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By Dr. Muhammad Gias Uddin Talukdar & Md. Rabiul Hasan

University of Chittagong

Abstract- The paper aimed to study the impact of degradation of moral and ethical values in some cases since this degradation had become a worried matter for our society. In this study, we also tried to mention some interior causes which have an exquisite interrelation with the poverty nature of Bangladesh. Researchers followed the analytical method to complete this study. The research shows there is a mentionable impact of educational, political, cultural and economic moral degradation of poverty. Hence a critical proper sustainable solution from the Islamic perspective is needed to protect this degradation. It is also proven that Islam as a comprehensive way of life encompasses a complete moral and ethical ground that is amplify in human social culture and their lifestyle. So, abide by the precept of Islamic views it is possible to build a sustainable social development in completing with moral, ethical and Islamic perception with collectively.

Keywords: *morality, ethics, poverty, sustainable solution, bangladesh.*

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Impact of Moral and Ethical Degradation on Poverty in Bangladesh: A Sustainable Solution from Islamic Perspective

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Abstract- The paper aimed to study the impact of degradation of moral and ethical values in some cases since this degradation had become a worried matter for our society. In this study, we also tried to mention some interior causes which have an exquisite interrelation with the poverty nature of Bangladesh. Researchers followed the analytical method to complete this study. The research shows there is a mentionable impact of educational, political, cultural and economic moral degradation of poverty. Hence a critical proper sustainable solution from the Islamic perspective is needed to protect this degradation. It is also proven that Islam as a comprehensive way of life encompasses a complete moral and ethical ground that is amplify in human social culture and their lifestyle. So, abide by the precept of Islamic views it is possible to build a sustainable social development in completing with moral, ethical and Islamic perception with collectively.

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I. Introduction

Morality and ethics both are the essential part for executing a sound and honest life of people. These types of adherence in a period of life will catalyze as an unequal matter. And its impression will be filled on personal life as well as the social context of a country. Since poverty is a curse for our social and national establishment, and it is also hugely affected by some moral and ethical degradation. At present, the whole world is undergoing an expedition against the poverty to reduce it. Although, some outward steps are taking by different organizations although some invisible problems also have been staying in out of detection. So, to make a sustainable development, all these problems should be detected and should take here a proper exhibition of implementation. So, as a complete code of life, Islam is the ultimate solution to all complication of human society. This study also described the various problems of poverty and how to solve it at a standard level. Another vital point of this paper is to show the degradation of moral and ethical value as an indirect cause of poverty. In this aspect, the views from the Islamic perspective are more effective than any other caution. And it is the highlighted matter in this study.

Author α: Associate Professor, Department of Arabic, University of Chittagong, Bangladesh. email: freeresearcher2017@gmail.com
Author σ: Master's in Qur'anic Sciences and Islamic Studies, International Islamic University Chittagong, Bangladesh.
e-mail: rabiulhasan131017@gmail.com

II. Concept of Morality, Ethics, and Poverty

a) Definition of Morality

Morality is define as an informal public system applying to all rational persons, governing behavior that affects others, having the lessening of evil or harm as its goal, and including what is commonly known as the moral rules, moral ideas, and moral virtues. To say that it is a public system means that all those to whom it applies must understand it and that is must not be irrational for them who use it in deciding what to do and in judging others to whom the system applies (Audi 1999).

Morality also refers to the principles concerning right and wrong or good and bad behavior: matters of public or private morality. A tradition of moral advice followed by a certain group of people (Wehmeier 2007).

b) Definition of Ethics

According to Audi, ethics is the philosophical study of morality. The word (ethics) is also commonly used interchangeably with 'Morality' to men the "subject matter of this study; and sometimes it is used more narrowly to mean the moral principles of a particular tradition, group, or individual. Christian ethics and Albert Schweitzer's ethics are examples" (Audi 1999).

Ethics is also mention in the moral principles that control or influence a person's behavior: professional/business/ medical ethics. Ethics is the branch of philosophy that deals with moral principles. A system of moral policies or rules of attitude: strongly defined work ethics (Wehmeier 2007).

c) Concept of Poverty

Admittedly, there is no specific definition of poverty, and therefore, there is no perfect indicator to measure its change over time. It is a situation of deprivation involving multiple dimensions, from limited income to vulnerability (Md. Jahan Boksh Moral 2009). There are mainly two concepts of urban poverty; one is the conventional economic approach, "which applies income/consumption and range of other social indicators to recognize the poor against a common

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index of material welfare. The other approach is non-material deprivation and social differentiation" (Md. Jahan Boksh Moral 2009, 81).

