

COMBATING POVERTY THROUGH ISLAMIC ECONOMIC SYSTEM FOR SELF RELIANCE

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Abstract

Self reliance as a means of eradicating poverty has become a concept central to Nigeria policy in recent years. This paper tries to assess the major problem of the policy, however, its approach lack divine regulations, ethics, juridical elements and ability to shape and direct the attitude and behavior of people towards it. Many Nigerians do not recognize their religious and moral obligations to become self reliant and economically independent. The objective of this paper is to examine the Islamic approach to self reliance and economic rules as a means of combating poverty. The paper adopted a literature survey and data were presented based on direct deduction from the Qur'an and Sunnah of the Prophet (pbuh) and on the writings of prominent scholars. From the findings, the paper confirms that self reliance as a means of combating poverty is embedded in the Islamic economic system. It also discussed the dependence of any abled person on somebody else for a livelihood as a religious sin, social stigma and disgraceful humility. The Prophet warned against it. The paper further identified some Islamic economic system approaches for poverty reduction like Zakat, Sadaqah, law of inheritance, Sadaqatul Jariyat and waqf. The paper quoted some ahadith of the Prophet that further identify work as the first weapon for poverty alleviation. It finally recommends Islamic approach to self reliance as a means of implementing divine economic rules for eradicating poverty as an alternative to the secular approach and hoped that this will go a long way in eradicating poverty in Nigeria.

Keyword: Poverty alleviation, Islamic approaches.

Introduction

This paper looked into combating poverty through Islamic economic system for self reliance in Muslim society and contrasting the actual outcome of practical implementation with theoretical analysis carried out by contemporary Muslim economists. The paper concluded that Islamic economic system for self reliance based on principles of *Shari'ah* was revealed by Allah (SWT) and implemented by the Prophet (pbuh), and it was meant to remedy man's economic predicament. To achieve this, the paper took a quick overview of self reliance in Islam, and its importance with relevant quotations from Qur'an and *Hadith* of the Prophet, the objective of Islamic economic system, Islamic economic prescriptions for self reliance, recommendations and conclusion.

Self Reliance in Islam

Hornby (2001), defined self reliance as the ability to do things and make decisions by yourself, without needing other people to help you. Martin (2007) described it as reliance on one's effort and ability to take decisions. Self-confidence is borne from the believer's intimate knowledge and understanding that

Allah is ever ready to assist those who strive and struggle in His way. Self-confidence comes from depending upon Allah and knowing that He is there to help you, protect you and shower His mercies upon you: Allah (SWT) says in the Qur'an:

So he who gives (in charity) and fears (Allah) and (in all sincerity) testifies to the best. We will indeed make smooth for him the path to Bliss. (Qur'an 92:5-7)

Self-confidence also emanates from knowing that Allah in His infinite mercy has equipped man with all that he requires to undertake the tasks set before him. It is not characteristic of the One that is Most Just and Most Merciful to prepare man for a duel without equipping him with the necessary tools.

Self-confidence is thus borne out of total reliance and trust in Allah. It is knowing that at every step of one's journey Allah is there assisting him. If a person constantly holds himself back believing that he is weak and incapable and blame his incompetence on minor inadequacies, then he is bound to fail. One must never allow himself to believe or feel that Allah has treated him unfairly or that He has placed upon him a burden he cannot shoulder. Allah (SWT) says in the Qur'an:

On no soul does Allah place a burden greater than it can bear. (Al-Baqarah 2:286)

Likewise, hope is central to one's efforts and his success. He must sincerely hope and believe that everything he does to earn the pleasure of Allah will lead him to fulfillment. A superiority complex negates the task of self-development. An inferiority complex is derived from lack of confidence in Allah and oneself. One should never allow himself to believe that he cannot fulfill his obligations nor should he despair of the mercy of Allah. Confidence, hope and determination are all important ingredients for one's success and self-reliance. Allah (SWT) says in the Qur'an:

Those unto whom men said: Lo! the people have gathered against you, therefore fear them. But it only increased them in faith and they cried. Allah is sufficient for us! Most Excellent is He in whom we trust! (Qur'an 3:173-174)

One must be wary, however, of the kind of self-confidence that causes a person to proclaim himself self-sufficient. Modern concepts of self-sufficiency are indeed an evil form of *shirk* or polytheism. To ascribe self-sufficiency to oneself is to assume for oneself an attribute reserved only for Allah. For the Muslim, self-confidence is wholly dependent upon the trust one places in Allah; it is not an arrogant proclamation of complete independence from Allah. Allah alone is self-Sufficient. All else is reliant upon Him for existence.

