

QUR'ANIC PERSPECTIVE ON POVERTY ALLEVIATION

Di Ajeng Laily Hidayati¹

Abstract

This paper aims to explore Qur'anic perspective on poverty alleviation. Islam, one of the largest religion in the world, practices Quran as their legal ground which perceived as a framework to solve social problems. To reveal the nature of poverty, based on Islamic teachings, is to uncover the interpretations on Qur'anic texts related to poverty and the poor. Findings suggest that as a universal religion, Islam has a unique concept of poverty alleviation stated on the Quran. According to Quran, poverty condition relates to factors such as individual traits, discriminative social structure, and natural disaster.

Keywords: Qur'anic perspective, poverty, poverty alleviation.

Background

Poverty is a common problem of all societies. It has been exist since the very beginning of the history of humanity on earth. Modern era does not necessarily transmit the entire sophistication and modernity to the whole mankind. There are 5.4 million people in the world, and now, there are still 1.3 million people living below the poverty line with income less than 1 USD per day.² This condition is also exacerbated by the lack of government's response to control consumer price index for it is closely linked to the daily life of the poor. Despite of their limited income, they have to fulfill their basic life necessities. They are forced to accept the stiff price requirements because of inventory costing given by the industrialists who, sometimes, was involved in jobbery. The suffering of the poor stand-out in all mass media. Because of its widely-spread traits, poverty made a splash in the public. Starvation, contagion, and homelessness are a bit of results generated by poverty. Poor people are susceptible to pain, banned from school, even forbidden to be happy, so these notions are often used to describe the sufferings of the poor.

Poverty has been identified as a deep-rooted social problem. It takes time and lots of efforts to break the cycle of poverty. Fixing many existing problems is challenging, especially when the problem is no longer regarded as difficulty. Advocating the life of the poor is a multifaceted task that need a number of

¹ Di Ajeng Laily Hidayati is a junior lecturer at the Faculty of Ushuluddin, Adab, and Dakwah of the State Institute for Islamic Studies, Samarinda. She can be reached by email at diajeng_laily@yahoo.com

² Edi Suharto, "Kemiskinan dan Perlindungan Sosial di Indonesia", (Bandung, Alfabeta 2009),p. 3.

strategies. One main impediment to poverty reduction is the ignorant of the poor themselves to be aware of their poverty. It is, for me, in the same direction with the message of Islam, concerning poverty, on Qur'an. The foundation of Islam that upholds the slogan *rahmatanlil'amin* is a real representation of well-being which have to be considered by all mankind.³

Improvements toward the realization of prosperous society in the form of fulfilling the basic need of the people must be implemented consistently. Preserving existing good traditions and incorporating the better ones can be settled as guidelines for poverty alleviation programs. The prophet Muhammad has thought the al-Qur'an and the Hadith to humankind and has suggested them to place them as their guidance in life. It is important to note that whether the efforts for poverty reduction has been appropriated with the values in Quran or there might be other issues that need to be studied in depth so that efforts can be more effective.

The Nature of Poverty

Poverty is a classics problem that has been debated in many field of studies for a significant amount of times. According to the world development report 1990 of the World Bank, poverty symbolizes inability of a person to attain a minimum standard of living. Nonetheless, every state has a certain perspective in assessing poverty in its territory. Different perspectives to assess poverty are due to the close connection between the understanding of poverty and the culture system in which definitions of poverty were constructed. Culture inherent in a society system is often cited as a cause of poverty proliferation that bounds to be delivered down to each generation. This description is frequently called cultural poverty.⁴

Poverty evolves along with the evolution of social structures in the society. Identifying poverty should involve many other aspects that led to its emergence. In brief, in formulating the operational definition of poverty, there is an eternal risk of hurting the interests of poor people themselves. The phenomenon of poverty, considering the sources of its presence, can be explained indifferent ways and each of them has its own distinctiveness.⁵ A poverty that happened because of global crisis, for example, contains different hallmark to a poverty that emerged as a result of defeat at the gambling table.

