

**ISLAMIC PHILANTHROPY:
POVERTY REDUCTION STRATEGY POST COVID-19
(Comparative study of Buya Hamka and Quraish Shihab
on surah ad-Dzariyat verse 19)**

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Abstract:

One of the macroeconomic issues that is quite concerning, particularly during a pandemic, is poverty. As a result of Buya Hamka and Quraish Shihab's understanding of the issue of poverty brought on by the Covid-19 epidemic, this paper seeks to highlight the answers provided by Islamic philanthropy (ZISWAF). This study employs a descriptive qualitative research methodology along with library research and content analysis techniques. The study's findings indicate that, under the condition that money are managed in a consumptive and long-term productive manner, Islamic philanthropy can help the community combat the issue of poverty.

Keywords: philanthropy; poverty; Interpretation.

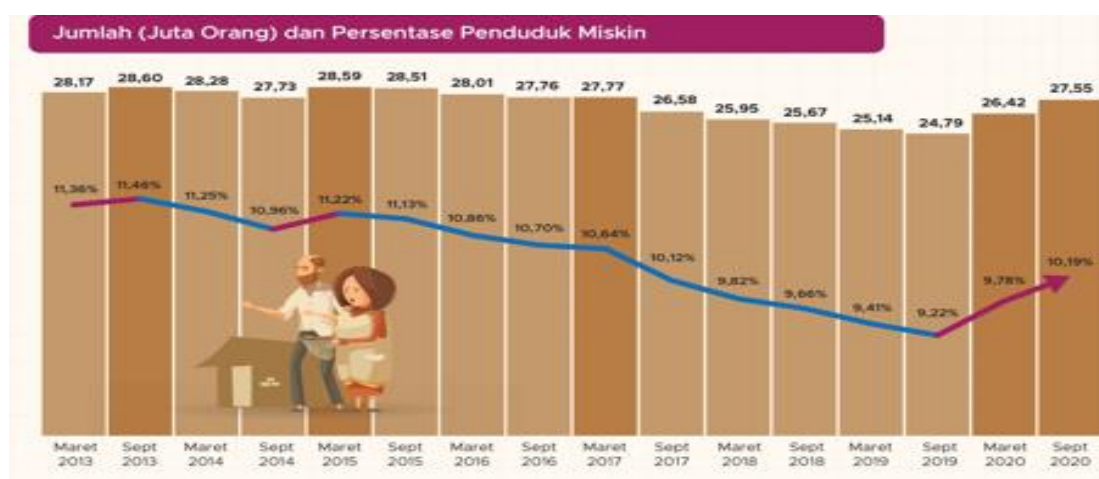
Foreword

The Corona Virus (Covid-19) pandemic is happening right now across the entire planet. The news of the appearance of a pneumonia outbreak with an unknown cause stunned the world at the tail end of 2019, specifically in December. The city of Wuhan, in the Chinese province of Hubei, was where this outbreak was originally identified. The majority of these pneumonia cases are vendors at the Huanan market in Wuhan, which sells live animals. On January 7, 2020, scientists were able to pinpoint a certain new coronavirus as the origin of acute pneumonia. SARS-CoV-2 (the severe acute respiratory syndrome coronavirus) is the designation given to the illness by the World Health Organization, which is officially known as Covid-19 (Corona Virus Disease 2019).¹ The COVID-19 pandemic in Indonesia is part of the ongoing worldwide coronavirus disease 2019 (COVID-19) pandemic.

¹ Yelvi Levani, "Coronavirus Disease 2019 (COVID-19): Pathogenesis, Clinical Manifestations and Therapeutic Options", Journal of Medicine and Health, Vol.17, No.1, January 2021: 4.

This disease is caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The positive case of COVID-19 in Indonesia was first detected on March 2, 2020, when two people were confirmed to have contracted it from a Japanese citizen. On April 9, the pandemic had spread to 34 provinces with DKI Jakarta, West Java and Central Java as the provinces most exposed to the corona virus in Indonesia. The Indonesian government took a stand due to this phenomenon. One of the efforts made to reduce the spread of this outbreak is physical distancing. However, this resulted in a decline in overall economic activity. Physical distancing which has an impact on limiting community activities will result in a decrease in aggregate supply and aggregate demand in the economy which has an impact on decreasing the amount of supply and demand.²

The situation of those who only stay at home (stay at home) will paralyze the production and consumption sectors of the community. If production declines, followed by a decline in consumption, the result will be a paralyzed economy, which would reduce people's welfare. This has an effect on labor utilization, which declines, and on people's purchasing power (consumption), which also declines, leading to an increase in poverty and unemployment. The lower middle class's informal workforce is the most economically impacted category.³ The percentage of Indonesians living in poor is depicted in the graph below.



Gambar 1. indicates the proportion of poor people in Indonesia.

² Azwar, "Islamic Economic and Financial Solutions During the COVID-19 Pandemic," Indonesian Ministry of Finance, 2020, 8.

³ Achmad al-Nidzami Baridzi, "Islamic Economic and Financial Solutions in Facing the Covid-19 Pandemic," Kompasiana, 2020. 23

There were 27.55 million people living in poverty in Indonesia as of September 2020. There are 1.13 million more poor individuals now than there were in March 2020. Meanwhile, there are 2.76 million more impoverished individuals now than there were in September 2019. 10.19 percent of people worldwide were classified as poor in September 2020, up 0.41 percentage points from March 2020 and 0.97 points from September 2019.⁴ The increase in poverty rates brought on by COVID-19 is alarming, as can be seen from the data above. The general people should be informed that the threat posed by the Covid-19 pandemic is real if Indonesia's economic development does not meet the government's projection in the first quarter of 2020. Work from Home (WFH) and Physical Distancing have changed people's economic patterns, such as decreased production figures due to the significant number of workers forced to be laid off, the level of consumption, and public spending have started to weaken because people's income levels have decreased during the pandemic, particularly those who work as daily or informal workers.⁵

Poverty is a frightening macroeconomic problem in Indonesia. If the problem is not handled properly, it will eventually lead to very serious political and social chaos. As happened in 1998, a government can fall because of the anger of the poor people who can no longer stand the conditions they face. Economic growth has the aim of increasing people's employment opportunities, increasing people's wages and reducing poverty, so that people's welfare and standard of living will increase.⁶ So the conclusion is that people's welfare can be increased by reducing poverty.

Islam provides an explicit view that poverty is one of the things that Islam strongly opposes and tries hard to contain it and oversee the possibilities that can cause it, to save faith, morals, maintain household life, maintain stability and peace in society and to create a sense of brotherhood in society. public. This sense of brotherhood in society is one aspect of Islamic teachings on the advice of generosity. The Koran has

⁴ Official News Statistics, Profile of Poverty in Indonesia September 2020 No. 16/02/Th. XXIV, 15 February 2021.

