

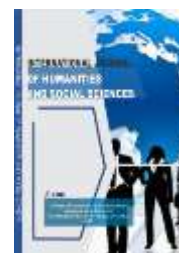
Economic Rights of Women in Islam as a Tool for Poverty Alleviation in Adamawa State, Nigeria

Khadijat Buba

College of Continuing Education,

Department Of Islamic Studies, Adamawa State Polytechnic, Yola.

[Email:Khadijatmaiha@gmail.Com](mailto:Khadijatmaiha@gmail.com)



Sa'adatu Hassan Liman PhD

Department Of Islam And Development Studies.

Faculty of Arts,

Nasarawa State University, Keffi.

Abstract

This paper delves in to the issues of economic rights of women in Islam as a tool for poverty alleviation in Adamawa state, with a specific focus on Islamic perspectives. Discrimination against women's rights in the economic sector based on Islamic teachings is still common in Adamawa. This article aims to reveal the economic empowerment of women by the Prophet Muhammad (SAW). During his life, he took sides with women by giving them their rights, including those in the economy. Also, it aims to portray the implementation of the Prophetic teachings related to women's economic rights in the Adamawa context by using descriptive-analytical research methods. The collected data is then analyzed using gender and Islamic approaches. The results showed that the Prophet had upheld and implemented women's economic rights through his Hadiths. Therefore, the findings of the research indicate that, there are still some Muslim in Adamawa that do not understand these concepts. This research recommended that, Muslim women, Imāms, Islamic scholars, and Muslim organizations to disseminate the pristine teachings of Islam regarding women's rights and poverty alleviation for sustainable development. Therefore, in addressing the challenges of this menace and ensuring the realization of women's rights to economy, a promising future awaits Muslim communities through prioritizing the economic empowerment of the Muslim women.

Keywords: *Economic, Rights, Women, Islam, Poverty, Alleviation.*

I. Introduction

Adamawa is one of the ten poorest states in Nigeria and women's participation in business and other skill acquisition in the state is not encouraging. As a result of this aftermath, empowering women will avert the syndromes of poverty amongst Muslim women in Adamawa state.

As compiled in the history of the Prophet (SAW) has allowed women to come out and engage on economic activities when there is need or she desired to do so (Arifin, 6). Prophet (SAW) gave the right to study and even organize special education assemblies for women. He was pleased to welcome female Companions who asked some questions or complained to the Prophet about the problems that hit them (Al-Bukhari, vol.1: No.221).

The Prophet also allows women to be in the public sphere. He gave freedom to women to continue working and pursue their professions such as Khadija working as a merchant, Zainab bint Jash who works as a leather tanner, Umm Sulaiman bint Malhan as a reliable bridal make-up, and Umm Atiyah as a medicine brewer (Gulzar 47).

Thus, women in Islam normatively and historically have the freedom, legal identities, and independence in economic and spiritual rights. The Prophet (SAW) had a tradition of granting economic rights to women. It aims to prosper and provide independence of the economy to them. The process of economic empowerment through giving a dowry, which is absolute ownership for women, is a revolutionary movement that the Prophet carries out. In the pre-Islamic era, the gift of dowry from the groom was not to the bride. But it was given to her parents and became theirs. The Prophet (SAW) also established the right to inheritance for women. At first, the Arab community refused to give a share of the heir Dom to women. But the Prophet (SAW) still gave it to women. While at the same time, he eliminated the pre-Islamic Arab tradition that made women to be inherited. Likewise, the

Prophet (SAW) provided opportunities for women to work and earn income. It shows that the Prophet (SAW) took sides with women and empowered their economic management capabilities (Farida, 117). The impoverishments in Adamawa's growth and development are triggered by the limited participation of women in business operations and performance, as well as by the slow economic development of the nation. The research has suggested for the empowerment of Muslim women through given them scholarship, free skills acquisition training, business grants to start up small scale business.

Islamic Perspective on Women's Rights

The Islamic theology and Shari'ah outlined the values and ethics, which were represented in a set of rights that included all human beings without distinction between gender, colors, races or languages, and also included the human behavior in dealing with each other's' right. These values and ethics were also represented in maintaining and applying these rights with the authority in accordance with Shari'āh and imposing sanctions upon offenders, women have absolute right like their counterparts. If it provided that, such right doesn't contradict the provision of Qur'an and *Sunnah* (Al-Ghazali 319).