Failures on identifying the source of poverty could lead to a tragic consequence. It will allow the incidence of poverty to grow exponentially and threaten the society to develop values of freedom. In such social settings,

³ Rahmatan, masdar from رحمة, means affection or love. The word affection in Indonesian dictionary means giving love and happiness. Happiness can be defined by well-being so that Islam uphold the conviction to give prosperity of the universe.

⁴ *Ibid...*, p. 18.

⁵ Karent Kirst-Ashman, *Introduction to Social Work and Social Welfare: Critical Thinking Perspective*, (Belmont, Brooks-Cole 2010), p. 203.

maintaining the presence of poverty are considered necessary as the poor could supply the demand for cheap labors. The presence of the poor, although sometimes disturb the production process of goods and services in a community (i.e. increased crime triggered by mass depression due to poverty), are essential to be preserved for variety of reasons such as source of cheap labors, easy targets of political campaign.

Poverty can be defined by applying a host of strategies. Most people recognize the term poverty from a subjective and comparative perspectives, while others are seeing it from moral and evaluative points of view. Most of the concepts of poverty are habitually associated with economic aspects, but some dimensions of poverty also include material, social, cultural, institutional, and structural aspects.⁶ Thus, poverty in essence refers to the situation of misery and helplessness experienced by someone either due to inability to make ends meet, or the inability of the state or community to provide social protection for its citizens.

When we realize the existence of poverty in the developing worlds, we should also realize that economic problems are quite prominent in those particular area. Some factors that cause poverty are high levels of unemployment, low income per capita which incommensurate with the high living cost, demographic problems, uncontrolled population (high population), and low level of productivity caused by the presence of stable correlation between daily needs and the availability of natural resources, or lack of skill stemmed from low level of knowledge.⁷ In addition to those reasons, institutional factor is another factor that will greatly affect poverty. This poverty, referred as structural poverty, is due to the exploitative nature of social structure.⁸ Structural poverty occurs because the existing institutions alongside the community members or groups decided not to spread the economic resources and facilities evenly. People will keep living under the poverty line unless the production resources owned by these community members are distributed equally; enabling people to bounce out of the shackles of poverty.

Poverty in Quran

Poverty is not a new problem in the community. Since long time ago, it has been illustrated in several literature that most of mankind's history has been littered with stories about the under privileged which is defined by the absence of ability to seek basic needs. In developing countries which are mostly dominated by Muslim society,⁹ poverty is discussed as a daily issue felt by its communities.

⁶ Edi Suharto, *Kemiskinan dan Perlindungan Sosial...*, p. 15-19.

⁷ See Sumitri Djojohadikusumo, *Indonesia dalam Perkembangan Dunia Kini dan Masa Mendatang*, LP3ES, Jakarta 1976.

⁸ Bambang Sunggono, "*Hukum Lingkungan dan Dinamika Kependudukan*", (PT. Citra AdityaBakti, Bandung 1994) p. 87.

⁹ Nabil Subhi At-Thawil, *Kemiskinan dan Keterbelakangan di Negara-Negara Muslim*, (Bandung: Mizan 1993), p. 41.

Ironically, Islamic teaching tells Muslim to strive for their live. In Islam poverty is a serious threat that has to be eradicated.

Sayyidina Ali, the fourth Caliph after the death of the prophet said, "If poverty is a real man, I will kill him."¹⁰ Even in a hadith narrated by Abu Na'im from Anas, the Prophet SAW said, "Poverty can lead to infidelity".¹¹ From those two statements uttered by the leader of the Muslims, it can be inferred that poverty is a critical problem that must be taken care of. In Arabic dictionary *Munjid fil Lughoh wal A'lam*, the word "Islam" taken from the root word س ل م means survivor, free, and prosperous. Consequently, people who converted to Islam has an obligation to become prosperous. Prosperity in this scope implies prosperity in this world and in the hereafter.