III. Different Norms of Moral Degradation and Its Impact on Poverty:

In an aspect of Bangladesh views, there are many causes of degradation in moral values, and those have an effect on poverty directly or indirectly. Poverty alleviation from Bangladesh has become a challenge for the inhabitants of this country. In spite of having many contemporary dissent it also counted as a major obstacle in the field of economic development issues. From those kinds of leading moral and ethical degradations, some of them as follows:

a) Social Moral Degradation and its Impact on Poverty

i. *Fascination with Wealth*

In the present competitive world, men will become mostly engage with earn wealth in legal or illegal ways. Most of the scenes they don't consider any values of morality and ethics in the aspect of the cupidity of unspiritual nature. Over the seen, the riches wings of society are interfering in the rights of poor people to get high self-interest.

ii. *Nepotism*

Nepotism is a hurtful image of moral degradation in our society. Many qualitative applicants are deprived of their deserving sector by causes of nepotism. As a result, some professional chairs are requisitioning by ineligible persons. And they are also failed to serve actual obligation in these sectors. On the other hand, many qualified candidates are compelled to lead an inactive life. It is a very familiar pro-picture in our society.

iii. *Deprivation from Basic Rights*

As a citizen of a country, every person deserves to get his basic rights. In spite of having some corporeality most of them are not conscious of these rights. So, some sincere people should help them in this field. "The lawyers can also play an important role in this regard. They can help the judges in interpreting human rights norms and they can, on the other hand, accord legal aid to the poor ignore persons whose rights are infringe" (Solaiman 1996).

iv. *Human Trafficking*

Human trafficking is regarding as a dangerous fearful thing all over the world. Moreover, in Bangladesh perspective, it has become an alarming moral degradation in social facts. By this inauspicious trafficking, many human resources are dropping from total national income of our country. Besides, many lower-class families are also losing their incoming person, and day by day these families will compel to fall in poverty level. So, this moral and ethical degradation has a threatened effect on creating poverty in Bangladesh.

v. *Increasing Rootless People*

The number of rootless people are a patent picture of poverty in a country. Many immoral incidences have been also happening by them. So, it is high time to take a step in reducing this increasing rootless people and turned to the alternative process. Because, there is a very high incidence of urban poverty, with 61% of the urban population falling below the absolute poverty line in late 1995. Rapid rural, rural-urban migration has contributed off the transfer of the poverty from rural to urban areas (ADB-1999) (Nahar 2006).

b) Educational Moral Degradation and its Impact on Poverty

i. *Devaluation of Education*

The devaluation of education is considering as the causes of all moral and ethical exigency. Nevertheless, the public education is define that, "Public legal education is to educate the people about their rights and to provide them with information about the laws of their country, how they function and how they can influence the creations of laws. Public legal education, however, does not mean only the educate the people about laws and the land, fundamental rights guaranteed in the constitution, international human rights' norms, women's rights or any particular branch of law which might be interesting to any particular group or community; but it also endeavors to educate the people about the means of defending their rights better" (MD. Zakir Hossain 1996). Appointment business and commercial views in education are also devaluating the nobility of education.

ii. *Lack of Proper Utilization of Manpower*

Human resources development for the levels of university degrees and vocational training is low. At the same time, there are good signs of a better educational future as a high percentage of the young are attending secondary schools if they were included in around of proper utilization. Thus the idea of technological change among the Native Indians was severed from the traditional concept of economic efficiency in human capital investment. By following proper manpower utilizing system, many countries have abled to chase their poverty reduction problem (Choudhury 1998).

iii. *Pedophilia in Educational Institutions*

In recent time, the pedophilia of female students by perverts as well as teachers is an alarming and concerning subject. On the other hand, apart from the economic development, education is also a factor for women's empowerment. Since women's perceived self-interest would not be the real one until they get the proper education (Kabir 2007). It is also notable that,

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education for girls and women in developing countries is recognizing as an important agenda among scholars and in international development agencies. Alongside, to improve the poor people particularly women and girls and bring them into the mainstream of economic development, especially to the women and girls in developing countries, a lot of resources have been invested during the last couple of decades" (Kabir 2007).