⁵ Aziz firman, "The Impact of the Covid 19 Pandemic on Rural Communities" Indonesian journal of nursing Indonesian Journal of Nursing and Health Sciences, Vol.1 No.1,2019, 37

⁶ Sadono Sukirno, *Macroeconomics: Introductory Theory* (Jakarta: PT. Rajagrafindo Persada, 2011).6

very clearly stated in the letter az-zariyat: 19 which reads "And on their property there is a right for the poor who ask and the poor who do not ask". In his commentary book, Quraish Shihab interprets this verse as a verse of compassion for others. This is because the rights to property owned by a person are not only given to those who ask but also those who are reluctant to ask. For example, Like people who fail in their business and are reluctant to ask others.⁷

One of the Indonesian commentators, Buya Hamka, also interpreted this verse. According to him, Religion has been very detailed in determining the property that must be given to those who are entitled to receive it. Well, who asked or did not ask.⁸ The writer believes that the two analysts' viewpoints accurately depict how Islam views the approach to reducing poverty. This also illustrates what generosity means. Islam defines charity as (ZISWAF), which is giving to others. As a result, Islamic giving can help Indonesians meet all of their needs. A prosperous, peaceful, just, and prosperous society will be established by the application of Islamic charity, which is represented by the acronym Ziswaf, which stands for Zakat, Infaq, Shdaqoh, and Waqf.

It should be remembered again that in social life we will be confronted with national values, which also contain national development regulations in order to create an Indonesian society that is self-sufficient, meaning that it is able to be independent (stand on its own feet), just and prosperous based on Indonesian culture.⁹ So in the writer's opinion, society must be careful in elaborating the values of religious teachings with state rules. Because in the history of Islam there is no gap between religion and the State. Moreover, in upholding justice and maintaining peace and order, a power is needed, be it a political organization or a state. Thus a poverty alleviation strategy from an Islamic perspective is urgently needed in the Covid -19 pandemic situation that is currently hitting Indonesia.

Through the explanation above, it is very clear how the condition of the Indonesian people and nation in general is. Thus, in the opinion of the author, the title above is able to explain the role of the Koran in responding to the challenges of the

⁷ Hamka, *Interpretation of Al Azhar*, (Jakarta: Human Echoes, 2015) Volume 9. 75

⁸ M. Quraish Shihab, *Al-Qur'an Insights (Bandung: PT. Mizan Pustaka, 2013) Cet. Second.* 6905

⁹ Tilaar, "Several National Education Reform Agenda; In Perspective of the 21st Century. (Magelang: Teras Indonesia. 1998) 13

economic crisis in society, as well as its implementation in alleviating poverty in Indonesia. To complete this research. The author must conduct a proper review of verse 19 of surah ad-Dzariyat. So the author chose to collaborate with two opinions from Indonesian scholars, namely Buya Hamka and Prof. Quraysh Shihab. The reason why the writer chose the two characters; first, so far, there has been no research that tries to collaborate the opinions of the two commentators. Second, both interpreters come from the archipelago. So that the style of interpretation of both is in accordance with the intricacies of Indonesian society. Besides that, the writer chooses verse 19 of surah ad-Dzariyat, the reason is that the meaning of Islamic philanthropy which is an interpretation of compassion for fellow human beings is included in that verse. So that it saves the writer through the two commentators and the selected verses. Later this research will be completed perfectly in answering the problem of poverty alleviation.

It is assumed that this research will be able to make a significant contribution to the treasury of Islamic research, especially in the development of research methodologies for interpreting the Koran. The author will explain how the construction of the thoughts of the two interpreters is based on the verses studied by way of dialogue between the two thinkers. Because so far no one has dialogued the thoughts of the two figures regarding the verse being studied. There are several previous studies written by Muhammad Iqbal in 2017. This paper raises the same problem as the author, namely poverty alleviation. However, the difference is in his writings, M. Iqbal covers it with the Islamic economic system and complements it with a grounded theory method approach, while the researchers here use an understanding of philanthropy that is integrated with the 5th precept. The results of this study are that M. Iqbal assumes that the absolute requirement for the concept from poverty alleviation in Islamic economics which he initiated as a concrete solution are: 1, poverty alleviation that is carried out must be spiritual in nature. 2, the alleviation of poverty must be ukhuwah Islamiyah in nature.¹⁰

Subsequent research is Poverty Alleviation Strategies in an Islamic perspective, which was written by Sri Budi Cantika Yuli in 2013. This paper focuses on poverty alleviation strategies that are structured. It begins by explaining how the causes of each

¹⁰ Muhammad Iqbal, "Konsep Pengentasan Kemiskinan Dalam Ekonomoi Islam", 5.

incident occurred. The results of this research are as follows: 1) Encouraging economic growth that provides broad benefits for society (pro-poor growth); 2) Encouraging the creation of a state budget that favors the interests of the people at large (pro-poor budgeting); 3) Encouraging infrastructure development that provides broad benefits for the community (pro-poor infrastructure); 4) Encouraging the provision of basic public services that are in favor of the wider community (pro-poor public services); and 5) Encouraging a policy of equity and income distribution that favors the poor (pro-poor income distribution).¹¹ This paper has something in common with the author's research. Namely, in the concept of poverty alleviation strategies. It's just that the author is more focused on the interpretation of commentators which will later be combined with the 5th precept.

The next research is the Qur'an and Poverty Alleviation written by Lukman Hakim, Ahmad Danu Syaputra in 2020. This research tries to answer Islam which is often associated with negative things such as poverty, ignorance and poverty. The author begins with a discussion of the meaning of faqir and poverty in the Qur'an, then continues with the background of the emergence of the problem of poverty according to the view of the Qur'an and finally the solutions offered by the Qur'an. The method used in this study uses a qualitative approach with an interpretive design, namely the steps of thematic interpretation by 'Abd al-Hayy al-Farmawi on the verses of the Koran and Hadith which examine the problem of poverty, while also adding to the views of the commentators. about these verses. The sources in this study used the verses of the Qur'an as the main source and the hadith of the Prophet, commentaries, and the works of other scholars and scholars related to the topic of discussion as secondary sources.

As for the results of this study, namely the Al-Qur'an in describing the background of the emergence of the problem of poverty, it is more directed at human error itself (human error). Regarding the attitude of life that is embedded in it such as being lazy and not working seriously, wasteful and excessive, miserly and reluctant to share with others, greed in seeking wealth that causes damage to the earth, and the existence of systems and structures that are built on a society that is far from values of justice and

¹¹ Sri, Budi, Cantika, Yuli, "Strategi Pengentasan kemiskinan dalam perspektif Islam", *Jurnal Ekonomika-Bisnis*, Vol.4 No.2, Juli (2013):101.

full of discrimination and exploitation. While the completion of the Qur'an requires three routes. First, it is addressed to individual Muslims in providing guidance on attitudes and behavior that must be instilled. Second, it is aimed at private Muslims in general, and in particular so that people are used to sharing and giving gifts to people in need. Third, it is aimed at leaders or rulers upholding justice and a social structure that is built free from oppression, exploitation and concentration of wealth in a few people.¹² This study has similarities in the focus of discussion, namely poverty alleviation in general. While the difference is that the author is more focused on certain circumstances and the opinions of certain interpreters.

