POVERTY ALLEVIATION – CAUSES, MEASURES AND ISLAMIC SOLUTIONS WITH SPECIAL EMPHASIZES ON REDUCING WASTAGES

Dr.M.Abdul Khadar

Associate Professor, Department of Arabic, Jamal Mohamed College, Tiruchirappalli-20

Introduction:

Poverty is one of the most deplorable disabilities that can afflict a person or a nation. Unfortunately poverty seems to be increasing in the developing countries. Mankind as a whole has been alarmed by this phenomena of growing poverty. The issue of poverty has become so important that it led to a United Nations special summit in Copenhagen in 1992. The U.N. declared 1996 as the International Year for the Eradication of Poverty and 1997-2006 as the International Decade for Poverty Eradication. Most notable International organizations such as ECA, FAO, IFAD, ILO, UNDP, UNESCO, UNHCR, UNICEF, WFP, WHO, and the World Bank have also come out forcefully to address the issue of poverty.

In the Islamic religion the poor is regarded with a lot of sympathy and dignity. Islam prohibits humiliating the poor and urges the rich to help them as a way of attaining salvation in the Day of Judgment.

Objectives of this Research Paper:

To find out an effective method and strategy to be adopted to alleviate the poverty in this world in the light of Holy Quran which Allah the most gracious sent as Book of Guidance to Whole mankind and traditions of the prophet Muhammad (Peace be up on him), whom Allah sent as practical role model to the people.

Questions and Problems Raised: An earnest effort is made to find out what is meant by poverty?, what are the causes for poverty?, what are the measures taken to alleviate the poverty by world organizations? How poverty alleviation programmes are implemented in India? and whether all the measures taken and the strategies adopted to alleviate the poverty really ended the poverty? Is economic growth sufficient for alleviation of poverty? If so why there are poor in developed countries? What is the main cause for poverty? And what is an effective method for

alleviating the poverty? What are the strategies advocated by Islam for alleviating poverty?

Research Methodology adopted: Findings of the various agencies functioning under UNO particularly UNDP and FAO about the programs and strategies followed in world level to alleviate poverty are studied and causes for the failure are analyzed . solutions for such failure in the light of Islamic Teachings are advocated

Key phrases used in the paper: Definition of Poverty, Causes of Poverty, Strategies adopted for poverty alleviation, Sustainable Poverty Alleviation Strategy, Human Development Strategy, Poverty alleviation programmes in India - Programme for socially disadvantaged, Land Reforms, PDS, Self Employment Programmes- IRDP, SHG, Wage Employment Programmes- NREP, RLEGP, Effect of these poverty alleviation programmes, Causes for failure of poverty alleviation strategies- Corruption, Injustice, Sin, Islamic strategies for alleviation of poverty, Through Moral Education, Reform of Land/Agricultural Policy, Reform of Labour Policy, Implementation of Zakah, Improving Access to Credit for the Informal Sector, Privatisation:, Reducing the wastages: UN Report on Wastes of Food: Losses and Wastages, Suggestions on How to Reduce Losses and Waste, Changing Consumer Attitudes, Definition of Extravagancies, Islamic Teachings on Curbing the Wastes and Extravagancies in Spending:, Conclusions, Findings,

Definition of Poverty: The UNDP (1996:64) defined poverty as "a state of deprivation or denial of the basic chances and opportunities needed to enjoy a decent standard of living, to live a long, healthy constructive life and to participate in employment and in the social, political and cultural life of the community."

"High poverty levels are synonymous with poor quality of life, deprivation, malnutrition, illiteracy and low human resource development".

Causes of poverty

Poverty is attributed to a variety of factors including inadequate access to employment opportunities; inadequate access to assets such as land and capital; neglect of rural areas in favour of urban areas; inadequate access to market; Interest, inadequate access to education, health, sanitation and water services; constant destruction of natural resources endowments and non-participation of the poor in the design of development programs that are thought to be beneficial to them.

Strategies adopted for poverty alleviation by UNO:

A. The World Bank has a new approach to poverty called the Sustainable Poverty Alleviation Strategy. This Strategy proposes three way approaches to poverty alleviation. (1) Identify a mode of growth that will include the poor people and offer them opportunities for greater well-being; (2) Develop human capital by giving poor people access to basic social services, mainly basic education, primary health care and family planning; and (3) Provide a social safety net for those who cannot benefit from the advantage brought by economic reform (i.e., the extremely poor, disabled etc.)

(B) The UNDP: proposes what is called Human Development Strategy. This strategy requires (1) Empowerment of women and men to ensure their participation in development that affect their lives and enable them to build their strengths and assets (2) Gender equality (3) Pro-poor development (4) Globalization with global equality (5) Pro- poor policies and markets and (6) Special international support to poor countries (such as debt relief, increased aid and opening of markets to their exports.