Islam views self reliance of a man's right to earn daily living according to Kamal, (1999) on three things: first, money and property are for Allah and people are equal in gaining them and making use of them. Secondly, man has an inalienable right to earn his livelihood. Under no circumstances should he be deprived of it. Thirdly, man is obliged to exert his utmost efforts in working and utilizing nature's resources to his interest. Allah (SWT) states:

...Therefore, go about in the spacious sides thereof, and eat of His provision, and to Him is the return after death. (Qur'an 67:15)

The Prophet (pbuh) Said:

No one ever eats any better food than that earned by the work of his hand. (Bukhari).

It is better for one of you to take a rope, bring a load of firewood on his back, and sell it, thereby preserving his respect than that he should beg from people whether they give him anything or refuse him (Bukhari).

By such strong admonitions, the Prophet (pbuh) intended to train the Muslim to safeguard his dignity, develop self reliance and stay clear of depending on others. It is clear that paradise is guaranteed for those who do not beg. He says:

If anyone guarantees me that he will not beg from people. I will guarantee him Paradise (Abu Dawud and Nisa'i)

Principles of Islamic Economic System

The Islamic economic system is based on the following basic principle:

- 1) Allah as the Ultimate owner of all property, mankind as the trustee. Allah (SWT) Says in the Glorious Qur'an:

*The earth belongs to Allah, He gives to His Servant as He pleased.
(Qur'an 7:128)*

Since Allah is the Creator and sovereign of the entire universe, everything in it belongs to Him. Human beings are born and will die, and while they are on earth they hold property as trust. Human being has the right to own, use and take the benefits of the property, but he must abide by Allah's (SWT) laws regarding its acquisition, uses and disposal for self reliance.

- 2) Encouragement of Initiative and Disposal of Surplus Wealth: Human being has different levels and types of abilities, their abilities are not equal, therefore, they are not equally productive. Allah Says in the Glorious Qur'an:

*And Allah has made some of you to excel others in means of subsistence
(Q16:71)*

Islam does not enforce an artificial equality, it allows free enterprise so that a man is encouraged to exert himself to the best of his ability and get financial benefit for his hard work. Allah (SWT) testified to this where He Says:

And for men is the benefit of what they earn. And for women is the benefit of what they earn (Q4:32).

He is however subject to a number of Islamic financial and economic laws that encourage the disposal of surplus wealth for the general benefit of the community and for the poor and needy in particular. Allah (SWT) says in the Qur'an:

And they ask you (Muhammad) as to what they should spend. Say; what you can spare (over and above your needs) Q2:219.

One can see the advantages to this approach, which takes account of human nature. Under the Communist System there is little incentive for the individual to work hard and use his initiative. The Government pays or provides for the workers, each according to his need, therefore he never sees the material reward of his extra effort, nor does he possess any surplus to dispose, the government takes it away at source.

Under the pure capitalist system, the hard working or clever individual can collect the fruit of his success, but has no obligation to give what is surplus to help the needy, because of this defect in pure capitalism, democratic capitalist countries have found it necessary to take special measure to relieve the poor suffering through taxes, and various welfare schemes so that they can be self reliant. In many non-democratic capitalist countries, however, the poor are left to fend for themselves or die, this causes class hatred and social unrest.

The Islamic divine economic system embodies the best combinations, encouragement of individual initiative and disposal of surplus by compulsory taxes such as *Zakat* and *Sadaqah* among others.

