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## **Combating Poverty Through Self Reliance: The Islamic Approach**

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2006

Online at <https://mpra.ub.uni-muenchen.de/23139/>  
MPRA Paper No. 23139, posted 09 Jun 2010 03:13 UTC

## **Abstract**

*Poverty comes at the head of man's present plight hence, the need to combat it. Self-reliance as a mean of eradicating poverty has become a concept central to Nigeria's policy in recent years. The major problem of the policy however, is that its approach lacks ethics, juridical elements, divine regulations, and ability to shape and direct the attitude and behaviour of the people toward it, which make it difficult for them to embrace it with deserved seriousness. Many Nigerians do not recognise their religious and moral obligation to become self-reliant and economically independent. The objective of this paper is to examine the Islamic approach to self-reliance as a means of combating poverty. The paper is a literature survey and data is presented based on direct deductions from the Qur'an and Sunnah (the sayings, deeds and approvals of the Prophet) and on the writings of prominent scholars. The paper confirms that self-reliance, as a means of combating poverty is embedded in the Islamic economic system. It also posits that dependence of any able effortless person on somebody else for a livelihood is a religious sin, social stigma and disgraceful humility. The paper further identifies work and strives as the first weapon for alleviating poverty. The paper finally recommends that the Islamic approach to self-reliance as a means of eradicating poverty be implemented as an alternative to the secular approach as that will go a long way in eradicating poverty in Nigeria.*

## **Introduction**

Today, economic problems, particularly poverty come at the head of man's present plight. They may be considered the roof of life's problems that leave a pervasive impact on man's material interests and social conditions. The result has a direct effect not only on the life of the individual but also on the community and on the level of their material progress and civil development (Usmani, 2000). Over 1 billion people in the world live under unacceptable conditions of poverty, mostly in developing countries, and particularly in rural area of low-income Asia and the Pacific, Africa, Latin America and the Caribbean, and the least developed countries (ICPD, 2002). In 1996, World Bank asserts that about 250 million Africans (about 45%) of the population are poor. Sachs (2004) on the other hand, asserts that around 30,000 people in the world die every day because they are too poor to stay alive.

Consequently, nearly all governments of different countries accept the social goal of reducing or eliminating poverty among their citizens. However, there is no commonly accepted poverty eradication policy or approach among poverty analysts, researchers, and policymakers from nation to nation even within any one country (O'Brien, 1995; Haveman and Bershadker, 1998). Various governments have designed and are still designing policies, strategies and programmes for dealing with the various threatening economic problems, particularly poverty with a view to combating it and consequently, improving standard of living of their citizens.

In Nigeria, for instance, several measures have been taken by various administrations to curb the level of poverty in the society, especially in the rural areas since 1947. Some of

these measures include the policies enshrined in the various national developments and rolling plans, as well as in the national annual budgets. Since independence most specifically a number of programmes have been introduced by various administrations to check poverty and other economic problems bedevilling the nation.

Although the programmes have in one way or the other assisted in addressing some of the basic needs of the citizens, they indeed did not succeed in reducing the overall poverty in Nigeria. This may be due to lack of proper cost benefit analysis before the initiation of the programmes or deviation from objectives as well as their being abruptly terminated immediately the regime that initiated them ceased to be in power. There is also inefficiency as well as massive misappropriation of funds in the way some of the programmes were executed (Garuba, 2004; Elumilade et al., 2006; and Garba, 2006). Other problems are the nonchalant attitude shown by people and lack of confidence and trust with which the measures and/or policies are received (Mikailu, 2002; Dogarawa, 2003). Another dimension to the unsuccessfulness of these measures is the consequence of the programmes and policies on the attitude of the people. Analysts argue that most of these policies have made the poor dependent absolutely on government assistance without making effort to overcome poverty by themselves (Dogarawa, 2003).

