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Alleviation of Poverty in Bangladesh: An Islamic Approach

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Abstract- Poverty alleviation has become an important issue for a developing country like Bangladesh. Considering the importance, the study aims to identify and suggest some approaches of poverty alleviation from Islamic perspective. In order to attain the objective of the study, the descriptive method of analysis was adopted. The main causes of poverty in Bangladesh are: corruption, injustice, poor ethics of work, lack of monitoring and follow up in implementing the poverty alleviation programs. It is found from the analysis that moral education, modification of land or agricultural rules, restructuring labor policy, facilitating access to credit for the poor. In addition, the study suggests that executing Zakah system properly, and reducing wastage and extravagancy in spending money are the two important approaches advocated by Islam to alleviate poverty from Bangladesh.

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Alleviation of Poverty in Bangladesh: An Islamic Approach

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Abstract- Poverty alleviation has become an important issue for a developing country like Bangladesh. Considering the importance, the study aims to identify and suggest some approaches of poverty alleviation from Islamic perspective. In order to attain the objective of the study, the descriptive method of analysis was adopted. The main causes of poverty in Bangladesh are: corruption, injustice, poor ethics of work, lack of monitoring and follow up in implementing the poverty alleviation programs. It is found from the analysis that moral education, modification of land or agricultural rules, restructuring labor policy, facilitating access to credit for the poor. In addition, the study suggests that executing Zakah system properly, and reducing wastage and extravagancy in spending money are the two important approaches advocated by Islam to alleviate poverty from Bangladesh.

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I. INTRODUCTION

Bangladesh is a country of 160 million people with a population density of 1,188 per square kilometer (Ali, 2014; Khan & Ali, 2015). At independence, Bangladesh inherited largely a traditional economy with relatively low level of integration with the global economy. Since then, the economy of Bangladesh is not big and developed enough to support such a huge population and ultimately leading to producing a high rate of poor people. Moreover, the majority of labor force of Bangladesh is highly unskilled and uneducated, it's major export apart from agricultural products is textile and garment which accounts for 80 percent of their GDP and has attracted FDI since early 90s (Ali & Mujeri, 2011). Though in recent times Bangladesh is making good progress in the socio-economic field in increasing the literacy rate, improving expectation of life, increasing food production and decreasing infant mortality and total fertility. But due to lack of standardized, necessary infrastructure, such as roads and means of communication and hence, development can hardly take place in such a poor country. The rate of poverty reduction is very meager (Ahsan, Hamid, Khalily, Barua & Asif, 2013; Khan, & Ali, 2014; Khan, Ali, & Arefeen, 2014). Macro-economic growth could not help reducing poverty and income inequality. The country has to spend a significant amount of money to provide different facilities to these

poor people without getting any return from those expenditure. The government of Bangladesh has been trying to reduce the number of poor people with different measures and policy formulations since inception. Poverty is one of the most appalling problems that can badly affect a person or a nation. Unfortunately the level of poverty seems to be increasing in the developing countries like Bangladesh (Hoque, Khan, & Mohammad, 2015). The issue of poverty has become so important that it led to government of Bangladesh to take special programs and policy measures to eradicate extreme poverty by 2022. The issue of poverty has not only become a concern of Bangladesh but also the concern of whole globe. The UN 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 moved toward addressing the issue of poverty (Barkat, Sengupta, Hussain, Rahman, & Ahamed, 2014).

II. THE CONCEPT OF POVERTY

World Bank (2014), 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." Ordinarily, poverty is based on a solotrait of well-being, "income". In this one-dimensional world, poverty is regarded as a condition or status related to the levels of income below an absolute threshold, the poverty line. High poverty levels are synonymous with poor quality for life, deprivation, malnutrition, literacy and low human resource development (UN, 2007).

According to UNDP (1999), typically poverty can be defined as a situation in which a household or a person is not able to satisfy certain needs or groups of needs (nutrition, shelter, education etc.) based on a priori yardstick. According to the UNDP (2009), "the poor are defined as individuals living in households with command over no more than \$1 per day per person valued at international prices."5 This is illustration of an absolute poverty line, while most countries define their own absolute poverty lines as well. Globally, the number of people meeting this definition of extreme poverty was

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980 million people in 2004 (UN, 2008). It requires no elaboration that the Muslim world has a large part of that pool of people in poverty.

Poverty means lacking basics – enough food to eat, adequate clothing, a dry home, an indoor toilet, hot water, and a bed to sleep in. Poverty is the obvious deprivation of well-being. It is not being able to satisfy one's basic needs because one possesses insufficient money to buy services or lacks the access to services. Though the income approach is widely referred to as an indirect approach to the measurement of poverty but it enjoys wide acceptance because of its simplicity and comparability. Even though different methods may yield different estimates (Baulch, 2012).

