

Critical Factors in Developing Asnaf Faqir's Career Path According to Al-Ghazali

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Abstract

Asnaf Faqir refers to a group of indigent people who have no source of income, possess neither property or material of their own, and they earn less than 50 percent of their own and their dependents' basic necessities in life. This study was conducted to identify the indicators that can be used to steadily empower destitute people based on Imam Al-Ghazali's thoughts and views. The subsequent findings produced a basic framework for the formation of *Asnaf Faqir's* career path, based on the concept of spirituality. This qualitative study used library methods for the data collection. The data for this study were collected through various documents and manuscripts, including the Holy Quran, Books of Hadith, Al-Ghazali's works, journal articles, and others. The data for this study were analyzed deductively and inductively to extract basic spiritual principles related to career paths, as suggested by Al-Ghazali. This study shows that the elements of *al-Ruh*, *al-Insan*, *al-'Aql*, *al-Qalb* and *al-Jasad* of humans are important in shaping the career path of *Asnaf Faqir*. These five elements were found to be critical factors in fulfilling the planning, exploration, gathering of information, and determination of the career path of *Asnaf Faqir* as entrepreneurs or skilled workers.

Keywords: Al-Ghazali; *Asnaf Faqir*; Islamic Career Path

INTRODUCTION

Career empowerment is one of the most important processes in human development. Career is often seen as something that is closely



related to development, progress, and changes in economic and financial activities in an individual's life (Yahya & Mahmud, 2021). Therefore, the process of career development needs to be taken seriously in planning the future success of individuals (Mohd Salleh, 2010). Unfortunately, marginalized groups such as the *Asnaf Faqir* do not get the equal opportunity and space to build their careers due to various factors. The failure of *Asnaf Faqir* is often linked to the problem of unplanned economic activities which are usually linked to their low academic qualifications (Ahmad et al., 2014). Therefore, every program that has the ability and can emphasize career planning and continuous guidance for the *Asnaf Faqir* needs to be given serious attention by all parties (Mahmud et al., 2016). A meticulously-planned and strategically-implemented *Asnaf Faqir* empowerment program will help the them to gradually unearth their inner abilities and credibility in generating their own income – by determining suitable careers that would provide not only stable, but also possibly high income, which would free themselves from the poverty.

Additionally, career empowerment refers to the development and progress of a person in a certain field; it can also be considered as a method for a person to continue his survival (Mansor, 2012). An alternative way to describe that is by securing and having a good career that guarantees a better future through the production of good income (Desa & Ah Choy, 2022). With a good career, *Asnaf Faqir* would have a higher probability to get out from poverty and build a better life. Through the formation of a good and structured career path, poor *Asnaf*s can upgrade themselves from zakat recipients to consistent zakat payers and subsequently help other *Asnaf*s (Suhaimi et al., 2021).

A conversation about poverty has also piqued the interest of many individuals across the world. According to Liu et al. (2022), poverty is a societal disease. Regardless, Islam does not accept any knowledge that does not adhere to Islamic methodology. Poverty,

according to Islamic perspectives, encompasses spiritual and physical elements. In Islam, the concept of poverty amongst affected Muslims is unique in that it does not distinguish between: (i) moral and material, (ii) spiritual and physical, and (iii) *dunya* and *akhirah* (Zafran, 2022).

All 13 states and three federal territories in Malaysia define poverty in accordance with Islamic principles. According to Adnan & Bukido (2020), the poverty among Muslims in Malaysia is subject to the religious authority of the state – since Islamic concerns are within the jurisdiction of the respective states.

The objective of developing *Asnaf* career path is to assist *Asnaf Faqir* in escaping from poverty. Mannan (1988) asserts that *Asnaf Faqir* must be evaluated on moral, spiritual, and material grounds. It corresponds to poverty in Islam, which combines spirituality with materialism and property with a soul component. All Muslims must have a strong spiritual and richness of the soul while combating the poverty (Noor Amilatul Najwa, 2019). Combating poverty does not stray far from three dimensions, which are:

- a. horizontal dimension: a relation among humans and a relation between humans and creatures,
- b. vertical relation: a relation between humans and Allah (SWT), and
- c. a relation between humans and their internal constituents, such as heart, desire, and mind (Muhammad Syukri, 1990).

These dimensions clearly demonstrate that *Asnaf Faqir* empowerment includes both tangible and intangible aspects of life.

