

A Conceptual Study of Poverty Eradication Among Muslims Through Social and Educational Sciences Analysis

Yayat Suryatna

Islamic Education Management Department, Postgraduate Program of IAIN syekh Nurjati Cirebon
yayatsuryatna@syekhnurjati.ac.id

Abstrak

Kemiskinan merupakan kata yang masih lekat dengan kehidupan umat Islam. Perumahan kumuh, badan kurus, wajah-wajah mengenaskan, pakaian compang camping, tatapan mata kosong dan jiwa-jiwa yang frustasi karena himpitan ekonomi, tidak jarang diakhiri dengan bunuh diri. Tujuan penelitian ini adalah untuk menemukan faktor-faktor yang menyebabkan kemiskinan umat Islam dan cara-cara untuk memberantas kemiskinan umat Islam berdasarkan ilmu sosial dan pendidikan. Metode kajian pustaka digunakan untuk mengumpulkan data dari literatur yang ada yang sesuai dengan topik penelitian. Hasil analisis sosiologis menunjukkan bahwa kemiskinan massal umat Islam disebabkan oleh faktor internal dan eksternal. Faktor internal termasuk tradisi sosio-kultural yang tidak kondusif dan cara pandang duniawi yang keliru dan kepercayaan fatalistik tentang nasib. Faktor eksternal dalam bentuk kolonialisme Barat yang berabad-abad dan neokolonialisme yang belum berakhir hingga saat ini juga berkontribusi pada kemiskinan umat Islam. Hasil analisis pedagogis menunjukkan bahwa melalui pendidikan, budaya dan mental tradisional dapat diubah menjadi budaya dan mental modern. Untuk memberantas kemiskinan umat Islam, peningkatan kualitas sumber daya manusia berkelanjutan harus dilakukan. Hal ini meliputi reinterpretasi dan modifikasi materi pembelajaran yang terdiri dari materi Pendidikan agama Islam yang sesuai dengan substansi ajaran Islam yang dinamis dan progresif dan materi pembelajaran tentang nasionalisme, cinta tanah air, dan materi anti kolonial.

Kata Kunci: kemiskinan, ilmu sosial, ilmu pendidikan, mindset

Abstract

Poverty is a term which is still closely tied to Muslims' lives. Slum housing, skinny bodies, pathetic faces, tattered clothes, blank eyes and frustrated souls due to economic problems often lead to suicide. The objectives of the study were to find out factors causing poverty among Muslims and ways to eradicate Muslims' poverty according to social and educational sciences. Library research method was used to collect the data from the existing literature relevant to the research topic. The results of the sociological analysis show that Muslims' mass poverty is caused by internal and external factors. Internal factors include inconducive socio-cultural traditions and the wrong world view and fatalistic beliefs about fate. External factors in the form of centuries-old Western colonialism and neocolonialism which have not ended yet until now also contribute to Muslims' poverty. The results of the pedagogical analysis show that through education, the mental and traditional culture can be transformed into modern ones. To eradicate Muslims' poverty, it is suggested that sustainable improvement of human resources quality through education must be carried out. It must include reinterpretation and modification of the teaching materials including Islamic religious education materials according to the dynamic and progressive content of Islamic Teachings and learning materials on nationalism, patriotism, and anti-colonial materials.

Keywords: poverty, social sciences, educational sciences, mindset

✉ Corresponding author :

Email : yayatsuryatna@syekhnurjati.ac.id

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INTRODUCTION

Poverty is a term closely tied to Muslims' lives. Slum housing, skinny bodies, pathetic faces, tattered clothes, blank eyes and frustrated souls due to economic problems often lead to suicide. One of the examples of serious poverty problems occurred in Ethiopia. In 1970-1990, Ethiopia faced various crises ranging from economic problems, civil wars to a long draught and widespread famine. These conditions were depicted in many photos and documentaries showing scrawny people and children who were starving and waiting for food aid (Kresna, et al., 2018). Another portrait of poverty in an Islamic country can be seen in Bangladesh. According to UN estimates, 50 percent of Bangladesh's 92 million people are poor. In Dacca, where there are 2.5 million people living, 10% of the population is comprised of beggars who fill the sidewalks of public roadways and making it hard for people to stroll on them in the afternoon. The ill, malnourished, and emaciated bodies were piled down the roadside in their ragged and torn clothes (Ath Thawil as cited in Suryatna, 2019).