In view of the failure of most of these poverty eradication policies and programmes, Nigeria has now embrace the policy of eradicating poverty through self-reliance in order to reduce over-reliance and over-dependence on the government. "Self-reliance" has become a concept central to Nigeria's policy in recent years. This is in line with the global trend, where self-reliance is considered the most important weapon for combating poverty (O'Brien, 1995; and UN Information Unit, 2005). The major problem of the self-reliance policy however, is that its approach lack ethics, juridical elements, divine regulations, and ability to shape and direct the attitude and behaviour of the people toward it, which make it difficult for them to embrace it with deserved seriousness. Hence, there is need for an alternative approach to the policy of self-reliance.

The objective of this paper is to examine the Islamic approach to self-reliance as a means of combating poverty. The paper is a literature survey and presentation is based on direct deductions from the Qur'an and Sunnah (the sayings, deeds and approvals of the Prophet) and on the writings of prominent scholars, as well as other modern writers.

The paper is divided into six sections. The next section gives the conceptual framework and theoretical background of the paper. Section three reviews profile of poverty and poverty eradication strategies in Nigeria. Section four discusses the role of self-reliance in poverty eradication. Section five presents the Islamic approach to self-reliance and the ethics of self-reliance in Islam. Conclusion and recommendation are given in section six.

### **The Concept of Poverty**

Hornby (2001) defines poverty as the state of being poor. Webster (2000) describes it as the state of one who lacks a usual or socially acceptable amount of money or material possessions. Hanson (1974) and Aigbokhan (2000) see it as having insufficient income to provide a minimum standard of living. Ravallion and Bidani (1994) on the other hand, refer to poverty as a lack of command over basic consumption needs, that is, a situation of inadequate level of consumption; giving rise to insufficient food, clothing and shelter. Aluko (1975) and Sen (1987) as quoted in Elumilade et al. (2006) defined poverty as lack of certain capabilities, such as being able to participate with dignity in societal endeavours. From the fore going definitions and descriptions of poverty, we deduce that poverty is a condition involving severe deprivations and adverse occurrences that are closely associated with insufficient economic resources.

Not infrequently, a distinction is made between ‘absolute’ and ‘relative’ poverty. Absolute poverty, otherwise called extreme poverty, describes a situation in which people barely exist, where the next meal may literally be a matter of life or death. UNDP (2000) sees absolute poverty as lack of income necessary to satisfy basic food needs. In these circumstances, poverty takes an absolute status such that there is nothing beyond it except death. Hence, Absolute poverty is a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to social services.

Relative poverty, often called overall poverty, describes a situation in which people lack the resources to obtain a balanced diet and have living conditions and amenities, which are customary, or at least widely encouraged or approved, in the societies in which they belong. UNDP (2000) sees it as lack of income necessary to satisfy essential non-food needs such as clothing, energy and shelter.

In 1997, UNDP's Human Development Report introduced the concept of human poverty. It argued that if income is not the sum total of well-being, lack of income cannot be the sum total of poverty. According to the report, human poverty does not focus on what people do or do not have, but on what they can or cannot do. It is a deprivation in the most essential capabilities of life, including leading a long and healthy life, being knowledgeable, having adequate economic provisioning and participating fully in the life of the community. The report further identifies direct and indirect measures of human poverty. The direct measures are illiteracy, malnutrition, abbreviated life span, poor maternal health, and illness from preventive diseases. The indirect measures on the other hand, are lack of access to goods, services and infrastructure – energy, sanitation, education, communication, and drinking water – necessary to sustain basic human capabilities.

Poverty is a disaster, which occurs in all countries: as mass poverty in many developing countries, pockets of poverty amid wealth in developed countries, loss of livelihoods as a result of economic recession, sudden poverty as a result of disaster or conflict, the poverty of low-wage workers, and the utter destitution of people who fall outside family support systems, social institutions and safety nets. In its various forms, poverty represents a barrier to communication and access to services, as well as a major health risk, and people living in poverty are particularly vulnerable to the consequences of disasters and conflicts.

In view of the above, it is necessary to combat poverty, as its attending consequences are adverse on both the individual and the society.

### **Profile of Poverty and Poverty Eradication Strategies in Nigeria**

Nigeria is the most populous country in Africa, boasting a population of over 130 million. The country is rich but its people are poor, suffering from extreme poverty. Although an oil producer, oil income per capita amounts to just 30p per person per day (World Bank, 1996; DFID, 2005). Poverty has long been the scourge ravaging lives, creating deplorable conditions for many people in Nigeria. Many under-aged children seen hawking assorted goods and other wares on the main streets of towns and cities including very risky places do so in order to augment the incomes of their parents, which is mostly nothing to write home about.

