

ISSUES OF POVERTY AND ECONOMIC INEQUALITY IN INDONESIA: THE CONCEPT OF DISTRIBUTION WEALTH IN ISLAM

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Abstract: This article review discusses the problem of low welfare in Indonesia, involving the issue of high poverty, low literacy levels, and high unemployment rates. The data shows a widening gap between high- and low-income groups. Although the Muslim population in Indonesia reaches 86.7% of the total population, many still live in poverty. Handling income disparity is a complex challenge that has not been fully overcome by government policies. Poverty in Indonesia is related to uneven distribution of wealth, lack of awareness in paying zakat, uneven distribution of zakat, and accumulation of wealth by a number of groups of rich people. The government is expected to play a key role in efforts to equalize the distribution of wealth in order to achieve prosperity in accordance with Islamic economic principles. Islam provides instruments such as zakat, alms, and waqf as a solution to the problem of poverty and inequality. However, its implementation is hampered by problems of management, corruption, poor bureaucracy, and the lack of capacity of Muslim resources in integrating Islamic teachings in state policy. Resistance to the use of Islamic law as a policy basis is also an obstacle that needs to be overcome. The purpose of this article is to explore the potential of Islamic teachings in overcoming the challenges of poverty and disparity.

INTRODUCTION

Developing countries like Indonesia face major challenges in improving people's welfare. The main problems are the high poverty rate, low literacy rate, and high

unemployment rate which reaches 7.8 million people (BPS 2023). In addition, there is a wide gap between rich and poor groups. The Central Statistics Agency (BPS) noted that Indonesia's Gini ratio¹ in March 2023 reached 0.39, which increased from 0.38 in the second semester of September 2022 and 0.38 in the first semester of 2023. This shows that the gap between the rich and poor groups is getting bigger.

Indonesia is also the country with the largest Muslim population in the world in 2022. According to a report by *The Royal Islamic Strategic Studies Centre* (RISSC), the Muslim population in Indonesia is estimated to reach 237.56 million people. This number is equivalent to 86.7% of Indonesia's total population, which is around 273.4 million people. If this data is viewed internationally, the percentage is equivalent to 12.30% of the world's Muslim population, which reaches 1.93 billion people. Based on this data, it can be concluded that the majority of poor people come from Muslims. Therefore, it is very important for the government to make poverty alleviation policies and reduce the gap between rich and poor groups a national priority.

Addressing income inequality is a complex challenge and requires a multi-dimensional approach and cooperation between the public, private and civil society sectors. Currently, this problem has not been fully addressed by government policy. In fact, in Islam there are complete instruments to overcome the problem of poverty and inequality, such as zakat, alms, and waqf. However, in general, Muslims in Indonesia face obstacles in developing sharia economic education and literacy nationally in order to promote the principles of justice distribution according to Islamic teachings. Government policies are not fully in line with Islamic teachings and have not utilized available resources.

Although there are good policies on paper, their implementation is still difficult due to problems with state administration, corruption, poor bureaucracy, or the lack of capacity of Muslim human resources in integrating Islamic teachings in state policies. The issue in Indonesia is not only related to the resistance to the Islamic legal system by some non-Muslim and secular groups, so policies to overcome poverty and inequality

¹ The Gini Ratio or Gini Index is an economic indicator that measures income inequality between people in a country. Interpretation of the Gini Coefficient Figure Simply put, if the value of the Gini coefficient is close to 1, then the distribution of income in the country will be more uneven.

have not become a national policy until now. In addition, policy changes are often met with resistance from groups that may lose the advantage of the status quo.

Although poverty is a national problem, it is a fact that most individuals who are in poor conditions are Muslims. The majority of them are active in the agricultural sector and are working with very limited capital, making it difficult to develop without policies that support them. Most Muslims in Indonesia also do not fully understand and master the technology and science needed to drive economic growth, due to the limitations of the existing infrastructure. In addition, the relationship between poverty and unemployment is also a serious problem, because job opportunities are still minimal and available working capital is limited.