One of the examples of poverty cases of Indonesian Muslims was found in a daily newspaper, Media Indonesia (2014) featuring Siti Aisyah's case in Medan North Sumatera in March 2014 that became the headline of Indonesian mass media both printed and electronic. She was an eight-year-old girl which had to deal with a hard life. For more than one year, she had to live on a pedicab with her father, M. Nawai Pulungan, a fifty-six-year-old man. Every day, she used to paddle the pedicab in which she lived with his father lying weakly on it. The World Bank's report in the World Development Report 1997 (as cited in Abidin, 1997) mentioned that during 1985-1995, the average income per capita per year (GNP) of the world's population was US\$ 4,880, while the average income per capita per year in Islamic countries or Muslim-majority countries was the US \$ 1,050. The report shows that the average income of the Muslim population was less than 25% of the world's average income.

Rodinson (as cited in suryatna, 2017) stated that undoubtedly, the majority of the developing, undeveloped, and underdeveloped nations are Islamic nations or nations where Islam predominated until a few centuries ago. Husaini (2005) stated that UNDP (United Nations Development Program) data show that currently, more than 80 countries have lower per capita incomes than a decade earlier. In 1960, the ratio of per capita income among one-fifth of the world's population in the richest countries and one-fifth of the earth's population in the poorest countries was 30:1. In 1990, the gap had increased to 60:1; and in 1997 it became 74:1.

Thibi, a German Muslim thinker from Syria, (as cited in Rahardjo, 2012) stated:

Today's Islamic world as a whole is still in a pre-industrial culture. Under such circumstances, it is impossible for the Islamic world to compete with the West which is far more advanced in modern industrial culture. Furthermore, he explained that although the jargon of Islamic revival had been coined in the 14th century Hijriyah until now there has only been one winner of the Nobel Prize in science, that is Abdussalam.

He comes from the Ahmadiyah sect which is considered a heretical sect and is not even recognized as part of the Muslim community by official Muslim institutions. Meanwhile, from the majority of sects (Sunni and Shia), there has not been a single scientist who stands out in the world caliber as Abdussalam. (pp.3-4)

Poverty is closely related to various other problems of life. Poverty is closely related to health problems, life expectancy, and education level. Thus, poverty, aching life, ignorance, and backwardness become an inseparable difficult circle that is difficult to unravel and intertwines. Therefore, it has to be managed simultaneously. All of the facts above show the conditions of poverty suffered by Muslims. The majority of Islamic countries are poor countries. Their state income is very unequal compared to the income of developed countries. Due to poverty entanglement, Muslims are also the most backward people compared to adherents of other religions. The blurry portrait of Muslim poverty in Ethiopia, Bangladesh, and Indonesia as described in the quote above is a representative sample of the lives of hundreds of millions of Muslims around the world. The question is why poverty is happening en masse in the Islamic world. This research aimed at figuring out the factors causing Muslims' poverty. It also attempted to suggest some ways to eradicate Muslims' poverty based on social and educational sciences analysis.

METHOD

Based on the problems outlined, this study is library research. Snyder (as cited in Pringgar & Sujatmiko, 2020) suggests that in library research, the researcher works with the existing data provided in the literature. Since this study analyzed the Muslims' poverty problems in various parts of the world, methodologically this study used a content analysis approach which is typically used in library research. Therefore, the data were taken from books and information from various sources relevant to the research focus. Furthermore, the data obtained were collected and categorized into several categories according to the predetermined sub-discussions. All data that had been collected and categorized were further analyzed using the method of content analysis which is an analysis of the data meaning. Then it is constructed into a concept

FINDINGS & DISCUSSION

Factors Causing Poverty

According to Effendi (as cited in Nain, 2019), based on modernization theory and dependency theory, broadly speaking, the factors causing poverty can be divided into two. First, factors that come from beyond one's ability, such as bureaucracy or official regulations can prevent or hinder a person or group of people from taking advantage of existing opportunities. This type of poverty can also be referred to as structural poverty. In other words, this type of poverty arises as a result of structural barriers. Thus, this poverty is not because someone is lazy to work or because he is unable to work. Second, the factors causing poverty come from within a person or group of people. This poverty arises because a group of people is not integrated with the wider

community, are apathetic, tend to give up on fate, have low levels of education, and do not have the fighting power and ability to think about the future. In other words, this type of poverty is caused by cultural factors. Crime and violence accompany everyday life. Such a situation arises because of the environment or culture of the community itself and the situation tends to be passed down from generation to generation.

In line with that theory, Budiman (as cited in Rahayu, 2010) classified the causes of economic inequality between poor countries and rich countries into two groups of theories. The first category of theories explains that poverty is particularly caused by internal factors or factors within the country itself. The first group of theories is known as modernization theory. Second, theories put much emphasis on external factors causing poverty in certain countries. Poverty is mainly seen as a result of the work of external forces causing the countries to fail in their development. These theories belong to the group of structural theories. The socio-cultural tradition factors resulting in poverty are not only limited to the isolated tribal communities as mentioned above, but also to the community in general. If the causes of the underdevelopment of a nation are analyzed, according to modernization theory adherents, the backwardness of a nation is caused by existing traditional values, for example, the attitude of disrespecting time, not wanting to work hard, preferring to relax, and the likes of spending money for consumption not for investment and so on.

