

POVERTY REDUCTION THROUGH ISLAMIC CHARITY AND PHILANTHROPY

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ABSTRACT

Poverty is an economic condition referring to the unavailability of basic necessities for the survival of human beings. It includes food, health, education, shelter, etc. to reduce Poverty is a long and difficult process. It is designed to decrease the economic deficiency level of groups, communities, regions, or countries. About 29% of the population lives under poverty rate in Pakistan. The government of Pakistan took loans from the World Bank, IMF, and other monitoring organizations to reduce poverty and provide job opportunities for the poor for the uplift of marginalized groups or communities. However, it does not work; the major reason is the corrupt system that does not deliver said services to poor people. Whereas Islam has the capacity to reduce poverty through Islamic philanthropy, which is a basic element in Islamic teaching. Philanthropy is effective because it is given to the poor without any personal liking or disliking, without even involving others or even identifying those groups and communities. Zakat is one of the types of Islamic philanthropy that contains "divine and moral" significance. It is an injunction from Allah Almighty that those, who pay the zakat are considering trade with Allah (SWT), and it has moral and humanitarian significance that an individual who pays zakat will reduce poverty and empathy with the poor.

Keywords: Poverty, Socio-economic Condition, Islamic System, poverty reduction, Philanthropy.

INTRODUCTION

There are two types of Islamic philanthropy: obligatory and voluntary. Compulsory philanthropy is further divided into Zakat, Zakat-ul-Fitr, and voluntary philanthropy, which includes the foundations of Sadaqa and waqf. Zakat is a pillar of Islam that involves a serious distribution of wealth. Since God gives all, then nothing that someone owns is his/hers unless it is shared according to God's will. It is also believed in Islam that what is excessive (in terms of wealth) for the rich is the share of the poor. We are not the ones to claim commodities for what someone has. It is a trial and an examination for everyone. It depends on how to adopt a way of moderation by devoting our wealth equally to the lower class in society. There are certain Islamic perspectives that would throw light to presenting this notion more explicitly in detail.

In the Islamic State, the government is responsible for collecting Zakat from wealthy individuals. A particular percentage of affluent people's money is gathered and allocated to specific types of recipients. In Surah Tawbah, Allah mentioned the different types of Zakat recipients. Charity is only for the poor and needy, as well as those who administer it, and whose hearts are made to tend (to truth), (to liberate) imprisoned, and those in debt, and in Allah's path, and for the wayfarer" (9:60).

Whereas Zakat-ul-Fitr is a kind of charity which is compulsory for every Muslim to pay before the end of the holy month of Ramzan. It is not just a person who has to pay his fitrana but rather a person who has to pay on behalf of his or her dependents. Furthermore, Sadaqa is merely a form of voluntarily charity not just in the form of material things, but any work done for the benefit of society.

According to the Holy Prophet Muhammad (PBUH), "Every Act of Kindness is Charity" (Sahih Al-Bukhari: 6021).

Therefore, Zakat has moral and humanitarian significance, along with socio and political grounds as well. It is an injunction from Allah Almighty, and the individuals, who pay the zakat are considering trade with Allah. This injunction symbolizes the redistribution of wealth and social responsibility to create an environment of cooperation and social bonding among people. As a result, Zakat enables the establishment of a civic system to reduce poverty in a society. During the period of the second caliph, Hazrat Umer R.A no person of any religion or color qualified to receive zakat. Because the system was so strong and accurate due to the proper circulation of wealth among the poor, ensuring a fair standard. Adding to that, Zakat has psychological effects, and it is thought to purify your wealth, give a sense of belonging to each other, and create strong faith in Allah. Prophet Muhammad (PBUH) said, "The prophets, the truthful, and the martyrs will be surrounded by honest and trustworthy merchants" (Sunan al-Tirmidhi :1209).

The most important advantage of Zakat is that it provides financial support to the poor. It is the beauty of Zakat that every individual pays an annual Zakat. This system has the capability to transform and generate a system of economic justice. This justice system provides enough wealth for the uplifting of marginalized people.

Proper manners in giving Zakat

Giving charity in secret, avoid hurting the feelings and emotions of those receiving charity, and never reveal their name or the amount paid in Zakat. The Zakat is compulsory and fixed upon those who fulfil the criteria or come into the domain of rich people. The other thing that must be kept in mind is that one should not take any benefit from the beneficiary and should show good words and behavior towards them, as everything is given by Allah and Allah does not demand from anyone more than he/she can bear. Islam is a religion of ease and tolerance; the Almighty ALLAH accepts our devotion and sincerity.

Allah owns all creatures, and He will reward them based on their actions in this life. It is mentioned in the Qur'an that in this world, the rich must provide a share of their wealth to the poor and take the assurance of a place in heaven by Allah. " Zakat is an insurance policy to be entitled to heaven (Al.Quran: 9:103).