c) Judicial Moral Degradation and its Impact on Poverty

i. *Abuse of Law*

The primary demand of law is the proper implementation of power of law. Thereby, man is unique and, God has created him and dignified him with freedom of choice and responsibility for the universe by truth and justice. Following this basic principle and derived from it are the principles of the unity of creation, the unity of truth and knowledge, the unity of life and humanity, and the complementary nature of revelation and reason (Rahman Spring 1998). So, any unlawful judgment and its negative impacts over the humanity in social and economic fields are strictly prohibited.

ii. *Abuse of State Power*

The ruling political parties has misapplied the state power. Sometimes they also induce their power over the state exhibition. "Increasing party politicization of elected local government (Union Parishads) and the flowing through them (Barenstein, 2000). There is anecdotal evidence of food aid only delivering to members of the party in power (Bode, 2002)." (Nahar 2006, 152) Likewise, it's an exponent of immorality in-laws, above all, it is an unethical practice of state power also.

iii. *The decline of the Minions of Law*

In many cases, minions of law or the judiciary bench have run a vital role in the local site of a country. From beginning traffic police to the administrative sector has abandoned their moral and ethical base of ideality. Nevertheless, they should behold the moral aspects of low, and it's also must possible by them. The judiciary is an important organ of government. It consists of bench and bar. Both the parts of the judiciary can play a vital role in promoting and protecting human rights. They divided their role into two, such as, interpretation of human rights norms and offering legal aid to the persons whose rights have been infringed (Solaiman 1996, 88) .

iv. Political Intervention on Law

The legislative ground of a country could not be able to run with clean image when the political views influenced here. Likewise, the condition of Bangladesh is dispute here also. Suppose, the establishment of individual village government (Swanirvar Gram Sarkar) on 24 May 1980. The Union Parishad, a local government institution of about one hundred years old was ignored or bypassed. The Gram Sarkars were declared to be the real government and heavily pampered politically (Solaiman 1996, 104).

d) Economic Moral Degradation and its Impact on Poverty

i. *Corruption Aptitudes*

Nowadays, corruption has been a continuing problem in Bangladesh (Business Corruption in Bangladesh in December 2015). It also barges into every government and non-government sectors. There are substantial corruption and malpractices associated with the food aid delivery system (Mia, 1993). The main criticism against FFWP(Food For Work Project) is about its long-run impact on the poor, which is considered to be zero as the sort of work offered is temporary and has no scope for sustaining generating self-employment opportunities (Hye, 1996)" (Nahar 2006, 143). As a third world developing country like Bangladesh corruption is a big impediment for national development. "Bangladesh is a third world country. Like other third world countries, one of the major impediments to economic development in Bangladesh is the abuse of power and corruption committed by the bureaucrats and government officials" (MD. Zakir Hossain 1996, 32).

ii. *Transaction of Bribe*

Transaction of the bribe has become an undeclared common economic culture in Bangladesh. In every job field, it has obligatory to give and take the bribe upon the table or down. Particularly, any recruitment in government sectors has become impossible without giving the bribe (Schwab 2015-2016). Nevertheless, these worse customs are prohibited and hated in any civil society or caste. Besides, many eligible job holders are not assigning to their perfect positions. On the other hand, as a result the number of unemployed people are increasing day-by-day.

iii. *Dealings of Usuries*

Dealing with interest is a curse for a human being. It creates a far distance between the richest and poorer class in society. Even many socio-welfare organizations are not from these kinds of transactions. "Many activities such as education, sanitation, training and awareness program are going on to reduce poverty and improve their environment. They suggest that income generation is possible by micro-credit. The people are not satisfied to the credit programs run by the NGOs because of high-interest rate" (Md. Jahan Boksh Moral 2009, 85).

iv. *Illicit Stock Tendency*

It is one of the major causes of creating an artificial crisis of foods and other daily needs. Some dishonest business holders create this problem by lobbied with the upper regulating committee for achieving their self-interest only. As a result, the prices

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of commodities become high, and some poor levels people are failing to arrange their minimum basic needs and they also suffering from this kind of artificial crisis in foods.

v. *Habit of Smoking*

It is a hated habit in our society as well as in Islamic perspective. It is very clear in our society that every day we are also dissipating a large amount of money by causing for smoking habit. In addition to different intoxication substances also including here. As a result, these types of addicted persons will become unable to work in any national welfare productive sectors. Rather then they will consider as a burden for society as well as for the country.

