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Poverty Eradication in the Light of Quran and Sunnah: A Maqassid Approach

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Abstract

The evolution of poverty has been an emerging economic and social phenomenon which poses the attention of national and international government and developmental organizations in Muslim and non-Muslim countries to initiate various strategies and programs for the poverty alleviation. In Islam, it is crucially important to cater for the wellbeing of the people in a society so that it would positively constitute socio-economic development, political stability and religion propagation. This study aims to explore the poverty alleviation measures prescribed in Islam as a collective solution to several calamities. For this purpose, deductive research method is adopted to articulate the major maqassid of Quran and Sunnah in eradicating poverty as the two primary sources of Shariah explicitly and implicitly encompass all the aspects of life most especially the livelihood wellbeing in accordance with Shariah objective of wealth protection. The study is significant as it will revive Muslims' intuition to refer back to the teachings from the divine sources to ensure socio-economic development and sustainability.

Keywords: Poverty eradication, Shariah measures, Maqassid Shariah, Quran and Sunnah

1. Introduction

Poverty is a multifaceted phenomenon which endanger the social wellbeing of individuals having zero access to basic and necessary needs and wants due. According to global monitory report (2015), poverty refers to the proportion of the population that lives on less than U.S $1.25 a day based on purchasing power parity at 2005 constant price. Internationally, the evolution of poverty has been an emerging phenomena encountered by livelihood of people in a society. Since decades ago, it was discovered that over one billion of the world population had lived under unacceptable condition of poverty and most of the people belong to the developing nations, people witness poverty in a various form as part of the nation population is living in an average poverty status while others are in an extremely poverty mostly in a rural part of countries.

Apart from that, some reports show that 34% of the total rural population of developing countries is considered as extremely poor, down from 48%, while the corresponding percentage of U.S $2 a day poverty line is just above 60% down from over 80% in 1988, About 1.375 million people in developing countries (25% of the population) were living in extremely poverty (IFAD, 2011). The impediment of poverty is not only in developing countries but circulated around the world as developed countries also encounter a least of poverty despite the standard of living and economic growth precisely on child poverty in a situation whereby one in five children in rich countries lives in relative poverty and one in eight risks going hungry or not getting the right food (World Economic Forum, 2017).

Interestingly, national and international governments and developmental organizations have employed various poverty alleviation strategies and approaches such as the millennium development goals (MDG). Sustainable development goals (SDGs) initiated by United nation is part of the measures to overcome the problem of poverty in the world (Zakariyah, 2020) and other more initiatives.

Meanwhile, poverty eradication from Islamic perspective has been prescribed in the Quran and *Sunnah* as *Shariah* encompasses every aspect of life, be it economic, political or social paradigm. Hence, it is crucial to note that there is a need for outstanding intellectual reasoning to interpret the *Shariah* texts in accordance to certain scholarly criteria to ensure conformity of deductive measures with social status. Therefore, this study aims to address the poverty alleviation as prescribe in Islamic sources. To achieve the purpose of the study, deductive research method is adopted to analyse the poverty alleviation measures in the light of Quran and *Sunnah*. Hence, some texts out of many texts from Quran and *Sunnah* that prescribed the measures are highlighted from many texts that address poverty alleviation.

2. CONCEPT OF POVERTY

Poverty is a global phenomenon that threats the human existence with the complex manifestation in social, economic and political stability. This vitally concerns most countries across the world, in the, developing and less developing countries. According to global monitory report (2015), poverty refers to the proportion of the population that lives on less than U.S $1.25 a day based on purchasing power parity at 2005 constant price. While the World Bank (2016) set the poverty line to be less than $1.90 dollars per person.

Muhammad and Mamman (2017) opined that the word “Poverty” is an indicator for the measurement of the level of basic needs in different countries. This will indicate which level the livelihood of the people can be considered as, based on the categories of their needs

Worldwide World Bank Organization describes poverty as cited by Sanal and Zare (2015) as: “Poverty is Hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape. So poverty is a call to action- for the poor and wealthy alike- - to change the world”.

In Islam, poverty “*Faqr*”is more than being under the materialistic parameter which articulate lack or less satisfaction of necessities of life like food, clothing, shelter, or impossibility in terms of education and healthcare (Zakariyah, 2020). According to Al-Qardawi (1985) proclaimed that Islam sees poverty as a threat to faith, morals, human thinking, and even the family and society as well as it is considered as a test that required seeking Allah’s refugee from its evil.