- 3) Wider Circulation of Wealth: In order to avoid concentration of wealth in the hands of the few, to the neglect of the weak, a number of measures are prescribed or recommended in Islam including *Zakat*, *Sadaqah*, the law of inheritance and *Waqf*.
- 4) Social and Individual Welfare: The Islamic state is committed through *Zakat* and the *Baint-ul-mal* to caring for the basic needs to the less fortunate members of the society and helping them. However, every able bodied person is expected to seek some work with which to sustain himself honourably and not to deliberately, place himself as a permanent burden on the community. The aim of Islamic social welfare is therefore not only to help the needy out of their immediate misery but to encourage them where possible to be self-supporting and self reliant.
- 5) Prohibition of Harmful Economic Practices: In Islamic divine economic system certain harmful economic practices have been prohibited. Examples of these are hoarding, ‘*Riba*’ (interest), gambling, all forms of deception, and cheating among others.

Objectives of Islamic Divine Economic System

Islam does not aim at depriving mankind of the good things that Allah has provided. It takes a positive view on life and considers man as the vicegerent of Allah for whom has been created everything on earth. Virtue therefore lies not in shunning the bounties of Allah, but in enjoying them within the frame work of Islamic law for righteous living through which Islam seeks to promote human welfare and self reliance. Action in every field of human activity, including the economic system is spiritually provided. It is in harmony with the goals and values of Islam. Hence, the objectives of Islamic divine economic system can be classified in the following:

1. Economic well-being and the moral norms of Islam. Allah (SWT) said in the Glorious Qur’an:
O mankind! Eat of that which is lawful and good on the earth, and follow not the footsteps of *Shaitân* (Satan). Verily, He is to you an open enemy. (Qur’an 2:168)

The Prophet (pbuh) is reported to have said:

Fear Allah and be moderate in your pursuit of wealth, take only that which is allowed and leave that which is forbidden. (Ibn Majah)

These above divine text and many others urge Muslims to enjoy the bounties provided by Allah (SWT) and set no quantitative limits to the extent of material growth of Muslim society. It enjoins the Muslim society to create such an economic environment that will enable Muslims to use through research and improved in technology to enhance the resources provided by Allah for the survival and betterment of mankind, thus helping in the fulfillment of the very object of their creation. It creates harmony between materials and moral. The spiritual and the material have been so firmly dovetailed with each other that may serve as a source of mutual strength and together contribute to real human welfare and self reliance. The neglect of any one of these two aspects of life cannot lead mankind to true welfare and self reliance. If only material wellbeing is created for and they are accompanying moral and cultural maladjustments, such as fraud, alcoholism, suicide, crime etc., this synthesis of the material and spiritual is what is missing in the other two western systems, capitalism and socialism, as they are both basically secular and morally neutral. (Umar,2012)

2. Universal brotherhood and Justice. Allah (SWT) said in the Glorious Qur'an:

O mankind! We have created you from a male and a female, and made you into nations and tribes, that you may know one another. Verily, the Most honourable of you with Allâh is that (believer) who has *At-Taqwa* Verily, Allâh is All-Knowing, All-Aware. (Qur'an 49:13)

The Prophet (pbuh) is reported to have said:

An employee (male and female) is entitled to at least moderately good food and clothing and to not being burdened with labour except what he or she can bear. (Muwatta Imam Malik)

A Muslim is the brother of another Muslim, he neither wrong him, nor leave him without help, nor humiliates him. (Muslim)

Islam aims at establishing a social order where all individuals are united and bonds of brotherhood and affection, like members of one single family created by one Allah from one couple exists. This concept of brotherhood is established on justice which Qur'an declared to be one of the objectives of teachings of all the Prophets of Allah including the last Prophet Muhammad (pbuh).