LITERATURE REVIEW

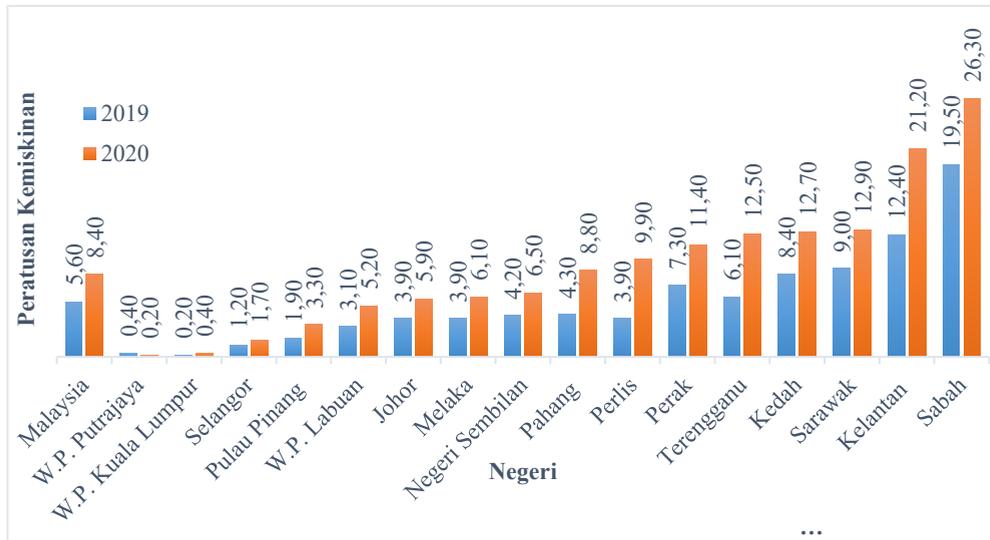
Poverty in Malaysia

The incidence of poverty among the world's population today is an issue that has been continuously affecting all countries in the world. The Multidimensional Poverty Index (MPI) 2022 report states that there are around 1.2 billion people in 111 developing countries who live in multidimensional poverty with an average daily income of less than USD 1.90, which is around RM 8.80 per day (UNDP & OPHI, 2022). Moreover, Syamsul Bahril et al. (2021) stated that 50 percent of the world's poverty statistics are referring to the poor people who live in Muslim countries.

Department of Statistics Malaysia had published that apart from Federal Territory of Putrajaya, the other states and federal territories in Malaysia reported an increase of poor households in 2020 compared to 2019. In terms of numbers alone, Sabah recorded the highest number at 25 percent. Kelantan, however, recorded the highest number in terms of the largest increase gap from 2019 – it leaped by as much as 8.8 percent. Overall, the number of poor households in Malaysia had increased to 639,800 households in 2020 compared to only 405,400 households in 2019. The number of absolute poverties also increased from 5.6 percent in 2019 to 8.4 percent in 2020. In the same period of time, the amount of extreme poverty was estimated to have increased from 0.4 percent to 1.0 percent involving 780,000 households compared to around 272,000 households in 2019 (DOSM, 2021). [Figure 1](#) succinctly describes the increasing trend of the number of *Asnaf Faqir* households in Malaysia – particularly the significant ones in Kelantan, Terengganu, and Sabah.

Figure 1

The Absolute Poverty Incidents by State in Malaysia, 2019 and 2020



Source: DOSM (2021).

Poverty management and the ability to get out of poverty depend on the nature of the poverty-stricken people themselves. According to Norasmah et al. (2015), the people who have high competitiveness are more capable of doing better work, have the ability to face various challenges, and would be able to acclimatize to their respective jobs. However, an important aspect of poverty management focuses on preventing, fighting, or eradicating poverty. Thus, the community development program, together with the poverty eradication program, was launched in 2010 with the objective of improving *Asnaf Faqir's* knowledge, skills, and competitiveness (Mohd Hudzairi Mansor et al., 2019). A comprehensive approach with continuous monitoring will ensure that the goal of eradicating poverty achieves the outlined success.

Islamic poverty management should prioritize the Prophet Muhammad's (SAW) approach. The Prophet (SAW) implemented various methods in managing poverty for the "*ahlus-suffah*" during his

time (Noor Amilatul Najwa, 2019). However, the poverty alleviation effort can be implemented as a secondary effort if the *Asnaf Faqir* have the same qualities as the *Ahlus-Suffah* during the time of the Prophet (SAW). Among the qualities of “*ahlus-suffah*” in the time of the Prophet (SAW) are faith, piety, patience, not begging, and not causing trouble to the community (Muhammad Syukri, 2000). Nevertheless, poverty alleviation efforts would be the primary and main effort if the qualities of “*ahlus-suffah*” as mentioned above do not exist in *Asnaf Faqir* today. Al-Ghazali (1990) has quoted many prophetic hadiths as evidence that Prophet Muhammad is the best model in all matters.

Focusing on the act of begging, the attitude of liking to receive donations from individuals and financial assistance from the state has a great influence on the increase in the country's poverty statistics. Ultimately, the attitude of continuously relying on external help will frustrate efforts to eradicate poverty altogether (Alimin, 2018). One common cause for receiving help is natural disasters, which would typically cause a lot of losses and destructions of property. Any relevant government of any state would organically resort to immediate short-term financial assistance. However, while the tendency to ask for or receive help may be effective in the short term, it will be a threat if it is maintained in the long term as it would not improve the mindset of being strong-willed and independent to improve their own livelihoods.

Poverty, from both spiritual and material points of view, need to be managed together. The management of mental poverty can be seen through the process of purifying the heart through the methods of *mujahadatun-nafsi*, which are able to avoid people from the characteristics of *mazmumah*. Material poverty can be overcome through solutions using (i) the obligatory method, (ii) the future obligatory method ('aradhi), and the circumcision method (Noor Amilatul Najwa, 2019).

Asnaf Faqir

Al-Ghazali (1990) had distinguished the minimum amount of the required daily limit on food and drink to be one *mud* of basic food (grain) – even if it is barley. As for supplementary food, which is typically eaten with basic food, it cannot be given continuously; it would be given with permission under some circumstances only (Mohd Zaid et al., 2020). Shafi'iyyah scholars explained that the term '*Faqir*' is defined as an individual who does not have any property and work or has less property and work than the needs of himself and his dependents. For example, they need 10 dirhams (RM200.00) to meet their basic needs, but only have 2 dirhams or RM40 (Al-Hisānī, 2005).

