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POVERTY AND RELIGIOSITY: THE 'MISSING LINK' FROM ISLAMIC PERSPECTIVE

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ABSTRACT

Poverty is highly associated with many negative measurable aspects of life. Therefore, it is often regarded as a sign of failure. One of the arguments that prove this premise is that poverty is closer to disbelief. By rejecting doubt to preserve religion, a group that adheres to its logical religion will avoid poverty. Poverty in Kelantan shows the opposite. In a state of extreme religious adherence in terms of understanding, beliefs, and practices, more than half of the poor in Kelantan are hardcore poor. At the same time, the hardcore poor and the poor in Kelantan have the highest number in Peninsular Malaysia. This paper aims to study the relationship between poverty and religiosity in Kelantan. About 3,000 poor in ten provinces in Kelantan selected as respondents through stratified sampling. This study has demonstrated the true definition of poverty which includes the element of soul. It is clearly different from current definitions that focus more on property ownership.

Keywords: Islam; Muslim; Poverty; Religiosity

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INTRODUCTION

Poverty is highly associated with many negative measurable aspects of life. It is often associated with keywords such as shortcomings, hardships, hardships, and hardships (Aguilar, G. R. & Sumner, 2020; Talib, 2016). No wonder poverty often linked to failure in life. Poverty has also been considered an enemy to development by Western scholars who understand neo-classical, marxism or neo-marxism. Dudley Seers, a former director of the University of Sussex University's Institute for Development Studies, United Kindom, has raised three questions about inequality, unemployment, and poverty. These three questions must address for a country to categorized as developing (Salleh, 1999). Most contemporary Islamic scholars accept this argument with the view that poverty is a disaster that needs to be eradicated (Salleh, 1999). In the context of religion, one of the most frequently argued arguments to justify this statement is that poverty is closer to disbelief. Influential religious groups certainly try to avoid doubt. In other words, the phenomenon of poverty is not a critical issue in a strong religious group. However, Western scholars are quite the opposite in this regard. For example, a 2010 Gallup study of more than 100 countries found that the poorer a country is, the stronger the religious practices of its people are (Gallup, 2010). They conclude that religious factors are somewhat less dominant in a country that considered to be productive. This study also shows that most Muslim countries are in the poor category.

This reality brings us to a fundamental question, is it the religion that causes one to be weak or is it poverty that causes one to become more religious? This paper attempts to address this question through a study in Kelantan, a state known for its Islamic-based system of government, and at the same time records the highest number of poor individuals in Malaysia according to the National Poverty Status Statistics report of 2017. The study indirectly explains the new definition of poverty when it is associated with aspects of religious compliance. To this end, this paper divided into four sections. The first is the existing definition of poverty from a traditional and Islamic perspective. The second is the link between religion and poverty. The third is the profile of poverty and religious compliance in Kelantan. And the fourth is the new definition of poverty.

RESEARCH METHODS

Design and Sampling Study

This quantitative study involved 3,000 poor people, about 300 in every ten colonies in Kelantan. Data collection conducted on the heads of households (KIR) in 10 Kelantan administrative districts, namely Kota Bharu, Pasir Mas, Tumpat, Pasir Puteh, Bachok, Kuala Krai, Machang, Red Land, Jelly and Musang Cave. For select respondents, multistage sampling used. This sampling is a combination of two different types of sampling, namely stratified sampling and systematic sampling. Given that the poor population in Kelantan during the year divided into only two groups, namely hardcore poor and poor, the sample selection was divided

into two categories as well. The list of names obtained broken down into different colonies. Using stratified sampling means that the study sample selection involves two processes, namely processes in stratified sampling and systematic sampling. The sampling template acquires through an e-Kasih system supervised by the Implementation Coordination Unit (ICU), Prime Minister's Department (JPM).

