

**Potential Impact Of The Application Of  
“Basic Needs” Concept vis-a-vis  
“Sufficiency Level” Concept on Poverty Alleviation, and  
Social Development**

By

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Efforts to alleviate poverty have met with modest success all over the world. Nearly all societies, however developed, experience cases of poverty. Underdeveloped areas suffer from all forms of social decay. The World Bank reports that “160 million children are malnourished, 840 million people live without secure sources of food and 1.2 billion lack access to safe drinking water”. [WB, 1997; p:110]

This shameful situation reawakened worldwide interest in the issue of poverty during the 1990s, which culminated in the declaration of 1996 as the Year of Poverty Eradication. This represents a consolidation of the international campaign against the spread of poverty all over the world and in the developing countries in particular. In Copenhagen, March 1995, governments committed themselves to the goal of eradicating poverty as “an ethical, social, political and economic imperative of human mankind”. [EHDR, 1996; p:1 UNDP states that eradicating absolute poverty is a “moral imperative and an attainable goal no longer inevitable to reach in the early 21st century”. [HDR, 1997; p: 116].

Islam views the presence of poverty as the greatest social and economic dis-value, as a threat and equivalent to *kufr* (the rejection of God's teachings). The *Qu'ran*, a document meant for all generations and all societies, points to attitudes and the overall environment that contribute to poverty. It cites factors/reasons that create, maintain and perpetuate poverty<sup>(1)</sup>.

However, the *Qu'ran* does not rest at that. It simultaneously suggests solutions and provides answers to the problems it cites. For poverty is not permissible in Islam, not for any number of people, not for any length of time. Its long-run view is that ideally there should be no prevalent poverty, and no such underclass as the permanent poor [Ul Haq, 1996]. Only when some one temporarily falls below the poverty level, he/she should be restored to the adequacy level. [Ul Haq, 1996].

Poverty continues to be at the heart of important international conferences, workshops, reports and studies, searching for strategy to achieve this priority tasks, defying economists and politicians.

The "Basic Needs" approach and the "Sufficiency Level" concept are two strategies concerned with confronting the degrading situation of poverty. They both spring from the realistic will to realize poverty alleviation and social development. What is the assumed success expected from applying any of them?

الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية  
على التخفيف

د. نعمت عبد اللطيف مشهور

This paper will attempt to find the answer through the comparative study of both concepts on poverty alleviation and social development.

The study will cover the following components

1. Definition of:
  - \* Poverty
  - \* Social Development
2. Comparative potential impact of both concepts through:
  - \* Their origin
  - \* The ways to determine them
  - \* Their components
  - \* The tools and means of achieving them

To determine the comparative impact of the two concepts, we begin by defining poverty and social development.

**Definition of poverty :-**

The definition and identification of poverty are fraught with difficulties. The need to identify the poor and to see how they are faring over time, has led to “a large and burgeoning literature on the subject”. [EHDR, 1996, p: 13]

From the different ways of defining poverty, one [Korayem, 1994] may classify those definitions into three types:

The **first** is the objective definition of poverty. It specifies a specific level of income or expenditure or index or ratio which represents the borderline between the poor and the nonpoor. This borderline, called the poverty line, divides the society into the poor, who are at the borderline or below it, and the non-poor who

are above the borderline. This poverty line can be expressed in numerous ways, one of which is the “basic needs” approach. It is defined as the minimum income needed to meet the necessary expenditures on food and non-food items for the individuals or household. [2] Below the poverty line, poor may be divided into the incapacitated and the non-incapacitated poor. The former group includes those who cannot be helped to help themselves like : handicapped, old, sick, female single parent, large households with preponderance of young children and the infirm. The other group is one that can be helped to help themselves. The poor below the poverty line are frequently further desegregated into the ultra-poor and the poor, according to the earliest known poverty measures, which divide the poor into primary and secondary poor. Similar to the concept of primary ultra-poor is the concept of indigence or extreme poverty. Households are considered extremely poor in a situation of indigence when their incomes are insufficient to purchase enough food to satisfy the nutritional requirements of all their members. The “poor” are then those below the poverty line but above the ultra-poor. [EHDR, 1996]

The **second** is the subjective definition of poverty. It defines poverty from the perspective of the individual himself, his feeling about not getting what he needs, whatever these needs are. This subjective definition gives usually high poverty income level.

The **third** is the sociological definition of poverty. The poor is one who takes welfare assistance from society. It may be

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

known as the official definition of poverty. People are poor when they are "officially" recognized as poor; they, then, receive the official minimum income level as a social assistance. [Korayem, 1994].

The Human Development Report 1997 [HDR, 1997] states that the concept of poverty has been defined over the years in different ways:

The **first** is the income perspective. A person is poor if, and only if, his income level is below the defined poverty line. Many countries have adopted income poverty lines to monitor progress in reducing poverty incidence. Often the cut-off poverty line is defined in terms of having enough income for a specified amount of food.

The **second** is the Basic Need perspective. Poverty is deprivation of material requirements for minimally acceptable fulfillment of needs, including food. The concept of deprivation goes well beyond the lack of private income: it includes the needs for basic health and education and health services, that have to be provided by the community, to prevent people from failing into poverty. It includes also the need for employment and participation.

The **third** is the capability perspective. Poverty represents the absence of some basic capability to function; a person lacking the opportunity to achieve some minimal acceptable levels of these functionings. The functionings relevant to this analysis can vary from such physical ones as being well nourished, being adequately clothed and sheltered and avoiding

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preventable morbidity, to more complex social achievements such as partaking in the life of the community. The capability approach reconciles the notions of absolute and relative poverty, since relative deprivation in incomes and commodities can lead to an absolute deprivation in minimum capabilities.

So, poverty cannot be thought only as a lack of the income necessary to provide one's material standard of well-being. For "income poverty" is only part of the picture [EHDR 1996; Rein, 1970]. Poverty can be seen as a multidimensional phenomenon that might be expressed within two complementary concepts: income poverty, including lack of basic needs and capability poverty.

Policy guidelines and strategies to alleviate poverty must not operate through income transfers, in money and kind, but also through building human capabilities and eliminating all forms of social alienation. [EHDR 1996].

Poverty, in the Islamic perspective, is the state of inadequacy of goods, means or both, that are necessary for the continued well-being of the human being. It implies a state of the individual whereby resources are lacking to meet the needs necessary, not only for continued survival but also adequate for a healthy and productive survival. [Ul Haq, 1996].

The *Ou'ran* denotes two levels of poverty which virtually represent all such groups of individuals potentially present in an economy at any time, those who are living at the poverty level and those living below it : the destitute poor, *al.fuqara*, and the needy poor, *al masakin*.

الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية  
على التخفيف

د. نعمت عبد اللطيف مشهور

The destitute poor or indigent, are persons who lack material means, possessions or income to support themselves. The indigent or destitute poor, *sing. fakir*, finds himself in involuntary poverty, unable to satisfy his necessary needs (necessities). He may be disabled or handicapped unable to fend for himself, without assets or incomes, without capital for trade or self-employment, landless, unskilled, old, orphan or a poor widow. [Ul Haq, 1996].

The needy poor, *sing. miskin*, is in misery, dependent on others, either unable to work or not earning enough to maintain himself and his family, humble but in straitened circumstances. The needy *masakin* are the working poor, the under-employed who work long and hard hours, or the non-working but income-possessing individuals, yet facing inadequacy of income/assets due to a large number of dependents or low-level productivity.

Both these groups cannot survive healthily without monetary or in kind assistance, temporarily or permanently, to fill the inadequacy gap and to help ensure their need fulfillment with dignity.

While the state of being a *miskin* implies a state of involuntary poverty, the *Qu'ran* mentions one category of *masakin* who chose poverty voluntarily. Those were the people, who, in the Prophet's time, had completely devoted themselves to learning, education, teaching and meeting priority social needs. As a consequence, they could not work and support themselves [Qu'ran 2:273]. They are entitled to be helped to reach their sufficiency level, considering the importance Islam attaches to

the elimination of ignorance through literacy and education, to the cultivation of ethics, values and skills and to the infrastructure of education in general [Ul Haq, 1996].

Beside the destitute and the needy poor, the *Ou'ran* points out to other groups who need temporarily monetary assistance. They fall below their sufficiency level due to hazardous unexpected causes. Those are the overburdened and wayfarer.

The overburdened, *al gharimun*, include two kinds:

The first are those overwhelmed by debts contracted in good faith, for consumption needs or for business needs, and which they are subsequently unable to redeem, or simply such who are in chronic debt. They become poor and get poorer while trying to pay back their debts, with no resources left.

The second are those who lose their properties due to natural catastrophes : inundation, fire, agricultural epidemic, ect. Losing their properties gets them below the sufficiency level, to join the poor.

The wayfarer, *ibn al sabil*, (literally son of the road) denotes any person far from home, that lacks sufficient means to meet her needs on her journey or stay and consequently faces hardship. Nowadays, the wayfarer is the category of people who, for some valid reason, are unable to return home, temporarily or permanently. They are, thus, unable to use their resources to meet their needs. This would include people facing religious or racial persecution, political exiles or refugees and-those pursuing knowledge or education [Ul Haq, 1996]. They are considered

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

permanently or temporarily poor till they reach their means to fulfil their sufficiency level.

The definition of poverty in Islam embraces a very wide range of the categories of the needy who fail to meet their sufficiency level due to numerous temporary or permanent causes. The islamic notion of poverty includes the objective view stated in *Qu'ran* verses and *hadiths*, the feeling of the poor himself, the subjective view and the beneficiaries of the solidarity institutions in the Islamic society.

### **Definition of social development:**

Going through the literature on social development and the related topics such as : social evolution, social change, social welfare ect., we find no clear-cut definition, but rather a growing bunch of items determining betterment of life for every member of the society. If economic development is to be measured quantitatively, social development is its qualitative aspect. As a whole and in its completeness, social development coincides with ethical development [Hobhouse, 1996, pp: 93-94] and civilized development [Abdel Hamid, 1989; p: 23].

Social development is a strategy meant to overcome all aspects of poverty and promote citizens to an adequate social level of life. Social development as a target surpasses the mere goal of poverty alleviation, or even poverty eradication, though it is a fundamental step for its achievement. Attending to social development means helping each individual in the appropriate way to enjoy a better quality of life, with all its components :

better level of living, nutrition, income equality, health and education standards, access to social services and basic amenities such as clean drinking water and sanitation. It includes giving special care to the most vulnerable in the society by providing means of meeting contingencies of sickness, old age, unemployment, mental ill-health, physical handicaps, orphanhood and widowhood, disability and destitution [Hardiman & Midpley, 1982] Continual programs to achieve social development through availability of wider and better basic infrastructure and multiplefold social services, must be enhanced by the capability of the poor and the disabled to benefit of them.

### **Comparative impact of both concepts:**

We shall compare the assumed impact of the "Basic Needs" approach and the "Sufficiency Level" concept, on poverty alleviation and social development, through presenting both concepts and comparing

- \* Their Origin.
- \* The ways to determine them.
- \* Their components.
- \* The tools and means to achieve them.

### **Origins.**

The fundamental feature of a “Basic Needs Approach to Development” is its central emphasis on meeting the basic needs of the poor masses within the shortest possible period [Ghai, 1977; Afxentiou, 1994]

الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية  
على التخفيف

د. نعمت عبد اللطيف مشهور

---

The "Basic Needs" approach was set in the mid-seventies as an alternative policy to achieve better minimum income and standards of living for the poor. "Employment, Growth and Basic needs" report suggests that they won't be otherwise achieved, even by the year 2000. [ILO, 1977]. Interest in Basic Needs appears to have been promoted by the observed unevenness in the economic performance of the great majority of economics, for over a quarter of century. Not only have they failed to bring about any tangible improvement in the living standards of the poverty groups, usually defined as the bottom 40%, but growth strategies were accompanied by an absolute as well as relative decline in the average income of the very poor, and thus often led to their absolute impoverishment [Ghai, 1977]. There is a considerable evidence that contrary to predictions about the welfare effects of rapid economic growth, the benefits of growth have not 'trickled down' to the poor. [Hobhouse, 1966]

In reaction to this situation, a new development strategy emphasizing the elimination of absolute poverty in developing countries became the cornerstone of the World Bank's policy. It is not identical with 'Basic Needs', but has a close affinity to them. Action necessary for the development of human potential evolved gradually into a 'Basic Needs' policy within the circles of the International Labour Organization [ILO, 1976]. The Basic Needs approach to development became the new fad, spreading with a lightning speed, and occupying a preponderant place in all development strategies. It is, thus, a logical outgrowth of the new development strategies.

This approach includes broadening the concept of development to include “the so-called non-material needs, the concrete specification of poverty in terms of some core basic needs, the overwhelming priority given to the meeting of basic needs of all families in the shortest time possible, the emphasis on redistribution of income and wealth and the creation of egalitarian societies, the key role accorded to public services in combating poverty and at least some rudimentary analysis of power structures in societies”. [Ghai, 1977, pp: 3-4].

Sufficiency level, *Had Kefaya*, is the adequate level viewed by Islam to meet man's universal needs, in order to fulfill his accepted duties and the responsibilities entrusted to him in establishing the society based on Islamic values and principles.

