

## Poverty in The Qur'an (A Thematic Study of Verses on Poverty Through a Cultural-Structural Approach)

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### Abstract

Poverty has been a persistent problem since ancient times. In Indonesia, poverty rates continue to fluctuate. According to the Central Bureau of Statistics, the number of impoverished individuals as of March 2023 was 25.90 million out of a total population of 278.8 million. It is essential to continue examining why poverty persists globally today, especially since Islam has provided extensive guidance on this issue within the Qur'an. Motivated by these facts, the author has explored poverty from the Qur'anic perspective using Abd al Hayy al Farmawi's thematic interpretation method, analyzed with sociology through cultural and structural approaches. Culturally, several causes of poverty have been identified: first, laziness and lack of perseverance; second, consumptive, inefficient, and stingy behaviors; third, individual destruction; and fourth, a lack of knowledge and education. Structurally, the causes include neoliberalism, capitalism, monopolies, social discrimination, and the arrogance of power. Qur'anically prescribed countermeasures culturally include genuine endeavor, a lifestyle of frugality, efficiency, wisdom, individual reconstruction, and education. Structurally, government intervention is required. The proposed solutions include the prohibition of monopolies, the establishment of justice, and pro-poor policies.

### Keywords

Poverty, Qur'an, Thematic, Cultural, Structural

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## Introduction

Poverty remains a significant issue for many countries around the world, particularly in developing nations. Poverty is when an individual cannot meet basic needs such as food, clothing, medicine, and housing.<sup>1</sup> In Islam, poverty is seen as a serious problem that can lead individuals to humiliation, sin, and even crime. This is why the Prophet Muhammad always sought refuge from it. The Qur'an even forbids killing children due to fear of poverty, and the Prophet once stated that poverty can come close to disbelief, showing how it can erode faith. Thus, poverty is considered a significant threat to morality and social stability.

One of the benchmarks for assessing the social and economic conditions in

<sup>1</sup> F. Hardinandar. 2019. Determinan Kemiskinan (Studi Kasus 29 kota/kabupaten di Provinsi Papua). *Jurnal REP (Riset Ekonomi Pembangunan)*, 4 (1), 1-12. <https://doi.org/10.31002/rep.v4i1.1337>.

evaluating the success of governmental development in a region is the presence of poverty itself. According to the Central Bureau of Statistics, as of March 2023, there were 25.90 million impoverished individuals out of 278.8 million. Although this figure represents a decrease of 0.26 million people compared to September 2022,<sup>2</sup> It is still significant.

The prevalence of poverty within a country is not without cause. Numerous studies have been conducted on this issue, such as the article by Laha Priseptian and Wiwin Priana Primandhana titled “Analysis of Factors Influencing Poverty.”<sup>3</sup> The existing study analyzes macroeconomic factors influencing poverty in East Java using linear regression, finding that provincial minimum wage (UMP) and unemployment are significant. At the same time, the Human Development Index and economic growth are not statistically significant. Despite its strength in quantitative methodology, the study has limitations due to a lack of qualitative analysis or in-depth explanations for why some variables are substantial, and it doesn’t discuss potential time series data stationarity issues.

Additionally, see the article by Ashilah Puti Salsabila Arfi, Yulhendri, and Lince Magriasti, “Islamic Economic Perspective on Poverty Issues.”<sup>4</sup> This article, a conceptual and literature-based study on poverty from an Islamic political economy perspective, provides a theoretical framework and solutions from an Islamic viewpoint. However, its limitations include the lack of empirical validation, the absence of specific case studies demonstrating the effectiveness of solutions in practice, and limited methodological explanation for its literature analysis. Emerging research gaps include the need for integrating Islamic perspectives with contemporary sociological theories to understand the root causes of poverty, interdisciplinary research on the spiritual or moral dimensions of poverty, and historical case studies on poverty alleviation in muslim societies.