vi. *Lack of Proper Rehabilitation*

The crisis of proper rehabilitation in rural and developing urban society is a common impediment. The duty of the government is to rehabilitate them and serve a minimum level of human rights. There is a very high incidence of urban poverty, with 61% of the urban population falling below the absolute poverty line in late1995. Rapid rural, rural-urban migration has contributed to the transfer of the poverty from rural to urban areas (ADB-1999) (Nahar 2006). Moreover, they also have used by different felonious personae or gang and involved with many immoral works.

e) Cultural Moral Degradation and its Impact on Poverty

i. *Spread of Immodesty*

There is no any socio-cultural ethics which supports the spread of immodesty in society. Moreover, it mentioned that, If music is a powerful tool for the conjuring of different emotions and the 'playing' of the mind, then how can it be considered such a low and base form of art? Does this quality not make music an important form of art, especially if art's focal purpose is to make man conscious of himself through his fillings and emotions, as Ibn Sina and al-Ghazali tried to establish? Both of them divided music into two parts: the formal material structure of the sound itself and its metaphysical structure, the letter being conducive to pure spiritual and personal growth (Nasim 1998).

ii. *The aggression of Foreign Culture*

Cultural aggression is always considered as a threat against the third world countries as like Bangladesh(http://1steducationblog.blogspot.com/2012/12/cultural-aggression.html n.d.). Bangladesh is a country which is highly affected by foreign culture. In other words, by filthy foreign culture. The youth societies are losing their morality and ethics by trapped here. Already we are being threatened by others from beginning our neighboring country to western cultures are also entering into Bangladesh and gripe the society (G. I. Downey 2004). As a result, the indigenous culture is ignored and consequently is becoming looser day by day.

iii. *Indulgence of Immodesty by the name of Delectation*

It's a very simple and general mirror picture in our society that, in the name of delectation many people particularly from teenage to youth are being engaged with immorality. Where they also are failed to judge the right or wrong. Furthermore, Culture provides men a right and power to think for him so long as he is with justice and obedience to the law. Through culture, men learn to identify the value of humanity and examine the facts of being right or wrong (Islam 2007). On the other hand, as a negative effect of cultural immodesty, they are also being averse from economic development work.

IV. Islamic Perspective to Alleviate Poverty

a) Qur'anic Perspective

i. *Supremacy of One God*

The Holy Qur'an declares the only one sovereignty of the One God: "It is He Who hath created for you all things that are on earth…" (2:30).It rejects the idea of any single human being or any particular class of humans having the exclusive right on the available natural resources. Then why do some people have more wealth than others? The Holy Qur'an explains that it is only favor, a blessing, and a test from God, Who has ordered that your wealth is spend in an equitable and just manner and those less fortunate be given their due share: "Allah has bestowed His gifts of sustenance more freely on some of you than on others: those more favored are not going to throw back their gifts to those whom their right hands possess, so as to be equal in that respect. Will they then deny the favors of Allah?" (16:72).

ii. *Concept of Brotherhood*

The Qur'an promotes the idea of brotherhood amongst believers as a tool to reduce the social and economic inequalities in the society: "Surely all believers are brothers. So make peace between brothers and fear Allah that mercy may show to you" (49:11). The concept of brotherhood is also define in the following verse: "Help ye one another in righteousness and piety, but help ye not one another in sin and rancor: Fear Allah: For Allah is strict in punishment" (5:3).

iii. *Encouragement to Spend Money*

The Holy Qur'an encourages Muslims to work hard to meet their daily needs. It also directs believers not to hoard money regarding gold and silver (9:34-35) but to invest and circulate money in the economy to generate more jobs. The Qur'an says that: "And nothing do ye spend in the least [in His cause] but He replaces it: for He is the Best of those who grant Sustenance" (34:40). It even defines the rules to spend

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money, i.e., forbidding hoarding as well as extravagance and wastefulness (17:27-30).

iv. *Prohibition of Interest*

Islam strictly prohibited the Interest in the Qur'an. The ideas of trade and charity are promoted as alternatives to help the others. The rationale behind these teachings is to encourage positive economic activities and discourage earnings gained merely through interest (without a person making any real efforts of his/her own). The Qur'an asks lenders to give up whatever remains outstanding in interest or else it will be deemed a war against God (2:280-281). As an alternative to income generated from interest, the Qur'an encourages believers to adopt legitimate trading practices: "Allah hath permitted trade and forbidden usury…" (2:276). Charity reduces the level of inequality in society. Money transfer from the rich to the poor, who borrow mainly for subsistence purposes. Allah (SWT) also said: "If ye loan to Allah, a beautiful loan, He will double it to your [credit], and He will grant you Forgiveness: for Allah is most Ready to appreciate [service], Most Forbearing" (64:18).