The population of the poor is almost steadily growing. The level of poverty further increased since the implementation of the Structural Adjustment Programme (SAP) in the

late 1980's (UNDP Nigeria, 1998; World Bank, 1999). According to DFID (2000), between 1980 and 1996 the population of people living below the poverty line of N395.4 (using 1980 base year) doubled from 33% (18 million) to 66% (66 million) of the population. In 1999, the Federal Office of Statistics (FOS) reports the population of people living below poverty line in Nigeria, between 1980 and 1996. The report reveals that in 1980, 1985, 1992 and 1996 when population of Nigeria was 65m, 75m, 91.5m and 102.3m respectively, 17.7m, 34.7m, 39.2m and 67.1m respectively were poor. This represents poverty level (p0) of 28.1%, 46.3%, 42.7% and 65.6% respectively. According to a World Bank Report (1997), by the end of 1996, about 66% of the Nigerian teeming population or 76.6 million people is poor and feel the realities of poverty. In 1997, CBN asserts that poverty is making the majority of the people of Nigeria unable to eat or clothe themselves adequately or to meet social and economic obligations, to afford other basic necessities of life or lack gainful employment.

FOS poverty profile for Nigeria in 1980, 1985, 1992, and 1996/1997 identified poverty profiles that can be classified as urban/rural, geopolitical, gender of household head, sector of employment of household head, educational level of household head, and household size. The FOS findings determined that poverty was more pronounced among rural than urban dwellers. Trends between 1980 and 1996, however, provided anecdotal evidence that urban poverty is increasingly becoming a problem. In 1980, 38%, 36%, and 32% of the people in the northwest, northeast, and north central respectively lived below moderate poverty line. The southern part of the country was relatively less affected by poverty in 1980, as only about 13% of the people in the southeast, southwest, and south south lived below the poverty line. By 1985, however, poverty had become pervasive in all zones with the Northern zones still maintaining the disproportionate share.

Poverty headcount were found to be higher for females than they were for males in 1980, while in 1996 it was lower for females than males. Poverty headcounts for the period 1980 -1985 was highest among household heads engaged in administrative work (45%), followed by agriculture (31%), and production/transportation (23%). By 1996, agriculture was leading with 48%, followed by production/transportation (46%). Administrative (government) workers who led the poverty pack with 45% in 1980, interestingly now had only 6% heads of households classified as poor! When occupations are grouped into farming and none-farming, farming or agriculture had the highest incidence of poverty both in 1980 and 1996. With respect to education, the lower the level of education the higher the incidence of poverty. Generally, however, the level of poverty within different

educational groups increased between 1980 and 1996. The study found that households headed by those with no formal education had the highest consistent contribution to total poverty in Nigeria between 1980 and 1996.

Although declaration of poverty as a national problem dates back to 1986 (SAP period), attempts by past governments to tackle the menace of poverty through various policies and strategies predate 1986. A number of programmes geared toward poverty eradication have been put in place since 1947. Past attempts to alleviate poverty in Nigeria can be grouped into two distinct time frames, or eras: Pre-SAP (1947 – 1985), and SAP/Post-SAP (1986 – date). The pre-SAP programmes were mostly designed to take care of objectives such as employment generation, enhancing agricultural output and income, and stemming the rural-urban migration tide, which greatly contributed to rising poverty levels. The SAP/Post-SAP programmes on the other hand, were designed to focus on complete poverty eradication and improving living condition of Nigerians.