McClelland points out the reason why underdeveloped countries faced underdevelopment. According to McClelland (as cited in Nain, 2019), people in underdeveloped countries do not have an achievement mentality. These people tend to give up on adversity. According to him, the reason is in the stories circulating in that country. The children's stories here tend to be fatalistic, resigned, and pessimistic (Anwar, 2011). The characters in the stories tend to view that 'it is their fate' if they fail. There is no persistent effort to overcome difficulties (Nain, 2019). These children's stories must be changed. He conducted an experiment in India by changing the stories of these children. The stories became full of endless struggles. The terms 'resignation' and 'surrender' were removed from the vocabulary of these stories and replaced by a persistent effort that never stopped. Thus, these children possess what is known as Need For Achievement or known by the abbreviation N.Ach (Sutrisna, 2008; Sukidjo, 2012). In fact, these children have the desire to excel. They have become entrepreneurs because they have been exposed to this N.oAch virus.

Another variation of modernization theory is the theory developed by Larner. He took the example of a Turkish farmer who once asked what he would do if he became the President of Turkey. This farmer turned out to be stunned and could not say anything. From this fact, Larner concluded that this farmer could not show empathy and put himself in the position of the president because that was something far out of his world. His world is only his village. He was like a frog under a coconut shell trapped in his small world. This farmer needs to be modernized by expanding his world (Suwarsono & So, 2000).

If the question about what a European or an American farmer would do if he became president, the answer would be far different. This farmer would probably talk for two hours about his plans. This is what distinguishes him from the Turkish farmer. According to Larner (as cited in

Suwarsono & So, 2000), the way to modernize traditional farmers is to make them literate. By being able to read, they become able to read newspapers, and their world is expanded. With their expanded horizons, they have ambitions. These farmers have now entered into modern culture. They become people who have McClelland's N.Ach. The school of modernization theory believes that through education, mental and traditional culture can be transformed into modern ones. In turn, the modern educated community will automatically become an advanced community. Therefore, the essence of modernization theory is to change the traditional mentality with its various negative characters into a modern mentality with its various advantages.

Sharp et al. (as cited in Kadji, 2012) stated that poverty is closely related to the quality of human resources. Poverty emerges due to unqualified human resources and vice versa. The improvement of the quality of human resources conveys an effort to eradicate poverty. Similarly, Supriatna (1997) stated that poverty problems are closely related to education levels and development strategies to achieve community welfare. Wignjosoebroto (1995) stated that in poor conditions, what appears to be a culture of poverty is the overall normative configuration and/ or behavior pattern of the poor that functionally works to guide how poor people should live their daily lives as people who have nothing and must be aware of and accept their fate on the lowest level of the community. Wignyosoebroto (1995) argued that in traditional communities favoring patrimonial power, poverty; inequality; and social inequality are generally considered as parts of fate and destiny, not as exploitation. Javanese teachings saying '*narimo ing pandum*' or '*manungso mung sakdermo hanglakoni*' which represents a self-acceptance attitude is one of the examples. Here poverty has been realized as an existing objective phenomenon, but it is also accepted as an inevitable common certainty and not as part of social injustice.

The general condition of poverty in Islamic countries or countries with a majority of Muslims is exacerbated by the behavior of some of their leaders who extort or manipulate the people for their own luxuries. Jacob (2004) stated that corruption is a form of economic terror. This terror is national in nature and is carried out against the state, government, nation, and people. In this case, the terrorist has a respectable social position, is untouchable, has impunity, and gains power through money. In a monetarist society, money can buy anything. Economic terrorism can be local or international in scale.

Zajuli (1995) summarized various factors causing poverty into eight. The first is the natural factor. People become poor due to infertile natural conditions and do not have the potential of other natural resources. For example, poverty is found in African countries such as Mozambique (US\$ 80), Tanzania (US\$ 110), Ethiopia (US\$ 120), and Somalia (US\$ 120). The second is colonialism. Poor people are caused by colonialism that blackmailed a nation for a long time. For example, Nepal (US\$ 170), Bangladesh (US\$ 210), India (US\$ 350), and Pakistan (US\$ 380) are former British colonies. Former Dutch colonies are Suriname and Indonesia. After the colonizers left their colonies, this type of poverty did not necessarily disappear because the former colonizers have advantages compared to their former colonies which are advantages in the aspect of capital, both human capital and funding sources.