Data Collection and Ethics

Data collected through instruments developed by a group of InsPeK researchers based on different research objectives, specific theories, and backgrounds (InsPeK, 2018). This instrument contains 12 sections that measure each of the key concepts in this study. These sections consist of (1) Section A-About KIR; (2) Part B-KIR Information, Householders and Dependents; (3) Section C-Human Capital; (4) Section D-Social and Political Capital; (5) E-Capital Division of Religion; (6) Section F-Natural Capital; (7) Part G-Physical Capital; (8) Section H-Cultural Capital; (9) Part I-Capital Economics; (10) Part J-Aid Effectiveness; (11) The Division of Integrity and Inclusion in the Support System; and (12) Section L-Social Justice. For this paper, the study focused only on sections A, B, and E. A pilot study was conducted on 150 KIR's with similar characteristics to real respondents to determine the reliability values of each section of the Poverty Mapping instrument. The results of the pilot study found that Cronbach's alpha values for each part of the study instrument exceeded 0.85, thus addressing the reliability aspect of the tool.

Method is implemented to solve problems, including analytical method. The method used to solve the research problems is described in this section.

RESULTS AND DISCUSSION

Common Perspective

From the various definitions of poverty by some scholars such as Lewis (1966), Kakwani (2006), and Lotter (2011), the commentary by Kartini Aboo Talib (2016) is wholly inclusive. According to the UNDP report (2015), he mentioned the early concept of poverty, which included absolute and relative poverty. Both theories have criticized for focusing too much on income and consumption; they have at least provided a basic understanding of poverty. Relative poverty examines the relationship of individual economic status in the context of the income distribution. That is individuals who have lower income distributions than the standard of living in a particular social context categorized as poor. Absolute poverty focuses on the fate of individuals or households who are unable to meet basic needs. In other words, it does not pay attention to the question of quality of life or social injustice. Referring to these two concepts, Kartini Aboo Talib (2016) concludes that the idea of absolute poverty often guides the definition of poverty in Malaysia by measuring household income compared to the Poverty Line Income (PGK). That is, a household is categorized as poor if its monthly income is lower than PGK.

Compared to Kartini Aboo Talib⁶ Nasikun (2001) adds two other forms of poverty besides absolute and relative, cultural poverty and structural poverty. Cultural poverty means the relationship of poverty with cultural factors. Structural poverty, in turn, links poverty with access to resources within a socio-cultural and political system.

Of the various definitions available, poverty more widely discusses in the economic dimension. However, the definition of poverty can be different if taken into account in other aspects such as human, social, political, religious, natural, physical, and cultural according to the Poverty Mapping report in Kelantan published by the University of Kelantan Research and Management Institute (InsPeK) in 2018.

Islamic Perspective

In terms of language, the word poor derives from the word barrier, which means calm, quiet, and stationary (Al-Razy, 1979). Although this word is repeated 69 times in the Qur'an, no single verse specifies who and what the criteria for poverty are (Rodin, 2015). Therefore, there are various definitions of poverty among the fuqaha sects.

According to the Hanafiyyah and Malikiyyah sects, poverty pronounce on who do not have wealth to exploit. Whereas the Shafi'yyah and Hanabilah sects define poverty as those who can afford wealth and income to meet their needs and dependencies, they still do not have the necessary kifayah limits. Some of the other fuqaha 'elaborate on the scale of poverty by meeting the needs of at least 50 percent (Zaidan, 2012; Al-Qurahdaghi, 2013).

Yusuf al-Qaradhawi summarizes three characteristics that can categorize as poor. First, individuals who do not own any property or sources of income. Second, individuals who have wealth and income but are insufficient for their own needs and dependents. Third, individuals with wealth and income can meet at least 50 percent of their personal and dependents' needs, but still do not have the necessary limits. Zaidan (2012) comes up with different details. It consists of five features. First, the property is an immovable property (asset) that is still considered a basic need. Second, it fulfills the zenith of the property that is required by zakat but still insufficient. Third, owning assets that meet the nisab but not sufficient for living expenses. Fourth, the insured has insufficient credit limit despite the unsecured loan sufficiency of zakat and the insufficient debt limit. The fifth, those who had enough gold in the nisab, but they did not have the kifayah limit.

In the Malaysian context, the definition of poverty is subject to the state's religious authority as Islamic affairs are under the jurisdiction of the state, as shown in Table 1.