With all the above schemes, the UN human poverty index in 1999 placed Nigeria amongst the 25 poorest nations in the world. Another World Bank report in the same year contended that about 70% of Nigerians are poor. The 1999 World Bank report prompted the government to review the existing poverty alleviation schemes with a view to harmonising them and improving on them. Accordingly, National Poverty Alleviation Programme (NAPEP) was instituted in January 2001 with a start up grant of N6 billion. This new programme has been structured to integrate four sectoral schemes: Youth Empowerment Schemes (YES), Rural Infrastructure Development Scheme (RIDS), Social Welfare Services Scheme (SOWESS) and the Natural Resources Development and Conservation Scheme (NRDCS). The target of the National Poverty Eradication Programme is to completely wipe out poverty from Nigeria by the year 2010. To implement the programme, government placed emphasis on complementation, collaboration and coordination between the various tiers of government on the one hand and between government, donor/agencies, non-governmental organisations and local communities on the other. Three stages to the attainment of this ambitious target have been identified as: the restoration of hope in the mass of poor people in Nigeria, the restoration of economic independence and confidence and the wealth creation.

Although, the success of all these schemes is yet to be determined, observers posit that like all previous cheap government advertised “poverty eradication” schemes, the loud publicity and ‘*mine is the best*’ slogan that accompanied their introduction is nothing but a

political gimmick, described as just mere posing occasions for photo shoots and winning the sympathy of the populous.

Before the introduction of NAPEP, studies have it on record that the previous programmes have not achieved their objectives. Kolo (2004) reviewed the studies of Mijindadi (1992), Ogunwunike (1995) and Idris and Peter (2000) on poverty alleviation schemes in Nigeria. Another study was conducted by Aigbokhan in 2000. The studies are unanimous that very little was achieved due to poor policy designs, poor plan implementation, lack of professionalism of the management agencies and poor coordination. Garuba (2004) on the other hand, classifies the various problems of poverty alleviation schemes in Nigeria under five headings (5Cs) namely: conception, content, coordination, corruption and continuity problems.

Four years into the introduction of the NAPEP, DFID in 2005 asserts that 60 – 70% of the Nigerian population live below poverty line. Presently, it is estimated that two thirds ( $\frac{2}{3}$ ) of the 120 million, or nearly 80 million people that call themselves Nigerians are said to be poor. A very tragic situation, when one considers the fact that Nigeria has realized over \$300 billion in oil and gas revenues since independence and that revenue generated from various sources from the return of democracy in 1999 to date is almost twice what was generated from after amalgamation in 1914 to early 1999.

### **Self- Reliance and Poverty Eradication**

Review of literature in the previous section reveals that despite the plethora of poverty alleviation programmes, almost  $\frac{2}{3}$  of Nigerians are still suffering from absolute poverty. On the reasons responsible for the very little success or even failure, available literature dwelled on the perspective of the schemes themselves, the government and agencies responsible for implementation and monitoring. Little or nothing has been said about the attitude and perception of the targeted beneficiaries, the people of Nigeria, toward the effort of the government. One dimension to it is over dependence and over reliance of people on charity and handout from government. Many Nigerians do not recognise the moral obligation of being self-reliant and economically independent. But as Sachs (2004) rightly puts it, charity and aid will never change anything. To eradicate poverty will require a change in priorities and thinking of people worldwide.

O'Brien (1995) contends that attempts to alleviate poverty have proven that addressing the symptoms without addressing the causes of poverty will not work. Poverty is increasing

along with environmental degradation. Poverty eradication and sustainability will be achieved through community based development strategies, transformation of national and international policies that impede successful development efforts, and mechanisms for communities and governments to share in policy formation. In addition, women, indigenous people, and youth must be fully integrated into the development of policies at the community, national and international levels. DFID (1998) adds that the purpose of a policy on poverty alleviation is to create a process for participation of local people in the analysis of poverty and policy as a deeper understanding can be reached of the dynamics of the poverty and its environmental characteristics.

Accordingly, an essential ingredient in any poverty reduction programme is the concept of self-reliance. Workable and clearly defined poverty reduction strategies, which subscribe to the concept of self-reliance, empowerment, long-term growth and development, need be pursued. This is crucial given that most of what happens to the poor in the long run is dependent on their own efforts. Providing them with the means to look for and maximise every asset available, plus hard work in the right endeavours, can pay off. In turn, this will require helping the poor understand their own situations and the reasons why problems exist.