The third is the socio-cultural tradition factor. This happened, for example, in the Bedouin community in Saudi Arabia, Badui in Cibeo South Banten, the ethnic groups in Iran, the Dayak tribe in the countryside of Kalimantan, the Kubu tribe, and the tribes in Sumatra. The fourth is the isolated area factor. Poverty is due to the isolated residential location, for example, Mentawai people in Mentawai Islands, Malays on Xrismats Island, Tengger tribe in Tengger Mountains of East Java, and so on. The fifth is poverty caused by structural factors. Structural poverty consists of a structure of economic power and one-sided competition that makes northern countries prosperous and countries in the south of the equator mostly poor. Sixth, land ownership is concentrated in a few real estate, industrial estate, and plantation and forestry entrepreneurs. On the one hand, many small farmers and rural communities live in slum settlements/ rural areas. Seventh, capital ownership is concentrated in Java and managed by a few of conglomerates. As a result, prosperity is only enjoyed by financiers and is concentrated in Java Island. The eighth is the quality of the structure of human resources. The quality of human resources is one of the most decisive elements in terms of increasing the prosperity of a nation.

Eradication of Muslims' Poverty in the Analysis of Social & Educational Sciences

Eradication of Muslims' Poverty in Social Science Analysis

1. Eradication of Muslims' Poverty in Harrod-Domar's Theoretical Analysis: Savings and Investments

This theory was developed by Evsey Domar and Roy Harrod (Rahayu, 2010). The point is both theories concluded that economic growth is determined by savings and investments. If the savings and investments are low, the community economic growth is also low. This theory is based on the assumption that development problems are basically a matter of adding capital investment. The problems of backwardness and poverty are lack of capital problems. Solving these problems in third-world countries is by searching for additional capital both domestically (by improving domestic savings) and abroad (through foreign investments and debts). Referring to this theory, Muslims' poverty is caused by the community's low saving culture and the country's low ability to raise capital from within the country and from abroad, so development stagnates. As a consequence, people become mass poor. If seen from Indonesian Muslims' lifestyle as the sample, Harrod-Domar's argument seems correct. In fact, Muslims are not good at savings and their lifestyle is extravagant. They are not good at savings that can be indicated from their purchase of vehicles, houses, household necessities, and other types of consumptive things through installment buying or credit. It may be legal according to economy and law but it contradicts the theory of investment and saving by Harrod-Domar because by having debts, a lot of Muslims' funds are spent to pay the interest.

Muslims' extravagant lifestyle can be seen in the communities who have an average income but are innocently willing to spend their money to buy cigarettes and to hold circumcision parties, and wedding parties with costs that are imbalanced with their incomes. They even spend their money to buy alcoholic drinks and narcotics. In addition, every stage of life, starting from engagements, weddings, pregnancies, births, and even deaths, is celebrated with quite large costs that are not balanced with the incomes and are often solved by getting into debt. Through Harrod-

Domar's savings and investment approach, poverty alleviation efforts among Muslims must be spurred by the formation of a culture of investment and saving, reducing the culture of consumptive life, living frugally, not being wasteful and preventing or reducing the culture of debt in its various forms.

2. Eradication of Muslims' Poverty in the Analysis of Max Weber's and Robert N. Bellah's Theories

One of the important topics discussed by Weber is the religion role as a factor causing the emergence of capitalism in West Europe and the U.S.A (Jamaludin, 2016). The results of his research conclude that there is a relationship between the theological doctrines of Protestantism, especially Calvinism, and the spirit of capitalism. In the perspective of Calvinism, a person has been predestined to go either to heaven or to hell. There is no certainty whether he is chosen or not. One of the ways to know whether he is going to go to heaven or hell is determined by his success in today's world. If one successfully works in this world, it is highly possible for him to go to heaven after he dies. If he keeps failing in this world, it is highly possible for him to go to hell. This belief makes Calvin Protestants achieve their success. Based on those religious doctrines, Protestants, especially the Calvinism sect, become tenacious, steadfast in facing challenges, strong-willed, and unyielding hard workers. Wasting time is the first sin and principally the deadliest sin.