According to the sermon of the prophet during the event of Hajj Wada'¹², all Muslim must follow the guidance as directed on the Glorious Qur'an and the Hadith. Qur'an, as a foundation of Islamic law and teaching, is a universal guideline for mankind and it will always be relevant for every place and era. However, the universality of Qur'an is noticeably attached to the cultural pattern of Mecca and Medina, two cities in which the first revelation took place. It is clear that many problems discussed in the Qur'an is related to social problems during the time of its revelation. There are various interpretation model that can be used to understand the concept of poverty in Quran. The *maudhu'i*¹³ model seems to be the most effective method to reveal the nature of poverty according to Qur'anic perspective. It is a model that thematically lists and analyzes concepts and meanings that are scattered in several surah.

Ideal society as organized in Quran is a heavenly society who survive in the world and is characterized with the two terms namely *tayyibah* (prosperous, nice and clean) and *maghfurah* (forgiven by God). To realize these two characteristics, the humanitarian issues resembling poverty must be solved. There are two terms that are closely linked to poverty, *faqir* and *miskin*. In the Indonesian Dictionary, the word "*miskin*" is defined as having no property, deprived, and having low income. While the word "*faqir*" is defined as people who are destitute or very poor.¹⁴ In the original language the word poor is derived

¹⁰ Fahmi Huwaidi, *al-Qur'an wa al-Sultan* (Kairo: Dar al-Syurq 1991) p. 172

¹¹ Al-Imam Jalaluddin bin AbiBakr As-Suyuthi, *al-Jami' ash-Shaghîr* (Beirut: Dar al-Kutub al-'Ilmiah 1990) p. 387.

¹² Farewell Hajj of Prophet Muhammad. He announced his intentions for doing Hajj on 25 Dzulqaidah 10 H or a year before he died.

¹³ Maudhu'i method of Qur'anic interpretation is the opposite of Ta'jizy method. Utilizing maudhu'i method in interpreting the Qur'an means that the verses on the Qur'an are not discussed sequentially. In discussing Qur'anic perspective on poverty using this method of interpretation, one could pick several verses on the Qur'an purposively based on their correlation with respective theme. Employing this method of interpretation will result in a more comprehensive understanding about what Qur'an said about particular problem.

¹⁴ Dendy Sugono dkk. , *Kamus Besar Bahasa Indonesia*, (Jakarta: Pusat Bahasa, 2008), p. 404, 1032.

from the word *سكن*. In *Munjid*, it means *انقطع عن الحركة* or disconnected from the movement or could also be interpreted as the state of static. In one hand, The word *فقر* means in dire need of basic necessity. In other hand, the word *فاقير* means a wrecked backbone.¹⁵ From that denotations, the word *miskin* might translate to a state where there is no movement of treasure while *faqir* is a very severe condition resulting from inability to sustain weight which results in broken backbone.

The ulama have different opinions on the meaning of *faqir* and *miskin*. Some agree that the *faqir* have a weaker condition than *miskin* and some others argue otherwise. From these differences, Islamic scholars have agreed to take the definition of *Imam Shafi'I* as the most appropriate definition.¹⁶ He said that poverty was the condition of a person's inability to meet their basic needs joined by insufficient results obtained from the business. This opinion is broadly in line with the Quran's explanation that people who are in a state of *faqir* and *miskin* are those who are in need and require assistance to meet their needs. In the Quran there are several syllables whose meaning is synonymous to word poverty. The syllables are *مسكين*, *فقير*, *إملاق*, *سائل*, *محروم*, *قانع*, *معتز*, *بائس*.

