

Thematic Study of Poverty in the Al-Qur'an (Islamic Economic Perspective)

Yuliansyah^{1*}, Achmad Abubakar², Hasyim Hadade³

^{1*}Politeknik Negeri Sambas, Indonesia

^{2,3}Universitas Islam Negeri Alauddin Makassar, Indonesia

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ABSTRACT

In the Islamic perspective, poverty arises due to structural causes, namely because of human crimes against nature (QS Ar Ruum: 41); indifference and greed of the rich (QS Ali Imran: 180); some humans are unjust, exploitative, and oppress some other humans (QS At Taubah: 34); concentration of political, bureaucratic and economic power in one hand (QS Al Qashash; 1-88); poverty arises due to external turmoil such as natural disasters or wars so that countries that were originally rich turn into poor. This research uses a qualitative approach related to poverty alleviation strategies in an Islamic perspective. The results showed that the strategy of poverty alleviation in an Islamic perspective included: 1) Encouraging economic growth that provides broad benefits to the community (pro-poor growth); 2) Encouraging the creation of a state budget that favors the interests of the people (pro-poor budgeting); 3) Encouraging infrastructure development that provides broad benefits to the community (pro-poor infrastructure); 4) Encouraging the provision of basic public services that favor the wider community (pro-poor public services); and 5) Encouraging equity and income distribution policies that favor the poor (pro-poor income distribution).

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**Corresponding Author:**

Yuliansyah,
Politeknik Negeri Sambas,
Higher Education Area, Sejangkung Village Street, Sebayon, Sambas District, Sambas Regency, West Kalimantan,
79463, Indonesia
Email : yulian85pmk@gmail.com

1. Introduction

Poverty is one of the complicated problems faced by mankind. The results of a survey conducted by Sam Mountford which was released on January 17, 2012 placed the issue of poverty as a crucial problem compared to other problems.(Ilmi, 2017). The problem of poverty has always been a disease that grips every country, including Indonesia. The complexity of these problems does not only concern poverty itself but also its implications which permeate all aspects of life; the level of health conditions, educational infrastructure, increasingly rampant corruption, unemployment and layoffs which are everyone's fears, where the next big impact is the neglect of the welfare of the people or society(Halimang, 2020; Setiawan, 2020).

In the Indonesian context, the state constitution explicitly states through article 34 of the 1945 Constitution that the poor are the responsibility of the state. Even so, the Koran, which is the holy book of the majority of Indonesian people, has given messages on how to overcome poverty. Instead of poverty becoming less and less, poverty is actually increasing rapidly. The role of the government is again being questioned, the paradox of the normative verses of the Qur'an with everyday reality is also unavoidable(ARWENI, 2019).

The reality of poverty in the end attracted attention again in order to give birth to offers to overcome the problem of poverty, including the Koran which attempted to revolutionize Arab society as a form of building the welfare of Arab society at that time. This is because the Al-Qur'an, which is famous for its adage shalihun likulli Zaman wa Makan, must be able to get out of its normative values as a text and be able to

transform its social values so that the Al-Qur'an's solution to poverty can truly be articulated in life. daily(Cantika, 2013).

Poverty is not a matter of destiny, poverty is also not just a personal problem that must be resolved by each individual. Some studies related to thematic studies of poverty in the Qur'an are (Rifai, 2012), other studies explain economic empowerment for the poor (Rodin, 2015), and how to alleviate poverty in the view of the Qur'an (Musafak, 2019). based on the literature review, the research objective is to find out how is the Qur'an's view of poverty and what strategies can be done in alleviating poverty, the focus of the writing that will be described by researchers.

2. Research Method

2.1 Poverty

Generally a situation is called poor if it is marked by a deficiency or is unable to meet the level of basic human needs. Poverty includes non-fulfillment of basic needs which include primary and secondary aspects. The primary aspect is poor knowledge and skill assets, while the secondary aspect is poor social networks, financial and informal sources, such as malnutrition, water, housing, poor health care and relatively low education. Poverty is the inability to meet the minimum standard of living(Adji et al., 2020). The problem of low living standards is also related to small amounts of income, inadequate housing, poor health and health services, low level of public education resulting in low human resources and high unemployment.(Tisniwati, 2012).

