# Redefining Poverty and Its Measurement: An Islamic Political Economy Perspectives

<sup>1</sup>Fawad Khaleel

<sup>1</sup>Durham University (Corresponding Author: <u>fawad.khaleel@durham.ac.uk)</u> (+447867781094)

**Abstract :** Islamic economists have always taken the position on the intrinsic capability of poverty alleviation in the Islamic economic model. The poverty, in economics and social sciences, is taken in the context of economic deprivation. Among the multitudinous meanings of poverty, generally it is defined as the lack of income, human underdevelopment, social exclusion, ill being, unsustainable livelihood, lack of basic needs, vulnerability and relative deprivation, while multifarious methodologies like head count ratio, poverty gap ratio, income gap ratio and Sen index are used to measure the poverty. The poverty in the developed countries mostly is identified relative to the average level of income as compared to developing countries which usually define it on the grounds of absolute standard of living.

Islamic model clearly addresses poverty in number of ways and even considers it as a threat to faith and recommends alleviating it through different tools like zakat, which is the negative rate of return on savings. The tools prescribed in Islam for counteracting poverty are designed on different conceptual grounds to conventional poverty reduction tools, similarly Islam's conceptually constructed understanding on: lack of income, human underdevelopment, social exclusion, ill being, unsustainable livelihood, lack of basic needs, vulnerability and relative deprivation differs in its context and in its intrinsic intellectual positioning to the conventional interpretation of these concepts. Inductively therefore, Islam's idea of, 'what is poverty?' and 'How it can be measured', is distinct and different to the general perception of poverty.

This paper objectively examines the subjective meaning of poverty within Islam, through analysing the intellectual rigour on poverty in the transcendental sources of Islam along with the conceptual construction of Al Ghazali's work on happiness. It further applies the uniform principles of *maqasid al shariah* (objectives of Islamic law) and *nisab* (standard for Zakat to be liable) in an attempt to develop the understanding of monetary measures, which can be used to identify 'poor and needy' within an economy. The results should provide the basic argument for the distinction on Islamic concept of poverty and a framework in which such definition can translate into the categorisation of 'poor' within an economy; along with some foundational understanding of Islamic value approach on monetary measurement of poverty.

**Keywords:** Poor; Poverty; Islam; Happiness; *Magasid*.

### Introduction

Linguistically the word poverty stems from the Latin word *paupertas*, whose meaning are taken in the context of small means and moderate circumstances, and historically the understanding of poverty has always been associated with economics. Its suitable definition and the optimum means of measurement remains widely debated topic. The foundational understanding of poverty has been the abatement of decent standard of life, due to lack of income or of other economic resources, which are monitored by tracking the capacity to consume, through monetary estimation of income or consumption (Wagle, 2008:15).

There are many definitions which build on the idea of economic deprivation as means to understand and measure poverty, some of these definition concentrate on either the physical

deprivation or the standard of life, while some consider both, so to create a more comprehensive view on poverty, however attempts on using consumption to measure physical quality of life raised major constraints on the accuracy of measurement due to factors like difference in preference and diversity in condition of people living under poverty. With evaluation through income although such bottlenecks can be avoided, but than the question of "what constitutes basic necessities and what level of income is needed to acquire such necessities", along with fluctuation in consumptive capacity of income and the probability of annually maintaining the income level, raises considerable ramifications and adds complexity to the accuracy of the estimate (Wagle, 2008:17).

In spite of these perplexities, nearly all the calculations for national and international poverty thresholds involve consumption factor, although variant approaches also have been developed to address these issues, for instance the capability approach builds the logical argument on the significance and eminence of meaningful freedom to accomplish value functioning, required for the decent living, while social inclusion approach focuses on the "societal and institutional factors" which largely influence the capability of achieving the decent standard of life (Wagle, 2008:15). The emphasis of major poverty indicators and international poverty comparison tools, remains on economic wellbeing because the comprehension of poverty is taken in the context of economic welfare, excluding the "the non-economic aspects of welfare or non-physical aspects of quality of life" (Wagle, 2008:17). In a continuous effort to improve the understanding of poverty, the absolute income approach uses the income required to fulfil the very basic needs is used to distinguish between the absolute poverty and the overall poverty, as in the dollar a day technique used by the world bank and in the poverty line compiled by the International Labor Organisation which quantifies the foremost requirements for food, shelter, clothing, along with other vital services such as health, transportation, sanitation and education (Wagle, 2008:18).