Subsequent research, namely, social justice in the perspective of the Qur'an Al- and Pancasila, which was written by Roro Fatikhin in 2017. In his research, Roro considers that social justice has always been the most important component in determining the orientation and goals of social life. Problems that often arise in relations of social inequality initiated by subsequent injustice, this in turn triggers crucial tensions between groups, especially in the field of economic welfare. As a unitary state, Indonesia has high aspirations to achieve life goals that arise from the spirit of Pancasila ideology. As an ideology, Pancasila is not a goal, it functions as a means to an end. The objective of such a reciprocal life perspective is none other than the creation of a developed, prosperous country and a prosperous society embodied in the spirit of social justice.

This research attempts to uncover substantial matters relating to the concept of social justice according to the Qur'an and Pancasila, both of which are inseparable from the spirit of Indonesian society in a broad sense. As Muslims living in Indonesia, the Koran and Pancasila are one unit. They serve as a foundation and guide in achieving a rich and prosperous life. In this context, I am trying to find points of agreement on the concept of social justice between the Qur'an and Pancasila to find similarities or harmony between the two. The purpose of this research is to synergize the power of religion and the power of state ideology to easily achieve the goals and aspirations of civil society.¹³ The location of the research similarities is in the discussion of the fifth

¹² Lukman Hakim, Ahmad Danu Syaputra, "Al-Qur'an and Poverty Alleviation", *Scientific Journal of Islamic Economics*, 6(03), (2020):632.

¹³ Roro Fatikhin, "Social Justice in the Perspective of the Qur'an and Pancasila", *Panangkaran, (Journal of Religion and Society Research)*, Volume 1, Number 2, July-December (2017):2

precept which is integrated with the verses of the Koran. While the difference is that researchers are more focused on the circumstances under study. In this case the researcher is more focused on the covid situation and also only focuses on taking 2 opinions of commentators.

Another study by Fitra Rizal and Haniatul entitled "Islamic philanthropy as a solution to poverty due to Covid-19" was written in 2021. In his writing, the author tries to explain the solutions offered by Islamic philanthropy (ZISWAF) to the problem of poverty caused by the Covid-19 pandemic. This study uses a descriptive qualitative research methodology with content analysis techniques (content analysis) and library research (library research). The results of the study show that ZISWAF is able to be a solution for the community to the problem of poverty that occurs. Based on some of the research above, it seems that no one has specifically conducted research related to the philanthropy of poverty alleviation strategies based on the interpretations of two Indonesian mufasir figures who will be relevant to the precepts of social justice. Therefore, this research is feasible to do, to see how the results of this research are to alleviate poverty during the Covid 19 era.

Additionally, the author will put the findings into practice following COVID 19 in order to end poverty in Indonesia. Therefore, this study has never been done before. Thus, it is anticipated that this research would close the gap. The main issue in this study is how the Qur'an views poverty and how it is used in ways that advance the financial well-being of underprivileged Muslim communities and social justice for all Indonesians. Even if this study includes research on topics unrelated to those under study. This might be viewed as an extra reason due to the significance of studying.

Method

This study employs a descriptive qualitative research methodology along with library research and content analysis techniques. The Buya Hamka interpretation of al-Azhar and the interpretation of al-Misbah are the main data sources. While the literature relating to the interpretation of the two figures in this research's secondary data sources—which include numerous books, journals, articles, the internet, websites, and

other data sources—is gathered from these sources. The research's methodologies for processing data are descriptive-analytic ones.

Islamic Philanthropy

The word "philanthropy" is a new term in Islam, but recently a number of Arabic terms have been used as equivalents. Philanthropy is sometimes equated with al-'ata' al-ijtima'i which means social giving, al-takaful al-insani which means human solidarity, 'ata' khayri which means giving for good, or sadaqah which means alms. The term sadaqah is well known in Islam, but the term Islamic philanthropy is the adoption of the word today. The word philanthropy comes from the Greek word, namely from the word philo which means love and anthrophos which means human.¹⁴ Philanthropy itself is closer in meaning to charity, a word that comes from Latin (caritas). which means unconditional love.

However, there are actually differences between the two terms, charity tends to refer to short-term giving, while philanthropy is more long-term. The meaning of philanthropy above has given birth to various definitions. Philanthropy is defined as a personal voluntary action that is driven by a tendency to uphold the public good, or voluntary action for the public good. Philanthropy is also defined as a contribution both material and non-material to support an activity that is social without remuneration for the giver.¹⁵ The definition above shows that the common goal that underlies each definition of philanthropy is love which is manifested in the form of solidarity among human beings. Philanthropic practices existed before Islam along with the development of social justice discourse.

Philanthropy is also not a tradition that has just been known in modern times, because one's concern for one's fellow human beings is also found in ancient times. Christianity also emphasized its early followers to carry out philanthropy, as well as among Zoroastrians, philanthropy has become an important commitment in their lives. Philanthropy is not only found in Middle Eastern religious traditions, but also in other

¹⁴ Marty Sulek, "On the Classical Meaning of Philanthropia", *Nonprofit and Voluntary Sector Quarterly*, 39:3 (2010).

¹⁵ Udin Saripudin, Islamic Philanthropy and Economic Empowerment, *Journal of Islamic Business and Management Islamic Philanthropy and Business Economic Empowerment*, Vol. 4, No. 2, December (2016):166.

areas, such as Hinduism and Buddhism in India, African and American indigenous religions, religions in China and Japan, and other forms of belief in various parts of the world. Islam appears not in an empty historical space, but in dealing with various previous traditions, as well as with the philanthropic traditions of previous religions. W. Haffening argues that the philanthropic tradition in Islam is a legacy from Judaism and Christianity, while A. G. Perikhanian argues that Islamic philanthropy is heavily influenced by the Zoroastrian philanthropic model, both Islamic Philanthropy and Economic Empowerment have similarities, especially in emphasizing the issue of waqf.¹⁶

The Meaning of Poverty Alleviation

Alleviation comes from the word *entas* which means lifting (from one place to another), awakening or improving one's destiny. Alleviation is also interpreted as a process, method, act of alleviating or alleviating, a process to improve (make, elevate) bad luck or condition to a better one. *Poor* lafadz is a masdar ism that comes from *sakana-yaskunu-sukun/poor*. Judging from its origin, this word has the meaning of being silent, fixed or subsides. Al-Isfahani and Ibn Manzur define this word as "a thing remains after it moves". In addition, it can also mean "place to live". If seen from the original meaning which means "silent", then if the meaning is drawn in terms of people who cannot get something to fulfill their life needs and silence is what causes their poverty. He cannot get something because he is not moving or there is no will or opportunity to move.