### **Islamic Approach to Self-reliance and Ethics of Self-reliance in Islam**

In Islam, poverty is regarded as a disaster, condition undesirable and a serious economic problem. The Islamic view of poverty, according to Dogarawa (2003) may be summed up as follows:

- (i) Poverty is considered to be a disaster and a serious problem, so much so that it is essential to seek refuge with Allah from it and to fight it, for it leads to even worse disasters
- (ii) Islam denounces the view of poverty as something holy due to its negative effects on both the religious commitment and worldly interests of the society.
- (iii) Islam urges its followers to make *du'a* (supplication) seeking richness (i.e., independence of means). In fact, one of the signs of loving others and wanting good things for them is to pray for them to have ample wealth.
- (iv) Richness after poverty is regarded as a blessing bestowed by Allah upon His slaves. Wealth is regarded as an important essential of support for both religious and worldly affairs.

Present life and the hereafter, economic welfare and moral and spiritual ascendancy are tightly connected together through a sound insight in having all-embracing way of life, which only Islam can offer. Allah (the Most High) says: “And seek by means of what Allah has given you the future abode, and do not neglect your portion of this world...” [Q28:77]. Based on this plain concept is Islam’s stress on man’s managing his financial life and its concern to set up a fair economic system based on the belief in man’s lawful right to satisfy his natural needs. These include providing an adequacy of foodstuff, clothing, residence and the rest of material, ideological and psychological needs on whose availability, the justice of an economic system and betterment of the community’s welfare depend.

Islam’s view of man’s right to earn a daily living posits Kamal (1999), is based on three things: first, money and property are Allah’s and people are equal in gaining them and making use of them. Second, man has an inalienable right to earn his livelihood. Under no circumstances should he be deprived of it, and at the time of infirmity or incapability, it must be provided for him. Third, man is obliged to exert his utmost efforts in working and utilizing nature’s resources to his interest. Allah (the Most High) states: “...Therefore, go about in the spacious sides there of, and eat of His provisions, and to Him is the return after death.” [67:15]

Every one needs a basic minimum to live. He needs food sufficient to free him from hunger. He needs clothing and shelter sufficient to protect him against exposure to heat, cold and shame. He needs security to ensure freedom from fear. One needs to struggle to provide these needs for himself and those who naturally depend on him. Idleness, laziness, begging or waiting for handouts from the state or from charities- all destroy a person’s dignity and even his freedom. Earning one’s living through decent labour is not only a duty but a great virtue as well. Dependence of any able effortless person on somebody else for a livelihood is a religious sin, a social stigma and disgraceful humility (Ali, 1991). A Muslim is enjoined by Allah to be self-supporting and to stay away from being a liability on anybody. Islam respects all kinds of work for earning one’s livelihood so long as there is no indecency or wrong involved. With a clear conscience and due respect from society, Muslim can roll up his sleeves and undertake any kind of work available to provide for himself and his dependents (Usmani, 2000).

The Prophet (peace and blessings of Allah be upon him) said: “No one ever eats any better food than that earned by the work of his hands.” (Bukhari). The prophet (peace and

blessing be upon him) also said: “It is better for one of you to take a rope, bring a load of firewood on his back, and sell it, (Allah) thereby preserving his respect than that he should beg from people whether they give him anything or refuse him”. [Bukhari]. The Qur’an and Sunnah further teach the individual that Allah has trained the elite of mankind, the Prophets, to work, so that they might be taken as an example. The Prophets did various kinds of work and handicrafts, such as tending sheep, working with iron, trading, etc. In Qur’an 28:27, the righteous man said to Musa (Moses), who was one of the mighty messengers of Allah, ‘I intend to wed one of these two daughters of mine to you, on condition that you serve me for eight years.’ The Prophet (peace and blessings of Allah be upon him) said: “Allah never sent a Prophet but he tended sheep. I used to tend sheep for the people of Mecca in return for payment.” (Bukhari). In another hadith, the Prophet (peace and blessings of Allah be upon him) said: “The Prophet of Allah Dawud (David) used to eat from the earnings of his hands.” (Bukhari).