In the Qur'an, the word *faqr* appears on thirteen verses from ten surahs (chapters). Two out of those ten surahs (chapters) are the *Makkiyah*;¹⁷ chapter 28 (al-Qashas) and chapter 35 (fathir). The Remaining of them are the *Madaniah*. They appear at chapter 2 (al-Baqarah), chapter 3 (Ali Imran), chapter 4 (an-Nisa'), chapter 9 (at-Taubah), chapter 22 (al-Hajj), chapter 24 (an-Nur), chapter 47 (Muhammad), and chapter 59 (al-hasyr). Furthermore, the word *Miskin* appears on twenty tree verses from eighteen surahs (chapters). Seven out of those nineteen surahs are the *Makkiyah*. They are chapter 18 (al-Kahfi), chapter 30 (ar-Rum), chapter 69 (al-Haqqah), chapter 74 (al-Mudatsir), chapter 89 (al-Fajr), chapter 90 (al-Balad), chapter 107 (al-Ma'un). The remainings, chapter 2 (al-Baqarah), chapter 4 (an-Nisa'), chapter 5 (al-Ma'idah), chapter 8 (al-Anfal), chapter 9 (at-Taubah), chapter 117 (al-Isra'), chapter 24 (an-Nur), chapter 58 (al-Mujadalah), chapter 59 (al-Hasyr), chapter 68 (al-Qalam), and chapter 76 (al-Insan), are *Madaniah*.

In the Qur'an the word *fuqara'* is described as a group eligible for receiving charity in conjunction with other groups. This understanding contained in the letter of At-Taubah verse 60:

¹⁵ Bahauddin Al-Qubhani, *Miskin dan Kaya dalam Pandangan Al-quran*, (Jakarta : GemaInsani 1999) p. 16.

¹⁶ Abdus Salam Al-Loh and Mahmoud H. Anbar, *علاج مشكلة الفقر (دراسة قرآنية موضوعية)*, كلية أصولالدين 2009، الجامعة الإسلامية - غزة , أصولالدين

¹⁷ Makkiyah are verses revealed before the Hijrah, while Madaniyah are verses revealed after the Hijrah.

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَ الْمَسْكِينِ وَ الْعَمَلِينَ عَلَيْهَا وَ الْوَلَّافَةَ فُذُوبُهُمْ وَ فِي
الرِّقَابِ وَ الْغُرَمِينَ وَ فِي سَبِيلِ اللَّهِ وَ آبْنَاءَ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَ اللَّهُ عَلِيمٌ
حَكِيمٌ ٦٠

Alms are only for the poor and the needy, and the officials (appointed) over them, and those whose hearts are made to incline (to truth) and the (ransoming of) captives and those in debts and in the way of Allah and the wayfarer; an ordinance from Allah; and Allah is knowing, Wise.

Besides *faqir*, the word *maskin* also appears on that surah. The common thing about these two words depicted on this surah is their referral to the group of zakat recipient. The conditions of poor men that require foods assistance from other people are also mentioned in paragraph 8 of surah al-Insan: the category of recipients.

وَيُطْعَمُونَ نَاطِعًا مَّ عَلَىٰ حُبِّهِ مَسْكِينًا وَيَتِيمًا وَأَسِيرًا ٨

And they give food out of love for Him to the poor and the orphan and the captive:

Qur'anic Solutions on Poverty Alleviation

The word poor is synonymous with the inability of a person or group of people to meet their basic needs which in this case mean daily necessities like food, clothing and shelter. Basic needs in Islam is one of the obligation that must be fought for. Alternatively, when difficulty in fulfilling basic needs presents, then it is the duty of the state to deal with it.¹⁸ Poverty are not only caused by internal factors within society, but also by external factors such as natural disasters, and the economic and political policies of ruling government. Some factor to cause poverty in Egypt are uncontrolled population increase in which the proportion of people living in urban and rural area is not balanced, unjust share of national foreign exchange, and unresolved foreign debt.¹⁹

In order to identify the causal factors of poverty based on the Qur'an, it is necessary to classify the discussion of passages relating to poverty and its alleviation. Hence, the theme of poverty and its alleviation on the Qur'an could be divided into three sub-themes,²⁰ namely:

1. The causes of poverty and how to overcome poverty that relates to natural conditions. There are as many as 10 verses: Al-Jatsiah 13, Ar-rum 41, Al-Baqarah 155-156, An-Nisa 100, Al-Quraishi 1-4, Sajda 27.

¹⁸ Nabil Subhi At-Thawil, *Kemiskinan dan Keterbelakangan di Negara...*, p. 36.