Poverty Alleviation Programmes Implemented in India

- Programme for Socially Disadvantaged:-Reservation for SC,ST and OBC
- Land Reforms: Abolition of intermediaries and ceiling on landholding and allotment of surplus land to landless
- Public Distribution System (PDS: Provision of food at subsidized prices through the public distribution system.
- Self Employment Programmes: Integrated Rural Development Programme(IRDP) since 1970. SHG since 1999

• Wage Employment Programmes: National rural Employment Programme (NREP) since 1980 and Rural Labour Employment Guarantee Programme (RLEGP) -1990- providing 100 days minimum employment for poor.

Effect of these poverty alleviation programmes: They made minor contribution to the decline in poverty. Economic Growth made major contribution. Yet Economic Growth is not sufficient for poverty alleviation. Even in Economically strong countries there are poor.

Causes for failure of Poverty Alleviation Strategies:-

- 1. **Corruption**: , the funds that should have been used to provide social welfare services for the poor are diverted into private pockets and bank accounts.
- 2. Injustice
- 3. Sins include adultery, fornication, theft and armed robbery, hoarding, dealing in interest, refusal to pay zakah. extravagance etc. Some of these sins cause draught while others bring other forms of catastrophes. Allah has deprived interest of all blessings (*Qur'an*) and He had destroyed nations before because of their sins (*Qur'an* 17: 16-19).
- **4. Poor work ethics:** Majority consider their government work as part-time job and spend a good part of the day in their farms or consultancy firms or lobbying for contracts.
- 5. Lake of follow up in implementing the programmes.

ISLAMIC STRATEGIES FOR ALLEVIATION OF POVERTY

First, the exhortation method in which it appealed to the people to help their less fortunate brothers and sisters. **Second**, the compulsory method in which Islam obligates a person to support his family, near relatives and to pay Zakah. **The third** method stressed State responsibility to provide for the citizens who cannot provide for themselves a minimum guarantee of livelihood.

Basis on which the poverty alleviation programmes are implemented

- 1. The resources are enough for satisfying the needs;
- 2. These resources should be protected from the waste, and improper use;
- 3. The human behavior towards the resources should be controlled by divine injunctions;

- 4. Only legal needs, needs that build life on the earth, should be satisfied;
- Illegal needs (desires), which destroy life on earth, should not be satisfied; they are never ending and never satisfied.

A. Through Moral Education

Most of the Islamic scholars who advocated for social security and social justice have emphasized the necessity for moral education to mould the individual into God-fearing person and the need for supporting measures such as market regulation and strict adherence to the laws of *halal* and *haram*.

B. Reform of Land/Agricultural Policy

- Strengthening of land ownership rights.
- Ceiling on the size of land holdings a person may have.
- Helping people to obtain certificates of ownership for their land and other properties.
- Bringing into cultivation undeveloped land reform of the tenancy.
- Financing of agriculture for poor farmer.
- Imparting the people necessary skill

C. Reform of Labour Policy

- Preaching dignity of labour.
- Exhorting the people towards hard work.
- Providing training and job opportunities
- Wage determination by considering (1) extent of responsibility of the worker including his number of wives, children, dependents and etc. (2) relative cheapness or dearness of the location of the worker and (3) the qualification, experience and length of service of the worker.
- Making laborers as partners owning certain percentage of share of the companies
- **D. Implementation of Zakah:** Zakah is an Islamic redistributive scheme stipulated by Allah in the holy *Qur'an*. It takes from every Muslim who has resources in excess of a certain basic amount called *nisab* and is distributed to, among others, poor and the needy. Zakah distributed to the poor is expected to raise their living standards by allowing them to invest (if they are ablebodied). **Motivation to give Sadaqa**.

E. Improving Access to Credit for the Informal Sector

Government may advance *Qard Hasana* loans or create avenues for the poor to enter into partnerships such as *mudarabah*, *musharakah* or credit facilities on the basis of Hire purchase of equipments, leasing etc.

F. Privatization: the privatization policy needs to be guided to avoid a situation where few rich individuals will monopolize the ownership of the privatized enterprises leaving the majority of the poor out of the process.

G. Reducing the wastages:

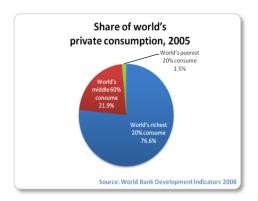
UN Report on Wastes of Food:

- 1. "Roughly one third of the food produced in the world for human consumption every year—approximately 1.3 billion tons—gets lost or wasted"...
- "More than enough food is produced to feed a healthy global population. Distribution and access to food is a problem - many are hungry, while at the same time many overeat,"
- 3. In poorer countries, a majority of uneaten food is lost before it has a chance to be consumed. Depending on the crop, an estimated 15 to 35 percent of food may be lost in the field. Another 10 to 15 percent is discarded during processing, transport and storage.
- 4. In richer countries, production is more efficient but waste is greater, the report says. "People toss the food they buy and all the resources used to grow, ship and produce the food along with it."
- 5. Improving water productivity and reducing the quantity of food that is wasted can enable us to provide a better diet for the poor and enough food for growing populations,"
- **6.** Food waste is more a problem in industrialized countries,



