



Poverty Alleviation Solutions in the Qur'an: Perspective of Tafsir al-Ibrîz by KH Bisri Musthofa

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Abstract

This research aims to examine the concept of poverty in the Qur'an through the perspective of Tafsir al-Ibrîz by KH Bisri Musthofa, as well as the solutions offered through the interpretation of verses related to poverty. The research uses a qualitative approach with descriptive-analytical methods and library research based on thematic interpretation (*maudhu'i*). The primary data source is Tafsir al-Ibrîz li Ma'rifat Al-Qur'an Al-Azîz by KH Bisri Musthofa, while the secondary source includes various literature related to poverty, interpretation, and Islamic socio-economic studies. The results of the study show that Islam does not justify a person choosing poverty as a way of life in the name of religious teachings. The Qur'an through the perspective of Tafsir al-Ibrîz offers eleven solutions to poverty alleviation, which include positive commandments in the form of: increasing human resources, working hard, helping, deliberating, feeding, infak, issuing zakat, and distributing *ghanimah* and *fai'*; and prohibitions in the form of: usury, monopoly and hoarding of wealth, as well as extravagant behavior. The relevance of this interpretation is very significant in the Indonesian context, considering the high poverty rate faced by the majority of Indonesian Muslims and the need for a contextual and solution-based approach based on Qur'an values.

Keywords: Poverty, Al-Qur'an, Tafsir al-Ibrîz, KH Bisri Musthofa, Poverty Alleviation.

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INTRODUCTION

Poverty is one of the biggest problems faced by humanity throughout the history of civilization. This phenomenon is always present as a fundamental challenge in various countries, including Indonesia, and has a wide impact that directly affects other aspects of life such as security, health, and education. Based on official data from the Central Statistics Agency (BPS, 2023), the percentage of poor people in Indonesia in September 2022 reached 9.57%, with a total of 26.36 million people, an increase of 0.20 million compared to March 2022. The poverty line in that period was at Rp535,547.00 per capita per month.

This condition is further exacerbated by the impact of the COVID-19 pandemic. Based on the Official Gazette of the Central Statistics Agency No. 82/11/Th. XXV (2022), the Open Unemployment Rate (TPT) in August 2022 reached 5.86%, with 4.15 million people affected by COVID-19 in various categories. Ironically, this poverty problem is most experienced by



Muslims, even though Indonesia is known as a country rich in natural resources. This phenomenon is strengthened by the findings of Nabil Subhi Ath-Thawil (1993) who revealed that of the 36 poorest countries in Asia and Africa, 30 of them have a Muslim majority population.

One of the factors that causes high poverty among Muslims is low work motivation and misunderstandings in understanding religious teachings. Aswar Hasan as quoted in Iyus Yusni (2021) stated that many Indonesian Muslims tend to be less proactive and reluctant to work hard, thus reflecting a low work ethic. This view is also confirmed by Fazlur Rahman who emphasized that low work spirit is one of the causes of poverty among Muslims. Furthermore, the view of theological fatalism from the Jabariyyah school which views that humans do not have free will also contributes to the strengthening of passive attitudes in facing poverty (Ash-Syahasani, 1985).

In fact, the Qur'an as the holy book of Muslims was revealed as *hudan li al-nas*, containing comprehensive instructions for human life, including in overcoming poverty. The Word of Allah in QS. an-Nahl/16:97 affirms His promise to provide a good life for those who do righteous deeds with sincere faith. Meanwhile, QS. Hud/11:6 states that God has guaranteed sustenance to every creature on earth. M. Quraish Shihab (2007) interprets this guarantee not as certainty without effort, but as an encouragement for humans to strive to invite sustenance. Therefore, it is necessary to have a deep understanding of the verses of the Qur'an related to poverty through a relevant and contextual interpretation approach.

