* recipients will not remain in a state of difficulty where their health and life are affected because of poverty. That is why the best opinion is that which says *zakāt* should be given from the same item it is taken from and not its value.

*Sadaqah* or voluntary charity is another form of spending that Allāh encourages in the *Qur'ān* due to its virtues and the reward He has prepared for those who give it for His sake. These two tools alone when well implemented would prevent a situation where the rich are amassing wealth and it only circulates among them. The promise that Allāh has made in the *Qur'ān* that He will replace the wealth Muslims give in charity acts as a motivating factor in case miserliness tempts a person towards greed.

The first tool discussed in this section is the system known as *zakāt* which when applied properly has the power to alleviate poverty to the lowest level. The *Qur'ān* says: “And perform *Al-Ṣalāt* (*Iqāmat-al-Ṣalāt*), and give *Zakāt*, and *Irka'ū* (i.e. bow down or submit yourselves with obedience to Allāh) along with *Al-Rāki'in*” (*Qur'ān*, 2: 43). Due to the great importance of this pillar in poverty alleviation, the word *zakāt* is mentioned more than 80 times in the *Qur'ān* (Al-Qaraḍāwī, 2009). Furthermore, it is observed that the vast majority of the *zakāt* recipients are the needy. They are the

target that the *Qur'ān* restricts the giving of *zakāt* to except in a few instances. The *Qur'ān* says: “*Al-Ṣadaqāt* (here it means *Zakāt*) are only for the *Fuqarā'* (poor), and *Al-Masākīn* (the needy) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards *Islām*); and to free the captives; and for those in debt; and for Allāh's Cause (i.e. for *Mujāhidūn*), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allāh. And Allāh is All-Knower, All-Wise” (*Qur'ān*, 9: 60). The recipients as legislated by the above *Āyah* are displayed in Table 1.

TABLE 1  
The Recipients of *Zakāt*

No	Category	Description
1	<i>Al-Fuqarā'</i>	The poor one who has nothing to suffice his basic needs.
2	<i>Al-Masākīn</i>	The poor who earns below his basic needs.
3	<i>Al-Āmilūna</i> <i>'Alaihā</i>	The <i>Zakāt</i> collectors who are assigned by the Caliph to go around and collect the rights of Allāh from the wealth of the rich.
4	<i>Al-</i> <i>Mu'allafatu</i> <i>Qulūbuhum</i>	These are the people that we believe if given <i>zakāt</i> it will motivate them to accept <i>Islām</i> if they are not yet Muslims. Or they will become righteous and good believers who will use their authority and power to support the religion of <i>Islām</i> and its affairs. These are the people intended here whose hearts are to be reconciled, such as leaders of the tribes and their likeness whose acceptance of <i>Islām</i> or the truth will make a great change in the community to the benefit of <i>Islām</i> .
5	<i>Al-Riqāb</i>	The slaves who are short in satisfying their contract for purchasing their freedom from their owners.
6	<i>Al-Ghārimūn</i>	Those who are unable to pay their legal debts.
7	<i>Fī sabīlillāh</i>	The fighters (The <i>Mujāhidīn</i> ) who fight for the sake of Allāh. This does not include every voluntary good deed.
8	<i>Ibn al-Sabīl</i>	The travelers who do not have enough to enable them to reach their destination regardless of the size of their wealth back at home (Al-Bahūtī, 2006 & Ibn Qudāmah, 2005).

For this reason, it is impermissible for a rich person to receive *Ṣadaqah*. It was narrated that Abū Hurairah (May Allāh be pleased with him) said: "The Messenger of Allāh (*ṣal-Allāhu 'alayhi wa sallam*) said: 'It is not permissible to give charity to a rich man (or one who is independent of means) or to one who is strong and healthy'" (Al-Albānī, 1988). 'Atā' ibn Yasār also narrated that the Prophet (*ṣal-Allāhu 'alayhi wa sallam*) said: *Ṣadaqah* may not be given to a rich man, with the exception of five classes: One who fights in Allāh's path, or who collects it, or a debtor, or a man who buys it with his money, or a man who has a poor neighbour who has been given *Ṣadaqah* and gives a present to the rich man (Al-Albānī, 1988). It is also narrated that Qabīṣah bin Mukhāriq (May Allāh be pleased with him) said: "I heard the Messenger of Allāh (*ṣal-Allāhu 'alayhi wa sallam*) say: 'It is not right to ask (for help) except in three cases: A man whose wealth has been destroyed by some calamity, so he asks until he gets enough to keep him going, then he refrains from asking; a man who undertakes a financial responsibility, and asks for help until he pays off whatever needs to be paid; and a man concerning whom three wise men from his own people swear by Allāh that it is permissible for so-and-so to ask for help, so he asks until he has enough to be independent of means, then he refrains from asking. Apart from that (asking) is unlawful'" (Ibn Al-Ḥajjāj, 2000).

An essential point is that in order to ensure full collection of the charity, the *Qur'ān*, has set up a heavy warning for whoever refuses to give what is due upon him of *zakāt*. The *Qur'ān* says: "...and those who hoard up gold and silver [*Al-Kanz*: the money, the *zakāt* of which has not been paid], and spend it not in the Way of Allāh, announce unto them a painful torment. On the Day when that (*Al-Kanz*: money, gold and silver, etc., the *zakāt* of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs (and it will be said unto them): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard" (*Qur'ān*, 9: 34-35). It was narrated from 'Amr ibn Shu'aib, from his father, from his grandfather, that: a woman from among the people of Yemen came to the Messenger of Allāh (*ṣal-Allāhu 'alayhi wa sallam*) with a daughter of hers, and on the daughter's hand were two thick bangles of gold. He said: "Do you pay *zakāt* on these? She said: "No." He said: "Would it please you if Allāh were to put two bangles of fire on you on the Day of Resurrection?" So she took them off and gave

them to the Messenger of Allāh and said: "They are for Allāh and His Messenger" (Ibn Ḥajar, 1994).

