



## **POVERTY ALLEVIATION STRATEGIES IMPLEMENTED BY 'UMAR IBN 'ABD AL 'AZĪZ: LESSONS FOR MUSLIM ECONOMISTS ON ACHIEVING SDG OF POVERTY ALLEVIATION**

Ibrahim Nuhu Tahir

*Department of Economics, International Islamic University Malaysia,  
Jalan Gombak, 53100, Kuala Lumpur, Malaysia. (Email:  
ibrahimnuhu@iiu.edu.my)*

### **ABSTRACT**

The increasing dichotomy between economics and Islam explains why efforts to eradicate poverty and achieve sustainable development in general have suffered. This article used qualitative analysis to build the case that in order for Muslim countries to succeed in alleviating poverty, in congruence with the Sustainable Development Goals (SDGs), they must apply the methodology of the leaders among the pious predecessors. The researcher has delved into classical and contemporary books that discuss the life and leadership of 'Umar ibn 'Abd Al-'Azīz. He then deduced leadership lessons which Muslim leaders can apply. These lessons cover Umar's methodology in reforming the political, economic and social spheres of society. Poverty affects everyone regardless of who they are and where they come from. Treating poverty as a purely economic, social and secular issue has affected the perception of what Sustainable Development entails. The author has pointed out that from an *Islāmic* perspective, poverty is not only physical but is also spiritual and requires relevant solutions which address its physical and spiritual elements. This paper addresses poverty alleviation through selected SDGs that suit Muslim communities such that they do not violate divinely guided injunctions from the *Qur'ān* and *Sunnah*.

JEL Classification: I30

Key words: SDGs, 'Umar ibn 'Abd Al-'Azīz, Poverty alleviation, *Qur'ān*, *Sunnah*.

### **1. INTRODUCTION**

An observation on the history of leadership in *Islām* shows that in the early days of the Islamic State, the *Ummah* witnessed a golden era

which was followed by years of degeneration. This golden era started from the time of the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) and his successors, the rightly guided caliphs. They led the *Ummah* in all aspects of life. However, this prestigious status was not sustained, and it was taken away from the *Ummah* starting from the leadership of Yazīd ibn Mu‘āwiyah until the reign of Al-Walīd ibn ‘Abd Al Malik. A reversal of this poor condition began with the demise of Caliph Al-Walīd ibn ‘Abd Al Malik. His successor Sulaimān ibn ‘Abd Al Malik started to make some reforms which are considered as preparations and foundations for full reforms to take place (Al-Dhahabī, 1998). He fixed observation of the prayer time that was destroyed by his close predecessors and towards the end of his life he appointed ‘Umar Ibn ‘Abd Al ‘Azīz to succeed him in his leadership. (Al-Dhahabī, 1998). The successor made extraordinary reforms which led some scholars (such as Al-Shāfi‘ī and Al-Thawrī) to consider him as the fifth Caliph (Shāhīn, 2002). However, this is not accurate given that the most authentic opinion is that six months of the reign of Hasan ibn Ali is the completion of the thirty years of khilāfah based on the prophetic method. Nonetheless, ‘Umar Ibn ‘Abd Al ‘Azīz definitely made exceptional reforms that the world will never forget. The economic status of the *Ummah* was not in good shape due to the great political turmoil, social instability, family disintegration and other forms of vices that were widespread in the Muslim *Ummah*. In addition, there was oppression and misuse of authority, mismanagement of wealth in all of its forms and many other vices. The situation was catastrophic until ‘Umar Ibn ‘Abd Al ‘Azīz described it with the following statement: “al-Walid (ibn ‘Abd Al Malik) in Sham, and al-Ḥajjāj (ibn Yūsūf) in Iraq, and Uthmān ibn Ḥayān in Ḥijāz and Qurrah ibn Sharīk in Egypt, by *Allāh* the earth will be full of injustice.” (Al-Dhahabī, 1987) That is why he once wrote to one of his governors saying: “Be in terms of justice, perfection and mercy like your predecessors in the way they are persistent in injustice, oppression and transgressing the limits”. (Al-Shāfi‘ī, 1995) ‘Umar Ibn ‘Abd Al ‘Azīz emerged in the middle of these atrocities to initiate a reform from all dimensions: political, social and economic. Before venturing into the methods used by ‘Umar Ibn ‘Abd Al ‘Azīz in reforming the economic system, it is imperative to shed light on the biography of the Caliph.

### 1.1 A BRIEF BACKGROUND ON ‘UMAR IBN ‘ABD AL ‘AZĪZ

‘Umar Ibn ‘Abd Al ‘Azīz was born in Madīnah 61H to the granddaughter of the second caliph of *Islām*, ‘Umar ibn Al Khaṭṭāb.

Her name was Ummu 'Āṣim bint 'Āṣim ibn 'Umar ibn Al-Khaṭṭāb and his father was 'Abd Al-'Azīz ibn Marwān. (Al-Ṣallābī, 2006) He was of noble lineage and belonged to Banū Umayyah; his father was also a governor of Egypt for around 20 years. (Al-Ṣallābī, 2006) 'Umar Ibn 'Abd Al 'Azīz had three wives (Ḥayāt, 2002) and his first wife was Fāṭimah bint 'Abd Al-Malik: the granddaughter of a caliph, daughter of a caliph ('Abd Al-Malik ibn Marwān), sister of caliphs (Al-Walīd, Sulaimān, Yazīd and Hishām, the children of 'Abd Al-Malik) and the wife of a caliph (Al-Ṣallābī, 2006).

He started seeking knowledge at a very young age and remained steadfast in acquiring knowledge until he became a prominent respected scholar. Numerous knowledgeable and extraordinary scholars have praised his personality. The two Imāms, al-Imām Mālik and al-Imām Sufyān ibn 'Uyaynah attested to this fact when they said, "He was an Imām". (Ḥayāt, 2002) Maymūn ibn Mihrān said that: "Scholars were nothing in front of 'Umar Ibn 'Abd Al 'Azīz but students." (Al-Dhahabī, 1998) He also said, "'Umar Ibn 'Abd Al 'Azīz was the teacher of the scholars". (Ḥayāt, 2002) Al-Imām al-Dhahabī described him with a few yet profound words, he said: "'Umar Ibn 'Abd Al 'Azīz was al-Imām, *Faqīh*, *Mujtahid*, an expert of the *Sunnah* of the Prophet (*ṣal-Allāhu 'alayhi wa sallam*), highly respected, possessor of an excellent memory, he memorized a wealth of knowledge, devoted to *Allāh* ('azza wa jalla), constantly returned to *Allāh* ('azza wa jalla) in repentance, he characterized the justice and righteousness of his grandfather 'Umar ibn al-Khaṭṭāb, and in terms of asceticism he was similar to Al-Ḥasan al-Baṣrī and in terms of knowledge he was considered at the level of al-Imām al-Zuhrī. The reason why his knowledge did not spread was because he died young, at the same time his scholars died." (Ḥayāt, 2002).

His political career began when he was appointed the governor of Madīnah during the time of Caliph Walīd ibn 'Abd Al-Malik. 'Umar Ibn 'Abd Al 'Azīz was later removed from this position as he opposed the tyranny of Al-Ḥajjāj ibn Yūsuf. People would migrate to Madīnah seeking 'Umar's justice. When Al-Ḥajjāj complained about 'Umar's protection towards those who opposed him, the Caliph took heed of Al-Ḥajjāj's misguided complaint and asked 'Umar to come back to *Shām* replacing him with someone else. Caliph Sulaimān ibn 'Abd Al-Malik took 'Umar as an advisor during his reign and upon his death he broke the tradition of giving rule to one's sons. He stipulated that after him 'Umar Ibn 'Abd Al 'Azīz should be caliph and then the caliphate should be returned to Banū 'Abd Al-Malik (descendants of 'Abd Al-Malik). Sulaimān made an

excellent decision as he, if *Allāh* (*‘azza wa jalla*) wills, will be rewarded for selecting a man who some scholars have named the fifth rightly guided caliph of *Islām*. He earned this title because of how he revived the *Ummah* during his reign. Al-Ḥasan al-Baṣrī said that if there is a man who was guided it is ‘Umar Ibn ‘Abd Al ‘Azīz. He took several steps to return the caliphate to the high calibre it used to have during the time of the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) and the four rightly guided caliphs (Muḥammad, 2014).