"Such bounty is based on two kinds of wisdom. To begin with, everything is a gift from Allah, and He has commanded us to share it. Secondly, these gifts are blessings and rewards from Him and will be reserved if not used appropriately".

A Muslim understands that he was created by God. That is why he surrenders his life to God. As a portion of his submission, the Muslim delivers for the poor and thus obtains God's mercy and goodness through economic prosperity. This inspires him to more gratitude as well as salvation in the hereafter, which encourages still further surrender.

The following are some Qur'anic verses and Ahadith about the Zakat system:

﴿وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ﴾

- 1- Establish a place of worship, pay the poor-due, and bow with those who bow (in worship). (2:43)

﴿وَأَنْفَقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ﴾

- 2- Spend your money for God's cause, and don't let your own hands drag you down; and do good. Lo! Allah adores the benevolent (2:195).

They want to know how much money they can spend on you. Say: That which ye spend for good (must go) to your parents, near relatives, orphans, the poor, and wanderers. Furthermore, whatever excellent deeds ye perform, lo! Allah is well aware of the situation. (2:215)

﴿وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ﴾

- 3- And the beggar and pariah each received a fair share of the treasure (51:19).

Social effects of Zakat

Zakat is the essential doctrine of Islam. The word Zakat means purification of wealth through channelizing it to needy people of society according to the injunctions of Allah Almighty and His last Prophet Muhammad (PBUH). Through the implementation of Zakat, we can eradicate poverty from society. There are numerous individual and collective benefits and impacts of Zakat. Some of them are as follows:

1) Purity of Faith:

Proper calculation of all resources (gold, cash etc.) for needy one is the main sign of pure faith in Almighty Allah. It also displays the person's full compliance to the will of Almighty Allah.

2) Generosity:

Humans are naturally materialistic and their desire for the accomplishment of resources can never be fulfilled. Due to the distribution of wealth, man learns kindness towards needy people. It also removes selfishness. It is highlighted in the following verse:

(وَمَنْ يُوقِ شَحْ نَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ) [سورة الحشر: 59:9]

And whoever is preserved from his spirit's stubbornness is the one who will be victorious.

3) Self-purification:

Giving zakat in the way of Allah is basically process of purification of wealth itself and refinement of individual physique and his mind.

Observance of a Decree

It transforms a person into a responsible and obedient citizen. According to the Holy Quran,”

(يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولَى الْأَمْرِ مِنْكُمْ)

“O you who believe! Follow Allah and follow the prophet and those in power over you.” (4:59)

Divine orders are, in some ways, a form of education that teaches a person to obey laws and become civilized and cultured.

Social effects of charity

Both, poverty, and inequalities are described in terms of socio-economic differences among the diverse strata of the population in our social lives. Both are too accountable for the vulnerability of human suffering in society, including mental health concerns, drug usage, obesity, lower educational performance, increased violence and imprisonment, and a slew of other signs of malaise "(from Judy Gaylord in bclocalnews.com). Poverty has a variety of effects that are long-lasting and have an impact on people. People are physically driven insane and/or aggressive because of modern and urban stress, and this is especially true in families. Children are the first ones to suffer from a very early age (D. Berrebi, 2015). Islam is the most generous religion in the world, and it has a significant system of collection (such as charity, zakat) for stable members of society socio-economically, and it provides an opportunity to uplift marginalized strata of society. Islamic collections, such as Zakat, are intended to purify human behavior. Zakat purifies the wealth of merchants. In the second hadith, the Prophet said he was establishing a civic system with the goal of forming a group or organization that could improve people's social lives (Suhaib.A.Q, 2009).

The third most important aim of zakat is to manage financial support in the form of salaries for the people who collect zakat. Fourthly, society would be in a better position to get socio-economic justice through this system. This collection system is being designed in such a way that the funds are transferred automatically from the wealthy strata of society to the poor and marginalized strata of society. There are other features too to reduce poverty and socio-economic inequalities, but they are not being practices in the modern Muslim world. In fact, the zakat system has not been established properly. Otherwise, this system is very effective and has remarkable effects on Muslim society for elimination (Suhaib.A.Q, 2009).

Moreover, zakat is not a charity but rather a better tool to eliminate the unequal distribution of wealth and an effective fiscal policy technique to design an economy. Furthermore, zakat is not limited to Muslims who live in Muslim countries; rather, every eligible Muslim individual is obligated to pay zakat to the poor who live outside of Muslim countries. Hundreds of thousands of Muslims around the world, according to unverified sources, pay millions of dollars in zakat to disadvantaged communities every year.