v. *Charity and Voluntary Services*

A vast of the verse of Holy Qur'an encourages Muslim to give charity and voluntary loan. These verses of Holy Quran encourage the rich people to contribute towards the welfare of the poor segments of society to seek the blessings of God without taunting those less fortunate (2:263, 265, 266, 272). The Holy Qur'an, at the same time, defines the recipients of the charity: "Serve Allah, and join not any partners with Him; and do good- to parents, kinsfolk, orphans, those in need, neighbours who are near, neighbours who are strangers, the companion by your side, the wayfarer [ye meet], and what your right hands possess: For Allah loveth not the arrogant, the vainglorious" (4:37).The Holy Qur'an does not restrict the concept of charity to merely a donation in cash or kind. It encourages Muslims to voluntarily participate in welfare projects(61:11-12). The philosophy is to share and transfer knowledge and expertise to the needy and poor thereby improving their economic plight (caused by the unequal distribution of wealth in society): "It is not your wealth nor your sons, that will bring you nearer to Us in degree: but only those who believe and work righteousness - these are the ones for whom there is a multiplied Reward for their deeds…" (34:38).

vi. *The concept of Family Empowerment*

The Qur'an promotes the concept of 'family empowerment' as against the conventional idea of the empowerment of women: "And of everything We have created pairs: That ye may receive instruction" (51:50). It further declares that both men and women are equal regarding work and financial rewards: "And in no wise covet those things in which Allah Hath bestowed His gifts More freely on some of you than on others: To men is allotted what they earn, and to women what they earn: But ask Allah of His bounty. For Allah hath full knowledge of all things"(4:33).

vii. *Distribution of Inheritance*

In order to proper distribution of wealth is another instruction of the Qur'an which clearly defines rights and ways to divide the property of a deceased relative among the legal heirs. The logic is to discourage the concentration of wealth in a few hands and to encourage believers to work and earn a living instead of merely living off their forefathers' wealth. "From what is left by parents and those nearest related there is a share for men and a share for women, whether the property be small or large,-a determinate share" (4:8).

viii. *Recommendations*

The Qur'an clearly states that: "Surely, Allah changes not the condition of a people until they change that which is in their hearts…" (13:12).The Qur'an advises believers to generate funds entirely on the concept of local philanthropy rather than relying on foreign assistances and donations, thus becoming self-sufficient. In the Holy Qur'an, Allah says: "On no soul do We place a burden greater than it can bear: before Us is a record which clearly shows the truth: they will never be wronged" (23:63).

b) Views of Hadith

For instance, the Prophet Muhammad (PBUH) taught the following: Narrated Abu Huraira (may Allah be pleased with him): Allah's Apostle (PBUH) said, "Allah said, 'O son of Adam! Spend, and I shall spend on you" (Ismail 1991).The basic meaning of this hadith was that Muslims should spend their wealth in giving charity to the poor. This teaching of the Prophet (PBUH), to spend and to give in charity, was a very ordinary message that he would often give as we read in another hadith: Narrated Haritha bin Wahab (may Allah be pleased with him):"I heard the Prophet (PBUH) saying, "O people! Give in charity as a time will come upon you when a person will wander about with his object of charity and will not find anybody to accept it, and one (who will be requested to take it) will say, "If you had brought it yesterday, would have taken it, but today I am not in need of it"" (Ismail 1991). So what did the Prophet Muhammad (PBUH) say in this regard? The Prophet Muhammad (PBUH) specifically commanded the wealthy people to give in charity and gave a very dire warning to them if they didn't do so: Narrated Abu Huraira (may Allah be pleased with him):Allah's Apostle (PBUH) said, "Whoever is made wealthy by Allah and does not pay the Zakat of his wealth, then on the Day of Resurrection his wealth will make like a bald poisonous male snake with two black spots over the eyes" (Ismail 1991). The Prophet Muhammad (PBUH) also taught the following about wealthy people giving in charity: Narrated Abu Huraira (may Allah be pleased with him): The Prophet (PBUH) said, "The best charity is that which is practiced by a wealthy person. And start giving first to