‘Umar Ibn ‘Abd Al ‘Azīz made a great transformation of his character by the mercy of *Allāh* (*‘azza wa jalla*) after he became caliph. He was famous for his love for beautiful things of this *dunyā* to the extent that he once missed his prayer because his maid was still combing his hair. His father thus ordered him to shave it. (Al-Dhahabī, 1998) ‘Aliyyu ibn Badhīmah said that whoever says that a gait is natural is not to be believed after seeing ‘Umar Ibn ‘Abd Al ‘Azīz who once had a proud gait but walked like a monk after assuming the role of caliph. Before he became caliph he ordered a man to buy him a 400-dirham garment and he said the shirt he made from it was nice but rough. When the same man presented a 14-dirham garment to him when he was caliph, ‘Umar Ibn ‘Abd Al ‘Azīz exclaimed that it was very soft and gentle. (Khālid, 2012) Hence when he became the caliph, he adopted asceticism and rejected this *dunyā*. He did this to protect his intention and *Taqwā* of *Allāh* (*‘azza wa jalla*) lest he go astray as some of the rulers who had amassed wealth for themselves at the expense of the Muslims’ *bait al-māl*. (Khālid, 2012)

‘Umar Ibn ‘Abd Al ‘Azīz was a reluctant caliph and preferred not to be in the position. He feared falling into oppression and did not want to handle such a responsibility. The Muslims expressed their desire for his leadership and this is what compelled him to accept the position. The Caliph made the Book of *Allāh*, the *Qur’ān*, and the *Sunnah* of the Messenger (*ṣal-Allāhu ‘alayhi wa sallam*) the basis of his leadership over the Islamic Empire. Furthermore, he took the example of the four rightly guided caliphs as his model and example of leadership. Undoubtedly his knowledge did not benefit him alone, but the benefit extended to the *Ummah* during his reign. A cornerstone of his leadership was his emphasis on piety, justice, enjoining good and forbidding evil with correct measures. He feared no one except *Allāh* (*‘azza wa jalla*) in his decisions. This rightly guided caliph pursued exceptional transformations that lifted the *Ummah* from its dire condition resulting from fund mismanagement and misappropriation by previous rulers. He employed numerous policies

to achieve his objectives. He did not put himself or any of his relatives above the law. (Khālid, 2012)

His love for justice consequently led to his death at the hands of one of his slaves. The slave was paid 1000 dinars and promised his freedom if he poisoned 'Umar Ibn 'Abd Al 'Azīz. The Caliph's relatives from Banū Umayyah had decided this would be their means of retaliation against his justice and policy of equality among the Muslims. Banū Umayyah had lost money, property and privileges that had been previously unduly granted to them because of their familial relations with previous caliphs. 'Umar chose to forgive when he could have taken revenge against the slave and he advised him to run away and hide lest the people should kill him for his crime. 'Umar Ibn 'Abd Al 'Azīz died in Damascus at the age of thirty-nine years and six months. Although his caliphate was short, he had achieved what no one achieved after the four rightly guided caliphs. He had reminded the *Ummah* of the sweetness of the golden era of the Muslim caliphate, may *Allāh* (*'azza wa jalla*) have mercy on him. (Akbar Shah, 2001; Ḥayāt, 2002; Muḥammad, 2014; Tamir, 2001) His success in leadership acts is strong evidence that change is always possible as long as people are willing to change. The *Qur'ān* emphasizes on this fact: "Verily, *Allāh* will not change the (good) condition of a people as long as they do not change their state (of goodness) themselves (by committing sins and by being ungrateful and disobedient to *Allāh*)". (*Qur'ān*, 13: 11)

## 2. SOCIO-ECONOMIC AND POLITICAL REFORMS DURING THE REIGN OF 'UMAR IBN 'ABD AL 'AZĪZ

For proper reform to take place, the reformers must have clear objectives that motivate them to be persistent in their reforms. They also need principles as the basis for that reform. In this section the focus will be on the strategies used by 'Umar Ibn 'Abd Al 'Azīz in his reforms. Justice: Removing Oppression, Releasing the Prisoners , Revision of previous decisions, Major Decisions of the Past, Returning the usurped money to its owners, Removing harm from people and compensating them for whatever had been destroyed by the authority, Benefiting from previous experience, Having good personal advisors, Fighting bribes and blocking all means that can lead to it such as gifts to the workers, Protection of social and political security, Continuity and consistency in work without procrastination,

A standard system for all governors, and lastly, Prohibiting counterfeit money.

## 2.1 JUSTICE

Justice is the most important pillar in reforming a system. The *Qur'ān* says: “Indeed We have sent Our Messengers with clear proofs, and revealed with them the Scripture and the Balance (justice) that mankind may keep up justice. And We brought forth iron wherein is mighty power (in matters of war), as well as many benefits for mankind, that *Allāh* (*‘azza wa jalla*) may test who it is that will help Him (His religion) and His Messengers in the unseen. Verily, *Allāh* is All-Strong, All-Mighty.” (*Qur'ān*: 057: 025) Without Justice life would be intolerable which explains why there is great emphasis on it by the Sharī‘ah. The *Qur'ān* says: “Verily, *Allāh* enjoins Al-‘Adl (i.e. Justice) and *Al-Ihsān* [i.e. to be patient in performing your duties to *Allāh*, totally for *Allāh*'s sake and in accordance with the *Sunnah* (legal ways) of the Prophet in a perfect manner], and giving (help) to kith and kin (i.e. all that *Allāh* has ordered you to give them, e.g., wealth, visiting, looking after them, or any other kind of help), and forbids *Al-Fahshā'* (i.e. all evil deeds, e.g. illegal sexual acts, disobedience of parents, polytheism, to tell lies, to give false witness, to kill a life without right), and *Al-Munkar* (i.e. all that is prohibited by *Islāmic* law: polytheism of every kind, disbelief and every kind of evil deeds), and *Al-Baghy* (i.e. all kinds of oppression). He admonishes you, that you may take heed.” (*Qur'ān*: 016: 090) ‘Umar Ibn ‘Abd Al ‘Azīz placed greater weightage on justice throughout his leadership. In his struggle to administer justice he adopted the following strategies:

### 2.1.1 REMOVING OPPRESSION

‘Umar Ibn ‘Abd Al ‘Azīz focused on removing all forms of injustice in order to gain support from *Allāh* (*‘azza wa jalla*) as Ibn Taymiyah used to say: “*Allāh* supports a just Government even though they are not Muslims, and withdraws His support from a Government that is based on injustice even though they are Muslims.” (Ibn Taymiyah, n.d) Justice cannot be manifested as long as the balance of the previous injustice still exists. In fighting injustice, the authority needs support from the community. One of the best ways to assure the community that the authority is just and seeking justice is to stop and remove the current injustice. In order to attain success in this regard the following policies were followed by ‘Umar Ibn ‘Abd Al ‘Azīz:

### 2.1.1.1 RELEASING THE PRISONERS

In the previous government many people were sent to prison out of injustice or they might have been convicted of a crime that did not deserve prison. Releasing people who do not deserve imprisonment makes them productive in benefiting the community. For this reason, ‘Umar Ibn ‘Abd Al ‘Azīz released the prisoners and granted them forgiveness. Waḍḍaḥ ibn Khaithamah said: “When ‘Umar Ibn ‘Abd Al ‘Azīz was appointed as the Caliph of the Muslims, he instructed me to release all of the prisoners from those who were jailed by his predecessor. I released all of them except Yazīd ibn Abī Muslim.” (Ibn Abī al-Dunyā, 1988) It is said that he did not need to use jail after that. Some even mentioned that ‘Umar Ibn ‘Abd Al ‘Azīz did not punish anyone during his reign except a man who used to fake *Dīnār* (Gold Coins). (Al-Rawāḥinah, 2012) Apart from the economic benefit of having the released prisoners develop the community, it also has a social benefit. The community will have more trust on the authorities and will assist in respecting the law and enjoining good and forbidding evil among themselves.