Discouraging Beggary

If everyone paid Zakat to the poor, and its distribution was fair enough, there would be no poor left. Due to the unfair distribution of zakat, both have become a serious threat to the rest of society and the poor are compelled to beg. Therefore, we face people living under the poverty line and beggars are

increasing in our societies. Whereas Islam orders its followers to pay zakat and discourage beggary. The main concept behind that is that needy people would not be stretching their hands in front of others, but rather wealthy people by themselves would take care of their surroundings. A Hadith is narrated by Hazrat Abu Huraira (RA), Prophet Muhammad (PBUH) said that: -

“Anyone who asks for wealth to acquire more fortune is merely asking for a hot coal from Hellfire. Allow him to request a small or large amount” (Sahih Muslim:1041).

Peace and Prosperity

The major philosophy behind Zakat is to ensure socio-economic balance among various strata of society. As Karl Marx described, there are two classes that prevail in our society: "those who have and those who do not, those who have exploited those who do not. This situation has resulted in a rapid increase in crime and social unrest. Zakat system has the capacity to create balance between both classes, socially and financially. As a result, the respective society would have a low crime rate and less exploitation. Furthermore, the members of the society live peacefully, and the society will develop.

Consequence for not-paying zakat

Zakat is obligatory for every Muslim living in every part of the world if he/she has wealth. Otherwise, In God's perspective, he/she is a serial offender, and heavy punishments have been announced for him/her. Apostle of Allah (ﷺ) said, “Whoever is made wealthy by Allah and does not pay the Zakat upon his wealth, this wealth will be transformed into a baldheaded deadly male snake with two black spots over the eyes on the Day of Resurrection. 'I am your money, I am your treasure,' the snake would say as it encircles his neck and bites his cheeks. The Prophet Muhammad (PBUH) then recited the Holy Quran, saying, 'Let not those who withhold.' (To the end of the verse). (3.180). "(Sahih Bukhari Book 24, Hadith 8). See this one reference issue

The Caliph Abu Bakar announced war against those who were not given zakat.

The Islamic Philanthropy

During the reign of Hazrat Umar R.A, the second Caliph, an interesting incident happened. While Hazrat Umar R.A was walking in the street of Madina, he saw an old Jewish man begging in the street of Madina. He said it is not fair that an individual during his boyhood serves his life earning potential and then leaves in old age. Therefore, he granted stipends to the old man and gave him some cash as well. On his way back from a journey, he came across several non-Muslim lepers and gave instructions for them to be cared for with state finances. 'Umar ibn 'Abd al-'Aziz, in a letter to Adi ibn Artah, he wrote: "Dhimmi should be treated with respect (free non-Muslim subjects of the Islamic State). Maintain them if you find some of them to be old or in need of assistance".

So do your duty to Allah and fear Him as much as you can; listen and obey; and give to those who are better off than you. And those who are spared from their own covetousness are the ones who succeed (64:16).

CONCLUSION

Islam establishes fairness and justice in the creation and circulation of money, as well as in the control of maintenance resources. Nevertheless, it is impossible to attain socio-economic equality among all human beings, such as worldly wealth possession. In the Qur'an, the Almighty Allah discusses this inequality as "part of the Divine Economic Order." Because no two people have been blessed with 100 percent equal mental and physical abilities, the Qur'an does not regard these discrepancies in the sharing of Divine sustenance as punishment or reward, and it does not attempt to erase them.

It is mentioned in Quran:

﴿وَاللَّهُ فَضَّلَ بَعْضَكُمْ عَلَى بَعْضٍ فِي الرِّزْقِ فَمَا الَّذِينَ فُضِّلُوا بِرَادَى رِزْقِهِمْ عَلَى مَا مَلَكَتْ أَيْمَانُهُمْ فَهُمْ فِيهِ سَوَاءٌ فَبِغْضَةِ اللَّهِ يَجْحَدُونَ﴾ [16:71]

Translation: Allah has showered His sustenance gifts more liberally on some of you than on others; those who are more favored will not return their gifts to those who have their right hands, in order to be equal in that regard. Will they therefore reject Allah's blessings?

However, Islam does not grant power to a few people who have complete control over resources while the mass of people has a minuscule portion of wealth and live in misery, poverty, sadness, and hunger. Islamic philosophy teaches us that surplus wealth must be distributed among the lower strata of society. The basic idea is that the reasonable limits of wealth would not be crossed and there should remain equality among the members of society. Another Islamic point of view is

that the excess of wealth invites the anger of Allah, and the one who has excess wealth will be answerable in life after death. The Prophet Muhammad (PBUH) said: If somebody spends a night in a town and is hungry in the morning, God's promise of protection for that town is broken (Musnad Ahmad).

In fact, Islam forbids the disparity between the affluent and poor to reach abandoned borders, disrupting humanity's equilibrium. While it does not address complete fairness in the custody of financial resources, it is ideal for socio-economic justice. Islamic doctrine teaches us that resources should be distributed fairly and equally, and that it is the state's responsibility to provide essentials to its citizens. At some point, this would turn into bringing people together. Also, to avoid social and economic exploitation by establishing a welfare Islamic state, which guarantees the provision of social and economic rights to marginalized people.

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