POVERTY ALLEVIATION TECHNIQUES IN THE LIFE OF THE PROPHET (SAW); THE ROLE OF ISLAMIC ETHICS IN ECOMONIC LIFE IN NIGERIA

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**Abstract**

Poverty is one of the natural phenomena in human life right from the early age in the history of man’s living on this planet. Right from the early age, man has been struggling against this natural phenomenon through different means and approaches available at his disposal. In the modern time, poverty has been one of the most disturbing features of life as it adversely affects many people in the world population across regions, races, sexes, religions and colours. The history of Islamic community in the early days of Islam has unique features in its approach to poverty and the fight against it among the Companions. The Prophet (SAW), as the founder of Muslims’ community in Madinah, had laid a solid foundation and approach to poverty alleviation among the members of the community. One of the effective mechanisms used by the Prophet was ethical orientation in economic life of the Companions as a means to ease the economic hardship among the Companions. It is important for the contemporary man in general and Muslim in particular to study such ethical teachings in the Economic life of a Muslim by the Prophet and his companions so as to use it in their modules of poverty alleviation. This research paper is, therefore, structured to identify such important teachings and approaches in the life of the Prophet and his Companions and the best way of its application in the life of the contemporary Muslims in Nigeria. It is hoped that, this is going to be a new way of planning against poverty in the country.

**Key Words***: Poverty, the Prophet (SAW), Islamic Ethics, Economic Life*

**INTRODUCTION**

In the name of Allah, the Most Gracious the Most Merciful Who sent Prophets and Messengers to mankind and jins with the sole aim of guiding their life for the betterment of this life and the hereafter. May Allah’s blessings and peace continue to shower unto His Beloved Prophet, Muhammad the son of Abdullah, his Companions, his household and all those who followed their footstep till the Dooms Day.

Islam stands unique among other religions in many aspects. It has come to perfect and accommodate the teachings of the previous Prophets and Messengers, right from Adam to Isa (AS). The teachings of Islam are meant to regulate all facets of human life both the spiritual and mundane aspects. Islam does not accept the non-interference of religion in the conduct of life and therefore does acquiesce to the Christians’ principle of ‘give unto Caesar what is Caesar’s and unto God what is God’s.’ The teachings of the Qur’an and Sunnah provide for the Muslims a comprehensive system of life; political, economic, social, spiritual, national, international, etc. Likewise, the Prophet (SAW) was sent to the entire mankind with a universal law that is capable of guiding their life for the better.

Betterment of human Economic life was given due attention in Islam as part of the basic components of the religion. Right from the early days of Islam to the period of revelation in Madinah, economic prosperity was among the issues of priority in the teachings of the Prophet (SAW)[[1]](#footnote-1). Allah has always drawn the attention of the believers to the enormous natural endowment He has provided in the earth for the benefit of mankind. A number of Qur’anic verses encourage man to harness the available resources to develop the material aspect of his life and the spiritual aspect as well.[[2]](#footnote-2)

Islamic Ethics and Teachings are set to solve human problems in all facets of his life. This is part of ‘releasing them of their heavy burden*’* mentioned in verse 157 of *Surah al-Ma’idah*. Thus, when the Prophet (SAW) was sent, the Arabs were in economic bondage, particularly in Madinah where the economic activities were characterized with a lot of irregularities and manipulations mostly by the Jews. A number of verses of the Qur’an were revealed to correct such irregularities and guide Muslims on ethical approach in economic transactions. Throughout the Qur’an, Allah has spoken to the believers in strong terms on the necessity of abiding by moral and ethical prescriptions in their economic pursuits which has direct consequence on their spiritual life. It is a way of securing ticket to Paradise as it can also lead a Muslim to the hellfire.[[3]](#footnote-3)

Application of the Islamic ethics in economic transactions had resulted in total revolution in the economic life of the Muslims within a short period of the Prophet’s living in Madinah and the poverty level was drastically reduced to a bearable level. The Islamic system of economic life brought about rapid changes in the economic life of the Muslims which was hitherto characterized with a lot of frauds resulting to all sorts of hardship among the populace prior to the advent of Islam.[[4]](#footnote-4) The economic pursuit among them was based on ethical regulation as it took care of all members of the society regardless of one’s faith, tribe or colour.