In *Qamus al-Muhit* the word *poor* is defined as a person who does not have something, or has something but is not sufficient for it, or someone who is silenced by poverty. And it can also be interpreted by people who are despicable and weak (*Majd*). Whereas the word *poor* in the *Lisan al-'Arabic* dictionary is defined as a person who does not have anything, and some say, *poor* is a person who does not have anything that can make ends meet. Etymologically, poverty comes from the basic word *poor*, which means having no possessions. In the *Big Indonesian Dictionary*, it has the same meaning as the word *poverty*. These two words are usually mentioned simultaneously,

¹⁶ Udin Saripudin, *Islamic Philanthropy and Economic Empowerment*. 166.

namely the poor, which means people who are very deprived. In the verbalu al-'Arabi dictionary, the meaning of the word poor is distinguished from the word faqir.

There it is explained that the condition of being poor is still better than the condition of being poor. Faqir means not having anything while the poor still have some assets. In Arabic, the word poor comes from the word sakana which consists of three letters sin, kaf and nun which mean silent or calm, as opposed to shaking and moving. The root word (sa-ka-na) with its various derivative forms is written in the Qur'an 69 times in 66 verses. There are 23 verses that have direct contact with the word poor. It consists of the word poor totaling eight verses, the word 'poor' totaling three verses, and the word poor is twelve verses. Of the 23 verses it means people who do not have something. Besides that, the Qur'an uses several words to describe poverty, including the words faqir, poor, al-sa'il, and al-mahrum. however, the words faqir and poor are more frequently found in the Qur'an. Several vocabulary words in the Qur'an which are usually interpreted as poor indicate that poverty is a condition in which a person needs help.

In a more definitive sense, Sheikh An-Nabhani categorizes those who have wealth (money), but do not fulfill their spending needs as poor people. Meanwhile, the poor are people who have no assets (money), as well as no income. (Nidzamul Iqtishadi fil Islam, p. 236, Darul Ummah-Beirut). This category distinction is appropriate to explain the meaning of the two mustahiq zakat posts, namely al-fuqara (faqir people) and almasakiin (poor people), as His words in QS at-Taubah [9]: 60 "Indeed, zakat-zakat that, only for the needy, the poor, zakat administrators, converts whose hearts are persuaded, to (liberate) slaves, people who are in debt, for the way of Allah and people who are on their way, as a stipulation that obligated by Allah; and Allah is All-Knowing, All-Wise. Poverty, according to Soejono Soekanto, is defined as "a condition in which a person is unable to maintain himself according to the standard of living of the group and is also unable to utilize his mental and physical strength in that group". 18 Meanwhile, according to the Central Statistics Agency (BPS), poverty is seen as inability from an economic standpoint to meet basic food and non-food needs as measured from the expenditure side.

Thus, whoever and wherever he is, if a person cannot fulfill his basic (primary) needs, namely clothing, food and shelter, he can be classified as poor or needy people.

Therefore, any economic recovery program aimed at alleviating the poor must be aimed at those who belong to that group. Either the person has a job, but still cannot fulfill his basic needs in an acceptable way, namely the poor, or those who do not have a job due to layoffs or other reasons, namely poverty. So what is meant by poverty alleviation is a process to improve the fate of people who are in a cycle of poverty due to the inability to meet their basic needs.

Biography of Quraish Shihab and Buya Hamka

Quraish Shihab has a full name, namely Muhammad Quraish Shihab. He was born on February 14, 1944 AD in Dendeng Rampang Regency, South Sulawesi, which is approximately 190 km from Ujung Padang City. He is the fourth son of 12 children and was born into an educated family of Arab descent. His father's name is Abdurrahman Shihab and his mother's name is Asma Aburisyi. KH. Abdurrahman Shihab is a religious figure who is very influential in Makassar and the people of South Sulawesi in general. He is a professor who is an expert in the field of interpretation and works as an entrepreneur. Since he was young, he often carried out preaching and teaching activities, especially in the sciences related to interpretation.¹⁷ He was Chancellor of the Alauddin State Islamic Institute (IAIN) in Ujung Pandang, South Sulawesi Province (1972-1977), participated in establishing the Indonesian Muslim University (UMI) in Ujung Pandang, and became Chancellor of the Indonesian Muslim University (1959-1965).).

While studying, Shihab took his primary level education in Ujung Pandang and continued his secondary education at Darul Hadits al-Fiqhiyyah Islamic Boarding School. After that, he studied in Cairo, Egypt and earned his Lc. namely the equivalent of S.1 in the Department of Tafsir Hadith, Ushuluddin Faculty, Al-Azhar University (1967). Then, he continued his S.2 education at the same place and managed to get a Master's degree (MA) for a specialist in Al-Qur'an Interpretation by writing his thesis entitled "Al-I'jâz al-Tasyrî'iy li al-Qu'rân al -Karîm" (The Miracles of the Qur'an from a Legal Perspective).¹⁸ After that, he immediately returned to Indonesia (Ujung Pandang) because he wanted to serve the people, get married and have children. In 1980, Shihab

¹⁷ Mohammad Iqbal, "Method of Interpretation of M. Quraish Shihab", *Tsaqafah Journal*, Vol. 6 No. 2, (2010):249.

¹⁸ Mohammad Iqbal, "Interpretation Method M. Quraish Shihab", 250.

left for Cairo, Egypt to continue his education at Al-Azhar University. Through his thesis entitled "Nazham al-Durar li al-Baq'a'i: 'Tahqiq wa Dirasah", in 1982 he succeeded in obtaining the title of Doctor of Philosophy in the field of Al-Qur'an Sciences accompanied by the highest grade (Summa cum Laude) and first rank award (Mumtaz ma'a Dignity Al-ATaraf Al-ula). Overall, for 13 years Shihab underwent a period of intellectual development at Al-Azhar University. Of course, the scientific climate and traditions in the field of Islamic studies there have had a very big influence on the style of thought and intellectual tendencies.¹⁹

Thanks to his achievements, Shihab was recorded as the first person from Southeast Asia to receive a Doctor of Philosophy degree in Al-Qur'an Sciences at Al-Azhar University, Egypt. In 1984, he returned to Indonesia to start his career, carrying out his duties as a lecturer in Tafsir and Ulumul Qur'an at the Ushuluddin Faculty, and became the rector of IAIN Syarif Hidayatullah Jakarta. Through this position, he is able to realize his ideas, including by interpreting using a multidisciplinary approach, namely an approach that involves a number of scientists from various fields of specialization. According to him, this will be able to reveal the instructions from the Al-Qur'an to the fullest. Then, Shihab was entrusted with the mandate to become Religious Materials by President Suharto (1998) and became the Indonesian Ambassador in Egypt (1999). 18 Apart from carrying out the mandate he was assigned, he also took part in various scientific activities at home and abroad and was active in writing in various mass media. . In addition, he is also listed as a member of the Editorial Board of the Ulum Koran Magazine and Mimbar Ulama in Jakarta. Now, he is active as a Postgraduate Professor at UIN Syarif Hidatatullah Jakarta and Director of the Center for Quran Studies (PSQ) Jakarta.