### 2.1.1.2 REVERSING PREVIOUS DECISIONS

Justice cannot be claimed by a reformer as long as injustice is still in existence especially in those decisions made by the previous leadership which were based on injustice and usurping the rights of others. ‘Umar Ibn ‘Abd Al ‘Azīz instructed his workers to cancel some of the decisions made by al-Ḥajjāj that were contrary to the norm. (Al-Rawāḥinah, 2012) This was not only for the Muslims, it also included the non-Muslims. ‘Aliyyu ibn Abī Ḥamlah said: “The non-Muslims complained against us to ‘Umar Ibn ‘Abd Al ‘Azīz with regards to a church which was taken from them by the Princes (who then gave it to Banī Naṣr in Damascus), ‘Umar Ibn ‘Abd Al ‘Azīz took us out of it and gave it back to those Christians.” (Al-Rawāḥinah, 2012)

### 2.1.1.3 MAJOR DECISIONS OF THE PAST

‘Umar Ibn ‘Abd Al ‘Azīz paid great attention to cases in which the previous leadership had taken major decisions. He rejected any decision that was not based on *Sharī‘ah* and its principles. (Al-Rawāḥinah, 2012) Al-Wāqidi said: “The people of Qubrus remained according to the agreement between them and Mu‘āwiyah ibn Abī Sufyān until the appointment of Abd Al Malik ibn Marwān who increased it to 1000 *Dīnār*. This was maintained until the time of

‘Umar Ibn ‘Abd Al ‘Azīz He rejected any decision that was not based on *Sharī‘ah* and its principles. (Al-Rawāḥinah, 2012) Al-Wāqid noted that when ‘Umar Ibn ‘Abd Al ‘Azīz was appointed as Caliph, a delegate from the people of Samarqand complained to him about Qutaibah who had entered their city and stationed his army based on deception. ‘Umar commanded his governor to appoint a judge who will decide whether or not the Muslims should leave Samarqand. He appointed Jamī‘ ibn Ḥāḍir al-Bājī for that role. The judge decided that the Muslims should vacate the place and withdraw. The people of Samarqand refused to be in a state of war with the Muslims, and they agreed that the Muslims stay with them. (Al-Ṣallābī, 2006)

#### 2.1.1.4 RETURNING USURPED MONEY TO ITS OWNERS

Returning usurped money to its owners was a strategy adopted by ‘Umar Ibn ‘Abd Al ‘Azīz when he became governor. He returned wealth and properties which had been usurped by previous rulers to their rightful owners. He also ordered them to take the *zakāt* from that money only for one year instead of paying for all the years the money was held by the government. This is because it is like money which they had lost and now they had found it. (Al-Ṣallābī, 2006) It is essential for government to return wealth that has been taken unjustly from its rightful owners. When this wealth is returned, it reduces the people’s dependence on the government and motivates them to be more productive. In addition, they pay *zakāt* from that wealth if and when it qualifies, whereas if the government retained it the owners might be forced to become *zakāt* recipients. When people have access to their wealth, they are able to put it to productive use by investing in business, paying salaries, giving charity, and so forth.

#### 2.1.1.5 REMOVING HARM FROM PEOPLE AND COMPENSATING THEM FOR WHAT HAD BEEN DESTROYED BY THE AUTHORITY

The government has to ensure that it prevents harming from its citizens through policies, laws and programs. It was narrated that someone complained to ‘Umar Ibn ‘Abd Al ‘Azīz that the army of Shām had traversed over his farm and destroyed it. ‘Umar compensated him with 10,000 *dirhams*. (Al-Rawāḥinah, 2012) The wisdom behind such compensation is that it will draw public support for any government projects even if a project causes harm to personal interests. The best situation is when public interests are in harmony with the private interests of society members. Unfortunately, this is not always

possible; in many cases there will be a clash between the two and the government should give priority to public interest or public welfare over private interest. Priority of public interest, however, is not priority over private welfare, so the government should compensate people for any losses incurred. Then the general public will not sabotage nor resist developments needed for greater public welfare.

## 2.2 BENEFITING FROM PREVIOUS EXPERIENCE

One of the keys that led 'Umar to succeed in his reforms is that he adopted the experience of the previous caliphs which is necessary in any reforms because the success and guidance of the previous caliphs are already known and confirmed. When 'Umar Ibn 'Abd Al 'Azīz was appointed as caliph, he called upon Sālim the son of 'Abd Allah ibn 'Umar and asked him to compile the biography of 'Umar ibn Al-Khaṭṭāb for him. Sālim asked him what he planned to do with it and he said he wanted to follow the same method. Sālim told him that he cannot and if he were to succeed in it, he would be better than 'Umar ibn Al-Khaṭṭāb. 'Umar asked him why, to which Sālim replied by saying that 'Umar ibn Al-Khaṭṭāb succeeded because he had supporters which he, 'Umar Ibn 'Abd Al 'Azīz, did not have. (Tahir, 2015) Thus, an important lesson for those in authority at any level and especially government is that when they succeed someone or a previous government, they should aim to continue good policies and development programs already in place instead of neglecting them or stopping them. This will preserve public resources in terms of time, cost and expertise that the previous government had already invested in the projects. Furthermore, it provides the new government with opportunity to explore new strategies in other fields instead of focusing on areas that were well managed. This makes the country more innovative instead of always destroying and rebuilding with every change of government.

## 2.3 HAVING GOOD PERSONAL ADVISORS

'Umar Ibn 'Abd Al 'Azīz tried to ensure that he surrounded himself with righteous people who would advise him with the truth and guide him to the truth. 'Amr ibn Muhājir narrated that 'Umar Ibn 'Abd Al 'Azīz told him that if he saw him following other than the truth then he should grab him by his clothes, shake him and ask him, "What are you doing?" (Al-Shāfi'ī, 1995) It is also narrated that 'Umar Ibn 'Abd Al 'Azīz gave a ruling on an issue and Maymūn ibn Mihrān was present in the court. He later spoke to 'Umar Ibn 'Abd Al 'Azīz and

told him that he gave such and such ruling and this was not the correct one. 'Umar Ibn 'Abd Al 'Azīz asked him why he had not reminded him at the time; Maymūn told him that he did not want to embarrass him. 'Umar Ibn 'Abd Al 'Azīz then told him that he was supposed to correct him in that place because authority is always with the person who has the truth. (Al-Shāfi'ī, 1995) This is necessary because there is no way for a leader to succeed if he is surrounded by corrupt people; a leader who is not righteous himself but is surrounded by righteous people can succeed with their good advice but a righteous leader surrounded by evil and corrupt advisors will never succeed. Abū Hurairah narrated that the Prophet (*ṣal-Allāhu 'alayhi wa sallam*) said: 'No ruler is appointed but he has two groups of advisers: A group which urges him to do good and tells him not to do evil, and a group which does its best to corrupt him. Whoever is protected from their evil is indeed protected. And he (the ruler) belongs to the group that has the greater influence over him.'" (Al-Nasā'ī, 1986)

#### 2.4 FIGHTING BRIBES AND BLOCKING ALL MEANS THAT CAN LEAD TO IT SUCH AS GIFTS TO THE WORKERS

One of the areas that 'Umar Ibn 'Abd Al 'Azīz focused on in his fight against corruption was to stop bribe taking and giving. A government cannot succeed in fighting corruption without blocking all the means to bribes. A system based on bribes misallocates resources placing them in undeserving hands which widens the gap between the rich and the poor. The Prophet (*ṣal-Allāhu 'alayhi wa sallam*) said: "The curse of *Allāh* is upon the one who offers a bribe and the one who takes it." (Ibn Mājah, n.d) This is why 'Umar Ibn 'Abd Al 'Azīz blocked all things that lead to bribes. He even stopped subtle things such as workers receiving gifts and the first person he prevented from accepting gifts was himself. It is reported that he desired an apple and one of his family members gave him the apple; when he saw it he was impressed by its colour and smell. After looking at it he asked the boy who gave it to him to return it to the giver with the message that his gift was appreciated and it had a high place with him but he could not accept it. The boy told him that this was from his uncle's son and from his family (meaning it was from his relative from Banu Umayyah). He also told him that the Prophet (*ṣal-Allāhu 'alayhi wa sallam*) used to take gifts. Umar replied, "What's wrong with you? For Rasūlullāh (*ṣal-Allāhu 'alayhi wa sallam*) it was a gift but for us in this day it's a bribe." (Al-Rawāḥinah, 2012) This is an important principle in

*Siyāsah Shar'īyyah* as it prevents government officials from corruption and profiteering from their positions.

## 2.5 PROTECTION OF SOCIAL AND POLITICAL SECURITY

A measure that 'Umar Ibn 'Abd Al 'Azīz used to implement was conducting night patrols around the city with one of his bodyguards. This is actually a *sunnah* of his grandfather 'Umar ibn al-Khaṭṭāb who used to patrol the streets of Madinah to ensure the safety of its inhabitants. During one of the nights when 'Umar Ibn 'Abd Al 'Azīz was patrolling he went into the *masjid* and accidentally stepped on someone who was sleeping there. The man asked him, "Are you crazy?" to which 'Umar replied, "No, I am not." The man was obviously oblivious to who had stepped on him as it was late at night. The body guard felt this was disrespect toward the caliph and was about to take action. 'Umar told him that the man had asked him if he was crazy, and he had replied that he was not. (Al-Shāfi'ī, 1995) To him, this was sufficient closure to the matter and he did not see the need to blow it out of proportion. This cool temperament and high tolerance is what enabled him to maintain justice and humility toward the people. People cannot contribute to economic development without feeling secure. This applies to both social and political securities.