There are also articles such as Srianti Permata et al.’s “Strategies for Poverty Alleviation from a Qur’anic Perspective.”<sup>5</sup> this article employs a qualitative descriptive method based on library and tafsir (Qur’anic exegesis) studies to explore the Qur’an’s guidance on poverty, which is strong for its focus on primary Islamic sources. However, the weakness lies in the lack of depth in its tafsir methodology (such as comparing interpretations of scholars or the historical context of verses), the absence of empirical validation or case studies on the practical application of these strategies, and limited interdisciplinary dialogue with contemporary social science theories. Emerging research gaps include the need for more in-depth and comparative tafsir studies, empirical research on the implementation of Qur’anic strategies in society, the integration of Qur’anic perspectives with social science theories, analysis of the specific roles of Islamic institutions, and comparative studies of strategies across different muslim contexts.

The last article is “Concepts of Poverty in Islamic Perspective” by Syaiful Ilmi.<sup>6</sup> Based on a literature review, this study successfully maps the concept of poverty and its solutions from the Qur’an and Islamic literature, thereby providing a strong theoretical foundation. However, its weakness lies in the limited detail of its tafsir methodology, the absence of

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<sup>2</sup><https://www.bps.go.id/id/pressrelease/2023/07/17/2016/profil-kemiskinan-di-indonesia-maret-2023.html> (Diakses pada tanggal 18 maret 2024; 10.41)

<sup>3</sup> Laga Priseptian, Wiwin Priana Primandhana, “Analisis Faktor-faktor yang Mempengaruhi Kemiskinan”, *Forum Ekonomi*, (Januari 2022): 45-53

<sup>4</sup> Ashilah Puti Salsabila Arfi, Yulhendri, Lince magriasti, “Perspektif Ekonomi Islam dalam Masalah Kemiskinan”, *Jurnal ekonomi Aktual*, <https://doi.org/10/53867/jea.v2i3.7>

<sup>5</sup> Srianti Permata, et.al., “Strategi penanganan kemiskinan dalam Perspektif Al-Qur’an”, *Jurnal Asy-Syarikah* vol 5, No 2 (2023), 165. <https://journal.uiad.ac.id/index.php/asy-syarikah/article/view/2066/972>

<sup>6</sup> Syaiful Ilmi, “Konsep Pengentasan Kemiskinan Perspektif Islam”, *Jurnal al Maslahah*, vol 13. No.1 (2017), 72. [https://scholar.google.com/scholar?hl=id&as\\_sdt=0%2C5&q=KONSEP+PENGENTASAN+KEMISKINAN+PERSPEKTIF+ISLAM&btnG=](https://scholar.google.com/scholar?hl=id&as_sdt=0%2C5&q=KONSEP+PENGENTASAN+KEMISKINAN+PERSPEKTIF+ISLAM&btnG=)

empirical validation regarding how these solutions are implemented in practice, insufficient contextualization with contemporary poverty issues, and minimal interdisciplinary dialogue with other social science theories. Emerging research gaps include the need for empirical research in the implementation and effectiveness of Islamic-based poverty alleviation with modern social theories, policy analysis based on Islamic economics, and a deeper exploration of non-economic factors in poverty from an Islamic perspective.

This contrasts with the study presented in this article, which is distinguished by using thematic interpretation methods to identify relevant verses on poverty and their analysis using the structural and cultural theories proposed by Pitirim A. Sorokin and Max Weber. This approach aims to precisely map the causes, thereby offering coherent and applicable solutions based on the analysis of these causes. In examining the possibility of methodological reconciliation between Al-Farmawi's normative-theological approach and Max Weber's positivist-sociological approach, the main challenges arise from differences in epistemology, primary data sources, and their respective objectives. Al-Farmawi focuses on deriving guidance and values from the holy Qur'an (what ought to be). At the same time, Weber analyzes empirical social phenomena to explain causal relationships (what is and why). Reconciling the two requires caution to avoid a "patchwork" rather than a coherent integration.

Reconciliation can be achieved through a multi-layered analytical framework. The first layer uses Al-Farmawi's method to formulate the Qur'anic normative perspective on a theme, then the second layer employs Weber's theories as an analytical lens to understand how these normative values manifest (or fail to manifest) in empirical social practices. This approach could also involve conceptual integration to build "bridge concepts" or Islamic idea types, as well as an extension of the *verstehen* concept to understand divine meaning and its relevance to social action. A transparent explanation of how these two frameworks inform each other is crucial to demonstrate the coherent epistemological contribution of such interdisciplinary research.