The fundamental attitude of Islam towards man’s position in the world is that Allah (the Most High) has made the earth for his benefit. He has given him control over it. Then it becomes man’s duty to profit from this favour and to exert himself to seek Allah’s bounties through the earth. It is not permitted for a Muslim to stay idle, doing nothing to make a living on the pretext of devoting his life to worship or putting trust in Allah. He should know that the sky never rains gold or silver. Also, it is not permissible for him to depend on charity while he is able to earn a sufficient subsistence for himself and his family through his own efforts. In this regard, the prophet (peace and blessing be upon him) says: “Charity is lawful neither for the rich nor for the able bodied.” [Tirmidhee]

The prophet (peace and blessing be upon him) has made it *haraam* (unlawful) for a Muslim to beg money from others without dire necessity, thus losing his honour and dignity. He says: “He who begs without need is like a person devouring a burning piece of coal”. [Ahmad] He also says: “He who begs for the property of others to increase his own is asking only for live coals so let him ask little or much”. [Muslim] Again, he says: A person keeps on begging until he meets (Allah) on the day of resurrection with no flesh on his face”. [Bukhari]

By such strong admonitions, the prophet (peace and blessing be upon him) intended to train the Muslim to safeguard his dignity, develop self –reliance, and stay clear of depending on others. As such we find the prophet (peace and blessing be upon him) guaranteeing paradise for people 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 Nasaa’ee]. However, the prophet (peace and blessing be upon him), being aware of situations of necessity, stipulates that if one is forced to seek financial help from the government or from individuals out of dire need, he is blameless. The prophet (peace and blessing be upon him) says: Begging is similar to scratching the flesh off the face, so if someone wants to save his face he should avoid it, except for asking from the ruler or asking in case of dire need.” [Abu Dawud and Nasaa’ee]

Work and striving are the prescribed means by which man can achieve the goal of populating the earth over which he has been given authority and of making use of the things that, Allah has subjugated for him, so that he can benefit himself and his fellow human beings by meeting and satisfying his needs. Qardawi (1986) identifies work as the first weapon that is used to alleviate poverty in the Islamic community. This of course, requires effort by individuals to achieve self-reliance.

According to Dogarawa (2003), Islam urges the Muslims to strive and work through the following unique approach:

- (i) Reminding them of the blessing of the subjugation of the earth and all that is in it. Seeking to benefit from it is an act of worship towards Allah
- (ii) Making striving a sign of sincere reliance on and trust in Allah.
- (iii) Encouragement to pursue various professions such as trade and farming, handicrafts and other skilled labour.
- (iv) Considering working and earning to be acts of charity and a means of giving charity.
- (v) Not recognizing ownership of things whose source was not work or other prescribed means. Islam forbids seizing by force, robbery, stealing, theft, gambling and *riba* (usury/interest), and any financial earnings that stem from such actions.
- (vi) Warning against begging and cheating others.
- (vii) Prohibition of giving charity to those who are not in need.

The Muslim is free to seek employment in the service of the government, an organisation, or an individual as long as he is able to do his work satisfactorily and carry out his duties. In the today’s’ shaking economy, the Muslim can earn his livelihood by agriculture, trade, or industry or by any profession or employment as long as it does not involve doing, supporting or propagating anything *haraam* (unlawful). Industries and professions prohibited to the Muslims because they are harmful to the beliefs, morals honour, or good

manners of the society include prostitution, dancing and other erotic arts, making statues and similar articles, manufacturing intoxicants or working for the manufacturers, and working in or running an interest-based organisation.

The individual is also ordained to seek for knowledge (religious and worldly) to avail him the opportunity of becoming skilful and relevant in the society, as well as acquiring the requisite knowledge to worship Allah. Members of the society and the government are to compliment the effort of willing individuals to acquire basic education and/or pursue various professions, handicrafts and skilled labour by sponsoring or training them. Education is a necessity. Islam elevates the position of the knowledgeable ones and commands that they must be given their due respect. Education, in the words of Wasserman (2002), is a passport out of the lower end of the income distribution: the higher the education, the higher the salary.

In the event an individual is unable to achieve economic independence, social security is one of the policy frameworks of Islam for eradicating both absolute and relative poverty. The system of solidarity or subsistence in Islam stands on an integral foundation. It starts with the individual then the family then society and eventually the entire humanity in its present and future. The state is finally responsible for supporting the needy in this decentralized system of solidarity, so as to avoid excessive tasks, loosen expenditure and unjust treatment of citizens.