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your dependents" (Ismail 1991). In a longer version of this hadith we read: Narrated Hakim bin Hizam (may Allah be pleased with him): The Prophet (PBUH) said, "the upper hand is better than the lower hand (i.e., he who gives in charity is better than him who takes it)". So whenever the Prophet Muhammad (PBUH) would encounter with a poor person, he would tell his companions to help and give for that person, and said about the reward for it. The prophet would not simply ignore them and let them be, as would have been the custom of the time, rather he gave advice and taught to his companions to help these people. And in another hadith we also read the following; Narrated Abu Huraira (may Allah be pleased with him): The Prophet (PBUH) said, "The one who looks after a widow or a poor person is like a Mujahid (warrior) who fights for Allah's Cause, or like him who performs prayers all the night and fasts all the day" (Ismail 1991) . Thus one can obtain the very high value and importance that Islam attaches to help and looking after the poor people.

V. Tools for Poverty Alleviation in Islam

a) Zakat and its Approach to Poverty Alleviation

Zakāt (Arabic: زكاة,"that which purifies," is a form of obligatory alms-giving and religious tax in Islam. It has based on income and the value of all of one's possessions. It is customarily 2.5% of a Muslim's total income, savings and wealth above a minimum amount known as nisab, but Islamic scholars differ on how much nisab is and other aspects of zakat the collected amount is paid first to zakat collectors, and then to poor Muslims, to new converts to Islam, to Islamic clergy, to those fighting for Islamic causes, and others (Yusuf al-Qaradawi 1999).

i. *Approach of Qur'an*

Qur'an discusses charity in many verses, some of which relate to zakat. The word zakat, with the meaning used in Islam now, is found in suras: (7:15), (19:310, (19:55), (21:72), (23:4), (27:3), (30:39), (31:3) and (41:7). Zakat is found in the early Medinan suras and described as obligatory for Muslims. They give it for the sake of salvation. Muslims believe those who give zakat can desire a reward from God in the afterlife, neglecting to give zakat can result in catastrophe. Zakat is considered as a part of the covenant between God and a Muslim. Qur'an makes zakat as one of three prerequisites as to when a pagan becomes a Muslim, through verse "but if they repent, establish prayers, and practice zakat, they are your brethren in faith" (9:5).

ii. *Approach of Hadith*

Each of the most trusted hadiths in Islam has a book dedicated to zakat. Sahih Bukhari's Book 24, Sahih Muslim's Book 5, and Sunan Abu-Dawud Book 9 discuss various aspects of zakat, including who must pay, how much, when and what. The 2.5% rate is also a declaration of hadiths. The Hadiths warned those who do not give zakat. According to the Hadith, refusal to give or mockery of those who pay zakat is a sign of hypocrisy, and certainly God will not accept the prayers of such kind of people. The hadiths also describes God's punishment for those who refuse or fail to give zakat. On the Day of Judgment, those who didn't give the zakat that day will be accountable and punished. The Hadith also contain advice on the state-empower collection of the zakat. The collectors are required not to take more than what is due, and those who are paying the zakat are asked not to evade payment. The Hadith also warned about the punishment to those who take zakat when they are not eligible to receive it (see beneficiaries of zakat) (al-Hajjaj 1987).

iii. *Role of Zakat in society*

The zakat is considered by Muslims to be an act of piety through which one expresses concern for the well-being of fellow Muslims, as well as preserving social harmony between the wealthy and the poor. "Zakat promotes a more equitable redistribution of wealth and fosters a sense of solidarity amongst members of the Ummah" (Scott 1985). In a 2014 study, Nasim Shirazi states widespread poverty persists in Islamic world despite zakat collections every year. Over 70% of the Muslim population in most Muslim countries is impoverished and lives on less than $2 per day. In over 10 Muslim-majority countries, over 50% of the population lived on less than $1.25 per day income. In Indonesia, the world's most populous and predominantly Muslim country, 50% of Muslims live on less than $2 per day. These suggest large-scale waste and mismanagement by those who collect and spend zakat funds. Given the widespread poverty among Muslim-majority countries, the impact of zakat in practice, in spite of this theoretical intent and its use for centuries, has been questioned by scholars. Zakat has so far failed to relieve a large-scale absolute poverty among the Muslims in most Muslim countries (Zeinelabdin 1996).

