Managing Sustainable Development And Poverty Alleviation In The Islamic World

Editors
Abdul Haseeb Ansari
Sukochi Ana Nair
MANAGING SUSTAINABLE DEVELOPMENT AND POVERTY ALLEVIATION IN THE ISLAMIC WORLD

Editors
Abdul Haseeb Ansari
Sulochana Nair

THE CENTRE FOR POVERTY AND DEVELOPMENT STUDIES (CPDS)
FACULTY OF ECONOMICS AND ADMINISTRATION
UNIVERSITY OF MALAYA
MALAYSIA
2008

Released in 2013
For a healthy growth, poverty to be eradicated is easier. A Muslim, All Muslims, is commonly known. Muslims, it has been stated, have been supplemented by the institution of the payment of zakah system. It is over 200 million, which is disbursed through the intention to provide medical care. But unfortunately very encouraging, orientation by My financial institution. In addition to zakaat, the Monetary Fund, eradication of poverty is being considered by their people, and generations could have good governance. 2nd International Conference University Malaya, alleviation of poverty.

Abdul Hadi Resources and G
Member Countries can succeed. Good governance:

Norhaziah Effectiveness of A
Ikhtiar Malaysia’s eradication of poverty effectiveness of a
Abdul Ha

Environment: Nat
linkage between concludes that the degradation of the He then suggests following the Age
Wahid Al
Alleviation and S
PREFACE

For a healthy growth of all countries, Islamic or other, enough efforts for alleviating poverty to be made by governments and peoples are imperatively demanded. If we say that it is *sine qua non*, it will not be a refutable proposition. In Islam, the task becomes easier. Allah (*s.w.t.*) has made an inbuilt poverty alleviation mechanism in Islam. All Muslims, who fulfill the *nesab* are under obligation to pay *zakah*, which is commonly known as poor’s dues, as it has to be mainly distributed among poor Muslims (*It has to be distributed among *asna*. One of them is *fi sabillillah*). *Zakah* has been supplemented with *sadaqah*, which is voluntary. Some Muslim states have made it institutionalized; some have opted for a mixed mode; and some others have left its payment to its citizens. It is rightly said by many that an institutionalized *zakah* system is better than the other two. In a country like India, where Muslims are over 200 million, they can very effectively do pooling of *zakah*, and the money can be disbursed through a competent distribution mechanism with a predominant intention to provide jobs to poor so that they could, in future, earn their livelihood. But unfortunately such efforts in countries, where Muslims are in minority, are not very encouraging. Such a mechanism can greatly improve if peoples there are given orientation by Muslim countries, jointly and severally, and by Islamic banks and financial institutions. OIC can also play a positive role in it. Many Muslim countries, in addition to *zakah*, get financial support from the World Bank and International Monetary Fund. In view of this, Muslim countries are expected to work for eradication of poverty in manifest ways: by supplementing education; by giving vocational training, which is commonly known as polytechnic; by providing jobs to their people; and by conserving the nature and natural resources so that coming generations could also benefit from the resources. However, all work nicely if there is good governance on the part of the government and its bodies. Papers presented at the 2nd International Conference, organized by Faculty of Economics and Administration, University Malaya, Kuala Lumpur Malaysia, discuss a number of issues pertaining to alleviation of poverty for sustainable development.

Abdulai Abdul-Muin and Chanhuri Siwar in their paper entitled “Poverty, Resources and Good Governance in the Muslim World: A Case Study of OIC Member Countries”, examine how successful poverty alleviation targets in OIC countries can successfully be attained. Along with other factors, according to them, good governance is a must.

Norhaziah Nawai and Mohd Shafif Bashir in their paper entitled “The Effectiveness of Micro Credit Loans for Poverty Eradication: Evidence from Amanah Ikhtiar Malaysia’s Project”, examine the effectiveness of micro credit loans to eradicate poverty in Malaysia, and offer certain suggestions to enhance the effectiveness of such loans.

Abdul Haseeb Ansari in his paper “Poverty Link to Conservation of the Environment: National and International Perspectives”, discusses various aspects of linkage between poverty and conservation of nature and natural resources. He concludes that because of poverty environment suffers in manifest ways. But due to degradation of the environment and erosion of natural resources, poor suffer gravely. He then suggests for maintaining sustainability of the environment and its resources following the Agenda 21 and the Local Agenda 21.

Walid Ahmad and Chanhuri Siwar in their paper entitled “Poverty Alleviation and Sustainability Issue in Yemen: A Review”, discussed the seriousness
of poverty and its adverse impacts on the people of the country, both urban and rural. They suggest that attaining goals and objectives of Yemen’s Strategic Vision 2025 requires improving the demographic and health conditions, eliminating illiteracy, increasing basic education, especially among girls, and raising per capita income.

Ibrahim Hussien Musa Magboul in his paper entitled “Problems Facing Financial Information System in Islamic Banking: The Case of Sudan”, he discusses various aspects of financial information system that provides a computer-based information system services supporting financial management and reporting. He suggests that Sudan should have a competent information system prepared on the basis of experience of other countries where it is successfully operative.