The formula education in Makassar starts from elementary school to grade 2 of junior high school. In 1956, he was sent to the city of Malang to "student" at the Darul Hadith Islamic Boarding School al-Faqihiyah. Due to his diligence in studying at the Islamic boarding school, 2 years later he was already proficient in Arabic. Seeing the Arabic language talent he had, Quraish and his younger brother Alwi Shihab were sent

¹⁹ Afrizal Nur, "M. Quraish Shihab and Rationalization of Tafsir", Ushuluddin Journal, Vol. XVIII No. 1 (2012): 23.

by their father to al-Azhar Cairo through a scholarship from the South Sulawesi Proposal, in 1958 and were accepted in second grade I`ddiyah al-Azhar (junior high school / Tsanawiyah level in Indonesia) until completing tsanawiyah al-Azhar at the Faculty of Ushuluddin, Department of Interpretation and Hadith, in 1967 he earned an LC degree.²⁰

Two years later (1969), Quraish Shihab won his M.A. in the same department with a thesis entitled "Al-I'jaz At-Tasyri'Al-Qur'an Al-Karim (The Miracles of the Qur'an in terms of Law)". In 1973 he was called back to Makassar by his father, who was then the rector, to help manage the education of IAIN Alauddin. He was vice-chancellor for academic and student affairs until 1980. Apart from holding that official position, he also often represented his father who was aging due to age in carrying out certain basic tasks. Successively after that, Quraish Shihab was assigned various positions, such as coordinator of private universities Region VII in eastern Indonesia, assistant to the East Indonesia police leader in the field of mental development, and a series of other positions outside the campus. Despite his busy schedule, he still managed to complete a number of research assignments, including the implementation of the Harmony of Religious Life in Indonesia (1975) and the Problem of Deputy Chief of South Sulawesi (1978).

To realize his dream, he studied interpretation studies, in 1980 Qurais Shihan returned to study at his alma mater, Azhar Cairo, specializing in the study of interpretation of the Koran. It only took him two years to earn a doctorate in this field. His dissertation entitled "Nazhm ad-Durar Al-Biaqa'i Tahqiq wa Dirasah (a study and analysis of the authenticity of Al-Biqa'i's book ad-Durar) was successfully defended with the title of Mumtaz Ma'a Martabah AsySyaraf Al-Ula award (summa cum laude).

Most of his tertiary education was taken in the Middle East, al-Azhar Cairo by Howard M. Federspiel in anggao as a unique person for Indonesia at a time when most education at that level was completed in the west. In this regard he has the following to say: "When researching his biography, I found that he is from South Sulawesi, was educated in a pesantren, and received his tertiary education in Egypt at Al-Azhar University, where he received his M.A and Ph. the D. This makes him better educated than almost

²⁰*Ibid* 6.

any other author found in the Popular Indonesian Literature of the Qur'an, and moreover his high level of education in the Middle East makes him unique for Indonesia at a time when most of his education at that level is completed. in the West. He also had a teaching career at IAIN Makassar and Jakarta and now, he even serves as rector at IAIN Jakarta. It's been a really standout career.²¹

1984 was a new chapter, the second stage for Quraish Shihab to continue his career. For this reason, he moved from IAIN Makassar to the Ushuluddin Faculty, IAIN Jakarta. Here he actively taught the field of Tafsir and 'ulum al-qur'an in the SI, S2 and S3 programs until 1998. Apart from carrying out his main duties as a lecturer, he was also entrusted with the position of rector of IAIN Jakarta for two periods (1992-1996 and 1997) -1998). After that he was entrusted with the position of Minister of Religion for approximately two months in early 1998, until then he was appointed as Ambassador Extraordinary and Plenipotentiary of the Republic of Djibouti domiciled in Cairo. The presence of Qirais Shihab in the capital city of Jakarta has provided a new atmosphere and has been warmly welcomed by the public. This is proven by the existence of various activities that are carried out in the midst of society. Besides teaching, he is also entrusted with holding a number of positions. Among other things, he is the Chairperson of the central Indonesian Ulema Council (MUI) (since 1984), a member of Lajnah Pentashhah Al-Qur'an Ministry of Religion since 1989. He is also involved in several professional organizations, including Assistant Chairperson of the Association of Indonesian Muslim Scholars (ICMI), when this organization was founded. Furthermore, he was also listed as the administrator of the Association of Syari'ah Sciences, and the administrator of the Consortium of Religious Sciences at the Ministry of Education and Culture.²²

In addition to the activities mentioned above, M.Quraish Shihab is also known as a reliable writer and speaker. Based on a solid scientific background that he pursued through formal education and supported by his ability to convey opinions and ideas in simple, straightforward, rational language and a moderate tendency of thought, he appears as a speaker and writer who can be accepted by all levels of society. He

²¹ Editorial Board, Islamic Encyclopedia Supplements, 2, PT. van Hoeve's New Endeavor, 1994, 110-112

²² Haward M. Federspiel, Al-Qur'an studies in Indonesia: From Mahmud Yunus to Quraish Shihab, cet.I, Mizan, Bandung, 1996, 295-299

conducts these lecture activities at a number of prestigious mosques in Jakarta, such as the At-Tin and Fatullah Mosques, around government officials such as the Istiqlal Test and at a number of television or electronic media stations, especially during the month of Ramadan. Several television stations, such as RCTI and Metro TV, have special programs during Ramadan which are supervised by him.²³

Quraish Shihab is not the only Al-Qur'an expert in Indonesia, but his ability to translate and convey the messages of the Al-Qur'an in the context of the present and the post-modern period makes him better known and superior to other Al-Qur'an experts. . In this case of interpretation, he tends to emphasize the importance of using the *maudhu'i* (thematic) interpretation method. Namely interpretation by collecting a number of verses of the Qur'an scattered in various surahs that discuss the same problem, then explaining the overall meaning of these verses and then drawing conclusions as an answer to the problem that is the subject of discussion. According to him, this method can express the opinions of the Koran on various life problems, as well as evidence that the verses of the Koran are in line with the development of science and technology and the progress of civilization.

Quraish Shihab emphasizes the need to understand revelation in a contextual way and not solely fixate on textual meaning so that the messages contained in it can be functioned in real life. He also motivates his students a lot, especially at the postgraduate level, to have the courage to interpret the Koran that will never end. From time to time new interpretations always emerge in line with the development of science and the demands of progress. Even so, he still reminded the need for a careful and extra careful attitude in interpreting the Qur'an so that one does not easily claim an opinion as the opinion of the Koran. In fact, according to him, it is a big sin if someone imposes his opinion on the name of the Koran. Quraish Shihab is an educator who is an interpreter. His expertise in the field of interpretation is to be immortalized. His position as assistant to the Chancellor, Chancellor of the Minister of Religion, chairman of the MUI, Expert Staff to the Minister of Education and Culture, Member of the Education Advisory Board, writing scientific papers, and giving lectures is very closely related to educational activities. In other words, he is a scholar who uses his expertise to educate

²³ Editorial Board, *Encyclopedic Supplements*.Op.Cit.114-115

people. He also does this through his attitude and personality which is full of exemplary attitudes and traits. He has the characteristics of a teacher or educator that is exemplary. His appearance is simple, tawadu' loves everyone, honest, trustworthy, and firm in principle is part of the attitude that a teacher should have.²⁴

Quraish Shihab is not the only Al-Qur'an expert in Indonesia, but his ability to translate and convey the messages of the Al-Qur'an in the context of the present and the post-modern period makes him better known and superior to other Al-Qur'an experts. . In this case of interpretation, he tends to emphasize the importance of using the maudhu'i (thematic) interpretation method. Namely interpretation by collecting a number of verses of the Qur'an scattered in various surahs that discuss the same problem, then explaining the overall meaning of these verses and then drawing conclusions as an answer to the problem that is the subject of discussion. According to him, this method can express the opinions of the Koran on various life problems, as well as evidence that the verses of the Koran are in line with the development of science and technology and the progress of civilization.