Generally, Islamic jurisprudence scholars would have set an indicator in meeting the needs of life that need to be met. Islamic Fiqh scholars have determined the characteristics of human needs based on the terms '*Faqir*' and '*poor*' only without determining the amount or rate of *niṣāb* of daily life needs. This is because the aspects of human life are constantly changing and progressing according to the conditions and the development of the times. In fact, the rate of *niṣāb* differs according to region, culture of life and changing aspects of life's needs. It is also often driven by the existence of new requirements from time to time (Muhamad Zulfadli et al., 2020)

To explain the work planning that should be done by *Asnaf Faqir*, AbdulRahman et al. (2020) divided the glue into three (3) categories. These categories consist of (i) the sick and disabled, (ii) those who lack determination to work, and (iii) the group of people that has enough determination to work and strive. All these categories are further detailed with the number of children and their dependents. There are three levels of poverty, namely extremely poor, ultra-poor, and poor (Government of Pakistan, 2007).

However, eradicating or reducing poverty according to the Islamic views would be dependent on the nature of the poor (Noor

Amilatul Najwa, 2019). In addition, Nor Ayuni et al. explained that poverty, according to Islam, can be categorized into two: (i) someone who is poor in spirit and property, and (ii) someone who is rich in property, but poor in spirit (Noor Amilatul Najwa, 2019).

Yusuf al-Qaradhawi summarizes three characteristics that can categorize concerned individuals as poor. The first characteristic is not owning any property or having sources of income. The next trait is having wealth and income albeit insufficient for their own needs and dependents. The third attribute is confirmed ownership of wealth and income which can support at least 50 percent of their personal and dependents' needs (Adnan & Bukido, 2020).

In order to ascertain poverty, one must first confirm five specific features. First, the concerned property is an immovable property (asset) that is still considered as a basic need. The second feature is it fulfills the zenith of the property as required by zakat, but it is still insufficient. The "*nisab*" represents the threshold at which zakat becomes applicable, and it denotes an amount adequate to meet the annual needs of an average family (Tlemsani & Matthews, 2021). Owning assets that meet the "*nisab*" but insufficient for living expenses is the third feature of poverty. In addition, the insured has insufficient credit limit despite the unsecured loan sufficiency of zakat and the insufficient debt limit. The final feature refers to those who have enough gold in the "*nisab*", but they do not have the "*kifayah*" limit (Adnan & Bukido, 2020; Zaidan, 2012).

The limitation of this study lies in the potential difficulty associated with identifying *Asnaf Faqir* individuals, as there is insufficient data available in the records. The challenge stems from a scarcity of information, making it challenging to accurately pinpoint and categorize individuals falling under the *Asnaf Faqir* classification. This limitation may impact the comprehensiveness of the study and

could potentially lead to an incomplete understanding of the targeted demographic.

From a philosophical point of view, *Asnaf Faqir* would certainly need foods before financing for business growth. According to Aslam et al., (2022), food is the necessity, and financing for business development is the need. Therefore, if they are financed for business development before being provided with food, this will not be beneficial for them and the objective of such financing will not be met.

Muhammad Syukri (1990) highlighted four positive elements of poverty as below:

- a. Poverty is something that the Prophet (SAW) hope as mention in hadith: *"O my God, revive me poor, kill me poorly, and gather me (in the field) among the poor"* (Narrated by Ibnu Majah)
- b. Poverty is an identifiable characteristic of the righteous, and the pious as the hadith says: *"When you see the fruits come to you, then say: Welcome to the emblem of the righteous. And when you see wealth coming to you, say, 'Sin is a tormentor."* (Narrated by Al-Daylami)
- c. Poverty is an *"asbab"* to obtain the love of Allah (SWT). In this case, every human being is the beloved of God in His creatures as mention by (Al-Ghazali, 1998)
- d. Fourth, poverty becomes the focus of the particular reward of the hereafter as mention in hadith, which means: *"My people will enter paradise for five hundred years before the rich"*.

Poverty back then was abominable and needed to be eradicated. The Prophet (SAW) would certainly ask such a class of scholars as these *ahlus-suffah* to work and get themselves out of the poverty (Muhammad Syukri, 2000). However, such things have not happened. Instead, the Prophet (SAW) paid particular attention to this group. There is a secret within this group that can approach to understand

the meaning of poverty from a religious perspective, especially Islam (Adnan & Bukido, 2020).

The *ahlus-suffah* group is a group of the companions of the Prophet (SAW) who lived at the end of the Medina Mosque. They devoted all their attention to knowledge and practiced in the Mosque of Nabawi and used to live in poverty. Their numbers are not known precisely, but As-Samhudi explained that Abu Nu'aim had mentioned their names over 100 people in the book *Hilyatul Auliya'* (Adnan & Bukido, 2020).

It is important to note that the specific criteria and processes for zakat distribution – including the determination of *Asnaf* categories, can vary across different regions and jurisdictions. Local zakat institutions and religious authorities are responsible for establishing and implementing these guidelines in accordance with Islamic principles and local regulations.

Assisting *Asnaf Faqir* in escaping from poverty requires a multifaceted approach that addresses both immediate needs and long-term sustainable solutions. Providing financial aid and resources can offer immediate relief, ensuring that basic necessities such as food, shelter, and education are met. Additionally, empowering *Asnaf Faqir* with skill development programs and access to vocational training can enhance their employability – opening up new opportunities for economic self-sufficiency. Community support and collaboration with local organizations are essential in creating a supportive environment for *Asnaf Faqir* to thrive. By combining short-term relief with long-term empowerment strategies, we can contribute to breaking the cycle of poverty and creating a path towards a brighter and more secure future for *Asnaf Faqir*.