Abū Hurairah (May Allāh be pleased with him) reported Allāh's Messenger (*ṣal-Allāhu 'alayhi wa sallam*) as saying: If any owner of gold or silver does not pay what is due on him, when the Day of Resurrection comes, plates of fire will be beaten out for him; these will then be heated in the fire of Hell and his sides, his forehead and his back would be cauterized with them. Whenever these cool down, (the process is) repeated during a day the extent of which would be fifty thousand years, until judgment is pronounced among servants, and he sees whether his path is to take him to Paradise or to Hell. It was said: Messenger of Allāh, what about the camel? He said: If any owner of the camel does not pay what is due on him, and of his due in that (camel) is (also) to milk it on the day when it comes down to drink water. When the Day of Resurrection comes a soft sandy plain will be set for him, as extensive as possible, (he will find) that not a single young one is missing, and they will trample him with their hoofs and bite him with their mouths. As often as the first of them passes him, the last of them will be made to return during a day the extent of which would be fifty thousand years, until judgment is pronounced among servants and he sees whether his path is to take him to Paradise or to Hell.... (Ibn Al-Ḥajjāj, 2000).

In addition, the focus is not only on the obligatory charity but rather it extends to include voluntary charity. The *Qur'ān* has also strongly encouraged Muslims to give voluntary charity and has emphasized the abundant reward for one who gives for the sake of Allāh (May Allāh be pleased with him). The following are some of these injunctions: "Those (Muslim rulers) who, if We give them power in the land, (they) order for *Iqāmat-al-Ṣalāt*. [i.e. to perform the five compulsory congregational *Ṣalāt* (prayers) (the males in mosques)], to pay the *Zakāt* and they enjoin *al-Ma'rūf* (i.e. Islāmic Monotheism and all that *Islām* orders one to do), and forbid *al-Munkar* (i.e. disbelief, polytheism and all that *Islām* has forbidden) [i.e. they make the *Qur'ān* as the Law of their country in all the spheres of life], and with Allāh rests the end of (all) matters (of creatures)." (*Qur'ān*, 22: 41). The *Qur'ān* also praises those who are giving the voluntary charity although it is not obligatory upon them: the best example for this are the *Āyāt* in *Qur'ān*, 2: 261-274: "The likeness of those who spend their wealth in the Way of Allāh, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. Allāh gives manifold increase to whom He pleases. And Allāh is All-Sufficient for His creatures' needs, All-Knower. ....



And whatever you spend in good, surely Allāh knows it well. Those who spend their wealth (in Allāh's Cause) by night and day, in secret and in public, they shall have their reward with their Lord. On them shall be no fear, nor shall they grieve.” (*Qur’ān*, 2: 261-274).

In another place the *Qur’ān* says: “It is not *Al-Birr* (piety, righteousness, and each and every act of obedience to Allāh, etc.) that you turn your faces toward east and (or) west (in prayers); but *Al-Birr* is (the quality of) the one who believes in Allāh, the Last Day, the angels, the Book, the Prophets 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, and to set slaves free, performs *Al-Ṣalāt* (*Iqāmat-al-Ṣalāt*), and gives the *Zakāt*, and who fulfil their covenant when they make it, and who are *Al-Ṣābirīn* (the patient ones, etc.) in extreme poverty and ailment (disease) and at the time of fighting (during the battles). Such are the people of the Truth and they are *Al-Muttaqūn*.” (*Qur’ān*, 2: 177). “... help you one another in *Al-Birr* and *At-Taqwā* (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allāh. Verily, Allāh is Severe in punishment.” (*Qur’ān*, 5: 7).

Charity encouragement through *Waṣīyyah* is one of the methods used to tackle the issue of poverty in the Muslim community. The *Qur’ān* says: “It is prescribed for you, when death approaches any of you, if he leaves wealth, that he makes a bequest to parents and next of kin, according to reasonable manners. (This is) a duty upon *Al-Muttaqūn* (the pious - see V.2: 2).” (*Qur’ān*, 2: 180). It was narrated from Abū Hurairah (May Allāh be pleased with him) that the Messenger of Allāh (*ṣal-Allāhu ‘alayhi wa sallam*) said: “Allāh has been charitable with you over the disposal of one third of your wealth at the time of your death, so that you may be able to add to the record of your good deeds.” (Al-Albānī, 1988).

Similarly *waqf* is one of the poverty alleviation tools in society. *Waqf* is an act of worship and that alone necessitates its use for purely Islamically accepted charitable purposes. Like all other acts of worship, it is done seeking the Pleasure of Allāh and its acceptance depends on whether or not the object and its usufruct are valuable according to *Shari’ah*. *Waqf* can be implemented in various ways: building educational institutions, medical facilities, *masājid*, providing scholarships for students of knowledge and secular studies, provision of housing for the poor and needy, and so forth. *Waqf* is an essential tool as it increases equity of opportunity and access to resources in society thus enabling the poor to achieve what the wealthy are able to achieve in terms of education, health, and so forth. A person can leave *waqf* which is effective upon his death for

the benefit of the poor among his relatives and that used to be the practice among the early generations. Some of the companions would leave a house as *waqf* for any female relative who might be divorced in the future. Furthermore *waqf* for one's family provides a means of support in times of economic difficulties.

The four tools that have been discussed in this section when combined provide a multidimensional system for poverty alleviation. They each play different roles: *Zakāt* provides the foundation for provision of basic needs, voluntary charity is an opportunity to give above and beyond basics for any causes without restriction as to the time, place and recipient, *waṣiyyah* allows longevity of good deeds after one's death and *waqf* is a tool that enables perpetual protected service to societal needs thus preventing monopolization of benefits to the exclusion of others.

### 5.2.2 THE UTILIZATION OF THE KHUMS OF GHANIMAH AND FAI'

The teachings of the *Qur'ān* depict that Allāh wants the bounty He bestows on any of His slaves to be shared with others who have not been given such a blessing. This has been seen in other tools of the IMA such as *zakāt* and voluntary *Ṣadaqah* where the wealthy and fortunate share their wealth with those less privileged. In addition to the aforementioned, the *Qur'ān* makes it mandatory upon the *mujāhidīn* to give a share of their booty to the needy people. The *Qur'ān* says: "What Allāh gave as booty (*Fai'*) to His Messenger from the people of the townships -- it is for Allāh, His Messenger, the kindred (of the Messenger), the orphans, *Al-Masākīn* (the poor), and the wayfarer, in order that it may not become a fortune used by the rich among you. And whatsoever the Messenger gives you, take it, and whatsoever He forbids you, abstain (from it), and fear Allāh. Verily, Allāh is Severe in punishment." (*Qur'ān*, 59: 7).