Sufficiency level is not an independent concept in Islamic economics. It is an inherent principle of the Muslim institution, finally established more than fourteen hundred years ago. It is a right granted by God to all humans at birth to meet their sufficiency needs [Qu'ran 7: 10]. This right rests on the Islamic principle that man is the vicegerent, *Khaliph* or trustee of God on earth [Qu'ran 2:30; 6:165; 11:30]. His function is to master natural, physical, financial and intellectual resources God put under his supervision [Qu'ran 2:177; 4:36-40; 5:1; 6:54; 23:118] for his own good and his fellowmen [Ahmad, 1996]. Therefore, Man must be morally and physically strong, be well educated, develop skills and abilities. He has the duty to fulfill his sufficiency needs to enable him in achieving his vital role in this life and his eternal bliss in the hereafter [Qu'ran 31:20]. In case

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

he is unable, for forced reasons, to meet his sufficiency level on his own, it becomes the society's duty to help him reach that level or, in worst cases, to provide him with his sufficiency needs.

The difference of origin of both concepts predisposes the assumed degree in realizing poverty alleviation and social development.

Being a suggested solution to the socioeconomic problems that hinder the economic development of a society, the Basic Needs concept, however widely adopted as an acceptable means to alleviate poverty, is not. universally approved. The importance given to applying the Basic Needs approach reflects the priority of poverty alleviation and social development in the development strategies, on a national or international level.

In underdeveloped countries plans and strategies pay mild, if not any attention to the basic needs of the underprivileged citizens. Assessment of the impact of these policies done afterwards, reveals, in most of the experiences, that these categories are the ones who pay the bill. The level of meeting their basic needs usually declines [Korayem, 1994]. The poor become poorer, while the rich become richer [3]. The pretended 'trickle-down' theory rarely produces any fruits.

In advanced economies, the marginal poor pockets and squatter areas, deserve little attention if no riots trouble the national peace. Improving the poor's conditions, then, is necessary to restore social stability and embellish the overall image of the economy.

On an international level, driving developed countries to present genuine help to poor ones is a matter of the utmost difficulty. Awakening the human solidarity and moral feelings is one of the strategies employed. Usually, the flow of assistance, in money, in kind and in specialists, aims at perpetuating the richs' interests.

This attitude towards the poors' right in living at a better standard or merely meet their basic needs, reflects the contemporary materialistic philosophy, where private property is solely the result of personal efforts. Acquiring as much of the scarce resources available on earth and keeping them exclusively is a completely legal and moral matter. This acquired property comprises no rights for others, alas as a charity. This is true for persons as well as countries. Spending them to meet basic needs of the needy, forms no moral obligation; it usually happens on an individual basis and in as limited dimensions as possible.

As an element of the islamic institution, the sufficiency level is a right for each and every member of the national society and of the wider society of muslim countries. This right reflects two of the philosophic foundations of the Islamic economy. The first is that God is the Creator and ultimate Owner of all resources [*Qu'ran* 2:107, 115, 117 and over 35 other verses]. The second is that God is the Provider and Sustainer of all creations [2:22, 29 and over 30 verses confirming this principle] His mercy has ensured the availability of enough means on this earth to adequately meet the needs of all His creatures [Ul Haq, 1996]. Every member of the society is, thus, entitled to have his

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

fair share of this communal wealth, through his work and effort. Moreover, in each private property, whatever hardly acquired, there is a proportion to share with others, as a duty. No person has the right to continuous use of personal property without giving the society (brother fellowmen) its share. Those who lack their sufficiency needs have the right to ask for as much as is necessary to ensure them an adequate level of life. Taking their share is no one's charity, it is a religious legal right they can claim for.

As a religious imperative, the sufficiency level concept is more conducive to poverty alleviation than the basic needs approach, which is merely a moral human choice.

### Ways of their determination:

In an ideal situation, the people themselves should decide on the scope, content and priority of their own basic needs, directly at the appropriate local units. This is the consistent way with the ethos and spirit of basic needs approach founded on self-reliance. Any major departure from it must seem authoritarian or at best paternalistic. [Ghai & Alfthan, 1977, p:20].

Where this direct participation is unfeasible on practical grounds, representative institutions can perform this function. They must be representative of the people, especially the poorer in the society [Ghai & Alfthan, 1977]. It is called the "democratic choice" [Lee, 1977, p: 63]. Needless to say, that countries widely vary in ensuring principle of applying effective representation of the poorer people.

The other methodology to determine the level and composition of basic needs may be termed the "technocratic approach", [Lee, 1977, p: 63] where needs are deduced from biological and other scientific data. For instance, the requirements for food are deduced from the initial needs of the human organism and are expressed in terms of calories and proteins, or the need for housing and clothing from the degree of protection required against the physical environment.

While determination of basic needs by people themselves must continue to be a central feature of this strategy to alleviate poverty, realism dictates that the technocratic approach would be more effective in most countries, through the target setting approach [Ghai & Alfthan, 1977].

Islamic dynamic view of life and society has stated out the boundaries in which the sufficiency level ought to develop, but it has left the details to be filled in by the requirements and changing needs of time and society conditions. It is then the function of the intellectual and political leadership to come up with the indispensable and desirable components for societal growth and development. This designed set must achieve short - term objectives and long-term goals of Islam [Ul Haq, 1996].

On practical grounds, every Muslim is entitled to determine the components of his sufficiency level, adequate to time - space conditions. In doing so, Muslims of each generation, should not neglect islamic principles regulating fulfilling needs. They must learn from the history and experience of the past generations, especially from the Prophetic era and what followed it. Using the

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

ratiocinative method and guided, but unhampered by the works of previous Generations, each generation is likely to determine the most adequate sufficiency level in view of its contemporary exigencies of life [Ul Haq, 1996]

In determining basic needs, both the democratic and the technocratic approach suffer from limitations and shortcomings. This is mainly, reflected by the arbitrariness implied in choosing the representative of the poorer in the society who must be close enough to feel their most urgent basic needs. Arbitrariness is also reflected in estimating the minimum food requirements for the individuals, since the amount of calories and proteins needed depends on several factors like gender, age, size (i.e. weight & height).and the type of work performed. [Korayem, 1994]

This arbitrariness generally leads to minimize the basic needs, quantitatively and qualitatively, to a level easier to fulfill. This generally helps little in poverty alleviation and less in social development.

In determining the Islamic sufficiency level, intellectual and political leaderships deal only with the details. They try to update them within the settled boundaries of priorities. They must fulfill their obligation in granting the poor their right in a dignified livelihood. This obligation, confirmed in the Islamic sources, is to be honored by the rich as well as by the rulers. [EHDR, 1996, Box 1.1] Leaving a margin of freedom to people themselves to determine the components of their sufficiency level, helps in sweeping away the feeling of poverty and enhancing social development.

