

SHOULD THE GOVERNMENT PROVIDE UNEMPLOYMENT INSURANCE TO THE POOR AND LOW-INCOME IN ISLAMIC ECONOMICS PERSPECTIVE?

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Abstract: *Poverty alleviation and unemployment reduction have been two missions that every country has to realize. This paper will examine other viewpoints in reviewing Unemployment Insurance (UI) policy for the poor and low-income people. In this regard, the role of government is crucial to determine a viewpoint that should be used for UI implementation for the poor. Does it need to involve the poor using unemployment or poverty context? If one uses the poverty context, do the poor and low-income need to be granted unemployment insurances? To answer those questions, this study conducted by utilizing a library review method, especially focusing on unemployment and UI in the Islamics perspective, and also the role of the state in realizing social security for the poor according to the Islamic Economists. This paper intends to argue that the government should not have to provide UI for the poor and low-income. That is because the poor, whether they are employed or not, have 'economically poor'. So, the government's main focus should not be on how to provide UI to the poor and low-income because they are unemployed but focus on how to alleviate poverty and improve their living standard through a more appropriate allowance, which is an effective poverty allowance.*

Keywords: *unemployment insurance, unemployment in Islam, poverty allowance*

1. Introduction

Unemployment and poverty are not new problems in macro-economic coverage. However, various studies that try to address unemployment and alleviate poverty do not stop even since the time of the Prophet Muhammad until today because almost every country faces this problem. Differences in motivation, ability, knowledge, and access to resources that each person has compared to other people make social and economic gaps are inevitable.

Nowadays, welfare has become a necessity for every citizen and becomes the state's responsibility. Various countries are showing and applying serious efforts to face unemployment and poverty problems. One of the policies used to address these problems is Unemployment Insurance (UI) as an allowance supported by the government to safeguard the welfare of the unemployed who lose their jobs not because of their fault. The grantees of this unemployment insurance must give some contributions to the state, such as paying tax, and they must meet several criteria set by the regulators of the state to receive the insurance.

Recently, the concept of UI has been developed and modified into a pro-poor macro-economic policy, which is designed to accommodate people with low income or economically

poor for UI programs. Advisory Council and Unemployment Compensation (1995) in (Nicholson & Needels, 2006) recommends the implementation of UI with classification based on the number of working hours for each country to apply to accommodate people with relatively short work hours and low-income. As these poor with low-income people have less power, government attention and role are indispensable to reduce poverty through pro-poor macroeconomic policies. Because being in critical condition and economic pressure such as struggling to meet the minimum basic needs to survive, have an impact on person's psychological condition and can damage their health, both psychologically and physically (Suyanto, 2008).

However, in formulating a policy, the government plays a very strategic role for the policy to be implemented effectively and well-targeted. In a program that provides unemployment insurance for the poor, which viewpoint is more appropriate to use? *First*, the unemployment problem faced by the poor; or *second*, the poverty itself that the poor deal with every day?

The poor always face difficulties in meeting their daily needs, let alone meet up with decent living above the minimum standard. What should be highlighted is the state of the poor who are not necessarily unemployed. They constantly face a problem of meeting the basic daily needs that require them to work to get, whether the income from their jobs is insufficient or not to meet those needs. So, no matter if these poor people work or not, these difficulties will still exist for them to deal with. Thus, the government needs to take the focus point or proper perspective when implements UI for the poor.

This article is related to various literature about UI, roles, and responsibilities of the government in realizing social insurances for the people in the perspective of Islamic economists, and is a continuation of the research or study on the UI that have been proposed and modified to be applied for the poor and low-income based on the classification of working hours by using a viewpoint other than unemployment, that is the poverty context. As for support to the process of writing, this paper will also apply the library review method for argument bases.

Therefore, this paper discusses unemployment and unemployment insurance from the Islamic perspective, as well as the roles and responsibilities of the government, according to Islamic Economists, in realizing fair social insurances to achieve common prosperity and to alleviate poverty. Later, this paper attempts to answer the main question, should the government provide UI to the poor and low-income? By using the poverty viewpoint to address those questions.