## 2.6 CONTINUITY AND CONSISTENCY IN WORK WITHOUT PROCRASTINATION

A government cannot succeed if it delays decisions, actions, policies or projects that should be completed in the present to the future. 'Umar put it beautifully when he was asked why he would not leave the work of one day to the next day. He replied that how can he combine the work of two days when he could not even carry out the tasks he had for a single day? (Al-Rawāḥinah, 2012). Therefore, it was a habit of his to avoid procrastination and to achieve consistency and continuity in his work. This lesson is even more profound nowadays with the rapid speed of development in what they now call the information era. A delay of necessary action can cost the government, and thus its people, large amounts of money. Furthermore, this inhibits innovation and can lead to redundancy and an inflexible public workforce.

## 2.7 A STANDARD SYSTEM FOR ALL GOVERNORS

Someone once wrote to Umar that in Mosul, Iraq, where he was appointed as governor, theft was highly prevalent and he was sceptical about which method to apply in this situation. He wrote to 'Umar and presented two options, either he adopts a harsh approach where even the slightest indication that a person might have committed theft is enough to take legal action against him. Or to apply the *Sunnah* and wait for evidence of the person's guilt. Umar told him that if truth cannot fix them then may *Allāh* (*'azza wa jalla*) not fix them, he should look for the evidence to establish if a person is the thief and he should follow the *sunnah*. The governor applied the *Sunnah* and Mosul had the lowest rate of theft. (Al-Suyūṭī, 1952) Another governor was sent to Khurāsān and the community was in a very bad state and he felt that only the sword and whip could reform them and he sought 'Umar's permission for that. 'Umar told him that he received his letter and that only justice and the truth will reform them and that is what he should apply on them. (Al-Suyūṭī, 1952) The main lesson here is that the best way to reform people in the law and justice system is by following the *Sharī'ah*. Using harsh and extreme methods on people and their wealth does more harm than good and they can lead to injustice. Conforming to the guidelines of the *Sharī'ah* is the only way to reform society.

## 2.8 PROHIBITING COUNTERFEIT MONEY

Umar realized that it was important to prevent the circulation of counterfeit money because of the negative effect it has on the economy. It causes prices to rise and creates an imbalance between the amount of money and goods available in the market. He implemented all measures to prevent the production and circulation of counterfeit money. A counterfeiter was once brought to him; he lashed him and then imprisoned him. He also had the printing device destroyed by burning. (Al-Rawāḥinah, 2012) An exceptional novel strategy he implemented was that when a poor person would bring fake money or money that could not be used to the marketplace, 'Umar instructed that the money should be taken and he should be given some provisions from the *bayt al-māl* (Al-Rawāḥinah, 2012). This protected the public welfare and individual citizen's welfare.

### 3. LESSONS FOR MUSLIM STATES PURSUING SUSTAINABLE DEVELOPMENT GOALS ON POVERTY ALLEVIATION

This section serves as a brief illustration of how Muslim countries can achieve sustainable development using the practical example of 'Umar Ibn 'Abd Al 'Azīz. The United Nations has identified 17 Sustainable Development Goals to be achieved by 2030 which if achieved would be considered a success (United Nations, 2020). Muslim countries need to have a clear understanding of the foundations of success. The most important foundation of success is to follow the *Qur'ān* and *Sunnah* in accordance with the understanding of the early predecessors. Participating in global efforts such as the Sustainable Developments Goals is a noble act which *Islām* praises as long as it is in compliance with the *Sharī'ah*. Muslim countries need to select which is in alignment with the *Sharī'ah* and reject what contradicts it. This is what gave the early Muslims success and as can be seen from the example of 'Umar Ibn 'Abd Al 'Azīz, he succeeded because of the value he placed on *Islām*.

*Islām* is a divinely ordained complete way of life. Its complete and correct application creates the balance that man needs in his worldly and religious affairs. It creates a balance among his politics, education, economics, social well-being, and so forth. In his religious affairs it enables him to worship *Allāh* (*'azza wa jalla*) alone in accordance with the teachings of the Prophet (*ṣal-Allāhu 'alayhi wa sallam*), neither being negligent nor extreme. It would be impossible for man to create this balance on his own which is a point that 'Umar Ibn 'Abd Al 'Azīz understood very well; which is why he made *Islām* as foundation in any efforts he made as Caliph. Applying the *maqāṣid al-Sharī'ah* is the best way to achieve sustainable development. The *Maqāṣid* of the *Sharī'ah* (Objectives of the *Sharī'ah*) are divided into three categories: *Ḍarūriyyāt* (necessities: things a person cannot live without), *Hājiyyāt* (needs: things which if a person does not have will cause him difficulty), and *Taḥsīniyyāt* (embellishments, luxuries or people's wants). The *Ḍarūriyyāt* are further divided into 5 categories: religion, life, intellect, wealth, and honour. This hierarchy of the *maqāṣid al-Sharī'ah* gives a set of priorities that a government should set to achieve. The *Ḍarūriyyāt* are of the highest priority and any attempts to develop should be based on prioritizing them over anything else (Tahir, 2015). This means that the SDGs need to be systematically assessed through the *Islāmic* framework of *Maqāṣid al-*

*Sharī'ah* to determine which goals should be adopted, their order of priority and the best way to achieve them.

Thus, for the SDGs to succeed, Muslim countries need to be aware of the *Islāmic* teachings in all areas simply because the government is not like the layman; it cannot be ignorant of necessary *Islāmic* knowledge. Government should always have access to people who are focused on *Islāmic* knowledge and its application. Muslim countries should also ensure that any form of cooperation they seek in this endeavor is *Sharī'ah* compliant. A government should seek the help from *Allāh* (*'azza wa jalla*) and take the means to achieve His Mercy, Help and Blessings. The SDGs relevant to this research are Goal 1 which is to End Poverty in all forms everywhere and Goal 2 which targets the achievement of Zero Hunger, and lastly Goal 16 which focuses on the attainment of Peace, Justice and Strong Institutions. The author repeatedly draws on the example of 'Umar Ibn 'Abd Al 'Azīz to give Muslim governments and development actors a solid reference point rooted in *Islāmic* heritage.

### 3.1 AREAS OF FOCUS: GOALS 1 AND 2: NO POVERTY AND ZERO HUNGER

The first and second SDGs are relevant to Muslim countries because *Islām* came to remove hardship and bring ease to people. This is why *Islām* has provisions such as *zakāt* and voluntary *sadaqāt*. *Islām* has also emphasized the importance of hard work and placing one's trust in *Allāh* (*'azza wa jalla*) with hope for good results. Furthermore, *Islām* has created a social safety net where a man is responsible for his wife and children and any orphans under his care. It has also stipulated the rules of inheritance which are perfect as *Allāh* (*'azza wa jalla*) has ordained them. All of these already existed 1441 years ago which the United Nations should learn from. All the aforementioned features of *Islām* are aimed at alleviating poverty. Unfortunately, despite the Muslims having the *Qur'ān* and *Sunnah* as divine guidance for their social, political and economic matters, the negligence, ignorance and injustice in the Muslim world has led to it being riddled with poverty.

According to the Standing Committee for Economic and Commercial Cooperation of the Organization of Islamic Countries, COMCEC, (2019), the population of OIC countries in 2018 was almost a fourth of the world population. However, their GDP was only 8.09 percent of the World's GDP. For poverty to be tackled properly, the reformers must study the root cause first; they should address root causes before tackling poverty itself. Any attempt to alleviate poverty only by treating its symptoms or effects will leave the cause which

will only restart the cycle of poverty. The main causes of physical poverty are: injustice, mismanagement and lack of freedom. These negative elements are the main factors that hinder productivity in the country. When a government is just and does not restrict people from enjoying the freedom *Allāh ('azza wa jalla)* granted them the community will be productive and engage in different types of creativity. This will enable them to depend on themselves after *Allāh ('azza wa jalla)*.