3. POVERTY ERADICATION FROM QURAN AND SUNNAH

The eradication of poverty from Islamic philosophy has been prescribed in the Quran and *Sunnah* as *Shariah* encompasses every aspect of life economic, political and social wellbeing, the most crucial matter is the intellectual reasoning to interpret the *Shariah* texts in accordance to certain scholarly criteria to be followed to ensure conformity of deductive and inductive measures with the science of social paradigm. Consequently, the cyclical wellbeing of people will be guaranteed at both the micro and macro levels of society. According to Quran and *Sunnah*, several constructive *Maqassid* (objectives) have been established to ensure social wellbeing. These objectives can be inductively analysed in several texts in the *Quran* and *Sunnah* to the extent that many chapters cannot cover it. Hence, some of them are enumerated as follows:

- **Brotherhood and Mutual co-operation**

In Islam, there is a brotherly relationship "*Al-Ukhuwwah*" between human beings, which unite them together, as well as the condition of Muslims in their friendship and compassion. Imam Al-Ghazali in his book entitled "The Reviver of the Religious sciences" made mentioned that the completed friendship is when two people share similar enjoyment based on right to wealth and properties. He further classified brotherhood self-sacrifice into three stages starting from the lowest to the highest stage. The stages are: (a) bringing him down to his position of servant in time of need and giving him charity from his excess wealth. (b) Bringing him down to his stage while sharing his wealth with him till both of them become equal partner. (c) Prioritizing his friend need on his personal need (Al-Ghazali, 1993).

Meanwhile, many texts that prescribe the importance of brotherhood and mutual assistance between brothers and believes can be deducted from Quran and *Sunnah*. Hence, some of them are captured. Allah calls to brotherhood amongst Muslims to assist each other overcome any possible hardship. Allah says in *Suratul Maidah* (Quran5:2)

"And help ye one another in righteousness and piety but help ye not one another in sin and rancor, and fear Allah for Allah is strict in punishment".

The Prophet Mohammad (s.a.w) advised the *Ummah* to have the spirit of co-operation and mutual assistance and become just like part of a structure and one body. Prophet Muhammad (s.a.w) in his traditions encourages Muslims to help one and other.

It is narrated from authority of Nu'man bin Bashir narrated (r.a) that *"The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limb suffers, the whole body responds to it will wakefulness and fever"*

Abu Musa (r.a) the prophet says: *"The relationship of the believer with another believer is like (the bricks of a building, each strengthens the other"*.

Abu Hurairah reported (r.a): *"Whoever removes a worldly hardship from a believer, Allah will remove from him one of the hardships of the hereafter. Whosoever alleviates the needy person, Allah will alleviate from him in this world and the hereafter".*

The aforementioned texts indicated the significance of brotherhood and cooperation in righteousness and piety. In particular, in the hadith, the believers are depicted like a building strengthening its pillars. That is, they should be just like one body as mentioned in another hadith.

Based on the aforesaid narrations, it can be concluded that mutual assistance and co-operation can remove many forms of hardship and difficulties, and it could be used as a method of eradication of poverty in society. Furthermore, there are various paradigms of removing hardship from a brotherly Muslims who are in paramount need of assistance most especially the distressed members of the society as prescribed in Islam. One of the ways is through charity based model which signifies zakat, *waqf* and qardul-*hassan* (Obaidullah, 2008; Kaleem, A. & S. Ahmed, 2010; Bhuiyan A.B , Siwar C., Islam A. & Rashid M., 2012).

Remarkably, the charity based approach is more visible in Takaful (Islamic insurance) which typically a charitable mutual assistance under the principle of *Tabaru'* (donation) whereby two or more people mutually contribute money into a pool system to guarantee each other against loss or damage. According to Al-Qardawi (1985) the insurance achieved by Islam does not require payment of premiums and not only give the needy based on what he paid, but rather to the extent that satisfies his needs, remove and relieves his distress unlike in the insurance approved by Western theory, which does not include all the needy individuals and its failure to achieve the full sufficiency of the needy poor.