2. Literature Review

Unemployment in Islamic Perspective

Islam regards unemployment as *sunnatullah* which is bound to and can occur anytime and anywhere. As stated in Q.S. Al-An'am[65]: 165 below.

"And He is The One who makes you as leaders of the earth, and He exalts some of you above some (others) to some degree, to test you with what He gives to you. Surely your Lord is quick in delivering His punishment and surely, He is The Forgiving, The Merciful."

That verse explains that the difference in people's conditions is normal and given by Allah SWT, this also explains why some people work while others do not. It also explains why some people's life is sufficient while others are not. The difference in motivation, capabilities,

and access to resources that each person has makes the gaps are inevitable. Then what will be the next main focus is not how these gaps must be reduced by economy equalizing. What more important is how the state can provide employment opportunities as many as possible for its citizens following their respective abilities and expertise for them to have a better standard of living, as stated by al-Sadr in (Chamid, 2010)

However, unemployment is seen as an obstacle to economic growth and development, and it must be overcome for people to be more productive by working. This is the same as how Q.S. Al-Jumu'ah [62] Paragraph 10 views work as an obligation to humans, especially a Muslim. This explanation is supported by the hadith of the Prophet Muhammad which reads as follows:

"... If one is out of his house to work to make living for his small children, he has been trying to *fisabilillah*. If he works for his old parents, then he does *fisabilillah*. If he works for himself so he will not have to beg to others he also does *fisabilillah* ... "(HR. Thabrani)

According to that verse of the Qur'an and that Hadith, work is an obligation for all Muslims. Even when someone is working to fulfill his needs he is considered as fighting in the cause of Allah, i.e., *fisabilillah*. In Islam, the reason for a person's decision to work should not be taken solely because of money or consideration between expected and offered salary. But working is one of the ways of worshipping that a person can do to show his obedience to Allah by doing his command to work. So, the work is not an option but an obligation for anyone who can work and has dependents.

Explored further, the problem of unemployment is closely associated with poverty where both of them can be causal for each other. Unemployment is very close to poverty because a person without income cannot be able to adequately meet his needs be it sooner or later. Conversely, poverty can make a person lose or lack employment opportunities that might improve their life. This is because either he has a lack of expertise, knowledge, or access to resources to support their economy.

Based on the above arguments, and before we discuss UI for the poor and low-income further, it necessarily needs to understand that unemployment and poverty are the two different viewpoints in addressing an issue. So, if we consider the issues to be answered in this article, whether the government should provide UI for the poor or not, it is more appropriate if we focus on the poverty experienced by the poor and low-income. Put unemployment concept aside, because unemployment is not necessarily related to someone being poor and likewise, the poor are not necessarily unemployed. So, then it is not relevant to use unemployment as an indicator or viewpoint in reviewing unemployment insurance for the poor and low-income.

Considering the various constraints faced by poor people who lack adequate education and skills, they are often trapped in a type of forced unemployment (*jabariyah* unemployment), as expressed by (Qardhawi, 2005). Nevertheless, there is an interesting statement from ash-Syatibi in (Chamid, 2010) which states that the actual circumstances or conditions of deprivation but simultaneously faced with the need to meet basic needs, are the main key to motivation process for someone to work. But keep in mind that poor people having a job or working does not determine whether he is economically capable or not and whether he can meet their basic needs or not.

As said by the Prophet Muhammad those people (who work) are much better than those who beg and rely on the mercy of others. Besides, Islam also teaches about balance: in addition to

having to build the self-character of an independent and hardworking person, Islam also emphasizes the need to have sensitivity and concern for the social problems that occur in the vicinity, especially the poverty faced by others.

Unemployment Insurance and the Role of State in Providing Social Insurance in Islamic Perspective

Unemployment insurance (UI) is a form of social insurance provided by the government to ensure the welfare of people who become unemployed not because of their fault. This UI program has been implemented in various countries in the world such as the USA, California, Florida, Georgia, New Jersey, Iran, Texas, and many more to reduce the unemployment rate (Nicholson & Needels, 2006).

