

# An Analysis of Poverty Alleviation in an Islamic Perspective

By

**Alhaji Bukar Mustapha**

**Baba Shettima Nur**

Department of Economics

Borno State University, Maiduguri

&

**Abdullahi Adamu**

Department of Economics

College of Education and Legal Studies, Nguru Yobe State

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## Abstract

*This study deals with an analysis of poverty alleviation in an Islamic perspective. It was clearly released that poverty is a complex multidimensional problem with origin in both national and international domains. The research used both primary and secondary data. The presentation come in form of descriptive statistics which involved the use of simple percentage, and tables. the results of the research showed that conventional ways of alleviating poverty are in vain, the only alternative is full-scale Islamization of the economy and economic activities such as elimination of interest (Riba) and other un-Islamic practices.*

## Introduction

Poverty is one of the oldest enemies of mankind. On the other hand, the struggle between the 'haves' and 'have nots' has led to decline of many empires and civilization and on the other hand caring for the poor has invariably resulted in peace, progress and prosperity. These historical lessons have led to a universal recognition that alleviation of poverty should remain a high priority among the goals of mankind. However, approaches towards achieving this have differed and despite decade of debate and evaluation of controversy concerning situation strategies and policies for poverty alleviation.

The precise definition of poverty has been an age long controversy both in theory and practice. In fact, the definition of poverty is difficult and very wide, thus different scholars under different socio-economic environment have attempted to say something concerning the syndrome based on their own perception and method of analysis. Robert S. McNamara "Poverty is a condition of life so limited as to prevent the realization of the potentials of the genes. A condition of life so degrading as to insult human dignity (the assault on word poverty, a world bank report (1978) James Spelt, an administrator of United Nation development programme (UNDP) defined poverty as a state of dispossession or deprivation in which people are not deprived of their income but also of opportunity, employment and most importantly, dignity (UNDP Report, 1996).

The global strategies for poverty alleviation as developed over the last 50 years have a number of useful elements. Most of these are well recognised in Islam. Yet the Islamic approach toward

poverty alleviation is quite distinct. Salient features of this approach are discussed below. The strategies for poverty alleviation method above inevitable involve two trade-offs.

- i. Between the interest of the 'haves' and 'have nots'
- ii. Between the role of public sector versus the market

In both of these areas, the Islamic approach has some distinct features.

To begin with Islam teaches us that the life in this world is a test. This life will be followed by an eternal life in which reward or punishment will depend on how one fares in this test, for both rich and poor and prescribes codes of behaviour for both. On the one hand it advises the poor not to bear a grudge against those who have been given more and on the other hand, it encourages the rich to share wealth with the poor freely (Qur'an 3:92) and Kanz Al-Ummal Vol. 3 Hadith number (128). It advises all able-bodied person to work hard to earn a living and treats such work as worshiping God. At the same time, Islam makes it obligatory for the society to fulfil the basic needs of all those who are unable to earn these for reason beyond their control. It assures the poor that, they will be highly rewarded in the life hereafter for bearing their hardships patiently and at the same time assures those who come forward to relieve such hardships of an equality rich reward. In this way, Islam works on both ends of the of equation. It minimizes the needy reduce poverty and promote social cohesion and at the same time the negative effects on individual incentives that ordinarily accompany redistribution schemes. The giver drives positive utility and enjoys rather than resents sharing his income and wealth others (Qur'an 2:185). It also minimizes the negative effects on work effort that ordinarily accompany unemployment and disability benefits and help parasitic tendencies.

### **Statement of the Problem**

Poverty is a dynamic reality many factors interact to produce a certain level of poverty. Economic growth remains the most important factor in these dynamic. However, the development experiences over the last 50 years show that while economic growth is necessary condition for poverty reduction in general, this alone is by no means sufficient. The persistence of poverty in the midst of plenty has always generated a debate among scholars with respect to the causality and interaction between growth and inequality. Many have argued that pattern of growth actually widens income disparities between the rich and poor, increasing poverty in many developing countries.

