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## TABLE OF CONTENTS

	Page
The Concept of Immunity in the Traditional Culture of Yoruba People Kazeem, H. Fola .....	1-12
Ijengen: the Ritual Drama of Drama at Ode Irele Segun Omosule Ph. D .....	12-35
The Evolution of the Performing Arts and Culture Institution as a Commercialised Industry in Africa Stanley Ohenhen Ph.D .....	36-47
Islamic Teachings on Poverty in the Light of Modern Theories and Realities Mubarak Ademola Noibi .....	48-63
Educational Bourgeoisie, Tuition Fee Hike and the Academic Freedom of Nigerian Tertiary Institution Students Abosede Priscilla Ipadeola Ph.D .....	64-71
A Philosophical Examination of 'Good and Bad' in Yoruba Thought Odesanmi, Abayomi Charles .....	72-79
An Exploration of the Concept of Poststructuralism Anifowose, Oluwaseun Adeola .....	80-91
Factors Affecting the Total Income of Charcoal Producers in Ola –Oluwa Local Government Area, Osun State of Nigeria. Okunola, S.O. ....	92-100

The Place of the Female Performer in Nigerian Video Film Industry  
**Ogungbesan, Oluseyi Abiodun** ... .. 101-115

Vehicle Usage and Carbon Dioxide (CO<sub>2</sub>) Emissions in Nigeria  
**Christopher Adesola Wojuade** ... .. 116-132

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## Islamic Teachings on Poverty in the Light of Modern Theories and Realities

**Mubarak Ademola Noibi**

Department of Arabic and Islamic Studies,  
University of Ibadan, Ibadan, Nigeria.

[mubaraknoibi@yahoo.co.uk](mailto:mubaraknoibi@yahoo.co.uk)

08033955822, 08051683188

### Abstract

This paper examines the position of Islam on the phenomenon of poverty by interacting its concept, nature and theories with the conventional notion of it. The study discovered that Islam, similar to the secular conception of poverty, has given adequate attention to poverty from socio-economic and cultural angles. Poverty is not an Islamic heritage as viewed by some, instead, it is a religion and a way of life that advocates the complete meeting of the legitimate material needs of man. There is also the school of thought, which holds that efforts at acquiring wealth need not be made as Allah, through pre-destination, determines the financial status of individuals. The position of Islam is that this cannot be ascertained until after death. Therefore, man has to continue to legitimately and legally strive to acquire wealth. In cases when poverty is inevitable, Islam mitigates its negative impacts to the barest minimum. Hence, affluence rather than poverty is the objective of Islam.

### Introduction

It is remote to have a consensus of opinion on the definition of poverty as it is a phenomenon that affects all the aspects of man's existence which includes physiological, psychological and moral aspects. Due to the multi-dimensional nature of poverty, it is usually defined from the perspective of age, gender, culture, region and socio-economic conditions. In Islam, however, two Arabic words are used in the Qur'an in relation to poverty. The first being *al-faqr* (poverty) and its derivatives such as *al-faqir* (the poor one) and its plural form *al-fuqarā'* (the poor ones) while the other is *miskin* (the needy/indigent one) and its plural form *masakin* (the needy/indigent ones). Moreover, in the Qur'an, *al-Faqr* and its derivatives

appear fourteen times with *al-faqr* occurring once (Q.2:268), *al-faqīr* featuring five times (Q.3:181, Q.22:273, Q.28:24, Q.4:6 and Q.4:135) and *al-fuqarā'* appearing seven times (Q.2:271, Q.2:273, Q.9:60, Q.24:32, Q.35:15, Q.47:38 and Q.59:8) (Abdul-Baqi, 1986: 524). Meanwhile, *miskīn* and its derivatives occur twenty-two times with *miskīn* appearing ten times (Q.58:4, Q.76:8, Q.90:16, Q.2:184, Q.17:26, Q.30:38, Q.68:24, Q.69:34, Q.74:44, Q.89:18, and Q.107:12) and *masākīn* featuring twelve times (Q.2:83, Q.2:177, Q.2:215, Q.4:8, Q.4:36, Q.5:89, Q.5:95, Q.8:41, Q.9:60, Q.18:79, Q.24:22, Q.59:7) (Abdul-Baqi, 1986: 354). These underscore the attention Islam plays towards the phenomenon of poverty.