Career Path

A career path refers to the sequence of job roles and positions that an individual follows throughout his or her professional life. It

often includes the progression from entry-level positions to more advanced and higher-responsibility roles in a particular field or industry (Niati et al., 2021). It is important to note that a career path can be highly individualized and may vary depending on personal goals, industry norms, economic factors, and other external circumstances. Some individuals may have linear career progressions, while others may have more varied or non-traditional paths. Flexibility, continuous learning, adaptability, and seizing opportunities are key factors in navigating a successful career path.

Career path is related to human capital development. Human capital refers to all types of resources derived from human beings for utilization. The development of human capital needs to be given attention as it can enhance the quality of an individual's life in ensuring the fulfillment of responsibilities (Abdullah & Sharif, 2019). The concept of human capital development is a comprehensive combination of economic and Islamic perspectives aimed at producing a qualified workforce. It is an undeniable notion that the formation of human capital needs to align with the spiritual factors of Muslim individuals.

The development of human capital requires economic development that is synchronized with the development of internal spiritual character, considering that internal strength is needed to drive external factors to be resilient and have the spirit of struggle towards a goal (Chen et al., 2021). The empowerment model for *Faqir Asnaf* (those eligible for zakat) is closely related to the development of human capital. The improvement in the quality of human capital development serves as a starting point in empowering the career of *Faqir Asnaf* to break free from the poverty.

Supporting *Asnaf Faqir* on a transformative journey out of poverty involves not only addressing immediate financial needs but also establishing a sustainable career path. By investing in education,

vocational training, and skill development, we can equip *Asnaf Faqir* with the tools necessary to secure meaningful employment and build a foundation for long-term economic stability. Providing mentorship and guidance throughout their career journey ensures that they are not only equipped with the necessary skills but also receive ongoing support to navigate challenges and seize opportunities. Collaborating with local businesses and industries can further facilitate the integration of *Asnaf Faqir* into the workforce, which could create a mutually beneficial relationship that fosters economic growth. Ultimately, the goal is to empower *Asnaf Faqir* to break free from the constraints of poverty and forge a sustainable career path that leads to lasting financial independence and improved quality of life

METHOD

This qualitative study adopts library research methods for its data collection process, employing a comprehensive range of documents and manuscripts. The primary sources include the Mushaf Al-Quran, as well as Kitab Hadis, and a compilation of sayings-and-actions of Prophet Muhammad (SAW). In addition, the works of Imam Ghazali, particularly his renowned masterpiece *Ihya Ulumuddin*, are considered essential sources for understanding Islamic spirituality and ethics. These works provide valuable insights into the spiritual principles and guidance that can influence one's career path, as suggested by al-Ghazali.

The researcher also gathers relevant information from scholarly journal articles and other secondary sources, which offer a contemporary perspective on al-Ghazali's teachings and their application to career development and decision-making. By utilizing these diverse sources, the study ensures a comprehensive and well-rounded understanding of the topic.

During the data analysis phase, a dual approach is adopted. Firstly, a deductive analysis is applied, where the researchers start with pre-existing spiritual principles and ethical guidelines proposed by al-Ghazali in his writings. These principles may include concepts like sincerity, gratitude, and contentment – which are crucial elements in Islamic spirituality and are likely to be linked to career choices and pursuits. Secondly, an inductive analysis is performed to explore new insights and identify additional spiritual principles that may not have been explicitly stated by al-Ghazali. This open-minded approach allows for the discovery of hidden or implicit teachings that may have implications for career decisions but were not directly addressed by the scholar.

By combining both deductive and inductive analyses, the study strives to present a comprehensive and nuanced understanding of the spiritual principles that can guide individuals to shape their career paths. This methodology ensures the rigor and validity of the research, contributes to the body of knowledge on the integration of spirituality, and explains career development from an Islamic perspective. Moreover, the findings of this study have the potentials to provide valuable guidance to Muslims seeking to align their career choices with their spiritual values and principles. In fact, they would also enhance their personal fulfilment and sense of purpose in professional pursuits.

Purposive sampling is a valuable technique in research; however, it does not inherently eliminate potential bias. Purposive sampling involves selecting participants based on specific criteria relevant to the research question or objectives. While this method allows researchers to focus on specific characteristics, it does not guarantee the absence of bias.

In historical or religious research, it is crucial to present a balanced view of different perspectives. Ethical considerations involve

avoiding the manipulation of information to fit preconceived notions or agendas. Researchers strive for impartiality and present diverse viewpoints to provide a comprehensive understanding of the subject matter.

CRITICAL FACTORS IN DEVELOPING ASNAF FAQIR'S CAREER PATH

The elements of al-Ruh (Soul), al-Insan (Humanity), al-'Aql (Intellect), al-Qalb (Emotion) and al-Jasad (Body) of humans are important in shaping the career path of *Asnaf Faqir*. These five principles are the critical factors in fulfilling the planning, exploration, gathering of information and determination of the career path of *Asnaf Faqir* as entrepreneurs or skilled workers.

Al-Ruh (Soul)

Al-Ghazali's philosophy views life as a transformative journey, fostering spiritual growth and self-discovery (Mohd Farid & Wan Roslili, 2019). Al-Ghazali considers the world a temporary stopover for souls (Nur Syahidah & Muhammad Hisyam, 2022). This concept underscores the fleeting nature of worldly existence and urges believers to prepare for the eternal afterlife. Al-Ghazali emphasizes the importance of inner purification, seeking closeness to Allah, and performing righteous deeds to ensure a successful voyage to the ultimate destination in the hereafter.

Moreover, while the conventional standard of living measurement focuses solely on visible aspects, Islam takes a comprehensive approach - which is by acknowledging both the visible and invisible dimensions. The invisible elements can be assessed through a person's level of faith, including *taqlid faith*, *'ilm faith*, *'ayan faith*, *haq faith*, and *haqiqah faith*. Additionally, it can also be evaluated based on a person's level of passion, such as *ammarah*,

lawwamah, mulhamah, mutmainnah, radhiyah, mardhiyyah, and Kamilah (Muhammad Syukri, 2013).