The family is committed to support its members as ordained by Allah as an obligatory maintenance. (HQ 16:19 and 4:36). According to a hadith, a man went to the Prophet (peace and blessings of Allah be upon him) saying: "I have a dinar", the Prophet said: "Spend it on yourself". He said: "I have another". He told him: "Spend it on your children". He said: "I have other (a third one)". He replied: "Spend it on your family". He said: "I have other (a fourth one)". He said: "Spend it on your servant". He said: "I have other (a fifth one)". The Prophet said: "You know better what to do with it". (Abu Dawud & Nasa'i)

Another kind of social solidarity commanded by Allah to uproot traces of poverty and need in society, as well as to disseminate the feelings of mercy and affirm ties among members of the community. In this sphere, there is a group of devoted deeds ordained by Allah to approach Him. They are accentuated in the conscience of believer who cares for others seeking the pleasure of Allah and eventually heaven.

The various means of achieving the solidarity of the community include **Sadaqah** (voluntary charity), which are charitable deeds or gifts including deeds aimed at providing continuous flow of reward after one's death (*sadaqah al-jaariyah*); **Waqf** (religious endowment), which means providing social services like education at all levels, both religious and worldly, health institutions, parks, inns and rest rooms, drinking water facilities, food distribution centres, *hajj* roads, agricultural lands as a means of support; **Kaffaraat** (religious expiations) for the violation of oaths (*kaffarat al-yameen*), having sexual intercourse during the day in Ramadan, and *zihaar* (a form of pre-Islamic divorce) that contribute to supporting the needy when performed in the form of using a specified portion of one's wealth to atone for one's faults instead of expiating through observance of fast; **Fidyah** (ransom) for committing an action, which is forbidden whilst in *ihraam* (during pilgrimage), and for not being able to observe Ramadan fast due to old age, pregnancy, breast feeding or chronic disease; feeding the poor and offering sacrifices in respect of *al-Hadyu* (sacrifice offered as one of the rituals of *hajj*), *al-Udhiyah* (sacrifices offered at *Eid al-Adha*), and *al-Aqeeqah* (sacrifice offered on the occasion of a baby's birth), and **Wasiyyah** (special pledge of one's portion of wealth to be used by specific individual(s) other than one's heirs, or for social services which is to be executed after his death).

Islam further obliges the state to take care of all the people in general and the needy in particular. The state is responsible for that before people and before Allah. Islam prescribes to the state the duty of providing social security in respect of the standard of living of all the individuals of the Islamic society. The state usually sets about to discharge this important duty in two phases. In the first phase, the state furnishes an individual with an opportunity of a generous share of fruitful work, in order that the individual may earn his livelihood with his own labour and effort by creating jobs for the unemployed, supplying them with tools, preparing them professionally and following up their progress. However, when an individual is disabled from doing work and earning his livelihood by his own labour, or when in exceptional circumstances the state is unable to give him an opportunity to work to earn sufficient for his upkeep, comes the second phase wherein the state pursues the application of social security by way of making available an adequate amount of money through its various redistribution schemes, or by encouraging other members of the community to do same.

With regard to the income, which helps the state to sponsor and take care of the poor and needy, these are: *Zakah*, ***Zakat al-Fitr*** (a type of *sadaqah*, which must be paid by every Muslim, young and old, male and female, free and slave, at the end of the month of Ramadan), taxes (when the *zakah* and other income from the sources available to the state are inadequate), others such as *khums ghanaa'im*, *al-fay'*, *al-'ushoor*, *al-khiraj*, *khums ar-rikaaz*, revenue from state lands and properties, lost property or property that was entrusted to others whose owner cannot be traced, money penalties or fines and estates of those who die without heirs.

Thus, Islam, through the texts of the Qur'an and Sunnah has succeeded in shaping the behaviour and conduct of the individual to become economically independent to support himself first, then his family and relatives, and to finally contribute to the well being of the larger society. The Prophet (peace and blessings of Allah be upon him) said: "Begin paying alms on yourself. If there is an excess, pay it on your family and if something remains, pay it on relatives and so on." (Nasa'i).