In the above mentioned *ayāh* Allāh says: "...in order that it may not become a fortune used by the rich among you." This is to show that the *maqṣad* is to help, support and maintain the balance between the rich and the poor. For this reason it is realized that the focus in the recipients of this part of wealth is on the needy and that is why *Qur'ān* says: "(And there is also a share in this booty) for the poor emigrants, who were expelled from their homes and their property, seeking bounties from Allāh and to please Him. And helping Allāh (i.e. helping his religion) and His Messenger. Such are indeed the truthful (to what they say)." (*Qur'ān*, 59: 8).

## 6. ACTIONS AND POLICIES THAT PROPAGATE POVERTY

Islam as a system has provided principles, laws and methods which when properly implemented will lead to successful alleviation of poverty. In the previous sections these spiritual and physical tools have been discussed. However success can only be achieved if obstacles are properly removed and application of those above mentioned principles is done successfully. In this section focus will be made on some of the obstacles that need to be tackled and removed according to the *Sunnah*.

### 6.1 DEPENDENCY SYNDROME

This sub-section addresses the category of people who believe in dependency, they believe that somebody else has to earn and care for them. They are able to earn a living but they usually depend on charitable organizations to provide what they need in terms of food, shelter, clothing, and so forth. This condition is not only unique to individuals but it may be seen in large communities. Usually this behavior is an indirect effect of financial assistance such as hand-outs, subsidies and grants that government or non-governmental organizations provide. It also creates and increases a sense of entitlement whereby people feel they deserve and have a right to have funds or facilities donated to them because they believe that they are poor.

On the contrary, in *Islām* a *Ḥalāl* earning is highly encouraged and self-sustainability is praiseworthy whereas perpetual dependency on hand-outs is blameworthy. The *Qur'ān* says: “Then when the (*Jumu'ah*) *Ṣalāh* (prayer) is finished, you may disperse through the land, and seek the Bounty of Allāh (by working, etc.), and remember Allāh much, that you may be successful.” (*Qur'ān*, 62: 10). Seeking *rizq* the *Ḥalāl* way and benefitting others instead of depending on them is such a beloved deed in *Islām*. The Prophet (*ṣal-Allāhu 'alayhi wa sallam*) said, “If the Hour (the Day of Resurrection) is about to be established and one of you was holding a palm shoot, let him take advantage of even one second before the Hour is established to plant it.” (Ibn Ismā'īl, 1998).

Furthermore doing business is encouraged and this is evident in the vast number of transactions that are *Ḥalāl* and only a handful are *Ḥarām* such as *ribā*. The *Qur'ān* says: “Whereas Allāh has permitted trading and forbidden *Ribā* (usury).” (*Qur'ān*, 2: 275). Therefore the *Qur'ān* and *Sunnah* encourage self-sustainability.

Instead of feeling helpless or over relying on the Mercy of Allāh, a Muslim has to make necessary efforts to earn a living keeping in mind that Allāh is Al-Razzāq. The Messenger of Allāh (*ṣal-Allāhu ‘alayhi wa sallam*) said, “It is far better for you to take your rope, go to the mountain, (cut some firewood) carry it on your back, and sell it and thereby save your face than begging from people whether they give you or refuse.” (Ibn Ismā‘īl, 2000). A person should be optimistic and hope for the best from Allāh. This is the correct application of tawakkul and not the habit of idleness while expecting someone else to provide for you. This is why the Prophet told the man in the previously mentioned *hadith* on tawakkul to tie his camel first and then put his trust in Allāh.

## 6.2 USURPING AND CONSUMING OTHER’S PROPERTY UNJUSTLY

One of the factors that have a negative impact on poverty alleviation is consuming other’s property with no justification or their legal consent. The Prophet said, “The property of a Muslim is unlawful except by his willingness and consent.” (Al-Albānī, 1988). It is reported on the authority of Abū Hurairah (May Allāh be pleased with him) that he heard the Messenger of Allāh (*ṣal-Allāhu ‘alayhi wa sallam*) say: I have been commanded to fight against people, till they testify to the fact that there is no god but Allāh, and believe in me (that) I am the messenger (from the Lord) and in all that I have brought. And when they do it, their blood and riches are guaranteed protection on my behalf except where it is justified by law, and their affairs rest with Allāh (Al-Albānī, 1988). The *Qur’ān* says “O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allāh is to you ever Merciful.” (*Qur’ān*, 4: 29). Verily consuming other’s property leads to a decrease in their wealth, and where this crime is committed against a poor person, the level of his need will dramatically increase. For this reason injustice as mentioned above has no place in the *Sharī’ah*, it is the source of all evils, thus effective poverty eradication strategies should start primarily with eliminating injustice in all of its forms.

The federal and the State Judicial System must be empowered with legal provisions which will enable them to tackle any form of injustice existing in society. In the following sections an example of injustice at the governmental as well as the individual level will be given.

### 6.3 UNJUSTIFIED TAXES

Taxes are one of the major sources of government revenue. These revenues are supposed to be generated whenever a pressing need arises. Imposing taxes upon the people is only justified when an Islāmic government is unable to fulfil the necessary needs of its citizens. The *bait al-māl* or the ministry of finance might not be able to fulfil these necessities which require large funds in many cases. Hence Muslim scholars opined that taxes could be imposed on the citizens in order to raise the required funds. According to this opinion, taxes can only be imposed if there are absolutely no funds in the treasury or the needs of the army have increased above its capacity. In such circumstances the state has the right to levy taxes on the rich up to the needed level or until the treasury has gained sufficient financial resources (Al-Qaraḏāwī, 2009).