Table 1. Definitions of Poverty by State in Malaysia

<i>Charity Center / Charity Board / Charity Department / Baitulmal</i>	Definition of Poverty
<i>Kedah</i>	Has the ability to make ends meet but not thoroughly enough. For example, a poor person needs RM10 but only earns RM8.
<i>Selangor</i>	A Muslim who has wealth or income can only meet more than 50 percent of his or her own needs and dependencies but still does not have enough <i>kifayah</i> .
<i>Wilayah Persekutuan</i>	A person who has a job that only fulfills some of his basic needs, but does not have enough to meet his daily needs and dependents.
<i>Negeri Sembilan</i>	A person who has a job that only fulfills some of his basic needs, but is insufficient for himself and his dependents. For example, a person who needs RM300 a month, but he earns only a fraction (50 percent) or more but does not meet his basic needs for himself and his dependents.
<i>Melaka</i>	People who do not have enough property or income to meet their basic needs and dependencies but do not have enough basic needs.
<i>Johor</i>	A person who has a job that only fulfills some of his basic needs, but he is insufficient for himself and his dependents.
<i>Pahang</i>	A person who has a job or income from other sources only meets some basic needs, but he is not sufficient to meet his or her daily needs and dependents.
<i>Terengganu</i>	Muslims who have a source of income that they only partially meet their basic needs for themselves and those under their care.
<i>Kelantan</i>	A person who has a job or income or income from other sources that only meets some of his basic needs but is not sufficient to meet his daily needs and also to support those under his care
<i>Perlis</i>	A person who has a job or a job that only fulfills some of his basic needs but is not sufficient to meet his daily needs and also to meet the needs of his dependents.
<i>Perak</i>	A person who owns property, jobs, income from other sources who can afford but does not meet 100 percent of his or her personal and dependents needs or someone who is adversely affected or whose source of income is affected.
<i>Sabah</i>	A person who earns more than 50 percent in a single day is below the threshold limit according to current state PGK estimates.
<i>Sarawak</i>	People who have wealth and effort can produce more than 50 percent of their daily life but not enough. His income could not meet his daily needs.

Source: Modified from information obtained through the state zakat center website

The table above shows that there is no significant difference in the definition of poverty. It shows a common understanding among the state religious authorities. There are few exceptions to the Perak state interpretation that extends the relationship of poverty to the disaster that affects one's income.

The Relationship Between Religion And Poverty

Because there are significant differences in the philosophy, structure, and practice of each religion, the generalization of the findings is somewhat tricky. Beyers (2014), for example, argues that such difficulties are not limited to comparisons of different religions, but comparisons of similar beliefs by location. For example, Buddhism in Thailand is different from Buddhism in South Africa. He stressed that the response to poverty could be studied in many forms, though religious affiliation remains. However, he believes that all religions uphold the values and principles of the economic system, that the moral obligations of philanthropy and culture respect one another regardless of social class. All of these are essential with the incidence of poverty, thus proving the impact of religion on poverty. Based on this premise, he concludes that economic poverty is related to spiritual poverty.

Beyers' views do not differ much from Muslim scholars such as Ahmad Azrin Adnan (2019) and Wardani (2011), who say that religion close linked to economic ability. According to him, Islam does not only teach its adherents of religion but also has economic power. Although Muslims have various remedies to eradicate poverty, many Muslims are still in a low social class. He revealed three reasons for this. The first reason is the theology of activism. In this regard, the theological view or the belief-based view of fatalism needs to be revised to allow for a progressive and progressive religious perspective. Second, fiqh the empowerment of the poor. In this regard, he argues that the incidence of poverty can only be addressed through the 'give a hook' initiative. Nowadays, the 'feeding' initiative is more focused on zakat distribution. Third, new Sufism. In this regard, he developed Fazlur Rahman's critique of the many inaccuracies of the old Sufism teachings that were contrary to the moral ideals of the Quran. Many teachings of Sufism develop like fanaticism and fatalism. Nevertheless, the teachings of the Quran on various fundamental concepts of ethics emphasize aspects of activism.

The Profile Of Poverty And Religious Compliance In Kelantan

The data obtained show several significant findings that divided into two sections, namely (1) poverty profile and (2) religious compliance.

Poverty Profile

Table 2 shows the poor categories in Kelantan. It shows the difficulty of dealing with the incidence of poverty in Kelantan as most of the poor in Kelantan are poor.