Whatever one decides to do in order to earn a lawful livelihood there from, he should make it better. A Muslim needs to be self-reliant and economically independent, and in so doing, he need be prudent and planning for his finance. Bello (2003) identifies the following reasons for prudence in personal financial planning: to meet financial goals and obligations; to make rational financial decisions; to take advantage of financial opportunities; to minimize the impact of financial threats; to achieve financial independence and financial freedom; and to leave an estate for survivors, loved ones and favourite charities

Incidentally, quite a number of working people have difficulty in achieving self-reliance, including those who decide to be self-employed. According to Bello (2003), some of the reasons responsible for that include: incorrect belief that money is everything and without it, nothing good could be achieved; procrastination and misplacement of priorities; failure to develop saving habit; ignorance of the relationship between time and money; failure to find lifework/career that expresses one's best self; failure to live within means; failure to allocate time, energy and money efficiently; taking display of high social status to be more important than economic independence; and choosing the wrong occupation.

The general rule in regard to earning a living is that Islam does not permit its followers to earn a living or become self-dependent in any way they like, rather it differentiates

between lawful and unlawful methods based on the criterion of the overall well-being of the society. According to Dogarawa (2003) the following are the ethics involved in self-reliance of the individual:

**i. The Principle of Vicegerency of Humanity on Earth**

Allah expressed the principle of Vicegerency in the holy Qur'an (2:30, 6:165 and 11:61). It means Allah has trusted man with the task of developing the earth. This Vicegerency is based on the principle that supreme authority is that of the Almighty Allah, and that man's ownership of property is not an end in itself, but a means to provide a decent life for him and his family and society. Man should also observe the commandments and prohibitions of Allah in owning property and disposing of it, because he is responsible for this property and will be held accountable for the way he has acquired it and how he used it.

**ii. Sincerity and Piety**

The individual should seek to obey Allah in working and striving and not to seek hypocrisy, fame, flattery or ostentation. He should consider his struggle to earn a living and protect his honour and integrity as a religious commitment for which he would be rewarded provided he observe the commandments and prohibitions of Allah. The individual should fear Allah in secret and in public as a way of protecting one's self from adverse consequences as a result of departure from the Shari'ah.

**iii. Righteousness and making one's work perfect**

The individual should strive to attain the degree of righteousness and perfection in his work by performing it in the best manner possible. The Prophet (peace and blessings of Allah be upon him) said: "Allah has prescribed righteousness in everything." (Muslim). This ethic requires among other things: keeping faith firm and perfect and having good intent at the start of the business or work; doing it with the object of saving oneself from depending on others; restraining from greed of what is with the people; remaining satisfied with lawful earnings; keeping on the path of the religion in the course of struggling; maintaining family and intending to do good to the Muslims and loving for them what one loves for himself; and following the path of equity, justice and *Ihsaan* (goodness)

**Conclusion and Recommendation**

Poverty is a devastating condition that affects an enormous percentage of the earth's population. Sustainability cannot be achieved without eradicating poverty. However, the causes of poverty have their roots in both the international and national domains resulting

in diminished access to economic social, political options by the poor. Therefore, efforts to empower poor communities to regain access to these options and transform oppressive systems, which sustain poverty, will require a multi-sectoral, multi-dimensional approach.

Islam teaches self-reliance and self-respect, strongly encourages individual struggle to earn a living in order to protect one's dignity and honour; and strongly frowns at laziness, idleness, being a liability on others and inferiority complex. The preceding texts indicate that Islam offers numerous cures for the disease of poverty and social menace, and it explains various solutions to the problems of need and deprivation. This is not merely the matter of theoretical principles that are far removed from being able to reform reality. The Muslims of the past applied these principles in their societies and achieved results, which are a source of historical pride and glory.

To achieve self-reliance however, a balance has to be made between income and expenses, between desires and aspirations, between creating wealth and keeping it, between an honest assessment of financial condition and financial self-deceit, between standard of living and quality of life and between satisfaction and fulfilment.

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