Poverty is characterized by, among others, a low literacy rate, and a high unemployment rate in Indonesia generally caused by unequal wealth distribution. In the context of Islam, factors that contribute to this problem include a lack of awareness in paying zakat by individuals who are obliged to pay zakat (Muzakki), uneven distribution of zakat by the Amil zakat institution, and the hoarding of assets by more affluent groups of people (*"the have"*). Therefore, the government, as an ulul amri (responsible leader), should play an active role in the process of equitable distribution of wealth in Indonesia, with the aim of realizing the welfare of the community in accordance with Islamic economic norms. As Allah SWT said in the Qur'an, surah al-Hasyr:

كَيْ لَا يَكُونَ دُولَةً لِّلْأَغْنِيَاءِ مِنْكُمْ (الحشر: ٧)

The meaning is: "So that the treasure does not only circulate among the people among you" (QS. Al-Hasyr: 7). Taking into account the context of the issues described earlier, the main purpose of this article review is to investigate the great potential contained in Islamic teachings in overcoming the challenges of poverty and inequality. Concepts related to efforts to reduce poverty and reduce the gap between rich and poor groups will be examined in this paper. First of all, the problem of distribution based on Islamic principles will be discussed, then the significance of income distribution and the importance of understanding the principles of wealth distribution in accordance with Islamic teachings will be discussed. At the end, various distribution efforts in accordance with Islamic values will be described.

ISLAMIC PERSPECTIVE

1. Distribution Definition

Islam grants permission for private property and details the procedures for acquiring and managing private property. While Islam allows individuals to own and manage their personal property, Islamic rules also govern how the management of such property should be carried out. Basically, Islam establishes the principle that the rights of the poor are contained in the wealth of the rich, and those rights should be given to them. Allah said in Surah ad-Dzariat verse 19 which reads:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ (الذريات: ١٩)

Meaning: And in their possessions there is a right for the poor who ask, and the poor who do not ask (Ad-Dzariat:19). From the explanation above, we can understand that all the property we have is essentially the property of Allah which is entrusted to humans to be used for survival in the world (As-Suyuthi, 2011).

The origin of the word "distribution" comes from the United Kingdom, namely "distribute," which means to distribute or distribute. In terminology, distribution refers to the process of distributing, distributing, or sending to several people or places (Sumadji, 2010). While "wealth" can be interpreted by referring to the condition of a person who has more wealth.

2. The Importance of Wealth Distribution

The distribution of wealth at this time is a very crucial and complex problem when viewed from the perspective of justice and its solution which can provide optimal benefits for the welfare and happiness of the entire community. Although income is considered very important, what is more crucial is the way it is distributed. If the individuals who generate that wealth are willing to work hard, they can increase the wealth of the country. However, if the distribution of wealth is not carried out properly, it is likely that the wealth will accumulate in the hands of capitalists, thus causing most of the people to experience poverty while the country's wealth is not enjoyed equally. So it can be said that the welfare and prosperity of the community are not only related to the results of production, but also depend on the fair distribution of income. Although wealth may be over-generated in every country, if its distribution is not based on the correct principles of justice, the country cannot be considered successful (Rahman,

1997).

Even in a prosperous modern society with abundant wealth, the distribution of wealth is still uneven, causing many citizens to experience poverty. This inequality is caused by the problem of wealth distribution that does not run as it should, so that a group of poor people lose their share of the rights. In Islam, the wealth collected in it contains rights for the poor and the poor. Therefore, an understanding of Islamic values, especially sharia economics, needs to be introduced to Muslims and non-Muslims before developing zakat, infaq, and waqf instruments. With a good development system, zakat, infaq, and waqf can be assets to improve the economy and free Muslims from the shackles of poverty (Siregar, 2022).

3. Principles of Wealth Distribution According to Islam

The problem of the distribution of wealth is complex, difficult, and at the same time very significant affects poverty alleviation, and in the teachings of Islam has been the focus for centuries. A number of economists, philosophers, and political experts have discussed this problem many times in various contexts and have tried to overcome the implementation problem, which is the best effort they have made, but until now they have not succeeded in finding the right solution because it is related to constitutional law that has not fully adopted Islamic teachings.