Government in their journey to curb poverty should also play a great role in providing job opportunities in society and stopping unjustified taxes. In this contemporary time where technology is so advanced, energy in the form of electricity is essential. Access to electricity by everyone will definitely open a lot of doors for jobs to be available for everyone. Foreign direct investment will also increase especially with competitive labour costs. The low unemployment rate will obviously help in reducing the level of insecurity in the country. According to Tahir (2015), Justice and Freedom especially in business and trade are essential in boosting the economy of any country. Removing taxes ensures that the growth achieved from the freedom provided is not unduly restricted. 'Umar Ibn 'Abd Al 'Azīz granted different types of freedom: the freedom to migrate in search of provision, to invest in the business of one's choice, to set prices without government interference, and freedom in trade. He also stopped the practice of taking *Jizyā* from new Muslims. 'Umar granted the people freedom of movement so anybody could make *Hijrā*. He said everyone should be granted freedom to go wherever they wanted to seek the favors and blessings of *Allāh*. 'Umar Ibn 'Abd Al 'Azīz used to say that the sea and land belong to *Allāh* Who provided them for the benefit of humankind to seek their *rizq* through them. Thus, nobody should be deprived of making use of them. Entrepreneurs were granted full freedom to set their own prices and the government did not interfere through any form of price control. (Tahir, 2015)

Another important change made was that *Jizyā* was no longer taken from Muslims. During the era of previous leaders, the tax was collected from *Ahl al-Dhimmah* (non-Muslims living under the protection of Muslims in conquered lands) even after their conversion to *Islām*. 'Umar Ibn 'Abd Al 'Azīz took a stern position to end this oppression; he wrote a statement to his governors that read: "whoever bears witness that there is none worthy of worship except *Allāh ('azza wa jalla)*, prays towards our *qibla* and circumcises himself, *Jizyā* is not taken from him." (Tahir, 2015) When 'Umar Ibn 'Abd Al 'Azīz stopped this oppression, some of his governors complained to him that

income for the *bait al-māl* decreased because of the *Jizyā* reforms. He replied with words that should be written in gold. He said that *Allāh* (*‘azza wa jalla*) did not send Muḥammad (*ṣal-Allāhu ‘alayhi wa sallam*) as a tax collector, instead He sent him as a guide for humankind (Tahir, 2015) He continued to say that he would not mind tilling the soil himself as long as the people become Muslims. When this happened, the non-Muslims realized the justice intended by the caliph, thus they did not hesitate to join the Muslims in their faith. (Al-Ṣallābī, 2006)

### 3.2 THE ROLE OF AGRICULTURE AS AN EMPLOYER, SOURCE OF FOOD AND INCOME, ACCESS TO LAND FOR WOMEN AND MEN

Agriculture in all its forms plays a great role in alleviating poverty especially because it has low barriers of entry and its products are in high demand. This is a field that people of all financial levels can participate in as long as they have a piece of land and some seeds to sow. Agricultural products will always have customers as long as humans exist. Governments should stop paying excessive attention to oil and mineral resources which are proven not to be reliable and sustainable sources of income. They should provide a conducive environment for their citizens to be able to exhort their efforts in all its forms, whether in the form of farming, fishing, livestock or any related activity. A Muslim is supposed to be productive whereby he always depends on himself after *Allāh* (*‘azza wa jalla*) without being in need of stretching his hands to others having interest in what they have. This is the method of the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) where getting charity from him was not easy. This is because he already set up principles and criteria to be fulfilled before giving charity. This divinely guided policy succeeded in pushing the community to be self-reliant. One of these principles is the saying of the Prophet: “It is not permissible to give charity to a rich man (or one who is independent of means) or to one who is strong and healthy.” (Al-Nasā’ī, 1986)

Qabīṣah ibn Mukhāriq al-Hilālī said: I was under debt and I came to the Messenger of *Allāh* (*ṣal-Allāhu ‘alayhi wa sallam*) and begged from him. He said: Wait till we receive *sadaqat*, so that we order it to be given to you. He again said: Qabīṣah, begging is not permissible but for one of the three (classes) of persons: one who has incurred debt, for him begging is permissible till he pays that off, after which he must stop it; a man whose property has been destroyed by a calamity which has smitten him, for him begging is permissible till he gets what will support life, or will provide him reasonable subsistence;

and a person who has been smitten by poverty the genuineness of which is confirmed by three intelligent members of his people; for him begging is permissible till he gets what will support him, or will provide him subsistence. Qabīṣah, besides these three (every other reason) for begging is forbidden, and one who engages in such consumes that which is forbidden (Muslim, 2000). This itself is enough to act as a motivator by the authority which also serves as a deterrent against any form of dependency on others which is commonly called the dependency syndrome. Providing people with free food and money without giving them an *Islāmic* upbringing will bring harm. This emphasis on self-reliance and hard work is also indicated when Prophet said in the ḥadīth of Abū Hurairah: “By Him in Whose Hand my life is, it is better for anyone of you to take a rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning his living) rather than to ask a person for something and that person may give him or not.” (Al-Bukhari, 2000 and Muslim, 2000).

Thus, achieving this noble goal of motivating society to look into alternatives and depend on themselves, will definitely play a role in reducing the burden the community is placing on their governments where everyone is waiting for the government to create jobs for them which suit their specialization. In order to make this more realistic, a conducive environment must be provided by the authorities, an environment based on justice, security, and freedom in trading with full supervision by the authorities.

The previous leadership, in particular the four rightly guided Caliphs in addition to 'Umar Ibn 'Abd Al 'Azīz acted justly as seen in the following practice of 'Umar ibn al-Khaṭṭāb. Aslam narrated that 'Umar ibn al-Khaṭṭāb appointed a freed slave of his, called Hunai, as the manager of the Ḥimā (i.e. a pasture devoted for grazing the animals of the *Zakāt* or other specified animals). He said to him, “O Hunai! Don't oppress the Muslims, and ward off their curse (invocations against you) for the invocation of the oppressed is responded to (by *Allāh*); and allow the shepherd having a few camels and those having a few sheep (to graze their animals), and take care not to allow the livestock of 'Abd Al-Raḥmān ibn 'Auf and the livestock of ('Uthmān) ibn 'Affān, for if their livestock should perish, then they have their farms and gardens, while those who own a few camels and those who own a few sheep, if their livestock should perish, would bring their dependents to me and appeal for help saying, 'O chief of the believers! O chief of the believers!' Would I then neglect them? (No, of course). So, I find it easier to let them have water and grass rather than to give

them gold and silver (from the Muslims' treasury). By *Allāh*, these people think that I have been unjust to them. This is their land, and during the pre- *Islāmic* period, they fought for it and they embraced *Islām* (willingly) while it was in their possession. By Him in Whose Hand my life is! Were it not for the animals (in my custody) which I give to be ridden for striving in *Allāh's* Cause, I would not have turned even a span of their land into a *Ḥimā*.” (Al-Bukhārī, 2000). It can be seen from this practice that the Caliph kept a specific area for the public to utilize, and this was to reduce the community’s burdens on the government.

### 3.3 THE ROLE OF KHARĀJ IN ALLEVIATING POVERTY.

A key area of reforms that ‘Umar ibn ‘Abd Al-‘Azīz implemented in his journey to success in leading the *Ummah* was to manage *Kharāj* properly. According to Al-Ṣallābī (2006) and Al-Māwardī (1989), the word *Kharāj* refers to what the *Islāmic* government takes as a tax from the people of a conquered land. The non-Muslims of that land have to pay *Kharāj* for utilizing the said land. Muslims would have gained that land as part of the booty after winning a battle. Previous rulers from the Umayyads had abused the *Kharāj* and the income raised from it had reduced over the years. Furthermore, the Umayyads had also confiscated the lands of *Kharāj* unrightfully. In order to reverse this ‘Umar ibn ‘Abd Al-‘Azīz had prohibited the selling of any land of *Kharāj* and had returned the ones that had been usurped. He also removed the tax burden on farmers of those lands thus enabling them to re-invest their profits into their business activities. Empty lands were developed in order to make them profitable. (Al-Ṣallābī, 2006)

The above-mentioned reforms were highly effective because this rightly guided caliph had created an environment conducive for productive land use. His government provided infrastructure that supported the producers. Good roads made it easy for them to reach the market at an affordable cost and wells allowed them to irrigate their farms. It has been recorded in history that due to these reforms, the income from the *Kharāj* in Iraq alone had gone from just below 30 million *dirhams* to 124 million *dirhams*. (Al-Ṣallābī, 2006) That was the first time in *Islāmic* history that such an income had been raised from *Kharāj*. This provides an estimate of how prosperous the Muslim nation was when all the income had been collected from the entire empire if this was the case of only one region. (Tahir, 2015)

Although the concept of *Kharāj* with this explanation does not exist these days, the same method could be used with regard to the

empty land under government supervision. These lands could be rented out for agricultural development. This carries several benefits. One of these benefits is the fact that the renting system will act as source of income for the government. It will also reduce the dependency on the government for everything. An additional and important benefit is that the participants will be paying *zakāt* on their produce after the harvest. This will also reduce the poverty rate in the country besides limiting dependency on the government.