Islamic divine economic system emphasizes that employer should pay at least minimum and ideal wages to his labourer. One of the economic goals of a Muslim society should be creating such an economic environment that those who are willing to and looking for work are able to find gainful employment and self reliance in accordance with their abilities. Islam enjoins employers to pay at least minimum wages and preferably ideal wages, fix maximum hours of work, create a proper working condition and enforce a precautionary measure against industrial hazard to their employees. Also it protects the employer placing certain moral obligations on the employee as well. He is expected to do the job diligently and to be honest and trustworthy. These will create an environment of brotherhood, justice and moral values that can eliminate labour employer conflict and establish industrial peace.

3. Equitable distribution of income. The Almighty Allah said:

It is He who hath created for you all things that are on earth.... (Qur'an 2: 29)

Prophet (pbuh) said:

He is not a true believer who eats fill when his next-door neighbor is hungry. (Bukari)

The above text from Qur'an and hadith of the Prophet emphasise that all resources are gifts from Allah to all human beings. Therefore, every individual should guarantee a standard living that is humane and respectable. To achieve this goal, Islam incorporates in its system programmes for redistribution of income and wealth. These programmes include, rendering of assistance in finding gainful employment to those unemployed and just remuneration for those working and the payment of *Zakat* and *Sadaqah* so that wealth does not leave to circulate only among rich people.

This concept of equality does not however require that everyone be rewarded equally irrespective of his contribution to society. Islam tolerates some inequalities of income because all men are not equal in their ability and service to the society. Therefore, distributive justice in Islamic society, after it guarantees a human standard of living to all members, allows such differences in earnings as are in keeping with the differences in the value of the contributions or services rendered. Each individual receives an income corresponding to the social value of the services he contributes to the society.

4. Freedom of individual within the context of social welfare. Islam aims at releasing mankind from the burdens and chains of societal bondage, because man is born free, no one not even the state has the right to abrogate this freedom and to subject his life to regimentation. There is a consensus among Muslim jurists that restrictions cannot be imposed on a free, mature and sane person even if he hurts his own interest. However, all jurists' allow restrictions to be imposed if the individual hurts the interest of others, so that public interest will be safeguarded. The jurists have agreed upon the following principles:

- i. The larger interest of the society takes precedence over the interest of individual.
 - ii. Although relieving hardship and promoting benefit are both among the prime objectives of *Shari'ah*, the former takes precedence over the later.
 - iii. A bigger loss cannot be inflicted to relieve a smaller one, conversely, a smaller harm can be inflicted to avoid a bigger harm or a smaller benefit can be sacrificed for a larger one.
- Therefore, individual freedom, within the ethical limits of Islam is sacred only as long as it does not conflict with the larger social interest, or as long as the individual does not transgress the right of others, (Umar, 2012)

Islamic Sources of Finance for Self Reliance

1. Zakat:

Zakat is an ordained levy on the wealth of the rich, which serves as the basis for Islamic Social Security System. Aliyu, (2007) defines *Zakat* as actual levy on total wealth rather than income (as in the cause of some conventional taxes). It has been described as the cornerstone of financial structure in an Islamic State. Siddiqi, (1982) has the view that *Zakat* keeps wealth constantly circulating in society. It creates a society based on mutual assistance and if, properly developed, guarantees a minimum level of living and self reliance to all people in the Islamic society.

From all these definitions it can be deduced that *Zakat* is a compulsory levy on wealth. It is to be paid at 2½% on savings of money, gold and silver, and on stock in trade. It is also paid at fixed rates on animals and crops, if their number or value has reached a certain minimum called the *Nisab*. The tax is to be paid by Muslims through organized collection by the Government or by voluntary organizations or directly to those who are in need of help.

Mode of Zakat Distribution for Poverty Reduction and Self Reliance

The distribution of *Zakat* collected is vested to the *Zakat* members and the committee assigned for the purpose. The distribution of *Zakat* is in line with the Qur'anic provision (Qur'an 9:60) that clearly spells out the eight categories of people that are entitled to *Zakat* funds. In line with this provision the recipients are classified as follows:

- *Faqir*: (The poor) under these are the blind, aged, orphans, widowed and the sick.
- *Miskin*: (The needy) under these are the blind, cripple and lepers.
- *Amilina Alayha*: Those employed to administer the fund, this consists of the board and the committee members who collect and see to the direct disbursement of the *Zakat* who are usually given sitting allowances.
- *Mu'allafatu Qulubuhum*: Those who have been (recently) reconciled to truth, these consist of the converts to Islam.
- *Filriqab*: For those in bondage, these are determined by the Board or committee members administering the *Zakat* fund.
- *Gharimin*: For those in debt, under these the board member or the committee also determines the extent of their indebtedness and the reason for it.