¹⁹ أحمد رضوان , كيف نكافح الفقر و الغلاء , القاهرة 1946

²⁰ Sa'ad Ibrahim, *Kemiskinan dalam Perspektif Al-Quran*, (Malang : UIN Maliki Press 2007), p.15.

2. The causes of poverty with respect to the human condition. There are as many as 28 verses: Al-Asr 1, Maryam, 23-26 and 28, Al-'alaq 1-5, At-Tawbah 105, Al-insyirah 7, Al- 31 A'raf, Al-Isra '26-17 and 29, Al-Hashr 18, Yusuf 43-49, Al-Baqarah 155,282 to 283.
3. The causes of poverty and how to alleviate it in the perspectives of social and structural circumstances. It involves as many as 41 verses: Al-Hashr 7, Al-Ma'un 1-7, Al-humazah 1-9, At-Tawbah 34-35 and 103, Ar rum 39, An-nisa 160-161, dzariat Ad-19, Al-Ma'arij 24-25, Ali Imran 130, Al-Baqarah 275-279, At-taghabun 16, Al-Qasas 4, Shad 21-24, Al-Isra '16, Al-hajj 45 and 48.

From the distribution of the previous sub-themes it can be outlined that Quran offers three types of solutions to reduce poverty within the scopes of the individual, social and environmental governance.

a. Individual

The abovementioned explanation signifies that Islam has emphatically rejected those who encourage poverty as a mean of praising the God.. On the other hand, there are still many Muslims who understand poverty as a mean to become closer to God. It appears that a poor man is similar to a holy man. This understanding might had encouragement from prophet's tradition of *Zuhud* which stated that poverty is a divine gift, not a problem that must be resolved. The existence of poverty in the community was seen as a reality that can increase one's piety.²¹

This notion arose from a narrow interpretation of the Qur'an or the Hadith. Misinterpretation of poverty will lead to disruption of poverty alleviation programs. It is important for individuals to realize that the Qur'an clearly encourages each Muslim to meet his personal needs. Everything that God has created, undoubtedly, are provided for human being to fulfill their needs. In addition, it is up to human sophistication to use and manage these resources as good as possible using all of their capabilities.

Allah SWT through His Word required mankind to avoid laziness and ordered them to work and consistently try to get sustenance and grace from Him. The Quran even emphasized that every individual should seek grace by working hard.

فَإِذَا فَرَغْتَ فَانصَبْ ۝

*So when you are free, nominate.*²²

We can also find other verses on chapter an-nisa (9) and al-An'am (15) that signifies the importance of working hard as a religious obligation. It is explained clearly that the Godreminds people to leave the next generation in a safe state. God commanded people to work hard as their model, Prophet

²¹ Wildana Wargadinata, *Islam dan Pengentasan Kemiskinan*, (Malang, UIN Maliki Press 2011), p. 2.

²² QS Al-Hasyr : 7.

Muhammad, did.²³ Likewise, God will also extend His Grace to people who can provide for himself and others. Furthermore, these kind of people can also reap the benefits financially and socially. They can fulfill their needs and have better status in the society. The mindset of “surrender to destiny” must be changed and people must seek to work for themselves and for the betterment of their communities. Islam prohibits Muslims to rely solely on others. Thus, the act of begging and state of unemployment are two things that are prohibited in Islam.²⁴

b. Public Social Community

Five pillars of Islam explained clearly about zakat obligation for all Muslims. In this case, Allah commanded the existence of a voluntary donation from those who have excess property. They have the responsibility to pay Zakat at least once a year called *zakat fitrah*. The commandment of Zakat, essentially, has the same place with Shalat as mentioned in several verses. The obligation of Shalat is usually followed by the obligation to pay zakat. The two are complementary in nature. Prayers are meant to be the building block of man and God's relationship while zakat means establishing human relationships. Both must work hand in hand in life.

The Zakat paid by the *Muzakki*²⁵ (persons who are eligible to pay the Zakat) serves many objectives. It is the embodiment of faith, it directs the life of *mustahiq*²⁶ (the recipients) towards a better and more prosperous life, and it eliminates jealousy that might arise when there are financial discrepancies in the community. The implementation of zakat must be concentrated on productive activities, education, and economic initiatives. The next contemplation will be how to change the *mustahiq* into *muzakki*.