Alhaji Abdullahi Muhammad Wamakko and Musa Garba Maiwa in their paper entitled “Efforts of Governor Aliyu Magatakarda Wamakko on Poverty Alleviation in the Sokoto Caliphate of Nigeria”, discuss the Governor Aliyu’s scheme of poverty alleviation in the Sokoto state of Nigeria. They critically examine various aspects of the scheme.

R. Ramesh Rao and Rohana Jani in their paper entitled “Education and Economic Growth: Malaysian Experience”, they find education a central factor for socio-economic development, and examine it in the Malaysian perspective. They conclude that education has helped the country by strengthening and widening the quality of human capital.

Motaleb Azari in his paper entitled “Islam and Proselytizing in Global Village: A Case Study of Intercultural Dialogue”, discusses the globalization of religion in the information age which is in effect responsible for human life. He concludes that globalization of Islam is understood as a process of realignment of people of different faith. Thus, Islam is expected to produce new characteristics in the contents of doctrines, rituals and cultural practices in the global village.

Muhammad Abdurrahman Sadique in his paper entitled “Transforming Decreasing Partnership (Musharakah mutanaqisah) Structure for Micro Financing: Possible Enhancement and Modifications”, traces the relevance of decreasing partnership structure to micro financing, and suggests that it could be enhanced through giving further importance and validity to its basic foundation of equity participation. He further suggests that the promise to purchase extended by the client should not be held legally enforceable, providing additional flexibility for MSEs. The client should be allowed to extend the itarah when necessary.

Halmah Awang and Rohana Jani in their paper entitled “Importance of Muslim Women in Domestic Decision-Making”, discusses the position of Muslim women in domestic matters, especially in domestic decision-making. They conclude that in Malaysia the involvement of Muslim women in domestic decision-making is improving with education among them and alleviation of economic dependancy. The trend among the younger generation is encouraging as compared to those who are above 50 years of age.

Puziah Ahmad Dasimah Omar and Noor Rahmah in their paper entitled “Poverty and Empowerment: An Islamic Perspective”, highlight the importance of empowerment mechanism from the Islamic point of view. They subscribe to the view that empowerment as a concept is not contrary to Islam; it can rather help eradicating poverty.

Sulochana Nair
Abdul Haseeb Ansari

CHAPTER I
Poverty, Resou
Case Study of C
Abdulai Abdul-i

CHAPTER II
The Effectiven Evidence from f
Norhaziah Nawa

CHAPTER III
Poverty Link to National Perspect
Abdul Haseeb A

CHAPTER IV
Poverty Alleviat
Walid Ahmed &

CHAPTER V
Problems Faced b
Case of Sudan
Ibrahim Hussien

CHAPTER VI
Efforts of Governm in the Sokoto Cali
Alhaji Abdullahi i
CONTENTS

CHAPTER I
Poverty, Resource use and Good Governance in the Muslim World: A Case Study of OIC Member Countries
Abdulai Abdul-Mumin & Chamhuri Siwar

CHAPTER II
The Effectiveness of Micro Credit Loans for Poverty Eradication: Evidence from Amanah Ikhtiar Malaysia’s Project
Norhazlina Nawai & Mohd Sharif Bashir

CHAPTER III
Poverty Link to Conservation of the Environment: International and National Perspectives
Abdul Haseeb Ansari

CHAPTER IV
Poverty Alleviation and Sustainability Issues in Yemen: A Review
Walid Ahmed & Chamhuri Siwar

CHAPTER V
Problems Faced by Financial Information Systems in Islamic Banking: A Case of Sudan
Ibrahim Hussien Musa Magboul

CHAPTER VI
Efforts of Governor Aliyu Magatakarda Wamakko on Poverty Alleviation in the Sokoto Caliphate of Nigeria
Alhaji Abdullahi Muhammad Wamakko & Musa Garba Maitafsir
CHAPTER VII
Education and Economic Growth: Malaysian Experience
R. Ramesh Rao & Rohana Jani

CHAPTER VIII
Islam and Proselytizing in Global Village: A Case Study of Intercultural Dialogues
Motaleb Azari

CHAPTER IX
Transforming Decreasing Partnership (musharakah mutanaqisah) Structure for Micro Financing: Possible Enhancements and Modifications
Muhammad Abdurrahman Sadique

CHAPTER X
Importance of Muslim Women in Domestic Decision-Making
Halimah Awang and Rohana Jani

CHAPTER XI
Poverty and Empowerment: An Islamic Perspective
Puziah Ahmad, Dasimah Omar & Noor Rahamah Abu Bakar

POVERTY, THE MUSLIM

PhD Candidate
Professor and F

INTRODUCTION
Poverty is basically defined as "a state of economic deprivation experienced by individuals or groups characterized by persistent and widespread poverty."

High levels of poverty are often associated with underdevelopment, lack of access to education and health care, and high rates of infant mortality.

In many cases, poverty is caused by a lack of access to resources such as land, water, and energy, which can be exacerbated by environmental degradation.

These and other factors contribute to the cycle of poverty and deprivation in many Muslim societies.

1 nmunins2003@yahoo.x
2 csiaru@ukm.my