As for Buya Hamka's Biography, Haji Abdul Malik Karim Amrullah or often known as Buya Hamka was born at a time when young Minang people were incessantly carrying out a renewal movement in Minangkabau. Hamka was born on 16 February 1908 AD or 14 Muharram 1326 H in Tanah Sirah, Sungai Batang village on the shores of Lake Maninjau (West Sumatra). The title Buya is a nickname for the Minangkabau people which is taken from the Arabic word abi, abuya which means my father or someone who is respected. While Hamka is an abbreviation of his name, namely Haji Abdul Malik Karim Abdullah. He is the descendant of a religiously devout family, namely the son of Sheikh Abdulkarim Amrullah and Siti Shafiyah Tanjung bint Haji Zakaria. Sheikh Abdulkarim Amrullah was a pioneer figure of the "Young People" Islamic Movement in Minangkabau. He had been an adviser to the Association of Islamic Religious Teachers (1920) and a donor in establishing a normal Islamic school in Padang (1931). In addition, he was also very persistent in opposing communism and attacking the teachers' ordinance and the wild school ordinance of 1932.

The story of "ten years" and the activities of his father as a great scholar in his era, have entered Hamka's subconscious. It was this clergy that Hamka chose as a region to manifest himself in a variety of activities, as a writer, humanist, Islamic scientist, preacher, educator and

²⁴ Howard M. Federspiel, Op.it,301

even a politician. Hamka's birth was highly expected by his father, one day this small child will be sent to study in Mecca to become the successor to his struggle as a scholar one day. In 1924 Hamka left for Java, namely Togyakarta. In this city Buya Hamka met Ki Bagus Hadikusno, HOS Cokroaminoto, Syamsul Rijal and H. Fachruddin. According to Hamka, humans have freedom of will and action. The choice to become a disbeliever or to become a believer is based on human free choice, not determined by Allah SWT. freedom of action and will is possible for humans to have, because humans are given reason by Allah SWT. with human reason endeavor to determine good or bad, and determine mafsadah and maslahah. Buya Hamka believes in Allah's creation. not capricious. According to Buya Hamka sunnatullah it is also known as destiny, namely reach and reach. The universe includes the journey of human life and cannot be separated from destiny and sunnatullah. Therefore, in facing various difficulties in life that run in sunnatullah, humans must try to find other sunnatullah so that difficulties can be overcome. According to Buya Hamka, humans cannot run away from destiny.²⁵

Tafsir Quraish Shihab dan Buya Hamka terhadap surah al-Hujurat ayat 19

As for Quraish Shihab's interpretation of sura al-Hujurat verse 19, namely: This verse is a verse that is interrelated with the previous verses. This verse describes the characteristics of pious people, namely people who are sensitive to other people in need. Because, in their assets there is a right that they oblige themselves - in addition to the obligation of zakat - for the poor who ask and those who do not ask but are in need. The word "S" in this verse shows many meanings. In fact, asy-Sya'bi, one of those who lived at the time of the Prophet saw, once said: "It has passed my age as much as 70 years since I grew up. But I still do not understand who is meant by al mahrum ". There are even scholars who state that what is meant by mahrum is someone who does not want to ask. In another verse. Allah swt explained that what is meant by those who ask or do not ask, but need as explained in His word,

"(What you spend) is for the needy people whose efforts are hindered (because of jihad) in the way of Allah, so he who cannot work on earth; (other people) who don't know, think that they are rich people because they keep themselves (from begging). You (Muhammad) know them from their characteristics, they do not ask others by force.

²⁵ Ahmad Munif Setiawan Elha, "Hamka's Interpretation of Leadership in Al-Azhar Interpretation", (Undergraduate thesis, UIN Walisongo, 2015), 16.

Namely a person who is in need, but people think that he doesn't need it or even they think that he is a rich man; for never begging when in a state of shortage.

As for Buya Hamka's interpretation of sura al-Hujurat verse 19, namely: Religion determines the property that must be given to those who are entitled to receive it. That is called zakat. The property for which zakat is issued is when the conditions are sufficient to issue it. For example, the year has arrived and the nishab for trading goods is sufficient, or the time for harvesting and yields has reached and the nishab has also been reached, or cattle animals from cows, buffaloes, goats and camels have also reached the nishab. Everything is given to those who ask. Because there are people who dare to ask for it, because they see that they have the right to receive zakat. But there are also people who don't want to ask, so those who want to issue zakat don't know that they must or want to receive it:

"Thought people who didn't know that he was rich, because he was very clever in dealing with his iffah."(al-Baqarah: 273)

He didn't want to ask. He kept his pride, even though he was poor. People like this must be cared for very much by people who have been obliged to issue zakat. In fact, they are the ones who are more deserving of receiving because of the nature of 'Iffah, which means the ability to endure suffering because of maintaining self-respect. So people who are like this, are strong in worship so that they wake up in the middle of the night more than they sleep, two-thirds of the night they sit begging for God's forgiveness and kumia, and their hearts are open to issue their zakat. Even if tithe is not possible, he is still willing to give Tothawwu alms. People like this will get a good record. on God's side. Because you don't have to worry about torment and punishment on the Day of Judgment in the hereafter, as long as you do all your efforts with sincerity. Therefore, no matter what the threat of God's punishment is for those who transgress and are disobedient, for those who believe and do good deeds, who cannot separate themselves from worshipping Allah, they should not worry and worry about the

punishment of this torment. They need not be afraid and need not grieve. Because of his good deeds that will deliver him from disaster on the day of the hereafter.

Through the two interpretations above, it can be concluded that one of the characteristics of a believer who fears Allah SWT is that he always spends his wealth on those who need him, both those who always ask and do not ask. This will always be a characteristic of people who fear Allah SWT.