Recognizing the importance of economic beliefs held by both individuals and society at large is vital in effectively addressing poverty (Muhamad Zulfadli et al., 2020). These beliefs influence people's perceptions of opportunities, decision-making processes, and approaches to financial matters. In impoverished communities, such beliefs can significantly shape behaviors and actions concerning income generation, savings, and investment (Abdul Rahman et al., 2020). Understanding and addressing these economic beliefs can be a key factor in devising effective strategies to combat poverty and foster sustainable economic development.

To effectively combat poverty, it is crucial to grasp the prevailing economic beliefs within impoverished communities, as these beliefs can either hinder or facilitate development. For example, deeply rooted beliefs in limited upward mobility may impede individuals from taking risks and investing in their future (Ozili, 2020). Conversely, promoting beliefs in the value of education, entrepreneurship, and sustainable economic practices can empower them to break free from the poverty cycle.

Acknowledging and comprehending the validity of economic beliefs among the poor enable policymakers and stakeholders to (i) design tailored interventions that address specific challenges and (ii) leverage existing strengths. Equipping the impoverished with knowledge and transforming detrimental economic beliefs have become a crucial step towards fostering sustainable economic growth, social mobility, and poverty eradication. Complementing this approach with increased access to education, resources, and opportunities aligned with these revised economic beliefs can lead to positive transformations in both individual lives and society.

This belief in Allah's abundant provision of economic resources serves as a powerful motivational factor in poverty eradication efforts. It imbues the human community with a positive outlook, fostering resilience, and determination in facing economic challenges. Embracing this conviction encourages individuals and societies to work collectively by utilizing available resources more efficiently and equitably (Muhamad Zulfadli et al., 2020). Moreover, it reinforces a sense of responsibility towards helping those who are in need and promoting social justice.

The perpetual sense of optimism nurtured by this belief propels people to explore innovative solutions, implement sustainable economic practices, and create inclusive policies. Ultimately, this mindset can catalyze transformative change, paving the way towards a more prosperous and equitable society.

Allah (SWT) says: *“And the earth – We have spread it and cast therein firmly set mountains and caused to grow therein [something] of every well-balanced thing. And We have made for you therein means of living and [for] those for whom you are not providers”*. (QS. al-Hijr: 19-20)

Poverty can push individuals to veer away from the fundamental principles of Islamic teachings; it may prompt doubts about Allah (SWT)'s rules and wisdom in the world. In certain instances, poverty has fueled the perception of unfairness in the distribution of sustenance (Muhamad Zulfadli et al., 2020). People grappling with poverty may question why they suffer while others seemingly prosper. Such circumstances can challenge one's faith and raise questions about the divine plan. The struggle with poverty and its perceived injustices can test the resilience of individuals in adhering to Islamic principles whilst becoming an area of spiritual contemplation and introspection.

Rasulullah (SAW) said: *“Poverty almost makes a person a kufr”* (Narrated by Al-Bayhaqi)

People earn for their living by working to meet the needs of themselves and their families. All forms of work to earn a halal livelihood are considered as a worship in Islam (Abdul Rahman et al., 2020). This matter has been explained by Allah (SWT) in his words: *"Tell them, O Prophet, "Do as you will. Your deeds will be observed by Allah, His Messenger, and the believers. And you will be returned to the Knower of the seen and unseen, then He will inform you of what you used to do"* (QS. Al-Taubah: 105).

In relation to this, there is a hadith of the Prophet Muhammad ((SAW)) narrated by Hakim bin Hiram (RA) that states: "It has been narrated to us by (Musa bin Isma'il), who narrated to us by (Wuhayb), who narrated to us by (Hisyam), from his father, that the Prophet ((SAW)) said: *"The upper hand is better than the lower hand, so start with those who are under your care, and the best charity is from the one who is self-sufficient. Whoever strives to support himself, Allah will support him, and whoever strives to be self-sufficient, Allah will make him self-sufficient."* (Narrated by Muslim)

Furthermore, Allah (SWT) illustrates examples of human deviation from the right path in the field of economic matters, as mentioned in His words: *"And Allah sets forth the example of a society which was safe and at ease, receiving its provision in abundance from all directions. But its people met Allah's favors with ingratitude, so Allah made them taste the clutches of hunger and fear for their misdeeds"* (QS. Al-Nahl: 112).

At the same time, Allah (SWT) explains that a grateful and obedient attitude will yield prosperity, as stated in Al-Quran: *"Had the people of those societies been faithful and mindful of Allah, We would have overwhelmed them with blessings from heaven and earth. But they disbelieved, so We seized them for what they used to commit"* (QS. al-A'raf: 96).

In Arabic, the meaning of the word “*kasaba*” is “the effort to seek sustenance and livelihood”. Therefore, it is evident that the hardships they experience are directly caused by their incorrect ways of “seeking sustenance and livelihood”. This expression is directly related to the production and distribution system, both at the macro and micro levels (Alimin, 2018). To put it more accurately, Islam plays a pivotal role in determining an individual’s prosperity or adversity. When a person’s inner self is valued regardless of their social standing, not only it leads to personal abundance, but it also brings blessings to society (Adnan & Bukido, 2020).

Believing in the existence of Al-Ruh (Soul) often leads individuals to consider careers that align with their deepest values and principles. They may seek work that resonates with their sense of morality and ethical standards – choosing paths that they believe are in harmony with their soul's essence.