 This research paper is meant to study and analyze the techniques used by the Prophet (SAW) in the fight against poverty among the Muslims in Madinah. The available data from the life of the Prophet (SAW) will serve as a model to review the Nigerian Economic Policy and strategy against poverty over the years. This will be discussed in the following points;

**ECONOMIC LIFE OF THE ARABS BEFORE ISLAM**

 A number of verses in the Qur’an and narrations from authentic traditions of the Prophet tell us about the economic condition of the Arabs before the coming of the Prophet (SAW). It was characterized with a lot of hardship which was resulted mostly from frauds and corruption. Insecurity has also promoted a lot of uncertainty, fear and hunger in the land. Allah tells us in the Qur’an that part of His special favours upon the Quraysh was restoration of peace and security and eradication of hunger from them. Thus, they were specially called upon to appreciate these favours by unifying Him in worship.[[5]](#footnote-5)

 The economy of the Arabs before the advent of Islam was an agrarian economy mainly depending on rearing of animals and business activities which were occasionally organized at specific periods in the year. However, due to prevalence of insecurity, the economic activities were mostly confined within a narrow level. Makkah in particular, did not have many resources to promote its economy, but it was located at a very strategic trade route in the Arabian Peninsula. Because of their monopoly over the Sacred House of Allah, the Ka’bah which was revered by all the Arabs, the Quraysh used the opportunity for economic purposes. They exploited other Arabian tribes in the name safeguarding the sacredness of the Holy House.

In Madinah where there were significant Jewish tribes who migrated to the area, the economic power was controlled by the capitalists who were mostly the Jews. There was high interest rate in virtually all the economic transactions. Thus, there was economic hardship as a result of the interest that dominated the economy couple with the prevalent insecurity and frauds. Due to merciless economic policies among the Arabian pre-Islamic society, economic disputes resulted into communal and inter-tribal crises. Many of the citizens were over burdened by interests in Madinah by this group of Jewish capitalists. Thus, a number of verses of the Qur’an were revealed to eliminate such economic misfortunes. One of such verses was the one that was revealed to abolish *riba* (usury or interest) where Allah says;

الَّذِينَ يَأْكُلُونَ الرِّبَواْ لاَ يَقُومُونَ إِلاَّ كَمَا يَقُومُ الَّذِى يَتَخَبَّطُهُ الشَّيْطَـنُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُواْ إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَواْ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَواْ فَمَن جَآءَهُ مَوْعِظَةٌ مِّنْ رَّبِّهِ فَانتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُوْلَـئِكَ أَصْحَـبُ النَّارِ هُمْ فِيهَا خَـلِدُونَ

Those who eat *Riba* will not stand (on the Day of Resurrection) except like the standing of a person beaten by *Shaytan* leading him to insanity. That is because they say: "Trading is only like *Riba*,'' whereas Allah has permitted trading and forbidden *Riba*. So whosoever receives an admonition from his Lord and stops eating *Riba*, shall not be punished for the past; his case is for Allah (to judge); but whoever returns (to *Riba*), such are the dwellers of the Fire ـ they will Abide therein.[[6]](#footnote-6)

The Prophet (SAW) has first demonstrated this in practice where he abolished all cases of *riba* that have been lingering for long in the *Jahiliyyah* days. He was reported to have said, “All cases of *Riba* during the time of *Jahiliyyah* (pre-Islamic period of ignorance) is annulled and under my feet, and the first *Riba* I annul is the *Riba* of Al-'Abbas (the Prophet's uncle)”. Allah has equally condemned all sort of frauds and all means of acquiring people’s wealth except through a legal means. He says;

وَلاَ تَأْكُلُواْ أَمْوَلَكُمْ بَيْنَكُم بِالْبَاطِلِ وَتُدْلُواْ بِهَآ إِلَى الْحُكَّامِ لِتَأْكُلُواْ فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالإِثْمِ وَأَنتُمْ تَعْلَمُونَ

And eat up not one another's property unjustly (in any illegal way, e.g., stealing, robbing, deceiving), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully.[[7]](#footnote-7)

 As a result of their materialistic behavior, economic power was given unprecedented priority above everything. The Arabs had a lot of pride and extravagance in their material procession so much that the well to do in the society exercised unlimited power and enjoyed undue privileges in the society. They were so arrogant to the extent wanted the socio economic power to determine who becomes Allah’s Messenger to them.[[8]](#footnote-8) Thus, Allah (SWT) revealed a number of verses in the Qur’an in condemnation of this tendency. Allah says in the Qur’an;