This study aims to analyze the causes of poverty according to the Qur'an and find solutions that align with its guidance. The research begins by presenting the narrative of poverty-related verses contained in the Qur'an, identifying the socio-historical context behind the revelation of these verses, and analyzing the themes related to poverty in the discourse of those verses. Using structural and cultural theories will lead to mapping verses about the factors causing poverty. The results of this study are expected to provide new insights into the causes of poverty and to discover solutions that align with the Qur'anic teachings. In this context, this research contributes to filling the gap in studies on poverty from an Islamic perspective and seeks solutions for achieving a better life.

The method used in this study is the Thematic Tafsir (Tafsir Maudlu'i) proposed by al-Farmawi. According to him, the Thematic Tafsir method is an approach to exegesis by gathering Qur'anic verses that share an ordinary meaning or address the same topic and organizing them based on chronology and the reasons for their revelation. Furthermore, al-Farmawi emphasizes the importance of understanding the relationship between the verses (*munasabah*), structuring the discussion framework with relevant hadiths, and concluding by examining the verses with the same meaning as a whole, leading to comprehensive conclusions from the analysis.<sup>7</sup>

Al-Farmawi's thematic tafsir method is operationalized systematically in the context of poverty research. The first step is to define the topic and scope, such as the definition,

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<sup>7</sup> Abd al-Hayy Al-Farmawi, *Al-Bidayah fi al-Tafsir al-Maudlu'i*, (Kairo, Al-hadharah al 'Arabiyyah, 1977),

causes, impacts, and alleviation strategies for poverty in the Qur'an. Then researchers identify relevant keywords (like *faqir* and *miskin*) and compile all pertinent Qur'anic verses are subsequently classified into more specific sub themes, such as the definition of poverty, its causes, impacts, principles for alleviation and concrete mechanisms and strategies offered by the Qur'an, sometimes also considering the order of revelation to observe the development of understanding.

Following collection and classification, a comprehensive analysis is conducted. Each verse is interpreted individually by referring to Qur'anic dictionaries and authoritative tafsir works, including consideration of *asbabun nuzul* (reasons for revelation) for historical context. Next, the relationships between verses within a sub-theme are examined to see how these messages complement or clarify each other. The culmination is the synthesis of the thematic meanings from all groups of verses, leading to the formulation of the Qur'an's holistic and structural concepts and strategies for poverty alleviation, encompassing operational definitions, categories of aid recipients, principles, and specific strategies.

Only after the Qur'anic concepts and strategies have been formulated through Al-Farmawi's method are Pitirim A. Sorokin's (structural) and Max Weber's (Cultural) sociological theories integrated as an analytical lens. Sorokin's theory can be used to examine how existing social structures and institutions relate to the causes of Poverty and how the Qur'an provides guidance for more just structures. Meanwhile, Weber's theory can analyze the role of cultural factors (ethos, values) in poverty and how Qur'anic normative perspective interacts with empirical social realities, providing a multidimensional understanding and more applicable solutions.

## Result and Discussion

### The Problem of Poverty from a Sociological Perspective

Sociology, as a recognized academic discipline, offers a variety of approaches to understanding social phenomena as its object of study. Two of the most popular methods are the cultural and structural approaches. Sociology cannot be separated from the culture of a society, which is a product of human actions and interactions, including both material and non-material cultural creations. Regarding the cultural approach, the researcher adopts the ideas of Pitirim A. Sorokin, who understands society through a cultural lens. For him, meaning, norms, and symbols are key to understanding socio-cultural realities. Accordingly, the Qur'anic verses analyzed in this study are expected to provide insights into the cultural causes of poverty as presented in the Qur'an.<sup>8</sup>

Within Sorokin's cultural approach framework, it can be observed how specific cultural interpretations or practices of religious teachings can foster attitudes that hinder economic initiative or social mobility. For instance, extreme fatalistic norms, such as a misguided interpretation of *tawakkal* (absolute reliance on God), lead to total passivity, where individuals feel no need to exert effort because everything is already determined. This extreme form of *qadar* (divine decree)-based passivity can cause individuals or communities to view poverty as an unchangeable absolute destiny, reducing the motivation to earn a livelihood, innovate, or save. In a cultural context, this can manifest in verbal symbols or rituals that reinforce the idea that "sustenance is already predetermined, no need to overexert", which, if misunderstood, can stifle the spirit of entrepreneurship and hard work.

