Exploring Poverty Distribution: Islamic Legal Perspectives on the Categories of *Fakir* and *Miskin*

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Abstract

The Indonesian government offers various assistance programs aimed at supporting underprivileged families, including Program Keluarga Harapan (PKH) and Bantuan Pangan Non Tunai (BPNT). In Islamic context, the concept of poverty is categorized into eight *asnaf* (groups), one of which is the poor. Within this category, two specific terms used are *fakir* and *miskin*, both of which describe individuals experiencing poverty but differ in their degree of need. This study aims to analyse the distribution of fakir and miskin individuals, based on data from the Keluarga Penerima Manfaat (KPM) recipients of the PKH and BPNT programs across five sub districts in Boyolali Regency. Utilizing a survey methodology, the study employs the SAGIS application to conduct an interpretative analysis and identify the beneficiaries in these areas. A total of 785 KPMs, who receive aid from the PKH and BPNT programs, were surveyed across the five sub districts. Of these, 209 KPMs (26.7%) were categorized as *fakir*, 294 KPMs (37.4%) were classified as *miskin*, and the remaining 282 KPMs (35.9%) did not fall into either category.

Keywords: *Poverty, Fakir, Miskin, Islamic Law*

INTRODUCTION

Poverty remains one of the major problems in several developing countries, including Indonesia (Idrus & Rosida, 2020). Initially poor can be interpreted as a situation where people both individuals and groups do not have enough resources to meet even the smallest needs (Mader, 2018). Then the understanding is expanded into a real deficiency in terms of welfare consisting of several measures such as minimal income, low health, less than maximum education, and the absence of opportunities to live better. This is already considered common because of the nature of poverty itself which does not come suddenly but has a basis (Parwa & Yasa, 2019). There are several factors that cause or trigger poverty in each individual or group. These factors include human behaviour itself, the capital owned by the individual himself and also the welfare felt by humans (Ceular-Villamandos et al., 2021). The poorest comes from the individual genetic quality that is, intelligence that is considered less than easy to deal with. Poverty can also come from individuals who have different abilities, opportunities and resources that can cause social crimes due to people who belong to the poor are less able to carry out social functions such as education, life and health, which are good and worthy of humans in general (James, 2021). Suppresses that success can be achieved with talent, kindness and also hard work while poverty that occurs to individuals or groups due to the failure of the individual or group and also lack of motivation (Addae-korankye, 2019). In particular, welfare has a very strong relationship with poverty, where the lower the welfare of the people, the higher the poverty rate (Hadid et al., 2021). Every effort has been made by the Indonesian government, but it is still very difficult to overcome the increasing poverty (Purnomo, 2021). National social policies and strategies to reduce poverty that have been introduced to several countries in alleviating poverty in the world (World Health Organization, 2021).

The Indonesian government has assistance programs for underprivileged families, namely Program Keluarga Harapan (PKH) and Bantuan Pangan Non Tunai (BPNT). PKH is one of the few social programs in Indonesia that provides social assistance to underprivileged communities. It has specific criteria and is also included in the Data Terpadu Kesejahteraan Sosial (DTKS). PKH has certain criteria in determining the people who are eligible for assistance or often referred to as the Keluarga Penerima Manfaat (KPM). These criteria include pregnant women to take advantage of health facilities, early childhood to benefit the educational facilities and also people who have deficiencies referred to as people with disabilities and elderly people to improve the social welfare they feel in accordance with the constitution and Nawacita President of the Republic of Indonesia (Kementerian Sosial, 2021). PKH is a program that provides assistance to underprivileged communities in the form of cash (Suleman & Resnawaty, 2017). BPNT is defined as social assistance originating from the government, given to KPM in non-cash using electronic money which can then be used to buy food needs that have been determined in E-warong. Not only PKH, but BPNT also has criteria to determine eligibility for basic food assistance, which requires having a card known as Kartu Keluarga Sejahtera (KKS). This card serves as a payment instrument, similar to a machine card, and is used to distribute funds from the government to the KPM (Tim Pengendali Pelaksanaan Penyaluran Bantuan Sosial Secara Non Tunai, 2020). The assistance, which has been expanded since 2017, is lowered every month to meet the food needs of the underprivileged through food traders/e-warong (Rachman et al., 2018).

Islamic assistances for people who are classified as less capable is commonly referred to as Zakat (Purwanto et al., 2021). Zakat is an expenditure whose law must be issued by Muslims who accept certain conditions (Owoyemi, 2020; Ninglasari & Muhammad, 2021). Giving zakat will not make humans arrogant but will be lifted up by Allah SWT and make them as humble human beings, because they understand that the sustenance is from Allah Swt and they are also given the responsibility to give a small part of the property they have to the poor who are Islamically referred to as fakir miskin (Aziz et al., 2019). In addition, Kidwai (2020) has his own opinion on zakat that will not be affected by the crisis because zakat is the result of a count of net worth over a one-year period. Therefore, zakat funds can be said to be the most vital redistributive funds in dealing with poverty (Abbas, 2020; Abdullahi, 2019; Andiani et al., 2018; Saad & Farouk, 2019).