Poverty itself is a complex multidimensional problem with origins in both the national and international domains. It is true that billions of people are living below poverty level of less than one dollar a day as stated by united nation in United Nation Development Programme (UNDP) report 2000. Despite the growth experienced by many countries in the last 30 years, absolute poverty and deprivation still exist on a large scale which is unacceptable in the 21<sup>st</sup> century.

Poverty has persisted in varied degree in societies and communities around the world since recoded history, regardless of resources endowment, the stage of development, level of technology and social structure. Throughout history, individual and social values especially where equalitarian ideology ranks high, have been important determinants of low individual and society view as an issue that requires attention at the society level.

The persistence of the poverty across the world and inability of the conventional ways of alleviating poverty to provide solution to the problem have motivated the researcher to carry out with a view of proposing Islamic way of alleviating poverty as alternative to the conventional

means of alleviating poverty and also give recommendations. In summary, the close related problem of poverty and income inequalities has been the focus of the debate at all time on every intellectual and political forum. Any programme that by passes the twin issues of poverty and income inequalities cannot be considered as a plan for economic development.

The main objective of the study is to present Islamic way of alleviating poverty as a global alternative to the conventional system. Through acquiring the drive knowledge of Islam (Qur'an and Hadiths) with potentials for radical transformation of humanity, since the conventional system has failed. The specific objectives are to: (i). Determine the causes, effects and implications of global poverty, (ii). Examine what government and nongovernment Organisation (NGO) have done so far in alleviating poverty both in the conventional and Islamic perspective,

Since Islam is a universal religion, this study will be on the entire universe with reference to one of the members of the organization of Islamic Countries (OIC) particularly Nigeria. The main thrust of this study would be an analysis of the dimensions, nature and extent of poverty and various approaches and strategies that have been used to combat poverty in Islam.

### **Review of Related Literature and Theoretical Framework**

Ken Cpates and Richard Silburn who conducted a major study of poverty in Nottingham argue that, 'poverty has many dimensions, each of which must be studied separately, but which in reality constitute a interrelated network of depressions. The U.S Council of economic advisors stated in 1964, the vicious cycle, in which poverty breeds poverty, occurs through time and transmit its effects from generation to another. There is no beginning to the cycle, no end (quoted in Moynithan, 1968). These two statements contain the kernel of the theory that views poverty as a positive feedback system, that is a system in which each part reinforce the others and so maintains the system as a whole. This theory sometime known as the 'vicious circle' theory of poverty, argues that the various circumstances of the poor combined to maintain them in poverty, they are trapped in the situation with little chance escaping. Although the theory has some merits, it will be argued later it provides only a partial explanation for poverty.

The US Presidential commission on income maintains programmes illustrate the need to view poverty as a positives feedback system. Majority of Americans officially designed as poor have inadequate diets which can have various consequences. Poor nutrition during pregnancy can increases the possibility of premature birth. Protein deficiency during early childhood can retard brain development etc.

The majority of the American poor live in accommodation officially classified as substandard housing by US department of Housing Condition theses houses are often overcrowded, unsanitary and constitute a health hazard, reinforcing the danger to health caused by inadequate diets.

The above examples illustrated how the various circumstances in the life of poor combined to maintain poverty can be multiplied. However, despite the abundant evidence to support the view of the poverty as a positive feedback system, the theory is inadequate as an explanation of poverty instead of answering the question 'why poverty' the exist how is it maintain?

Furthermore, the Islamic theory of basic needs as developed by Ahmad Kurshed will be employed to analyse the mutual causative relationship that inhibit development in this respect consumption need becomes the prime mover of Islamic economics. In the Islamic system, human needs are recognised at three (3) levels:

**1. Daruriyat or Necessity:**

This refers to items without which life would be meaningless. They include religion, life, mind, offspring, wealth and shelter.

**2. Hajiyat or Convenience:**

They refer to items which are not quite fundamental but are required to ease difficulties in attaining decent life. These include prevention against sickness, seeking for specific types of education e.g., science and technology etc.

**3. Tahsiniyat or Luxuries:**

This refers to items which make life more lively or bright. Example of which are recreational facilities, fine furniture, jewellery, TV set etc.