There are attempts made on interpreting poverty as deficiency in income relative to the distribution of total income within society, while many studies have also attempted qualitative methods like opinion polls and questionnaires, to develop subjective poverty standards. When it comes to measuring the economic well being, all the approaches use congruent process of designating the basic needs and attributing it with values, to create threshold that is used as a benchmark to identify and measure poverty. The major difference between all the approaches is on, what classify as basic needs and how its level of consumption can be established? In absolute approach, values from the local market is used to establish the monetary value for the universal concept of very basic human needs; for relative approach, a fraction of the median within the income of the entire society is used as a threshold; while within the subjective approach is based on the argument, that the people living within a specific time and space have better understanding of their needs, therefore it applies qualitative methods to identify the basic needs. All of these approaches also adjust so to accommodate the balance the economics of scale, size of household, age, weather, activity level and other factors.

A study carried on the relationship of subjective poverty approach with other poverty approaches, using the South African data set, by the ESRC Global Poverty Research Group, suggests that only 29% of the lowest happiness category belonged to the poorest income group, while only the 28% of the highest happiness category belonged to the richest income group, however the study also discovered that the lowest two happiness category represent the 75% of the families on the poorest income (Kingdon and Knight, 2004:13). The study further discovered that although there is a positive correlation between the income and subjectively estimated well being, however the correlation is not strong, because the non-monetary factors including health, safety and educations have dissimilar and distinct affects on happiness, as compared to the affects they have on income (Kingdon and Knight, 2004:17).

## **Islamic Perspektive on Poverty**

Generally, the poverty is identified within the paradigm of income, happiness and well being. Wellbeing is at the core of economics and it is widely interpreted through the aggregative consequentialism in the moral philosophy of utilitarianism, which defines it within the context of pain and pleasure. In an attempt to analyse and concoct the Islamic version of poverty, the most convenient method would be to translate the Islamic notion of ma'roof (good) and munkar (evil) into utilitarianism's idea of pain and pleasure. The process of this translation would also be much smoother due to Islamic ethics's position on ma'roof (good) and munkar (evil), that is the ma'roof (good) benefits humans and therefore increases the wellbeing, while the munkar (evil) intrinsically harms human beings and therefore reduces the well being. This process of translations can than further be developed into a theory of utility, which would also correspond to the calculus of utility based on the work of al-sadr and developed by other Islamic economists, in which the length of calculation of utility is extended to the hereafter (Tripp, 2006:123).

This framework of calculation could be further developed; to create a list of primary basic needs which also entertain the wellbeing of hereafter. The list of primary basic needs can then be assigned monetary values using different conventional methods to create a poverty threshold. However, this methodology would not only be distinct to the approach of classical Islamic scholars towards poverty but also would be entirely inappropriate considering the manner the primary sources of Islam treat poverty, due to these detriment the spirit of Islam, its underline implicit assumptions and its ethical value system might not translate into such poverty thresholds. Moreover, it would also be extremely difficult, if not entirely impossible to quantify all the aspects of 'wellbeing in hereafter' into measurable basic needs, appropriate for formulating a poverty threshold. Therefore, to examine the concept of poverty in Islam this study aims to analyse the intellectual rigour on poverty in the transcendental sources along with the conceptual understanding of poverty established within the Islamic discourse.

## **Poverty in the Transcendental Sources**

Poverty with its diverse understanding through the course of history, has always been a very important phenomena in the socio economic sphere of civilisations. Poverty also has a strong significance within the Ibrahamic religions, for Christianity the idea of caritas (charity) is greatest of the three<sup>1</sup> theological virtues, so it was developed into a mechanism of systematic welfare of poor, while for Judaism poverty is not just a social phenomena but also a religious and ethical problem, which not just require almsgiving but also ethical and religious treatment (Hahn, July 5th, 2011). Islamic position on poverty shows the signs of being very close to the Jewish understanding.

