

Poverty Alleviation from an Islamic Perspective: Study of LazisNU Ponorogo Programs

Achmad Arfinanto Arsyadani¹, Amin Wahyudi²

¹ IAIN Ponorogo, Indonesia; arfinarsyadani@gmail.com

² IAIN Ponorogo, Indonesia; aminwahyudi@iainponorogo.ac.id

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Abstract

Poverty is a deep-rooted social issue that demands serious attention in its resolution. Islam rejects poverty, considering it a calamity that must be fought, while social welfare is a shared responsibility, as outlined in Article 34 and Article 27 Paragraph 2 of the 1945 Constitution. Despite the government's efforts to alleviate poverty since independence, the results could have been more optimal. This study employs a descriptive qualitative method, collecting data through interviews, observations, documentation, and literature analysis. It also examines Islamic poverty alleviation through a NU Care-LAZISNU Ponorogo case study, which manages zakat, infaq, and sedekah to assist people experiencing poverty. The findings of this study highlight the need to apply Islamic economic principles in social and economic policies to reduce inequality and improve social welfare in Indonesia.

Keywords

Poverty; Social Welfare; Islamic Economics; NU Care-LAZISNU; zakat

Corresponding Author

Achmad Arfinanto Arsyadani

IAIN Ponorogo, Indonesia; arfinarsyadani@gmail.com

1. INTRODUCTION

Islam strongly opposes poverty and considers it a disaster that must be fought. (Mujahidin, 2017) (Wargadinata, 2011) In line with the 1945 Constitution Article 34 mandate, which emphasizes that the state must care for the poor and neglected children. The fifth principle of Pancasila emphasizes the importance of social justice for all Indonesian citizens. (Najwa, 2024) Social justice is a system that provides services to help individuals and groups achieve a decent life, health, and education and strengthens community relations by ensuring equality and shared growth. (Andina, 2024)

This includes justice in material and spiritual life for all Indonesian people, which means that every individual has the right to receive fair treatment in law, politics, social, economic, and culture, both those living in the country and abroad. (Siregar, 2014) However, famine still often occurs in this country, known for its German Nipah loh Zenawi. A tragic example of the system's failure to address poverty is seen in the case of Darwin Mangudut Simanjutak, a 49-year-old online motorcycle taxi (Gojek) driver who died on August 11, 2024, after going two days without eating due to lack of money in Medan City,



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North Sumatra. (Wisely, 2024)

The incident occurred a week before commemorating the 79th Anniversary of Indonesian Independence. The presence of Gojek as an online transportation service has changed urban areas' social and economic dynamics and influenced changes in mobility patterns and social interactions. These changes bring challenges in the form of fierce competition between drivers, the need for social protection and security, and impacts on transportation and employment regulations. (Simanullang, 2024)

Poverty as a complex social problem hurts human survival, hindering access to basic needs, health, education, and decent work, creating a cycle that is difficult to break. (Werlin, 2009) The examples above show that Indonesia's poverty and hunger problems have not been handled properly. Poverty alleviation has been the main agenda of the Indonesian government since its independence in 1945. This indicates the need for more intensive and structured efforts to overcome this classic problem. Therefore, it is important to implement Islamic economic principles in social and economic policies to overcome existing inequality.

2. METHODS

This study uses a descriptive qualitative method to analyze and describe the phenomenon of poverty and its alleviation efforts from an Islamic economic perspective. This study aims to understand, find the meaning behind the data, and find the truth empirically, logically, and theoretically. Qualitative research in the digital era emphasizes the use of IT-based media in collecting and processing research results. (Sulistiyo, 2023) This study's primary and secondary data sources are primary and secondary data. Primary data was obtained through in-depth interviews with relevant informants and related literature studies. Secondary data was obtained from various scientific journals, articles, books, and sources from mass media websites relevant to the discussion theme.

Data collection techniques were carried out through interviews, observations, and documentation. Interviews were used to obtain direct information from sources with knowledge or experience in poverty alleviation and social welfare. Observations were conducted to observe the situation and conditions in the field related to poverty. Documentation involves collecting and analyzing important documents related to the research.