However, the imposition of taxes should not be burdensome which may result in killing the work incentives of the tax payers. To ensure an effective legal collection of taxes, the scholars holding this view came up with a set of conditions or guidelines that must be fulfilled before the tax collection. They stated that before tax collection there should be a genuine public need and the government has no other financial means to satisfy it except by imposing taxes. The basic principle governing the acquisition of others' property is prohibition except through lawful ways. The Prophet (*ṣal-Allāhu 'alayhi wa sallam*) said: "The property of a Muslim is unlawful except by his willingness and consent" (Al-Albānī, 1988). In another place he said: "I have been commanded to fight against people, till they testify to the fact that there is no deity worthy of worship except Allāh, and believe in me (that) I am the messenger (from the Lord) and in all that I have brought. And when they do it, their blood and riches are guaranteed protection on my behalf except where it is justified by law, and their affairs rest with Allāh" (Al-Albānī, 1988). Similarly, the basic principle with regard to liability is absence. This means that an individual is not liable unless the law states so. Thus, it is not allowed to violate private ownership except for a permissible and justified reason which usually serves the public interest. The scholars also mentioned that imposition of taxes should be based on justice. Situations where a section of the population would benefit at the cost of the others must be avoided. The tax money should also be spent on legal *Shari'ah* compliant interests of the public and not in sinful projects or in extravagance. It should not be spent for political

purposes or for the personal interests of the rulers or the people in authority.

A government has to take precaution when collecting taxes because it can have a negative impact on attracting investment whether it is domestic or foreign and consequently on poverty alleviation. Investment whether local or foreign has positive effects on poverty alleviation. It leads to job creation, production of diverse products at competitive prices and a transfer of knowledge and skills thus developing the human capital of a country. If investment is discouraged it burdens the government leading to more tax collection thus creating a repetitive cycle. Taxes deter local and foreign investors from investing their capital in a country with high tax rates or double taxation. Corporations tend to seek countries that will give them tax breaks or tax holidays. If investors are repelled by taxes this will decrease economic growth.

‘Umar ibn ‘Abd Al-‘Azīz is an appropriate example of how the granting of freedoms to individuals and their businesses coupled with the removal of unnecessary taxes can boost the economy. The openness of an economy and its reduced taxes are major determinants of prosperity especially in this globalized era. He understood that giving people freedom to trade in any industry, migrate freely and set their own prices while marketing their products could only have positive effects if taxes were removed. The Caliph forbid the taking of *jizyah* from *ahl-dhimmah* who had accepted Islam as this was oppression. This is in stark contrast to the current situation where Muslims are restricted entry into other Muslim countries either in the form of visa requirements or they are charged different taxes.

#### 6.4 RIBĀ AND GAMBLING

In the process of striving to earn a living, Muslims have to adhere to the *Sharī‘ah* in order for their wealth to be blessed by Allāh. The *Qur’ān* prohibits all forms of illegal dealings, transactions and acts which usually affect wealth negatively; Allāh says in the *Qur’ān*: “And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully” (*Qur’ān*, 2: 188). “O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill

yourselves (nor kill one another). Surely, Allāh is Most Merciful to you.” (*Qur’ān*, 4: 29).

Based on the above mentioned statements, *ribā* is strictly prohibited. The poor are usually victims of *ribā* because of their desperation. An example of such exploitation is that done by microcredit institutions. They charge interest rates ranging from 10% to 75% on the principal (Sudhirendar, 2014). The *Qur’ān* says: “O you who believe! Be afraid of Allāh and give up what remains (due to you) from *Ribā* (usury) (from now onward), if you are (really) believers. And if you do not do it, then take a notice of war from Allāh and his Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums).” (*Qur’ān*, 2: 278-279).

*Ribā* is strictly prohibited because it leads to devouring people’s wealth illegitimately while it also enriches the wealthy and increases the poverty of the needy. Similarly *Qur’ān* forbids gambling because it leads to eating other people’s property without justification. The *Qur’ān* says: “O you who believe! Intoxicants (all kinds of alcoholic drinks), gambling, *al-Anṣāb*, and *al-Azlām* (arrows for seeking luck or decision) are an abomination of *Shaiṭān’s* (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.” (*Qur’ān*, 5: 90).

Research has shown the negative impact that both interest and gambling have on the poor and the economy in general. There is a clash of ideology present in research on how gambling affects the poor. Proponents of gambling say the negative elements claimed by opponents are an exaggeration. In cases such as these where there is a conflict of information we use what Allāh and His Messenger (*ṣal-Allāhu ‘alayhi wa sallam*) have said as a deciding factor and with *ribā* and gambling the opponents of these acts are upon the truth (Casino-Free Philadelphia, 2014). Gambling does not bring any real value to the economy and it reduces the positive impact of legitimate business activity as they have to compete with gambling entities which are usually cash cows. In the long run this has a negative effect on the poor as they are hopeful in lotteries, casinos and their likeness. Although interest is often not considered to be a cause of physical poverty its effects in creating failed economies is apparent. Unfortunately in many instances it comes in the form of foreign aid, micro-loans or loans requiring structural adjustment. All these are contributing factors to the failure of any poverty eradication efforts.

## 6.5 MISMANAGEMENT OF THE ZAKĀT WEALTH

The *Qur'ān* says: “*Al-Ṣadaqāt* (here it means *zakāt* — obligatory charity) are only for the *Fuqarā'* (needy), and *Al-Masākīn* (the poor) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (toward Islam); and to free the captives; and for those in debt; and for Allāh's Cause (i.e. for *Mujāhidūn* – those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allāh. And Allāh is All-Knower, All-Wise.” (*Qur'ān*, 9: 60). One of the most important issues that the *zakāt* institutions should take note of are the *zakāt* financial statements and accounts. These statements and accounts should be completely separated from any other financial statements. This is obviously because in the previously mentioned *Āyah* it is stated that *zakāt* is only given to those eight categories. Restricting the reception of *zakāt* to those mentioned in the *Āyāh* cannot be properly achieved save with an accurate documentation of *zakāt* collection and its disbursement. In the absence of vigilant separation, it can happen that the rights of the eight categories are unlawfully given to someone else which is a sensitive matter because it is oppression.