Experienceseveral Asian countries show various models of mobilizing the rural economy to fight poverty, namely: Model First, baseon the mobility of labor that is still not utilized (idle) in smallholder households so that capital formation occurs in the countryside(Waluyo, 2013). Labor that is still not utilized in small and smallholder households is a hidden resource and potential for savings(RITONGA et al., 2021). Alternative ways to mobilize rural labor and savings are: 1) using a direct tax on land, as was done in Japan(Triani et al., 2020).2) carried out by compiling an institutional framework in rural areas that allows labor that has not been utilized for capital accumulation without the need to increase wages. This is exactly what China has done, which has implemented a system of cooperative groups and brigades at the lowest regional level (communes). This method turned out to allow for a substantial increase in labor intensity and labor productivity(Mardia et al., 2021).

The second model focuses on the transfer of power from agriculture to industry through market mechanisms(Pangesty & Prasetyia, 2021).The idea that the unlimited labor supply of smallholder households can increase savings and capital formation through market processes(Bahua, 2018).Taiwan's experience provides a good example of resource mobilization from the agricultural sector relying on market mechanisms, without using tax instruments as practiced by Japan. The proportion of output in the agricultural sector was largely maintained as a surplus through the intermediation of landowners and through the pre-World War II terms of trade.

The third model, highlights the rapid growth in the agricultural sector opened by technological advances and the possibility of leading sectors(Cantika, 2013; Waluyo, 2013), this model is known as the Technology-Based Growth Model, or Rural-Led Development. This process will be successful if the following two conditions are met: 1) the ability to achieve high levels of agricultural output growth; 2) this process also creates demand patterns that are conducive to growth. This in turn depends on the impact of linkages to the rural economy through spending on consumer goods supplied from within the sector itself, and through driven investment(Ismail Hasang & Nur, 2020).

The fourth model highlights the spatial dimension in overcoming poverty. Poverty can be overcome by means of easy access to two fields, namely: 1) the economic sector and 2) the social sector(Chaniago, 2015; Ismail Hasang & Nur, 2020).Access in the economic field is divided into two, namely: access to employment and access to economic factors. Access to factors of production consists of: 1) Ease of accessing business capital for the community, 2) Ease of accessing the market for the community, 3) Ease of public ownership of capital. While access in the social sector is divided into two, namely: access to educational facilities and access to health facilities.

This research uses a qualitative approach by reviewing journals and other references that have links or relationships with Thematic Studies on Poverty in an Islamic economic perspective.

3. Results And Discussions

3.1 Poverty in Islamic Perspective

According to language, poverty comes from Arabic which actually expresses extreme poverty. Allah SWT uses the term poor in His word surah al-Balad/90: 16

أَوْ مِسْكِينًا ذَا مَتْرَبَةٍ ١٦

Ministry of Religion Translation 2019(Lajnah Pentashihan Mushaf Al-Qur'an, 2021) 16. or the poor in dire need. This verse shows the obligation of a Muslim to feed the hungry during times of famine, which is especially aimed at orphans who are related to the donor. As the hadith of the prophet Muhammad SAW

عَلَى الصَّدَقَةِ عَلَى الْمُسْكِينِ صَدَقَةٌ، وَعَلَى ذِي الرَّجْمِ اثْنَتَانِ، صَدَقَةٌ وَصَلَةٌ. (رواه أحمد و الترمذي والنسائي)

"Alms to the poor is charity (one deed), alms to people who are related to the family there are two charities, alms and silaturrahim". (History of Ahmad, at-Tirmizi, and an-Nas); Furthermore, what needs to get the main attention is the poor people who are thrown to the ground, namely people who are so poor that they have no place to take shelter. They are for example the homeless, homeless people, street children, and so on.

The word fakir comes from Arabic: al-faqru, means to need/require (al-ihtiyaa). Allah SWT says surah al-Qashash/28:24

فَسَأَى لَهُمَا تَمَّ تَوَلَّى إِلَى الظِّلِّ فَقَالَ رَبِّ إِنِّي لِمَا أَنْزَلْتَ إِلَيَّ مِنْ خَيْرٍ فَقِيرٌ ٢٤

Ministry of Religion Translation 2019(Lajnah Pentashihan Mushaf Al-Qur'an, 2021), 24. So, he (Moses) gave the two women (cattle) to drink. He then moved to a shady place, then prayed, "O my Lord, I really need/need a goodness (sustenance) that You sent down to me."