Islamic economics or sharia economics can be said to function as a mediator between capitalist and socialist ideologies. Ajatan seeks a balance between relinquishing ownership of assets and limiting individual ownership rights, so that the freedom granted is limited and adjusted to needs, not solely following human desires and passions. The Qur'an has explained the principles of Islam in Surah Al-Hasyr in the verse:

لَا يَكُونُ كَيْ السَّبِيلِ وَابْنِ وَالْمَسَاكِينِ وَالْيَتَامَى الْقُرْبَى وَلِذِي وَلِرَسُولٍ فَلِلَّهِ الْقُرَى أَهْلٍ مِنْ رَسُولِهِ عَلَى مَا أَفَاءَ اللَّهُ
(٧ : الحشر) مِنْكُمْ لِأَغْنِيَاءِ بَيْنَ دَوْلَةٍ

Meaning: Whatever spoils Allah gives to His Messenger that comes from the inhabitants of the cities are for Allah, His Messenger, the relatives of the Messenger, the orphans, the poor, Ibn Sabil, so that the wealth does not only circulate among the rich among you (al-Hasyr: 7).

This verse reveals the principle of regulating the distribution of wealth in the

Islamic life system, wealth must be distributed to all groups of society and should not be a commodity among the rich only.

The Qur'an has provided guidance in achieving an equitable distribution of wealth in society objectively. The Qur'an also prohibits the practice of interest in any form, and introduces inheritance laws that regulate the limits of the property owner's power for a specific purpose and ensure the fair distribution of his wealth among close relatives upon death. These laws aim to prevent the concentration of wealth in the hands of certain groups. In addition, positive measures were taken to distribute wealth to the community, such as the obligation to provide zakat, infaq, and alms to those who are economically disadvantaged, as well as prohibiting monopolistic practices and hoarding of assets.

There are two legal actions to implement this; First, using positive measures to prevent the occurrence of a monopoly on wealth and facilitate the distribution of wealth according to religious rules in society, such as through zakat and inheritance law. Second, the application of various prohibitions that are contrary to religion to prevent the development of unhealthy business practices, such as riba and hoarding of assets (Hidayat, 2017).

4. Efforts to Distribute Wealth According to Islam

a) Foundations of Equitable Distribution

i. Mawaris Law

The hadith of Bukhori explains that in an effort to equalize the distribution of wealth and income, it can be carried out by the law of mawaris:

عن أبي هريرة رضي الله عنه عن النبي صلعم قال أنا أولى بالمؤمنين من أنفسهم فمن مات وعليه دين ولم يترك وفاءً فعلىنا قضاءه ومن ترك مالا فلورثته

It means: "I am more important with believers, whoever dies and he has debts, does not leave anything then I pay for it, whoever leaves property is the right to his heirs" (Nawawi, 2016).

The Inheritance Law is a very crucial regulation in overcoming the injustice of inheritance distribution in society. Several economic figures, including Dr. Keynes, Taussig, and Irving Fisher, agree that inequality in the distribution of inheritance is the main cause of social injustice. According to Taussig, heritage has a significant impact

on society, always widening the gap between the rich and the poor. Therefore, it is necessary to improve the inheritance law to achieve equality and justice in the distribution of wealth in society (Rahman, 1997).

Based on the principles of Islamic inheritance law, the property of a deceased person will be divided to the closest family, such as sons/women, brothers, parents, husbands/wives, and others. If the individual does not have a close family, then the state will take over his property. Thus, the inheritance system aims to spread the distribution of wealth and prevent the accumulation of wealth in various forms (Nawawi, 2016).

ii. Zakat/Sadaqah

Zakat is a legitimate second step in an effort to distribute wealth among members of society. This action is a fund-raising obligation carried out by Muslim individuals who have wealth above a certain threshold and are given to fellow Muslims in need. In the terms of jurists, zakat is a financial contribution that is mandatory for every Muslim who has wealth beyond a certain limit (Rahman, 1997). This has also been explained in the hadith of the Prophet which reads:

عن سعيد بن أبي بردة عن أبيه عن جده عن النبي صلعم: عَلِيٌّ كُلُّ مُسْلِمٍ صَدَقَةٌ قِيلَ أَرَأَيْتَ إِنْ لَمْ يَجِدْ قَالَ يَعْتَمِلُ
بِيَدَيْهِ فَيَنْفَعُ نَفْسَهُ وَ يَتَصَدَّقُ قَالَ قِيلَ أَرَأَيْتَ إِنْ لَمْ يَسْتَطِعْ قَالَ يُعِينُ ذَالِحًا جَاءَ الْمُهْوَفَ قَالَ قِيلَ لَهُ أَرَأَيْتَ إِنْ لَمْ يَسْتَطِعْ قَالَ
يَعْمُرُ بِالْمَعْرُوفِ أَوْ الْخَيْرِ قَالَ أَرَأَيْتَ إِنْ لَمْ يَفْعَلْ قَالَ يُمَسِّكُ عَنِ الشَّرِّ فَأِنَّهُ صَدَقَةٌ

The meaning is: "Every Muslim is obliged to give alms". They asked: "O Prophet of Allah, what if he has no wealth?" He replied: "Let him work for wealth and then he should give alms to him". They asked: "What if he still can't get it?" He replied: "Let him help and help (with his energy or mind) those who are in great need of help". They asked again: "What if he can't do it? He replied: "Let him do good and prevent from bad deeds, then that is charity for him" (Muin, 2021).

The hadith teaches our obligation to give zakat, because zakat (alms) functions as a tool to clean our property from bad things. In other words, the property that has not been distributed zakat (alms) can be likened to still being polluted by things that are not worthy. The "tainted" referred to here is part of the rights of others who should be part of the property, but when a part of the property is given to those who are entitled to it, then the property is no longer considered polluted. As affirmed in the words of Allah SWT:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّئَلِّئُوا لِلْمَسْكِينِ وَالْمَحْرُومِ (الذريات: ١٩)

It means: "And in their possessions there are rights from the beggars and the poor." (QS. Al-Dzariat: 19). Thus, the person who has paid zakat (alms) then, the person's property becomes holy (Muin, 2021).

b) Legal basis of Waqf

Waqf, according to Arabic etymology, comes from the word "al-waqfu" (الوقف) which means to hold. However, in the context of sharia, waqf refers to the act of holding property that has a fixed nature of existence, with the aim of being used for the benefit (Zuhaili, 2008). Waqf has a legal status called Mandub or Sunnah, which means it is highly recommended. Practicing it will bring rewards, but it is not considered a sin if one is unable to do so. The legal basis (postulate) of the Qur'an regarding Waqf is:

عَلَيْكُمْ بِهِ اللَّهُ فَإِنَّ شَيْءٍ مِنْ تَنْفِقُوا وَمَا تُحِبُّونَ مِمَّا تُنْفِقُوا حَتَّى الْبِرِّ تَنَالُوا لَنْ

Meaning: You will never obtain virtue (perfect) until you give up some of the treasures you love. Whatever you instruct, Allah is Knowing. (QS. Ali Imran: 92). While the Hadith of the Prophet that is used as evidence is:

من إلا ثلاثة من إلا عمله عنه انقطع الإنسان مات إذا * قال وسلم عليه الله صلى الله رسول أن هريرة أبي عن * له يدعو صالح ولد أو به ينتفع علم أو جارية صدقة

Meaning: From Abu Hurairah, the Prophet PBUH said, "If a person dies, then his practice is cut off except for three things (namely): alms of jariyah, knowledge that is utilized, or the prayer of a righteous child" (HR. Muslim no. 1631).

From this hadith, we can learn that there are three types of charity that provide benefits to people who have passed away. The first two types of charity (alms of jariyah and knowledge taught) increase the accumulation of rewards for the deceased, while the last type of charity (prayer of the righteous child) is useful for asking for forgiveness of sins for the deceased. The scholars agree that the jariyah alms intended is waqf. Alms other than waqf do not flow, but stop in the hands of the recipient because they are the owners of the goods donated (Zuhaili, 2010).