**Components:**

Determining what constitutes basic needs is an issue as old as the existence of human life on this planet [Afxentiou, 1994; p: 96]. If the basic needs concept is universally applicable, the relative importance of its components will vary with the level of development and from one nation to another. [IILO, 1977] Deciding what constitutes basic needs raises issues of economic justice and rights, as well as of organization and institutional arrangements for the satisfaction of these needs.

Basic needs main components are material basic needs. Most economists join nonmaterial basic needs to the list of materials ones. Non-material basic needs participate in welfare which is not simply a bundle of goods and services.

However, economists agree that non-material needs cannot be treated on the same footing as material needs [Lee, 1977; p: 60] . We cannot provide people with a list of non-material goods tagged to the list of materials. basic needs. [Ghai & Alfthan, 1977, p: 23]. This problem can be solved by stating clearly, at the beginning of the list of material basic needs, the priority of human rights such as equity, freedom, democracy and participation, solidarity cultural diversity and environmental integrity. [Ghai, 1997, p: 13]. However, reaching a consensus on ethical and moral absolutes is virtually impossible. Not only different political, religious and moral systems give different interpretations to fundamental human needs and rights, but the “weight” attached to them varies greatly from one individual to another, even within a given system. [Ghai &, Alfthan, 1977].

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

Furthermore it is of utmost difficulty to get two persons to agree on the components of material basic needs.

Review of the literature on human needs is an extended one. It begins with Plato, who listed three main material needs. P'gou (1962) stated that the minimum conditions of life include defined quantity and quality of at least six material needs. Marshall (1966) put the stress on the ever growing and ever expanding human needs from the savage to the civilized man. Maslow (1970) presented basic needs in a pyramidal form with material needs for bare survival at its base and non-material needs at its top. More recently, Streeten (1979) developed basic needs in those opportunities necessary to the full physical, mental and social development of the individual. Friedman (1979) differentiated between basic needs that are changing over time but finite and wants which are insatiable [4].

In determining basic needs components, "One can either work with a fairly extensive list of items entering into basic needs basket or concentrate on a "core" of basic needs". [Ghal & Althaii 1977, pp:26-27]. The advantage of working with a more or less extensive list, according to the first approach is that it is less arbitrary and allows into its net most of the consumption items of low-income groups. Such a list might include components like food, shelter, clothing, water, fuel and lighting, furniture and household equipment, education, health, transportation, contraceptives, recreation and entertainment, social security and so on. The alternative approach of a specification of a core list of basic goods and services has the

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merit of highlighting deprivation in most critical areas, it must contain the common elements essential for decent life of the most deprived groups in practically all the poor countries. However arbitrary, it has the advantage of simplicity. This core bundle components should be food, clothing, shelter with sanitation, health, education and water supply. These elements are interrelated, though in some cases the precise relationship is not always clear. [Ghal & Alfthan, 1977]

Several attempts have been made to categorize the elements of the bundle in one way or another. One approach is to order them in hierarchies of importance , other suggested classifications are to order them in life - sustaining needs, life - supporting needs, life enhancing needs and life - enriching wants, or deficiency needs, sufficiency needs and growth needs. ILO report 1977, divides the bundle into items of private consumption and of services provided by and for the community at large. Further enlargements to this is to divide basic needs into three categories, personal consumption or biological needs, access to public foods and services and access to economic opportunities. [Ghal & Alfthan, 1977, ILO, 1977].

As there is relative poverty as well as absolute poverty, basic needs can be relative as well as absolute. ILO report states that it is both legitimate and prudent to concentrate on meeting basic needs in the absolute sense. Therefore, basic needs approach constitutes “The minimum objective of society, not the full range of desirable attributes”. [ILO, 1977, p: 33]

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

In Islam, the sufficiency level is the level for adequate human life in a given place and time. It is different from the subsistence or minimum vital. Innumerable passages of the *Cu'ran* point to the universal needs of Man which are known in Islam as utilities, *masalih*. They include "Physiological needs: food, clothing, shelter and water, safety and security needs of continued healthy existence: the guarantee of meeting the material needs in the foreseeable future as well as protection from fatal and disability disease; social needs: the need of belonging, and association (through family and community), the need of self-esteem and esteem by others (through work, productivity and being socially useful) and the need of knowledge (through education and learning) [Ul Haq, 1996, p: 208]. Many of these needs are causally related. For instance, lack of food reduces the ability to work, earn, learn and good practicing of religion. Good health and useful education can improve incomes as well as living standards.

Fulfilling these needs aims to meet the five objectives of Islani, *el makased el Khams* They define the well-being of Man in this life and in the hereafter. These objectives are protection of religion, life, mind, property (wealth), and posterity (offspring).

Muslim thinkers, namely Al Ghazali, Al Shatibl, Al Mawardi and Ibn Ashour came to the conclusion that fulfilling utilities through conserving and protecting the five objectives of Islam may be divided into a three-level hierarchy: Necessities, Conveniences and Refinements. [Zarqa, 1980; Ul Haq, 1996].

Necessities or necessary needs: comprise all things and activities that are essential to the preservation of the five foundations or requirement of good individual and social life according to Islam. They form the subsistence level.

Convenience of sufficiency needs : comprise all things and activities that are not vital to the preservation of the five foundations, but rather are needed to relieve or remove impediments and difficulties in life. They include matters that alleviate constraints or facilitate attending duties and using things. They form the sufficiency level.

Refinements of luxury needs : include things that go beyond the limits of Conveniences. They include matters that complement, brighten or adorn life. [Zarqa, 1980]. They form the richness level.

Needless to say that fulfilling these needs must be in accordance with the muslim principles. They must follow the scale of islamic precedence, *al awlawiyat*, be licit, *halal*, make no harm to the Muslim or his fellowmen, *la daror wa la diror*.

Meeting the sufficiency level means to fulfill physiological needs, safety and security needs, and social needs at the level of the conveniences, and not merely at the necessities level. Enjoying, this level is a right for every member of the Muslim society, *Qu'ran and Sunnah* clearly state that right.