Next is the structural approach, derived from earlier scholars' various intellectual traditions. The researcher draws upon Karl Marx's structural approach in sociology to uncover the underlying meanings in Qur'anic verses related to the factors contributing to

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<sup>8</sup> Doyle Paul Johnson, *Teori Sosiologi Klasik dan Modern*, Jilid 1 terj. Robert M.Z. Lawang, (Jakarta: Gramedia, 1990), 75

poverty. According to Karl Marx, individual and societal life are based on economic principles. This implies that institutions such as politics, education, religion, science, and family depend on the availability of financial resources for survival.<sup>9</sup>

From these various approaches, it can be understood that sociologists have diverse methods for comprehending social life, rooted in different perspectives. The cultural and structural approaches utilized in this research aim to map the causes of poverty precisely. Naturally, there will be other strategies for devising appropriate solutions based on the Qur'anic perspective.

Amidst the bustle of global development and claims of civilizational progress, poverty remains a widespread stain, haunting millions of souls and serving as the root of various social, economic, and even moral crises. This phenomenon is not merely about a lack of material resources, but also about the loss of dignity, limited access to fundamental rights, and a broken chain of hope. In the Indonesian context, a Muslim-majority nation, the challenge of poverty feels so immediate, urging us to continuously seek solutions that are not only pragmatically effective but also deeply rooted in strong moral values and guidance. This is where the enduring relevance of the Qur'an as a source of divine wisdom and life's guidance becomes undeniable. To understand the root of this problem holistically and to find comprehensive handling strategies, we need to re-examine the foundational religious teachings held by most of the population. Therefore, this research must sincerely answer: (a) What are the forms of poverty according to the Qur'an? (b) What factors contribute to poverty? (c) How does the Qur'an anticipate and address poverty?

The Arabic term for "poor," *miskin*, is derived from the root word سَكَنَ (*sakan*), meaning "to be still" or "to be calm." From this root, *miskin* is understood as someone who cannot meet their needs due to inaction, rendering them impoverished. This inability to meet their needs may arise from a lack of will or other factors preventing them from taking action. However, it must be re-understood that poverty is not merely the result of cultural norms or individual failure. Structural determinants also greatly influence it, including unequal resource distribution and systems that may limit access. In Arabic, poverty is often described with the term *miskin*. According to Al-Raghib Al-Asfahani, a *miskin* possesses nothing, though their situation is better than that of the indigent (*fakir*).<sup>10</sup>

Meanwhile, Muhammad Rasyid Ridha defines *miskin* as someone who cannot meet their needs.<sup>11</sup> Thus, it can be understood that poverty is the condition of a person who is unable to meet their daily needs, even though they have steady employment. In the Qur'an, the term *miskin* is mentioned 11 times, and in its plural form, *masakin*, it is mentioned 12 times.<sup>12</sup> However, according to the author's research, several other terms in the Qur'an are synonymous

<sup>9</sup> Doyle Paul, *Teori Sosiologi Klasik...*, 38

<sup>10</sup> Al Raghib al Ashfahani, 418

<sup>11</sup> Muhammad Rasyid Risha, *tafsir al Qur'an al Hakim*, (Beirut: Dar al Ma'rifah, Tth), 339

<sup>12</sup> Muhammad Fuad Abd al baqi, *al Mu'jam al Mufabrah al fadl al Qur'an al karim*, (Beirut: Dar al Fikr, 1981),

with *miskin*, such as *al ba'sa'*<sup>13</sup>, *al sail'*<sup>14</sup>, *al-dla'if*<sup>15</sup>, *al 'aylab*<sup>16</sup>, *al faqr*<sup>17</sup>, *al qani'*<sup>18</sup>, *al mabrum*<sup>19</sup>, *al Mu'tar*,<sup>20</sup> and *al lmlaq*<sup>21</sup>.