This study aims to systematically, factually, and accurately describe the events and phenomena related to the main theme of the discussion. To achieve these goals, the techniques used include news reading and book surveys. News reading focuses on analyzing relevant news as a reference to complete the literature review. (Snyder, 2019) The book survey involves a literature review of various books and other written sources. (Denney, 2013) This research can also be categorized as library research, where

the analysis begins with mapping poverty from various perspectives to understand the context and its causes. Factual information is used for reasoning, discussion, or calculation in scientific research. (Harahap, 2020)

Furthermore, this study describes various poverty alleviation strategies implemented or proposed in the literature and evaluates their effectiveness. The results of this study are expected to provide understanding and contribution to implementing more effective policies in poverty alleviation and improving social welfare from an Islamic perspective.

3. FINDINGS AND DISCUSSION

3.1. Poverty Alleviation

Jeffrey D. Sachs, in his book *The End of Poverty: Economic Possibilities for Our Time*, classifies poverty into two categories: extreme poverty and moderate poverty. (Sachs, 2006) The following is an explanation of the two concepts:

1) Extreme Poverty

Extreme poverty refers to a situation where an individual or family lives below the very low threshold of income needed to meet basic life needs, such as food, shelter, and health care. (Sachs, 2006) Sachs defines extreme poverty as a condition where per capita income is below \$1.90 (Rp. 28,500) per day (according to international standards updated by the World Bank). Poverty and hunger often arise due to failures in the distribution and accessibility system, not just because of a total lack of resources. (Sen, 1982) The characteristics of extreme poverty from several sources that the author found are:

- a. **Inability to meet basic needs:** Individuals often need help accessing basic needs such as nutritious food, clean water, health care, and education. Therefore, it is important to ensure that every individual has the right to have the basic capabilities to live a decent life. (Nussbaum, 2013)
- b. **Resource Constraints:** They often live in conditions without adequate access to essential infrastructure and services. Resource constraints must be managed well in a free market system to maximize output and economic welfare. (Smith, 1776)
- c. **High Health Risks:** Extreme poverty is often associated with poor health and high mortality rates from disease and malnutrition. This relationship between poverty and disability often becomes a cycle that continues to rotate. In other words, disability can cause someone to fall into poverty because it is more difficult to access education, health services, and social assistance or protection programs. (Disability and Extreme Poverty in Indonesia: Analysis of National Socio-Economic Survey Data in 2020 | Alabshar | Jurnal Kawistara, n.d.)
- d. **Social Alienation:** People living in extreme poverty often experience social alienation and lack of economic opportunities. Social alienation is when a person or group feels disconnected from

society, friends, or family and is not well integrated into society. Social alienation can be characterized by helplessness, lack of norms, and meaninglessness. The concept of social alienation is rooted in the ideas of Karl Marx, who developed it as a critique of capitalism. (Longhofer, 2016)

2) Moderate Poverty

Moderate poverty is a condition in which individuals or families live below a higher income threshold than extreme poverty but are still below the level needed to achieve a decent standard of living. Typically, per capita income in this category ranges from \$1.90 (Rp. 28,500) to \$5.50 (Rp. 82,500) per day, depending on the context and size of the country. The problem of poverty needs serious attention so that it does not threaten the stability of the country's economy. (Kadji, 2012) In developing countries, high poverty levels can cause social and political instability, affecting economic growth and macroeconomic stability. (Quadrini) The characteristics of moderate poverty are as follows:

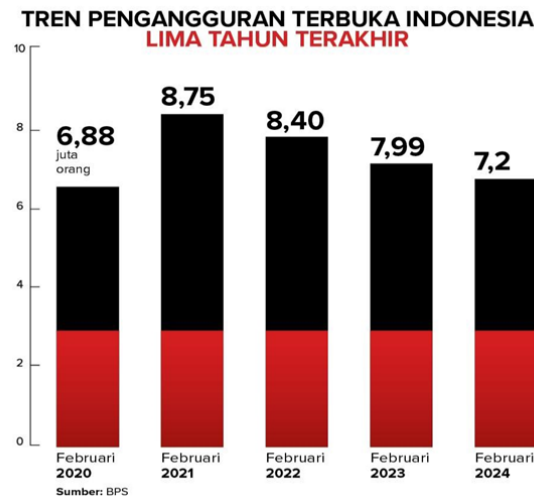
- a. Health and Education: Although individuals in this condition may have better access to health and education services than those living in extreme poverty, they still face difficulties in optimally meeting basic needs. Higher education is often associated with better job opportunities and higher incomes. More educated individuals tend to have better access to health information and are better able to make better health decisions. (Riddell)
- b. Economic Disadvantages: Individuals in society often have limited access to economic opportunities and face significant financial uncertainty. All elements of the economy face limitations in terms of available resources. These resources include natural resources (such as oil, minerals, and water), human resources (labor, skills), and capital resources (machinery, technology). (Davis, 2014)
- c. Social Welfare: Individuals in moderate poverty may still have difficulty obtaining adequate social security and protection. Moderate poverty is a condition where a household can only meet basic needs. (Rohyadi, 2024)