In a more definitive sense, Sheikh An-Nabhani categorizes those who have wealth (money), but not sufficient for his spending needs as a poor person. Meanwhile, the poor are people who have no assets (money), as well as no income. (Nidzamul Iqtishadi fil Islam, p. 236, Darul Ummah-Beirut). Distinction This category is appropriate for explaining the meaning of two mustahiq zakat posts, namely al-fuqara (faqir people) and al-masakiin (poor people), as His word in surah at-Taubah/9: 60

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَةَ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ٦٠ ﴾

Ministry of Religion Translation 2019(Lajnah Pentashihan Mushaf Al-Qur'an, 2021),

60. "Indeed, zakat is only for poor people, poor people, amil zakat, people whose hearts are softened (converts), to (liberate) slaves, to (free) people who are in debt, for the way of Allah and for people who are on their way (who need help), as an obligation from Allah. Allah is All-Knowing, All-Wise."

Poverty or poverty is a fact, which is seen from any perspective and angle should get an understanding that is in accordance with its reality (Jalaludin, 1993). Dear Capitalist Western civilization, bearer of the Capitalist economic system, has different descriptions/facts about poverty. They assume that poverty is an absolute inability to meet the needs for goods or services. Because needs develop along with the development and advancement of goods or services, they consider that efforts to fulfill these needs for goods and services also experience development and differences.

As a result, the standard of poverty/Poverty in the eyes of the Capitalists has no fixed boundaries. In the United States or in Western European countries, for example, someone who cannot meet their secondary needs is considered poor. However, in Iraq, Sudan, Bangladesh for example, a person who cannot fulfill his secondary needs is not grouped into the poor/poor category. These differences despite the fact that poverty is the same everywhere will affect the mechanisms and ways of solving the problem of poverty (Shihab, 1994).

This is different from the Islamic view, which sees the fact of poverty as the same thing, both in Europe, the US and in Islamic countries. In fact, in any era, poverty is the same essence. Therefore, the mechanism and way of solving the problem of poverty in the Islamic view remains the same, the laws are fixed, do not change and do not differ from one country to another. Islam views that poverty is a fact faced by mankind, both Muslims and non-Muslims (Rifai, 2012).

Islam views that the problem of poverty is a problem of non-fulfillment of primary needs as a whole. Islamic law has defined these primary needs (which concern human existence) in the form of three things, namely clothing, food and shelter. Allah SWT said in surah al-Baqarah/2:233

﴿ وَالْوَالِدَاتُ يُرْضِعْنَ أَوْلَادَهُنَّ حَوْلَيْنِ كَامِلَيْنِ لِمَنْ أَرَادَ أَنْ يُنْمِ الرِّضَاعَةَ وَعَلَى الْمَوْلُودِ لَهُ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ لَا تُكَلِّفُ نَفْسٌ إِلَّا وُسْعَهَا لَا تُضَارَّ وَالِدَةٌ بَوْلِهَا وَلَا مَوْلُودٌ لَهُ بَوْلُهُ وَعَلَى الْوَارِثِ مِثْلُ ذَلِكَ فَإِنْ أَرَادَا فِصَالًا عَنْ تَرَاضٍ مِنْهُمَا وَتَشَاوُرٍ فَلَا جُنَاحَ عَلَيْهِمَا وَإِنْ أَرَدْتُمْ أَنْ تَسْرِعُوا فِصَالَهُمْ فَلَا جُنَاحَ عَلَيْكُمْ إِذَا سَلَّمْتُمْ مَا أَنْتُمْ بِالْمَعْرُوفِ وَاتَّقُوا اللَّهَ وَاعْلَمُوا أَنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ ٢٣٣ ﴾

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233. "Mothers are to suckle their children for two whole years, for those who wish to complete suckling. It is the father's duty to bear their food and clothing in a proper manner. A person is not burdened, except according to his ability. Let not a mother be made to suffer because of her child and let not a father be made to suffer because of his child. The heirs are like that too. If both of them want to wean (before two years) based on agreement and deliberation between the two, there is no sin on both of them. If you want to breastfeed your child (to someone else), there is no sin on you if you give payment in an appropriate way. Fear Allah and know that Allah is Seeing of what you do."