Quran repeatedly mentions poor, but major emphasis is within the ethical value framework. The two major terms used while referring to people living in poverty are fakir and miskin. For Imam Shafi the fakir is the person who lacks private ownership of any kind, while miskin is the one who has barely enough to fulfil his or her very basic needs; however, Imam Abu Hanifa holds the opposite view, in which miskin is the one who lacks any kind of private ownership, while fakir is the one whose ownership allows barely sufficient fulfilment of very basic needs; moreover in contrary to the above, Ibn al-Arabi suggests that these two terms are synonymous (Nizami, July 5th, 2011). The Ibn al-Arabi's argument seems antagonistic to the manner in which transcendental sources use these two words. For instance Quran uses the word ghani as an antonyms to fakir in hundred and thirty-fifth verse<sup>2</sup> of fourth surah, where ghani is

<sup>&</sup>lt;sup>1</sup> Three theological virtues: Charity, Hope and Faith

<sup>&</sup>lt;sup>2</sup> You who believe! Be upholders of justice, bearing witness for Allah alone, even against yourselves or your parents and relatives. Whether they are rich or poor, Allah is well able to look after

understood as an independent and self sufficient person, while *miskin* is specifically mentioned<sup>3</sup> along with orphans and travellers, within the subscribed list of categories entitled to the onefifth of the spoils of war. The disagreement between Imam Shafi and Imam Abu Hanifa on the use of the two terminologies is based on the verse<sup>4</sup> (18:79) in Quran, where sailors are referred as miskin. Supporters of Imam Abu Hanifa argues that the sailors were workers and therefore had no ownership, while supporters of Imam Shafi take the position that they were able to earn livelihood through employment, so they were not in the absolute poverty. This argument unequivocally indicates the tacit assumption that, the private ownership was a measure of poverty, in the views of Muslim scholars from the middle ages. This apprehension could have developed because of the manner in which the transcendental sources enumerate fakir and miskin within the zakat framework.

# Zakat, Nisab and Poverty

Zakat is a negative rate of return on savings and private ownership. It is a transcendental archetype with predefined benchmarks and measures, known as nisab on which zakat becomes payable, along with strict criteria and standard on which it is to be distributed. Fakir and miskin are two of the eight categories subscribed to be the legitimate zakat recipients, due to this the two categories were considered to be the ones whose ownership scale is such that, they do not possess anything on which zakat can be charged. In other words, they are the group of people that are below the level of *nisab*. The interpretation of poverty through the scale of private ownership, developed within this context, in the work of Muslim scholars from the middle ages.

The overall poverty can be defined therefore as the level of private ownership below the nisab line, however nisab by its intrinsic design, can only be applied to the annual aggregate of income, consumption and private ownership. The application of this method to identify poverty within an economy, would also present an uphill struggle, moreover the poverty measurement capability of such a method would be limited to the private ownership and would not take into account the various other dimensions and causes of poverty. The application of such a method would also signify that the poverty reduction policies would have to concentrate on the increase of private ownership and support the perseverance of ownership for a year; so the group of people below the level of nisab can be lifted onto or above the nisab line. The underline assumption, which could be extracted from such a method, is that the cause of poverty is lack of yearly stagnate private ownership, as this is what the *nisab* poverty threshold would measure and policies based on this tool would replicate. This approach would further limit the understanding of poverty, its causes and its solutions. Moreover, such an approach would also be against the ethical value system of Islam and its core ideological argument, in which the private ownership is not considered a vital factor for wellbeing. Although the prescribed distribution of zakat does high light that Islam distinguishes between different kinds of poverty, that is the absolute poverty and more general form of poverty; which are signified as the poor and needy within the Islamic discourse; but converting nisab into a poverty threshold would not allows the proper distinction between the two kinds of poverty and this approach would also adversely affect the policies build on it.

# **Poor and Needy**

them. Do not follow your own desires and deviate from the truth. If you twist or turn away, Allah is aware of what you do. (Quran, 4:135)

Know that when you take any booty a fifth of it belongs to Allah, and to the Messenger, and to close relatives, orphans, the very poor and travelers, if you believe in Allah and in what We sent down to Our servant on the Day of Discrimination, the day the two groups met-Allah has power over all things. (Quran, 8:41)

<sup>&</sup>lt;sup>4</sup> (He said to Musa), 'As for the boat, it belonged to some poor people who worked on the sea. I wanted to damage it because a king was coming behind them, commandeering every boat.' (Quran, 18:79)

The discourse on fakir (poor) and miskin (needy) is not entirely periphrastic, and the transcendental sources not only high light the two categories but also describe the distinction between them. The Quran describes the quintessence of poor as the ones "who are held back in the Way of Allah, unable to travel in the land" (2:273); while the needy are delineated in a Hadith (oral traditions) with an epitome, that (Tafsir Ibn Kathir, July 09, 2011):

The Miskin (needy) is not he who wanders about and whose need is sufficed by a date or two, a bite or two or a meal or two. Rather, the Miskin is he who neither has enough resources to sustain him, all the while people are unaware of his need so they do not give to him, nor does he ask people for anything.