3) The Importance of Distinction

It is important to distinguish between extreme and moderate poverty because each condition requires different policy approaches and interventions. Extreme poverty requires more intensive assistance, including basic support to meet minimum living needs, such as food, shelter, and basic health services. Direct cash transfers are one effective way to reduce extreme poverty. (Lavoie M. , 2013)

Meanwhile, alleviating moderate poverty requires increasing access to economic opportunities, education, and health services and strengthening the social safety net. President Roosevelt first implemented the social safety net framework in the 1930s in the United States. (Sumodiningrat, 1999) The social safety net is intended to catch people in crises so they do not fall into deeper poverty. (Destiartono & Darwanto, 2022)

Both forms of poverty require a strategic approach tailored to the needs and specifications of the affected population to achieve sustainable improvements in living conditions. Increasing rice production and controlling stable prices effectively alleviate moderate poverty in Indonesia. (Destiarsono & Darwanto, 2022) Economic growth and minimum wages both negatively and significantly impact Indonesia's open unemployment rate (TPT).



Gambar 1.1. Tren Pengangguran Terbuka di Indonesia tahun 2020-2024

The number of TPTs in Indonesia has shown a dynamic trend in the last 5 years. Throughout 2024, around 46,000 workers in Indonesia were affected by layoffs. The Central Statistics Agency (BPS) noted that from 2019 to 2024, there were 9.4 million individuals in the middle class who were at risk of becoming vulnerable or poor. The Coordinating Minister for Human Development and Culture, Muhajir Effendy, asked the Ministry of Social Affairs to collect data on workers who were laid off. However, this data collection has been hampered by a lack of coordination with the Ministry of Manpower and the inability of companies to report layoff data.

The Minister of Social Affairs, Tri Rismaharini, stated that there were difficulties in obtaining data from various sources, including the Indonesian Employers' Association (Apindo), the Chamber of Commerce and Industry (Kadin), and the Social Security Administering Agency (BPJS) for Employment so that data collection is still not optimal. The inability to collect and integrate this data can hamper the effectiveness of policies and assistance programs designed to help laid-off workers. Therefore, more systematic efforts are needed to coordinate between related institutions and improve reporting mechanisms at the company level to ensure that the data obtained is accurate and useful in formulating policies and implementing the necessary social programs. The gap between supply and demand for labor is a challenge that needs to be resolved.

From an Islamic perspective, poverty is one of the causes of the decline and destruction of a nation. Islam even views poverty as a threat from Satan. (Mujahidin, 2017) Allah says in QS. Al-Baqarah: 268:

"Satan promises (scares) you with poverty and orders you to do evil (stuck); while Allah promises you forgiveness from Him and bounty. And Allah is All-Encompassing (His bounty) and All-Knowing."

The Messenger of Allah SAW said in a hadith narrated by Abu Na'im:

"Poverty is close to disbelief."

The problem of poverty has been a major problem throughout Indonesian history. Poverty rates can only be optimally reduced if all parties, including people experiencing poverty, are involved in the development process and using development results. (Rahman, 2019) Poverty has even become the most crucial discourse compared to other issues such as climate, terrorism, and war. (Ilmi, 2017) Poverty prevents millions of children from receiving quality education, there is difficulty financing health care, there is a lack of savings and no investment, there is a lack of access to public services, and there is a lack of employment. There is a lack of social security and protection for families, strengthening the flow of urbanization to cities.

The communication revolution and the spread of information technology are closely related to the processes of globalization. The communication and information revolution sweeping the world has negative and positive implications. These implications will have consequences or impacts on the social, political, and economic fields. This also applies in the economic arena. The 24-hour money market relies on a combination of satellite and computer technology, affecting many other aspects of society. The world with electronic communication connects everyone, even those in the poorest areas involved in daily life patterns. Technological progress as a global culture has a dissociative side, which can distort social life. People tend to communicate through media, become more individualistic, less familiar with their surroundings, and rarely interact directly, thus eroding social empathy.