In addition to helping fellow humans, zakat also has another dimension of worship, namely the relationship between humans and God (Najiyah & Febriandika, 2019). There are eight groups of zakat recipients which are often referred to as the eight *asnaf*, namely *fakir, miskin, amil, fisabilillah* (people who struggle in the cause of Allah SWT), *gharim* (people who have debts), *riqab* (slaves), converts (people who have just converted to Islam) and *ibn sabil* (Zulkifli et al., 2021). Based on the currently available data, *fakir* and *miskin* are the most numerous groups in Indonesia compared to the other seven groups of zakat recipients. (Hakim & Noviyanti, 2022). One of the main factors in the success of developing zakat is in terms of distribution. In distributing zakat, there are several different criteria between the eight *asnaf* (Hakim, 2020). Especially in interpreting the fakir and also miskin. Fakir is defined as a miserable person where the person does not have the wealth or energy to meet the needs of his life. While miskin can be interpreted as a person whose condition is in deprivation (Nurzansyah, 2021).

According to Ahmed et al. (2017) in his research which identifies fakir miskin among zakat recipients (the need for zakat-based poverty in Nigeria) provides insight to identify poor recipients and suggests a zakat-based poverty threshold in Nigeria. This study also finds the results of the need to introduce a comprehensive threshold that will cover all these dimensions of poverty in line with sharia law and the current situation to identify who is really poor or in need for zakat to be effective. Due to the differences in the eligibility of fakir and miskin as time goes by, which results in the eligibility of fakir and miskin continuing to change between theory and what is seen in the field, such as there are still many KPMs who are included in the category of capable people but still receive assistance and additional criteria added by the government to get the assistance (Aflah, 2017). Therefore, by using an application called SAGIS, this study seeks to conduct a survey in several sub districts in Boyolali Regency including Ampel, Andong, Banyudono, Boyolali and Gladagsari). The study focuses on the distribution of poverty categories (*fakir* and *miskin*) and connects it to the Indonesian government assistance programs (PKH and BPNT) in a specific region.

METHOD

This study uses descriptive qualitative research methods. Qualitative research is research that examines how individuals understand real and concrete experiences that they have done themselves which they then put in written form using their own words. The data generated from this research was in the form of a narrative. Part of the narrative includes answers from interviews, statements in a written text, videos, and it can even be in the form of conclusions from one or several videos (Arthur, 2021). This study uses a survey approach. Survey research can be interpreted as gathering information derived from answers to questions posed by researchers to individual samples. This research can use three research strategies consisting of quantitative research strategies, qualitative research strategies and mixed research strategies. Quantitative research strategies such as questionnaires with numerical assessments, qualitative strategies such as conducting open-ended interviews and also mixed strategies that use both quantitative and qualitative strategies (Sugiyono, 2019).

There is a population and also the sample in a study. Population can be interpreted as the whole unit in the findings of researchers that can be applied in research (Shukla, 2020). While the sample is often interpreted as a small part taken from the population. This sampling aims to take part of the population that is very suitable to be taken as the core of the study (Peregrine, 2019) and several significant places were selected in Boyolali Regency including Ampel, Andong, Banyudono, Boyolali and Gladagsari subdistrict. This study uses the SAGIS application in conducting a survey. Using a card number called as Nomor Induk Kependudukan (NIK) and entering password to log in, there are 11 questions related to the eligibility of the beneficiary that must be answered through interviews conducted alternately between one person and another. It took 50 days with 785 respondents as a sample of 11,000 people as the recipient population of PKH and BPNT. The data collected

were then transferred into excel form and processed. Afterwards, they were interpretatively evaluated and poured in the form of a narrative

RESULTS AND DISCUSSION

Feasibility of Survey

Poverty has consequences such as limited funds, difficult education, inadequate life and health, becoming a serious problem to be handled by certain parties, one of which is the government. (Mustika et al., 2019). Using an application called SAGIS, this application is currently used by the Social Service to carry out validation verification activities for PKH and BPNT beneficiaries. It has the following display.

Figure 1. Log in to SAGIS

Officers can log in using the previously registered NIK and password. In this app, once opened, a display like the one below will appear.