The above *hadith* (oral traditions of Prophet) when interpreted within economic terms, may signify that needy are the people who are unable to sustain a decent standard of livelihood over a period of time, while it could be argued through analogical deduction that poor are the ones whose needs 'are' sufficed by a date or two, a bite or two or a meal or two, that is, in other words poor are the ones with more immediate needs.

#### Characteristics of Poor

Moreover, the clear distinction provided in Quran to identify poor is the characteristic that they are held back in the way of Allah. It can be argued that within the context of human beings, the 'way of Allah' signifies the way of life prescribed by Allah. The Quran<sup>5</sup> explicitly maintains that human beings purpose of creation is to worship Allah, and adherence to this worship is classified as welfare of human beings in this life and in hereafter. Worship here is used in the broader sense and it not only signifies the physical worship prescribed in Islam but also worship through adherence of rights, duties and responsibilities imposed on Muslim through their covenant with Allah.

<sup>&</sup>lt;sup>5</sup> I created the jinn and humankind only that they might worship Me (Quran, 51:56).

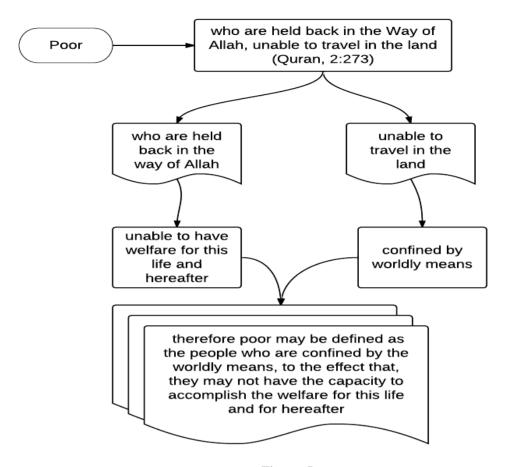


Figure: I

The attribute of poverty, mentioned in the verse can therefore be understood as the inability of individuals to accomplish the 'welfare in this life and in the hereafter'. Moreover, the verse goes further and elaborates that this lack of ability is linked with the incapacity of individual to travel. The restriction on capacity to accomplish the welfare, due to the lack of ability to travel, signifies that, the characteristics of this inability is purely based on worldly restrictions and does not encompass the divine dimensions, such as *hidaya* (divine guidance). which also can affects the extend by which an individual can attain the welfare. Consequently, the poor may be defined as the people who are confined by the worldly means, to the affect that, they may not have the capacity to accomplish the welfare for this life and for hereafter; as illustrated in figure I.

The welfare of this life and of hereafter is considered the foundations of shariah, as Ibn Qayyim suggests that, "shari'ah is based on wisdom and achieving people's welfare in this life and the afterlife" (Auda, 2008:xxi). Al-Shatibi while analysing the benefits of shariah, also concludes, "that the whole Sharia exists to promote the welfare of the believers" (taken from Gleave, July 13th, 2011). The welfare which shariah aims to achieve is the same welfare that the poor are restricted from. This welfare is mentioned in discourse as magasid al shariah (purpose of Islamic law). Magasid al shariah (purpose of Islamic law) is considered to be the ends, the purpose and the objective which the shariah (Islamic law) aims to achieve, therefore magasid al shariah can be argued as the framework which sets the notion of welfare for this life and for the hereafter. Many classic jurists, including one of the earliest contributor to the theory of magasid al shariah, also viewed it in similar dimensions; for example, in Abd al Malik al Juwayni's work, the words al masalih al ammah (public welfare) and magasid al shariah appear interchangeably, so much so to the affect that it appears that in author's view they had similar meanings; while in the view of al Ghazali and Fakhr al Din al Razi, the magasid al shariah should be entirely viewed from the panorama of al masalih al mursalah (unrestricted public interest or public welfare) (Auda, 2008:2). This research attempts to use the existing theological understanding of magasid al shariah as welfare for this life and hereafter, and expand it to define the poor living in absolute poverty; by combining the magasid al shariah with the description of poor mentioned in Quran, as demonstrated in the figure II.