In Islam there for basic necessary of life are taken care of first before convenience and luxuries, where only necessity can be meet with the available resources. i.e., all the resources will be allocated to the production of the basic necessity and for the other two, but in an economy where surplus exist after the fulfilment of the first, then second one will be called for and where the first and the second are satisfied and surplus is still exists the third one would also be satisfied, never the less, Islamic economics has given emphasis on the need and therefore, urge adherence to the principles of moderations, particularly with respect to luxuries.

**Literature review**

According to Dudley (1975), poverty: its concept and definition. A proceeding of 1975 annual conference of the Nigerian Economic Society (NES) titled poverty in Nigeria identified the basic needs of society to include food, clothing, shelter, education, health, employment and mobility. In all cases, at household or individual levels, poverty is perceived in terms of inability to eat and cloth oneself adequately, inability to effect other basic necessities such as decent shelter, inability to meet social and economic obligation, lack of gainful employment, physical insecurity, lack of skills and adequate assets, similarly ignorance, powerlessness among others. Having looked at various definition and meanings of poverty, it is observed that there are some conceptual differences, as most were characterised with lack of prevision and universality that poverty can be defined meaningful in a particular historical setting of time and space. Conceptually, it must be set of the prevailing convention of society in question that there is an interdependence of material and non-material poverty is difficult to defined without simultaneously relating to its cause.

Haralambos (1980), in his work Sociology theme and Perspective view poverty in three (3) different ways:

**1. Absolute Poverty:**

Since 19<sup>th</sup> century when rigorous studies of poverty began, researchers have established a fixed yardstick against which to measure poverty. Ideally, such a yardstick would be applicable to societies and should established a fixed level, usually known as poverty line, below which it ends. This concept of poverty is known as absolute poverty. It usually involves a judgement of basic human needs and is measured in terms of the resources required to maintain health and physical efficiency. Most measures of absolute poverty are often known as subsistence poverty since it is based on assessments of minimum sentences requirements. It is usually measured by pricing the basic necessities, of life, drawing a poverty line in term of this price, and defining as poor those whose income falls below that figure of one (1) nowadays.

## 2. **Relative Poverty:**

In view of the problems involved in using absolute poverty as a yardstick in measuring poverty, many researchers have abandoned the concept of absolute standard based on nations of physical and/or cultural needs. In their place they have developed the idea of relative standards, that is standard which are relative to the particular time and place. Thus, the idea of absolute poverty has been replaced by the idea of relative poverty. Relative poverty is measured in terms of judgement by members of a particular society of what is considered a reasonable and acceptable standard of living and style of life according to the conventions of the day, just as convention change from time to time and place to place, so will definition of poverty. Peter Townsend argues that, individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain in types of diets, participative in the activities and have the living conditions and amenities which are customary, or at least widely encouraged and approved, in the society which they belong. Their resources are so seriously below those commended by the individual or family ordinary living patterns, customs and activities.

## 3. **Subjective Poverty:**

To the concepts of absolute and relative poverty, can subjective poverty be added a third, Subjective poverty, this refers to whether or not individual or groups feel they are poor. Subjective poverty is closely related to relative poverty since those who are defined as poor in terms of the standard of the day will probably see and feel themselves to be poor. However, this is not necessarily the case. For example, a formerly wealthy individual reduced by circumstances to a moderate lower-middle-class income and life style may feel poor but other members of society may not regard him as such. Conversely, individual and groups judged in terms of majority standards to be in poverty may not see themselves as poor, many old age pensioners may fall into this category since their expectations of acceptable may be lower than those of most members of society. The concept of subjective poverty is important since to some degree, people act in terms of the way they perceive and define themselves. Thus, the blame ghetto riots in low-income area of American cities during the late 1960's were more to a growing intensity of subjective poverty than to any change in circumstances of the poor.

## **Empirical Literature on Zakah System**

The institutions of zakat are regarded as backbone of financial policy in an Islamic state. Although the institution does exist in Muslim society, however, a mechanism for collection and disbursement at the state level is missing in most Muslim countries. Recently, United Nation (UN) has accused Saudi Arabian government for collection and disbursement of zakat to appropriate individuals, communities, and countries in the name of supporting terrorism, therefore, empirical studies for real economics are rare as well as limited in scope and coverage, the following are a few examples that incorporate Zakah in the system and evaluate its effects.