Table 2. Poor Categories in Kelantan

Poor Category	Amount	Percentage
Extreme Poor	1539	51.1
Poor	1464	48.6
Easy-to-Poor	10	0.3

Table 3 shows the religion practiced by the poor in Kelantan. It shows that the incidence of poverty is relatively high among the Muslim community in Kelantan compared to the non-Muslim community. This reality is not so strange as Kelantan is known to be densely populated by Muslims.

Table 3. Poor in Religion

Religion	Amount	Percentage
Islam	2984	99.0
Buddhism	22	0.7
Christianity	2	0.1
Hinduism	4	0.1
Others	1	0.0

Table 4 shows the highest level of education for the poor in Kelantan. The majority of the poor in Kelantan found to have only a high school education.

Table 4. Higher Education Levels

Hinger Education Levels	Amount	Percentage
Form 5	768	30.1
Form 3	627	24.5
Year 6	527	20.6
Year 3	98	3.8
Form 2	91	3.6
Form 6	81	3.1
Year 2	71	2.8
Year 4	68	2.7
Year 5	57	2.2
Form 1	45	1.8
Form 4	46	1.8
Year 1	28	1.1
Diploma	20	0.8
Certificate	14	0.5
Bachelor Degree	7	0.3
Adult School	3	0.1

Madrasah	2	0.1
Thai School	2	0.1

Table 5 shows the status of the main occupations of the poor in Kelantan. Only about 40 percent of them have permanent jobs.

Table 5. Primary Occupational Status

Main job status	Amount	Percentage
Regular work	857	39.4
Uncertain	741	34.1
Contract work	227	10.4
Seasonal	179	8.2
Part-time job	172	7.9

The poor side jobs shown in Table 6. Almost all the poor in Kelantan do not do any extra work to earn extra income.

Table 6. Side Jobs

Side Job	Amount	Percentage
None	2583	92.6
There	205	7.4

Religious Compliance

There are many crucial dimensions used to illustrate respondents' religious compliance (KB). It encompasses religious beliefs, understandings and religious practices. Table 7 shows the findings related to the respondents' KB by their overall dimensions. The poor in Kelantan are found to have high levels of religious beliefs, understanding and practice.

Table 7. Religious Compliance by Dimension

Dimension	Low	Medium	High
Belief	0.2	5.5	94.3
Understanding	0.1	6.5	93.4
Practice	1.5	21.0	77.5
Practice (Muslim only)	1.1	24.8	74.0

New Decision Of Poverty

The incidence of poverty in Kelantan has highlighted some new insights into the definition of poverty. The poor in Kelantan has shown to have a great deal of adherence in terms of grasp, understanding, and practice. This finding seems to

justify Gallup's conclusion that the poorer the community, the stronger its religious practice. In other words, changing the social status of the poor in Kelantan is less critical in the context of households than religious motivation. In line with Islamic fundamentalism, the environment in Kelantan recognized as being religiously spiritual. Religious motivation in each of their behaviors is something that can quickly expect.

In this regard, the poor in Kelantan most likely driven by the positive elements of poverty highlighted by Muhammad Syukri Salleh (1999). According to him, there are at least four positive elements of poverty. First, poverty is something that the Prophet s.a.w. His hadith says: "O my God, revive me poor, kill me poorly, and gather me (in the field) among the poor." Second, poverty is an identifiable characteristic of the righteous, and the pious as the hadith says: "When you see the fruits come to you, then say: Welcome to the emblem of the righteous. And when you see wealth coming to you, say, 'Sin is a tormentor.'" Third, poverty is an asbab to obtain the love of Allah s.w.t. In this case, every human being is the beloved of God in His creatures. This asbab is God's answer to the question of Moses a.s, according to Imam Al-Ghazali (1980). Fourth, poverty becomes the focus of the particular reward of the hereafter as the King hadith, which means: "My people will enter paradise for five hundred years before the rich."

The fact that the change in the social status of the poor in Kelantan is not a priority in the context of households seems to be correct based on the national e-Kasih poverty statistics for 2017 and 2018. Despite decreases in terms of the number of hardcore poor and poor individuals, Kelantan remains the highest state the number of poor individuals in Malaysia for the years 2017 and 2018.