Moreover, in the case of zakat, Al-Qardawi (2001) established that it has an undisputable role in solving economic and social problems. He affirmed that it has something to do with the problem of unemployment, poverty, disasters and debt, as well as the problem of gross economic inequality and the treasuring of money and its holding. In regards to poverty, he highlighted that Islam plays a close attention to poverty in order to free human being from it. Thus, Allah imposed zakat as one of the pillars of Islam to be taken from the rich to the poor to satisfy his material needs such as clothing and drinking, clothing and housing, as well as his vital psychological needs, such as marriage, and his intellectual needs such as book. In addition, the primary aim of zakat is to tackle poverty meanwhile, its role does not only restricted on eradicating poverty as there is a necessity for individual to strive for, to satisfy the needs of his family, and dispense the aids of others.

- **Ethic of Fairness**

It is profoundly ethical to be fair in any business transaction precisely when lending money to someone, no addition increment should be charged as this is considered as a form of exploitation of others as practiced in conventional banking system which meanly an interest-based system. In the context of loan, Almighty Allah promises whoever lend him a *Qardul Hasan* (benevolent loan) with multiple rewards.

Allah says in *Suratul Hadid* (Quran 57:18): *"Verily, those who give sadaqa, men and women, and lend to Allah a qard hasan, it shall be increased manifold (to their credit), and theirs shall be an honorable good reward"* This principle is also reinstates by the Quran, Allah says in *Suratul Tholaq* (Quran 65:17): *"If you lend Allah a qard hasan, He will multiply it for you. Allah is the most appreciating, the most forbearing".* This is very important in the sense that wealth in Quran is belong to Allah and mankind is entrusted the Wealth based on Qur'anic injunction belongs to Almighty Allah and individuals are entrusted on the wealth (vicegerent). Quran says "and give them from the wealth of Allah which He has given you" (Surah Nur:33) the verse indicate that individuals are given *Ammah* "trust" to spend the money on something that is lawful by abiding with ethics associated with wealth.

Taking usury in *Qard hasan* (benevolent loan) is totally prohibited by Quran and Sunnah, Allah says in *Ssuratul-Baqarah* (Quran 2:276): *"Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever".* This is also emphasized in the same surah (Quran 2:278-279): Allah says *"O you who have believed fear Allah and give up what remains [due to you] of interest, if you should be believers. And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal – [thus] you do not wrong, nor you are wronged"*

The above verses encourage Muslims to be fair and uphold the ethics of mercy in lending by giving benevolent loan. Any form of increment will be considered as exploitation of others wealth through interest taking which is unethical and prohibited in Islamic point of view as prescribed in the aforementioned verses (Quran 2: 276, 278 and 279). These verses enumerate the gravity of charging an interest as a great sin as it disturbs the social fabric and perturbs the fairness connection between two parties. This is evident in the cause that Allah and His messenger will wage war against social morbidity. This prohibition is very timely as Usury "contradicts the Principle of Distributive Equity which its political economy strives to enshrine" (Visser, W. A., & Macintosh, A., 1998)

Therefore, we can conclude that Riba (Usury) based on quranic and Sunnah injunctions is considered as one of the most crucial elements to be scrutinized in Islamic financial system to ensure fairness and justice in any financial transaction. Hence, if people plays their role as the vicegerents of Allah and facilitate their financial transaction in accordance to Islamic teachings, economic and social calamities especially the case of poverty would be possibly solved. This necessitate interference and Governments and policy makers to ensure that all transactions are freed from any element of Usury.

- **Avoidance of debt**

Debt is allowed under Islamic law, however, it is not encouraged to depend on debt even though it is permitted in certain circumstances. Islam allows debt and at the same time warns against it and urges the Muslims to avoid it as much as possible, this implies that it should be the last necessary option and not as the utmost priority as circulated across the globe whereby most of the people post their mind on debt. According to Zainol et al. (2016) debt should be only incurred for the purpose of necessity where the absence of debt could cause potential harm to the debtor.

It was narrated from Aisha (r.a) that the prophet (s.a.w) used to say in his prayer: *"O Allah, I seek refuge with you from sin and heavy debt". Someone said to him: "How often you seek refuge from heavy debt!" He said: "When a man gets into debt, he speak and tells lies, and he makes a promise and breaks it". (Bukhari & Muslim).*

In addition, incurring debt without genuine reason and legitimate purpose can lead to unwanted circumstances in the day of resurrection, it was narrated that the prophet (S.A.W) said: *"Whoever asks the people for money when he has what is sufficient for him will come on the Day of Judgment with scratches and lacerations on his face"* (Musnad Imam Ahmad).