### 3.4 ZAKĀT MANAGEMENT AND THE SDG GOAL: ZERO HUNGER

*Zakāt* is the greatest tool provided by the *Sharī'ah* that has the capacity to alleviate poverty and bridge the gap between the rich and the poor. The *āyah* in relation to the objectives of charity says: “What *Allāh* gave as booty (*Fai'*) to His Messenger from the people of the townships – it is for *Allāh*, His Messenger, the kindred (of Rasūl [*ṣal-Allāhu 'alayhi wa sallam*]), the orphans, Al-Masākīn (the needy), and the wayfarer, in order that it may not become a fortune used by the rich among you. And whatsoever the Messenger gives you, take it; and whatsoever he forbids you, abstain (from it). And fear *Allāh*; verily, *Allāh* is Severe in punishment.” [*Qur'ān*: 059: 007] The *āyah* highlighted that one of the objectives of distribution in *Islām* is to bridge the gap between the rich and the poor so that wealth will not circulate among the rich only.

#### 3.4.1 AN OVERVIEW ON THE POWER OF THE SYSTEM OF ZAKĀT

The *zakāt* system is mainly based on collecting a portion of wealth from the following items:

- a. Gold, silver and currencies (2.5 percent to be collected upon reaching the prescribed amount)
- b. Livestock (camel, cow, sheep and goat)
- c. Agricultural Yield
- d. Merchandise and Trading Properties

In *Islām* any Muslim who owns *niṣāb* (the prescribed amount in any of the above mentioned four items) and it stayed with him for the period of one year is obliged to pay the prescribed amount according to the category concerned. (Al-Qaraḍāwī, 1973) For instance, there is among the Muslims somebody who owns around 18 billion Dollars, a 2.5 percent should be taken from his net wealth which is equivalent to US\$450,000,000. It can be imagined how much poverty could be alleviated with just the *zakāt* taken from one individual. This is just an

example of what could possibly happen when *zakāt* is managed properly by the authorities. In addition, as mentioned above, *zakāt* is not restricted to gold, silver or paper currency; there are some other major elements such as agriculture and livestock. The Muslim nations are also among the leaders in this regard. A person can imagine how many poor people could possibly escape poverty if the *zakāt* system is properly managed by those in authority.

However, none of these noble objectives could be practical unless the authorities are deeply involved in governing *zakāt* implementation. They have to be serious with its collection as well as its distribution. The *zakāt* system used to be properly managed by previous leaderships starting from the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) all the way to Mu‘āwiyah and then a break took place. However, the golden era returned with ‘Umar Ibn ‘Abd Al ‘Azīz where he revived the system and brought the *Ummah* back to the time of the four rightly guided Caliphs. Abū Bakr said he would wage war against anyone who refused to pay the *zakāt*. Abū Hurairah (May *Allāh* be pleased with him) reported: When the Messenger of *Allāh* (*ṣal-Allāhu ‘alayhi wa sallam*) passed away, Abū Bakr (May *Allāh* be pleased with him) was appointed as his successor (caliph). Among the Arabs some men apostatised. Abū Bakr (May *Allāh* be pleased with him) resolved to fight them. ‘Umar ibn Al-Khaṭṭāb (May *Allāh* be pleased with him) said to Abū Bakr: “How can you fight them when the Messenger of *Allāh* has declared: ‘I have been commanded to fight people till they testify *Lā ilāha illallāh* (there is no true god except *Allāh*); and if they do it, their blood (life) and property are secured except when justified by law, and it is for *Allāh* to call them to account.” Upon this Abū Bakr (May *Allāh* be pleased with him) said: “By *Allāh*, I would definitely fight him who makes distinction between *Salat* and the *Zakāt*, because it is an obligation upon the rich to pay *Zakāt*. By *Allāh* I will fight them even to secure the piece of rope which they used to give to the Messenger of *Allāh*.” ‘Umar (May *Allāh* be pleased with him) said: “I realized that *Allāh* opened the heart of Abū Bakr (May *Allāh* be pleased with him) for fighting those who refused to pay *Zakāt*, and I fully recognized that the stands of Abū Bakr was right”. (Muslim, 2000)

Similar action was taken by the Prophet (*ṣal-Allāhu ‘alayhi wa sallam*) who legislated that the authority should take *zakāt* by force from those who refused to pay it. This is when he said: “For every forty camels, one ‘*bint labūn*’ (a young female camel which is two years old and already starting the third year), is due as *Zakāt*. No camel is to be separated from the rest of the camels (i.e. the jointly owned

live stock as mentioned above). Whoever gives it willingly, seeking his reward from *Allāh*, will be rewarded. (However) if someone refrains from paying it, it will be taken from him (by force) along with part of his property (as punishment), for it is a right of *Allāh*. None of it is lawful for the family of Muhammad (*ṣal-Allāhu 'alayhi wa sallam*)". (Al-Nasā'ī, 1986) If the authorities are to treat *zakāt* in the same way they deal with taxes the *Ummah* will never remain the way they are. However, a greater concern and attention has been paid on the taxes alone while *zakāt* is neglected and left at the discretion of the community; a Muslim pays it whenever he wants to. The following is an illustration of the current situation:

An essential point to mention is that *zakāt* can only have the intended benefit on the economy if it is taken and given in accordance with the *Shari'ah*. *Zakāt* ensures that the poor and needy of society are able to participate in economic activities. It is in the interest of the economy that people are able to participate in trade and other economic activities. If the rich are the only ones participating in trade, the economy will shrink because they are in the minority. Therefore, *zakāt* acts as a form of security for the economy that there will be a base of funds that can restart or invigorate the economy in times of recession or reduced spending. The poor are considered a large market in the economy especially because they have a high marginal propensity to consume (Suprayitno' et al., 2013). Suprayitno' et al. (2013) stated that the poor spend almost all of their money on necessities. In the period between 2001-2002 in the state of Selangor, Malaysia, *Zakāt* reduced the level of poverty from 62 to 51 percent. A study conducted in Pakistan by Mian and Muhammad (2014) concluded that *zakāt* distribution has a positive effect in reducing poverty in the short and long term.

Migdad (2019) provides a detailed compilation of *zakāt* collected in Malaysia and compares it with tax data over a number of years. He makes a number of observations and tries to provide possible reasons for them. His work points out a marked difference between the amount of *zakāt* collected and the tax collected. The *zakāt* is consistent over the years in terms of growth while the tax shows faster and larger growth. In addition, he points out that the *zakāt* collected from individuals is not more than 10 percent while the rest is collected from big corporations and businesses.

According to Migdad (2019), a staggering RM2.65 billion was collected in *zakāt* in 2016 alone as can be seen in Table 1. A possible reason for this disparity is that the government is quite effective in monitoring businesses and their activities, hence they have

access to data that they can use to estimate the *zakāt* due. This is different from individuals because the government does not have any system in place to track individual wealth. This is not just the case in Malaysia but everywhere. It is worthy of note that even though poverty is high among Muslims, there are many billionaires whose wealth when *zakated* could help to alleviate poverty.

TABLE 1  
*Zakāt* versus Tax Revenue in Malaysia Year 1991-2002

Year	Zakāt Malaysia	Tax Revenue	Year	Zakāt Malaysia	Tax Revenue
1991	61	30596	2003	408	78902
1992	76	34381	2004	473	87563
1993	92	39780	2005	573	93932
1994	110	44240	2006	671	102668
1995	122	50134	2007	806	120909
1996	159	56905	2008	1038	114754
1997	202	48765	2009	1197	118302
1998	198	48874	2010	1364	144297
1999	196	51857	2011	1639	161539
2000	259	66601	2012	1933	166269
2001	320	72241	2013	2265	175452
2002	374	71380	2014	2457	177323

Source: Migdad (2019)

The following is an illustration of how much *zakāt* could be collected from the 20 richest Muslims according to Forbes (2020).