In addition, poverty can also be measured more directly through people's own assessment which is different from income approach (Hoque, Khan, & Mohammad, 2015). While such evaluations may suffer from a degree of subjectivity, experience has shown that careful research in this area can bring out a surprisingly robust understanding of the dimensions of poverty that matter most to the poor and the direction of trends on these dimensions (Rahman, Hulme, Maitrot, & Ragno, 2014).

According to BBS (2014), the country's poverty rate is now 25.6 percent, having fallen by .8 percent over the past year. The present rate of ultra-poor is 12.4 percent. These are the updates till June this year. BBS data also indicates that there is a gradual decrease in the rate of poverty reduction. In 2000, the rate of poverty was 48.9 percent. Over the next five years this will fall by 8.9 percent to 40 percent in 2005. And in 2010 the poverty rate was 31 percent. From 2005 to 2010, there was a decreasing trend in the poverty reduction rate. In the last four years (2010 to 2014), poverty fell by only 5.9 percent.

According to Haughton, Jonathan, & Khandker (2009), complete eradication of extreme poverty in a low-income country like Bangladesh would be one of disbelief; such a goal defies commonly accepted development paradigms and cross-country experience. But Bangladesh has already achieved many seemingly unachievable goals – in reducing child mortality or sending girls to schools or reducing population growth, or delivering microcredit to the poor. In order to eradicate poverty from Bangladesh, several governments since independence in 1971 have taken various programs to address the issue of poverty.

Poverty is caused by a variety of factors including insufficient access to employment opportunities; limited access to assets such as land and capital; ignoring rural areas to favor urban areas; inadequate access to market; Interest, restricted access to education, health, sanitation and water services; continuous demolition of natural resources endowments and abstaining of the poor in the design of development

programs that are thought to be beneficial to them (PPRC, 2012).

III. POVERTY ALLEVIATION PROGRAMS

According to World Bank (2013), the important poverty alleviation programs and projects have been taken so far are as:

- State Honorarium to the Disabled Freedom Fighters
- Training and Self-Employment Programme for Insolvent Freedom Fighters and Their Dependents
- Fund for Housing the Homeless (*Grihayan Tahabil*)
- Rehabilitation and Creation of Alternative Employment for People engaged in Begging
- Universal Pension Insurance Schemes
- Construction of Sweeper Colony at District and Metropolitan cities
- Poverty Eradication and Ensuring Livelihood for the People Living in Economically Backward Areas
- Poverty Eradication through Social Afforestation
- Improvement and Quality Seed Production of Rice, Wheat and Maize
- Promotion of Legal and Social Empowerment
- Ashrayan Project
- Greater Comilla Rural Infrastructure Development Project
- Programs/Initiatives of different Ministries/ Departments.
- Eradication of Hazardous Child Labor in Bangladesh:
- Micro-Credit Support for Voluntarily Retired/Retrenched Laborers/ Employees of Mills and Industries
- Credit Program to Assist the Agro-based Industries
- Activities of the Rural Development and Cooperatives Division in Poverty Reduction
- Economic Empowerment of the Poorest in Bangladesh (EEP) Project

a) *Policy measures taken by Bangladesh to eradicate extreme poverty by 2022*

According to Rahman, Hulme, Maitrot & Rango (2014), there are three actions in terms of policy measures which are as:

- Design and implement a national program of livelihood transformative initiatives to rapidly eradicate extreme poverty from Bangladesh.
- Systematically monitor and reform public services and social protection transfers to prioritize the needs of the extreme poor.
- Promote the institutional, policy and behavioral changes needed to address the root causes of extreme poverty.

According to (Shree, 2013), five process principles of the policy measures are as:

- Partnerships (for leadership, planning and action): National and local action partnerships should be established to oversee the implementation of the triple strategy, to receive monitoring reports and to implement corrective measures.
- Participation of the Poor: Participatory forums of the extreme poor should be established to inform project design and reform measures and to provide feedback on project implementation.
- Action: The nation should commit itself to the objective of the eradication of extreme poverty and establish a time-bound national agenda for action with this objective.
- Accountability (through close monitoring and Transparency): A national, independently managed, database of the extreme poor should be established and used for the purpose of targeting interventions and reporting progress.
- Inclusion (of all of the extreme poor): The national movement to eradicate extreme poverty in Bangladesh has an inclusive ambition. None of the poorest should be excluded by virtue of their marginalization, legal status, location, ethnicity, age, gender, physical capacity or other factors (Sobhan, 2010).