Rasulullah SAW said "Remember, that their right on you is that you do good to them in (providing) clothing and food "(HR Ibn Majah). From the verses and hadiths above, it can be understood that three things (namely clothing, food and shelter) belong to basic (primary) needs, which are closely related to the continuity of human existence and honor. If these basic (primary) needs are not met, it can result in the destruction or decline (existence) of mankind. Therefore, Islam considers poverty as a threat that is usually exhaled by Satan, as the word of Allah SWT in surah al-Baqarah/2:268

النَّيِّطُنُ يُعَذِّبُكُمُ الْفَقْرَ وَيَأْمُرُكُمْ بِالْفَحْشَاءِ وَاللَّهُ يَعَذِّبُكُمْ مَغْفِرَةً مِّنْهُ وَفَضْلًا وَاللَّهُ وَاسِعٌ عَلِيمٌ ٢٦٨

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268. "Satan promises (scares) you poverty and orders you to be abominable (sinful), while Allah promises you forgiveness and His bounty. Allah is All-Wise, All-Knowing."

Thus, whoever and wherever they are, if someone cannot fulfill their basic (primary) needs, namely clothing, food and shelter, can be classified in the group of people who are poor or needy. Therefore, any economic recovery program aimed at alleviating the poor must be aimed at those who belong to that group. Both people have a job, but still cannot meet their basic needs in an acceptable way, namely the poor, or those who do not have a job because of layoffs or other reasons, namely the poor.

If the Islamic poverty benchmark is compared with other benchmarks, a very striking difference will be found. The benchmark of poverty in Islam has a much higher value than other benchmarks. This is because the benchmark for poverty in Islam includes three aspects of fulfilling basic needs for individual humans, namely food, clothing, and food. The other benchmarks generally only focus on meeting food needs alone.

There are various opinions about the causes of poverty. However, in general it can be said that there are three main causes of poverty. First, natural poverty, namely poverty caused by a person's natural condition; for example mental or physical disabilities, old age so unable to work, and others. Second, cultural poverty, namely poverty caused by the low quality of human resources due to certain societal cultures; for example feeling lazy, unproductive, depending on inherited assets, and others. Third, structural poverty, namely poverty caused by system errors used by the state in managing people's affairs.

Of the three main causes, the biggest influence is structural poverty. This is because the impact of poverty can be very broad in society. Poverty of this type is symptomatic in various countries today. Not only in developing countries, but also in developed countries.

The state in managing people's affairs, resulting in structural poverty, caused by the implementation of the Capitalism system which made fundamental mistakes in several respects, including the State's Role. According to the capitalist view, the direct role of the state in the social and economic fields must be kept to a minimum. In fact, it is expected that the state only plays a role in the function of supervision and law enforcement alone. Then, those who play a direct role in dealing with social and economic problems are the community itself or the private sector. For this reason, in a capitalist society we find many foundations. Some of them are engaged in social, educational, and so on. In addition, we also encounter many programs of privatization of state-owned enterprises.

The role of the state like this has clearly made the state lose its main function as the caretaker of people's affairs. The state will also lose its ability to carry out the function of custodian of people's affairs. Finally, people are allowed to compete freely in society. The reality of the existence of the strong and the weak, the healthy and the disabled, the old and the young, and so on, is completely ignored. What then applies is the law of the jungle, whoever is strong wins and has the right to live.