The prophet's state of *Medinah* provides a realistic example of the sufficiency level components of those days. The growing number of immigrants and poor refugees, who escaped from Mecca leaving everything behind them, were supported by the

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

local *Madinans, the Ansar*. or helpers , to find food, shelter work and family. They, then, found employment as sharecropper in the lands of the Helpers or in trade to fulfill their necessary and sufficiency needs on their own. The Prophet's state provided literacy training to men, women and children, as a result of which within a few years almost everyone could read and write [Azomi, 1983, AI Faruqi, 1988] Besides religious instruction, general education, including instruction in personal, social, work and business ethics, were provided. The first school was opened in the Prophet's mosque soon after it was completed. Each subsequent mosque that was built to meet the needs of the growing community also became a school for children and adults. [Azami, 1983] The Prophet also emphasized the importance of family as the primary society unit and encouraged marriage [Ul Haq, 1996]

Guided by the teachings of the *Qu'ran and sunnah, the khaliphs* that followed the Prophet, especially Umar, defined the sufficiency level components in a practical way [6] ration of food, necessary pensions for the needy, the poor and the handicapped. [Asad, 1980], These practices continued through the rule of the third and the fourth *khaliphs* and for several years during the later period as well. As an example, sufficiency needs were fulfilled in towns planning by taking into account the requirements of mosques, offices, roads, markets, houses, shops, godowns, bath-houses, water supply, communications and grazing fields for cattle. Trade and travel roads were provided with amenities like rest and meal houses. [Zaman, 1981] Further

muslim societies succeeded in providing the sufficiency level to all their members; some experiencing abundant wealth even managed to meet some of their luxury needs in those days. [Abou Obayd, 1975]

Contemporary Muslim thinkers [7], give examples of the items required to fulfill the five main objectives of Islam.

Religion: Promoting faith, worship acts : prayers, fasting, *zakah*, pilgrimage, equity, jihad, supervision of the state, *hisbah*.

Life: Food, clothing, shelter (furnished home), health care, infrastructure, communication and transportation, security, social care.

Mind: Secular and scientific education, culture, media, scientific research.

Posterity: Marriage, care for mothers-to-be, care for lactating women and foetus, child care, orphans care.

Property: Investment institutions, private property preservation, regulations for *licit*, *halal*, acts, economic supervision of the state, *hisbah*, repayment of debtors.

Each of these required items contains numerous means of fulfilling it at the subsistence level, the sufficiency level and the richness level. Islam argues that by ensuring these items which comprise physiological, security and social needs at the sufficiency level, the higher tendencies can be activated thus providing the possibilities of self-actualization.

Assessing the assumed scope and extent of poverty alleviation and social development is closely related to the

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

quantity and quality of components met through the basic needs approach and the sufficiency level concept.

The comparison between the quantity of components of both concepts shows that the number of needs fulfilled through applying the Islamic concept is by far bigger than that required to meet the basic needs one. For the sufficiency level is meant to conserve and promote the five i-nain objectives of Islam: life, religion, mind, property (wealth) and posterity (offspring); while the basic needs approach represents the minimum objective of the society, not the full range of the desirable attributes; [Khan, 1977; p: 8] this explains why all of the basic needs components, except education, fall under only one of the islamic objectives: the objective of life. They mean to meet the core needs of the poorest in the first place. The plurality of components of the Islamic concept helps to face the situation of poverty in a realistic manner. It meets the multi-faced human requirements necessary to alleviate the multiple facets of poverty and promote human and social development. Experiences showed that the causal relations between the features of poverty tend to minimize the results of any efforts spent on alleviating a single one of these features [EHDR, 1996] Helping the poor to overcome their state of deprivation and need means to meet a large number of material and non-material items changing and growing with life evolution, through time-place.

On the other hand, the components' quality in both concepts shows that the Islamic concept meets the numerous human needs it embraces at a higher level than that meant by the basic needs

approach. Contentment with meeting the human basic needs at the necessity or subsistence level helps the poorest to satisfy their core materialistic needs at a primary level. They are no more ultra poor, they reach the poverty line, and in the best cases they go very few steps beyond it. The Islamic approach in meeting the needs fulfilling the five main objectives of Islam at the sufficiency level does not merely remedy the feature of deprivation but rather helps the individual to rise to a higher level of living. It provides him with a better quality of life, thus eradicating, completely the qualification of poor. It helps the muslim to become a fully satisfied member in the society, able to lend a hand to those who fall below sufficiency level, for personal or general causes.

For poverty alleviation to be efficient, it must not aim at one or two aspects of poverty, it needs to cover a wider range of its facets in order to succeed in helping the poor to cross the poverty borderline. The causal relations between the poverty's facets makes poverty a reason and an end in itself This is the vicious circle of poverty. People stay poor because they are poor. Poverty paralyzes accessibility and participation [HEDR, 1996] which Islam considers as part of its five objectives for an adequate level of living.

### **Tools and means of achievements**

In the former comparative assumed impact of both concepts on poverty alleviation and social development, the sufficiency level may appear somewhat utopian. Comparing tools and

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

practical ways of establishing both concepts enlightens the realistic soundness of the islamic approach.

In its struggle against poverty, every country puts at work projects and strategies to meet the basic needs of the poorest in the society. Problems jeopardizing these projects can rise.

Of from the doubtful national conviction of their utility in alleviating poverty, from the difficulty of determining the components to meet first, from the ways to meet them and the level of their fulfillment. The toughest obstacle of all is the resources available compared to the ones needed to perform these projects successfully. These projects are usually country specific, time limited and category or geographically oriented. They plan to fulfill one (or two) of the basic needs considered as the trigger in meeting all basic needs and thus alleviating poverty and promoting social development. Comprehensive plans and projects fulfilling all the basic material needs in the same period of time and reaching all the poorest, in all sites of an underdeveloped country needs tremendous efforts and huge resources. As an alternative, achieving such a project in a limited geographical area or for a category of citizens in order to allow them a remarkably better. Level of living, is not easier either and necessitates important continuous resources for a long period of time. These projects are usually governi-mental ones embodied in national plans or partial measures to meet one or another basic need of the poorest, for a given time. The latter is the more common one in this field. However, their effects are usually far from that planned, this urged the need to elaborate social projects

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to improve physical and human assets of the poor, through the social funds.

For the last ten years or so, social funds, created in principle to achieve temporary objectives of government or other bodies, have cropped up in many developing countries. [EHDR, 1996] They registered moderate success in alleviating poverty of those meant by their initial foundation. The limited return on the resources invested in these different projects urged the officials to look for more efficient measures to meet the needs of the people directly. These new measures, come under the heading of targeting and safety nets.