In spite of undertaking several poverty alleviation programs, projects and policy measures during about 45 years of time since independence, Bangladesh has not achieved remarkable progress in alleviating poverty. They made minor contribution to the decline in poverty. Till to date economic growth made major contribution in the alleviation of poverty. But economic growth is not sufficient for poverty alleviation. Still about one-fourth of total population is living in the condition of poverty. Out of 25 percent of poor, about 12 percent are ultra-poor (Kidd & Khondker, 2013). Analyzing the success of traditional ways of alleviating poverty, many financial scholars and experts are demanding to adapt Islamic approaches to alleviate poverty.

b) Causes for failure of poverty alleviation strategies

World Bank (2013), in a report of poverty assessment of Bangladesh identified following causes of failure of alleviate poverty strategies.

- Corruption: The funds are allocated for poor people to provide different social benefits are gone to private pockets and bank accounts. As a result, in spite of spending huge amounts of money poverty alleviation programs contribute significantly to alleviate poverty.
- Injustice: Offenses include falseness, fornication, stealing and armed burglary, intentional storing,

transacting in interest, refusal to pay zakah, wastefulness etc. Some of these wrongdoings cause draught while others bring other forms of misfortunes. Allah has deprived interest of all blessings and He had destroyed nations before because of their sins.

- Poor ethics of work: Most of the people do not give full concentration in their work rather they spend considerable part of their job for their farms or consultancy or lobbying for contracts.
- Lack of follow up and measuring the progress in implementing the programs and contributing to the alleviation of poverty. Absence of transparency and accountability is another reason for not to be successful (Sobhan, 2010).

c) Significance of poverty alleviation

Alleviation of poverty is important because; (i) the advancement of a nation should be evaluated first and foremost by how it treats the poorest people of society (World Bank, 2012); (ii) it is a worthy cause that echoes with the decent, sacred and practical sentiments of the people of Bangladeshis and can bring together the nation; (iii) the prospects of the nation is being wasted by leaving millions of people in a state of low productivity through lack of education, poor health and keeping out of economic opportunities; (iv) economic development will not eradicate extreme poverty alone; and (v) if poor people are provided with support and opportunity they will lift themselves out of poverty (Sen, Ahmed, Yunus, & Ali, 2014).

According to BBS and World Bank (2012), eradication of poverty may also give some other important benefits, which are; (i) national solidarity and pride in success, (ii) the elimination of severe hardship and suffering for 26 million fellow citizens, (iii) establishing the base from which to achieve a poverty-free nation, (iv) reducing the severe inequalities and divisions that feed political and social unrest, (v) enhanced economic benefits for all as productive potential is released, (vi) leading the world and showing others how to achieve similar success, (vii) regionally balanced development and mitigation of environmental risks.

There are a number of challenges in alleviating the poverty from Bangladesh. The most important challenges are; (i) Vulnerability to external shocks, (ii) Exclusion from public services, (iii) Insufficient economic opportunities, (iv) Health and nutrition vulnerability, (v) Gender inequity (Child marriage, dowry, divorce, bigamy, domestic violence, female headed household), (vi) Marginalized group specific risks and vulnerability (World Bank, 2013). According to BBS and World Bank (2012), another important aspect of poverty in Bangladesh is that extreme poverty is often chronic in that it is long lasting; people are not only affected for

their whole life but also passed down from one generation to the next. To eradicate poverty from a country like Bangladesh, persistent chronic poverty must be addressed.

d) *Poverty in Islamic perspective*

In the religion of Religion the poor people is regarded with a lot of kindness and esteem. Islam forbids degrading the poor and advocates the rich to help them as a way of attaining salvation in the Day of Judgment. Islam as a universal religion intended for the entire humanity, and its agenda or way out regarding poverty is not limited to Muslims, but it embraces the rest of the world (Rodrik, 1998). Indeed, it is necessary to assess the potential of Islamic methods to alleviate the challenge of poverty in the Muslim world rather than aim to embrace the bigger, global Islamic directive. Islam values prosperity and happiness. It teaches the believers to aspire for rewards in both the worlds, here and hereafter (Ather, Khan, & Hoque, 2011). Eat and drink of the sustenance provided by Allah, and do no evil or disobedience on the (face of the) earth. Our Lord! Give us good in this world and good in the Hereafter, and defend us from the sufferings of the Fire (Sadeq, 1990). However, Islam does not support material comfort and wastefulness that prevail in the midst of widespread poverty, deprivation and inequality. Indeed, Islam does not want people to view or treat this earth as the Heaven (Elmissiri, 2003). Any level of affluence and prosperity that is widely shared with the desired distributive effects is alright, but Islam's message is decidedly focused on removal of poverty, deprivation and inequity. It also teaches the believers to seek refuge in God from the afflictions of poverty (Bonner, 2005).

