

# Declining social exclusion through faith based economic systems -An example from Islamic wealth redistribution practice -

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## **Abstract:**

This study aims to examine, how faith based economic system can be utilized in declining social marginalization through wealth redistribution. To explore the religious positions in this kind of social finance the world major religions referred. Especially, the Islamic way of wealth management focused in depth. The compulsory tax of ‘zakat’ and other optional and occasional charities propounded by Islamic economic system considered as a viable solution for poverty and inequity manifestations. The progress of this kind of activity within the Muslim minority of Sri Lanka reflected in this study. This study adopted to a mixed method of qualitative and quantitative approach. And to achieve the hypothetical results used both printed and field data samples from various parts of Sri Lanka. The study found that the faith based economic systems have positive contributions to mitigate pledges of the underprivileged households, and sharing in the process of socioeconomic development profile of the authority indirectly. And, it could be revealed that this kind of economic system playing vital role in minimizing gap between wealthy and needy people through equitable wealth distribution and redistribution practices and help to uplift the social status of people with economic dilemmas. This study may accelerate the rate of zakat payers in future, as well as it will be passionate for well-wishers and authorities who are interested in poverty fighting measures. Further, the study will be useful for trustees and volunteer organizations which dedicate to eliminate social discrimination, and it can be able to encourage fraternal societies to practice similarly.

**Keywords:** Socioeconomic, poverty, discrimination, zakat

## **Introduction**

Social exclusion is a complex and multi-dimensional process. It involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole (Mack, 2016).

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While some social scientists are adopting social exclusion as a new and different distributional notion, most of the social scientists have sought to hang social exclusion to poverty. However, poverty emphasizes material as well as social deprivation, while social exclusion forefronts a person or a group's ability to participate in social, economic, political and cultural life and their relationships with others.

The contemporary poverty centered studies suggest the equal distribution and redistribution of resources among the individuals and societies as a major instrument to solve economic disorders within the societies and around the world, yet, the result is unrealizable. As a result, the poverty occurrence remains spreading or ineradicable throughout the world especially the chronic or absolute poverty among the underprivileged nations. According to Tomalin, (2018), the religious values and faith actors are important determinants in the drive to reduce poverty, as well as in structures and practices that underpin it.

Religious traditions have always played a central role in supporting those experiencing poverty, through service delivery as well as the provision of spiritual resources that provide mechanisms for resilience at both the individual and community level (Haustein and Tomalin, 2017).

Spiritual based economic systems introduced by the world major religions have important measures to ensure the social justice in wealth distribution and redistribution towards declining poverty problem. Zakat is one of the few examples of mandatory almsgiving to be found in those religions. This study dedicates to find how far the zakat institution administered in Sri Lanka where the Muslims are living in a minority condition, and the factors behind the current practice to make the industry meaningful with the experiences of Muslim societies around the world where there are a number models in zakat administration in considering the ruling systems of respective nations. Further, the study aims to give awareness to this kind of financial input in socio-economic development through authorized institutions nationwide.

### **World major religions in responding to social safety nets**

Economics and religion are closer than some might believe. Iannaccone (1998), introduces to a wide audience of economists and other social sciences researchers a new field of research which is called the economics of religion. In the article published in the Journal of Economic Literature Laurence discussed the potential of economics of religion in social sciences researches.

In the sense of eliminating poverty, Judaism as in all other faiths extolls the virtues of giving. The uniqueness of Judaism's poverty program, however, is that its success does not depend on mere exhortation to give generously. Rather, the religion prescribes certain mandatory levels of giving and objective criteria of receiving above a certain minimum level. This makes the program somewhat

analogous to our modern poverty programs based on taxation and minimum relief. This approach is reflected by the Hebrew term for poor aid, “Zedakah” which is best defined etymologically as "justice" and implies a compulsory giving rather than a "charity" or a free will offering. In other words it is only "just" that the poor share in the wealth of the more fortunate Shapiro (1971)

**The Jewish** tradition of Zedakah Chodorow (2007) refers, owners of property are required to care for those in need. The charitable giving is typically seen as a moral obligation among the Jews. But, its true meaning is closer to righteousness and justice and it is seen as a form of self-taxation rather than a voluntary donation. Some sources suggest that Jews are required to give tithes (one-tenth of their income) to charity, a practice known as maaser kesafim. Money is generally given to the poor, healthcare institutions, synagogues or educational institutions.