3.2. Islamic Social Welfare

The Islamic view of welfare differs from conventional economics, which is secular and materialistic. The main goal of Islamic economics is to achieve happiness in this world and the hereafter (falah) and to live a good and honorable life (al-hayah althayyibah). (Chapra, 2001) Islamic economics emerged as an alternative to the conventional economic system, which is considered too materialistic and unfair because it often ignores social and environmental impacts for profit. Meanwhile, Islamic economics emphasizes social responsibility and ethics in every transaction. Economic activity is part of the social obligations that Allah SWT has set. Without this obligation, world life can be damaged, and humanity will be threatened. Al-Ghazali formulated three reasons why someone should be involved in economic activities (Al, 1991))

1. Fulfilling the Needs of Life: Being involved in economic activities is a way to meet daily life needs. By working and trying in the economy, people can earn a living for themselves and their families and meet basic needs such as food, clothing, and shelter. Economic activity is an important part of efforts to maintain welfare and avoid poverty.
2. Social Responsibility and Public Welfare: Every individual has a social responsibility to contribute to the welfare of society. By engaging in economic activity, a person not only meets personal needs but also contributes to the prosperity and economic stability of the community as a whole. Productive economic activity helps create jobs, reduce poverty, and improve the community's quality of life.
3. Doing Good and Charity: Involvement in economic activity is also seen as a means to do good and charity. In the Islamic view, economic activity carried out with good intentions and by sharia principles can be a form of worship if accompanied by the intention to share and benefit others. For example, the business results can be used to pay zakat, alms, or invest in social projects that benefit the community.

Overall, Al-Ghazali sees economic activity not only as an individual obligation to meet his needs but also as a contribution to the welfare of society and as part of a greater good deed. To encourage Muslims to donate and give alms, the Qur'an often promises manifold rewards and great rewards in this world and the hereafter. (Hakim, 2020) Allah SWT says in QS. Al-Baqarah (2) 261-162:

"The example (of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. Allah multiplies (the reward) for whomever He wills. And Allah is All-Encompassing and All-Knowing. Those who spend their wealth in the way of Allah do not follow up their gift with reminders of their gift or hurt (the recipient's feelings); their reward is with their Lord. There is no fear for them, nor shall they grieve".

This verse concerns the generosity of Usman bin 'Affan and Abdurrahman bin 'Auf, who came with their wealth to finance the Tabuk war. However, it does not mean that others are not entitled to a reward. Allah's promise applies to anyone who spends their wealth in the way of truth with sincerity. (Shihab, 2004)

In the Qur'an, several verses explain that Allah SWT has created the heavens, the earth, and everything in it by providing various facilities in the form of abundant sustenance for the welfare of humanity. Allah SWT even guarantees sustenance for every living creature, including animals that crawl on the earth, as per His word in QS. Hud: 6:

"And there is no creature on earth but that upon Allah is its provision, and He knows its place of dwelling and storage. All of it is written in a clear book."

However, Allah's provision can only be obtained with effort, effort, and hard work. This sunnatullah binds all humans. For those who are serious and work hard to seek sustenance, including

wealth, Allah will give it, even if they are infidels or hypocrites. On the other hand, even if someone believes in Allah and is known as a worshipper if he only remains silent and does not make a serious effort, he will not be free from poverty. Therefore, the Qur'an calls on Muslims to play an active role in meeting their life's needs. Not to be passive and dependent on the help of others. This recommendation can be found in several verses of the Qur'an, including in QS. Al-Ra'd: 11:

"...Indeed, Allah does not change the condition of a people until they change the situation that exists within themselves..."