Research similar to Weber was done by Bellah (1992) on the Japanese community about the theories of *On* and *Hoon*. God in his various forms gives blessings (*on*), and it is the responsibility of the receiver to repay the *on* (*hoon*). Both of these religious activities generally take the form of fulfilling one's responsibilities in this world. Even the sect of Zen (one of the biggest sects in Buddhism) considers working a sacred thing because it is seen as an effort to repay God's blessings that have been received. The frugal attitude (Japanese: *ughahari*) and the attitude to avoid wastefulness by the Zen community are very popular. Besides, *ughahari* (frugal) attitude and simplicity, productive activities also become parts of worship to God. By using analysis tools from Weber and Bellah to study Muslims' mindsets and economic behaviors, some empirical realities contradict the mindset of Protestants in Germany and the adherents of the Tokugawa religion in Japan.

a. The World View of Muslims

According to Nasution (as cited in Hidayat, 2021), the essence of Sufism or mysticism in Islam is awareness of the existence of communication and dialogues between the human spirit and God by seclusion and contemplation. Self-awareness of being close to God can take the form of *ittihad*, union with God. From the *Maqamat* (stages) that must be passed by the Sufis, including the concepts of *zuhud* and poverty. *Zuhud* is the most important *Maqamat* for a Sufi candidate, which is the state of leaving the world and living a materialist life. Before becoming a Sufi, a candidate must first become a *zahid*, which is called an ascetic in English. Regarding this *zuhd*, Hasan al-Basri said, "Stay away from this world, because it is actually like a snake, it is smooth if touched, but its poison kills." Another important stage is *Faaqir*. Related to the *faaqir* life, al-Hujwiri (1997) stated that the use of *muraqa'at* (cloak symbol of poverty) is a kind of badge for Sufis. Umar bin al-Khattab is said to have worn a robe with thirty patches and he even said, "the best robe is a robe that gives a slightly uncomfortable feeling" (Al_Hujwiri, 1997). Based on these statements, it

is known that the Sufis' life goal is to be close to God, so they prioritize the spiritual life over the materialistic life. They fast more and try to avoid materialistic pleasure. They leave this world to be able to see God.

If the Sufism concept is analyzed using Weber's theory, the world view of those Sufis belongs to unworldly mysticism which seeks salvation by turning their backs on the world and ignoring all desires. This worldview is extremely contradictory to the theological doctrines of the Protestant sect of Calvinism and the effort to develop a work ethic, productivity, and eradication of poverty. Until now there are still many clergy stating, "the poor life is a life full of virtue and happier than the life of rich people who usually tend to be evil. Therefore, do not be jealous of the rich, bear the fate of your poor steadfastly and gratefully, so you will be rewarded in the hereafter" (Mangunwijaya, 1997, p. 26).

b. Concepts of Human Actions in Various Schools of Islamic Thought

The second thing wanted to be analyzed through Weber's and Bellah's theories is the concept of human actions which is believed by Muslims. Related to this problem, Nasution (1996) stated that religion has teachings about human destiny and endeavor. If humans' fate has been determined by God from the beginning, in the sense that human actions are God's creations, the productivity of people who adhere to such religious beliefs will be very low. However, in a society that adheres to the notion that it is humans who determine their fate and create their actions, productivity will be high. The first understanding is known as Fatalism or Jabariyah philosophy and the second understanding is Qodarinyah or humans' freedom of will and actions.

Based on Nasution's statement, it can be understood that the religious aspect has a very great effect on productivity. Religious teachings that emphasize more on the hereafter life by leaving the worldly life will obviously develop low work productivity. Similarly, the view assuming that humans are God's creations will also weaken work productivity which eventually causes the massive poverty problem.

If Weber's puritanical Calvinism is considered the main attitude if not the only example of an attitude toward the world, which he calls worldly asceticism (*innerweltliche Askese*), then at the other end he finds Hinduism as a mysticism-not-worldly doctrine. Worldly asceticism makes activities in the world part of worship and salvation is sought by conquering the world (dominating the world). Meanwhile, unworldly mysticism seeks salvation by turning one's back on the world, ignoring all worldly desires, defeating all worldly desires for the sake of worship, and trying to remove all worldly desires both for themselves and for others. According to Gerungan (1998), psychologically, all human actions are always based on motives. Motives are impulses, desires, eagerness, and other driving forces that come from within a person to do something. These motives give directions and purposes to people's behavior, as well as the activities people normally do every day. Besides requiring the existence of personal skills, all work also requires sufficient motivation from the person to carry out the work successfully. Without motivation, people will do nothing, and will not move.

Based on the explanation, if referred to Muslims' beliefs, everything that befalls humans is God's fate; all efforts also do not mean much to change the fate; and the view that this worldly

life is not or less important and only the hereafter life is important. It will eventually produce various types of Muslims who are less enthusiastic about earning a living, lazy to work, easy to give up, less persistent and tenacious in pursuing their goals and other negative attitudes. who are less enthusiastic about earning a living, lazy in their work, easy to give up, less persistent and tenacious in pursuing their goals, and various other negative attributes, and it seems to get religious legitimacy which leads to the spread of poverty. The effort which can be done to eradicate poverty among Muslims according to Weber's and Bellah's theory analysis is changing Muslims' understanding regarding the aspects of the world view, the concept of human actions, and others through reinterpretation.