Tafsir al-Ibrîz li Ma'rifat Al-Qur'an Al-Azîz by KH Bisri Musthofa was chosen as the main reference in this study for several considerations. First, poverty is a socio-economic problem whose handling requires a social perspective, and KH Bisri Musthofa is known as a humanist figure who is sensitive to the reality of society. Second, this interpretation is contemporary so that it is more relevant to the context of modern problems. Third, as the work of Nusantara scholars who use the Javanese language with the Pegon script, this interpretation has a cultural closeness to Indonesian society, especially Javanese, as stated by Hidayatul Fitriah (1999). Based on this background, this study seeks to answer two main questions: how to interpret the verses of poverty in Tafsir al-Ibrîz, and how they are relevant to the Indonesian context.

RESEARCH METHODS

This research uses a qualitative approach with the type of library research. Sugiyono (2009) defines qualitative research as a method applied to research objects under natural conditions, where the researcher plays the role of the main instrument. The analysis method used is descriptive-analytical, which is to describe the data obtained and then analyze them systematically as stated by Nazir (1985). The interpretation approach used is a thematic method (*maudhu'i*), which is to study the verses of the Qur'an related to a certain theme—in this case poverty—comprehensively and systematically.

The data sources in this study consist of two types. The primary data source is Tafsir al-Ibrîz li Ma'rifat Al-Qur'an Al-Azîz by KH Bisri Musthofa. The secondary data sources include various relevant scientific works, including: *Theology of the Oppressed* by the Abad

Badruzaman (2007), Islam and Poverty Alleviation by Wildana Wargadinata (2011), Theology of Poverty by Yusuf Qaradhawi (2002), Tafsir al-Mishbah by M. Quraish Shihab (2002), Tafsir Ibn Katsir, Lisan al-Arab by Ibn Manzhur (1414 H), Mufradat fi Gharib Al-Qur'an by Al-Raghib al-Isfahani (1992), as well as various journals, articles, and official BPS data.

The data collection technique uses content analysis for primary data and database search for secondary data, as formulated by Djatin (1996). Data verification and validation are carried out through triangulation of sources, namely comparing the findings of the tafsir al-Ibrîz with other mu'tabar tafsirs and Islamic economic literature. The data that has been collected is then reduced, presented, and concluded according to the principles of qualitative data analysis (Sugiyono, 2014). The material object of this research is focused on KH Bisri Musthofa's interpretation of the verses of the Qur'an related to poverty alleviation solutions.

RESULTS AND DISCUSSION

KH Bisri Musthofa and Tafsir Al-Ibrîz

KH Bisri Musthofa is a great scholar who was born in Rembang, Central Java, and is known as a moderate Sunni figure who is dedicated to upholding the teachings of Ahlussunnah wal Jama'ah. Apart from being a kiai pesantren, he is also active as an accomplished politician, cultural figure, poet, and speaker. His works cover various disciplines, ranging from tafsir, hadith, jurisprudence, creed, to Arabic, which according to Ahmad Zainul Huda amounts to around 176 pieces.

Kitab al-Ibrîz is a magnum opus of KH Bisri Musthofa written in Javanese Pegon script and completed on 27 Rajab 1379 H (January 28, 1960). This interpretation has a feature that is not found in other interpretations, namely the use of the meaning of *gandhul* which provides detailed information about the analysis of Arabic grammar (*nahwu*), so that the reader can understand the position of *i'rab* of each word in the Qur'an (Abu Rokhmad, 2011). In his preface, KH Bisri Musthofa stated that the material of tafsir al-Ibrîz was taken from the books of mu'tabar tafsir such as Tafsir Jalalain, Tafsir Baidhawi, and Tafsir Khazin. With a strong background of traditional Islamic boarding schools, this interpretation reflects the deep dialectic between the text of the Qur'an and the social context of Javanese society, thus making it a social response to the conditions of the ummah in its time (Mustaqim, 2010).