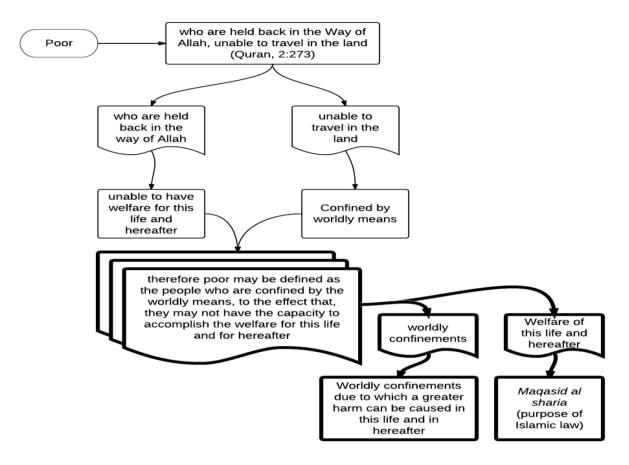


Figure: II

Moreover, as Allal al-Fasi suggests, that (as cited in al-Raysuni, 2005:xxiii):

[The Quranic] versus [which focus on the purpose of the Islamic law,] in their totality make quite clear that the purpose for which the prophets and messengers were sent and for which the divine laws were revealed is to guide human beings into that which will ensure their well-being and righteousness, and to enable them to carry out the responsibility which has been laid upon them.

This study is merely proposing that the poor can be viewed as those who are deprived of the 'well being and righteousness' because of restrictions on worldly resources, which prevents them from carrying out the responsibility laid out upon them, as shown in the figure II. This approach to absolute poverty should be congruent with Islamic ideology as it attempts to understand absolute poverty in relation to the activities and customs, Islam expects its followers to perform. Townsend argues on the importance of relationship between customs and values of societies and poverty alleviation tools; and suggests (1979:31):

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary . . . in the societies to which they belong.

Therefore the magasid al shariah are the best suited for understanding the kind of activities and customs, which Islam expects as they are the hierarchy of welfare Islam aims to provide through shariah.

# Magasid al shariah and Poor

Traditionally magasid al shariah are expressed in two layers of classification. The first layer has three levels thats is darurat (necessity), Hajat (non mandatory requirements for fulfilling necessity) and tahsinat (ease and facility) (Nyazee 2000:205).

Darurat (necessities) are further classified into mainly five sub levels, which make the second layer of magasid al shariah. The five sub levels of darurat, which can also be taken as the definition and measure of darurat are categorised into what preserves the: din (religion), nafs (soul), nasl (family), aql (intellect) and mal (private ownership) (Nyazee 2000:205). The figure III demonstrates the level of priority in sub levels of darurat.

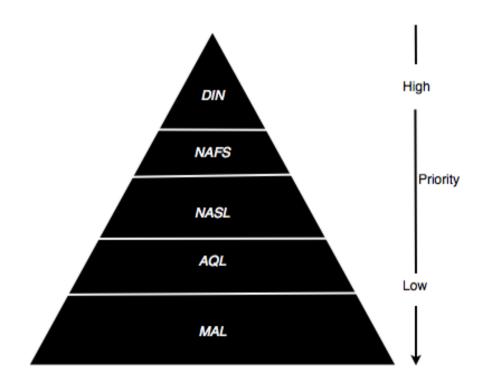


Figure III

Although all five sub levels of darurat (necessities) are essential but they can be further narrowed down based on the absolute necessity, without which a person would be in absolute poverty. The nasl (family), agl (intellect) and mal (private ownership) are although very important factors and any kind of restriction on them would severely affect the quality of welfare for this life and for hereafter, however without these factors wellbeing and welfare can still be achieved. The factors which can affect the welfare to the extend that the welfare factor for this life and for hereafter, can reduce to near zero, are the din (religion) and nafs (soul) as shown in figure IV.