TABLE 2  
Potential *zakāt* from the 20 richest Muslims

Name	Net Worth in USD Billions	Country	Zakat in USD millions (2.5% of Net Worth)
1 Suleiman Kerimov and family	11.8	Russia	295
2 Aliko Dangote	10.3	Nigeria	257,5
3 Al-Waleed bin Talal	18.7	KSA	467,5
4 Shahid Khan	8.1	US	202,5
5 Azim Premji	7.1	India	177,5
6 Majid Al-Futtaim and family	5.9	UAE	147,5
7 Tahir and Family	5	Indonesia	125

TABLE 2 (continued)

Name	Net Worth in USD Billions	Country	Zakat in USD millions (2.5% of Net Worth)
8 M.A., Yusuff Ali	4.4	India	110
9 Abdullah bin Ahmad Al Ghurair and family	4.1	UAE	102,5
10 Timur Kulibaev	3.5	Kazakhstan	87,5
11 Mohamed Mansour	3.3	Egypt	82,5
12 Abdulsamad Rabi	3.1	Nigeria	77,5
13 Suhail Bahwan	3	Oman	75
14 Abdullah Al Futtaim	2.5	UAE	62,5
15 Taha Mikati	2.5	Lebanon	62,5
16 Najib Mikati	2.4	Lebanon	60
17 Yassen Mansour	2.3	Egypt	57,5
18 Mustafa Rahmi Koc	2.1	Turkey	52,5
19 Faruk Eczacibasi	2.1	Turkey	52,5
20 Bahaa Hariri	2	Lebanon	50
Total			2,605,000,000 (2.605 billion)

When 2.5 percent of their net worth is calculated, assuming that their wealth remains constant for a full year and is zakatable, a total of 2.605 billion would be collected for *zakāt*. This is only from 20 of the richest Muslims around the world who have their record with Forbes, without including the royal families and hundreds or thousands of other people who are not recorded by Forbes. This alone is sufficient to eradicate extreme poverty in many countries.

### 3.5 THE US FAILURE TO END POVERTY: A POINT OF CAUTION

If Muslim states ignore the fact that *Islām* is the foundation of success then there is an expected failure similar to the one seen in the United States of America. For more than half a century the US government has declared war on poverty. However, despite the trillions of dollars they invested in this war and the welfare programs they implemented, they have not won the war. In fact, the efforts they made have created new problems. The number of illegitimate children has been on the rise and poor people are more dependent on the government than before the anti-poverty policies. (Woodhill, 2014) Woodhill (2014) also argues that the social welfare policies led to lower savings and

less money available to save due to taxes, an increase in crimes following the rise in fatherless children, and so forth. The connection he makes between the availability of welfare programs and the rise in fatherless children is a disturbing yet plausible point; young girls saw an incentive in having children outside marriage as they could qualify for welfare benefits and be free from their family's control and support over them. This situation of a reduction in the number of responsible fathers led to the community being unable to control the young men.

Similar observations are made by Rector (2014). According to Sheffield (2016) the number of illegitimate children in 1964 was only 7 percent compared to 40 percent in 2016. She also attributes this to the fact that the welfare programs changed the belief that work and marriage were the institutions that promoted self-sufficiency. Haskins (2013) discusses in more detail how this relationship between illegitimate children and poor work ethics among the destitutes was encouraged by the welfare system. This rise in children from unwed couples also led to an increase in poverty and intergenerational poverty thus pulling poor communities deeper into poverty. He highlights the importance of education, how families are made up and work (employment). An increase in education, protection of marriage and children within marriage and an increase in the amount of work individuals commit themselves to, all have an impact in reducing poverty. McWhorter (2016) explores the idea that culture has an impact on any efforts made to end poverty. He cites an example of an effort by George Weiss to encourage young children in a poor inner-city neighbourhood to complete high school without pregnancy, no criminal records and abstinence from drugs. If they achieved these goals, he would pay for them through college. Despite this incentive 45 of them did not go beyond high school in their education as they succumbed to these social ills. He also points out that certain demographics within the poor communities have not been taught to have good work ethics or to value having a consistent job with their young men preferring to work as drug dealers. Unsurprisingly given Western ideology, McWhorter, (2016) suggests the use of reversible long acting contraceptives to curb the rate of children being born out of wedlock.

These problems were never side-effects of poverty reduction efforts by the pious predecessors because they used *Islām* as the foundation of all social, economic and political reforms. The application of the knowledge of *Maqāṣid al-Sharī'ah* itself prevents a contradiction between what The Creator has obligated upon His creation and their efforts to improve their livelihoods. Efforts which

primarily focus on the financial, economic or scientific aspect of development such as what is intended for OIC countries will not be able to achieve the SDGs. A 'Transform Fund' of USD500million was set up for poverty alleviation by the Islamic Development bank in 2018 (Abdul-Hamid, 2018). This will be futile if people are not educated on the *Islāmic* view of this life, success and poverty.

The work by Tahir (2019) discusses the Islamic Material and Spiritual Approach to poverty alleviation. He gives the *Islāmic* definition of poverty and not just the conventional materialistic definition. It is based on a reliable *ḥādīth* that state that richness is contentment and not the amount of wealth a person has. He goes into detail in discussing Islamic Material Approach (IMA) tools such as *zakāt*, *kharāj*, and other Islamic Spiritual Approach tools. Thus, poverty is more than the figures of GDP, GNP and their likeness. This is a point that Muslim countries need to keep in mind when adopting the SDGs which focus on just a small segment of what a human being needs for a peaceful and successful life. Tahir (2019) states that *Islām* does recognize material poverty and the main cause is *Allāh*'s Decree which is based on perfect divine wisdom. In addition, *Islām* has tasked man with the responsibility to take the means to alleviate his poverty to the best of his ability. The author points out that Spiritual Poverty is the main cause for concern and he cites an example of how rich people are among the most depressed and how some millionaires have even committed suicide, thus indicating that success and richness is more than having material possessions.

Tahir (2019) explores the intangible causes of poverty which have largely been ignored in this discourse: injustice and lack of *taqwa* of *Allāh*. He then explores in depth the divinely guided method of poverty alleviation, a topic which is rarely discussed beyond how *zakāt*, *sadaqat* and *waqf* can help in the struggle against poverty. *Islām* does not aim at banishing poverty completely but it aims at removing difficulty in people's lives and this difficulty can only be removed with knowledge of *Islām* and the *Shari'ah*. In the discourse on poverty alleviation in Muslim countries and the SDGs, no effort has been made to address the ignorance among a large portion of Muslims about *Islām*. As mentioned in the introduction, *Islām* is the foundation of success and people cannot be expected to be successful without knowing its cause. It is unsustainable to spend billions of dollars on poverty alleviation when the people do not know the basics of their religion; it is similar to building a house of cards. This is why Muslim countries need to define and understand the *Islāmic* methodology in socio-economic matters. For example, based on the *Qur'ān* and

*Sunnah* it is impossible for everyone to become rich and some income inequality will always exist to foster cooperation between the income groups in society. However, *Islām* gives everybody honour, dignity and respect despite their financial condition, Muslim slaves in the past were known to become great scholars in the religion. Thus, *Islām* naturally provides everyone with the opportunity to make a worthwhile contribution to society.

The examples of the United States' efforts to alleviate poverty and their failure proves that poverty is not merely a material problem and they also realized that. People's characters and beliefs need to be corrected for any physical effort to have a sustained impact on their livelihoods. Muslim governments should spend time educating the people on the importance of sound believing hearts. They need to make use of the Islamic Spiritual Tools of poverty alleviation such as: *īmān*, *taqwā*, contentment, *tawakkul*, *dhikr* of *Allāh* and *shukr* to Him. According to Tahir (2019) these are qualities that Umar ibn Abdul-Aziz developed in the people and its effects were seen in their characters and efforts to earn an honest living. The Islamic Material Tools Tahir (2019) mentions are: *zakāt*, the *khums* of *ghanīmah* and *al-fai'*. Amuda and Che Embi (2013) suggest the use of *Ṣadaqāt*, Cash Fund and Public Funding.

In as much as it is necessary to provide the poor with tools to earn a *ḥalāl* livelihood, it is also pertinent to address social ills such as dealing in unjustified taxes, *ribā'*, gambling and mismanagement of *zakāt* funds and *Waqf* institutions. In another work, Tahir (2015) discusses the socio-economic reforms carried out by Caliph 'Umar ibn 'Abd Al-'Azīz in line with the *Maqāṣid al-Sharī'ah*. He makes the argument that capitalism and the Western methodology will not bring the socio-economic development Muslim countries desire especially given the resulting inequalities. A method that does work is the one applied by 'Umar ibn 'Abd Al-'Azīz. He emphasized following the *Sunnah* and the method of the rightly guided caliphs in how they administered the Muslim state. He protected the five pillars of *Islām* and nurtured the people's *īmān*. He prioritized matters of religion over economic issues and understood that this foundation is what enabled sustainable development.