- *Fisabilillah*: In the cause of Allah, these consist of *Islamiyya* Schools, Teachers, Mosque *Imams* and *Mu'azins*.
- *Wabinil-sabil*: The way farers.

The institution of the *Bait-ul-mal* (public treasury) was established by the prophet and developed by the righteous *Khalifahs*. Incomes from *Zakat* and later from other sources was paid into *Bait-ul-mal* and taken out as required for those in need. In this way all those who would otherwise have been reduced to abject poverty and starvation were given relief and a chance to escape from debts, begging or crime. Maududi, (1972)

2. *Sadaqah*:

Zakat as described above is basic and compulsory duty for every Muslim of means and its amount is specified while *Sadaqah* is voluntary charity given out by Muslim of any amount he can spare (Qur'an 2:219). The amount is left to the individual to decide in the light of his own financial situation and also in the light of how urgent is the need of the person or persons who are to receive it.

In the light of the above, the Glorious Qur'an urges the Muslims as follows:

O you who have attained to faith, spend on others out of the good things which you have acquired, and out of that which We bring forth for you from the earth, and choose not for your spending the bad things which you yourself would not accept without averting your eyes in disdain and know that God is self Sufficient ever to be praised. Satan threatens you with the prospect of poverty and bids you to be niggardly, whereas Allah promises you His forgiveness and bounty, and Allah is infinite, all-knowing, granting wisdom on unto whom He wills and whoever is granted wisdom has indeed been granted abundant wealth. But none bears this in mind save those who are endowed with insight. For whatever you may spend on others or whatever you may vow (to spend) verily, Allah knows it, and those who do wrong (by withholding charity) shall have none to succour them. Qur'an 2:267-270)

It is the duty of every Muslim community to ensure that nobody is starved to death or is left without clothing or shelter. According to a *Hadith* from *Ibn Abbas*, the prophet (pbuh) said:

He is not a true believer who eats full, while his neighbour beside him goes hungry (Baihaqi)

However, a Muslim society therefore has an absolute duty to care for its poor and destitute for self reliance in the Muslims society.

3. *Inheritance*:

The law of inheritance in Islam helps in spreading wealth so that it cannot remain concentrated among a few individuals. On a person's death all his wealth is calculated and distributed among his heirs male and female in prescribed proportions:

Men shall have a share in what parents and kinsfolk leave behind, and women shall have a share in what parents and kinsfolk leave behind, whether it be little or much a share ordained by Allah. (Qur'an 4:7)

It is not permissible for a Muslim to make a will leaving all his wealth to one particular person, or to cut out of his inheritance any of the relatives entitled to a share. These relatives include sons, daughters, fathers, mothers, wives, brothers and sisters.

It follows that under Islamic laws of inheritance, death necessitates the spreading of one person's wealth among many others, as a member of the family after the other dies. Wealth is divided and within a few generations re-circulated through many different hands. (Ali, 1990)

4. *Sadaqatul Jariatun* and *Waqf*:

Sadaqah (charity) can be given to help someone to meet his immediate needs. It can also be given in such a way that it gives continuous benefits over a long period of time. For example if someone establishes a school where people continue to pray, or a public water tap where people continue to drink or plant a tree where people continue to enjoy its fruit and shade, the reward of his action will continue to benefit others, even after his death. This is called *Sadaqatul Jariatun* or continuous charity. (Abubakar 2011). Such charity can also be established when a person dies by the making of a will donating part of his or her wealth as *Waqf*, that is a charitable bequest or endowment. A person can only make a will in respect of up to one-third (1/3) of his wealth, the rest must be distributed among his family.