Based on the two Hadith, the importance of financial independence and the greatness of not being contentment with what one has by asking people for money which results to having his face scratched in the Day of Judgment. This implies one should manage what he has until the time of necessary need.

According to Malaysia statistic, Minister in the Prime Minister's Department Liew Vui Keong confirmed that a total number of 300,908 Malaysians has been declared bankrupt in 2019. He further states that Malays are majority in the list with total number 45,147 or 56%, while the Chinese with 20,914 cases (26%). He also made mention that "It cannot be denied that the youths are influenced by the latest trends which see them spend more than they earn," (FMT, 2019).

- **Engagement in business**

One of the main aspect of Maqasid shariah in wealth management is to engage in lawful business. Although Quran and Sunnah emphasized on important of charity in the form of zakat, *sadaqah*, and *waqf* as an ethical form of mutual assistance amongst Muslims to uphold well-being in the society. However, Islam extensively enumerates more on engagement in business as it urges to work and strive to earn a living rather than depending on donations, so that the Muslim in his society would be an effective product of social wellbeing, Eventually, this will contribute to a decent life for the individual and strengthen the prosperity of society as a whole. Thus, the market based model of Islamic approach for eradicating poverty signifies the business engagement for a better livelihood and economic development.

Al-Qardawi (2001) connoted that working in Islam is one of the tool for solving poverty and every person in society is required and commanded to work in the slopes and eat from the provision of Allah as Allah says: "*He it is, Who has made the earth subservient to you (i.e. easy for you to walk, to live and to do agriculture on it, etc.), so walk in the path thereof and eat of His provision, and to Him will be the Resurrection."* (Quran 67:15). Ibn `Ashur (2004, v2, p382) elaborated that the source of income" *Takassub*" can be of 3 aspects namely: land, capital and business.

The philosophy of working and engagement in business can be deducted in various texts of the Quran and *Sunnah* as Allah and His Messenger explicitly and implicitly command the *Ummah* and urged them to earn a livelihood that would help them fulfil their needs and desires.

Allah says in Suratul-Mulk (Quran 67:15): *"It is He who made the earth tame for you- so walk among its slopes and eat of His provision- and to Him is the resurrection".*

This verse explains that Allah has mocked the land for human being, so that they would realize from it all that is needed, from planting, building, and ways to reach it to remote countries to seek livelihood. The verse indicated the importance of seeking access to the resources that Allah has bestowed the mankind which required management to achieve societal wellbeing. This can be further emphasized in *Suratul-Jumát* (Quran 62: 9-10) where Allah says: "ye who believe when the call to prayer on Friday, hasten to the remembrance of Allah and leave your trading, that is the best for you if you know, and when the prayer is finished then disperse by seeking from Allah's favour maybe you will succeed".

In the above mention verse, Quran stressed on significant of engaging in business activities. It can be also concluded from the verse that involving in business is more preferable than sitting in the masjid as every person needs spiritual features as well as he need material features to sustain himself. Hence, that he has to work for his livelihood before relying and having trust in Allah that He will provide his need. According to Al-Qardawi (2001) the jurists opined that zakat should not be given to a person who devoted himself for prayer while he is capable of earning as the interest of worshipping is mainly for him, and because he is commanded to work in the slope, meanwhile there is no monasticism in Islam, so working is one of the best acts of worship if the intention is true and adhere to limitations by Allah.

In one of occasions, the prophet (s.a.w) encourages Muslims to involve in trading as a way of solving poverty and not depend on begging unless if there are no other means. This can be seen in the long hadith narrated by Anas bin Malik (r.a) about a man of *Ansar* who came to the prophet (s.a.w) begging from him and the prophet asked him to sell articles from his house and buy an axe to cut firewood and sell it in the market, he later on said:

"This is better for you than that begging should come as a spot on your face on the Day of Judgment. Begging is right only for three people: one who is in grinding poverty, one who is seriously in debt, or one who is responsible for compensation and finds it difficult to pay." (Sohih Al-Bukhari and Muslim).

Ibn Umar (r.a) narrated that the Messenger of Allah (s.a.w) said: "A man who persists in begging people to give him charity, will come on the day of judgment and there will not be piece of flesh on his face.'' (Sohih Al-Bukhari and Muslim).