b) Sadaqah and its Approach to alleviate poverty

Sadaqah or Saddka (Arabic: صدقة), "[charity]," plural ṣadaqāt (صدقات) is an Islamic term that means "voluntary charity." This concept encompasses any act of giving out of compassion, love, friendship (fraternity), religious duty or generosity.

i. *Quran on Sadaqah*

People who are neglectful of their prayers. Those who (want but) to be seen (of people), But refuse (to serve) (even) neighborly needs and spend something (in charity) out of the substance which we have bestowed on you, before Death should come to any of you and he should say, "O my Lord! why didst Thou not give me respite for a little while? I should then have given [largely] in charity, and I should have been one of the doers of good". But to no soul will Allah grant

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respite when the time appointed [for it] has come; and Allah is well acquainted with [all] that ye do" (63:10-11). Sadaqah should be given solely out of the desire to do better to His creation, as the Holy Quran says about the righteous: "And they feed, for the love of Allah, the indigent, the orphan, and the captive. [Saying] We feed you for the sake of Allah alone: no reward do we desire from you, nor thanks"(76:8-9). Giving Saddka will not diminish a Muslim's wealth. It serves as expiation for sins and yields rewards in the next life. It stated in the Quran: "For those who give in Charity, men, and women, and loan to Allah a Beautiful Loan, it shall be increased manifold (to their credit), and they shall have (besides) a liberal reward" (57:18).

ii. *Hadith on Sadaqah*

Muhammad was asked: We used to sacrifice (Atirah) in pre-Islamic time during Rajab; so what do you command us? He said: Sacrifice for the sake of Allah in any month whatever; obey Allah, Most High, and feed (the people) (Al-Sijistani 1992). In the Hadith collected by Abu `Isa Muhammad ibn `Isa at-Tirmidhi in his Jami` at-Tirmidhi: "Sadaqah extinguishes sin as water extinguishes the fire" (2541). "Sadaqah appeases the Lord's anger and averts a fire death" (1909). "The believer's shade on the Day of Judgment will be his Sadaqah" (1925). In other hadiths: Narrated Aisha, Ummul Mu'minin: "A woman said: Apostle of Allah, my mother suddenly died; if it had not happened, she would have given sadaqah and donated (something). Will it suffice if I give sadaqah on her behalf? The Prophet (PBUH) said: Yes, give sadaqah(charity) on her behalf" (al-Hajjaj 1987). The Messenger of Allah (may peace be upon him) and he while making mention of ahadith reported from Allah's Messenger (May peace be upon him) said this: "Sadaqah is due on every joint of a person, every day the sun rises. Administering of justice between two men is also a Sadaqah. And assisting a man to ride upon his beast, or helping him load his luggage upon it, is a Sadaqah; and a good word is a Sadaqah; and every step that you take towards prayer is a Sadaqah, and removing of harmful things from the pathway is a Sadaqah" (al-Hajjaj 1987).

c) Waqf and its Approach to alleviate poverty

A waqf, also spelled wakf, Arabic: (وقف) pronounced ['wɑqf]; plural Arabic:(أوقاف, awqāf; Turkish: vakıf, Urdu: وقف, or mortmain property, is, under the context of 'sadaqah', an inalienable religious endowment in Islamic law, "typically donating a building or plot of land or even cash for Muslim religious or charitable purposes" (Yaacob 2006) . A charitable trust hold the donated assets. The grant is define as mushrut-ul-khidmat(service), while a person making such dedication is known as wakf. In Ottoman Turkish law, and later under the British Mandate of Palestine defined the waqf as a usufruct State land (or property) of which the State revenues were assuring to pious foundations. Although based on several hadiths and presenting elements similar to practices from pre-Islamic cultures, it seems that the specific full-fledged Islamic legal form of endowment called waqf dates from the 9th century CE (see paragraph "History and location."

d) Other Instruments

i. Sadaqatul Fitr.
ii. Al- Qard-al-Hashanah.
iii. Ganimah.
iv. Inheritance/Mirath.
v. Islamic Banking etc.