Al-'Aql (Mind)

The effort to correct the paradigm of thinking encompasses three aspects: (i) a correct understanding of fate and destiny (*qada'* and *qadar*) concerning poverty issues, (ii) a proper understanding of the balance between economic expenditure and human needs, and (iii) a correct understanding that true ownership of wealth belongs to Allah (SWT) (Muhamad Zulfadli et al., 2020). It is essential to have a proper grasp of these aspects to address the issue of poverty effectively. This involves acknowledging that Allah is the ultimate owner of all wealth and that a balanced and righteous approach to economic matters is crucial in alleviating poverty and ensuring social justice.

The awareness regarding the importance of seeking wealth needs to be emphasized among the Muslim community in Malaysia, especially those with low income. This is because poverty can be highly detrimental to the formation of a healthy society, particularly at the individual level. It can lead to various negative implications in

people's lives, especially in terms of their faith (Muhamad Zulfadli et al., 2020). In contrast, urban poverty can have significant effects on the security and tranquility of society.

Individuals may be compelled to engage in activities that harm and disrupt others due to the pressure to meet their physical needs, such as theft and other crimes. Disorder can also arise from the injustice in income distribution among the community (Muhamad Zulfadli et al., 2020).

Ignorance is not only signifying one's lack of information or knowledge; it also includes lack of skills. The immediate disclaimer following the previous statement would be ignorance is different from stupidity. As information is considered a power, individuals who possess information may choose to keep it to themselves as a strategy of obtaining an unfair advantage (Alimin, 2018).

The religious or belief factors such as Sufi or Buddhist lifestyles have long taught that poverty is preferable, even though some religious teachings encourage people to be frugal and develop wealth (Alimin, 2018). A study by Adnan & Bukido (2020) found that the stronger their religious practices are, the less significant it would be for the locals to change the social status of the poor in Kelantan. In other words, changing the social status of the poor in Kelantan is less critical in the context of households than religious motivation. In line with Islamic fundamentalism, the environment in Kelantan is currently recognized as being religiously spiritual. Religious motivation in their behaviors is something that can be quickly expected by any observers.

In summary, Al-'Aql (Mind) cognitive processes - including analytical thinking, problem-solving, decision-making, goal setting, and self-reflection - all play vital roles in the career decision-making process. Individuals often leverage these mental faculties to navigate the complexities of choosing and advancing in their careers.

Al-Qalb (Emotion)

The possession of wealth to attain a comfortable life is the natural disposition (fitrah) of human beings, as created by Allah (SWT). A person with a clear Islamic belief would consider poverty as something that can be changed and as a result, they would be more optimistic, motivated, and committed to overcoming poverty through efforts and work (Muhamad Zulfadli et al., 2020).

Allah (SWT) says: “*Beautified for people is the love of that which they desire – of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return.*” (QS. Āli ‘Imrān, 3: 14)

The Islamic concept of wealth as a loan from Allah (SWT) is in fact, an incentive for the community. Therefore, Muslims are never worried about having excess wealth as it can be given as charity (*sadaqah*), dedicated as endowment (*waqaf*), bequeathed to heirs, or even left in a will upon dying. In the minds of Muslims, all these actions can contribute to perpetual rewards (*‘amal jariyah*) that are highly valued in Islam (Muhamad Zulfadli et al., 2020). Consequently, the Muslim community will no longer harbor feelings and aspirations to acquire and amass wealth indefinitely.

Living in poverty is not something that greatly disturbs the thoughts and emotions of the Muslim community because they have been nurtured with Islamic teachings. Firstly, poverty is something that was prayed for by the Prophet Muhammad (SAW). Secondly, poverty is a symbol of the righteous and pious individuals. Thirdly, poverty is a reason to obtain Allah (SWT)'s love and affection; while fourthly, it is a reason for Allah (SWT) to grant special rewards in the hereafter (Noor Amilatul Najwa, 2019). Nevertheless, the existence of *Faqir Asnaf* in the modern era cannot be ignored. Consequently, Muslim scholars advocate for adopting assertive and proactive approaches to support this group. Simultaneously, it plays a vital role

in accomplishing the objectives of zakat distribution and welfare assistance in Islam.

Recognizing and understanding Al-Qalb (Emotion) is crucial for making well-rounded and authentic career decisions. It is essential for individuals to reflect on their emotional responses, assess how they align with their values and goals, and consider the impact on both short-term and long-term well-being. Integrating emotional intelligence into the decision-making process can lead to more satisfying and fulfilling career choices.

Al-Jasd (Body)

Islam motivates its adherents to acquire wealth and discourages them from neglecting the material aspects of their daily existence. The reason behind this is that a situation can only be transformed when individuals initiate a change within themselves, and this transformation originates from their beliefs and thoughts. To enable humans to lead a balanced and virtuous life in terms of worldly and spiritual fulfillment, they also require good mental health and physical well-being (Nur Syahidah & Muhammad Hisyam, 2022). Simultaneously, by improving their health, the impoverished can increase their productivity in both work and business, resulting in higher income and breaking free from the cycle of poverty (Maymunah et al., 2020).

Spiritual elements and recreation are factors that can contribute to both internal and external health. They are essential needs that can assist humans in leading a meaningful life on this earth (Nur Syahidah & Muhammad Hisyam, 2022). According to Rosni (2020), Prophet Muhammad (SAW) was the healthiest physically and mentally. Based on her analysis, physical and mental strength can be achieved by focusing on five main aspects: (i) devotion to Allah (SWT), (ii) enriching the mind with knowledge, (iii) engaging in physical

activities, (iv) adopting a healthy diet, and (v) maintaining a healthy lifestyle.