In Islam, there are four kinds of poverty. Three of them are abstract or spiritual while one is concrete or material. The first is that which is general to all living things. This is in the sense that all things depend on Allah for sustenance while He does not depend on any one for anything. Human beings would always be in need of Allah as long as they exist on the surface of the Earth. Allah mentions this kind of poverty in the Qur'an where He states that: "O you men, it is you that need Allah but Allah is the one free of wants, worthy of praise" (Q.35:15). The second kind of poverty is that of a true Muslim who truly has the feeling that they need Allah's favours and benevolence and that at no time do they feel self-sufficient of Allah's assistance (Qa'dān, 2011: 600). Prophet Mūsā (AS) demonstrated this kind of poverty when he prayed for the favours of Allah while confessing his helplessness as follows: "O Lord! I am in (desperate) need of any good that you decide to send to me" (Q.28:24) (Qa'dān, 2011: 599). Prophet Muhammad (SAW) also demonstrated this by praying thus: "O Allah, enrich me with the constant need of you and do not impoverish me with the feeling of self-sufficiency" (Qa'dān, 2011: 599).

The third kind of poverty in Islam has to do with the poverty of the mind. Whoever is inflicted by this kind of poverty would never be self-sufficient in material things even if they own everything on the surface of the Earth. This is the form of poverty in which the Prophet (SAW) prayed against and described thus: "the poor is close to being a disbeliever" (Qa'dān, 2011: 599). He also remarked that "richness is the richness of the mind" (Qa'dān, 2011: 599). The last form of poverty is material poverty which is the concern of this paper.

This paper examines the interplay of Islamic and conventional concepts, natures and theories of material poverty. The paper is divided into five sections. While this section introduces the paper, the second section examines Islam and the concept of poverty. This is followed by the discussion of Islam and the nature of poverty. The fourth section examines Islam and the theories of poverty while the fifth section concludes the paper.

### Islam and the Concept of Poverty

Generally, the poor is one whose vital needs are not met irrespective of whether their wealth has reached *niṣāb* (minimum compulsory Islamic tax on the wealth of a Muslims) or not. Imams Mālik and Shāfi' are of the opinion that the specific objective of wealth is dependent on time, needs, circumstances and resources. Shāfi' added that judging by money or material wealth alone is not sufficient, as a person may be viewed as rich whereas they may lack the means to fully sustain themselves and their dependants (Al-Qaradawi, 1999: 349). 'Abdullah, an Egyptian scholar, opined that a number of people fit into either *masākīn* or *fuqarā'*. He then mentioned orphans, homeless children, students, disaster victims, those who cannot afford to get married, those in need of free medical services and lastly those who are incapable of organising a dignified funeral service (Benthal, 1999: 13). Imam Al-Ghazali classifies the poor into five categories, namely: one who renounces the world; the contented poor who has just enough for sustenance; one who loves wealth but makes no serious effort to acquire it; the greedy poor who has the desire to earn wealth and actualises the desire by finding out various means of earning it, and the last is the one who is indifferent to wealth (Karim, n.d: 178-179).

Amanta Sen views poverty, as "entitlements" which are acquired with the quantity of means available and the availability of such "entitlements" (Ajakaiye & Adeyeye, 2001: 5). Entitlements are basic goods and services necessary for a decent and fulfilling life. This definition identifies the poor as those who lack income to purchase basic goods and services. It views the poor, as those capable of acquiring basic goods and services when such needs are not available. Basic goods and services are defined as a bundle of goods and services, both private and public, required

to guarantee an individual or a household's physical, economic, social and cultural survival (Dike, 1997: 159).

These basic goods and services can be summarised as nutrition, shelter, water, healthcare, access to productive resources and finally, political and civil rights to participate in decisions concerning their socio-economic conditions (Dike, 1997: 158). Islam lays emphasis on some of these basic needs. It emphasises that one of the best deeds to be performed is the feeding of the poor. It equally rebukes those who discourage the feeding of the poor. Allah lays emphasis on these basic goods when He says that:

Do you not see the one who denies the Judgement (to come)? Then, such that treats the orphan (with harshness).  
And encourage not the feeding of the indigent (Q.107:1-3).