In targeting the World Bank distinguishes “between broadly and narrowly based services”. Broadly based services as national primary education and primary health care include poor people but are not targeted to them in particular. Narrowly based targeting, includes such interventions as income generating schemes for poor women, food subsidies for children living in certain poor geographical areas, or direct transfers to the poor. [EHDR, 1996, p: 74]. Yet, targeting proved to be no panacea to eliminate poverty. It encounters two difficulties. The **first** is to correctly identify the poor and organize an efficient delivery system. it may be expensive due to the changing characteristics of the poor over time and to the difficulty of constructing a scheme excluding the non-poor. Self-reported income used to deteri-nine household eligibility to collect some basic needs (as food rations) trebled the number of the households estimate, while claimants qualifying for these subsidies did not claim their

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

rights, either because the system was too complicated or they were too proud to identify themselves as being in need. The **second** problem with targeting is that once it has been introduced, like food subsidies, it is difficult and politically unpopular to remove them. This assures that helping the poor requires helping the poor to help themselves and making serious efforts to reach them, we should not wait for the poor to contact us. [EHDR, 1996]

Safety nets represent “the sets of compensatory measures aiming at alleviating the impact of poverty on the most vulnerable groups in the society and assisting the poor by ensuring the provision of basic goods and services” [EHDR, 1996, p: 75] They also include programs to protect people and households against various kinds of adverse situations [HDR, 1997]

The national efforts to enhance economic conditions and poverty alleviation were further promoted by international assistance. In helping countries to achieve economic development, international institutions adopted settled norms and prerequisites. Their reformal programs did not always benefit the poor, they did not target to help them, but they sometimes helped worsen their economic and social conditions. This assures the error and the non-realism of the "trickle down" theory in all reformal public intervention programs [Kannan, 1995]. The widening gap between rich and poor [8] and its major threat to sociopolitical stability reawakened worldwide interest in the issue of poverty during the nineties. It took the form of an

international campaign against the spread of poverty all over the world and in the developing countries in particular [EHDR, 1996], Important international conferences gathered government agreement on eradicating poverty. Projects through international institutions stated new criteria to be met in order to obtain financial resources. The World Bank's conditions for a project to obtain its financial help is to meet at least one of the two criteria to be included in the program of targeted interventions: a) the project includes a specific mechanism for identifying and reaching the poor; or b) the proportion of the poor speci among, the project beneficiaries is significantly larger than their proportion to the overall population [W.B, 1997, p : 112] World Bank operations as an example supported numerous activities that help to reduce poverty through developing their human capital (health, education, and basic social service) and providing safety nets. However their impact on alleviating poverty and social development is difficult to measure [W.B, 1997].

To be efficient in the performance of the difficult task of alleviating poverty, projects, of national or international assistance, must not aim at meeting one or two aspects of poverty, it must cover a wider range of its aspects. This requires very high expenses. However, the World Bank report asserts that eradicating, and not just alleviating, poverty will cost “1% of global income and no more than 2-3% in all but the poorest countries. Further cuts in military spending, with the savings channeled to poverty reduction and pro-poor growth, would go far towards providing the resources required” [HDR, 1997, p:

الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية  
على التخفيف

د. نعمت عبد اللطيف مشهور

116]. From a basic needs perspective, the economic burden must be shifted disproportionately onto the wealthier groups. They have a thicker cushion on which to lean on before their access to basic needs is affected, while the poor may have no cushion at all. Governments sensitive to the needs of the poor might attempt such basic needs strategy, but the political obstacles, namely the ability of the wealthier groups to resist, are likely to be effective constraints in most cases [Feniberg, 1989]. Action to achieve this target must be international and regional to strengthen the national action of the developing countries, it should also include the coordinated work of the United Nations organizations [HDR, 1997].

In comparison to the tremendous effort needed to install organizations and institutions, both national and international, to achieve the task of poverty eradication and provide them with the sufficient resources to perform their action successfully, we find a socioeconomic islamic system, settled fourteen centuries ago, to ensure the islamic basic right of sufficiency level for all the members of the muslim society, throughout their whole life. This organized system, inspired by the Creator, is not a groping trial-and-error one. It does not rely on the reawakening of moral and brotherhood values. It is a universal system with multiple institutions and measures to confront all forms of poverty and deprivation and carry on social development throughout time and space. Its preventive, curative and complementary system of work does not wait for cases of poverty to happen and declare them selves, it anticipates them and covers their multl-facets. It

enables enough resources to meet the materials and nonmaterial needs that fulfill the five objectives of Islam. This established system contains . *zakah Sadaqat - Wagf* and society/state supervision.

*Zakah* is a part of the religious obligations of a Muslim. It is associated with *salat*, regular prayers, in 25 out of 29 *Qu'ramic* verses. After *shahada* the declaration of faith, *Salat* and *Zakah* constitute the two important fundamentals of Islam. God's worship is not complete if not accompanied by *Zakah* expenditures [*Qu'ran* 107: 1-7, 21:73; 19:31; 19:55] without rendering of which, one's justification and vindication as a Muslim is both doubtful and questionable [*Qu'ran* 41:6-7]. Its abnegation is tantamount to the rejection of faith and carries severe penalties in the afterlife [Al Bukhari, 1976, 2:71-77].

*Zakah*, literally means that which cleans and purifies, it signifies justness, integrity and vindication, as well as increase and growth. It is a monetary burden meant to purify the property of a person from the taint of selfishness and make it, *halal*, permissible, for one's personal use and benefit. Being ordained on Muslims as a right of God and society, it is an obligation extended to all forms of every Muslim's wealth. Calculated as a fixed percentage on each of these forms of wealth [8] exceeding one's needs and his family, *nisab*, [9] *Zakah* is to be paid at the end of each lunar year., only *zakah* of the agricultural products is to be paid, mostly in kind, at the harvesting time [El Qaradawi, 1981] the proceeds of *zakah* are to be spent to eight categories clearly determined by God [*Qu'ran*, 9:60]. The formal collection

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

and disbursement of *zakah* is essentially the responsibility of the Islamic state. This was the practice during the days of the Prophet and through the period of *the Rightly Guided Khaliphs*. Abubakr even used coercion against those who refused to pay *Zakah* to the state. By implication, it means that every government, which holds authority, by virtue of the *Shanih* rules and in accordance with it, has the right and the obligation to collect *zakah* and disburse it to the beneficiaries designated in the Qu'ran. [Qaradawi, 1981 ; Ul Haq, 1996].

These designated beneficiaries are the poor the needy, those who collect *Zakah*, whose hearts are to be won over, for the freeing of human beings from bondage, for the assistance of the overburdened, for the cause of God (all priority social needs) and for the wayfarer.

A close look at the categories of *Zakah* disbursement clarifies its main purpose. It is meant to provide sufficiency level of living and social development for all its beneficiaries:

- In freeing, human beings from bondage, it allows them their right in freedom, equity and a better level of living.

- For those whose hearts are to be won over for Islam and especially the new converts ones who may be cut from their resources, it provides them with tile adequate assistance to live at the muslim sufficiency level.

- For the functional category of *zakah* adi-ninistrators, it stresses their right and their obligation as the states' officials to live at the sufficiency level prevalent in the society, not alike public employees in contemporary developing countries.