A considerate Islamic society was established based on the Qur'anic exposure and the Prophetic leadership. The Islamic state established by the Prophet brought in reforms in the attitudes of people and institutional policies and frameworks to help poor people. During the period of Hadrat Umar's statute poverty was concentrated. The measure of this success with poverty was cited as capable zakat payers used to wander the streets to find qualified zakat recipients, but was not successful. There may have been some tumbles in this achievement, as the caliphate turned into realm (an anathema to Islam), but during the rule of Hadrat Umar ibn Abdul Aziz (682-720 AD), whole period also known as a extension of *Khilafat-e-Rashida*) poverty was alleviated again and the same kind of scenario – roaming zakat payers not finding entitled zakat recipients – was observed (Choudhury, 2005).

Islam takes the issue of poverty quite badly to the extent that it is acknowledged in the words of the Prophet seeking protection from poverty (*faqr*) contrasting it with another thing he sought refuge from: *kufir* (disbelief) (Sabra, 2000). It is well known from

Islamic history that during the earliest period of the mission of the Prophet, poverty was substantial during the early Makkan period (Farooq, 2002), and that it was mostly those from the poor, weak and disadvantaged sections of the Makkan society who responded to the call of Islam (Shirazi, 2006). The matter of the poor, weak and disadvantage, is consistently emphasized in the Qur'an. Not only did the Qur'an provide guidance for dealing with the poor; it also directed much of the thought and behavior concerned with economic activity. Indeed, poverty and economic activity were closely tied in early Islam. A kind of 'economy of poverty' prevailed in Islamic theory and practice (Bonner, 2005).

The Qur'an, the Prophetic commentary and legacy, as well as the period of the Rightly-Guided Caliphs show a notable sensitivity to the issues of the poor and disadvantaged. However, despite such sensitivities and awareness and the periodic development in reducing poverty, particularly as reflected throughout the time of Umar I and Umar II, poverty as a challenge needed systematic solution is not as well-known as theme or issue in general in following Islamic discourses. Of course, no other basis is as clear and staunch as the Qur'an on this issue. There is an inconsistency, however, between the Qur'an and those [other] explanations where as the deprived are the objects of urgent and repeated concern in the Qur'an and in the narratives. This difference in view about the poor is not simply a mishap. As Zaman (1981), argued regarding pre-Islamic Arabian idolatry, the concerns of the Qur'an often genuinely diverge from those of the enormous body of narrative and exegetical materials that surround it.

e) *Objectives*

The main objective of the study is to find out effective methods advocated by Islam for alleviating poverty. An effort was made to address the challenges and measures taken to alleviate the poverty by the government of Bangladesh to evaluate whether all the measures taken and the strategies adopted really ended the poverty.

IV. METHODOLOGY

The study is mainly descriptive in nature. The study reviewed related literature and studies regarding poverty alleviation. Through reviewing the literature and relevant studies relating to poverty alleviation from conventional perspectives and Islamic perspectives, the study focused on defining poverty, causes of poverty, challenges of poverty, causes of failure of poverty alleviation methods and strategies in alleviating, finding out methods and strategies advocated by Islam. The study also tried to justify the importance and benefits of alleviating poverty, and why Islamic approaches are superior over conventional ones.

a) *Islamic approaches of poverty alleviation*

From the analysis of previous studies, following approaches from Islamic viewpoint can be suggested.

- The method of exhortation that requested people to aid their less fortunate brothers and sisters (Koran, 2004).
- The essential approach in which Islam necessitates a person to support his family, and close relatives to pay Zakah (Kuran, 2003).
- Finally, it is the responsibility of the state to provide support to the people who cannot afford minimum livelihood for themselves (Siddiqi, 2008).

According to Ibrahim (2006), there are some bases on which poverty alleviation programs from Islamic perspective are implemented.