Forms of Philanthropy in the Interpretation of Quraish Shihab and Buya Hamka

In the interpretation of M. Quraish Shihab and Buya Hamka regarding Islamic philanthropy in surah adz-Zariyat verse 19, the author does not find details about this concept. So that in the end the author makes a concept based on previous research and individually with reference to the interpretation of the two figures: (1) Mandatory philanthropy, obligatory philanthropy can be assumed as zakat. This is because zakat has a meaning. In terms of language, the word zakat is taken from the Arabic zakā (زكى) which means holy, good, growing and developing. It is so named because zakat is a process of repairing and cleaning oneself from what is obtained. Meanwhile, in terms of zakat, it is the management of a certain amount of assets obtained from people who are obliged to pay it, which is called muzakki, which is then given to people who are entitled to receive it, or mustahiq. This is in accordance with the interpretation of Buya Hamka and Quraish Shihab which interpret in Q.S al-Hujurat verse 19 it means the existence of other people's rights in the property owned. Zakāt is the third pillar of Islam as quoted by Dr. Abdunahman Qadir in his book *Zakat (in Mahdhah and Social Dimensions)* in a hadith Rasulullah SAW which means: "Islam is built on five pillars, namely the creed that there is no god but Allah and the prophet Muhammad is his messenger, establishing prayers, performing zakāt, fasting in Ramadan and perform pilgrimage to Baitullah for those who can afford it."²⁶

The five pillars of Islam are of equal status to one another and can easily be understood, because all of them have ritual values and mahdhah worship to Allah which are accepted in a ta'abbudi manner (obedience to Allah, to the legal provisions stipulated in the Alqur'ān and sunnah which are not can reason rationally and accept

²⁶ Abdurrahman, *Zakat in Mahdhah and Social Dimensions*, (Jakarta: PT RajaGrafindo Persada, 2001), Cet. 2nd, 61

what is without human intervention), except zakāt which is rather difficult to understand and believe in because it involves the most cherished material.

Theoretically, the difficulty of understanding and practicing the obligation of zakat can be understood because it is something that is contrary to human instincts, which generally love property very much. The purpose of zakāt can only be understood and believed if a number of values grow in a person's soul, such as faith, humanity and justice. Therefore, the Qur'an uses the word sadaqah as the equivalent of the word zakāt, because eating sadaqah itself is a manifestation of acknowledgment and justification that gives birth to belief, so that awareness arises to give some of the treasured treasure in the form of zakat. Zakāt is the name or designation of a right of Allah Ta'ala issued by a person to the poor. It is called zakāt, because it contains the hope of obtaining blessings, cleansing the soul and nourishing it with various virtues. the word zakāt (زكاة) is the mashdar form which comes from the word zakā - yzakū - zakā'an, which means growing, fertile, holy, good, and blessing. In the Alqur'ān, the word zakāt and its derivations are mentioned 32 times, with the following seven meanings, according to their usage in the verse, namely (a) Zakāt means At-Thahūru (to purify or purify), as cited by Nasrun Haroen the meaning means people who always pay zakāt because of Allah and not because he wants to be praised by humans, Allah will cleanse and purify both his wealth and his soul.²⁷ (2) purity and piety as mentioned in QS al-Kahf: 81 which explains the prophet Khidir, why kill a small child, namely so that both parents are replaced by God with a more holy and pious and closer affection. (3) The size of certain assets to be given to certain people with several conditions. This meaning is popular as a term when the word zakāh/zakāt is mentioned. It is so named, because by fulfilling it, the assets are expected to grow and increase; or is a form of one purification. In the Alqur'ān, zakat with this meaning is 29 times, including QS al-Baqarah: 110 which contains orders to establish prayers and perform zakat (4) Alms as mentioned in QS ar-Rūm: 39 which emphasizes that giving is done with the aim of gaining profit. greater material will not get a reward from Allah SWT.

²⁷ Nasrun Haroen, *Questions and Answers Zakat* (Directorate of Empowerment of Zakat: Jakarta, 2007), 2.

On the other hand, zakāh (alms) which is given with the aim of gaining the pleasure of Allah, then the doer has multiplied the reward: (1) Zakat means Al-Barakatu (blessing) meaning the group that will receive blessings and be filled with a sense of mercy from Allah, is a group of believers to Allah, and provide guidance to one another with the help of love, which invites to good and prevent evil, connects the rope of their faith with Allah, through the intermediary of prayer, and strengthens human relations by paying zakat. (2) Zakāt means An-Numuw, which means to grow and develop, according to Abu Muhammad Ibnu Qutaibah. This meaning emphasizes that, people who always pay zakāt, their wealth (with Allah's permission) will always continue to grow and develop. This is due to the sanctity and blessing of the property for which the zakat obligation has been fulfilled. Of course we have never heard of people who always pay alms sincerely for the sake of Allah, then experience many problems in their wealth and business, be it bankruptcy, destruction, business losses and so on. But on the contrary, they look calm, peaceful, avoid calamity and increase their fortune. "And something usury that you give so that it increases to human property, then usury does not add to human property, then usury does not add to the side of Allah SWT. And what you give is in the form of zakāt which you intend to achieve Allah's pleasure, then that is multiplied people." (Qs. Ar-Rum: 39)

In this verse Allah says about zakāt which was previously preceded by words about usury. With this verse, Allah, the Giver of Rizki, emphasizes that usury will never multiply human wealth, what can actually be multiplied is by paying zakāt. (2) Zakāt means As-Shalahu (right or good). That is, people who always pay zakāt, their wealth will always be good in the sense that they are not problematic and avoid problems. People who are always struck by misfortune or problems, for example bankruptcy, theft, robbery, disappearance, and so on, may be because they always neglect the zakat which is their obligation and the rights of the poor and other groups that Allah has mentioned in the Qur'an.²⁸

Then, zakāt itself means: Some (certain) assets that have been obligated by Allah SWT to be given to people who are entitled to receive them at certain levels, assets and pronunciations, and fulfill the conditions and pillars. So the property or

²⁸ Nasrun Haroen, Tanya Jawab Zakat, 4

wealth issued by a person is called zakāt. Because the treasure or wealth will clean, purify, tidy up, increase and bring blessings to the owner. The next philanthropy is (2) Philanthropy is not mandatory. Philanthropy is not obligatory to be interpreted as infaq, alms and endowments. Infaq has the meaning Infaq comes from Arabic, namely (anfaqa-yanfiqu-infaaqaan) which means issuing or spending wealth. So that infaq can be defined as giving something to another person for an interest ordered by the teachings of Islam. Infaq is a gift in which the amount spent is not determined by Allah and depends on one's level of ability. In the view of Islam, infaq is a sunnah worship. Spending and practicing some of the assets is a very noble thing. Infaq is one of the most memorable deeds in human life in achieving happiness in life, both in this world and in the hereafter.

Infaq in Islamic teachings is something that has the value of worship for the benefit of the people. The meaning of infaq in its general form is to sacrifice wealth in the way of Allah which can guarantee all human needs according to procedures regulated by law. The obligation to spend is not separated from zakat which is a pillar of Islam, but besides that it contains a necessity to spend in caring for himself and his family. In the care of the people in guaranteeing and helping towards goodness and piety. In Arabic sadaqah means truth. Someone who does alms is a person who is true to his faith. Alms can also be interpreted as one of the characteristics of the prophets, namely *sidiq*, which means honest or true. In the context of nature, *sidiq* means being honest in conveying a matter to the people. Whereas in *fiqh muamalah* alms is giving part of the property to others voluntarily.²⁹ Alms can be done materially or non-materially. Materially, charity can be done by giving compensation to orphans, for example with a certain amount of money. Meanwhile, non-materially, it can be in the form of giving a smile to other people we meet. In everyday life, charity is considered to have the same meaning as infaq. However, charity has a broader meaning than infaq. As Muslims, we should do the worship recommended by Allah. All the good that is done sincerely will surely get a reward one day. Worship by way of alms is highly recommended, because by giving alms you can.