Despite the above, the conclusion that the poorer a community is, the stronger its religious practices not accepted by Ziaudin Ahmad (1991), Siddiq Fadhil (1992), Beyers (2014) and Wardani (2011). Because economic poverty closely linked to spiritual poverty, what happens to these disadvantaged groups is a reflection of their misunderstanding of the true meaning of religious teaching.

In this regard, Wardani gives an example of the misunderstanding of the Messenger of Allah's prayer, which reads: "O my God, revive me poor, kill me poorly, and gather me (in the field of poverty) among the poor." According to him, this hadith had to be interpreted in its actual context because the textual understanding of the expression would contradict the general spirit of Islamic teaching. He once said to Sa'd: "Indeed, Allah loves a (rich) godly and unselfish servant." He further presented Yusuf al-Qaradhawi's stand on the definition of poor, which refers to the attitude of humility and humility. He believes that poverty stems from a lack of job performance, creativity, and work ethic. All of this has to do with spirituality.

The above discussion has shown that poverty can still be seen from the positive side even though it rarely portrayed as such. Poverty is also inextricably linked to keywords such as poverty, hardship, hardship, and hardship. What's more,

it connects to failure in life. There are a few individuals in either the hardcore or the poor in Kelantan who can live their daily lives quietly. If anything disturbs their tranquility, especially KIR is when they do not have the opportunity to perform the congregation prayer at the synagogue. This situation seems to refute the views of Siddiq Fadhil (1992), who argued that poverty must eradicate because it has the potential to become a "time-bomb social" that would ultimately undermine the dignity of life.

Muhammad Syukri Salleh (2000) once said that if poverty was something that was abominable and needed to eradicate, the Prophet s.a.w would certainly ask such a class of scholars as these *ahlus-suffah* to work and further out of the cocoon of poverty. However, such things have not happened. Instead, the Prophet s.a.w paid particular attention to this group. Fatimah r.a once asked a servant when he has captured, and he replied:

"Should I give you two helpers and leave you hungry?" There is, of course, a secret within this group that can approach to understand the meaning of poverty from a religious perspective, especially Islam.

The *ahlus-suffah* group is a group of the companions of the Prophet s.a.w who lived at the end of the Medina Mosque. They devoted all their attention to knowledge, practiced in the Mosque of Nabawi, and used to live in poverty. Their numbers are not known precisely. But As-Samhudi explains that Abu Nu'aim mentions their names in the book *Hilyatul Auliya* 'over 100 people as recorded in the *Nabawiyah Syah* of Shafiyyurrahman Al-Mubarakfuri translated by Kathur Suhardi. Their position in the Mosque of Nabawi shown in Figure 1.

The above demonstrates how close the group is to the physical body with His Majesty. They are more in line with His Majesty than the rest of His companions so that at least four characters built up, who are believers and righteous, fight in the way of Allah, do not disturb the people, and do not depend on others (Salleh, 2004). The poverty and poverty they experienced never led to public dissatisfaction, but they also instilled a culture of philanthropy among wealthy groups.

This data means that, in defining poverty, the Islamic dimension of spirituality cannot overstate. Muhammad Syukri Salleh regularly discusses this dimension in various disciplines (Adnan et al., 2019). This dimension is not given attention in the current definition. This dimension, when it comes to poverty, has a new categorization. All this time, poverty categorization was based solely on physical ownership. Thus, the term poor, hardcore, poor, and urban poor. The exact definition of poverty from a religious perspective needs to base on the *naqli* proposition. He refers to the hadith of the Messenger of Allah (may peace be upon him), which means: "It is not wealth because it is rich, but it is rich (soul)." According to this *naqli*, human social status can divide into four categories. The second category, the poor and the poor, the third category, the rich and the poor, and the fourth category, is poor and the rich. Of these four, the second and third