Islam provided woman with care and attention, elevated her status, and provided her with honor and good treatment whether she is a daughter, sister, a wife or mother. Islam stated that both women and men were created out of one origin. Therefore, equality of gender in humanity was envisaged by, Allāh (SWT) in the Glorious Qur'an;

O mankind! Be dutiful to your lord, who created you from a single person (Adam) and from him (Adam)He created his wife {Hawwa (Eve)}, and from them both He created many men and women, and fear Allah through whom (you demand your mutual rights) and do not cut the relations of the wombs (Kinship). Surely Allah is ever an all watcher over you. (Q: 4:1).

Muslim believers acknowledge the Islamic rights of Women as enshrined in the Qur'an and Sunnah of the Prophet Muhammad SAW). Some of these rights includes; right to life and not to be discriminated, right to acquire education, social right, political right, right to choose a spouse and divorce if peace and harmony fails, rights to inheritance and not to be inherited, economic right and many more. Islam recognizes the full property rights of women before and after marriage. A married woman may keep her maidens' name. Greater financial security is assured for women. They are entitled to receive marital gifts, to keep present and future properties and income for their own security.

Muslim Women are entitled to full financial expenses from their husband, it is not compulsory on them to spend a penny from their property and income on the household. It is the duty of the husband to give her full financial support during marriage and even during the waiting period (*'iddah*) in case of divorce (Zafruullahi, 1). Generally, a Muslim woman is guaranteed support in all stages of her life, as a daughter, sister, wife or mother. These additional advantages of women over men are somewhat balanced by the provisions of the inheritance which allows the male, in most cases, to inherit twice as much as the female. This means that the male inherits more but is responsible financially for other females: daughters, sisters, wives and mothers, while the female (i.e., as wife) inherits less but can keep it all for investment and financial security without any legal obligation to spend any part of it even for her own sustenance (food, clothing, housing, medication, and many more).

Today, many Nations realizes the potentiality of women especially in carrying out the compassionate task, women are role model in our society that is what made them to be the first Teacher to a Child. However, must of the financial support is not possible to women now because of poverty that is wreaking havoc on the Women in the State. In many communities of Adamawa where poverty is very high, especially in the rural areas most women have resorted to Farming, petty trading that will enable some of them supports their family especially on the sectors of education, feeding and health.

The rights of Woman as shown emanated from the Divine instruction, is an obligation to fulfilled those rights and freedom as instructed, while both Men and Women have role to play for the maintenance of balance and justice in Islam. Allah says;

The believers' men and women, are Auliya' (helpers, supporters, protectors) they enjoin good, forbid evil, establish Prayer and pay zakat..... (Q9:71)

The above distinct between the two creatures by their Nature and responsibilities such as conceiving, giving birth, breast feeding, of children, which determines how the Women's roles should be applied as well as Men's in the society with same rewards and penalty as stated in the Qur'an and Sunnah. Women as Mothers are role models, house hold peace keepers, society builders. Women's Roles are impossible where their Rights are abused. Meanwhile, in the sight of Allah both are equal as already stated. Equality has been established between Man and Woman in so far as civil and penal laws are concerned (Maududi, 185).

Aliyu, (4) in his book 'Protection of Women's Right Under the Shari'ah' defined women's rights as "General right, women are entitled to all the basic human rights that Shari'ah confer on every human being irrespective of a gender or any other consideration". Also Badamassiy, (22) in her work, The Status and Role of Women Under Shari'ah stated that women are accorded with the status of an independent human being just like a man, she further described that women enjoys certain right and they are liable to obligation under the Shari'ah. This signifies that all rights and privileges ordained by Allāh to man also apply to woman. Salihu (240) in his books "Shari'ah Democracy and Governance in Islām" published by International Institution of Islāmic thought Nigeria states that rights in Islām starts from those of our Originator, Almighty Allāh, the beneficent, the omnipotent and the omni presence. Gurin (101) in his book 'an Introduction to Islāmic Family Law' opines that the right and obligation arising of a marriage are reciprocal. Abdul Hamid (32) in her book 'Impact of Re-implementation of Shari'ah on the Right of Muslim Women of Sokoto and Zamfara' described women's rights as those rights sanctioned to women in particular by Allah (SWT). She further proclaims that human rights are universally applicable.