The above *āyāt* are some of the many *āyāt* of the Qur'ān that point to the importance of food security to man. Food security is not the only important basic need of man. Basic needs in line with the spirit of Islam are mentioned elsewhere in the Qur'ān where Allah says as follows:

And We (Allah) said: O Adam, Verily this is an enemy to you and to your wife: so let him not get you both out of the Garden, so that you are landed in misery. There is therein (enough provision) for you neither to go hungry, naked nor suffer from thirst or from the heat of the sun (Q20:117-119).

In the above *āyāt* of the Qur'ān, the basic needs that are needed for man's survival have been mentioned. They are food, clothing, water and shelter. Without these four basic needs, man's existence becomes difficult if not impossible. Perhaps this accounts for why the Prophet (SAW) usually prayed against absolute or extreme poverty by saying that "O Allah I seek refuge with you from disbelief and poverty..." (Karim, 1989: 263). In addition, he also prayed thus: "O Allah! Make the provision of Muhammad's household sufficient for us" (Karim, 1989: 263).

Islamic Jurists have classified human needs into three kinds. These are the *ḍarūriyyāt* (necessities), *ḥājīyyāt* (conveniences) and the *taḥsīniyyāt* (refinements). The *ḍarūriyyāt* include necessities for the protection of *naḥs*

(man's physical existence) and the protection of his *dīn* (religion). It also includes what will protect his '*aql*' (intelligence and reasoning), *nasl* (progeny) and *māl* (property) (As-Shātībī, n.d: 19). Even though, basic needs are to be determined in accordance with the average standard of living in a particular country, it is universally accepted that they consist of food, water, clothing and shelter. These would guarantee livelihood beyond bare physical existence and guarantee all the conditions of *ḍarūriyyāt* as stated above.

The provision of *ḍarūriyyāt* in an Islamic community or state is *farḍ al-kifāyah* (communal obligation). The citizens of an Islamic state may challenge the government in court if these *ḍarūriyyāt* are not met (Ahmed, 1991: 18). Furthermore, education, which is important for the acquisition of relevant skills, and access to means of sustenance and participation in political and cultural life, is the second aspect of basic needs. This is because it enables participation in living and working conditions of individuals (Dike, 1997: 159). Health care is regarded as part of *ḥājīyyāt* because it improves the quality of life, and removes unbearable hardships and difficulties. Generally, the *ḥājīyyāt* adds value to the *ḍarūriyyāt*. It is equally *farḍ al-kifāyah* to fulfil the *ḥājīyyāt* from the resources of the state. This leaves behind the *tahsīniyyā* which only adds beauty and elegance to life without transgressing the limits of moderation (Ahmed, 1991: 19).

The poor are also described as those who lack adequate level of education to satisfy their basic needs, are unable to obtain: an adequate income, engage in a stable paid employment, own a property, or even maintain a healthy living condition. A number of analysts view the poor as those who lack productive resources. They are unable to meet their social and economic obligations due to their lack of skills, gainful employment and self-esteem (Obadan, 1997: 2). The above view refers to psychological dimension of poverty. It encompasses psychological distress and shame that ensue as an after effect of lack of necessities of life for individuals and their households. The poor also witness stigmatisation and humiliation from the rich and governments' social service workers in a bid to meeting their basic needs (Narayan, 2000: 38).



The poor have been identified with the following characteristics. Firstly, they are those whose ability to contribute to the productive process is insufficient to bring about increased income. Secondly, they are those whom the economy has failed to provide with employment opportunities even when they are willing and capable of working. Lastly, they are those who lack the opportunity to participate in the political and economic process due to discrimination of various types (Umaikogbo, 1997: 21-22). Having discussed the conventional and Islamic concepts of poverty, it is worthwhile examining the nature of poverty.

### **Islam and the Nature of Poverty**

Poverty can broadly be divided into two forms. These are relative poverty and absolute poverty. Relative poverty, also called transient poverty refers to individuals or households whose provision of goods and services are lower than that of other persons or households. Relative poverty does not deny its subjects the basic needs required for a decent and fulfilling life. It occurs as a result of deficiency in the structural distribution of wealth in the society. This deficiency puts some individuals or households at an economically disadvantaged but acceptable position (Anyanwu, 1997: 99). Such structural deficiency in the distribution of economic resources includes temporary man-made or natural disasters. An example of this is unemployment, which occurs as a result of economic recession, theft, drought, fire, flood and war. Moreover, if adequate care is not taken, this could degenerate into a permanent and a more chronic poverty.