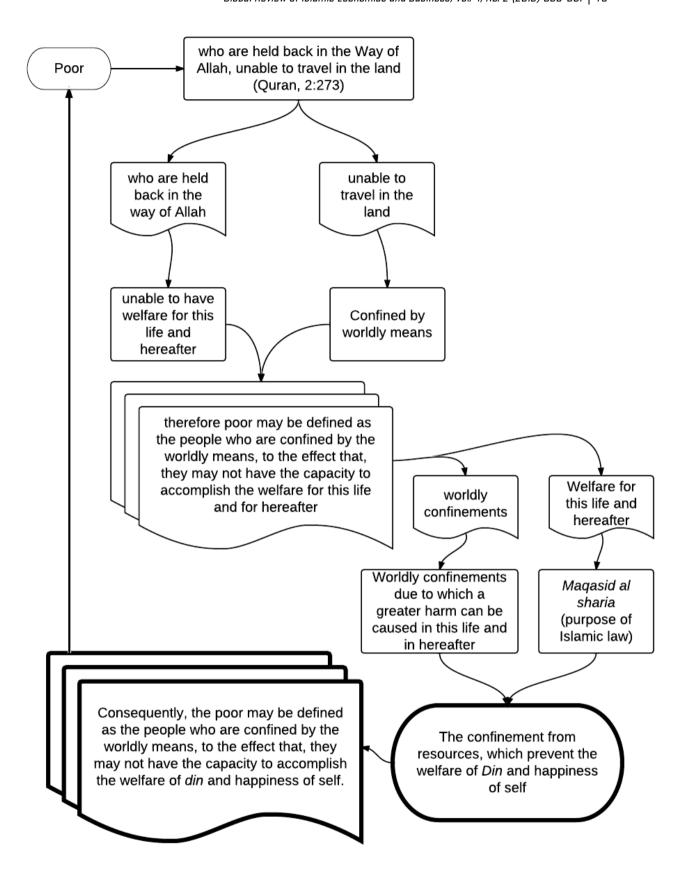


Figure IV

In ancient Arabic as well as in Hebrew Aramaic traditions, the word *din* insinuates the meaning of obligation, direction, submission and retribution (Gardet, July 14th, 2011). In Islam din denotes further complex meanings, and is employed in the expression din al hagg (true religion), which carries the holistic sense of Islam. The foundational pillars of din established within the transcendental sources are shahada (testimony), salah (prayers), sawm (fasting), zakat (alms giving) and hajj (pilgrimage). The shahada (testimony) deals with the belief, while zakat and hajj are conditional, based on the ability and financial standing. The salah (prayers) and sawm (fasting) are the obligatory acts, which if restricted due to lack of resources can adversely affect the welfare of this life and hereafter. The resources least required to practice these duties are primarily food, water, clothing, shelter and protection, as al Ghazali suggests that the "Man's bodily needs are simple, being comprised under three head: food, clothing and a dwelling place" (2005:29). These are not only considered the basic needs universally but also a very important cluster of poverty threshold (Denton, 1990: 17).

The major difference between the universal basic needs and this approach is that the universal basic needs only focus on the extend of each resource required for being alive, while this approach proposes that the each mentioned resource should be calculated not just on the requirements of being alive but also should include the requirement to fulfil at least two pillars of Islam, that is salah (prayers) and sawm (fasting). For example the need for clean water within the poverty threshold should include consumption of clean water, along with the water required for maintaining the level of cleanliness, for praying salah (prayers); similarly the level of nutrition should be such that the person would be healthy to the level, that they can observe sawm (fasting) during the month of fasting. The shelter should also be to the extent that a person can keep the level of privacy prescribed within the Islamic law, while the cloths should be enough to cover awrah (intimate body parts). The protection, meanwhile should be such that a person is able to practice the *din* without the fear of prosecution and oppression. The requirements of food, clothing, water, shelter and protection are also discussed in detail within the discourse on Islamic law. The absolute minimum requirements of cloths, water, shelter, food and protection required for a person to live and to regularly perform the salah (prayers) and observe sawm (fasting), can be used as one of the factor to construct the poverty threshold.

# Poor and Alchemy of Happiness

The other factor as established earlier is 'what preserves the soul (self)'. Happiness is the scale for measuring the welfare of the soul. Al Ghazali argues that the alchemy of happiness depends on the: knowledge of self, knowledge of God, knowledge of this world as it really is and knowledge of hereafter for what it really is (2005:10), as shown in the figure V.