- The resources are sufficient for fulfilling for fulfilling the needs and wants.
- The wastage and misuse of resources ought to be stopped.
- Heavenly injunctions should be applied to control the human behaviors towards resources.
- Merely permissible needs, and the requirements that build life on the earth, ought to be fulfilled.
- Illegitimate needs and desires that are responsible for destruction of lives on earth ought not to be fulfilled because they are always remained unending and unsatisfied.
- Islam suggests the following approaches.
 - i. Through Moral Education: A good number of Islamic researchers who suggested for Most of the Islamic scholar s who suggested for communal safety and societal integrity have focused on the importance of ethical education to convert the people into a person of afraid of God. The intellectuals also necessitated significance of sustaining policies and procedures such as rules and regulations for market and stringent observance of what is prohibited and what is not prohibited in Islam (Ahmed, 2002).
 - ii. Modification of Land/Agricultural Rules: The modifications relating to land or agriculture are to fortify the rights of land ownership, setting limit on holding size of land by a person, assisting people to get documentations of ownership for their land and other properties, financing the poor peasants in terms of agriculture, and providing training to increase knowledge and skills on agriculture (Farooq, 2008).
 - iii. Restructuring Labor Policy: Labor policy reformation is mainly related to moralizing dignity of labor, encouraging people towards industriousness, enhancing skills and abilities through training and providing opportunities for getting jobs. Another important aspect of labor policy is to establish a

unique wage structure throughout the country to eliminate discrimination of wages and salaries based on duties and responsibilities of workers considering the number of dependents, relative attractiveness of the location of the worker; and finally, the qualifications, knowledge, skills, experience and length of service of the workers. Labor policy may also consider allowing workers to own a percentage of shares of the organizations after serving a number of years (Dusuki, 2008).

- iv. Execution of Zakah: Zakah is a very important Islamic instrument of redistributing assets from rich to poor specified by Allah in the holy *Quran*. Specifically Zakah recieves a portion of surplus resources in access of a certain basic amount named *nisab* from every Muslim and is distributed to other people who are poor and needy. Distribution of Zakah to the needy and poor is likely to lift their living standards by giving their opportunity to invest if they become financially strong. The rich Muslim people are also likely to be motivated to give *Sadaqa* (Zaman, 1981).
- v. Facilitating Access to Credit for the Poor: Government may take initiatives to progress *QardHasana* loans or develop ways for the poor and needy to have access into partnerships like *mudarabah*, *musharakah* credit benefits based on Hire purchase of equipment, and leasing etc.(Mattson, 2003).
- vi. Privatization: the policy of privatization are to be put into practice so that such situations are not like to be created where few rich people may not monopolize the possession of private business enterprises keeping majority of the poor and needy out of the system (El-Gamal, 2007).
- vii. Reducing the wastages: According to a UNDP (1999) report, 1.3 billion tons of food produced in the world for human consumption every year gets lost or wasted. Many people across the world remain hungry, while at the same time many overeat. Specially, in third world countries like Bangladesh, a greater part of uneaten food is gone out before it is to be consumed. The report also mentioned that 15 to 35 percent of foods are lost in the field either before harvesting or during harvesting, and another 10 to 15 percent is disposed of at the processing, transportation and storage. In richer countries, production system is more proficient but wastage is higher. The betterment of water productivity and reduction of wastage of food may allow us to practice a better diet for the poor and needy and sufficient food for rising populations.

While addressing the pattern of food wastage it is also necessary at the same time to focus on the

causes of wastage of food. The main reasons of wastage are: (i) lack of religious knowledge about preventing wastage extravagancy in spending, (ii) growth in lavish spending, (iii) ignorance about the nature of life in this earth, (iv) affection towards apparition, and (v) following others' way of life blindly (FAO, 2011). Now it is necessary to look at what does Islam say about wastage and extravagancies in spending.

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

Islam encourages the middle path in spending, neither miserly nor extravagant. Allah says, "those who when they spend, are not extravagant and not niggardly, but hold a just (balance) between those (extremes)" (Al.Furqan:61).

Prophet (Pbuh) said, "Eat, drink and give in charity without extravagance and Phantasm". Allah says on the other hand, "Certainly the people who spend in waste and extravagance are brothers of Satan, indeed Satan was refuting his Lord". Prophet (Pbuh) says about overeating, "Those who eat full of stomach while their neighbors are in hunger are not from us".

V. CONCLUDING REMARKS

The study aims to identify the approaches of poverty alleviation advocated by Islam. The study follows descriptive method for covering the objective. It is found from the analysis of the study that over population is not the real cause of poverty. The real cause of poverty is wastages and extravagancies in spending. If the wastage and extravagancies could be controlled then we would be able to see a world free from starvation death and poverty. It is the responsibility of all to alleviate the poverty not the government. If Islamic approaches like collecting Zakah, ensuring equal distribution of wealth to the needy and poor people, and controlling wastages of food items would be implemented holistically then it would be possible to alleviate poverty to a satisfactory level.

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