Absolute poverty or structural poverty, on its part, is the lack of minimum physical requirements of an individual or a household. In this case, the affected individual or household is deprived of the basic necessities of life. It occurs when lives of those affected are impaired by physical or socio-cultural deficiencies (Anyanwu, 1997: 99). This group of the poor are the structurally poor and are also referred to as the unhopeful as they will remain in such an extreme disadvantaged position until something tangible is done to catapult them from the vicious circle. This kind of poverty is referred to in the Qur'ān thus: "Or the indigent (down) in the dust" (Q.90:16). I view this category of the poor as any individual who in a day

lacks a 2176 grams or 3 kilograms (ṣāʿ) of any stable food in a particular locality.

Islamic scholars are divided on the interpretation of the terms *faqīr* and *miskīn* as used in the Qurʾān, whether they denote absolute or structural poverty. While some scholars are of the view that the *faqīr* constitute the absolutely poor, others contend that it is rather the *miskīn* that occupy the degraded position. ʿUmar bin Khaṭṭāb, the second *Khalīfah* of Islam, defines a *faqīr* as those whose earnings are just not adequate to cater for their needs. Going by the definition of ʿUmar, a *faqīr* is not poor but in need at a particular time. Specifically, he says: “A *faqīr* is not the one without funds. However, he is one who is more adequate in earnings.” (Ibn Kathīr, 1997: 2:408). This definition by ʿUmar places the *faqīr* in the position of the one affected by structural poverty. Ibn Jarīr also added his voice to this debate by describing the *faqīr* by saying that: “A *faqīr* is one who is shy and (due to this shyness), does not go about asking for anything. Moreover, a *miskīn* is one who moves about and follow people about while begging” (Ibn Kathīr, 1997: 2:408).

In other words, a *faqīr* is one, who due to shyness, suffers in silence. They are also regarded as the disciplined poor. In contrast to this, the *miskīn* is always impatient and does not mind lowering their dignity and honour through begging for help and assistance from people. Ibrāhīm explained that the *faqīr* is a migrant. By this, he meant individuals or households driven away from their land due to natural disasters or war situations thereby having practically nothing to fall back on as part of their basic needs for a decent life. Qatādah also joined in the debate by saying that: “The *faqīr* is one who is chronically ill while the *miskīn* is one who is healthy” (Ibn Kathīr, 1997: 2:400). With this definition, a *faqīr* is physically or psychologically impaired thereby militating against their going out to fend for their livelihood while a *miskīn* is healthy enough to fend for themselves. This also points to the fact that while the *faqīr* is the absolutely poor, the *Miskīn* is the relatively poor. Prophet Muhammad (SAW) in his final judgment and out of his impeccable utterances defined a *miskīn* as follows:

The *miskīn* is not the one who goes around the people asking them for a mouthful or two (of meal) or a date or two”. They (the Companions of the Prophet [SAW])

asked: "who then is a *miskîn*"? O messenger of Allah (SAW). He (the Prophet [SAW]) said that, "the one who does not have enough to satisfy their (basic) needs and whose condition is not known to others in order that they may give them something of *Sadaqah* (charity) and who also does not ask from people (Khan, n.d: 2:324).

This prophetic definition, which fits into 'Ibn Jarir's definition, is taken as the most authentic definition of a *miskîn*. To corroborate this, *miskîn*, which is from the root verb *sa-ka-na*, could mean "to be calm." When the word is turned to *Şigah al-mubâlaghah* (intensive verbal noun form) on the form of *mif'îl*, it will mean someone who is extremely calm. Calmness could result from exclusion due to poverty and lack of identify. This calmness of the *miskîn* is manifested in their shyness and self-dignity which prevents them from asking from those who could ordinarily assist them as contained in the above quoted tradition of the noble Prophet (SAW). As for a *faqîr*, the meaning suggests its relationship with the word *fiqrah* which means vertebra, (Cowan, 1976: 722). Hence, the backbone is called *Silsilah al-fiqriyyah*. *Faqîr* may rhetorically mean someone whose backbone has been incapacitated. At the same time, it could mean the opposite of *miskîn* which the Prophet (SAW) described. According to Ibn Kathîr, the most popular view is that the *faqîr* is the worst of the poor (Ibn Kathîr, 1997: 2:408).