Figure V

The knowledge of self further divided into two parts, one is identified by al Ghazali as the knowledge of heart and other as the knowledge of body (al Gazali, 2005:12). The knowledge of heart deals with the spiritual welfare and have its roots in the ethics and values, while the knowledge of body deals with the activities prescribed within the divine laws for it. A person can be confined in the way of Allah and therefore restricted in the welfare of this world and hereafter, if he or she lacks the knowledge of divine laws and transcendental ethics. For example, an individual may have access to sufficient quantity of clean water, however they cannot perform wadu (ablution) without the knowledge on the method of performing wadu (ablution). So it can be argued that its not just the physical resources which may restrict an individuals welfare, its also the knowledge of divine law and the knowledge of what is good and what is evil for them. The knowledge of self deals with such a knowledge and without it the welfare of this world and hereafter cannot be achieved.

The knowledge of God is another ingredient, required for the happiness of soul. Al Ghazali suggests that "by contemplation of his own being and attributes [,] man arrives at some knowledge of God" (2005:20). The knowledge of God comprises, the realisation that there was a time when a person did not exist, followed by a time when that person was made out of a drop into a being with intellect (al Gazali, 2005:12). This realisation creates a consciousness that he or she was in much helpless state during their early forms of existence, as compared to the situation they may be in now. Such a consciousness allows them to connect with the mercy of God and creates the sense of hopefulness. The knowledge of God, its realisation and the state of being hopeful is required by an individual to originate tawakal (reliance and trust on God). The tawakal is a very essential component within the development of an individual and without it, the development<sup>6</sup> of an individual is not possible and therefore the welfare of individual is adversely affected.

The third ingredient in the alchemy of happiness is 'the knowledge of this world for what it really is and knowledge of the hereafter for what it really is'. This ingredient is elaborated in very broader sense by al Ghazali, however there are two major factors within it, which can severely affect the welfare of this world and the hereafter. First the understanding of rights imposed on human beings while they live on this world and furthermore the understanding of this world in relation to hereafter. The rights are broadly discussed within the Islamic discourse and they encompass the rights and obligation on the individual like rights of society, rights of neighbour, rights of spouse and children, rights towards ones own body and soul, and other rights. The negligence in delivering these rights can seriously affect the welfare of this world

<sup>&</sup>lt;sup>6</sup> Development here signifies the framework of development within Islam. For further reading consult: Asutay and Nazim (2009).

and the hereafter. The understanding of this world in relation to hereafter is the notion that how the actions performed in this world will translate into the hereafter and the kind of affects different actions will have on the hereafter.

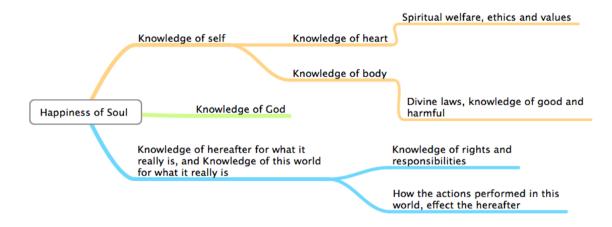


Figure VI

The figure VI shows the breakdown of all the ingredients required for the happiness of soul. Any kind of restriction on the factors governing the happiness of soul and the wellbeing of din, can affect an individual in such a manner that he or she may not be able to achieve any kind of welfare for this life and hereafter.

## Conclusion

From this perspective the poor may be defined as the people who are confined insofar as they are unable to attain any welfare for this life and for hereafter; by the restriction on worldly means, that is access to food, water, clothing, shelter and protection; to the affect that, they may not have the capacity to fulfil tenants of din especially the salah and sawm, and neither have adequate knowledge of self that is: knowledge of heart comprising the spiritual welfare, ethics and values; and knowledge of body, which constitutes the understanding of good and harmful, and divine laws; in addition to knowledge of God; and knowledge of this world and knowledge of hereafter, which includes: the knowledge of rights, obligations and responsibilities, along with the understanding of relationship between actions performed in this world and their affects in hereafter.

The results from this study provide the very basic argument for the distinction on Islamic concept of poverty and a map for a framework in which such definition may translate into the categorisation of 'poor' within an economy.