Figure 2. Welcome to SAGIS

The option to do a survey is to input data, the option of survey results is to view the data that has been input, the option to change password is to set a password and the option to log out is to exit the account. When conducting a survey, after selecting Conduct Survey, you can then enter the NIK of the recipients of PKH and BPNT assistance. Then questions will appear regarding the condition along with a photo of the house in front of KPM at this time. Then to see the survey results, you can see it in the Survey Data section with a view as follows.
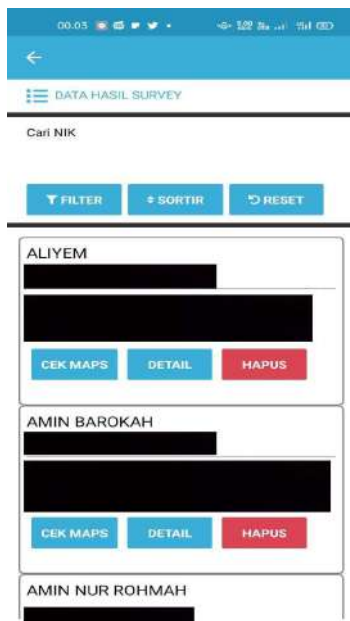
Figure 3. Survey Data in SAGIS

Figure 4. Data in SAGIS

Data on recipients of PKH and BPNT assistance has a total of 11,000 KPM. During 50 days of conducting the survey, the result of 785 KPM is as follows.

Table 1. Total KPM in each category

Statement	KPM
Have a shelter	785
Have no shelter	0
Live with other family members	744
Not living with other family members	41
Head of Household (KRT) does not work	413
Head of Household (KRT) works	375
Ever worried about eating/ever not eating	389
Never worry about eating/never not eating	396
Spend 70% more on food	555
Spend 70% more not to eat	230
No clothing expenses in a year	549
There is a clothing expenditure in a year	236
Most of the floors are made of earth	612
Most floors are not made of earth	173
Most walls are made of bamboo, wire, or wood.	193
Most walls are not made of bamboo, wire, or wood.	592
Households do not have their own urination/defecation facilities	109
Households have their own urination/defecation facilities	676
Electric lighting sourced from PLN 450 watts or not electricity	583
Electric lighting is not sourced from PLN 450 watts or not electricity	202
Not working	369
Work	416

Based on in Table 1, it can be seen that 100% of KPMs surveyed has shelter, namely home. Although sometimes there are some KPMs who do not have a private house but contract, but it is still considered as having a place to take shelter. A total of 94.8% live with

other family members and 5.2% live alone in one house. A total of 52.6% has a head of household who currently does not have a job and 47.4% has a head of household who currently has a job. A total of 49.5% once had concerns about eating for the day or even not eating and the other 50.5% felt enough and did not worry for daily eating needs. A total of 70.7% money they get 70% or more is used to buy food and another 29.2% uses 70% or more opinions used for purposes other than eating for every day. A total 75.0% either one or all family members did not buy clothing in the past year and 35.0% either one or all other family members were able to buy clothing needs in the past year even if only during Eid. A total of 78.0% live in a house with the condition of the floor that has not been blurred or still made of soil and another 22.0% live in a house whose floor condition has been blurred. A total of 24.6% live in a house with a wall made of bamboo, wire or wood and another 75.4% live in a house whose wall condition is brick and brick. A total of 13.9% do not have a bathroom /toilet in the house they live in now and another 86.1% already have a bathroom/toilet in the house they live in now. A total of 74.3% uses a 450 watt or non-electric lighting source such as *petromak, teplok* lamps that use kerosene as fuel, lamps, candles and also lamps with distance or pecan fuel and another 25.7% has used non-subsidized electricity for lighting sources. And as many as 47.0% whose names are listed on the list of beneficiaries do not have a job while 53.0% whose names have been listed on the list of beneficiaries have jobs.

Fakir and Miskin in Islamic Law

In Islamic law, zakat functions to help deal with poverty. It is a worship to Allah SWT included in the third pillar of Islam (Alam et al., 2021). And when viewed from the data, in zakat there is the same term as KPM, namely "*fakir*" and "*miskin*". Islamic teachings also have its own criteria in dividing people who belong to *fakir* and *miskin*. In Islamic *fiqh* the word "*fakir*" comes from the word of *Al-Fuqara* and the word of "*miskin*" orginates from the word *Al-Misikin*. They both have the meaning of people in need. The word needing here is that they cannot meet their daily needs with the income they get every day.