• For the six other categories who are poverty-based, special need-based and collective welfare-based, they are the main beneficiaries of *Zakah* for poverty alleviation and social development.

• The poverty-based category are the primary and pre-most recipients of *zakah*, its two groups are the destitute poor, *al.fuqara*, and the needy people, *al masakin*. Their share in *Zakah* proceeds is used in meeting their immediate needs through transfer payments or assistance in kind and through providing the able-bodied beneficiaries work opportunities: training tools, some capital and development of skills.

• The special needs category are the overburdened *al gharemour* and the wayfarer, *ibn al Sabil*. These are allowed a share in *Zakah* proceeds to meet their temporary needs, without falling under the sufficiency level. *Zakah* serves as a social service fund, a medium of temporary help until they can stand on their own feet.

Collective welfare category, *fi sabil allah*, is numerously used in the *Qu'ran* as a metonym for causes of God which encompasses all efforts directed toward protecting life, religion, liberty and property or the fundamental human rights or efforts which remove ignorance, promote knowledge and facilitate collective life. It also stands for collective efforts which are directed toward reducing hardships arising, out of the emergencies of any nature: natural calamities, famine, war, ect. .. since God has ordained the *zakah* to reduce the overall vulnerability of the society and as a measure of collective self-

الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية  
على التخفيف

د. نعمت عبد اللطيف مشهور

protection, the *fi Sabil Allah* flexible category has been left deliberately to A meet the needs of ever-changing circumstances. It should be used to help the weaker/sections improve their skills, health, productivity and incomes, and provide better conditions of life to the society as a whole. This accords with the essential purpose and value embodied in the principle of *zakah*. [Ul Haq, 1996]

These poor categories are entitled to take their share in *zakah* till they realize their sufficiency level, but this does not mean that *zakah* is meant to support, and thereby create, a permanent class of welfare recipients. It is largely a temporary relief measure aiming at i.neeting two purposes. The first is to meet the immediate needs; the second is to help people stand on their own feet, to move out of the poverty line toward the sufficiency level and to be socially and economically productive. The Prophet has made it quite clear that charity is unacceptable for healthy adults, unless they are in severe distress, and only to the extent of satisfying, their pressing needs. they should make all attempts to be self-supporting through self employment and remunerative work [Al Bukhari, 1976, 3: 292, 3 19], to help them selves.

*Zakah* is, thus, the cornerstone in rehabilitating the needs in the society. It increases the beneficiaries overall sufficiency level through meeting the items of the five main objectives of Islam. While this raises the real income levels of the target beneficiaries, it also increases the growth potential of the society, both socially and economically [Ul Haq, 1996] which help in

eradicating and not merely alleviating poverty and promoting social development.

*Zakah* as an obligation on the wide range of wealth of all members of the society exceeding *nisab* provides an abundant amount collected yearly, this joined to the principle of its disbursement on the local level of its collecting, makes evident where the proceeds of *zakah* are spent and give a deep sense of participation in social uplifting. This effect is deepened by the yearly renewed flow from the well-to-do to the poverty groups. The *Qu'ran* states that the spenders of *zakah* will get a multiplied recompense [*Qu'ran* 30:39]. The multiple increase in the return to *zakah* invested in the society is not only eschatological [*Qu'ran* 2.110]. The multiplier material effect of *zakah* through increased consumption, output, employment, and income is evident. It has a substantial positive effect, given that the expenditure is targeted toward poverty groups, is meant for the satisfaction of their needs and relief of intermediate hardship, as well as for increasing income potentials through employment creation, as *zakah* proposes it to be.

Although *Zakah* funds are meant to be spent essentially in the area where they are collected, the surplus can always be transferred to other needy regions or parts of the world. What is paramount is that the needs of poverty groups be satisfied. In this sense, *zakah* is a divine intervention in favor of the needy locally and a perpetual source of funds for the society welfare locally, nationally or internationally .

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

*Zakah*, as a basic element of worship and faith, is a religious and moral obligation toward God and society, a legal right of society, it is an obligatory contribution for social development and other ameliorative and welfare purpose and needs. Being a fundamental act of worship *Zaka* cannot be interpreted to mean that some people in the society must remain poor to give the rich a chance to pay the *Zakah*. Quite the contrary, *Zakah* is an institutional poverty reduction, whose objective is to eliminate poverty through human resource development and full employment. In the ideal poverty-free conditions that Islam wants to create, *Zakah* becomes a general social development expenditure. [Ul Haq, 1996]

*Sadaqat* is a term used in the *Qu'ran* to denote all social expenditure or spending including the legal one, *Zakah*. It comes from the root *Sadaqa* which means to speak the truth, to be sincere. The related word *sada'qah* means friendship. *Sadaqat* are all free-will offerings given for the sake of God by a muslim out of love, compassion and concern for others, as well as what he is morally or legally obliged to give without expecting any worldly return. *Sadaqat* are, thus, social and charitable expenditures or *gifts*. [*Qu'ran* 2:263-4, 271, 276; 9:79, 103-4, 58: 13]

*Sadagat* is an act of sharing one's resources with one's closest relatives or next to him as well with other members of the human community, including those of other faiths. The *Qu'ran* flourishes with verses that urge *sadaqat-giving*, as an act of greatest value in the hierarchy of values of Islam. God

encourages the muslims to invest in society by taking care of and satisfying social needs, as a goodly or beneficence loan, *al kard al hasan*, which man gives to God and which He (God) repays manifold. [*Qu'ran* 2:245, 30:39; 57:11, 18, 64:17, 17; 73:20].

*Sadaqat* play a crucial role in the islamic society. Even where needs may have been met and poverty removed, they provide perpetual private resources for meeting personal and public wants, and promoting social development. They provide the members of society a means for self-development through altruism, as well as a mechanism to participate and contribute toward the health, peace and prosperity of society [Ul Haq, 1996]

*Awaf*, (*sing waf*) are the giving away of a muslim's assets or wealth in favor of a category of people or a kind of social service, which serves for ever. The Prophet encouraged this kind of wealth dedication to support social development; it is one of three deeds whose reward the Muslim continues to collect after his death [Al Seddiq Al Hassani, 1968, 47.311] These *waf* usually provide goods and services that help deeply in poverty alleviation and social development through meeting educational, health, infrastructure and general welfare purposes. They used to cover an extremely wide range of social foods and services, providing a prosperous, highly developed society, throughout a long period of the Nourishment of the islamic state [10]. *Sadaqat* can play an important role by providing necessary funds for these *awaf* known in the West as charitable trusts and foundations.