From the above explanation, it is observed that those described as absolutely poor are those whose means of removing them from the net of poverty is remote. This situation is due to man-made or natural causes which have excluded them from active economic activities. The absolutely poor can be divided into the destitute and the non-destitute while the non-destitute are further distinguished based on irregularities in their income or by their remoteness from the cut-off point of poverty. (Montgomery & John, 2003: 6)

In addition, Ogwumike opined that the relatively poor are the button 10 or 15% of any income distribution. The World Bank defined them as existing when households possess a per capital income of less than a third of a target group in a country's average per capital income. Absolute poverty

comes into play when households lack command over resources, which are sufficient to obtain some quantity of goods and services required for guaranteeing a decent living standard (Olowononi, 1997: 476-477). Absolute poverty is usually engendered in a household or a society when resources to be used in acquiring the basic necessities of life beyond bare existence are insufficient or, totally lacking. This is usually associated with diseases, illiteracy, underweight and malnutrition. It eventually leads to humiliation, stigmatisation, frustration and other physical and psychological tortures.

Ali, while commenting on relative and absolute poverty, postulates that households that spend a considerable high percentage of their income on procuring basic needs with little or nothing to save against rainy days are afflicted by relative poverty. He also submits that the absolutely poor are those who cannot afford private consumption of basic needs of goods and services (Olowononi, 1997: 477). Irrespective of the nature of poverty, there are various reasons that have been suggested by scholars as the causes/theories of poverty. The next section examines those suggestions.

### **Islam and the Theories of Poverty**

Various theories have been propounded to explain the root cause of poverty. Some of the theories were propounded in the classical times while others are a product of contemporary times based on precedents in the classical times. For instance, Ibn khaldūn (d.1406 CE), the most influential figure in the fields of History and Sociology in the Muslim annals, postulates that attacks on peoples' properties reduces the zeal of people to produce commodities, goods and services on which the economy depends. When the zeal to contribute meaningfully to the economy is gone, especially when their means of production such as capital, land, labour and entrepreneurship are infringed upon by the political authorities and policy makers, the economy would collapse, and when that happens, poverty would necessary ensure in that country. However, Ibn khaldūn was quick at giving an exception to the general rule by noting that in densely populated states, quite a large volume of business transactions take place. Hence, the effect of the governments' infringement on economic justice with particular regard to the factors of production is usually gradual and protracted. The passage of time usually

gives way to the possibility of a change of government and the redress of economic injustices whereby economic prosperity returns (Rosenthal, 1967: 2:106).

Aside from the role of the government in engendering poverty, individuals also have a role in it. For instance, some *sūfīs* (Muslim mystics) believe that poverty is neither an evil nor a problem in need of solution. Rather, it is viewed as one of the blessings of Allah visited upon His beloved servants. Moreover, it is through the phenomenon of poverty that the hearts of believers remain conscious of the Hereafter, link Allah, and detest the worldly life and its glitters. Thus, poverty is seen as a mercy from Allah to man. A cross-section of them views the world as corrupt, evil and filled with trials. Consequently, goodness is only sure in the annihilation of the world or at least in the reduction of the sojourn of human beings in it. This has informed the opinion that it would be desirable for man to reduce the enjoyments of life. Hence, the saying that: "Whenever you see poverty advancing towards you, welcome it as a sign of the pious, but when you notice affluence approaching, say sin has hastened its punishment (on me)" (Al-Qaradawi, 1995: 6)

The *sūfīs* rely on some traditions attributed to the Prophet (SAW) for their stand. One of such traditions refer to an incident when a man expressed to the Prophet (SAW) his love for him after which the Prophet (SAW) was reported to have said to him that: "if you love me, then prepare for poverty, for poverty advances more rapidly to me than does flood water towards its objective" (Ad-Dimashqī, 1998: 281). A critical look at this above stated tradition reveals that there is no relationship between love of the Prophet (SAW) and poverty as several wealthy people love him while many poor people hate him. Moreover, the tradition has been graded by Imam Tirmīthī, a great scholar of *hadīth*, as weak (*da'īf*), and so cannot be relied upon as evidence of longing for poverty (AbdulRahman, n.d: 2:271).