**In Hinduism**, giving is known as “Dān” in Hindi. And, is built into all aspects of life. Dān can be given as offerings to deities (Nirmalya), to individuals, to priests, spiritual guides or teachers and institutions Bornstein (2009). Some scriptures suggest giving 10% of an individual’s earnings to charity, with the caution that a householder should never give gifts beyond their means – they should not make their family and dependents worse off on account of their generosity Agarwal (2010).

**In Buddhism:** almsgiving is the first of the Ten Perfecting Qualities “Dasa Parami Dhamma” that helps a Bodhisathwa to attain Buddhahood. It is also the first of the ten Meritorious Deeds “Dasa Punna Kriya” the first of the Ten Virtues of a Good King Buddhist Governance “Dasa Rajadhamma”. And, the first of the Four Bases of social harmony -Sangha Vatthu- almsgiving is also considered the highest blessing in Buddha’s teachings “Mangala Karunu”. The concept of Dān also exists in Buddhism Bikkhu Bodhi (1995).

**The church** is rooted in the Christian Community. It is present not just in urban areas but also, and particularly, in the remote rural areas, including even hostile areas where many other NGOs are unable to operate. The church promotes charitable giving as a religious duty, and almsgiving is considered an essential part of Christian stewardship and faithfulness. Christians are not required to donate a certain percentage of their income to the poor, but it is common to donate at some point during a service and for a church to run appeals for specific crises or charities, Saunders (2013).

### **Islamic economic system and equitable wealth distribution**

While the Islamic economic system always teaching equity management in wealth distribution. Because, it is the most proper way to keep the social justice alive. To achieve this goal, it introduces an affordable compulsory obligatory on the wealthy people to share a certain percentage of wealth with the needy and destitute people.

## **A. Zakat as a wealth redistribution instrument**

The term "Zakat" is derived from the Arabic word "Zakat", it means; "cleanliness, purification, increase, growth, righteousness, blessing and praise". Literally, zakat means to grow and to increase, while in Sharia, zakat is a concept referring to the redistribution of wealth prescribed by divine law to the deserving category of people. Besides poverty eradication, zakat aims to eliminate greediness among Muslims and encouraging socially oriented behavior, Nadzri, Rahman and Omar (2012). The word "zakat" has been repeated more than thirty times in the Holy Quran. Zakat is a form of worship which involves wealth; When a Muslim person's wealth reach a prescribed amount called "nisab" in excess of his basic needs and reach the certain minimum border line of self-sufficiency, that person is required to pay a portion – as described by sharia guidelines - of his wealth to the poor and needy people. This is called zakat or obligatory charity in Islam. It is the prime charitable microfinance tool introduced by Islamic teachings. And, it is obligatory for all who are liable to do so.

The holy Quran states: "We have distributed their livelihood among them in worldly life, and have raised some above others in the matter of social degrees, so that some of them may utilize the services of others in their work." (43:32)

The basic principle of Islamic economic system is the absolute ownership of "wealth" is, belongs to The Almighty Allah Himself and He alone can lay down the rules as to how it is to be used. So according to the Islamic point of view, all those producers of wealth among whom wealth is in the first place distributed they should redistribute some part of their wealth to the poor, the helpless, the needy, the paupers and the destitute - they too have a right to wealth. The Holy Quran says: "In their wealth there is a known right for those who ask for it and those who have need for it." (70:24-25).

Islam strictly orders that the wealth, instead of becoming concentrated in a few hands, should be allowed to circulate in the society as widely as possible. So, that the distinction between the rich and the poor should be narrowed down as far as is natural and practicable. The position of Islam in this respect is that it has not permitted any individual or group to have a monopoly over the primary sources of wealth in the phase of distribution. But, has given every member of the society an equal right to derive benefit from them. Mines, forests, un-owned barren lands, hunting and fishing, wild grass, rivers, seas, spoils of war etc., all these are primary sources of wealth. With respect to them, every individual is entitled to make use of them according to his abilities and his labor. The Quran describes: "So that this wealth should not become confined only to the rich amongst you". (59:7).