In the Islamic view, begging and begging can reduce human dignity and honor, so Islamic teachings prohibit these actions. However, begging is permitted in extreme urgency, necessity, and emergency needs, provided that the request must be addressed to the authorities. (Al-Qardawi, 1996)

3.3. Basic Principles in Islam to Overcome Poverty

Islam pays considerable attention to social issues, including poverty. Some basic principles in Islam to eradicate poverty are as follows (Ilmi, 2017)

1. Social Justice

In Islam, justice is a fundamental principle underlying the legal and social systems and is an important moral value. The Qur'an firmly emphasizes justice, including economic aspects, and requires Muslims to implement the principles of justice in economic practices. Reducing income disparities and encouraging economic justice are aspects of upholding justice. Allah revealed Islam as a guide to life for everyone, focusing on the value of justice in all areas of life—political, social, and economic. (Khairani, 2024)

Although Islamic teachings originated more than 1400 years ago, these principles remain relevant in facing the challenges of the modern economy. (Kusyana, 2024) Islam emphasizes the importance of social justice as a foundation for overcoming poverty. This concept requires a fair distribution of wealth and resources so that everyone has equal access to meet their basic needs. By increasing socio-economic justice, society as a whole will benefit. (Hussein, 2016)

2. Zakat

According to etymology, Zakat means blessing, clean, developing, and good. It is called zakat because it can develop and keep the wealth that has been taken from danger. One of the main pillars of Islam aims to reduce economic inequality and support people with low incomes. Zakat is a manifestation of cooperation between the rich and the poor. Zakat empowerment protects society from economic disasters, namely poverty and scarcity of goods.

Meanwhile, the zakat institution is a means of distributing wealth that has a collective obligation to the economy of the Muslim community. Paying zakat is one manifestation of a person's

righteousness, where piety is the key to the door of prosperity. Another difference between zakat, infaq, and alms is the time of payment. The time for paying zakat may only be done at certain times. In Surah At-Tawbah (9:60), Allah SWT states:

"Indeed, zakat is only for the needy, poor, amil zakat, converts, niqab, charm, fisabilillah, and ibn Nabil."

Types of Zakat

- a. Zakat Fitrah: Zakat must be paid for by Muslims before Eid al-Fitr in the month of Ramadan. This zakat is a staple food that is common in the area concerned.
- b. Zakat Maal (Wealth): Includes zakat from income, trade results, agriculture, mining, marine products, livestock, found treasures, gold, and silver. The following is an explanation of each type:
 - 1) Zakat on savings: Zakat on savings of 200 dirhams is 5 dirhams, and on gold of 20 dinars is half a dinar. This zakat is obligatory if the money or gold has reached its haul (even a year).
 - 2) Zakat on Gold and Silver: Zakat is required on these precious metals if they are owned in the form of money or jewelry.
 - 3) Income/Profession Zakat: This zakat is related to income from work or profession, such as doctors, consultants, artists, accountants, etc.
 - 4) Zakat An'am (Livestock Animals): Livestock animals that must be given zakat include camels, cows, buffalo, and goats. Animals used for work, such as plowing fields or pulling carts, are not subject to zakat.

3. Alms

The term alms in Islam refers to voluntary giving or charity given with the aim of gaining Allah's pleasure and helping others. Zakat, Infaq, and Alms (ZIS) are Islamic financial instruments that allow the distribution of wealth to overcome inequality and eradicate poverty. Alms are different from zakat, although both have charitable purposes. Here are some important points about alms:

- a. Types of Alms: Alms can be material (such as money, food, clothing) or non-material (such as energy, knowledge, or prayer). In Islam, even a smile or kind words can also be considered alms.
- b. Obligations and Recommendations: Unlike zakat, alms do not have a specific amount or mandatory time. It is voluntary and can be done at any time according to a person's ability and good intentions. Alms can be given in any form that is beneficial to others.
- c. Social Impact: Almsgiving has a positive impact on society by helping to ease the burden of the less fortunate and strengthening social ties between people. Giving alms can also increase social awareness and solidarity within the community.

4. Waqf

A waqf is a legal act in Islam that refers to the permanent transfer of property to be used for public

interest and ongoing charity. Here are some important aspects of waqf:

- a. **Definition and Purpose:** A waqf is the transfer of property by a Muslim with the aim of establishing or supporting charitable activities that benefit the community on an ongoing basis. The property that is donated may not be transferred or owned privately by anyone and must be used for the purpose that has been determined.
- b. **Types of Waqf:** A waqf can be in the form of land, buildings, money, or other valuables. A waqf can be used to establish a mosque, school, hospital, or other public facilities.
- c. **Terms and Conditions:** A waqf must be done with sincere intentions and must meet certain conditions set by Islamic law. The assets that are donated must be in good condition and can be utilized in accordance with the provisions set by the endowment.
- d. **Benefits and Management:** Endowment assets can provide sustainable benefits to the community. Management of endowment assets is usually carried out by an agency or institution appointed by the endowment. This management must be carried out with the principles of trust and transparency to ensure that the community can feel the benefits of the endowment in accordance with the intentions of the endowment.
- e. **Social Impact:** Endowments have a long-term positive impact on society by providing facilities and services that benefit many people. Endowments also contribute to the formation of social infrastructure that can benefit future generations.