The scholars mentioned that it is obligatory upon the leader to have a separate *bait al-māl* for *zakāt* where *zakāt* is properly preserved and well documented until it is properly disbursed to its rightful people (Kuwaiti Encyclopaedia of Fiqh, 1404). Imam al-Nawawī said it is imperative that those responsible for collecting *zakāt* should be very concerned with documenting the *zakāt* recipients, the amount disbursed and the level of their needs. This is to give more free time for collecting the *zakāt* after knowing who deserves it. This type of documentation has the great advantage of easing the quick disbursement of the *zakāt* because the needy are already known together with their needs; what is left is just to collect and disburse it according what is documented. Imam al-Nawawī said by doing this we will gain two benefits:

- a. Giving the right to its owner on time (which is the nature of *amānah*)
- b. Staying away from *gharar* that might lead to a loss in the *zakāt* collected. This is because the more time *zakāt* is kept with us without distribution the more risk exists. This will turn the *zakāt* institution into a guarantor and not a trustee anymore, but if we disburse the *amānah* as soon as we receive it, we will avoid any risk. Separation of financial statements regarding *zakāt* will enable



us to gain the benefits that Imam Al-Nawawī has stated. If the statements are unified, then it creates another task of separating the accounts when the *zakāt* comes which will delay its disbursement. It will also open the possibility of errors in calculation resulting in taking the *amānah* that has been placed upon the *zakāt* institution. A prominent scholar of this contemporary era, Shaikh Mukhtār Al-Shanqīṭī, mentioned that the *Sunnah* of the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) confirms that the *zakāt* money will never be mixed with another money except it destroys it. (*Sharḥ ‘Umdat al-Fiqh*) So mixing the financial statements of *zakāt* with other statements is not even good for the *zakāt* institutions because the *barakah* will be removed from the other wealth.

Furthermore, one of the areas where mismanagement takes place concerning zakat is the issue of investment. It should be noted here that the full ownership of *māl* in all of its forms belongs to Allāh. Man only has partial ownership. What should be understood about the nature of *zakāt* is that it is merely the right of Allāh on the wealth of a Muslim that He takes from what He owns and a rich person is only assigned to deliver it to those whom Allāh wishes. Based on this the *zakāt* institutions are only agents who are entrusted by Allāh to collect some part of His Wealth, the *zakāt*, from those rich people whom He granted permission to use it or to put it in the proper place. Hence the job of an agent is just to collect the due right (which is an *amānah* with him) and pass it immediately to those whom Allāh has given that right without any form of delay except where necessary. Any form of negligence in delivering the *amānah* will make the agent liable of paying whatever is missing. This is clearly shown in the following *Āyah* where Allāh reminds us that the wealth in our possession is only a trust that He has placed upon us and our role is to act as trustees over it. “Believe in Allāh and His Messenger and spend of that whereof He has made you trustees. And such of you as believe and spend (in Allāh’s way), theirs will be a great reward” (*Qur’ān*, 57: 7). It is mentioned above that the *zakāt* collected must be disbursed immediately because this is the nature of *amānah* in Islam. Allāh says “Verily, Allāh commands that you should render back the trusts to those, to whom they are due; and that when you judge between men, you judge with justice. Verily, how excellent is the teaching which He (Allāh) gives you! Truly, Allāh is Ever All-Hearer, All-Seer.” (*Qur’ān*, 4: 58). A Command from Allāh necessitates a prompt response. This is also the practice of the

Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) as he would immediately distribute what he received of *zakāt*. ‘Uqbah ibn Al-Ḥārith (May Allāh be pleased with him) said:

Once I performed the ‘Aṣr prayer in Al-Madīnah behind the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*). He (*ṣal-Allāhu ‘alayhi wa sallam*) got up quickly after finishing the prayer with Taslīm, and stepping over the people, went to one of the rooms of his wives. The people were startled at his haste, and when he came out and saw their astonishment at his urgency, he said, "I recalled that there was some gold left with me which was meant for charity; I did not like to keep it any longer, so I gave orders that it should be distributed". (Ibn Ismā‘īl, 2000). In another narration, the Messenger of Allāh said, "I had left some gold for ṣadaqah in the house, and did not wish to keep it overnight" (Ibn Ismā‘īl, 2000).

The saying of Allāh (concerning the *zakāt* recipients) shows that the ownership of the *zakāt* belongs to those eight recipients which should be given to them immediately. Therefore there is no way that the *zakāt* collected can be an income for a company or organization because it is someone else’s money.

Imām al-Shīrāzī (a prominent scholar among the Shāfi‘īs) said about this issue; it is impermissible for the one who *zakāt* is *wājib* upon to delay its payment, this is because *zakāt* is the right of humankind (the eight categories) that the rich are requested to give it to them, thus it is impermissible for him to delay the payment.” (Al-Shīrāzī, n.d.) Al-Dasūqī (a Mālikī scholar) said about the disbursement of *zakāt*: “it must be disbursed immediately, it is impermissible for him to keep it to be disbursed gradually whenever a needy comes to him.” (al-Dasūqī, n.d.) All these statements were made because the money does not belong to the rich; it is the property of others which must be returned to them. If this is the case of the rich who *zakāt* is *wājib* upon, the status of his representative must be the same according to the legal maxim that says: *Al-badal ya’ khudhu hukm al-mubdal minhu* which means the representative or agent takes the same ruling and effect as his principal. Thus, if the rich person is obliged to disburse the *zakāt* immediately, the same obligation goes to whoever replaces him in his job (such as the *zakāt* collectors or institutions). This is supported by the previously mentioned opinion of Imam al-Nawawī that thorough documentation of *zakāt* recipients, their amount and the level of their needs will aid

quick disbursement of *zakāt*. This is the main role an agent should fulfil, ensuring that the right which is received from the rich should be immediately delivered to its owners without delay. This will be a prompt fulfilment of *amānah* and remove the risk of him keeping the *zakāt* unnecessarily which exposes him to liability for it.

Mismanagement in the *zakāt* system can be found in its collection, preservation and distribution as mentioned above. There have been reported cases of mismanagement of funds in different Muslim countries and communities around the world. Some Muslim Organizations accept and use *zakāt* funds even though they are not eligible for them based on wrong fatwas and inventing new reasons to accept *zakāt*. Wrong *ijtihād* is used to justify the hosting of expensive awards, galas, and dinners. In addition in some places *masājid* are being built in affluent neighborhoods and all of these are evidence that in those places *zakāt* has become wealth that circulates among the rich. This is contrary to the objective of *zakāt* which is to help the poor and needy and the other categories mentioned in the *Qur'ān*. Sadly this practice is often left unchecked by the majority of the Muslims based on blind trust or a lack of knowledge (Arkib Harakah, 2011). Furthermore there are cases where *zakāt* funds are used to pay for academic researches which can easily be done pro bono by qualified experts. According to *Sharī'ah* it is impermissible for a *zakāt* institution to pay for research into a matter when there are qualified people willing and able to do it for free and this is if the research is necessary at all. This is because, as previously mentioned, the *zakāt* money does not belong to the institution and anything they use it for should be permitted by *Sharī'ah*.