## **B. Faith based economy in eliminating poverty and social exclusion**

Poverty is one of the greatest drawbacks of our modern civilization. It has always been widespread in the world. Religion provides a unique perspective on the phenomenon of poverty and guides for social responsibility through justifiable wealth distribution and redistribution. Thus the functions of the

religion regarding poverty can be summarized into three phases as Bayer (2014), describes: Firstly, religion can redirect human thought to spiritual concerns, focusing on spiritual poverty instead of material concerns. Secondly, it can provide the moral fibers needed in society. Religion can influence the response to poverty by having an ethical impact when principles benefiting all in society are applied within economic systems. Religion can also influence the response to poverty by fostering an attitude of willingness to practice generosity. Religion can educate communities in order to human dignity of all in society to be restored. Thirdly, religion can be part of the system actively encouraging and participating in alleviating poverty.

In this regard the Holy Quran takes a closer look into poverty and has recommended several ways to reduce its suffering and grief in society. The basic objective of paying zakat is also to create economic balance in the society and never let a poor and needy to suffer or die. The zakat is compulsory on a Muslim individual when his wealth like; Gold, Silver, agriculture products, livestock, ongoing proper business or any other articles subjected to zakat obligation defined by sharia principles. And, the wisely accumulated zakat fund should be distributed among certain eight categories of help needy people as sharia guiding.

In the rapidly changing modern world Muslim intellectuals define utilizing zakat in long-term development activities with the aim of increasing the benefits of zakat institution. Investment of zakat should not essentially be confined to financial investments only but also should include development projects such as schools and hospitals etc. Furthermore, the purpose of zakat itself is not limited to benefit the receivers financially only but also aims empowering people and capacity building.

### **The Zakat management process among the Muslims of Sri Lanka**

To identify the underlying and subjective status of zakat and other social finance practices and management systems among the Muslims of Sri Lanka under minority context, some identified areas covered from five administrative districts of Sri Lanka in considering a number of criterion like Muslim population, major income sources of the area, religious adherence, socioeconomic backgrounds and other relative factors influencing in the particular spiritual practice.

The field data gained through in-depth interviews by open ended questions between interviewer and respondent or the person who interviewed. It is done with flexible interview guidance. Meanwhile the quantitative approach in this research uses financial reports, annual account summary, souvenirs with activities of the voluntary zakat management organizations in the selected areas. Further, some secondary sources utilized for this survey besides the above mentioned primary data means like text books, journals, e-sources, and other related documents with the faith based economic system.

Accordingly, the practice of zakat and other Islamic social finance activities have existed among the Muslims of Sri Lanka, as they have existed among the other Muslim societies throughout the world. In accordance with the Islamic guidance, the Muslim community around the world looks at the zakat practice as an important social finance tool rather than a mere spiritual obligation. However, the practice was in traditional ways like; individual, occasional, small groupings, etc., and the institutional practice was not emerging until last few decades for reasons like the smaller size of the society, absence of authorized institutions to respond to this obligatory, lack of welfare organizations, and volunteer forces to continue such programs, also the need of social recognition, the public goodwill and so.

A study conducted by Osella (2017), on philanthropy among the Muslims of Sri Lanka reveals that, the growing concept of institutionalization of zakat practice among the people as; the plurality of positions, but also a good deal of agreement across a socially diverse body of givers. Also, members and supporters of formal and informal Muslim or Islamic organizations that collect and distribute charity in the capital city and across the island criticize the profligacy of 'traditional' giving, often caricatured as a donation of cash to beggars during the month of Ramadan. This individual and indiscriminate giving reproduces dependency and encourages begging, while does little to alleviate the root causes of poverty.

Further, with the opinions of respondents of certain research areas people the study points out, that millions of rupees Muslims dispense every year as zakat and sadaqah could and should be pooled together and utilized to help the poor systematically, to bring significant and permanent transformations in their lives.

## **Results and Discussions**

As a religious obligatory the zakat practice exists among the Muslims of Sri Lanka throughout the history. Though, it was in an individual form of practice for reasons like smaller size of the society, absence of authorized institution to respond this obligatory, lack of welfare organizations and volunteer forces to carry out such programs, and issues related to social recognition and the public goodwill, and the regulatory issues. However, the recent past records say, the institutional practice of this obligation among the Muslims of Sri Lanka emerged and developed gradually during the past fifty years and stretched to the current status.

To achieve the objectives of this study, a field survey conducted in five Muslim concentrated villages from three administrative districts of Sri Lanka. Most of these sample areas affected by the decades-long civil war and bumped into regression in all spheres of life. Thus the study found a multiple number of poverty occurrences and poverty related social issues like; hike in unemployment, loss of

business and properties, loan trapped, begging and doing disrespectful activities disgracing the individual's and societies' identities, and so.