Poverty in the Perspective of Islam and the Qur'an

Etymologically, the term poverty in the Qur'an is expressed through various terms that have different nuances. According to Ali Audah (1996), terms related to poverty include: *al-faqr* (deprivation), *al-miskiin* (people who live in poverty and humiliation), *al-masakiin* (plural form of poor), *al-ba'is* (people who suffer from hardship), *al-muqill* (people who have very little wealth), *al-mu'tam* (people who fall into poverty), *al-â'il* (people who have no wealth), *al-fuqarâ'* (the poor), and *al-implâq* (extreme poverty that can lead to the murder of children).

Imam Shafi'i distinguishes between the poor and the poor firmly: a *fakir* is a person who has no property at all and has no source of income, while a poor person is a person who has property or livelihood but has not met his needs (Abd as-Salam Hamdan, 2009). In a broader perspective, Shabri Majid (2013) states that poverty in Islam is not only related to material

aspects, but also includes moral deterioration. Meanwhile, Parsudi Suparlan (1995) defines poverty as a condition of low standard of living, where a person or a group of people experience significant material shortages compared to the general standard of living of the community.

Islam expressly views poverty as an enemy to be fought, not as a destiny to be accepted surrendered. Yusuf Qaradhawi (2002) emphasized that efforts to alleviate poverty are not contrary to the will of Allah, because they can be implemented through human efforts. This view is in line with QS. al-Mulk/67:15 which encourages people to explore the earth and partake of Allah's sustenance. Ragnar Nurkse (1953) described the vicious circle of poverty which states that "a poor country is poor because it is poor", showing that poverty is self-reinforcing and requires strong structural intervention to break the chain.

Poverty Alleviation Solutions in Tafsir Al-Ibrîz

Human Resources Improvement

The first solution offered by Tafsir al-Ibrîz is the order to increase human resources (HR). KH Bisri Musthofa, in his interpretation of QS. al-Mujadilah/58:11, explains that Allah will raise the status of those who believe and have knowledge in several levels. This verse emphasizes that poverty is very closely related to the quality of human resources. If human resources are qualified, poverty is easier to alleviate. On the other hand, if the quality of human resources is low, poverty alleviation efforts will not be effective. Wildana Wargadinata (2011) stated that education is the main key to empowering the poor, and the government has an obligation to ensure that all residents have access to proper and quality education. The provision of scholarships is one of the concrete instruments in breaking the chain of inter-generational poverty.

Hard Work Command

The second solution is the command to work hard. KH Bisri Musthofa interprets QS. al-Insyirah/94:7 with the emphasis that after the completion of one business, one should immediately work hard for the next one. Work and effort are the main weapons to fight poverty, as emphasized in the hadith of the Prophet: *al-yad al-'ulya khayr min al-yad al-sufî* (the hand above is better than the hand below). Yusuf Al-Qardhawi (1995) explained that Islam does not encourage its people to beg or beg as long as they are still able to make an effort. The word *faraghta* in QS. al-Insyirah/94:7 means empty time after busyness, and Allah commands that that time be filled with the next productive activity, not with laziness.

Help-Help and Deliberation

The Qur'an through Tafsir al-Ibrîz also emphasizes the importance of helping (*ta'awun*) as a solution to poverty. This *ta'awun* value has actually long been part of the local wisdom of the Indonesian people in the form of mutual cooperation. Tafsir al-Ibrîz underlines that social solidarity among fellow Muslims is an obligation, not just an encouragement. In addition, deliberation (*shura*) was introduced as a collective decision-making mechanism in overcoming the problem of poverty at the community level. Through deliberation, the potential of

community resources can be identified and optimized together for the benefit of poverty management.