وَيْلٌ لِكُلِّ هُمَزَةٍ لُمَزَةٍ (1) الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ (2) يَحْسَبُ أَنَّ مَالَهُ أَخْلَدَهُ (3) كَلَّا لَيُنْبَذَنَّ فِي الْحُطَمَةِ (4) وَمَا أَدْرَاكَ مَا الْحُطَمَةُ (5) نَارُ اللَّهِ الْمُوقَدَةُ (6) الَّتِي تَطَّلِعُ عَلَى الْأَفْئِدَةِ (7) إِنَّهَا عَلَيْهِمْ مُؤْصَدَةٌ (8) فِي عَمَدٍ مُمَدَّدَةٍ (9)

Woe to every *Humazah* (slander by speech) *Lumazah* (slander by action). Who has gathered wealth and counted it. He thinks that his wealth will make him last forever! But no! Verily, he will be thrown into Al-Hutamah. And what will make you know what Al-Hutamah is. The fire of Allah, Al-Muqadah, Which leaps up over the hearts. Verily, it shall Mu'sadah upon them, In pillars stretched forth.[[9]](#footnote-9)

**ISLAMIC ETHICS IN ECONOMIC LIFE AND DEVELOPMENT**

 For free and fair economic life, Islam has set a number of principles and laws which were meant to guide every member and ensure economic prosperity and reduce hardship among the populace. In everything Muslims do, there is surely a moral guidance from Allah (SWT). This will ensure that a Muslim does not only live for his present life but always reflects the next life in his actions. Islamic ethics and morality take a significant part of the whole teaching of the Prophet (SAW). Allah has certified his moral uprightness and standard as being of ‘great moral qualities’. The Prophet himself was reported to have said that he was sent to perfect good morality. Therefore, the Prophet (SAW) has taught his Companions the best character in the economic pursuits both in theory and practice.

 Consequent to the importance of ethics and values in the Islamic teaching, the Prophet (SAW) laid a foundation for Islamic system of life including economic activities. The basic foundation upon which the Islamic principles are built is *al*-*Tauhid* (the concept of belief in the unity of Allah). This entails that everything belongs to Him and therefore, to Him all shall return. This also emphasizes that this life is temporary, it prepares one for the next life which is permanent and that everybody must account for all his deeds. One’s success, as par as Islam is concern, is not measured by his material earnings rather by his commitments to His Creator in all facets of his life. The Islamic teachings have therefore, brought about a new ideology in the concept of the economic life. The following Qur’anic verses outline the concept of success in Islam as Allah says;

*قَدْ أَفْلَحَ الْمُؤْمِنُونَ (1) الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ (2) وَالَّذِينَ هُمْ عَنِ اللَّغْوِ مُعْرِضُونَ (3) وَالَّذِينَ هُمْ لِلزَّكَاةِ فَاعِلُونَ (4) وَالَّذِينَ هُمْ لِفُرُوجِهِمْ حَافِظُونَ (5) إِلَّا عَلَى أَزْوَاجِهِمْ أَوْ مَا مَلَكَتْ أَيْمَانُهُمْ فَإِنَّهُمْ غَيْرُ مَلُومِينَ (6) فَمَنِ ابْتَغَى وَرَاءَ ذَلِكَ فَأُولَئِكَ هُمُ الْعَادُونَ (7) وَالَّذِينَ هُمْ لِأَمَانَاتِهِمْ وَعَهْدِهِمْ رَاعُونَ (8) وَالَّذِينَ هُمْ عَلَى صَلَوَاتِهِمْ يُحَافِظُونَ (9) أُولَئِكَ هُمُ الْوَارِثُونَ (10) الَّذِينَ يَرِثُونَ الْفِرْدَوْسَ هُمْ فِيهَا خَالِدُونَ (11)*

Successful indeed are the believers. Those who with their *Salah* are *Khashi*`*un*. And those who turn away from *Al*-*Laghw*. And those who pay the Zakah. And those who guard their private parts. Except from their wives or their right hand possessions, for then, they are free from blame. But whoever seeks beyond that, then those are the transgressors. Those who are faithfully true to their *Amanat* and to their covenants are *Ra*`*un*. And those who strictly guard their *Salawat*. These are indeed the heirs. Who shall inherit *Firdaws*. They shall dwell therein forever.[[10]](#footnote-10)