There have been cases where insufficient security practices are followed when collecting and disbursing the *zakāt* items such as money and clothes. The *zakāt* payers do not go to the *zakāt* recipients as they should and it becomes a humiliating process where people end up in stampedes looking for their need (Niaz, 2011). In one case, an audit of an Islāmic Organization revealed the inappropriate use of *zakāt* funds by one of its leaders. It also revealed the personal use of *zakāt* funds on relatives even though they were not qualified *zakāt* recipients (McClean, 2011). If *zakāt* was managed properly at every stage in the system then the billions collected globally could lift millions of Muslims out of poverty (Irin News, 2016). Clearly some organizations, although they may have good intentions, have deviated their understanding of *zakāt* issues away from what the *Sharī'ah* stipulates or intends (Villarino, 2016).

## 7. AN APPLICATION OF THE TWO APPROACHES: CASE STUDY OF ‘UMAR IBN ‘ABD AL-’AZIZ

‘Umar ibn ‘Abd Al-‘Azīz is an excellent example of how the ISA and IMA offered by the *Qur‘ān* can be applied to alleviate poverty. He became Caliph at a time of rampant injustice due to the corrupt leadership of some people who did not fear Allāh. He was born in Madinah 61H to the granddaughter of the second caliph of *Islām*, ‘Umar ibn Al Khaṭṭāb (May Allāh be pleased with him). Although he was wealthy and of noble lineage he pursued knowledge at a very young age until he reached the status of a respected scholar. He made a great transformation of his character by the Mercy of Allāh after he became caliph. A keystone of his leadership was his emphasis on piety, justice, enjoining good and forbidding evil with correct measures. He utilized both the spiritual and physical approach in tackling poverty in the *Ummah*. Although his caliphate was short (he died in Damascus aged thirty-nine years and six months), he had achieved what no one achieved after the four rightly guided caliphs (Ibn Muḥammad, 2002; Al-Dhahabī, 1998; Tahir, 2015).

### 7.1 IMPLEMENTATION OF ISLAMIC SPIRITUAL ASPECT BY UMAR’S ADMINISTRATION

This rightly-guided caliph of *Islām* applied the ISA by protecting the *Islām* and *īmān* of the Muslims under his leadership. He succeeded in reforming the hearts of the people. A primary objective of his administration was to develop and fortify the *taqwā* of Allāh in the hearts of the Muslims. ‘Umar rectified his own *Islām*, *Īmān* and heart before remedying the situation of his subjects. This had a strong impact as actions speak louder than words. The people were convinced of the truth as every action taken by his government was a reflection of Islāmic values and thus the ISA.

An example of the positive results of his commitment to applying the ISA is the profound sense of *tawakkul* in Allāh and belief in Divine Decree that the people developed. This unshakeable belief made them content with what Allāh had given them. Their *tawakkul* in Allāh encouraged them to work hard to earn their *rizq*. Unlike in current times the poor lived alongside the wealthy without any form of segregation or discrimination whether apparent or subtle. The ISA is not materialistic thus status and relationships are not determined by wealth. The psychological benefit of this is that the poor during the time of ‘Umar would not think of themselves as

disadvantaged and only when a chance to spend in the way of Allāh would present itself would they realize their economic disadvantage. They would desire the money to spend in the way of Allāh. Even with regard to this Allāh made it easy for them as the obligation to spend is lifted from those who do not have the means. Nonetheless they still get the full reward as the one who did actually spend. The following *ḥadīth* is evidence of that.

While the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) was in a *Ghazwah* he said, "Some people have remained behind us in Madīnah and we never crossed a mountain path or a valley, but they were with us (i.e. sharing the reward with us), as they have been held back by a (legal) excuse (Ibn Al-Ḥajjāj, 2000).

This injunction is a mercy and blessing from Allāh and He gives it to the people who are sincere and love to serve Him even if they lack the means. This also had a psychological benefit in the sense that it made the poor feel that they were a recognized part of society. Therefore the ISA is of primary importance in any affair of the Muslims as aforementioned and the Case of ‘Umar is evidence of that.

## 7.2 IMPLEMENTATION OF ISLAMIC MATERIAL ASPECT BY ‘UMAR’S ADMINISTRATION

The Islāmic Material Approach is unique as it is divine revelation unlike the economic models and policies in the world. ‘Umar was confronted with the task of revitalizing the *Ummah*'s economy. In order to do this, he made use of IMA tools provided by the *Qur’ān* such as *zakāt* and voluntary *ṣadaqah*. It has been reported that he requested Sālim ibn ‘Abd Allah ibn ‘Umar to compile a book on how ‘Umar ibn Al-Khaṭṭāb dealt with *zakāt* so that he could emulate him. *Zakāt* is a major source of funds and property for the *bait al-māl*. Previous rulers had misused the *zakāt* funds and ‘Umar sought to rectify this. He implemented a set of well-planned strategies to make *zakāt* collection efficient and effective:

- a. He created a system where *zakāt* was deducted directly from the salary of workers who were supposed to pay *zakāt*. The positive effect of this was two-fold: the state was effective in collecting *zakāt* and it also reduced the state's expenditure of *zakāt* as a salary payment for the *zakāt* collectors. Thus the *zakāt* institution

was able to save more to benefit the other *zakāt* recipients who needed it more

- b. The confiscated properties and land that he had returned to their rightful owners provided a unique opportunity to collect the *zakāt* from them. This act of justice had developed a sense of trust between the caliph and the people so it was easy to gain access to them and the *zakāt* from their wealth.
- c. The Caliph commanded his governors to collect the *zakāt* from its rightful sources and distribute it to the people Islam had given it to.
- d. ‘Umar ibn ‘Abd Al-‘Azīz instructed the workers to ensure that *zakāt* was first distributed to the poor people of the region where it was collected. Hence the wealthy of a region would pay *zakāt* and it would go directly to the hands of the poor people in the same region. The *zakāt* would only go to the caliph when the poor of that area were satisfied and even then it would only be re-directed to poor people of another region instead of being hoarded in *bait al-māl* (Muhammad, 2014; Tahir, 2015).