Wasted food on the garbage line at a U.S. College (Photo by Jonathan Bloom)

In 2005, the wealthiest 20% of the world accounted for 76.6% of total private consumption. The poorest fifth just 1.5%:



Causes of Wasting and Extravagancy:

- Ignorance of spendthrift about the teachings of the religion which prevents waste and extravagance in spending
- 2. Due to his growth in a family of lavish spending
- Negligence about the nature of the life in this world
- 4. Due to environment or companionship with people of lavish spending
- 5. Love of phantasm and showing to others
- 6. Blindly following others' way of life

Suggestions on How to Reduce Losses and Waste.

- In developing countries the problem is chiefly one of inadequate harvest techniques, poor post-harvest management and logistics, lack of suitable infrastructure, processing and packaging, and lack of marketing information which would allow production to better match demand. The advice is therefore to strengthen the food supply chain by assisting small farmers to link directly to buyers. The private and public sectors should also invest more in infrastructure, transportation and in processing and packaging.
- In middle- and high-income countries food losses and waste stem largely from consumer behavior
- Changing Consumer Attitudes: Rich-country consumers should be taught that throwing food away needlessly is unacceptable.
- Government may pass a law with stringent punishment of fine for wasting food and

implementing the same sincerely through health departments and municipal corporations as it is found in German.

Definition of Extravagancy

Ibnu Abbas said," whatever you spend a Dirham in other than its rightful spending it is extravagancy.

Islamic Teachings on Curbing the Wastes and Extravagancies in Spending:

✓ Indeed the wealth is from the blessings of Allah. It is one of the beauties in this worldly life.

Allah says in Holy Quran , "Wealth and sons are allurements of the life of this world but the things that endures , Good deeds are best in the sight of your Lord, as rewards , and best as (foundation for) hopes " ($Al.Kahf\ 46$)

No doubt, wealth is necessary for leading the life in this world that is why we find the intelligent people don't spend their wealth in non beneficial ways either in this world or here after. In one of the traditions Prophet Mohamed Sal said, Indeed Allah dislikes three things in that Hadith He mentioned wasting the wealth too."

✓ Islam prevents extravagancy in spending and wasting because it leads to loss and harm.

So Allah says in Holy Quran, "Oh children of Adam wear your beautiful apparel at every time and place of prayer: eat and drink: but waste not by excess. For Allah loves not the wasters" (Al.A'raf: 31)

✓ Islam praises those who follow the middle path in spending, they neither stingy nor extravagant

"Tthose who when they spend, are not extravagant and not niggardly, but hold a just (balance) between those (extremes)" (Al.Furqan :61)

Also in another verse Allah says: "Make not your hand tied (like a niggard's) to your neck, nor stretch it forth to its utmost reach, so that you become blame worth and destitute" (Al.Isra:29)

و لا تجعل يدك مغلولة إلى عنقك و لا تبسطها كل البسط فتقعد ملوما محسور ا Prophet (Pbuh) said, "Eat, drink and give in charity without extravagance and Phantasm"

Allah says such people as brothers of Satan, "Certainly the people who spend in waste and extravagance is brothers of Satan, indeed Satan was refuting his Lord"

Even the people who claim to be followers of Islam are also not free from this phobia of spending in extravagancy in marriages and other celebrations.

✓ Islam preaches less spending in marriages and other social functions

Prophet (peace be up on him) said regarding less spending in Marriages , " marriages which are less spent are more blessed by Allah.

✓ Islam prohibits over eating.

Prophet PBUH said "Those who eat full of stomach while their neighbors are in hungry are not from us"

✓ Over eating leads to overweight and obesity . Obesity leads to many health hazards.

It is a big issue in developed countries. Khalifa Umar Said . "Beware of overeating and drinking. It spoils the body and causes the diseases , and causes laziness in performing prayer. So follow the middle path in eating and drinking. It is more suitable to the body and keeps away over spending".

Islam calls towards middle path in spending.

Findings:-

From the above facts it is very clear that

- 1. The food materials produced in the world is well enough to feed all the people who live on the surface of earth.
- 2. Over population is not at all a real reason for poverty. It is only myth and false guessing.
- 3. So the real cause for poverty is wastages and extravagancies in spending.
- 4. If the people change this attitude we could see a world free from starvation death and poverty.

- 5. Responsibility of alleviating the poverty is not only responsibility of the government but also responsibility of all individuals.
- 6. Government functions should be simple without fanfare as a model to others.

Conclusions:

Islam strictly prohibits such acts of negligence and wasting. We strongly believe that if the above strategies which Islam advocates are implemented holistically many of the poor now roaming the street begging will drastically reduce.

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