Although it could be argued that suggested definition of poor is descriptive, subjective with theological construction and certain points high lighted within the definition may be refuted using discourse from alternative classic scholars, however the methodology of defining the poor by using the concepts which are at the core of Islamic theology, and formulating a poverty threshold on such a definition would allow policy makers to device poverty alleviation tools which are more in accordance with Muslim thoughts and practices. Such a tool might be able to strengthen the social fabric of society along with providing the economically deprived Muslim population an opportunity to live their life according to what they believe to be fit and appropriate.

### References

- Al-Ghazali, Abu Hamed Mohammad ibn Mohammad (2005). The Alchemy of Happiness, Translated by Claud Field. NY: Cosimo Classic.
- Al-Raysuni, Ahmad (2005). Imam al Shatibi's Theory of the Higher Objectives and Intents of Islamic Law. London: The International Institute of Islamic Thoughts.
- Asutay, Mehmet; and Zaman, Nazim (2009). "Divergence between Aspirations and Realities of Islamic Economics: A Political Economy Approach to Bridging the Divide". IIUM Journal of Economics and Management 17(1): 73-96.
- Auda, Jasser (2008). Magasid Al-Shariahh As Philosophy of Islamic Law. London: The International Institute of Islamic Thoughts.
- Citro, C.F. and R.T. Michael. (1995). Measuring Poverty: A New Approach. Washington, DC: National Academy Press.
- Clark, D.A. (2005), "Sen's Capability Approach and the Many Spaces of Human Well-being". Journal of Development Studies, 41(8), 1339–68.
- Denton, John A. (1990). Society and the Official World: A reintroduction to sociology. NY, US: Dix hill, General Hall.
- Gardet, L. "Dīn". P. Bearman (Ed.), Th. Bianquis (Ed.), C.E. Bosworth (Ed.), E. van Donzel (Ed.) and W.P. Heinrichs (Ed.). Encyclopaedia of Islam, Second Edition. Brill, 2011. Brill Online. Durham University Library. Available at: [http://www.brillonline.nl/subscriber/entry?entry=islam\_COM-0168] Access Date: 14 July 2011.
- Gleave, R.M. "Makāṣidal-Sharī'a (a.)". P. Bearman (Ed.), Th. Bianquis (Ed.), C.E. Bosworth (Ed.), E. van Donzel (Ed.) and W.P. Heinrichs (Ed.). Encyclopaedia of Islam, Second Edition. Brill, 2011. Brill Online. Durham University Library. Available at: [http://www.brillonline.nl/subscriber/entry?entry=islam SIM-8809]Access Date:13 July 2011.
- Hahn, Johannes (Münster). "Poverty." Hubert Cancik (Ed.) and Helmuth Schneider (Ed.). Brill's New Pauly. Antiquity volumes. Brill Online. Durham University Library. Available at: [http://www.brillonline.nl/subscriber/entry?entry=bnp\_e200370] Access Date: 05 July 2011.
- Kingdon, Geeta Gandhi and Knight, John (2004). "Subjective well-being poverty versus income poverty and capabilities poverty? GPRG-WPS-003". Global Poverty Research Group Centre for the Study of African Economies. Available [http://economics.ouls.ox.ac.uk/14079/1/gprg-wps-003.pdf]Access Date: 30th June, 2011.
- Nyazee, I. A. Khan (2000). Islamic Jurisprudence. Pakistan: The International Institute of Islamic Thoughts.
- Nizami, K.A. "Faķīr." Encyclopaedia of Islam, Second Edition. Edited by: P. Bearman;, Th. Bianquis (Ed.), C.E. Bosworth (Ed.), E. van Donzel (Ed.) and W.P. Heinrichs (Ed.), Brill, 2011. Brill Online. Durham University Library. Available

[http://www.brillonline.nl/subscriber/entry?entry=islam\_SIM-2252] Access Date: 05 July 2011.

- **Tafsir** Ibn Kathir. Available at: [http://www.quran4u.com/Tafsir%20Ibn%20Kathir/PDF/002%20Bagarah%20II.pdf] Access Date: 09 July 2011.
- Townsend, (1979). Poverty in United kingdom: A Survey of Household Resources and Standard of Living. Canada:Penguin.
- Tripp, Charles (2006). Islam and the Moral Economy: The Challenge of Capitalism. Cambridge University Press.
- Wagle, U. (2008). Multidimensional Poverty Measurement. NY: Springer Science + Business Media, LLC.