Allah (SWT) has facilitated all-natural resources for humankind. Therefore, the first thing that needs to be corrected is improving humanity itself. Subsequently, they may rid themselves of: (i) unjust behavior, which sometimes would manifest as individual crimes against the public in capitalism or as collective actions against individuals in socialism, and (ii) ungratefulness, which can take the form of neglecting the proper and optimal utilization of natural resources (Alimin, 2018). Therefore, human resources do not only mean the ability to produce wealth but also the management of that wealth itself.

Islam does not state that the root cause of economic problems lies in the scarcity of natural resources or in the conflict between production forms and their distribution. Instead, it originates from the attitudes and actions of human beings. Thus, social security, tranquility in provision, the safety of socialization elements, and the development of human beings in terms of material and moral aspects – they all begin with a healthy body. It is to ensure survival, clothing, shelter, and staple food – up to the guarantee of security that eradicates all factors causing fear, anxiety, and unrest. Islam has placed all these elements in the category of “primary needs and demands”; hence, they are not “rights” or “supplements”, but they are “obligations”. By realizing them, religious duties and ritual acts are fulfilled. As mentioned by al-Ghazali, the welfare of religion can only be achieved by ensuring security in fulfilling these vital needs (Alimin, 2018).

Regarding the essence of Islam’s perspective on fulfilling basic needs, al-Ghazali further clarifies that the welfare of religion can only be achieved through the realization of worldly welfare. Thus, the welfare of religion is attained through knowledge and worship; both

can only be achieved with: (i) a healthy body, (ii) ensuring survival, and (iii) meeting needs, such as clothing, staple food, and security (Irijanto et al., 2015).

Al-Ghazali also explains that religious obligations can be fulfilled by meeting all worldly needs. As Allah (SWT) says: "And it is thus that We appointed you to be the community of the middle way so that you might be witnesses to all mankind and the Messenger might be a witness to you." (QS. Al-Baqarah:143)

Allah (SWT) also says: "... And they ask you what they should spend. Say, "The excess [beyond needs]. Thus, Allah makes clear to you the verses [of revelation] that you might give thought". (QS. Al-Baqarah:219)

In summary, the Al-Jasd (Body) can play a crucial role in shaping career decisions. Individuals may seek career paths that align with their physical capabilities, promote a healthy work-life balance, and consider the long-term impact on their overall health and vitality. Integrating physical well-being into the decision-making process contributes to a holistic approach to career planning and sustainability.

Al-Insan (Human)

Zakat is the distribution of wealth from the giver to the recipients of zakat. It plays a role in stabilizing the country's economy and restoring the financial position of both the people and the nation (Tlemsani et al., 2023). In essence, zakat is the manifestation of Islamic justice in sharing wealth and the sincere effort of Islam to narrow the gap between the rich and the poor within a country.

In Islam, it is forbidden to engage in any actions that could inconvenience or harm others, even in times of desperation. Hence, all criminal activities, whether driven by spiritual or material necessities, are prohibited in Islam – even under desperate conditions. Additionally, unfair distribution of income and wealth within society

can potentially lead to unrest and turmoil ([Muhamad Zulfadli et al., 2020](#)).

Based on the challenges faced by the Muslim community today, poverty eradication efforts need to be differentiated into short-term and long-term approaches. The short-term approach involves efforts to increase the income of poor families through aid (assistance), loans, skill enhancement, marketing improvements, and creating opportunities in various economic sectors. On the other hand, the long-term approach focuses on improving the education of children from poor backgrounds, enabling them to escape poverty as they grow up ([Liu et al., 2021](#)). In order to determine the form of assistance to be provided, it is essential to categorize and prioritize the families in need, as the poor are not a homogenous group. Therefore, in designing and formulating poverty eradication programs, categorization should be based on the specific forms of poverty eradication efforts to be implemented ([Singh & Chudasama, 2020](#)).

Islam promotes the utilization of all the gifts bestowed by Allah (SWT) for virtuous purposes. Dynamic economic progress acts as a deterrent to wealth hoarding. From an Islamic standpoint, accumulating substantial wealth without purpose can result in undesirable traits like arrogance, pride, oppression, and exploitation of the less fortunate ([Kazak & Çeker, 2022](#)).

Dynamic economic growth opens employment and business prospects for the community. However, it is crucial that this growth benefits everyone fairly, even though Islam acknowledges variations in skills and abilities among individuals. Income disparities arising from diverse blessings from Allah (SWT) can be resolved through Islamic practices like zakat and charitable donations ([Al-Rawi et al., 2023](#)), which promote equitable redistribution.

Md Radzi ([2020](#)) emphasizes the involvement of various stakeholders in the reform and development process by integrating

Islamic values into all aspects of life. Political leaders, religious scholars, ethicists, educators, sociologists, policymakers, and media professionals play crucial roles in their dedication and contributions – enabling modern Muslim societies to embrace development initiatives and confront future challenges.