The gap between rich and poor in the world today is the fruit of the very individualistic implementation of the capitalist system. In a capitalist view, poverty alleviation is the responsibility of the poor themselves, poverty is not a burden to the people, the state or wealthy people. It is time for us to seek and apply an alternative system besides Capitalism, without the need for any more bargaining. In Islamic perspective, poverty arises due to various structural causes. First, poverty arises because of human crime against nature, says Allah in surah Ar Ruum / 30:41

ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ ٤١

Ministry of Religion Translation 2019(Lajnah Pentashihan Mushaf Al-Qur'an, 2021)

41. "Corruption has appeared on land and at sea because of what human hands have done. (Through that) Allah makes them feel some of the (results of) their actions so that they return (to the right path)". In this verse it is explained that there has been al-fasd on land and sea. Al-Fasd is any form of violation of the system or law made by Allah, which is translated as "destruction". The destruction can be in the form of natural pollution so that it is no longer suitable for habitation, or even destruction of nature so that it can no longer be used. On land, for example, the destruction of flora and fauna, and in the sea such as damage to marine life. Also included in al-fasd are robbery, piracy, murder, rebellion, and so on.

The destruction occurs as a result of human behavior, for example excessive exploitation of nature, war, weapons trials, and so on. This behavior is impossible for a believer with true faith because he knows that all his actions will be accounted for later in front of Allah. In this verse, Allah emphasizes that not all of the bad effects of destroying nature are felt by humans, but only some of them. Some other bad consequences have been overcome by Allah, including by providing a system in nature that can neutralize or restore natural damage. This means that God loves humans. If Allah did not love humans, and did not provide a natural system to repair their damage, then surely humans would feel all the consequences of their evil deeds. This entire nature will be destroyed and humans will no longer be able to inhabit and utilize it, so they too will be destroyed.

Second, poverty arises because of the ignorance and stinginess of the rich (QS Ali Imran / 3: 180

وَلَا يَحْسِنَنَّ الَّذِينَ يَبْخُلُونَ بِمَا أَنَّهُمْ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرٌ لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ وَلِلَّهِ مِيرَاثُ السَّمَوَاتِ وَالْأَرْضِ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ١٨٠

Ministry of Religion Translation 2019(Lajnah Pentashihan Mushaf Al-Qur'an, 2021)

180. "Never mind those who are miserly with the gifts that Allah has bestowed on them think that (miserliness) is good for them. On the other hand, (avarice) is bad for them. On the Day of Resurrection, they will be clothed with something they used to be stingy with. To Allah belongs the inheritance (that is in) the heavens and the earth. Allah is All-Seer of what you do."

Third, poverty arises because some humans are unjust, exploitative, and oppressive to some other humans, such as consuming other people's wealth in a vanity way (QS At Taubah [9]: 34)

﴿يَأْتِيهَا الَّذِينَ آمَنُوا مِنَ الْأَنْبِيَاءِ وَالرُّهْبَانِ لِيَأْكُلُوا مِمَّا لَمْ يَأْكُلُوا مِنَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّوا عَنْ سَبِيلِ اللَّهِ وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ٣٤﴾

Ministry of Religion Translation 2019(Lajnah Pentashihan Mushaf Al-Qur'an, 2021)

34. "O you who believe, in fact many of the rabbis and monks really eat human wealth with vanity and turn away (people) from the way of Allah. Those who keep gold and silver, but do not spend it in the way of Allah, give them the 'good news' (that they will get) a painful punishment."

From the verse above, it describes the rabbis (Jewish priests) and Christians who really love the world, don't care about getting it in a false way, so that Muslims don't follow such behavior in order to avoid the wrath of Allah SWT.

Fourth, poverty arises because of the concentration of political, bureaucratic, and economic power in one hand. This is illustrated in the story of Pharaoh, Haman, and Qarun who allied themselves in oppressing the people of Egypt at the time of Prophet Musa (QS Al Qashash [28]: 1-88).

Fifth, poverty arises due to external turmoil such as natural disasters or wars so that countries that were originally rich turn into poor. This impoverished natural disaster is like what befell the Sabaean people (QS Saba' /34:15)

لَقَدْ كَانَ لِسَبَإٍ فِي مَسْكَنِهِمْ آيَةٌ جَنَّتِنَ عَنْ يَمِينٍ وَشِمَالٍ كُلُّوا مِنْ رِزْقِ رَبِّكُمْ وَاشْكُرُوا لَهُ بَلْدَةٌ طَيِّبَةٌ وَرَبٌّ غَفُورٌ ١٥

Ministry of Religion Translation 2019(Lajnah Pentashihan Mushaf Al-Qur'an, 2021)

15. "Indeed, the people of Saba' really have a sign (the greatness and power of Allah) in their place of residence, namely two garden plots on the right and left. (We advised them,) "Eat the sustenance (bestowed) by your Lord and give thanks to Him. (Your country) is a good (comfortable) country, while (your God) God is Most Forgiving."