Muslim mystics equally rely on some other traditions of the Prophet (SAW). These traditions include: "the poor will enter paradise half a millennium sooner than the rich" (Ad-Dimashqī, 1998: 281) and "I had a view of paradise and saw that most of its dwellers were the poor" (Ad-Dimashqī, 1998: 281). In interpreting the above traditions, care must be taken to understand the situation of the Prophet (SAW) and his companions

who were generally poor as against their opponents who were rich and vehemently against him and his followers. (AbdulRahman, n.d: 2:273) These traditions are therefore often misinterpreted by some Muslims, *sūfīs* inclusive, as they cannot effectively be utilised as evidences for detesting the world and the desirability to subject oneself to poverty by maintaining an indifferent attitude to diligence, hard work, and legitimate accumulation of wealth.

The Jabarite (fatalists) School of thought holds that though evil, poverty is a test from Allah, the Almighty. Moreover, both richness and poverty are decreed by Him. Hence, poverty emanates as a result of the predestination of Allah. This implies that nothing can be done to stop the poverty of individuals and households in the society. The Jabarites, therefore, urge the poor to stand by their fate (Al-Qaradawi, 1995: 7). The view of the Jabarite School is faulty in the sense that contrary to the school's opinion, the Prophet (SAW) had encouraged the poor to engage in tangible vocation so that they could adequately maintain themselves and their families without relying on charity or government largess. Also, the predestination of man is usually not fully known until death as events in times are dynamic. Therefore, a poor person could later turn out to be rich while a wealthy person could later become poor due to some eventualities.

In the dualistic economic model, the national economy is divided into two parallel institutional production sectors. They are the modern and the traditional sectors. The modern sector is known to be dominated by professions characterised by some degree of self discipline, work and production. It also has the feature of innovativeness and creativity. The traditional sector on its part is characterised by static low equilibrium condition which forms the exact opposite of the modern sector. This feature leads to the production of an agreement for low living standard as a result of the improved conditions (Ajakaiye & Adeyeye, 2001: 15). The dualistic model implies that the poor ones are the architects of their fate and they can only liberate themselves from it if they show more commitment to hard work, discipline and creativity. This is only natural as one cannot reap where one had not sown. As valid as this submission is, it is not, however, a hard and fast rule, as there were instances where lack of opportunities to productive means and the exclusion of a set of people from political and

economic activities have led and contributed to poverty. In this case, poverty has nothing to do with discipline, hard work or creativity. There are cases of natural disasters which form a major setback to human beings. The case of disabled persons has also been underplayed in this model.

The Classical Malthusian Theory propounded by Thomas Robert Malthus is concerned with how an increased material wealth could be guaranteed for the greatest common good. He takes his arguments a step further by arguing that progress is neither automatically guaranteed nor natural. He says further that population grows geometrically while the means of subsistence follows an arithmetic progression. This stand is based on a masterful synthesis of Newton's scientific writing and "theological utilitarianism" which postulates that positive checks such as war and natural disasters naturally curb the tendency to over-produce. Although the empirical accuracy of this paradigm has been questioned, it still remains a source of inspiration to contemporary conservatives (Harvey & Reed, 1992: 272-273). Malthus in his model of poor law reform assumes that poverty is either a function of ignorance or moral perversity. To him, poverty is caused by people with larger families than they can cater for effectively.

As such, to stem the tide of poverty, Classical Malthusian School believes that moral education needs to be embarked upon. Malthus accepted that some would still fall into poverty inadvertently. These rational poor should be given incentives by religious organisations and not the state. As for the perverse poor, government is to set a time-limit after which children born would not receive state support. The central tenet of Classical Malthusian Theory is that the principal cause of poverty is the poor's ideology. This is the ideological stand of neo-conservative thought (Harvey & Reed, 1992: 274-275).