3. Eradication of Muslims' Poverty in the Analysis of David McClelland's and Daniel Larner's Theories

Another analytical tool is using the theory of McClelland (as cited in Sutrisna, 2008) with the concept of the Need for Achievement (N.Ach). According to him, the presence of high N.Ach in a community will result in economic growth for the community. On the other hand, low N.Ach will result in low economic growth. McClelland (as cited in Sutrisna, 2008) described achievement motivation as a virus that encourages a person to continue to improve his work performance. People who are highly motivated to work do not like the accumulation of wealth by fraudulent means. The results of research linking achievement motivation with immoral behaviors, for example, stealing; cheating; and others, show that people with high work motivation have different attitudes than those with low achievement needs. People with high work motivation are more likely to dislike immoral acts than people with low work motivation.

Viewed from the point of view of McClelland's theory, Muslim communities lack the need for achievement to get justification. For example, achievements in the field of science and technology are standardized by a Nobel laureate. Only one person out of one billion more Muslim population in the world has won the Nobel Prize, in which India with Hindus and Japan with Shinto/ Tokugawa religion are better even though their number is far below the number of Muslims. McLelland (as cited in Nain, 2019) further stated that people in underdeveloped countries do not have mental achievement. People here tend to succumb to adversity. According to him, the reason lies in the stories circulating in the country. The children's stories here tend to be fatalistic, resigned, and pessimistic. The characters in the story tend to view 'it is their fate' if they fail.

These children's stories must be changed. He conducted an experiment in India by changing the stories of these children. The stories became full of endless struggles. The terms 'resignation' and 'surrender' were removed from the vocabulary of these stories and replaced with a persistent effort that never stopped. Thus, these children possess what is known as Need For Achievement or what is known by the abbreviation N.Ach. In fact, these children have the desire to excel. They have become entrepreneurs because they have been exposed to this N.oAch virus. Children's stories among Muslims, even in the writing of history, are filled with things that do not reflect hard work, tenacity, and others. More success is obtained with the help of God. For example, in the battles won by the Prophet or the *khulafa al Rashidin*, the victory is often said to be due to God's help and prayer, not because of the results of careful preparation, intelligent espionage,

tactical planning and accurate strategies, and so on. The impact is people need more prayers and hopes for success through miracles, not through normal logic and mature efforts.

This is what many Muslims do when they have desires and goals. They do more prayers and resignation than hard work and toil. Therefore, it is reasonable that in all aspects of every competition like in science, politics, economics, and even in the world of sports, Muslims are always in the lower ranks. This is closely related to the product of stories or even 'historical' texts whose success is obtained through the 'invisible hand' which does not or less stimulate the Need for Achievement or N.Ach. Based on McClelland's theory, it can be assumed that one of the causes of the mass poverty of Muslims is the lack of need for achievement among Muslims. To eradicate poverty, it is necessary to instill the Need of Achievement virus in Muslims from an early age. This can be done by creating heroic, rational, unyielding stories and so on. The stories of irrational, easy to despair, and easy to give up experiences are removed from the treasures of Muslims.

4. The Eradication of Muslims' Poverty in the Analysis of Dependency Theory by Andre Gunder Frank

According to Frank (as cited in Suwarsono & So, 2000), development problems in the Third World (poor countries) do not come from internal factors as proposed by modernization theory adherents, but from external factors. He stated that underdevelopment is not something natural, but something created from the long history of colonial domination experienced by third-world countries. Frank further stated that the rapid progress of Western economic development was obtained from the surplus they obtained from the third world. In other words, the progress of Western economic development is derived from their exploitation of the Third World. In addition, the domination of the West is also the cause of the poverty of Muslims. The Islamic world is actually blessed with a vast territory with abundant natural resources. However, all these natural resources are not utilized optimally because these natural resources have been sold to foreign companies through their leaders under various titles and reasons. Barratt-Brown stated that in dependency theory, the central countries which were colonialist countries still play their imperial role after classical colonialism. In the foreword to the 1970 second edition of his work *After Imperialism* (1963), he said, "imperialism is undoubtedly still the most powerful force in economic, political and military relations with which economically disadvantaged countries become subservient to those who are more economically developed" (Husaini, 2005). Based on this theory, it is assumed that the mass poverty that afflicts Muslims is one of the causes of the long-term colonialism of the West over Islamic countries. The solution is that the various forms of colonization of the West and the East colonization in Islamic territory must be eliminated, including the exploitation of natural resources by foreign companies.