However, the social responsibilities guided by the religion and spiritual motivation began reflect among the people of these areas and led to emergence of volunteer organizations to address the needs of the society through social safety nets introduced by the Islamic principles. And, during the field survey, it was observed a notable transition in economic status of the afflicted people.

The below table summarized from data collected from annual financial reports, interviews and other records, describing the summary of zakat fund collected in the selected sample areas and the disbursement among the eligible categories of zakat recipients.

**Table: subscribing the zakat fund accumulation and distribution of the selected 05 sample areas in the certain periods;**

	Collected/ received	Disbursement								
		Self Emp.	Education	Loan settlement	Livelihood Assistance.	Medical Assistance.	Housing/ sheltering	Wells	Toilet	Wayfarer Asst.
<b>Ex: 1</b> 2001-2016	25.5m	302	03	51	99	45	305	-	-	03
<b>Ex: 2</b> 2002-2021	391.2m	1501	240	730	591	-	85Full, 2514partially	227	944	-
<b>Ex: 3</b> 2005-2020	49.5m	81	184	33	61	79	1251 full/partially	32	22	22
<b>Ex: 4</b> 2014-2018	237.5m	383	657	69	12.2 m LKR	-	Village 767, and Urban households assisted	197		
<b>Ex:5</b> <b>1995-2019</b>	61.6m	597	10	170	297	93	-	01	-	28

**Source:** annual finance reports and other printed and soft materials of the certain institutions

\*Total collection of the zakat money: 765.3million rupees.

The above table display a number of insights reflect from the collection and distribution discourses in the sample areas; as the accumulated zakat funds differ regardless the time periods, because of depending on reasons like; economic background of the area, performance and social recognition of zakat institutions and, etc. Also, the distribution figure reflects the ratio of the distress and social

finance backgrounds of the area. Also, it reflects the distribution preferences within the zakat eligible categories.

Through the survey data analyzing, it could be reach to the following results as;

1. Almost, all villages have one or more volunteer social welfare organization especially zakat foundations to collect zakat wealth from obliged people and distribute it among the eligible beneficiaries.
2. The zakat foundations are being administered either by the trustees of mosques, or by volunteer groups with mosques support, or administered by reputed professionals of the village.
3. The most of the institutions have a long running history, and moving from traditional applications towards modern and effective systems to disburse zakat and other charitable funds.
4. The annual reports and financial statements of existing institutions show a notable development in the fields of collection and distribution of wealth among the needy people through productive manners.
5. According to the surveyed data from the selected five sample areas, almost all the respondents are stated their income has been increased; a 75% of them stated their income increased by 75% to 100%. While, the other 25% stated they are blessed by increase of income up to 50% of previous income.
6. The all of the respondents who have assisted for self-employment or small private enterprise are happy of having own business rather than being workers on volatile daily wage and also they abled to earn more income than the daily wage.
7. A part of field visit covered housing and shelters provided by the zakat institutions in the selected sample areas, and conversed with a number of beneficiaries as responded by them as; most of them stated that they could have bricked enough house first time in their life, while some of them stated that they could get permanent residence after a long similar to nomadic life for a long term of their life.
8. The survey could cover another category of zakat recipients on the basis of consumption from livelihood portion of zakat money. This portion covers continuous medication costs, assistance on daily expenses to manage households' expenditures for whom experiencing less income and non-income difficult situations. So, they have protected from starving and then



from bagging to other people. Above all they could keep their self-esteem within their society.

9. And, it has been revealed that, up to 25 percent of households became self-sufficient after got assisted by the respective zakat institutions and their status brought up after being under poverty line.
10. And, it has been exposed that, a small number of zakat beneficent, became zakat payers on their income and savings.
11. Another important category of people who have been relieved from their stresses fully or partially debtors. The unstable situation in economy and social issues let a big number of small scaled business people suffering losses and then debts. So, the portion of loan settlement from zakat money relieved a big number of debtors from their crisis situation to enhancement and resume their activities.
12. As an important finding of this study that the discrimination and social exclusion minimized to a significant level and the social prestige and the inclusion of deprived people increased up to 40 percent of respondents since their living status brought up by the financial assistance provided by the zakat institutions.