Based on research conducted by (Nicholson & Needels, 2006) there are four general criteria in unemployment insurance for someone to fulfill to get the insurance: (1) rules regarding eligibility (eligibility) and the conditions that must be met by workers in the work required; (2) The decision about what kind of jobs that can be accommodated by the program of unemployment insurance or UI; (3) Variations in the number of allowances that will be granted; (4) Variations in the number of the allowance paid within a specified period.

From an Islamic perspective, there is no specific Islamic proposition concerning the granting of UI. Because the UI (*ta'minijtima'i*) is classified as social insurance then this is permitted by Islam (Answer & al Rahim, 2000).

Due to its role and function, each country has the right to keep the welfare of its citizens by providing suitable and appropriate social insurance for its citizens. Then we need to review in advance about how the role of the government in realizing social insurance for the poor and low-income according to some Islamic economists.

In the discussion that had been done by Anas Zarqa and Siddiqi in (Zaman, 2009), it is concluded that the responsibility of government to social problems has been conducted since the early beginning of Islam. Caliph Umar bin Abdul Aziz, the post-khulafaurasyidin caliph was reported has cried and worried because he had to answer to Allah for the problems that were faced by people under his rule: hunger, poverty, sickness, and people that had a family with a lot of dependants but with little income, and other similar conditions.

Under the circumstances experienced by the Caliph Umar bin Abdul Aziz, it can be seen that the largest and heaviest responsibility of state and government is to maintain and uphold justice for those who are poor or economically weak. This remains essential as poverty results in starvation, inappropriate health care, and difficulty in fulfilling the family's (dependants') needs. Therefore, in that case, or situation, the government holds responsibility and an important role to ensure the welfare of its citizens, especially the fulfillment of their basic needs first. Why are basic needs so important to be fulfilled? The answer is this question: how one can be more productive and have better living standards if they still have to meet even their very basic daily needs? As a result, the poor are potentially trapped in a cycle of poverty from one generation to the next one.

Some Islamic economists have been paying special attention to the role and responsibilities of nations on the fulfillment of basic needs. Al-Ghazali and ash-Syatibi stated that the basic needs are everything to realize *maqashid sharia*. Then Ibn Hazm explained in more detail that in practice there are four basic needs in human life i.e., eat, drink, clothing, and housing. Then by

Q.S. An-Nisa '[3] paragraph 36 and Q.S. Al-Muddastsir [74] Paragraph 42, Ibn Hazm understood that Allah makes it an obligation for wealthy people to help the poor satisfy their basic needs. According to Ibn Hazm, the government has the role and responsibility to enforce and uphold their roles so that the poor can gain their rights. But when the condition and circumstance are no longer suitable for the poor to meet their needs by their effort, then it should be the responsibility of the government to intervene (Chamid, 2010)

The above argument is supported by Naqvi (1981: 141) in (Haneef, 2010) which emphasizes an important role of government in creating justice and dealing with the economic problems to alleviate poverty by its efforts rather than simply relying on the market system. Naqvi suggested the idea of government control, directly or indirectly, including the implementation of social insurance and provision of basic needs, the production of primary goods and/or services as well as the nationalization of banks.

Besides Naqvi, Siddiqi in (Haneef, 2010) had also consistently supported the active role of states in their economic system, including the responsibility of the Government to intervene at times when the market system fails to provide justice for people. Then Siddiqi mentioned that one of the positive interventions of states is to ensure the availability of basic needs and the provision of public goods for everyone. Siddiqi also explains that

"Principle that states everyone's basic needs must be met fully is based on Islamic conception. Individuals, relatives, neighbors, and the community as a whole must know and take responsibility for themselves. However, the ultimate responsibility for implementing this principle lies in Islamic states. It is part of the visions of Islam."