 Based on the Islamic concept of *al*-*falah,* the Prophet (SAW) taught the believers many ethical values in the economic life for them to achieve success in this life and in the hereafter alleviate poverty in their life. Generally, there are two broad approaches which were adopted in Islam to guide the Muslims’ conduct to achieve economic prosperity and general *falah* in his life; first, guiding his *Tafkeer* and *Tasawwur* (reasoning and imagination). In this direction, unlike some other religions which consider poverty to be sacred and a merit on its own, Islam teaches that poverty is a social evil and every Muslim should do his best to rid the human society from this evil. On the other hand, the Prophet had taught us in a number of his *hadiths* to ask Allah for *al*-*Huda* (guidance), *al-Tuqa* (piety) and *al-Ghinah* (wealth)[[11]](#footnote-11). He has also prayed for some of his companions such as Abdurrahman Bn Auf and Urwa Bn Ja'd in specific term for Allah to bless their wealth. In fact, wealth is very important in the religious activities because there are certain religious duties that cannot be performed without it such as Hajj and Zakkah which were among the five pillars of Islam. There were also a number of *'ibadat* that have economic values in them such as some *kaffarat* (expiations) of different kinds, Zakat on *fitr* occasion and other forms of religious sacrifice.

The second way was guiding his *Suluk* and *Tasarruf* (behaviour and action). Having established sound economic orientation in the mind of a Muslim, Islam works towards guiding the behavior and actions of every individual for him to achieve a decent economic life and prosperity above poverty line. As a matter of priority, the Prophet (SAW) encourages Muslims to work hard in order to earn a legal means of livelihood. Thus, the efforts exhibited by a Muslim to secure a wealth for good living is considered an act of worship in Islam. The Prophet has taught his companions in words and actions different types of professions that were available in their days and locality. The Prophet was known for his business skills and expertise throughout his life. In a number of Hadiths, he encouraged Muslims to engage in agricultural activities and that whatever a Muslim produces for the consumption of human or animal beings amounts to an act of *Sadaqah*.[[12]](#footnote-12) He also told us that the best food a Muslim consumes is the one he produces through his labour.[[13]](#footnote-13) The Prophet in some occasions served his companions in providing skills and business orientation to better their economy. On the other hand, the Prophet warned Muslims against idealness and being dependent upon others economically. In order to promote hard work and collective participation in the society, the Prophet has forbidden giving *sadaqah* to an able person who has the means and ability to struggle for his living.[[14]](#footnote-14) The following are some of the most significant guidelines relevant to the reduction of poverty in the economic life of the believers;

1. Prohibition of *riba* and all forms of fraud
2. Struggling for economic self-reliance as an act of *ibadah*
3. Sanctity of wealth, prohibition of *al*-*tabzir* (extravagance) and discouraging *al-taraf* (luxurious life)
4. *Al*-*qana’ah* (contentment) and *al*-*iffah* (bashfulness)
5. Justice and fair play in the economic pursuit
6. Kindness and generosity towards the poor and the needy
7. All the wealth belongs to Allah and must be spent in accordance with his dictate
8. Discouraging *al-mushtabihat* (ambiguous matters) in the economic pursuit

**RELEVANCE OF ISLAMIC ETHICS IN ECONOMIC DEEVELOPMENT IN THE EARLY MUSLIMS’ HISTORY**

Authentic narrations from the Companions reported to us how the economic life of the early Muslims improved significantly within a short period. This was mainly as a result of the new economic approach in the life of the *sahabah* and the guidance they received from the Prophet (SAW). Security was guaranteed and food security was achieved and the economy was booming. Most of the Companions became economically vibrant before the demise of the Prophet. Some of them acquired new skills as a result of such ethical teachings from the Prophet (SAW). Good example among them were Abubakar al-Siddiq, Uthman Bn Affan, AbdulRahman Bn Auf, Uthman Bn Affan, etc.

When Abdurrahman Bn Auf migrated to Madinah, he had no penny at all and his brother Sa’d Bn Rabi’ offered him half of his wealth but he declined because of his strong sense of self-reliance. He instead asked for the marketplace where he engaged himself in business activities. He became one of the richest companions and one of those who were promised al-Jannah. Uthman Bn Affan (RA) was also one of the companions who was promised Al-Jannah during the life time of the Prophet (SAW). He was prominent among the Sahabah in the use of his wealth in promoting the cause of Islam.

 As at the time of the Prophet’s migration to Madinah, most of the Companions were very poor to the extent they could not provide the basic needs for themselves at the moment. But shortly after the consolidation of the Muslim community in Madinah, many of them achieved economic self-sufficiency and used their wealth in promoting the cause of Allah and assisting the poor and needy in the society. Some of them spent millions of their wealth in this regard. All these were achieved as a result of new economic policy introduced to them by the Prophet (SAW) which encouraged them to actively participate in promoting the good cause. The Prophet himself participated in economic pursuits till the end of his life.