Poverty that shackles the society today is due to lack of public knowledge on how to develop skills that can support their life. The sharing culture, on the other hand, can be taught through a strong family education that encourages love, respect, and appreciation. The desire to help each other will grow stronger and it is also expected that people are spared from arrogance. This is described in several verses, such as QS. Ar-Ra'd 20-22, al-Maidah 2, al-Asr 1-4 and others.²⁷

²³Waryono Abdul Ghafur dkk, *Interkoneksi Islam dan Kesejahteraan Sosial*, (Yogyakarta : Prodi IKS UIN Suka dan Samudra Biru), p. 26

²⁴ دور الاقتصاد الإسلامى فى مكافحة مشكلة الفقر – كمال خطاب قسم الاقتصاد المصارف الإسلامية ، جامعة اليرموك

اليرموك

²⁵A call for those who are rich and classified as eligible to pay Zakat. A muzakki must be a Muslim and a free person. His wealth must absolutely belong to him, the wealth is growing in terms of its value, and the wealth has reached the nishab (measures of zakat based on the zakat-wealth ratio), haul (the wealth has been his own for over a year), abundant wealth.

²⁶Recipients of Zakat, based on the words of God in the letter of At-Tawbah, are divided into eight categories. They are faqir, Miskin (the poor), Riqab (slaves), gharim (people who have a lot of debt), Muallaf (a new convert to Islam), fisabillilah (fighters in the way of Allah), Ibsabil (traveler), and Amil Zakat (persons who organize the Zakat).

²⁷*Ibid.*, p.28

c. Government

Government's economic policy can also leads to poverty. When a government system gives the broadest freedom of competition, it will indirectly depreciate the ability of people from the low-end society to maintain their distinct –sometimes informal- economic system. Firms who have bigger assets will be more dominant in the market than the small trader-merchants. When there is no balance between the two, the fate of small traders who came from the lower class, would not be better.

The government must be fair in accomplishing their duties. The policy that creates inequality should be eliminated.²⁸ One of the government's duty to the people is providing its citizens inadequate measure of education and training for the betterment of them. Once the government fails to accomplish its missions, there will be more and more people to fall into poverty trap since they do not have such ability to sustain their life due to lacks on useful training. Pro-people government policy shall not only focus on the welfare of the people of the big city. It should touches the life of people living in rural areas.

A number of Muslim leaders throughout the history of Islam .This has been exemplified by the Prophet Muhammad as well as the leaders after him. At the time of the Umayyad Dynasty, the leaders prepared the establishment of several hospitals. Hospital procurement was necessary to provide facilities for the people who needed medical attention. When Abasiyyah dynasty reached its golden period, the system of trade, agriculture, and science grew exponentially. Surely, this condition encouraged the establishment of public welfare. The model was seen in the 4th Caliph of Abasiyah Dynasty, Harun al-Rashid, who is known for his high social concern. History described his efforts to directly identify problems by visiting public spaces such as markets and mosques. They must be based on the teachings of the Quran. Surah Al-Hasyr explains how a leader should set state-owned property so it can be fully utilized by the society.

مَا أَقَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ
وَالْيَتَامَىٰ وَالْمَسْكِينِ وَأَبْنَاءِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا
عَآتَلَكُمْ الرَّسُولُ فَاخْذُوهُوَ مَا نَهَكَمُ عَنْهُ فَانْتَهُوا وَتَقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ
الْعِقَابِ ۝

7. Whatever Allah has restored to His Messenger from the people of the towns, it is for Allah and for the Messenger, and for the near of kin and the orphans and the needy and the wayfarer, so that it may not be a thing taken by turns among the rich of you, and whatever the Messenger gives you, accept it, and from whatever

²⁸72 مركز الأنتاج العلمي، مكافحة الفقر، جامعة الملك ابن عبد العزيز - جدة - 1427هـ، ص

he forbids you, keep back, and be careful of (your duty to) Allah; surely Allah is severe in retributing (evil):

Conclusion

Al-Qur'an views poverty as a social phenomenon that is marked by injustice in social system. Poverty amongst people in societies is the responsibility of all parties constituted the societies themselves. Moreover, poverty is an important issue to be discussed. Since the incidence of poverty has been suspected to be antithetical to harmonious social system. According to Qur'an, causes of poverty can be divided into two gross categories. They are internal and external factors.