Fahim (1980), this model is designed with the objective of testing the contention that the level of saving will be lower in Islamic framework than if the same economy operates on a non-Islamic basis. Two arguments are offered to nullify this hypothesis that aggregate consumption level under Islamic premises will be lower than that of a non-Islamic premises, and even if there is any change of short-run decline in the aggregate savings due to enforcement of Zakah, this adverse effect will soon be wiped out and the long run savings as well as the growth rate will be higher. Intuitively, these arguments follow from the income distribution effects of Zakah, which causes

the poor section of society to enter ultimately into the group of savers as their living condition improve.

The model incorporated *Infaq* (an act of spending in the way of Allah). In the consumption behaviours of Muslim households and derives the macro consumption functions for an Islamic economy. A simple macro-economic model is formulated to trace the effects of Zakat on savings, growth and income distribution. The model is then used to study different cases under different behavioural assumptions through numerical forecasts. The results are then compared with the case of secular consumption function and it is shown that an Islamic model with Zakat and/or other virtues shows better results.

Shirazi et al (2000); this study aims at estimating the effects of in fact poverty alleviation using data HIES 1999-2001 at a micro level. The study uses different estimates of the extent of poverty and relies on at least three measures for its incidence namely: the head count, the poverty gap and the foster-greer-thurbeck, the expenditure-based measure through a long-linear function. The methodology is simple, the incidence of poverty is calculated through the percentage changes measures with and without *Infaq*. The impact of other qualitative variables (live the household size, education levels of the head of family and the numbers of the earners in the family) on the incidence of poverty also studied. The study was followed by a more elaborated study (Shiraz 2000) evaluated the performance of Zakah and Ushr (law of Zakah, it means a rate of ten percent (10%) liveable on certain types of wealth/output/income) system in Pakistan using recent data.

### Methodology

This research used both primary and secondary sources of data. The primary data was obtained by administering questionnaires and face to face interview with some prominence Ulamas. The primary sources use questionnaires, where 142 questionnaires were distributed, completed and returned. While the secondary sources of data were obtained from documented evidence, mostly Islamic publications (Holy Qur'an and Hadith), world bank annual report, United Nation Development Programme (UNDP), the Federal Ministry of Statistic of many countries particularly Islamic nations. Other sources of secondary data are recommendations of data on poverty in some members of the Organization of Islamic Countries (OIC), as well as relevant international publication and other published and unpublished materials. Such as international journals, internet data, etc. s

The method of data analysis used in this research was descriptive statistics which involved the use of SPSS software to analyse the data. And in some instances, economic reasoning would be used in the process of such analysis.

### Data Analysis, Results and Discussion

Simple percentage, and tables were used to present the responses to questionnaires distributed and retrieved.

**Table 1, Sex Distribution of the Respondents**

Sex	Number of respondents	Parentage of respondents (%)
Male	133	94%
Female	9	6%
Total	142	100%

Source: Field Survey (2022).

Table 1 shows the sex distribution of the respondents 133(94%) of the respondents are male while 9 (6%) of the respondents are female.

**Table 2, Age Distribution of the Respondents**

Age Bracket	Number of respondents	Parentage of respondents (%)
18-25	9	6%
26- 35	38	27%
36-45	60	42
46 and above	35	25
Total	142	100%

Source: Field Survey (2022).

Table 2 shows that, the age distribution of the respondents 0(6%) of the respondents falls with the age bracket of 18-25, 38(27%) within 26-35, while 60(42%) falls within 36-45 and 35(25%) falls within the age bracket of 46 and above. Therefore, the results show majority of the responded which is 42% falls within the age of 36-45 years.

**Table 3, Marital Status of the Respondents**

Marital Status	Number of respondents	Parentage of respondents (%)
Single	6	4%
Married	132	93%
Divorced	3	2%
Widowed	1	1%
Total	142	100%

Source: Field Survey (2022).

Table 3 shows that, marital status of the respondents 6(4%) of the respondents are single, 132(83%) of the respondents are married 3(2%) are divorced and 1(1%) of the respondents is widowed. This implies that the majority of the respondents are married.