Based on the above explanation, the state is placed in the last guideline to be responsible and to provide guarantees for the fulfillment of the basic needs of all of its citizens, especially for the poor.

In line with the above argument is Taleghani (1983: 138-9) in (Haneef, 2010) who agreed that states must ensure that justice (*qisth*) takes place in all aspects of life. Taleghani said that states have the power to limit the use of individual rights and states have something to use to uphold justice for the sake of common interests with the main focus to oversee the interests of the poor, the economically weak, and the oppressed.

Maududi in (Zaman, 2009) also articulated that the consensus of Islamic economist had achieved agreement on the argument that states are responsible to guarantee the fulfillment of basic needs for people's life, including providing health and education to all citizens regardless of their identity or religion, and to help those who cannot meet their daily needs (temporarily or permanently) because of unemployment, health condition, or other reasons. That responsibility is essential in the constitutions and laws of countries, especially Islamic countries that use religious laws like the state's laws. Then Qardhawi in (Basri, 2006) asserts that one of the functions of states is to ensure the minimum needs of society available and at an affordable price. But for those who are poor and cannot afford, the state must provide them for free. The function is intended to keep people's faith in God and also maintain their confidence and trust in their government so the state can avoid negative impacts in the future if it ignores its citizen.

According to different views amongst prominent Islamic economists as stated earlier, it can be concluded that states have not only a role but also responsibility to create justice and welfare for their citizens by providing and ensuring the availability of basic needs for all their citizens. Guaranteeing the fulfillment of the basic needs should mainly be focused on the poor

that have difficulty in fulfilling their needs. In other words, the main point should be how states can help the poor get out of poverty and lead them towards a better standard of living through justice which is enforced by the government.

3. Research Method

This paper uses the library review method to answer research questions. The literature in question is an argument that originates from the Qur'an and as-Sunnah, the thoughts of the Companions of the Prophet, and the thoughts of the classical to contemporary scholars especially focusing on unemployment and UI in Islamic perspective, and also the role of the state in realizing social security for the poor according to the Islamic Economists.

4. Results and Discussion

Should the Government Provide Unemployment Insurance to the Poor and Low-Income in Islamic Economics Perspective?

Before answering the main question, let us keep in mind again the focus of the viewpoint that has been argued above and will be used to answer the main question later. Regarding the implementation of UI policy for the poor and low-income, the focus should be put on poverty problems faced by the poor and low-income rather than the unemployment problems.

It should be stressed once again that not all poor people are unemployed, but the poor have, yet, they certainly struggle to meet their basic needs to have a decent life. Those who are poor and classified as members of a weak economic community always have various obstacles to achieve a better life. Their orientation and target are only to fulfill their basic daily needs. However, even the poor are employed and try hard work to fulfill their needs, are regardless of the poor fulfill their basic daily needs or not. Because in fact, income that they gain every day from works is not necessarily much or can cover their daily basic needs to be able to continue their living.

(As-Sadr, 2008) in his book, *Iqtishoduna*, said that Islam assigns responsibility to all states to provide social security for all citizens, to especially maintain minimum people's living standards. Then as-Sadr classified responsibility as two forms of social insurance: *First*, states must give each individual an ample opportunity to do productive work so that they can meet their needs by working with his efforts. However, when an individual cannot perform productive work and cannot get their own needs, or if there is a condition that causes states cannot provide an opportunity to work, then the *second* form of social insurances should be applied, that is by giving out money with sufficient amount to help people get their basic needs and raise their standard of living.