5. Community Empowerment

a. Understanding Community Empowerment in Islam

Community empowerment from an Islamic perspective refers to efforts to improve the welfare, capacity, and autonomy of individuals and communities based on Sharia principles. Islam teaches that every individual has the right to equal opportunities and support to develop their potential. Community empowerment must focus on independence and be long-term, not just a temporary solution to the problems of a powerless community.

b. Key Principles in Islamic Community Empowerment

- 1) **Justice and Equality:** Islam emphasizes the importance of justice (adl) and equality (musawah) in community empowerment. This means ensuring that all members of society receive fair treatment and equal access to resources and opportunities.
- 2) **Social Concern and Solidarity:** The principles of concern (ta'awun) and solidarity (ukhuwah) in Islam require members of society to help and support each other in overcoming difficulties and improving shared welfare.

- 3) Economic Empowerment and Independence: Islam encourages economic independence by supporting micro, small, and medium enterprises, and providing support to those who strive to be independent through the mechanisms of zakat, infaq, and sedekah.
- c. Empowerment Practices in Islamic History
 - 1) Zakat and Waqf Systems: In Islamic history, the Zakat and Waqf systems have played an important role in community empowerment. Zakat helps redistribute wealth to support the less fortunate, while waqf provides sustainable funds for various social purposes, such as education and health.
 - 2) Education and Skills Development: Islamic educational institutions such as madrasahs and traditional colleges have contributed to community empowerment by providing quality education and skills training.
 - d. Modern Community Empowerment Models
 - 1) Mosque and Community-Based Empowerment Programs: Community empowerment can be carried out through mosques and Islamic community institutions that hold various training programs, business development, and social activities.
 - 2) Social and Entrepreneurial Initiatives: In the modern context, Islamic-based social initiatives such as Islamic cooperatives and entrepreneurial institutions can help communities improve their economic and social well-being in a sustainable manner.
 - e. Challenges and Opportunities
 - 1) Challenges: Lack of understanding of Islamic principles of empowerment, limited resources, and resistance to change.
 - 2) Opportunities: By leveraging technology and innovative approaches, there is a great opportunity to improve the effectiveness of empowerment programs.

3.4. Case Study of Islamic Poverty Alleviation

In Ponorogo, NU Care-LAZISNU is managed by six fundraisers who collect donation boxes from 21 sub-districts every day. Since 2022, around 5,000 donation boxes have been placed in various locations such as shops and restaurants, collecting an average of IDR 60 million per month. The funds are used to help poor people in Ponorogo.

On February 14, 2021, NU Care-LAZISNU Ponorogo distributed 150 kilograms of rice to Puduk Sub-district. The distribution of this aid was carried out by visiting the office of the Nahdlatul Ulama Branch Representative Council (MCNU) Puduk, where officers from the local NU Care-LAZISNU Zakat, Infaq and Alms Management Unit (UPZIZ) welcomed their arrival. In the easternmost region of Ponorogo Regency, rice assistance was symbolically handed over to 20 elderly residents, each receiving 5 kilograms of rice. (Muhammad, February 14)

4. CONCLUSION

Social welfare, as an integral part of the state protection system, should be able to ensure that every individual has access to basic needs such as food, health, and decent education. However, reality shows that the problem of poverty is often not handled optimally, leading to a cycle of poverty that is difficult to break.

Emphasis on Islamic economic principles in social and economic policies can be a significant step in addressing inequality and improving the social protection system. These principles emphasize social justice, equitable distribution of wealth, and concern for others, which can provide a more effective framework for overcoming poverty and improving social welfare as a whole.

To achieve sustainable poverty alleviation, more structured and integrative efforts are needed, including the implementation of Islamic economic principles in social policies and programs. In addition, there needs to be continuous evaluation and reform of the social protection system that is more responsive to the needs and challenges faced by the community, especially in the informal sector and vulnerable groups.

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