VI. Some Legal Institutions

a) Waqf Trust

The Waqf in Islamic law, which flourished in the medieval Islamic world from the 7th to 9th centuries, bears a notable reflection to the English trust law. Every waqf was required to have a waqif (founder), mutawallis (trustee), qadi (judge) and beneficiaries. Under both a waqf and a trust, property reserved, and its usufruct appropriated, for the benefit of specific individuals, or for a general charitable purpose; the corpus becomes inalienable; estates for life in favor of successive beneficiaries can create and without regard to the law of inheritance or the rights of the heirs; and security of continuity by the consecutive appointment of trustees or mutawillis. The waqf trust institutions funded the hospitals for various expenses, including the wages of doctors, surgeons, ophthalmologists, pharmacists, chemists, domestics and all other staff; hospital equipment such as mattresses, beds, perfumes and bowls, the purchase of foods and drugs; and repairs to buildings. It also funded medical schools, and their revenues covered various expenses such the payment of teachers and students as their maintenance.

b) Hawala Agency

The Hawala, an early informal value transfer system, has its origins in classical Islamic law and is mentioned in texts of Islamic jurisprudence as early as the 8th century. Hawala itself later influenced the development of the agency in common law and civil laws such as the aval in French law and the avallo in Italian law. The words aval and Cavallo were themselves derived from Hawala. The transfer of debt, which was "not permissible under Roman law but became widely practiced in medieval Europe, especially in commercial transactions," was due to the large extent of the "trade conducted by the Italian cities with the Muslim world in the Middle Ages." The agency was also "an institution unknown to Roman law as "individual could conclude a binding contract on behalf of another as his agent." In Roman law, the contractor considered the party to the contract, and it took a second contract between the person who acted on behalf of a principal and the latter to transfer the rights and the obligations deriving from

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the contract to him. On the other hand, "Islamic law and the later common law had no difficulty in accepting agency as one of its institutions in the field of contracts and of obligations in general" (Moursi Spring 1978).

c) Classical Muslim Commerce

The concepts of welfare and pension is introduce in early Islamic law as forms of Zakat (charity), one of the Five Pillars of Islam, since the time of the Abbasid caliph Al-Mansur in the 8th century. The taxes (including Zakat and Jizya) collected in the treasury house of an Islamic government was used to provide income for the needy, including the poor, elderly, orphans, widows, and the disabled. According to the Islamic jurist Al- Ghazali (Algazel, 1058–1111), "the government was also expected to store up food supplies in every region in case a disaster or famine occurs. The Caliphate was thus one of the earliest welfare states, particularly the Abbasid Caliphate" (Crone 2005).

d) Industrial Development

Many industries generated due to the Muslim Agricultural Revolution, including the astronomical instruments, chemicals, ceramics, clocks, glass, technologies, distillation, mechanical hydro powered and wind powered machinery, matting, mosaics, pulp and paper, rope-making, shipping, shipbuilding, silk, sugar, textiles, weapons, perfumery, petroleum, pharmaceuticals, and the mining of minerals such as sulfur, ammonia, lead and iron. "The first large factory complexes were built for many of these industries. Knowledge of these industries later before and after transmitted to medieval Europe, particularly during the Latin translations of the 12th century. The agricultural and handicraft industries also experienced high levels of growth during this period" (Shatzmiller 1997).

e) Urbanization

As urbanization increased, Muslim cities' growth was immensely unregulated, resulting in narrow winding city streets and different ethnic backgrounds and religious affiliations. Suburbs lay just outside the walled city, from wealthy residential communities to working-class semi-slums. City garbage dumps were located far from the city, as were clearly defined cemeteries which were often homes for criminals. A place of prayer was very near one of the main gates, for religious festivals, ceremonies and public executions. Similarly, Military Training grounds were also near the main entrance. Another aspect of Islamic urban life was waqf, a religious charity directly dealing with the qadi and pious leaders. Through donations, the waqf owned many of the public baths and factories, using the revenue to fund education, and to provide irrigation for orchards outside the city.

VII. Conclusion

Islam as a comprehensive way of life encompasses a complete moral and ethical system that is a significant aspect of its world-view. We are living in an age where good and bad both are often seems at as correlative concepts. Islam however, holds that moral positions are not relative, and instead, defines a universal standard by which actions may be considered moral or immoral. Alongside, in the ending point we say that:

- Only Islam gives the perfect solution to uproot the poverty permanently from the society.
- To eradicate the poverty from our society we should stop the sources of creating poverty according to the proverb "prevention is better than cure."
- By raising the moral and ethical status to forward the poverty alleviation in a steady stage, Islam also guides the human race in how to achieve it, at both an individual as well as a collective level.

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