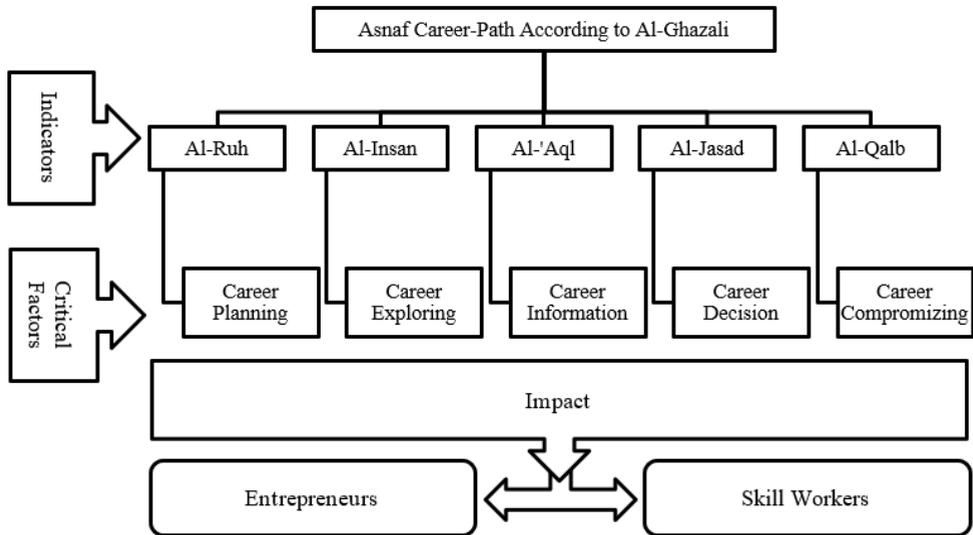
From the Islamic viewpoint, the notion of a fulfilling life is dynamic and goes beyond mere financial assessment. These aspects must not only be adaptable to economic circumstances and contemporary requirements, but also maintain a flexible and open approach to enhancements (Nur Syahidah & Muhammad Hisyam, 2022). Poverty, as a social problem, can be attributed to several factors; among them are ignorance, apathy, disease, dishonesty, and dependency (Khan, 2022).

Al-Insan (Human) can significantly shape the process of making career decisions. These relationships play a fundamental role in advancing professional development, offering a support network, and creating avenues for opportunities that can shape the course of one's career. Both developing and sustaining robust interpersonal ties stand as a key element in strategic career planning.

Al-Ghazali extensively explores the topic of human development, emphasizing the interconnectedness of various human elements. He expounds a notion that the spiritual aspect or spirituality (referred to as al-ruh) must be purified as a foundational step before addressing the heart (al-qalb) and the mind (al-'aql). This purification process subsequently influences emotions, such as love, sadness, and frustration – ultimately shaping one's physical behavior (body) and fostering social connections among individuals (Mohd Nor et al., 2022).

Figure 2

Asnaf Career Path Conceptual Framework According to Al-Ghazali



Source: Authors' analysis.

CONCLUSION

To further increase the income and productivity of the poor and needy recipients, it is proposed that every eligible individual who possesses the capability and physical strength should be encouraged to participate in skill-based courses or programs. In addition to aiding their basic needs, it is considered reasonable and necessary to offer support in the form of skill development. If the needy recipients are only provided with financial aid, it may be challenging for them to break free from their current circumstances. The concept of providing skill-based assistance can be likened to teaching them how to fish. There are various skill courses that can be offered to the poor and needy, particularly those in the destitute category. Courses related to skills such as electrical work, food preparation (cakes, bread, etc.), and related areas can be provided. Hairdressing and grooming courses are

also among the skills that can be offered to the poor and needy. By empowering them with skills, these individuals can stand on their own feet and strive to earn a living and support their families in the long term. On the other hand, if they are simply given fish (financial aid), it will only suffice to meet their short-term needs. Through the skills provided, it adds value to the lives of the poor and needy in enhancing their quality of life.

The five fundamental elements of human existence, which are al-Ruh (Soul), al-Insan (Humanity), al-'Aql (Intellect), al-Qalb (Emotion), and al-Jasad (Body), play a significant role in shaping the career path of *Asnaf Faqir*. These principles are important in planning, exploring opportunities, gathering information, and determining their career paths as entrepreneurs or skilled workers.

Al-Ruh emphasizes the importance of spiritual growth and self-discovery, guiding individuals to prepare for the eternal afterlife. It encourages inner purification and seeking closeness to Allah through righteous deeds. Al-Insan highlights the role of economic beliefs in shaping behaviors and actions concerning income generation, savings, and investment. Understanding and addressing these beliefs are crucial in combating poverty and fostering sustainable economic development. Al-'Aql calls for a correct understanding of fate, balanced expenditure, and recognizing that true ownership of wealth belongs to Allah. Proper grasp of these aspects can effectively address poverty. Al-Qalb acknowledges the impact of emotions on both motivation and commitment to overcoming poverty. It instils optimism and determination in individuals to work hard and seek a balanced life. Al-Jasad emphasizes the significance of physical health and well-being in breaking free from poverty. Islam encourages seeking wealth while considering the welfare of society and the hereafter.

Zakat, as an Islamic practice, plays a crucial role in sharing wealth and narrowing the gap between the rich and poor. It promotes economic justice and stabilizes the nation's economy. To combat poverty effectively, both short-term and long-term approaches are essential. These include aid, skill enhancement, education improvement, and equitable redistribution of wealth through zakat and charitable donations. Embracing Islamic values and involving various stakeholders in the reform and development processes are vital in confronting future challenges and fostering dynamic economic growth.

In conclusion, Islam's teachings encompass a holistic approach to poverty eradication, considering both material and spiritual aspects of human existence. By embracing these principles and implementing equitable practices, the *Asnaf Faqir* can strive towards a fulfilling and prosperous life. Policymakers, educational institutions, businesses, and individuals – they all play a role in fostering human capital development. Strategies aimed at improving access to quality education, vocational training, health services, and creating supportive work environments contribute to enhancing human capital and realizing its full potential.

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The data presented in this study are available upon request from the corresponding author.

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Conflicts of Interest

The authors declare that they have no conflicts of interest.

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