**ROLE OF ISLAMIC ETHICS IN POVERTY ALLEVIATION NIGERIA**

Nigeria, like many other developing countries, has been struggling against the menace of poverty right from the time of its independence to date. However, the fact remains that the struggle is yet to succeed considering the available statistic on the rate of poverty among the citizens. Paradoxically speaking, Nigeria is one of the richest countries in the World which is endowed with immense natural resources in human, agricultural, petroleum and gas as well as solid minerals resources, but its citizens remain in abject poverty. Nigerians were said to be among twenty five poorest people in the world as at 2010.[[15]](#footnote-15)

Nigeria has four major approaches to poverty alleviation namely; provision of basic needs approach, rural development approach, employment generation approach and target approach. These approaches translated into multiple programmes and strategies in the name fight against poverty. Ben E. A. critically assesses some of the strategies in the following lines;

These various strategies have been adopted by Government of Nigeria over the years. Poverty alleviation has been an integral component of the country’s development plans. Specialized agencies were established to promote the objective of poverty reduction. These include Agricultural Development Programmes, Nigerian Agricultural and Cooperative Bank (later NACRDB), National Agricultural Insurance Scheme, National Directorate of Employment, National Primary Health Care Agency, Peoples Bank, Urban Mass Transit, National Agricultural Land Development Agency, National Directorate for Food, Roads and Rural Development, and National Economic Reconstruction Fund. Others are Better Life Programme, and Family Employment and Advancement Programme.[[16]](#footnote-16)

In 1994, the Poverty Alleviation Programme Development Committee was established, which produced the Community Action Programme for Poverty Alleviation (CAPPA). In 1999, the Poverty Alleviation Programme (PAP) was established, with the objective of creating 200,000 jobs annually. The programme, however, failed to have any appreciable impact on poverty reduction in the country, due to corruption and leakages, among other reasons. It was replaced in 2003 by the National Poverty Eradication Programme (NAPEP), with five main programme areas. In spite of all the above programmes Ben concludes that, “The inevitable conclusion from the foregoing is that inspite of the various programmes implemented to date, the incidence of poverty is still high and unemployment problem remains daunting.”[[17]](#footnote-17)

Looking at the above phenomena, one can easily conclude that there is a need for change in the basic socio-economic processes from that based on achieving purely material prosperity to human based socio-economic processes to achieve holistic goals of prosperity in this world and the next. In line with the foregoing observation, Khan suggests that;

One of the methods for eliminating poverty is to improve resource-utilization within the Muslim economics. Islam lays great emphasis on avoiding waste, misappropriation, corruption and misuse of resources. The Muslim countries should institute a system of internal evaluation and performance auditing on economy-wide basis. This should fit into the over-all accountability framework of these countries.[[18]](#footnote-18)

 It is high time for Nigeria and other countries as well to adopt the Prophetic methods in the fight against the menace of poverty in its entity. Of great significance in this regard, is to develop the human mind which is the most important element in the economic development rather than trying to develop the material accumulation. Human development cannot be achieved without developing his consciousness and spirit. There is need to emphasize on human value in any plan or strategy for the fight against poverty in line with the method adopted by the Prophet (SAW). All sorts of frauds, extravagance, corruption, wrong exploitation of human being through *riba* and other means must be avoided, if only the citizens will live above poverty level.

 Development of material aspect of the economy alone cannot take the humanity to the Promised Land above poverty line. Sheikh Muhammad F D rightly observes that in the past fifty years, over one Trillion ($1 Tr.) US Dollar has been transferred from the rich countries to Africa…but it only helped in making the poor countries poorer.[[19]](#footnote-19) Material help alone cannot eradicate poverty without encouraging the human spirit to harness its inherent desire to be successful and self-sufficient.

**CONCLUSION/RECOMMENDATIONS**

 In the above pages, this research paper sheds light on the economic condition of the Arabian society prior to the advent of the Prophet (SAW). There was a lot of hardship in the economy due to many unethical behaviours among the Arabs in their economic pursuits. *Riba* was prevalent among them and there was high rate of insecurity and hunger all over the Arabia. Poverty became wide spread as a result of irregularities, frauds and monopoly of few individuals.