The *Qu'ran* encourages the spending for social causes as in *Sadaqat and Awaf*, it is a transaction or commerce with God

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

that never falls [Qu'ran 35:29]. The *Qu'ran* also asserts that it is not God who needs the social expenditure but, on the contrary, it is the people themselves who are needful of good deeds. [Qu'ran 47:38]

The role of the state/government promotes, as a part of its responsibility, the three former elements of the islamic system aiming at alleviating poverty and enhancing social development.

As we previously saw, the institution of *Zakah* is a state/government responsibility. Both collection and disbursement should be under close government supervision. *Zaqah* is much too important a matter to, be left at the discretion of conscience of people alone. Though a good proportion of contemporary muslims accomplish this act of worship, helping their fellowmen in meeting their sufficiency needs, *Zakah* does not play its prescribed significant role in the collective life of the *Ummah* in recent centuries. It is the role of the islamic government to establish the efficient machinery for collection and disbursement of *zakah*, in order to recuperate its preponderant role and function in the betterment of the socioeconomic life, least of all in alleviating poverty and promoting social development.

The state responsibility extends to the wise management of *awqaf*, its restoration and its fruitful investment in order to well accomplish its role in the development of society.

The state responsibility urges for governmental intervention and participation at different levels. For instance, where poverty is widespread and deep, Islam calls for a comprehensive strategy to help the poor through a well-targeted program of transfers and

safety nets, including direct delivery and provision of necessities and conveniences, as well as a disproportionate attention to the needy through government expenditure and the removal of institutional barriers. Similarly, where lack of work opportunities prevail, Islain argues for provision of capital through grants and loans so as to enable the unemployed/underemployed to become adequate income-earning members of society. Meanwhile, Islam argues for a sufficiency wage-structure and equalization of work and educational opportunities and policy that lead to increased income potential and opportunities [Ul Haq, 1996].

This comprehensive islamic system to promote the quality life through providing sufficiency level for each and every member of the society, is further enhanced by the implications of the Islamic doctrines in poverty eradication and social development. These doctrines include social, political and economic factors [11] that lead to an enlightened, healthy society and contribute towards long-term social stability and development.

Comparison of the assumed impact of both basic needs approach and sufficiency level concept on poverty alleviation and social development, through the tools and practical ways of establishing them, is obvious and clear.

Sufficiency level is supported by a God-inspired, well-established comprehensive system, which provides necessities and conveniences to all members of the society as a due right. *Zakah, sadaqat and awqaf* provide the necessary amount of monetary and in kind resources to meet the five main objectives

## الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية على التخفيف

د. نعمت عبد اللطيف مشهور

of Islam in appropriate ways to reach the beneficiaries; they present adequate solutions to the contemporary campaign against poverty. [EHDR, 1996], taking the surest and shortest course to poverty alleviation and social development. They present a comprehensive solution to the problem of determining the components of the sufficiency level through the larger scope, extent and higher level of needs they satisfy . They fulfill material and non-material needs, physiological needs, security and safety needs and social needs allowing the members of society to live at a better level of living, the sufficiency level.

### **Conclusion**

The detailed study of both the Basic Needs approach and the Sufficiency Level concept shows that the impact of the latter on poverty alleviation and social development will largely be greater. This is due to :

- Sufficiency level is an islamic imperative backed by multiple accepted fundamental principles of Islamic economics. Basic needs is a mere human choice lacking, universal approval.

- Living at a sufficiency level is a right for each and every member of the society, this enables reaching a high degree of social development and surely alleviates poverty much more than meeting the basic needs of the poorest in the society.

- Determining the components of the sufficiency level by political and intellectual leadership must fulfill the poor's right in a dignified livelihood; people are further granted a margin of freedom to determine the components of their sufficiency level

which helps to sweep away the feeling of poverty and enhance social development. Complete arbitrariness in determining the components of basic needs, whether in a democratic or technocratic way, tends to minimize the needs fulfilled and helps little in poverty alleviation and less in social development.

- The quantity of components necessary to provide the Islamic sufficiency level is by far bigger than that of meeting the basic needs. The sufficiency level does not target to merely alleviate poverty but it aims at meeting the multiple facets of poverty by conserving and promoting the five objectives of Islam : life, religion, mind wealth (property), and posterity (offspring)

- The quality of Islamic components tends to meet the human needs at a higher level than that of necessities or basic needs. It helps the individual to rise to a better level of living, so as to be able to help those who fall below the sufficiency level.

- The comprehensive Islamic system inspired and enhanced by God to reach the sufficiency level and social development includes: *zakah*, *Sadaqat*, *aw kaf* and the state/ overnment supervision. It is supported by the social, political and economic principles of Islain which aim at poverty eradication and betterment of life. It provides the necessary monetary and in kind resources, the proper ways, the settled tools to achieve this human goal. It covers the multi-facets of poverty through its preventive, curative and complementary system of work, far away from the contemporary trials that end up in worsening the poors' conditions and in deepening the inequalities between the poor and the rich, in people as well as in countries.

الأثر المتوقع لتطبيق سياسة الحاجات الأساسية في مواجهة مبدأ حد الكفاية  
على التخفيف

د. نعمت عبد اللطيف مشهور

NOTES

1. For a review of the reason/factors of poverty and the suggested solutions to them; see Ul Haq, 1996.

2. For more detailed specifications of the poverty line; see Korayem, 1994.

3. Revise ERSAP in Egypt, development programs in Latin America.

4. For a more detailed review; see : Pigou, 1962, p: 759; Standing & Szal, 1979, p: 1, Afxentiou, 1994, p: 97-98

5. For a wider study of these verses & *hadith*; see Mashhour, 1993, p: 344-346

6. For practical and detailed examples; see : Ul Haq, 1996, p: 148-149; Mashhour, 1993, p: 358-363.

7. For a detailed survey of these items; see Afar, 1992, p: 71-84.

8. "The recorded number of billionaires in the world rose from 358 in 1996 to 447 in 1997, with the value of their combined assets now exceeding the combined incomes of the poorest 50% of the world's people, up from 45% the year before" [HDR, 1997, P: 110] in comparison with the up-going numbers of malnourished children and people lacking secure resources of food and access to safe drinking water.

9. The calculated percentage fixed for every kind of wealth is levied at 2.5% of most physical and financial assets, 5% for agriculture products from artificially irrigated land, and 1 0% for naturally irrigated land; *Zakah* of the cattle not used for land work is levied in kind after a minimum number, *nisab*, for every kind.

10. This level, *nisab*, is the equivalent to the to-day value of 796 gr. of gold.

11. For an extensive study of kinds and effects of *awqaf*, see Mashhour, 1997.

12. For details of these factors; see Ul Haq, 1996, p: 238-246



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