These strategies created a situation whereby a man would have charity to give to the needy people but he would have to submit it to the *bait al-māl* as there were no needy people to receive it. The Caliph succeeded because he emphasized the protection of the *īmān*, *dīn*, and *māl* and aligned his reforms accordingly.

## 8. CONCLUSION

The economy and business activities have been given a secular role and major stakeholders in the fight against poverty have also taken on a secular approach. Without exaggeration or false logic, billions have been spent in the fight against poverty and those billions could have been saved by applying the *Qur’ān* and in this case, particularly the Islāmic Spiritual and Material Approaches which have been deduced from it. The ISA is often neglected due to the dichotomy that exists between religion and economics. The IMA on the other hand has been applied especially in the area of *zakāt*, voluntary charity and *waṣiyyah*. However an integrated application of both approaches is needed and the case study of ‘Umar supports this notion.

Poverty is part of the decree of Allāh and He knows best why He made it that way. His help has to be sought by applying the

*Qur'ān* and *Sunnah*. The Prophet said (*ṣal-Allāhu 'alayhi wa sallam*): “O young man, I shall teach you some words [of advice]: Be Mindful of Allāh and Allāh will protect you. Be mindful of Allāh and you will find Him in front of you. If you ask, then ask Allāh [alone]; and if you seek help, then seek help from Allāh [alone]. And know that if the nation were to gather together to benefit you with anything, they would not benefit you except with what Allāh had already prescribed for you. And if they were to gather together to harm you with anything, they would not harm you except with what Allāh had already prescribed against you. The pens have been lifted and the pages have dried” (*Al-Tirmidhī*, n.d.). In another narration he said: “Be mindful of Allāh, and you will find Him in front of you. Recognize and acknowledge Allāh in times of ease and prosperity, and He will remember you in times of adversity. And know that what has passed you by [and you have failed to attain] was not going to befall you, and what has befallen you was not going to pass you by. And know that victory comes with patience, relief with affliction, and hardship with ease” (*Al-Tirmidhī*, n.d.).

Based on this the focus should be on how people protect their *Dīn* and *Īmān* by accepting the decree of Allāh while remaining steadfast in efforts to alleviate their poverty. They should not despair of the Mercy of Allāh and should be contented and not look at those above them. This is taken from the *ḥadīth* “Do not look at those above you” (Muslim, 2000). This paper has meticulously shown how the *Qur'ān* addresses the issue of poverty by offering the Islāmic Spiritual and Material Approaches. It has discussed in detail their components and their benefits. A valuable aspect of the paper is the Case Study of 'Umar ibn 'Abd Al-'Azīz as an example of the application of the ISA and IMA. The case also serves to re-affirm the correct belief that *Qur'ān* is sufficient even in modern times without a need to re-vamp it, its interpretation or *Islām* to suit current economic trends.

## REFERENCES

- Al-Albānī, Muḥammad, N. *Ṣaḥīḥ al-Jāmi' al-Ṣaḥīḥ*. Beirut: al-Maktab al-Islāmī, 1988.
- Al-Bahūtī, Manṣūr. *Al-Rawḍ al-Murbi'*. Riyadh: Madār al-Waṭan, 2005.
- Al-Baihaqī, Aḥmad. *Shu'ab al-Īman*. Beirut: Dār al-Kutub al-'ilmiyyah, 1410.

- Al-Dasūqī, Muḥammad, ‘A. *Hāshiyat al-Dasūqī. Dār Ihyā’ al-Kutub al-‘Arabiyyah*, n.d.
- Al-Dhahabī, Muḥammad. *Siyaru ‘A’lām al-Nubalā’*. Beirut-Lebanon: Mu’assasat al-Risālah, 1998.
- Al-Hilālī, Muḥammad, T., and Muḥammad Khān. *The Noble Qur’ān, English Translation of the Meaning and Commentary*. Saudi Arabia: King Fahd complex for the printing of the Holy Qur’ān, n.d.
- Al-Sijjīstānī, Sulaimān. *Sunan Abī Dāwūd*. Beirut: Dār Al-Fikr, 1969.
- Al-Shīrāzī. *Al-Muhadhdhab*. Dimashq: Dār al-Qalam, n.d.
- Al-Nasā’ī, Aḥmad. *Al-Sunan Al-Kubrā*. Beirut: Mu’assasat al-Risālah, 2001.
- Al-Qaraḍāwī, Yusuf. *Fiqh al-Zakāt*. Beirut: Mu’assasat al-Risālah, 2009.
- Al-Sa’dī, ‘Abd Al-Raḥmān. *Taisīr Al-Karīm Al-Raḥmān Fī Tafsiṛi Kalām Al-Mannān*. Riyadh: Maktabat al-Malik Fahd, 1424.
- Al-Ṭabarānī, Sulaimān. *Mu’jam Al-Ṭabarānī*. Riyadh: Dār al-Sumai’ī, 1994.
- Al-Tirmidhī, Muḥammad. *Sunan al-Tirmidhī*. Beirut: Dār Ihyā’ al-Turāth, n.d.
- Anup Shah. “Causes of Poverty, Global Issues.” <http://www.globalissues.org/issue/2/causes-of-poverty>.
- Arkib Harakah Daily. Don’t Blame Others if Poor Muslims Leave Islam. <http://arkib.harakahdaily.net/arkibharakah/index.php/arkib/berita/lama/2011/8/41772/dont-blame-others-if-poormuslims-leave-islam.html>.
- Avocats Sans Frontières. “How Access to Justice Can Reduce Poverty.” Avocats Sans Frontières. <http://www.asf.be/wp-content/uploads/2013/03/Access-to-justice-and-poverty-reduction.pdf>.
- Boghani, P. “As Chinese Millionaires Rise, Happiness Falls.” CNN.com. <http://edition.cnn.com/2013/01/16/business/china-millionaires-happiness/>.
- Business Pundit.com. “10 Millionaires Business Men who committed suicide.” Business Pundit. <http://www.businesspundit.com/10-millionaire-businessmen-who-committed-suicide/>.
- Casino-Free Philadelphia. “Gambling and the Poor.” Casino-Free Philadelphia. <http://www.casino-freephilly.org/casino-facts/gambling-and-poor>.
- Ibn Al-Ḥajjāj, Muslim. *Ṣaḥīḥ Muslim*. Riyadh: Dār al-Salām, 2000.