**Table 3, Educational Qualification of the Respondents**

Educational qualification	Number of respondents	Parentage of respondents (%)
Qur'anic (Sangaya Education)	61	43%
School Leaving Certificate	3	2%
SSCE	5	3%
ND/NCE	24	17%
B.Sc./HND	49	35%
Total	142	100%

Source: Field Survey (2022).

Table 4, shows that, the educational qualification of the respondents 61(43%) of the respondents attended the informal Qur'anic education (Sangaya education), 3(3%) of the respondents are having primary school certificates, 5(3%) are SSCE holders, 24(17%) are ND/NCE holders and 49(35%) of the respondents are B.Sc./HND holders. This Implies that, the majority of the respondents attended the informal Qur'anic education (sangaya education).

**Table 5, Occupational Distribution of the Respondents**

Occupation	Number of respondents	Parentage of respondents (%)
Business	40	28%
Farmer	74	52%
Civil servant	28	20%
Total	142	100%

Source: Field Survey (2022).

Table 5 shows that, the occupational distribution of the respondents 40(28%) of the respondents are businessmen, 74(52%) are farmers and 28(20%) of the respondents are civil servant. This implies that, the majority of the respondents engaged in farming activities.

**Table 6, family size of the Respondents**

Family size	Number of respondents	Parentage of respondents (%)
Nuclear family	35	25%
Extended family	107	75%
Total	142	100%

Source: Field Survey (2022).

Table 6 shows that, family size of the respondents 35(25%) of the respondents are having nuclear family, while 107(75%) of the respondents are having extended family. This implies that, the majority of the respondents has extended family.

**Table 7, Annual Income Distribution of the Respondents**

Income per annum	Number of respondents	Parentage of respondents (%)
Below ₦150,000	7	5%
₦151,000 – ₦250,000	22	15%
₦151,000 – ₦250,000	19	13%
₦151,000 – ₦350,000	32	23%
₦351,000 – and above	62	44%
Total	142	100%

Source: Field Survey (2022).

Table 7 shows that, the annual income of the distribution of the respondents 7(5%) of the respondents earn income of below ₦150,000 per annum, 22 (15%) are having an annual income between ₦151,000 – ₦250,000, 19 (13%) there income falls within the range of ₦151,000 – ₦250,000, 32 (23%) are having annual income level of between ₦251,000 – ₦350,000, and 62 (44%) pf the respondents are having an annual income of ₦351,000 – and above. This implies that, the majority of the respondents are having annual income of ₦351,000- and above.

**Table 8, which of the following economic class formed the majority in your society?**

Responses	Number of respondents	Parentage of respondents (%)
High class	2	1%
middle class	12	8%
Low class	128	91%
Total	142	100%

Source: Field Survey (2022).

Table 8 shows that, the economic formed majority in one’s society. It shown that, 2(1) of the respondents affirmed that the majority of members of the society are not within the high class. While 12(8) of the respondents are within the middle class. And 128(91) of the respondents are within the low-income class. That means majority of the respondents falls within the low income level.

**Table 9, how will you assess the level of poverty in your society?**

Responses	Number of respondents	Parentage of respondents (%)
Increasing	142	100%
Decreasing	0	0
Total	142	100%

Source: Field Survey (2022).

Table 9 shows that 142(100) of the respondents assessed the level of poverty in their society and concludes that the poverty level in their society is at increasing level. Due to decreases in the value of naira and high inflation level.

Table 10, Most scholars have attributed the increasing level of poverty to the existence of the conventional system (un-Islamic) such as usury or interest

Responses	Number of respondents	Parentage of respondents (%)
Yes	139	98%
No	3	2%
Total	142	100%

Source: Field Survey (2022).

Table 10 shows that, the existence of conventional socioeconomic and political system is responsible for increasing level of poverty in a society. It can be seen that 139(98) of the respondents have attributed the increased in the level of poverty due to some un-Islamic practices such as usury or interest. While 3(2%) of the respondents believed that Un-Islamic practices alone would not increases the level of poverty.

**Table 11, Do you think the tools used in Islamic socio-economic and political system such as Zakat, Baitul Mal, an Islamic profit-sharing system are applicable in poverty alleviation in society?**

Responses	Number of respondents	Parentage of respondents (%)
Yes	140	99%
No	2	1%
Total	142	100%

Source: Field Survey (2022).