Education and Eradication of Poverty

1. The Urge for Education in the Improvement of Human Resources and Poverty Eradication

Many countries in the world make education the leading sector, the main sector, or the outstanding sector in their national development. These countries have succeeded in leading their countries to develop rapidly and become developed countries and dominate the world market

(Batubara, 2004). With education, the quality of Human Resources (HR) improves. The improvement of human resources will be able to improve the welfare of the community as well as eradicate poverty. Related to this problem, Nasution (2010) stated that schools function as 'agents of change'. schools have a transformative function. Educational Sociology refers to attempts to solve social problems such as poverty, ignorance, underdevelopment, and others through education (Mahmud, 2012). Idi (2011) stated that education has the following functions: (1) reproducing culture; (2) cultural diffusion; (3) developing cultural analysis of traditional institutions; and (4) making more fundamental changes to outdated traditional institutions. According to Adiwikarta (2016), the quality of human resources is a function of education, meaning that it is obtained through education, especially formal education. Thus, if a nation or society has a good formal education system, the nation or society will have qualified human resources and a high level of progress and prosperity.

According to Damsar (2012), education is human capital in the sense that the process of acquiring knowledge and skills through education is not a consumptive activity but a form of investment in human resources. Education as a means of developing human quality has a direct contribution to the growth of state income through increasing the skills and production capabilities of the workforce. Regarding the importance of education in improving the quality of human resources, Suardi (2016) stated that the most determining factors for a country's excellence include the ability to innovate, networking, technology, and natural resources which contribute 45%, 25%, 20%, and natural 10% respectively. The ability to innovate is related to the quality of human resources. In fact, it can be seen that both Finland and Singapore have no natural resources. However, the quality of their human resources is good, so both of them appear as countries that are reckoned with in the world. Education plays a very important role in shaping and developing culture. Fortes mentioned that there are three variables in the transformation of culture, namely, the elements that are transformed, the process of transformation, and the way of transformation (Suardi, 2017).

Maksum (2016) stated that schools are institutions that have a great influence on personality formation after the role of the family. Norms, patterns of behavior, and cultural values that are socialized directly through the education and teaching process are all accepted and cared for by the individual whose personality is being formed and then internalized into his mentality. In the mentality, all internalized norms are organized and produce personality organizations. Organized personalities will make children have certain patterns and characteristics. This will be the hallmark of a child. In line with this, UNESCO-APNIEVE (2000) stated that one of the main functions of education is to help humans to take control of their development. Education must enable all human beings to determine their own fate, so they can contribute to the progress of the community in which they live. Based on the explanation above, the strategic role of education in improving the quality of Human Resources (HR) becomes clear because the progress of a nation can only be achieved by qualified human resources. Thus, education should be a top priority in government policy in Muslim-populated countries. The budget and management of the education

system must be considered and prioritized. Otherwise, Muslims will be left far behind by other people.

To win the competition in the global era, various requirements are needed. Ashkenas, et al. (2002) stated:

To become a learner of a global initiative, 3 aspects must be prepared, namely human resource (HR) training; organizational structure development; and systems of organizational processes.

The training of Human resources includes language and cultural sensitivity training, standardization of forms and procedures, setting up overseas presence through joint ventures, and contracting people in cross-border work relationships. (p.358)

One of the interesting things about the above statement is that to win the competition in the global era, it is necessary to train human resources. This means that global competition requires the world of education to prepare students to compete in the international world with competitive abilities. Landes (2000) stated:

It is the characters, mental attitudes, and cultural factors that make the minorities of Chinese expatriate entrepreneurs excel in East and Southeast Asia, Indians excel in East Africa, Lebanese excel in West Africa, Jews and Calvinists excel in almost all of Europe, and many others. (p.2)

2. The Role of Education in Overcoming Poverty Caused by Internal Factors

The first factors discussed are the internal factors of poverty. These factors have many types. First, related to socio-cultural traditions, Muslims have a low culture of saving and investing. This can be overcome by creating a culture of saving and investing among students and college students. In addition, the culture of wasteful and consumptive living must also be suppressed as low as possible among students and the community. In addition, the prohibition of the culture of debt and the dangers of living from consumptive debt must also be taught among students through the insertion in economic lessons. With such educational actions gradually, on the one hand, the culture of investing and saving will increase, and on the other hand, a culture of consumptive life; wasteful living; and consumptive debt can be suppressed and even in the long term can be reduced.

Second, it is related to the worldview of Muslims. The existence of the concept of *zuhud* and poverty among Muslims connotes a state of leaving the world and living a materialist life and *Jabariyah* ideology assumes that human actions are determined by God, so whatever befalls humans is God's will, including poor conditions. It can also be overcome by education in the form of reinterpreting these concepts and then the results of reinterpretation of destiny, patience, and *tawakkal* which connotes resignation can be prevented. It is also recommended to choose the *Qadariyah* ideology which argues that humans are the determinants of their actions and have the freedom of will and actions. Based on the theoretical analysis of Weber's and Bellah's, the effort that can be done to eradicate poverty among Muslims is to change the understanding of Muslims regarding aspects of the worldly view of life, the concept of human actions, and others through reinterpretation.