The Economics Rights of Muslim woman in Islam

Islam decreed a right of which woman was deprived both before Islam and after it (even as late as this century), the right of independent ownership. According to Islamic Law, woman's right to her money, real estate, or other properties is fully acknowledged. This right undergoes no change whether she is single or married. She retains her full rights to buy, sell, mortgage or lease any or all her property. It is also noteworthy to know that, such right applies to her properties before and during marriage as well as to whatever she acquires thereafter.

With regard to the woman's right to seek employment it should be stated first that Islam regards her role in society as a mother and a wife as the most sacred and essential one. Neither maids nor baby-sitters can possibly take the mother's place as the educator of an upright, complex free, and carefully-reared children. Such a noble and vital role, which largely shapes the future of nations, cannot be regarded as "idleness".

However, there is no decree in Islam which forbids woman from seeking employment whenever there is a necessity for it, especially in positions which fit her nature and in which society needs her most. Examples of these professions are nursing, teaching (especially for children), and medicine, but islāmically she is to seek for her husband permission because as a Muslims married woman she is under his control. According to a hadith reported by Al-Baydaawi (may Allah be pleased with him), said in his Tafseer (2/184): said "Men are the protectors and maintainers of women'. Means that they are in charge of them and take care of them, therefore in whatever a woman is doing it is advisable to seek for her husband advice and permission. **In a marriage, honest and open communication about finances is crucial for building trust and mutual understanding. Decisions should be made together, guided by Islamic principles and prioritizing the respect and well-being of the entire family.**

Moreover, there is no restriction on benefiting from woman's exceptional talent in any field. Even for the position of a judge, where there may be a tendency to doubt the woman's fitness for the post due to her more emotional nature, we find early Muslim scholars such as Abu-Hanifa and Al-Tabari holding there is nothing wrong with it (Badawi; 24).

Economic empowerment through giving a dowry to Muslim women

The dowry is a personal belonging to the wife. She may therefore use it as a startup capital to establish a business to develop and progress for the alleviation of Poverty in Adamawa state. The dowry functions as a voluntary gift were envisaged in Qur'an, 4: 4 & 24.

And give to the women (whom you marry) their Mahr (obligatory bridal money given by the husband to his wife at the time of marriage) with a good heart, but if they, of their own good pleasure, remit any part of it to you, take it, and enjoy it without fear of any harm (as Allah has made it lawful).

This is to glorify women, showing the husband's love to the wife, and becomes a symbol of the seriousness of marriage. A dowry is an individual wife's right, not a family right, and not a woman's price. It shows how the Prophet (SAW) wanted to give the economic ownership rights authority to women in her household (Farida 28).

Woman is more secured financially and is far less burdened with any claims on her possessions. Her possessions before marriage do not transfer to her husband and she even keeps her maiden name. She has no obligation to spend on her family out of such properties or out of her income except if she so wishes.

On the hands, scholars also recognize a woman has autonomy over her property, the Prophet (SAW) said: "the woman is guidance of her husband's house and children s" (Ṣaḥīḥ al-Bukhārī 7138, Ṣaḥīḥ Muslim 1829). The hadith implies that a woman has a responsibility and control over her own property and the wealth that she brings into the marriage. It suggests that she has the authority to manage her personal wealth according to her discretion and make decision regarding its use.

After marriage, she is entitled to the "Mahr" which she takes from her husband at the time of marriage. If she is divorced, she may get alimony from her ex-husband.

Economic empowerment through Inheritance to Muslim women

Islam restored to woman the right of inheritance, after she herself was an object of inheritance in some cultures. Her share is completely hers and no one can make any claim on it, including her father and her husband. Qur'an says;

Unto men (of the family) belongs a share of that which Parents and near kindred leave, and unto women a share of that which parents and near kindred leave, whether it be a little or much - a determinate share." (Q. 4:7).