From what was presented by as-Sadr, the first form of states' responsibility (social insurance) is very difficult to be realized as fair as possible. 'Fair' here does not mean in the sense of equity for all, but of the opportunity, for people to work under their respective self-capabilities. The state often finds it difficult to provide works or job opportunities for the poor who have a minimum or limited ability and knowledge. Therefore, this is the point where the true role and responsibility of the state will be needed to help the poor out of poverty when the Government is unable to provide the first form of social insurance. So, if the state wants to facilitate the poor with insurance, unemployment insurance is not the right support to give to solve the main problem faced by the poor. This is because UI regards the poor only from an

unemployment perspective, even though not all poor people are unemployed. That is not to mention the requirement to pay contributions to the state to get the UI. It is already a fact that the poor are always struggling enough just to get and fulfill their basic daily needs. Then how does one expect them to pay contributions to the country? Therefore, the government should not provide UI to the poor and low-income but provide a better and more appropriate form of social insurances, called poverty allowance. Because whether the poor and low-income have jobs or not they have the right to be given an effective poverty allowance by the state.

There are three reasons why the government should provide poverty allowance to the poor and low-income:

- 1) The fulfillment of basic needs has become the responsibility of the government to create welfare and justice for every citizen to alleviate poverty. As said by al-Shaybani in (Chamid, 2010), Almighty Allah created humans who will not survive without four things: eating, drinking, clothing, and shelter. Poverty allowance can be given as a form of attention and support to the poor and low-income people to be able to meet their minimum needs so that they can focus more on their efforts to work productively for the improvement of their living standards.
- 2) Poor people are always faced with a higher level of condition uncertainty (Mittal & Griskevicius, 2014) compared to financially capable people are. As long as poverty still exists and is constraining, the condition of low income and inability will make the poor less productive because of their lack of access to resources ownership, and in the next step makes it difficult for the poor to fulfill their needs let alone to get the health care and education (Sachs, 2006).
- 3) The poor who are left destitute and received minimal attention from the government or state is very likely to see and choose negative alternatives as their way to meet their basic needs, such as stealing or eating forbidden (*haram*) foods. As said by Ibn Hazm, through his book *al-Muhalla*, in (Al-Mishri, 2006) as follows:

"Whoever is thirsty and afraid of dying, then he is required to take any water he finds even though he will be killed because of that, and it is not permissible for a Muslim who is hungry to eat carcasses or pork if he can still get food from others, that is because it has become an obligation for those who have foods to feed hungry people. If that obligation is obeyed then hungry people will not need to eat carcasses and pork, for the theft he committed he is entitled to be killed, but if he is killed, then people who kill him should get *qishas*, and for anyone who tries to hinder *qishas*, he deserves to get the curse of Allah, and is included as those who are beyond confine."

From the above view of Ibn Hazm, it can be concluded that if there is a person in an emergency, urgent condition, or famine, the person is allowed even to steal and eat *haram* foods as listed in Q.S. Al-Baqarah [2] Paragraph 85. Later on, his mistake, he is not entitled to be punished for doing so, as he does so because of urgent situations he is in. After all, the ones who are sinned are those who know but do nothing as they let poverty continues to exist and afflicting the poor even though they can help.

It needs to be understood that providing an allowance for the poor is not without risk. The risk in question is a moral hazard that happens when the poor are supported with the poverty allowance. (Katz & Bruce D., 1990) in their research found that the higher the amount of allowance paid the higher the negative possibility of the poor choice not to work. Then in results,

in turn, it will increase the unemployment or poverty rates of a country (Lalive et al., 2011) because of the negative effects of the allowance that causes a moral hazard to the grantees. So the poor (the grantees) will stay comfortable in their condition because they still will be given allowances by the state. However, this risk can still be minimized by adjusting the poverty allowance policy mechanisms clearly and carefully.

Based on various discussions as mentioned earlier, the following is a glimpse of the implementation of the poverty allowance to be more effective and prudent. However, these recommendations still require further research to see how the results of its effectiveness for the provision of poverty allowance.