Feeding and Infak

KH Bisri Musthofa in Tafsir al-Ibrîz interprets QS. al-Muddatsir/74:43 and QS. al-Ma'un/107:3 as an affirmation of the obligation to feed the poor. This obligation is imposed not only on the able-bodied individual, but also on the wider society which can at least encourage able-bodied people to care for the poor. The use of the term *tha'am al-mipoor* (food belonging to the poor) in many verses of the Qur'an shows that the wealth of the rich actually contains the rights of the poor that must be channeled. The mechanism of *fidyah* in QS. al-Baqarah/2:184—i.e. the obligation to feed one mud to the poor per day for those who cannot afford fasting—also serves as an instrument of food redistribution. *Infak* as a form of voluntary giving outside *zakat* is an important instrument in strengthening the social safety net for the poor.

Zakat as a Pillar of Islamic Economic Distribution

Zakat occupies a central position in poverty alleviation efforts according to Tafsir al-Ibrîz. Normatively, *zakat* functions as a redistributive mechanism that transfers some of the assets from the wealthy group to the eight *asnaf* who are entitled to receive, as stated in QS. at-Taubah/9:60. KH Bisri Musthofa emphasized that *zakat* is not just a ritual obligation, but a socio-economic instrument that, if managed optimally, can have a transformative impact on poverty alleviation. Yusuf Qardhawi (2005) calculated that if the *zakat* of Muslims around the world is managed properly, its potential is sufficient to meet the needs of all the poor. In addition to *mal zakat*, *zakat fitrah* which is required at the end of Ramadan also has a strong social dimension in ensuring that everyone, including the poor, can celebrate Eid al-Fitr properly.

The Distribution of Ghanimah and Fai'

Tafsir al-Ibrîz also discusses the distribution of *ghanimah* (spoils of war) and *fai'* (wealth obtained without war) as instruments of wealth distribution. The principle contained in these two concepts is economic equality so that wealth does not only revolve among the wealthy, as affirmed in QS. al-Hasyr/59:7. In the current context, this principle can be interpreted as the state's obligation to distribute natural resources and national wealth fairly and equitably to all levels of society, including those at the poverty line.

Prohibition of Usury, Monopoly, Hoarding of Wealth, and Waste

In addition to the positive commandments, Tafsir al-Ibrîz also affirms a series of prohibitions that are directly at the root of the problem of poverty. *Riba* is strictly prohibited because it creates a system of economic injustice that exploits the weak. *Monopoly* (*ihtikar*) and *hoarding of wealth* (*iktinaz*) are prohibited because they hinder healthy economic circulation and harm the wider community, especially the poor. KH Bisri Musthofa explained that this hoarding ban is based on QS. at-Taubah/9:34 which threatens a painful punishment

for those who hoard gold and silver without paying their zakat. Similarly, extravagant behavior (*tabdzir*) is prohibited in QS. al-Isra'/17:26-27, because spending wealth excessively and out of place does not generate benefits at all, and even has the potential to exacerbate economic inequality. Abad Badruzaman (2007) added that a fair economic structure in Islam requires the elimination of exploitative mechanisms such as usury and monopoly so that the distribution of wealth can run fairly.

The Relevance of the Interpretation of Tafsir Al-Ibrîz in the Indonesian Context

Based on BPS data (2023), the two main factors causing poverty in Indonesia are the uneven distribution of food commodities and the failure of development strategies by the government. Mochamad Syawie (2011) identified that development policies that are more in favor of the industrial sector and ignore the agricultural sector have given birth to many pockets of poverty, especially in rural areas. BPS data (2022) shows that rural poverty (12.36%) is much higher than urban (7.53%), and food commodities account for 73.50% of the total Poverty Line.

The solutions offered by Tafsir al-Ibrîz have a very significant relevance to these conditions. First, the order to increase human resources through education is very relevant considering that the low education of the head of poor families is one of the 14 indicators of poverty of BPS. The Indonesian government through the scholarship program and 12-year compulsory education has made efforts to be in line with this teaching, although its implementation has not been optimal. Second, the order to work hard is in line with the need for a high work ethic in Indonesian society to get out of the snare of poverty. This value has resonance with local wisdom such as mutual cooperation which is a concrete form of *ta'awun* taught by the Qur'an.