The virtues of giving alms according to BAZNAS are: (a) Alms do not reduce wealth. Issuing alms physically will reduce wealth. But Allah will replace it with a reward. It has even been explained in several verses of the Qur'an that every property used for charity will be replaced by Allah. (b) Alms to erase human sins is the place to be wrong and forget. This is a word that is spoken when a human makes a mistake. Every human being must have made mistakes, either intentionally or unintentionally. But humans are always reminded to continue to repent and erase their sins. One of the behaviors that can erase sins is alms. Giving alms in broad and narrow times and done sincerely can erase sins. (3) Charity multiplies rewards. It has been explained that charity does not reduce wealth, instead it earns rewards. No matter how much alms are issued, Allah will multiply the reward for those who give alms. The last form of non-obligatory philanthropy is waqf. The meaning of waqaf itself means that waqf is a kind of gift whose implementation is carried out by retaining (ownership) of origin (tahbisul ashli), then making the benefits generally accepted. What is meant by tahbisul ashli is to hold the object being donated so that it is not inherited, sold, donated, pawned, rented and the like. Meanwhile, the way to use it is to use it according to the will of the waqf giver (wakif) without reward.³⁰ Through the exposure above. So the form of Islamic philanthropy contained in the interpretation of Buya Hamka and Quraish Shihab in this study includes two forms. (1) Mandatory philanthropy (zakat). (2) Philanthropy is not obligatory (Infaq, Shodaqoh and Waqf).

The implementation of Islamic philanthropy as stated in Buya Hamka and Quraish Shihab's Tafsir of Q.S al-Hujurat verse 19 in order to alleviate post-covid 19 poverty.

As explained by previous researchers. during the covid 19 period, the data showed a very significant increase in the poverty rate in Indonesia. So, it really needs to be questioned whether the state's duties have been going well in relation to this situation and condition. In fact, due to Covid 19, many civilians have decided to commit suicide because they cannot live life. For this reason, Indonesia, which is predominantly Muslim, must be capable of taking action. To build or improve and alleviate poverty in

³⁰ Depertemen Agama RI, *The New Paradigm of Waqf in Indonesia*, (Jakarta: Directorate of Waqf Empowerment, 2007), 1

Indonesia due to covid -19, the researcher advocates the implementation of Islamic philanthropy as contained in the Interpretations of Buya Hamka and Quraish Shibab regarding surah al-Hujurat 19. As in the previous article. There are two forms of philanthropy that can be used as reference material to alleviate poverty in Indonesia. The forms of the two philanthropies are obligatory philanthropy and non-compulsory philanthropy.

By understanding the root of the problem, it will be easier for us to understand the phenomenon of poverty that is increasingly prevalent around us. The roots of poverty in this country are. The root of poverty in this country is due to external turmoil due to Covid 19 which has caused many people to fall into poverty. overall decline in economic activity. Physical distancing which has an impact on limiting community activities will result in a decrease in aggregate supply and aggregate demand in the economy which has an impact on decreasing the amount of supply and demand. The condition of people who only stay at home (stay at home) will paralyze the production and consumption sectors of society, if production decreases and is followed by a decrease in consumption then what will happen is the economy is paralyzed so that people's welfare decreases. This has an impact on the use of labor which decreases and the purchasing power (consumption) of the people also decreases so that poverty and unemployment increase. The most economically affected group is the lower middle class who work informally.³¹

After knowing with certainty the consequences of poverty that occurs. So the author contributes his thoughts on alleviating poverty through understanding or interpreting Buya Hamka and Quraish Shihab in surah Al Hujurat verse 19 which has been explained in detail in the previous discussion. The conclusion from the interpretation of Buya Hamka and Quraish Shihab is the distribution of assistance to all people who suffer from poverty. Either they ask for it or they don't ask for it. In a situation of increasing poverty that has hit this country due to Covid 19. So you have to take the right steps. The right step that can be given in this research is to maximize the form of philanthropy as a result of the interpretation of Buya Hamka and Quraish

³¹ Achmad al-Nidzami Baridzi, "Islamic Economic and Financial Solutions in Facing the Covid-19 Pandemic, 23

Shihab by using a pro-poor income distribution system, encouraging policies on equity and income distribution that favor the poor.³²

In implementing this, there are three main instruments that are used as income distribution, namely the rules for applying zakat, infaq and waqf which are included in direct and indirect philanthropy according to the results of the interpretation of Buya Hamka and Quraish Shihab. With the application of zakat, there will be no concentration of wealth in a group of people. Zakat also ensures that everyone will receive a minimum life guarantee so that they have the opportunity to get out of poverty. Furthermore, to ensure that wealth does not only circulate among the rich,

The basic concept of philanthropy as a mechanism for redistribution of wealth is the transfer of some of the material assets owned by the rich to be distributed to people who can't afford it and for the common good. This concept shows that zakat, infak, shadaqah and endowments are the main components in the system of alleviating poverty. Furthermore, as in Indonesia, philanthropy itself has been regulated in the Philanthropy Institute or BAZNAZ. So the step that must be taken by philanthropic institutions is to allocate existing funds not only to help the poor in the form of material assistance or clothing. More than that, this philanthropic institution must build a business that is funded using community funds and managed by those affected by Covid 19 to continue their long-term life. consumption, what happens is that the economy is paralyzed so that people's welfare decreases. This has an impact on the use of labor which decreases and the purchasing power (consumption) of the people also decreases so that poverty and unemployment increase. The most economically affected group is the lower middle class who work informally. formal poverty.³³

Conclusion

³²Juli Panglima Saragih, "Poverty Alleviation Policy in the Special Region of Yogyakarta",52.

³³ Achmad al-Nidzami Baridzi, "Islamic Economic and Financial Solutions in Facing the Covid-19 Pandemic, 23

Based on the results of the research in the previous chapters, the conclusions found to answer the formulation of the problem raised in this study are: (1) The forms of philanthropy found in the interpretations of Buya Hamka and Qurash Shihab are obligatory philanthropy and non-compulsory philanthropy. Both of them are collected in ZISWAF (Zakat, Infaq, Sadaqah and Waqaf). The method of distribution is evenly distributed. That is, it is given to those who are mustahik, both to those who ask and those who do not ask. (2) The implementation of Buya Hamka and Quraish Shihab's interpretation of Azd-Zariyat Paragraph 19 related to post-covid 19 poverty alleviation is by distributing capital to those who can't afford it, so that they can play a role in economic activity, as producers in increasing income. Not only as a gift to supplement the ability to eat daily staples. More than that, Ziswaf can be given to the community in the form of a provision of capital which in the end will not only provide a bite of rice but provide jobs for those affected by layoffs.

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