Viewing the Classical Malthusian Theory from the Islamic angle, it is evident that while Islam is in support of a part of the theory, it goes against a part of it. Talking about natural disasters as positive checks to population explosion is totally unacceptable. This is because Allah has placed what every creature would subsist upon on earth before the creation of man. This is in accordance with His qualities of *al-'Alīm* (All Knowing), *Al-Hakīm* (The All wise) and *ar-Razzāq* (The provider of sustenance). This aspect of Classical Malthusian Theory has proved itself wrong as it has been

discarded by neo-Malthusians as earlier indicated. On the second aspect which suggests enlightenment programmes for the ignorant poor, this is rational as Islam supports family planning and not birth control. As for the rational poor who runs into unintentional errors of having more children than they can maintain and therefore benefit from government largess, Islam intends that all should rather benefit from this whether ignorant, rational or even perverse.

The analytic diagnosis of the nature of poverty was given a boost due to Marxian's Theoretical Principle of Labour Exploitation. This theory presents the economy as usually a polarised one. It entails the concentration of wealth in the hands of a few rich capitalists while the miserable masses act as workers for these few rich individuals. This is in addition to the argument that technological advancements would be labour saving, thereby resulting in job cuts. This affects those whose presence as workers earns them income, hence, leading not only to under-employment but also unemployment. This is also a poverty trap, especially when there are no social welfare packages to cater for such unfortunate masses (Ajakaiye & Adeyeye, 2001: 7).

This Classical Marxist Theory gives a social and historical account of poverty in a capitalist society. It opines that the history of each mode of production has its dynamic way of causing poverty. Marx, in this theory, was able to prove that modern poverty is brought about by the tendency to continuously revolutionise the productivity of labour by capital. This theory submits that as production leads to the manufacture of more goods, it necessarily creates an ever-renewed army of superfluous industrial workers. These superfluous workers are in turn divided into two: the skilled and the unskilled. The absolute surplus populations that are not skilled in the handling of modern industrial equipments are often confined to their homes and villages or migrate to urban areas as unskilled or semi-skilled proletarians. They could as well become a nuisance to the society, thereby seen as failed citizens who eventually face social exclusion (Harvey & Reed, 1992: 276-277).

The relative surplus population who stand as the second group of superfluous industrial army are skilled products of mature capitalist formations whose works are gradually replicated by machines until the



cooperative organisation of labour is eventually taken over by it (machines). This source of comfort has become a threat to livelihood leading to few workers manufacturing greater number of goods. It also leads to the lay-off of superfluous workers that end up being threatened by poverty. In essence, social interaction of production with materials and equipments in the manufacture and distribution of goods lead to poverty (Harvey & Reed, 1992: 276-277).

Islam would not allow these superfluous army of industrial workers to suffer as the Islamic redistributive institution such as *zakāh* (alms), *Ṣadaqah* (charity) and *waqf* (endowment) would take over the up-keep of such people. This will be realistic in view of the fact that as the capitalists improve on production at more economic costs, their profits will rise and their *zakāh* obligations are also likely to rise. To also bring about love and security in the communities, and in their aspiration for the good pleasure of Allah, they are bound to increase their philanthropic activities to the less privileged through the Islamic institutions of *Ṣadaqah* and *waqf*. The three institutions of *zakāh*, *Ṣadaqah* and *waqf* will re-empower the superfluous army of industrial workers and make them live meaningful lives.

### Conclusion

In conclusion, Islam does pay much attention to poverty. Like the conventional perspective to poverty, Islam views material poverty as the inability to afford the basic needs of man. Islam recognises both relative and absolute poverty. The absolutely poor are those whose daily consumption is less than 3 kilograms of the staple food in their locality per day while the relatively poor are the ones whose needs are not met despite the fact that they can afford the basic necessities of life and their wealth reaches *niṣāb*. Some Muslims, especially the *sufis*, wrongly interpret poverty as a sign of piety and the means of seeking the pleasure of Allah, and affluence as a sign of Allah's displeasure. Islam does not consider poverty as a convention nor view affluence as an aberration. Muslims who consider poverty as a virtue in Islam have wrongly interpreted the prophetic tradition. There is also the Muslim school of thought that believes that poverty ensues as a result of the pre-destination of Allah. Moreover, the school holds that a poor person needs not make frantic effort to propel themselves from poverty as that

would amount to a waste of time and effort. These opinions are based on faulty premises and evidences. Muslims are to continuously and legitimately strive for the improvement of their incomes. Whereas technological advancement and some natural events engender poverty, Islam mitigates the effects of this through the institutions of *zakâh*, *Ṣadaqah*, and *waqf*.

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