Waqf: The word *waqf* literally means detention, but technically it is the confinement of the corpus (source) of a thing to the endowers and dedicating it usufruct in the pursuance of Allah's pleasure. (Abubakar 2007). It also means the detention of a specific thing in the ownership of the founder of (*Waqif*) and dedicating its profit in charity to the poor. The term *Waqf* is also explained as a permanent dedication *fisabilillah* by a Muslim of movable and immovable properties he owns for the purpose of providing stipulated religious charity or social services. (Abubakar 2009)

Waqf (charitable bequest) is commonly given to travelers, it could take the form of an investment or a house for rent, the income from which is to be used for a charitable purpose. In this way when a person dies a portion of his wealth reaches outside his family to benefit the public in general and the poor and needy in particular. (Salihu 2011).

The Significance of *Waqf* in Islamic Economic System:

The *Waqf* system has a significant role in the economic development of Muslim for self reliance. The *Waqf* facilitates renting shops at low price in the markets that has *Waqf*. This led to the decrease of price which in turn activated the commercial movement in the markets. In addition the markets that has no *Waqf* had to decrease their prices in order to maintain their business. *Waqf* also helps in reducing unemployment rate and the creation of job opportunities for self reliance.

Most of the *awqaf* were created for the purpose of building and maintenance of Mosques, building of *Madrasah* and the care of the poor and needy. All these were done because Islam has enjoined its followers to live a happy life through mutual assistance and concern. The social solidarity through which voluntary helps one to be closer to Allah (SWT), can be done through giving foods, clothes or even creating something willingly that will keep on yielding benefits to the Muslim *Ummah*. For example, establishing a Mosque for people to pray, digging a well or canal for people to make use of the water etc. *Madrasah* (Islamic Schools) for learning Islamic instructions and others sciences and also planting a tree for people to enjoy its shades and pleasant fruits, all these are called *Awqaf* (Endowment) for Allah's sake. (Ali nd)

Recommendations

1. State Governments especially all *Shar'iah* compliant states should put more emphasis on the divine prescriptions for poverty reduction as contained in the Glorious Qur'an and *Sunnah* of the Prophet (pbuh).
2. Government should put in place policies that will transform the capacity of people themselves, the households or group to produce goods and services and become income earners. The people

must therefore be empowered to take charge of their own development autonomously and sustain it.

3. All the *Shari'ah* states should establish a *Zakat* management committee. This is because as long as the *Zakat* institution is well established and become fully operational, the exiting wide gap between the rich and the poor will be narrowed, the level of hatred between the poor and the rich in our society could be reduced, thereby eliminating all social vices, poverty and self reliance would be enhanced.
4. Intensive publicity and enlightenment campaign should be carried out on the importance of the divine prescription for poverty reduction as contained in the Qur'an and *Sunnah* of the Prophet (pbuh). Prompt payment of the *Zakat* by payers and the penalty of the refusal in the Day of Judgment should also be mentioned.
5. Symposia, seminars and workshops should be organized between and among the Jurist to arrive at consensus on Juristic issues on the management and administration of the divine prescription for poverty reduction in our society.

Conclusion

From the foregoing discussion, the paper discussed the role of Islamic economic system and self reliance as an effective ingredient for combating poverty reduction and social well being of the people. It has discussed self reliance in Islam, the basic concepts and the principles of Islamic economic system and the objectives of Islamic economic system. The paper argues that Islam has laid down rules and regulations which emphasized excellent qualities for poverty reduction in our societies from Qur'anic point of view, also from the *Sunnah* of the Prophet (pbuh) and the views of the Muslim jurist. The paper highlighted and discussed the mode of *Zakat* distribution for poverty reduction and listed the beneficiaries from the Glorious Qur'an. Finally the paper highlighted and discussed the importance of giving *Sadaqah*, Inheritance, *Sadaqatul Jariyatun* and *Waqf* as divine economic prescriptions for poverty reduction in our society.

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