The Prophet PBUH became the first example in applying the principle of waqf after migrating to Medina. He bought a piece of land for 100 dirhams through a guardian of an orphan of Banu Najjar, then handed over the land for the construction of the Quba Mosque. Six months later, in the center of Medina, the Prophet also built the Prophet's Mosque from land he bought from an orphan of the Banu Najjar for 800 dirhams. This incident occurred in the first year of Hijri. The waqf shown by the Prophet is a waqf intended for worship purposes.

The Prophet PBUH also allocated seven areas of date palms in Medina as waqf. This garden area was previously owned by a Jew named Mukhairiq, who also helped the Prophet in the war of Uhud. Mukhairiq told the Prophet that if he died, then his date palm orchard would be handed over to the Prophet (Mahmood & Mohd Shafiai, 2013). Mukhairiq died in the battle of Uhud, so the ownership of the garden passed to the Prophet (Qahaf, 2007). The Prophet then made this garden as a waqf. Imam Ibn Shabbah mentioned that the names of the seven gardens derived from Mukhairiq are: al-Dalāl, Barqah, al-Matsyab, al-A'wāf, al-Shāfiyah, Husna, and Masyrabat um Ibrahīm. The determination of this waqf occurred in the third year of Hijri. The results of this garden are used to help the poor. This type of waqf that continues to produce is referred to as productive waqf.

The waqf models carried out by the Prophet's companions, such as Umar bin Khattab and Uthman bin Affan, as well as various other forms of waqf that were applied after the leadership of the Prophet's companions, can all be used as examples of how important waqf is in advancing the economy of Muslims and overcoming the problems of poverty and inequality.

5. Prohibitions in Sharia Economics

a) Prohibition Against Riba

Allah SWT explains in Al-Baqarah (275-281) the law of riba and its consequences for those who are involved in prohibited practices, and suggests that people should stay away from riba and carry out the obligation of zakat given to recipients who are entitled to receive it in the sharia economy called "asnaf". Based on Q.S At-Taubah verse 60, there are 8 groups of people who receive zakat. Among others, fakir, poor, amil, converts, riqab, gharimin, fisabilillah, and Ibn Sabil. Here are the explanations for each:

1. Fakir is a person who has almost nothing so that he is unable to meet the basic needs of life.
2. Poor are people who have wealth but not enough to meet basic needs.
3. Amil is a person who collects and distributes zakat.
4. Converts are people who have just converted to Islam and need help to strengthen monotheism and sharia.
5. Riqab is a slave or slave who wants to free himself.
6. Gharimin is a person who owes money to meet the needs of life in maintaining the soul and izzah.
7. Fisabilillah is a person who fights in the way of Allah such as da'wah, jihad, and the like.
8. Ibn Sabil was a man who ran out of money on the journey of obedience to Allah.

There is a relationship between paying zakat, as described in Al-Baqarah (282), and the need for accurate calculations related to the appropriate nisab (threshold of wealth). In this context, the importance of careful recording related to assets, debts, capital, income, and economic burdens is emphasized so that the calculations are carried out correctly. The Qur'an has condemned and forbidden the existence of riba according to the following words of Allah:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ (ال عمران: ١٣)

Meaning: O you who believe, do not eat riba by multiplying and devote yourselves to Allah so that you may have good luck. (Ali Imran: 130). Furthermore, in Surah al-Baqarah:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا (البقرة: ٢٧٥)

The meaning is: Those who eat (take) riba cannot stand but are like the establishment of a person who enters Satan because of madness. Their situation is because they say (argue), indeed, buying and selling is the same as usury, even though Allah has legalized buying and selling and forbade usury (al-Baqarah: 275). The last warning is in the following verse:

يَأَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ. فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ وَإِن تُبْتُمْ فَلَكُمْ رُؤُسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ (البقرة: ٢٧٨-٢٨٩)