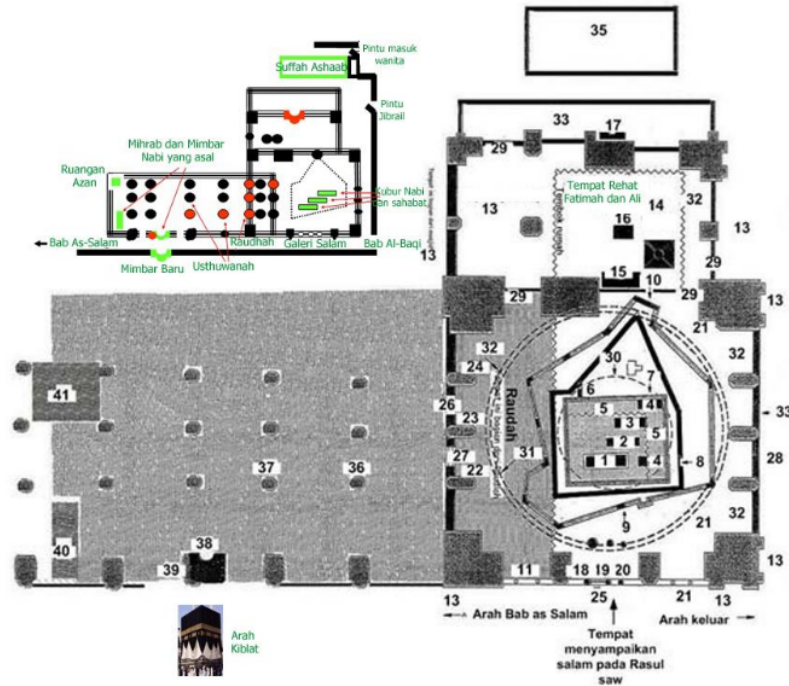
categories should address, seriously because the poverty and wealth suffered by this group have been detrimental to not only the individual but the society as well.

The categorization is linked to the incidence of poverty in Kelantan, and it turns out that the poor is comprised of the rich and the poor. For the poor of the poor, they will continue to be comfortable as recipients of government aid even though they are no longer eligible to be categorized as hardcore or poor. Household profiles will manipulate to ensure assistance is maintained. Besides, the reality is that most of them have low levels of education, no fixed monthly income, and no initiative to generate additional income. These groups are the cause of the failure of all government interventions in addressing the incidence of poverty. For the rich, however, they will continue to be comfortable with all the shortcomings that exist for survival.

In some cases, they are less likely to report on their household needs. This group is like a group of people who are consistently happy in their lives. Both of these situations explain why the decline in hardcore poor is not in line with the decline in the poor in Kelantan for 2017 and 2018, thus addressing the question of why the poverty rate in Kelantan remains high.

This categorization clearly shows the gaps in government intervention in addressing the incidence of poverty. At least the government appears in two forms. First, the strategy of boosting the wealth of the poor to the poor was never formally formulated by the government through the relevant agencies. What has structured so far is the financial, material, and knowledgeable assistance of this group. Eventually, the number of more inferior groups of wealth, and at the same time, the poor will continue to grow and increase over time. Second, whatever intervention strategies implemented to date, they are targeted at the poor. There was never any intervention on the rich but poor souls. These interventions need to apply to stimulate the moneylenders to actively engage in the practice of waqf, charity, and charity. To date, contributions to public university funds in Malaysia, for example, have not been exempted under the Income Tax Act 1967. If this practice can cultivate, the incidence of poverty can deal with collectively.

Figure 1. Ahlus-Suffah in the Nabawi Mosque



Source: The Prophet s.a.w 2018 Artifact Exhibition at Terengganu Trade Center, Kuala Terengganu.

Note:

- 17. The place where Prophet Muhammad s.a.w prayed in communion with Ahlus-suffah. This place is behind Siti Fatimah's residence.
- 34. An area of about 30 cm high, where the worshipers pray with Prophet Muhammad in prayer.
- 35. An area about 60 cm high, where the clumps gather.

CONCLUSION

The incidents of poverty have evoked some new insights into their meaning. It proves that poverty cannot fully link to failure in life. This reality means that religion never causes one to become poor. At the same time, poverty also does not necessarily make one more religious. More precisely, it is a religion that will determine one's wealth or poverty. As long as his soul is precious, whatever the status of his social class will bring an abundance of grace not only to himself but to society. This Islamic dimension of spirituality has not challenged all this time to explain the true meaning of poverty.

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