3.2 Strategy Poverty Alleviation in Islamic Perspective

By understanding the root of the problem, it will be easier for us to understand the phenomenon of poverty that is increasingly prevalent around us. The root of poverty in this country is exploitative behavior due to the application of interest so that every year we have to spend a large part of the state budget to pay interest on debt and the real sector has to collapse suffocated by high bank interest. The roots of poverty in this country are a corrupt bureaucracy and the concentration of power in the hands of political forces and capital owners, so that it is no longer clear which are the public interests and which are the private interests. The root of

poverty in this country is the fruit of our crimes against the environment which we have damaged so massively and extensively. The Islamic Poverty Alleviation Strategy has various principles related to public policy that can be used as a guide for poverty alleviation programs as well as job creation (Kahar et al., 2021), that is:

First, Islam promotes economic growth that provide broad benefits for society (pro-poor growth). Islam achieves pro-poor growth through two main routes: prohibiting usury and encouraging real sector activities. The prohibition of usury will effectively control inflation so that people's purchasing power is maintained and economic stability is created. At the same time, Islam directs capital to productive economic activities through economic and business cooperation such as mudharabah, muara'ah, and musaqat. Thus, harmony is created between the real and monetary sectors so that economic growth can take place on an ongoing basis.

Second, Islam encourages creation a state budget that favors the interests of the people at large (pro-poor budgeting). In Islamic history, there are three main principles in achieving pro-poor budgeting, namely: strict fiscal discipline, good governance, and full use of the state budget for the public interest. There has never been a budget deficit in an Islamic government despite the very high spending pressure, except once during the reign of the Prophet Muhammad due to war. What is more encouraged is efficiency and budget savings through good governance. In Islam, the state budget is a public treasure so that the budget is very responsive to the interests of the poor, such as providing food, paying for funeral expenses and debts, providing interest-free loans for commercial purposes, and scholarships for those who study religion.

Third, Islam encourages peminfrastruktur buildings that provide broad benefits for the community (pro-poor infrastructure). Islam encourages the development of infrastructure that has a positive external impact in order to increase the capacity and efficiency of the economy. The Prophet Muhammad SAW distributed land in Medina to the public to build housing, set up public baths in the corners of the city, build markets, expand the road network, and pay attention to postal services. Caliph Umar bin Khattab built the cities of Kufa and Basrah by paying great attention to the infrastructure and layout of the city. He also ordered the Governor of Egypt, Amr bin Ash, to use a third of Egypt's revenue for the construction of bridges, canals and clean water networks.

Fourth, Islam encourages providers and basic public services that are in favor of the wider community (pro-poor public services). There are three areas of public service that receive serious attention from Islam: bureaucracy, education, and health. In Islam, the bureaucracy is a mandate to serve the public, not for self or group interests. Caliph Usman did not take a salary from his office. Khalifah Ali cleared the bureaucracy by firing public officials who corrupt. In addition, Islam also encourages the development of education and health as a source of productivity for long-term economic growth. Prophet Muhammad SAW demanded ransom for prisoners of war by teaching people to read and write. The Prophet Muhammad also ordered people to live a clean life and ordered sick people to be quarantined until they recovered to prevent the spread of disease.

Fifth, Islam encourages a policy of equity and distribution of income that favors the poor (pro-poor income distribution). There are three main instruments in Islam related to income distribution, namely land ownership rules, the application of zakat, and recommending qardul hasan, infak, and endowments (Chaniago, 2015). Islam regulates that for anyone who resurrects dead land, the land is his. And for anyone who abandons his land, the state has the right to take it and then give it to someone else who is ready to cultivate it. With the application of zakat, there will be no concentration of wealth in a group of people. Zakat also ensures that everyone will receive a minimum life guarantee so that they have the opportunity to get out of poverty. Furthermore, to ensure that wealth does not only circulate among the rich, Islam also strongly encourages the rich to give qard, infak, and endowments. God's Word SWT in the letter Al-Araf verse 180: "Allah has asmaul husna, so ask Him by mentioning the asmaul husna and leave those who deviate from the truth in (mentioning) His names. Later they will get a reward for what they have done".