This study proven that the Muslims of Sri Lanka also, adopted this significant tradition of Islam and used to manage their social finance needs among themselves instead of waiting for state responses. The above table an example

## **Suggestions**

To make zakat more effective and fruitful element of spiritual financial inputs in poverty fighting measures the following suggestions are can be considerable in social and authority levels:

1. Continuous spiritual preaching should be conducted to teach people on obligatory position of zakat as one basic five pillars of Islam. And, intimidate them about the accountability in the Day of Judgment.
2. Carrying out wide range of awareness programs to encourage people towards institutional practice of zakat to achieve its supreme goals as a financial solution.
3. Appropriate measures have to be carried out to enhance the goodwill and reliability of the existing zakat welfare organizations.

4. To improve the outreach, the poverty alleviating activities of the existing organizations have to be revised periodically. And the applicable products of other microfinance organizations possibly considered.
5. Long envisaged poverty alleviating measures such; self-employment, skill training, educational developments have to be prioritized besides covering urgent and livelihood needs.
6. Utilizing zakat fund in investment projects for several reasons. Focusing zakat funds into long-term investments is considered essential to fasten the pace of socio economic development within Muslim societies and the neighboring societies. Zakat can become the new resource of funds to finance economic expansion.
7. The issues and problems related to the zakat applications needed to be handled by subject experts with enough contextual knowledge in socio economic disciplines rather than misguided by narrow minded sectarians.
8. Further, the collaboration with an authentic Islamic finance institution to handle zakat fund collection and distribution would add more recognition and more dynamic, and may be more optimistic to keep self-respect of zakat recipients.
9. Monitoring; there should be a proper monitoring procedure by the zakat institution. Effective monitoring will ensure feedbacks are given and corrective actions are done before problems became acute. And it should be on a continuous basis. A proper monitoring would also be a motivation to the zakat recipients as they know their performance is being monitored.
10. Effective assessment; there should be an impact assessment system followed by the zakat institutions to measure the success of the recipients. This mechanism will be helpful for the zakat institutions to make a decision of whether the assistance should be continued or discontinued by assessing only the progress of the entrepreneurs could be identified.
11. The All Ceylon Jamiyyathul Ulama with its capacity as a parliament incorporated institution it can contribute to successful operation of this kind of Islamic social finance product. However, it seems that the ACJU has no interest in taking responsibility of these services. Also, its notable that the waqf ordinance of Sri Lanka under the Department of Muslim religious and cultural affairs containing some optimistic subsections can be used in this mission.
12. Regulating the spiritual finance inputs – belonged to all religions - under responsible bodies or independent recognized institutions will be more supportive for the poverty eradication

efforts of the government, and it will help to reduce state stress towards the socio economic development.

## **Conclusion**

The study concludes that, the socio economic development process is long lasting sector since it interrelated with the poverty problem, and the poverty as it seemingly will never end. The way societies have responded to poverty over centuries has changed. The response to poverty is contextual. Each society responds to poverty in a different manner, as determined by economic, political, cultural, psychological, philosophical and traditional factors as well as spiritual convictions.

Religion can play a role in addressing socio economic development. Religion not only becomes the moral consciousness reminding society of being generous to the poor but also seeing the poor as fellow human beings. Religions have and also can create a new atmosphere of thought, influencing the values of society. A society with a high regard for materialism and consumption, needs to take note of an existence stretching further than material life that includes a connection to a spiritual demesne. As the need of the hour the societal thought needs to be redirected.

Religion not only functions in an ethical and ideological capacity when responding to poverty. It has its own socio economic principles which motivate people to engage actively in participating in activities alleviating poverty. The balance is restored when poverty is not only measured in terms of ethical and spiritual measures, but also in attempts to provide the material needs of the poor.

Also, the study reveals that the Zakat is a tool in supporting the poor to become entrepreneurial and generate a proper income. Moreover, there is an increment in contribution to the institutional practice of zakat obligation, where there the goodwill and successful disbursement of accumulated funds among the recipients.

Further, the field survey reveals that, the zakat obligation is not performed by all the individual who has to pay zakat, for some reasons like lack of awareness, careless, misunderstanding of voluntarily operated zakat foundations and so. Therefore, a number wealthy people do not interest in handover their zakat payment to the institutions. In the other hand the contributors also do not handing over the total amount of zakat to the institutions, but a certain amount reserved and distributed by their own.

However, the study shows there is a possibility for accumulating hundreds of millions of zakat money annually as a spiritual financial obligation. And it is highly possible to conduct effective poverty fighting programs, with the support of encouragement programs, social welfare policies and proper regulatory acts that are needed to promote and encourage spiritual financial inputs.

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