Her share as a daughter to the deceased is one-half the man's share, with no implication that she is worth half a man. Also, she is entitled to $\frac{1}{8}$ as a wife to the deceased husband, and $\frac{1}{6}$ as mother of the deceased in case when standing as an acre sharer with the biological son of the deceased. This variation in inheritance rights is only consistent with the variations in financial responsibilities of man and woman according to the Islamic Law.

The affirmation that women have ownership rights in inheritance like men is in connection to the inheritance distribution system that prevailed in Arab society at that time (Farida & Kasdi, 154). Men receive double the inheritance rights of women, they are responsible for the care of the women and more specifically for their wives, Mothers, sisters, and other closed related. Obligation to provide for the family, (Al-Qurtubi, 49). For an examination of the inheritance law within the overall framework of the Islamic Law reveals not only justice but also an abundance of compassion for woman. In given out the share inherited, a Woman may use it as capital to start a business in which she may develop and prosper.

The right to work and earn an income.

In the economic field, female Companions are also active in economic activities. In his farewell sermon, the Prophet (SAW) discussed the property rights of both men and women. The Prophet (SAW) also shows concern and partisanship for women in the message he conveyed in the farewell pilgrimage (10 AH), "Treat your wives well, they are friends who help you, and they don't have anything to (take care of) themselves. You take them (from among their families) as a mandate of Allah, and Allah legalizes their genitals in His name." (Al-Ghazali, 749). The Prophet (SAW) reminded that among the rights of the wife is to obtain an income from the husband. Minimally in the form of food, clothing, and good deeds without vilifying her and hitting her face (Ibn Majah, 5: 445). Marriage is one of the reasons for the existence of the provision of living in household life.

Poverty Alleviation in Islam

Islam treats poverty as a social as well as ideological evil. It is a social evil because it degrades societal status of the vicegerents of Allah, gives birth to social problems, and puts the poor nations at the disadvantaged position in the world society of human race.

We must spend wealth in accordance with Allah Almighty's commands and instructions. It is obligatory to spend money in the way of Allah and refrain from spending wealth on things from which Allah has stopped us. In this way, Islam establishes a system for the financial assistance of the destitute and the needy.

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْكُفْرِ ، وَالْفَقْرِ

O Allah, I seek refuge in you from disbelief and poverty (Abu Dawud 4/324)

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.

Simply eating three meals a day and getting a healthy number of calories and nutrients can go a long way to breaking the cycle of poverty. When a person doesn't have enough to eat, they lack the strength and energy needed to work.

Economic Empowerment of Women in Islam

The Economic Empowerment of Women in the Hadith according to Kartasasmita's opinion, three stages of providing women's empowerment are;

- 1) Creating a comfortable atmosphere for women to increase their potential. Because the essence of empowering is the belief in potential and having the independence to move forward.
- 2) Strengthen women's potential and apply it in the form of concrete steps, including providing the facilities and infrastructure needed to empower women.
- 3) Empowering women means defending and protecting women's rights as human beings. Empowerment must avoid any possibility that makes women weaker or oppressed to face the strong. Therefore, the concept of empowering must take the right side of the powerless party and protect their rights (Kartasasmita, 95).

II. Conclusion

The Prophet (SAW) carried out economic empowerment for women, as seen in the History. He succeeded in realizing the independence of women and fulfilling their primary needs. There were at least three economic rights that the Prophet (SAW) fought for women, namely. The right to obtain a dowry, the right to work and earn an income, and the right to inherit. The Prophet (SAW)'s presence carried out a mission of changing social reality towards an equal and just socio-cultural-economic system. Conclusively, with the presentation of the Prophet (SAW) tradition the Muslim women in Adamawa state can be free from poverty syndrome.

III. Recommendations

1. The Researcher recommended for basic and compulsory Education for all Muslim women because knowledge is a tool that discard, eradicate and alleviate poverty in Adamawa state.
2. Parents should be reminded in the media houses, social media, mosque, magazines and newspapers about the education of their children. Creation of seminars, conferences to educate Muslim on the positive effects of Women's Education.
3. Muslim scholars are to forward their request to the Adamawa state Government for building of schools for Women and girls. Also, skills trainings centers should be established.
4. Sensitization, Awareness should be created to the Muslim *Umma* in the state on the issues of rights of women in Islam; as regard to poverty alleviation.