Based on the 79th section of the book Business Management Interpretation Asma'ul Husna's Detak Series (Dr. H. Khairul Alwan Ar-Riva'i Nasution, MM) (pp. 241-269) as Muslims, to implement poverty alleviation strategies from an Islamic perspective, is by imitating the nature of Allah SWT, namely Al Barr (The Most Beneficent). In the letter At Thur/52 verses 27-28 the description of the nature of Al Barr is coupled with the characteristics of Ar Rahim namely:

"So God gave a bounty to us and protect us from the punishment of hell. Indeed, we used to worship Him. Verily, it is He who bestows goodness, the Most Merciful."

The coupling of the nature of Al barr with Ar Rahim is that the generosity of Allah SWT is not based on self-interest, but Allah's generosity is based solely on His love for His servants. One of the Islamic poverty alleviation strategies is to encourage the rich to provide qard, infak, and waqf. To provide qard,

infaq, and endowments, it is necessary to develop this generosity. Efforts and endeavors to emulate and emulate Al Barr's characteristics are very important, as can be found in Surah Al Baqarah/2 verses 261-262:

"The parable (of income issued by) those who spend their wealth in the way of Allah is similar to a seed that grows seven ears, on each ear: one hundred seeds. Allah multiplies (rewards) for whom He wills. And Allah is Extensive (His gifts) and All-Knowing."

"Those who spend their wealth in the way of Allah, then they don't follow what is they spend it by mentioning the gift and by not hurting (the recipient's feelings), they get a reward with their Lord. There is no concern for them and they are not (nor) sad"

Generosity will have a positive meaning if generosity is carried out with sincere intentions and motivations. In fact, in one of the hadiths of the Prophet Muhammad, it is explained that the left hand should not know what the right hand is giving. The implementation of inherent generosity makes those who give and receive in a bond of affection breathed by gentleness and an attitude of mutual help.

4. Conclusion

Islam views that the problem of poverty is a problem of non-fulfillment of primary needs as a whole. Islamic law has defined these primary needs (which concern human existence) in the form of three things, namely clothing, food and shelter. In an Islamic perspective, poverty arises due to various structural causes. First, poverty arises because of human crimes against nature; Second, poverty arises because of the indifference and stinginess of the rich; Third, poverty arises because some humans are unjust, exploitative, and oppressive towards other humans, such as consuming other people's property in a vanity way; Fourth, poverty arises because of the concentration of political, bureaucratic and economic power in one hand. This is illustrated in the story of Pharaoh, Haman, and Qarun who allied himself in oppressing the people of Egypt at the time of Prophet Musa; Fifth, poverty arises due to external shocks such as natural disasters or wars so that countries that were originally rich turn into poor. This impoverished natural disaster is like what befell the Sabaean people.

The Islamic Poverty Alleviation Strategy has various principles related to public policy that can be used as a guide for poverty alleviation programs as well as job creation, namely: First, Islam encourages economic growth that provides broad benefits for society (pro-poor growth). Islam achieves pro-poor growth through two main channels: prohibiting usury and encouraging real sector activities; Second, Islam encourages the creation of a state budget that favors the interests of the common people (pro-poor budgeting). In Islamic history, there are three main principles in achieving pro-poor budgeting, namely: strict fiscal discipline, good governance, and full use of the state budget for the public interest; Third, Islam encourages the development of infrastructure that provides broad benefits for society (pro-poor infrastructure). Islam encourages the development of infrastructure that has a positive external impact in order to increase the capacity and efficiency of the economy; Fourth, Islam encourages the provision of basic public services that are in favor of the wider community (pro-poor public services). There are three areas of public service that receive serious attention from Islam: bureaucracy, education, and health. In Islam, bureaucracy is a mandate to serve the public, not for personal or group interests; Fifth, Islam encourages a policy of equity and income distribution that favors the poor (pro-poor income distribution). There are three main instruments in Islam related to income distribution, namely land ownership rules.

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