The prophet also mentioned that Allah has not sent any prophet not being a shepherd, as well as the better meal is the one earned by one's own work. This can be seen in the hadith narrated by Abu Hurairah that the messenger of Allah (S.AW) said:

"*Allah has not sent any prophet but he was a shepherd. "His companions said to him: "Even you, O messenger of Allah?" He said: "Even me I used to tend the sheep of the people of Makkah for a few Qirats" (Sohih Al-Bukhari)*

Al-Miqdad also reported that the prophet (S.A.W) said*: "Nobody has ever eaten a better meal than that which one has earned by working with o ne's own hands. The prophet of Allah, David used to eat from the earning of his manual labour"* (*Sohih Al-Bukhari*).

To sum up on the Islamic measures on poverty eradication, it can be denoted that Islam facilitates its role on human being welfare and societal wellbeing through two models. The first model is the not-for profit (charity based) model using Islamic charity modes such as, zakat, *waqf* and *qardul-hassan*. While the second one is for profit (market based) model which employs modes of business transaction such as, *mudarabah*, *musharakah*, *murabaha* and others more. Meanwhile, many researchers opted that the latter is the most viable and sustainable model for the societal wellbeing (Obaidullah, 2008; Kaleem, A. & S. Ahmed, 2010; Bhuiyan A.B , Siwar C., Islam A. & Rashid M., 2012).

5. MAQASSID SHARIAH (OBJECTIVES OF SAHRIAH)

Conceptually, *Maqasid Shariah* is the objectives and the rationale which constitute the collective objectives of *Shariah.* A comprehensive and careful examination of the *Shariah* rulings entails an understanding that *Shariah* aims at protecting and preserving *maslahah* (public interests*)* in all aspects and segments of life. Many *Shariah* texts state clearly the reasoning behind certain rulings, suggesting that every ruling in *Shariah* comes with a purpose, which is to benefit the Muslim (Abozaid, A. & Dusuki, A.W, 2007; Salman, S.A & Hamid, H., 2014; AbdulKadir, A. & Mikail, S.A, 2015). Though, scholars defined *Maqasid Shari'ah* in different manner. However, *Imam Al-Ghazali* pronounced it as the significant preservation of the people's wellbeing through protection of their *din* (faith), their *nafs* (lives), their *aql* (intellect), their *nasl* (progeny), and their *mal* (wealth) (Afridi, 2016).

It is worth mentioning to note that all objectives are interlinked as the *daruriyat* (Essentials) of life that must be realized in other for the world to be accommodative and conducive. In this regard, *Imam al-Gazali* ascertained that for the wellbeing of the world and religion there must be realization of these five necessities, failing to facilitate that would hinder the righteousness on the earth and disseminate corruption. Thus, it would result to a big loss for human in the hereafter. Meanwhile, protections stated here are not for one-time protection, they are also not restricted to protection against degradation from the existing level of each dimension but also about enhancement and improvement (Salman, S.A & Hamid, H., 2014).

However, in the light of the afore-captured poverty eradication measures from Quran and *Sunnah* are line with the objective of wealth protection which constitute social wellbeing and economic development. In addition, as these two goals are achieved social safety and security as well as the religious could be definitely exercised as highlighted by Al-Qardawi (1985) that Islam sees poverty as a threat to faith, moral, human thinking, and even the family and society.

4. CONCLUSION

Poverty as an endemic problem which can endanger the economic and social stability, and profoundly religious practice in the society due to unstable situation of the poor people to satisfy their necessary needs and wants. However, Islam plays a major role in achieving social welfare. Hence, it prescribes various measures to eradicate poverty and ensure better livelihood of poor segment in the society as revealed in the *maqassid* of Quran and *Sunnah* texts. The texts highlighted emphasis on necessary measures to be implemented in order to achieve socio-economic development in a society such as brotherhood and mutual assistance, ethics of fairness, avoidance of debt, and engagement in business. All these measures are prescribed in accordance with Shariah objective of wealth protection. Finally, it is encouraged that the Muslims especially the policy makers should adhere to the divine teachings and take proactive measures based on the teachings from Quran and *Sunnah* as the primary sources of Shariah to ensure socio-economic development and sustainability.

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