Table 11, shows that, the application of Islamic socio-economic and political tools in alleviating poverty in a society. It indicates that, 140(99%) of the respondents agreed the applicability of Islamic socio-economic tools such as Zakat, Baitul Mal can alleviate poverty while 2(1%) hesitated. This implies that, majority of the respondents affirmed the effectiveness of Islamic socio-economic and political tools such as Zakat, Baitul Mal and Islamic profit-sharing system towards alleviating poverty.

**Table 12, What system do you prefer as a method of alleviating poverty**

Responses	Number of respondents	Parentage of respondents (%)
Islamic	142	100%
Conventional	0	0
Total	142	100%

Source: Field Survey (2022).

Table 12 shows that, an economic system preferred in alleviating poverty. The entire respondents strongly believed that Islamic socio-economic system is the only alternative in alleviating poverty than the conventional system.

**Table 13, How will you assess the effectiveness of the conventional ways of poverty alleviating in Nigeria**

Responses	Number of respondents	Parentage of respondents (%)
Effective	53	37%
Not effective	89	63%
Total	142	100%

Source: Field Survey (2022).

Table 13 shows the efficacy of the conventional ways of poverty alleviation in Nigeria. 53(37%) of the respondents have assessed that the conventional poverty alleviation programme are effects in Nigeria. While 89(63%) of the respondents disagreed with the effectiveness of the conventional ways of alleviating poverty as practiced in Nigeria. This implies that, the majority of the respondents stated the default of the conventional poverty alleviation programmes in alleviating in Nigeria.

**Table 14, Did the previous poverty alleviation programme achieved their goal.**

Responses	Number of respondents	Parentage of respondents (%)
Yes	20	14%
No	122	86%
Total	142	100%

Source: Field Survey (2022).

Table 14, shows the disposition of whether the previous poverty alleviation programmes have achieved their goal of eradicating poverty or not. 20(14%) of the respondents agreed that the previous poverty alleviation programmes have achieved their goal of eradicating poverty, while the remaining 122(86%) of the respondents stated that, the previous poverty alleviation programmed did not achieved their goal of eradicating poverty in Nigeria. This implies that, the previous poverty alleviation programmes have not achieved their goals based on the responses from the respondents.

**Summary**

The research highlights the Islamic approach towards poverty elimination and the role of the Islamic system in this respect. Institutions included in this research such as Zakah, elimination of Riba (premium must be paid by the borrower to the lender along with the principal amount as a condition for loan). Takaful (an alternative to the contemporary insurance contract), irfaq (an act of benevolence/charity for seeking the pleasure of Allah) etc. played an important role in reducing poverty levels and improving income distribution. While each of these institutions can make a significant contribution towards the global poverty eliminations, the combined impacts of all would be much greater than their additive impact. Islamic ethic supports alleviation strategies that are based on the principles of promoting economic growth with productive equity.

**Conclusion**

The study concluded that, the enforcement of Zakat enhances the consumption profiles of the masses in the short-run which raises general demand, investment and employment in the long-run via the multiplier effects.

The study established the viability of Islamic system of finance and distribution on efficiency and equity grounds and logicity presents a strong case of the initiation and prompt implementation of an Islamization of programmed. This is the need of the time to reduce the grievances of the poor masses. The does not claim that, the introduction of zakat as a fiscal instrument for redistributing and the abolition of interest from financial transaction are the only requirements of an Islamic system.

### **Recommendations**

The study made the following recommendations:

- a. Islamic NGOs should take a comprehensive approach, including creating the awareness of people about social problems and their role in solving them. This is not a gender-based approach, especially focused on men and women. The focus of Islamic NGOs will be family, even when a recipient of the project turns out to women. Such NGOs should have a proportionate balance between men and women beneficiaries.
- b. Government should help Islamic institutions by giving them interest free loans, which they can invest in various activities designed to benefit the poor.
- c. Government of Islamic countries should as a policy promote means of eradicating Riba from society to save it from the long-term negative impact of Riba on economic growth and development.

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