References

- Abdulhamid R. Impact of Re-Implementation of the Shari'ah on the Rights of Muslim Women of Sokoto and Zamfara States, Nigeria (2000-2012)
- Abu Dawud 4/324, Ahmad 5/42, An-Nasa'i, 'Amalul-Yawm wal-Laylah (no. 22), Ibn As-Sunni (no. 69), Al-Bukhari Al-'Adab Al-Mufrad
- Al-Bukhari, M. I. B. Al-Jami' al-Shahih. Cairo: Dar al-Hadiths. (2004)

Al-Ghazali, Al-Imanbayn Al-Aql-Qalb (pivots of faith mind and heart between mind and heart) Dar al fiqh .1-january, (2008).

Al-Hashimi M. A. "The IDEAL MUSLIMAH. The True Islamic Personality of the Muslim Woman" Translated into English NASSRUDIN AL-KHATTAB Riyadh, 15th Shawwal 1416, 4th March 1996

Al-Qurtubi, M.A. Al-Jamicu li Ahkamil Qur'an, (Beirut, Mu'assasatur-Risalah 2006) 79

Aliyu I A. "Protection of Women Right under the Shari'ah " Islam and Civilisational Renewal, Vol. 3, No. 1(2010)

Al-Qurtubi, M. (2000). Tafsir al-Jami' li Ahkam al-Qur'an. Cairo: Dar al-Salam.

Arifin, T. Gender equity in Hadith literature: an analysis of the contemporary Hadith curriculum of Madrasah Aliyah in Indonesia. Journal of Hadith Studies, 3(2), 1–11. (2018)

Badamasiy J.B. *Status and Role of Women under the Shari'ah*. ABU Press Ltd Zaria, Kaduna (2012)

Badawi .J. "Status of Women in Islam: The Economic Aspect" [https://www.the-faith.com/muslim-lifestyle/women-in-islam/the-status-of-women-in-islam-part-5-the-economic-asset/](https://www.the-faith.com/muslim-lifestyle/women-in-islam/the-status-of-women-in-islam-part-5-the-economic-aspect/) (2018)

Doi. A.I "Women in Shari'ah, Islamic Law" (1983)

Danaan .V. "Analysing Poverty in Nigeria through Theoretical Lenses"" Journal of Sustainable Development; Vol. 11, No. 1; 2018 Published by Canadian Center of Science and Education Online Published: January 30, 2018 doi:10.5539/jsd.v11n1p20 URL: <https://doi.org/10.5539/jsd.v11n1p20> 2002

Farida, U., & Kasdi, A. The 2017 KUPI Congress and Nigerian Female 'Ulama. Journal of Indonesia Islam (JIIS), 12(02), 135–158. (2018).

Gulzar, S, & Munir, M. Economic Empowerment of Women in India: Prospects and Challenges. Al-Adwa, 34(52), 45–57. 2019

Gurin (101) Gurin, A. M. "An introduction to Islamic family law" Malthouse Press. Lagos Nigeria 2014 ISBN: 9785193349; 9789785193343

Kartasasmita, G. Pemberdayaan Masyarakat Sebuah Tinjauan Administrasi. Malang: Universitas Brawijaya. 1995.

Maududi, A.A Human Rights in Islam, the Islamic Foundation Leicester, U.K 1976

Muhammad bin Ibrahim bin Al-Harith: Sahih Al-Bukhari. Lahore: Ahmadiyya Anjuman Isha'at-i-Islam, 1956.

Muhammad bin Ibrahim Ṣaḥīḥ al-Bukhārī 7138, Ṣaḥīḥ Muslim 1829. <https://www.abuaminaelias.com/dailyhadithonline/2011/07/03/shepherd-flock/>

Salihu, H "Shari'ah, democracy and governance in islam "Publication details: Kano: International Institute of Islamic Thought" 2011. ISBN: 9789789085606 Subject(s)

Zafrullahi K. M. "Women in Islam" (Uk. Islamic International Publications Limited (1991).