- \_\_\_\_\_. *Ṣaḥīḥ Muslim*. Riyadh: Ri'āsat Idārat Al-Buhūth Al-ʿIlmiyyah Wa Al-Iftā, n.d.
- Ibn Ḥanbal, Aḥmad. *Musnad Al-Imām Aḥmad*. Beirut: Mu'assasat Al-Risālah, n.d.
- Ibn Ḥajar, Aḥmad. *Bulūgh al-Marām*. Riyadh: Dār Al-Salām, n.d.
- Ibn Ismā'īl, Muḥammad. *Ṣaḥīḥ al-Bukhārī with Fath*. Riyadh: Dār al-Salām, 2000.
- \_\_\_\_\_. *Al-Adab al-Mufrad*. Riyadh, Maktabah al-Ma'ārif, 1998.
- Ibn Kathīr. *Tafsīr al-Qur'ān al-Aḍīm*. Al-Qāhirah: Dār al-Afāq al-ʿArabiyyah, 2006.
- Ibn Muḥammad, Hayāt. *al-Athār al-Wārida ʿAn ʿUmar ibn ʿAbd Al-ʿAzīz Fī al-Aqīdah*. Madīnah: Islamic University, 2002.
- Ibn Rajab, ʿAbd Al-Raḥmān. *Jāmi' al-'Ulūm wa al-Ḥikam*. Al-Dammām, Dār ibn al-Jawzī, 1427.
- Ibn Qudāmah, ʿAbd Allah. *Al-Mughnī*. Beirut: Dār Kutub al-ʿilmiyyah, 2005.
- Irin News. "A Faith-Based Aid Revolution in The Muslim World?" Irin News. <http://www.irinnews.org/report/95564/analysis-faith-based-aid-revolution-muslim-world>.
- Ismail, Azman and MD. Ḥabībūr Raḥmān. *Islamic Legal Maxims Essentials and Application*. Malaysia: IBFIM, 2013.
- Laldin, Mohamad, A. *Islamic Legal Maxims & Their Application in Islamic Finance*. Kuala Lumpur: ISRA, 2013.
- Marsh, S. "German Billionaire Commits Suicide After VW Loses." Reuters. <http://www.reuters.com/article/us-merckle-newsmaker-sb-idUSTRE5055O820090106>.
- McLean, J. "Muslim Charity Squandered Money for Poor." The Star. [https://www.thestar.com/news/gta/2011/01/20/muslim\\_charity\\_squandered\\_money\\_for\\_poor](https://www.thestar.com/news/gta/2011/01/20/muslim_charity_squandered_money_for_poor).
- Mohammad, J.K. "Deaths During Zakat Distribution. Dhaka Tribune." <http://www.dhakatribune.com/bangladesh/2015/jul/11/deaths-during-zakat-distribution-rekurs>.
- Mohammed, W. "Zakāt is Being Misused." Times of India. <http://timesofindia.indiatimes.com/city/mumbai/Zakat-is-being-misused/articleshow/15367590.cms>.
- Muḥammad, Ḥ.M. "Sīrah wa Manāqib ʿUmar ibn ʿAbdul ʿAzīz." Madrasato-Mohammed. <http://madrasato-mohammed.com/abd%20aziz.pdf>.
- Muhammad, Tamir, and Noha, Abū Al-Yazid. *Biographies of the Rightly Guided Caliphs*, Egypt: Dār al-Manārah, 2001.
- Niaz, T. "Corruption, Mismanagement Plague Zakāt System." Pakistan Today. <http://www.pakistantoday.com.pk/2011/01/>

- 10/national/corruption-mismanagement-plague-zakat-system/.
- Oxford, "Oxford Advanced Learner's Dictionary of Current English." New York: Oxford University Press, 8th Edition, 2010.
- Shah, A. "Poverty Facts and Stats. Global Issues." Global Issues. <http://www.globalissues.org/article/26/poverty-facts-and-stats>.
- Shaikh, Aḥmed and Usman Omarji. "Zakāt, Poverty and the Kitchen sink." Muslim Matters. <http://muslimmatters.org/2016/06/20/zakat-poverty-and-the-kitchen-sink/>.
- Shiraz, N.S. "Integrating Zakāt and Waqf into the Poverty Reduction Strategy of the IDB Member Countries." *Islamic Economic Studies* 22, no. 1 (2014): 79-108.
- Sirageldin, I. "Elimination of Poverty: Challenges and Islamic Strategies." *Islamic Economic Studies* 8, no. 1 (2000): 1-16.
- Sudhirendar, S. "Are Micro-Finance Institutions Exploiting the Poor?" Info Change India. <http://infochangeindia.org/poverty/analysis/are-micro-finance-institutions-exploiting-the-poor.html>.
- Tahir, I.N. "Socio-Economic Reforms in Line with the Maqāsid al-Sharī'ah: The Case of 'Umar ibn 'Abd Al 'Azīz." Al-Shajarah, *Journal of the International Institute of Islamic Thought and Civilization* 20, no. 2 (2015): 211-46.
- The Daily Star. "2 Zakāt Clothes Seekers Killed in Stampede." The Daily Star. <http://www.thedailystar.net/2-zakat-clothes-seeers-killed-in-barisal-stampede-34863>.
- Villarino, M.E., "Zakat Takes the Spotlight." Devex. <https://www.devex.com/news/zakat-takes-the-spotlight-85891>.
- Wizārat al-Awqāf wa al-Shu'ūn al-Islāmiyyah. *Al-Mausū'at al-Fiqhiyyah al-Kuwaitiyyah*. Al-Kuwait: Dār al-Salāsīl, 1404-1427.
- Yunus, M. "Poverty Alleviation: Is Economics Any Help? Lessons from the Grameen Bank Experience" *Journal of International Affairs* 52, no. 1 (1998): 47-65.