The word "*fakir*" in Arabic taken from *faqira-Yafqaru-faqran* means poverty that comes from bankruptcy or due to illness (Nurzansyah, 2021). The word "*fakir*" came from the word *faqr* which means the backbone, where the word backbone means people who have a burden in their backs are heavy and can break their backs (Kallang, 2020). The word "*fakir*" can be interpreted as an individual who deliberately puts himself in a state of deprivation in achieving inner perfection (Nahuda & Ahmad Rifa'i, 2022). The meaning of *fakir* is taken from the Qur'an of At-Taubah verse 60 is the individual who is considered the most in need compared to other individuals because of their lives due to poverty (Refnita, 2021). The term of *fakir* can also be interpreted as a condition in which the human being is stopped or remains in a state of deprivation and there is no progress in his life, or it can be said to be a person who is plunged into poverty. The signs can be seen from the greater expenditure compared to income (UIN Sunan Ampel, 2018). Then, the term of *miskin* comes from the word *as-sakan* which has the opposite meaning of the word of a moving thing (Faridy & Bania, 2018). It can be explained the understanding of the poor are people who are calm by the faculties and have nothing to meet the needs of their daily lives. The term also comes from the word *maskanah* which has the meaning of low or contemptible, so it can be interpreted that miskin is a person who has a low-income and also despises (Abd et al., 2021).

In *surah* of Al-Balad verse 6, *miskin* implies person who has nothing. Meanwhile f*akir* are displaced people or people who do not have something to meet their daily needs. *Miskin* can also be interpreted as a collection of people who are said to be in need because they cannot meet their daily needs (Harjoyo et al., 2021).

The definitions of *fakir* and *miskin* have slight differences, with *fakir* being considered a more extreme level of poverty than *miskin*. Unlike the concept of poverty in government policies, poverty in Islam is defined by specific criteria. While there is no single theory that explains the criteria for poverty in general, Islamic teachings provide clear definitions. In the context of Islam, those considered *fakir* and *miskin* are distinguished by specific criteria. *Fakir* refers to a person who is completely destitute, lacking both property and the means to meet their basic needs. In contrast, *miskin* describes someone in a state

of deprivation, facing significant hardship but still having some resources. Based on the theories reviewed, it can be concluded that the main difference between *fakir* and *miskin* lies in their possession of property and employment. A *fakir* is someone without both a job and any property to support their daily needs, while a *miskin* may still have a job and some property, but these resources are insufficient to meet their daily requirements.

The results of the feasibility survey reveal that *fakir* individuals have only 0%-50% of the resources and energy required to meet their basic needs, while *miskin* individuals have 70%-80% of the resources and energy needed. When comparing this data with the Islamic criteria for *fakir*, it shows that 209 KPMs (26.7%) can be categorized as *fakir*. Among these, 25 KPMs (3.9%) were surveyed because they live alone and do not have a job. This situation is often seen among elderly individuals whose children have their own families or who may have no children at all. Additionally, 184 KPMs (23.4%) were surveyed because no one in their household is employed, making it likely that they have no income to meet daily needs. As for *miskin*, the remaining 294 KPMs (37.4%) can be categorized as such because one or more people in their household have a job, but they still struggle with insufficient resources and often worry about their daily food, or sometimes go without eating. The remaining 282 KPMs (35.9%) do not fall into the *fakir* or *miskin* categories, as they have a job and sufficient income to meet their daily needs. The division of eligibility based on the criteria for *fakir* and *miskin* is not a fixed standard, as there are still differing interpretations of these terms in the Qur'an, As-Sunnah, and among scholars. The criteria for *fakir* and *miskin* cannot be defined by just one or two provisions, and this is understandable given the evolving times and the emergence of new terms. Furthermore, when examining the data, there are some discrepancies between the theoretical criteria for eligibility for assistance and the actual conditions of KPMs in the field. Many individuals who appear to have large houses, abundant wealth, and stable jobs still receive assistance, while others who appear to be living in extreme poverty do not receive any support at all

CONCLUSION

This study examines 785 recipients of the PKH and BPNT assistance programs from five sub-districts, providing a comprehensive view of the community's socio-economic landscape. The findings show that 209 recipients (26.7%) are categorized as fakir, referring to those who are extremely poor and lack basic necessities, according to Islamic social welfare concepts. A further 294 recipients (37.4%) fall into the miskin category, which denotes individuals who are poor but not as destitute as fakir. The remaining 282 recipients (35.9%) do not fit into either category, suggesting they face financial hardships but are not considered to be in extreme poverty. These results imply the varying degrees of poverty within Boyolali Regency and highlight the ongoing importance of programs like PKH and BPNT in addressing the diverse needs of the population.

The study's findings carry significant implications for both government policy and societal attitudes toward poverty. They stress the need for enhanced awareness of the socio-economic challenges faced by different groups and underscore the potential for collaboration between government and society in more effectively tackling poverty. For policymakers, the findings emphasize the importance of strengthening the monitoring and evaluation systems for social assistance programs. A deeper understanding of the recipients' socio-economic conditions can help in assessing the effectiveness of programs like PKH and BPNT, leading to better-targeted interventions. While the study provides valuable insights, future research with broader scope, diverse data sources, and additional qualitative analysis will be essential for a more comprehensive understanding of poverty and its distribution.

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