The meaning is: O you who believe, worship Allah and leave the rest of the riba if you are believers then, if you do not do it (leave the rest of the usury) then know that Allah and His Messenger will fight you. And if you repent (from taking usury), then for you the principal of your treasure, you do not persecute and are not persecuted (al-Baqarah: 278-279).

b) Prohibition of Hoarding of Assets

In Islam, it is forbidden to hoard or act in a way that hinders the distribution process. Hoarding refers to the purchase of goods in large quantities with the intention of storing them for sale at a high price. The prohibition on hoarding aims to prevent wealth from being concentrated only in certain circles, in line with the Islamic mission of prioritizing distribution justice. In the hadith of the Prophet it has been explained about the punishment for those who like to hoard wealth:

عن عمر بن الخطاب قَالَ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ مَنْ اِحْتَكَرَ عَلَى الْمُسْلِمِينَ طَعَامًا ضَرَبَهُ اللَّهُ بِأَجْدَامٍ وَإِلْفَاسٍ

The meaning is: Whoever hoards food against Muslims, Allah will repay him with endless sickness/leprosy/leprosy and bankruptcy. (HR. Ibn Majah).

Fiqh scholars state that hoarding is forbidden in Islam if certain conditions are met. First, if the number of items stored exceeds personal needs. Second, if the hoarded goods are intended to be resold with the aim of waiting for the price to rise, such as gold and silver. Third, hoarding is considered unjustified if it is carried out when the community is in need of these goods, such as fuel oil, rice and others. Thus, the law of hoarding in the perspective of Islamic fiqh is affirmed in the context of injustice and concern for public needs.

c) Monopoly Prohibition

In the sokhah hadith of Bukhari, it is explained that monopoly is a religious prohibition, the hadith is as follows:

قال رسول الله صلعم لا تَلْفُوا الرُّكْبَانَ وَلَا يَبِيعُ حَاضِرٌ لِبَادٍ قَالَ فَقُلْتُ لِابْنِ عَبَّاسٍ مَا قَوْلُهُ لَا يَبِيعُ حَاضِرٌ لِبَادٍ قَالَ لَا يَكُونُ لَهُ سِمَسَارًا

The Messenger of Allah said: "Do not intercept the caravans and do not sell them to the villagers." I asked Ibn Abbas, "What does that mean?" He replied, "Let him not be a mediator for him."

One of the habits of the Arab people is to trade with neighboring countries, and vice versa, where traders from neighboring countries or trade groups also actively arrive. However, the residents never got the merchandise they needed from the trading group because the goods had been acquired first by middlemen. These middlemen then sell the goods at a higher price. The term "Hadiru Libadi," as interpreted by Ibn Abbas, refers to a broker or intermediary who seeks to make as much profit as possible.

CONCLUSION

The problem of poverty and inequality is very clearly regulated in the Qur'an and Hadith. Poverty in Indonesia is related to the problem of unequal distribution of wealth. The low amount of zakat distributed is related to the uneven distribution due to the lack of awareness of paying Muslims to pay zakat, the uneven distribution of zakat, and the motivation for hoarding wealth by certain groups of rich people.

Therefore, the government of Indonesia, where more than 80% of the population is Muslim, is expected to play a very important role in the equitable distribution of wealth based on Islamic teachings in order to achieve the welfare of the people in accordance with the norms in the Islamic economy. With the existence of zakat, infak and waqf which are well managed and used to empower the economy of the people, so that with productive activities it will help the community to be able to help their own economy and their families.

The importance of an equitable distribution of wealth and those used by the community for productive activities, to realize the welfare of the people will gradually be fulfilled. It should also be reminded that Islam recognizes the right of individual ownership (private) but there is a recognition of the public's right to the property owned because in Islamic teachings there is a part of the property that we own is the right of

the poor and the poor. Therefore, it is also necessary to understand the basics of prohibitions in Islam, namely the prohibition of business related to usury, the prohibition of hoarding property and the prohibition of monopolizing business.

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