Based on the explanation, if referred to Muslims' beliefs, everything that befalls humans is God's destiny; all efforts also do not mean much to change fate; and the view that this worldly life is not or less important and only the hereafter life is important. It will eventually produce various types of Muslims who are less enthusiastic about earning a living, lazy to work, easy to

give up, less persistent and tenacious in pursuing their goals and other negative attitudes. who are less enthusiastic about earning a living, lazy in their work, easy to give up, less persistent and tenacious in pursuing their goals, and various other negative attributes, and it seems to get religious legitimacy which leads to the spread of poverty. The effort which can be done to eradicate poverty among Muslims according to Weber's and Bellah's theory analysis is changing Muslims' understanding regarding the aspects of the world view, the concept of human actions, and others through reinterpretation.

Third, it is related to the Need for Achievement (N.Ach) from the theory of McClelland and Larner which is still low among Muslims. This can be resolved in the education sector by teaching and instilling the value that achievement is mandatory and that educational institutions create a conducive environment for the growth and development of a culture of achievement. The tendency of Muslims to give up in adversity is indeed high. According to McLelland (as cited in Anwar, 2011; Nain, 2019), the reason is in the stories circulating in the country. The children's stories tend to be fatalistic, resigned, and pessimistic. The characters in the story tend to view 'It is their fate' if they fail. To eradicate this culture, education must change all children's stories from those that tend to be fatalistic, resigned, and pessimistic and tend to view something as 'fate', to stories of heroic, rational, unyielding, and so on. Mystical stories of irrational, easy to despair, easy to give up, and others are removed from the treasures of Muslims. The stories become full of endless struggles. The terms 'resignation' and 'surrender' are removed from the vocabulary of these stories and replaced by persistent striving for excellence.

3. *The Role of Education in Overcoming Poverty Caused by External Factors*

To overcome the poverty that comes from external factors, education can play a role in the form of instilling a high sense of nationalism. It is done not only by instilling the values of patriotism and other nationalism values, but also the values of loving domestic products, loving one's own culture, and producing candidates for national leaders who do not want to be controlled by other countries. Education must provide teaching materials that instill national values as well as anti-colonial values in various forms. In a globalized world, it is impossible to instill an anti-foreign attitude because as world citizens people need and depend on each other. Foreign investors are needed, but in a mutually beneficial situation, not in the form of neocolonial cooperation.

According to Frank (as cited in Suwarsono & So, 2000), the problem of development in the Third World (poor countries) does not come from internal factors as proposed by modernization theorists, but from external factors. He stated that underdevelopment is not something natural, but something created from the long history of colonial domination experienced by third-world countries. Frank further stated that the rapid progress of Western economic development was obtained from the surplus they obtained from the Third World (Suwarsono & So, 2000). In other words, the progress of Western economic development is derived from their exploitation of the Third World. Based on this theory, it is strongly suspected that the mass poverty that afflicts Muslims is one of the causes of the long-standing Western colonization of Islamic countries. The solution is that the colonization of the West and the East in its various

forms of Islamic territory must be eliminated, including the exploitation of natural resources by foreign companies.

CONCLUSION

Based on the explanation above, the conclusion can be summarized into five important points. First, the dominant factors that cause poverty among Muslims include socio-cultural tradition factors such as theological barriers in the form of a world view that considers worldly life unimportant, the concept of human actions determined by God (Jabariyah/ Fatalists), and humans' nearly futile efforts, consumptive living and low culture of investing and saving, the low culture of living to achieve the highest achievement (NoAch.) and the development of children's stories that are irrational, easily give up on fate and so on. Second, besides the socio-cultural tradition factors, the poverty of Muslims is also highly influenced by structural factors such as regulations that lack or do not provide space for the poor to get out of poverty, corruption, and neocolonialism in various forms which are still ongoing, although physical colonialism is relatively non-existent. Third, the results of social science analysis show that a social science approach is needed to solve those various problems. Fourth, the results of the educational science analysis show that the improvement of education quality must absolutely be continued on a large scale and must become a priority scale because poverty can only be eradicated with qualified human resources. Finally, regarding teaching materials, they must always be updated, including teaching materials for Islamic religious education concerning worldview, destiny, *tawakkal*, fate, the concept of human action, and other concepts related to the spirit of ruling the world. Therefore, reinterpretation and modification of teaching materials and curriculum for Islamic religious education must continue to be carried out and developed following the dynamic and progressive content of Islamic teachings, so Muslims can quickly get out of the poverty trap.

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