Muslim countries cannot achieve sustainable development if they are spending *zakāt* funds in an illegitimate way. In one reported case, a *zakāt* institution collected *zakāt* funds and then gave it to the United Nations Development Programme to spend it in alignment with UNDP's policies and not according to the *Sharī'ah* stipulations. The *zakāt* is invested in development programs in communities that need

them. (Rehman and Pickup, 2018) This is incorrect because *zakāt* has specific recipients and they are owners of it, and it cannot be spent without their consent. (Tahir, 2018) This is why as previously mentioned, Muslim countries should engage with the SDGs in compliance with the *Sharī'ah*; *Zakāt* should not be looked as a source of financing for the SDGs program but should be used as a tool for achieving some of the SDGs by applying it according to *Sharī'ah* requirements. There is no *ijtihād* in matters of *ibādah*. (Tahir and Oziev, 2016) Therefore, the only legitimate way to use *zakāt* as a development tool is by taking it from the people who *Allāh* said you should take it from when they fulfil its conditions and then distributing it to the people who *Allāh* said it should be given to. Other tools such as *waqf* and voluntary *sadaqah* should also be studied on how to maximize their benefits and overall contribution toward poverty alleviation within the *Sharī'ah* guidelines.

### 3.5.1 GOAL 16 AND 18: PEACE, JUSTICE AND STRONG INSTITUTIONS, AND DECENT WORK AND ECONOMIC GROWTH.

Peace, Justice and Strong Institutions are essential for creating an environment conducive for fostering decent work and healthy economic growth. The government's main role is supervision. Without peace and justice nothing can be achieved; government needs to provide protection for people and their property. This does not require large funds or state of the art facilities as it can be seen from the example of 'Umar ibn 'Abd Al-'Azīz. Even poor countries can achieve peace and security. One of the most important principles in *Islām* is justice. This is something that has been there from the beginning of *Islām*. The protection of people's lives and property is itself among the necessities. *Islām* emphasizes so heavily on justice that *Allāh* himself has made oppression forbidden upon Himself. Abū Dharr reported *Allāh*'s Messenger (*ṣal-Allāhu 'alayhi wa sallam*) as saying that *Allāh*, the Exalted and Glorious, said: "My servants, I have made oppression unlawful for Me and unlawful for you, so do not commit oppression against one another" (Muslim, 2000). Furthermore, if a person is unable to get justice in this life, whether or not he is a Muslim, the Prophet said that there is no screen between his supplication and *Allāh*. ibn 'Abbās narrated that: The Prophet (*ṣal-Allāhu 'alayhi wa sallam*) sent Mu'ādh to Yemen and said, "Be afraid, of the invocation of the oppressed as there is no screen between his invocation and *Allāh*." (Bukhārī, 2000) Thus one of the strongest

supplications whose acceptance is guaranteed is the supplication of an oppressed person. This is also an important deterrent for leaders to know that they are not above the law if they oppress people since *Allāh* is the All-Powerful. Abū Mas‘ūd al-Anṣārī reported: When I was beating my servant, I heard a voice behind me (saying): Abū Mas‘ūd, bear in mind *Allāh* has more dominance over you than you have upon him. I turned and (found him) to be *Allāh*'s Messenger (*ṣal-Allāhu ‘alayhi wa sallam*). I said: *Allāh*'s Messenger, I set him free for the sake of *Allāh*. Thereupon he said: Had you not done that, (the gates of) Hell would have opened for you, or the fire would have burnt you. (Muslim, 2000).

One of the issues to be solved is the disturbing matter of sexual abuse that many young girls are subjected to even before the age of 18 years. Muslim countries already have the solution to this problem in *Islām* and they should set an example for others. These problems do not even need any investment beyond educating the people about what *Sharī‘ah* says and strengthening the *Islāmic* courts to carry out their mandate. The proper education and training of judges will go a long way in preventing injustice in society. The *Islāmic* legal system is sufficient to curb these problems especially because, if well implemented, it prevents future offences thus saving time and money in future. Other issues under watch within this goal are cases of murder; the *Sharī‘ah* provides the best and most effective method for this. Muslim countries need to apply the *Sharī‘ah* in total in order to reap full benefits. A half-hearted application will only produce half the potential results. Leaders need to be enthusiastic in applying the law of *Allāh*. The government should give the *Islāmic* courts full jurisdiction and a complete separation of powers between the government and the courts should be implemented to protect the integrity of the courts. The courts should not become another political tool for leaders to push their agendas. This will also allow the courts to hold leaders accountable for any transgressions against the *Sharī‘ah*.

The registration of births is indeed important for the legal identity of children and in particular for children who are born in polygynous marriages to different mothers. Muslim and non-Muslim governments should allow children to be registered under their father's name. This registration is also essential to ensure that children get their portion of inheritance from the estate of any deceased person who they are supposed to inherit from. Furthermore, a legal identity enables children to get access to schools, health facilities and other social amenities (United Nations Economic and Social Council, 2019).

In regions of Muslim countries where this is uncommon, it should be implemented. Despite this, Muslim government should ensure that people receive their right even without documentation especially basic human needs and necessities. Flexible registrations systems such as the presence of witnesses that such and such person is indeed the son of so and so should be enough to create the legal relationship in cases where the father is dead or missing. Thus, *Islāmic* legal methods should be included in any efforts being made to achieve this target.

Islamically acceptable economic practices should set the foundation for economic goals. The development path of previous accomplishments by Muslims should be followed instead of following the example of Western countries. Furthermore, each Muslim country should consider its resources, amount and quality of human capital and use the *Maqāṣid al-Sharī'ah* as a system of assessment and prioritization. The legal framework needs to be assessed because sometimes laws in place contradict the government's goals. The best approach, as can be seen from the example of 'Umar is to make *Islām* the basis of the country's legal system. This, in essence is the foundation of sustainable economic growth because *Islām* is suitable for all times and provides a framework for how people should live. Thus, for development to be sustainable, it must conform with the *Maqāṣid al-Sharī'ah*.

#### 4. CONCLUSION

In its early days, the *ummah* flourished and went from strength to strength. This success can only be attributed to their attachment to *Islām* and its teachings. *Islām* was revealed to the Prophet (*ṣal-Allāhu 'alayhi wa sallam*) as a guidance for humankind. There is no success in any domain of human life except through the two sources of guidance which are the *Qur'ān* and the *Sunnah*. *Allāh* says in the *Qur'ān* (interpretation of the meaning): "O you who believe! Answer *Allāh* (by obeying Him) and (His) Messenger when he calls you to that which will give you life..." (*Qur'ān*: 008: 024) This is the secret behind the success of the previous leadership where they based all their reforms on the divinely given guidance. Muslim leaders need to follow the footsteps of their predecessors in their reforms. Whenever leaders deviated from the way of the Prophet and the rightly guided companions, the *Ummah* would go into a degenerative state. The universal and timeless applicability of *Islām* and *Sharī'ah* is proven by the fact that when 'Umar ibn 'Abd Al-'Azīz became Caliph, his reforms were successful. He achieved justice and poverty alleviation

through complete reliance on the *Qur'ān*, *Sunnah* and the way of the Rightly-Guided Caliphs and not on his independent and novel creativity. Hence, for contemporary efforts to succeed in achieving Islamically relevant Sustainable Development Goals we need to follow the footsteps of the early Muslims.

Muslims should stop focusing on how to remove poverty but rather focus on how to tackle its root cause. The example of 'Umar ibn 'Abd Al-'Azīz is highly appropriate for this as he did not pay so much attention on poverty and ways to remove it. However, he put all his strength on providing policies aimed at dealing with its root cause. He comprehensively ensured protection of the *maqāṣid al-Sharī'ah*, removed injustice in all forms from society, granted people absolute freedom to engage in business and trade where the government did not subject them to taxes. All of these created a conducive environment for sustainable development. The spillover effect was that the poverty level reduced to such extent that there was almost no one who qualified to be a *zakāt* recipient because of poverty. Change can never take place unless the root cause of evil is properly addressed, the *Qur'ān* says: "Verily, *Allāh* will not change the condition of a people as long as they do not change what is in themselves". (*Qur'ān*: 013: 011)

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