 Hence, we understand that poverty in human society is a long existing phenomenon. But is mostly artificial resulted by human unethical behavior towards natural endowment. For the world to alleviate poverty, human values and dignity must occupy its ideal position in all economic endevours. As far as Islam is concern, Allah has made provision of everything to satisfy his needs on this planet. Poverty is seen in Islamic perspective as a calamity that befalls mankind as a result of their deviation from the right path. Allah tells us about the case of a nation that was living peacefully in comfort but when they turned away from the path of truth, Allah changed their condition to hardship and bitterness.[[20]](#footnote-20) Therefore, for any strategy in poverty alleviation to succeed, there must be a change in its approach and area of priority. Human values and moral character must be of primary concern to all.

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1. This can be well understood in a number of supplications that were regularly said and taught by the Prophet (SAW) in which he sought refuge from Allah against *al-faqr* (poverty) and its calamity or seek for economic betterment e.g.

اللهم اني أعود بك من الكفر و الفقر, أللهم اني أسألك الهدي و التقى والعفاف والغنى. [↑](#footnote-ref-1)
2. There are a lot of Qur’anic verses and *Adadith* of the Prophet (SAW) in this regard, see for example; Q. 6:141, Q. 14:32-34, Q. 67:15, Q. 16:16, Q. 7:74, 80:24-32, etc. [↑](#footnote-ref-2)
3. See for example these passages of the Qur’an; Q. 83:1-5, Q. 11:84-85, Q. 22:41, Q. 48:11, Q. 9:54, etc. [↑](#footnote-ref-3)
4. For details on the Qur’anic teachings on economic life see Abdul Azim Islahi, *Contributions of Muslim Scholars to the History of Economic Thought and Analysis Up to 15th Century,* Jeddah: King AbdulAziz University Press, 2005, pp. 12-18 and Munzir al-Qahf, *Al-Nusus al-Iqtisadiyyah min al-Qur’an wa al-Sunnah,* Jeddah: Markaz al-Nashr al-Ilmi, nd. [↑](#footnote-ref-4)
5. Qur’an 106:1-4 [↑](#footnote-ref-5)
6. Qur’an 2: 275 [↑](#footnote-ref-6)
7. Qur’an 2: 188 [↑](#footnote-ref-7)
8. See Qur’an 43: 31-35 [↑](#footnote-ref-8)
9. Qur’an 104: 1-9 [↑](#footnote-ref-9)
10. Qur’an 23: 1-11 [↑](#footnote-ref-10)
11. This is one of the regular daily prayers every Muslim is expected to invoke Allah with. See Hadith No. 2721 in Al-Naysabury, Muslim Bn Al-Hajjaj Bn Muslim, *Sahih Muslim*, Bairut: Dar Ihya’ al-Kutub al-Araby. [↑](#footnote-ref-11)
12. Al-Bukhary, Abu Abdullahi Muhammad Bn Ismail, *Sahih al-Bukhary,* Bairut: Dar Ibn Kathir, Hadith No. 2195, 1987. [↑](#footnote-ref-12)
13. *Ibid.,* Hadith No. 1966. [↑](#footnote-ref-13)
14. Al-Sajistany, Abu Dawud Sulaiman Bn al-Ash’ath, *Sunan Abi Dawud,* al-Qahirah: Dar al-Fikr, hadith No. 1637. [↑](#footnote-ref-14)
15. Mike I. Obadan, “Poverty Reduction in Nigeria: The Way Forward”, CBN Economic and Financial Review, Vol. 39, No. 4, 2012. [↑](#footnote-ref-15)
16. Ben E. Aigbokhan, “Growth, Inequality and Poverty in Nigeria”, a report in *Economic Commission for Africa*, Addis Ababa, 2008, p. 18. [↑](#footnote-ref-16)
17. *Ibid.* [↑](#footnote-ref-17)
18. Muhammad Akram Khan, Elimination of Poverty in the Islamic Economic Framework, *Islamic Studies*, Vol. 29, No. 2, 1990, p. 144 [↑](#footnote-ref-18)
19. Sheikh Muhammad Faik Gamieldien, “Between the Desire for Change and the Need for Permanency”, in *Seventh International Conference: The Tawhidi Epistimology: Zakat and Waqf Economy*, 2010, Bangi: Institut Islam Hadhari, p. 44. [↑](#footnote-ref-19)
20. Qur’an 34: 15-19 also similar to this is Qur’an 16: 112 [↑](#footnote-ref-20)