- 1) The provision of poverty allowance can be integrated with the productive *zakah* or productive *waqf*. *Waqf* or *zakah* productive is one way to empower poor people either they are unemployed or not (Faizah; et al., 2013) so that the poor can get not only material value but also an opportunity to improve their living standards through productive employment and access to resources facilitated by the State. That is because if they are only given some money to meet their basic needs, then the poor can only meet their basic needs. Whereas giving them a productive *zakah* or *waqf* is a form of justice created by the government so that the poor can work according to their respective abilities and expertise which leads to the creation of an independent community. This effort is following the statement of as-Sadr in (Chamid, 2010).
- 2) Provision of poverty allowances still has to be done with caution, such as by introducing clear mechanisms and stressing the role of government firmly. An example of that is first, by requiring the poor to keep working even if they receive poverty allowances. The aim for that is to keep a hard-working mentality and to protect and the poor's productivity, so they can still adhere to Islamic teachings that work, is an obligation, and a means for worship in Islam. If they are left unemployed and just enjoy the allowances, the concern of the poor losing motivation to work will arise as what had been argued by Ibn Khaldun in his book *Mukaddimah*. Not to mention the poor might develop beggar-mentality which is strongly discouraged in Islam and can affect in a very bad way for the country's economic development. Secondly, the government has to regulate and determine the amount of money that will be given so as not to be too little or too much. Too little amount will make the poor remain to have to deal with shortcomings too much amount will make them lazy (Katz & Bruce D., 1990) and comfortable with their state of poverty because they are "supported" by the government.
- 3) In addition to providing poverty allowance and productive *zakah* or *waqf*, the state should create and organize a human resource development program for the poor that has been applied by the government for the development and training of SMEs, such as the development of skills and education or business training to transform what is already provided by the government through productive *zakah* or *waqf* to become independent businesses.

From the above recommendations, one thing we should emphasize is that the government has to create employment opportunities for those who are poor and weak since the government is the one most suited in doing this role as it has power, authority, as well responsibility for this mission. If the state does not open that opportunity, the economically weak and the poor will continue being confined within the circle of poverty across generations. However small the

chance attempted by the state to empower poor people, there will be still an opportunity for the poor to have a better life. In that case, both state and religious groups must work together and unite to synergize with each other in the mission of poverty reduction as expressed by (Karim, 2019) below:

"State and religion are two pillars of religion that cannot be separated from an ordered society. Religion and its foundations, and authorities representing the state are the disseminator and protectors: if one of these pillars is weak society will collapse."

5. Conclusion

In a mission of poverty reduction, the state has a vital role to achieve pro-poor and effective policies. The state plays an essential role and is responsible for the creation of welfare-based justice for all citizens by ensuring the provision of minimum basic needs to society.

In implementing a social insurance policy such as UI for the poor and low-income, the focal point of the perspective used should be appropriate for the policy to be able to optimally help the poor. The focal point of the viewpoint used is not unemployment but poverty faced by the poor. That is because poor people are not necessarily unemployed and although they work their earnings may not necessarily cover their daily needs.

Thus, if the state still concerns about getting the poor to surpass the poverty line but at the same time, the state finds it difficult to enforce justice in job opportunities so the state has to facilitate the poor with insurance. Because the poor must be seen from a poverty viewpoint than the unemployment viewpoint, the government should not provide UI to the poor and low-income but provide the better and more appropriate form of social insurances, called poverty allowance. Therefore, poor people, either they work or not, remains in need to be encouraged by the state because of several reasons, (1) The poor must fulfill their basic needs; (2) The level of uncertainty faced by the poor; and (3) The possibility of poor people to seek negative alternatives as their ways to survive if they are left unattended by state.

Even though the implementation of the recommended policy above is not without risks, which is particularly moral hazard, that risk can be mitigated by conducting clear and prudent policy mechanism alongside with clear role of the government to promote effective poverty allowance which ultimately is expected to be able to improve people's living standards. The recommendations of this study for the poverty allowance policy to be effective and has more optimal outcomes therefore are; (1) integrating the allowance with productive *zakah* and *waqf*; (2) set up a clear mechanism related to the amount of allowance and urging the poor people to keep working even after they receive allowance; and (3) organizing a program of human resource development to create an independent and self-sufficient society. The core of these recommendations are centered on the effort and roles of the government in creating more equitable job opportunities and better living standards for the poor by empowering the poor and low income.

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