Poverty alleviation process is not a process that could be passed very smoothly. It takes solutions that not only focus merely on one dimension of poverty. Concerning this issue, the Qur'an suggests three types of solutions to eradicate poverty. They are solutions related to individual trapped in poverty hole, solutions related to the enhancement of the social structure in the society, and solutions related to advance the government's ability to handle problems linked to poverty. Since individuals are the main ingredient of society, therefore, the Qur'an suggest the government to do advancements of the mental capacity of its people. It is, according to Qur'an, the government's responsibility to prevent the occurrence of poverty by equipping its people with knowledge, skills, and chances to enhance the wellbeing of their life. For those who are already victim of poverty, the government should provide them with adequate sustenance to ensure that their basics need are met. The Qur'an also provides basic guidance for all elements in the society. The Qur'an emphasizes the important role of harmonious society where all people sincerely help each other through a just social system in which all the resources of the society are distributed equally.

BIBLIOGRAPHY

- Abdul, Ghafur Waryono dkk, *Interkoneksi Islam dan Kesejahteraan Sosial*, Yogyakarta : Prodi IKS UIN SukadanSamudraBiru
- Al-Baqi, Muhammad Fuad, *معجم الألفاظ القرآن الكريم*, 1981 دار الفكر
- Al-Loh, Abdus Salam and Anbar Mahmoud H., *علاج مشكلة الفقر (دراسة)* 2009 الجامعة الإسلامية - غزة , كلية أصول الدين , قرآنية موضوعية
- Al-Qubbani, Bahauddin, *Miskin dan Kaya dalam Pandangan Al-quran*, Jakarta :Gema Insani 1999) p. 16
- At-Thawil, Nabil Subhi, *Kemiskinan dan Keterbelakangan di Negara-Negara Muslim*, Bandung : Mizan 1993
- Djojohadikusumo, Sumitri, *Indonesia dalam Perkembangan Dunia Kini dan Masa Mendatang*, LP3ES, Jakarta 1976
- Huwaidi, Fahmi, *Al-Qur'an wa al-Sultan* Kairo: Dar al-Syurq 1991
- Ibrahim, Sa'ad, *Kemiskinan dalam Perspektif Al-Quran*, Malang : UIN Maliki Press 2007
- Jalaluddin, Al-Imam bin AbiBakr As-Suyuthi, *al-Jami' ash-Shaghir* Beirut: Dar al-Kutub al-'Ilmiah 1990
- Kirst-Ashman, Karent, *Introduction to Social Work and Social Welfare: Critical Thinking Perspective*, Belmont, Brooks-Cole 2010
- Ridwan, Ahmad, *القاهرة 1946, كيف نكافح الفقر و الغلاء*
- Suharto, Edi, *"Kemiskinan dan Perlindungan Sosial di Indonesia"*, Bandung, Alfabeta 2009
- Sunggono, Bambang, *"Hukum Lingkungan dan Dinamika Kependudukan"*, PT. Citra Aditya Bakti, Bandung 1994
- Sugono, Dendy dkk. , *Kamus Besar Bahasa Indonesia*, Jakarta: Pusat Bahasa, 2008

Wargadinata, Wildana, *Islam dan Pengentasan Kemiskinan*, Malang, UIN
Maliki Press 2011

دور الاقتصاد الإسلامي في مكافحة مشكلة الفقر - كمال خطاب قسم الاقتصاد
المصارف الإسلامية ، جامعة اليرموك

مركز الأنتاج العلمي، مكافحة الفقر، جامعة الملك ابن عبد العزيز - جدة - 1427 هـ