Third, the zakat instrument has great potential in Indonesia as a country with the largest Muslim population in the world. If Indonesia's zakat potential, which is estimated to reach hundreds of trillions of rupiah, can be optimized for management by BAZNAS and LAZ, then the impact on poverty alleviation will be very significant. Fourth, the prohibition of usury is very relevant to the rampant practice of high-interest loans (loan sharks) which actually ensnare the poor deeper into the debt puddle. The development of Islamic banking and Islamic microfinance in Indonesia is a tangible manifestation of efforts to realize an economic system free of usury. Fifth, the prohibition of monopoly and hoarding of wealth is directly related to the problem of food distribution which is the main cause of poverty in Indonesia. The role of the government in regulating the distribution of strategic commodities and preventing hoarding is a concrete form of implementation of this teaching.

Culturally, the position of Tafsir al-Ibrîz written in Javanese with the Pegon script makes it easier to understand and accept by the Javanese people who are the largest population in Indonesia. KH Bisri Mushofa's humanist and contextual approach bridges the universal text of the Qur'an with the socio-cultural reality of the local community. The principle of *taghayyur al-tafsir bi taghayyur al-azman wal amkan* (changes in interpretation as times and places change) formulated by Mustaqim (2010) shows that this interpretation has the capacity to continue to be relevant in answering the challenges of poverty that evolve according to the

times. In line with this, Asghar Ali Engineer (2000) emphasized that true interpretation must be able to liberate the oppressed from various forms of oppression, including economic oppression.

The urgency of applying the values of the Qur'an through Tafsir al-Ibrîz in overcoming poverty in Indonesia is also strengthened by the fact that many government programs have not shown a significant impact (Syawie, 2011). A contextual and holistic approach based on religious values such as that offered by Tafsir al-Ibrîz can be a strong complement to the government's economic development policies. This is in accordance with the ideals of Article 34 of the 1945 Constitution which mandates that development is aimed at maximizing the prosperity of the people, and is in line with the goals of the sharia economy as an alternative and solution to the capitalist economic system that has been embraced.

CONCLUSION

This research shows that Islam through the Qur'an, especially as interpreted by KH Bisi Musthofa in Tafsir al-Ibrîz, does not justify a person choosing poverty as a way of life in the name of religious teachings. On the contrary, the Qur'an provides a comprehensive and systematic solution in overcoming poverty that includes eleven main points. First, the order to increase human resources through education as the main foundation for long-term poverty alleviation. Second, a hard-working order that prioritizes a high work ethic and productive time management. Third, the commandment to help (ta'awun) which realizes social solidarity between others. Fourth, the order to deliberate as a collective mechanism in decision-making for the common good. Fifth, the command to feed the poor as a social obligation that reaches all levels of society. Sixth, the order of infak as a redistributive instrument that is voluntary. Seventh, the command to issue zakat as the main pillar of Islamic economic distribution. Eighth, the order of the division of ghanimah and fai' as the principle of equal distribution of wealth. Ninth, the prohibition of usury that prevents economic exploitation of the poor. Tenth, the prohibition of monopoly (ihtikar) and hoarding of wealth (iktinaz) which hinders healthy economic circulation. Eleventh, the prohibition of being extravagant (tabdzir) which is a waste of resources.

The relevance of the interpretation of Tafsir al-Ibrîz to the Indonesian context is very high, considering that the root of the problem of poverty in Indonesia is closely related to unequal food distribution, low quality of human resources, weak work ethic, exploitative economic system, and failure of development policies. The holistic approach offered by the Qur'an through Tafsir al-Ibrîz can be a significant complement to the government's development policies, especially because of its proximity to the cultural context and local wisdom of the Indonesian people. In the future, it is recommended that the values of the Qur'an in Tafsir al-Ibrîz be integrated more systematically into poverty alleviation programs, both through the strengthening of zakat institutions, the development of sharia economics, and the strengthening of pesantren based education that has a wide reach in the community.

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