Based on the aforementioned root words, the author maps the causes of poverty according to Qur'anic verses using cultural and structural approaches. However, it is necessary first to define the concepts of cultural and structural poverty. Cultural poverty refers to poverty that arises from culture or habits, whether derived from a way of thinking or working practices. Structural poverty, on the other hand, is a state of poverty caused by limited access to resources within a socio-cultural and socio-political system that does not support poverty alleviation but often leads to the perpetuation of poverty.<sup>22</sup>

## Factors Causing Poverty in the Qur'an

### 1. Cultural Causes of Poverty

#### a. Laziness and Lack of Perseverance

Although the Qur'an does not explicitly mention laziness as a cause of poverty, the connection between a lazy lifestyle and poverty is undeniable. The proverb "Diligence leads to wealth, laziness leads to poverty" did not arise without reason; it stems from social observation that leads to the conclusion that if one desires to live prosperously, one must make a sincere effort.

A concrete example can be found when Maryam was instructed to keep striving, even in her weakened state as she was about to give birth to Prophet Isa, by shaking the palm tree (Q.S. Maryam: 22-26), and ultimately, she succeeded. Allah also alludes to abandoning laziness through His command to work (Q.S. At-Taubah: 105) and to seek sustenance across the earth, as He has declared that He made the world easy to explore and that sustenance exists in every corner of it (Q.S. Al-Mulk: 15). Therefore, it is incumbent upon individuals to maximize their potential through sincere effort and never lose hope in Allah's mercy (Q.S. Yusuf: 87).

#### b. Consumptive, Inefficient, and Stingy Behavior

In the context of the Qur'anic teachings on wise wealth management, as illustrated by surah Al-Isra':26 and 29, and Al-Furqan:67, a crucial question arises in understanding its contribution to poverty should excessive consumptive behavior,

<sup>13</sup> This is the *jama'* form *al bu's*, whose original meaning is a hardship. In the Qur'an, *al-bu's* is associated with poverty and war. Thus, *al-ba'sa'* refers to poverty caused by war

<sup>14</sup> The original meaning of this word is to ask or beg. In the Qur'an, it is used in the context of asking for both material and non-material things.

<sup>15</sup> The original meaning is weakness. This weakness can take various forms, whether in the soul, the body, or in certain circumstances

<sup>16</sup> In Indonesian, this word means experiencing poverty or being in need. This corresponds with the characteristic of a poor person who requires help from outside themselves

<sup>17</sup> *Al-faqir* is a word commonly heard in conjunction with *miskin* (poor), and in Indonesian, it is referred to as *fakir* (indigent). Its original meaning is the loss of something from the body, implying that the condition of a *faqir* is worse than that of a *miskin*, even though both refer to a state of deprivation

<sup>18</sup> According to Ahmad bin Faris, *al-qani'* is the active participle (*isim fa'il*) of *qana'a*, which can be understood as *sa'ala* (asking). In Indonesian, it translates as asking, but the nature here is non-insistent—meaning that even though the person is in need, they try to make do with what they have.

<sup>19</sup> Its meaning refers to someone restricted or finding it difficult to obtain wealth (if the accompanying context is related to wealth).

<sup>20</sup> In the Qur'an, this term refers to a person who comes to ask for something.

<sup>21</sup> Al Ahmadi, *Al-Mu'jam al Af'al al Muta'adiyah bi harf* (Beirut: Dar al 'Ilm li al Malayin, n.d.), 355, "States that this term conveys the condition of a person who becomes poor due to spending beyond their means."

<sup>22</sup> Sa'diyah El Adawiyah, "Kemiskinan dan Faktor-faktor Penyebabnya" *Jurnal Khidmat Sosial*, Vol. 1 (April 2020) 45

inefficient management or stinginess, all forbidden in these verses be interpreted as a part of an interconnected cultural system that collectively reinforces poverty through mutual dependencies. In this view, social norms that encourage excessive consumption for social display or a lack of a culture of sharing and productive investment can create a vicious cycle, trapping individuals and communities in poverty.

Alternatively, should these behaviors be more accurately categorized as distinct categories of lifestyle deviations, where each deviation has its specific impact on poverty? The choice of this interpretation will significantly influence how poverty alleviation strategies are formulated, whether through comprehensive systemic-cultural changes or interventions targeting specific behavioral deviations.

**c. Individual Destruction**

Allah states in Surah Ar-Rum verse 41 that corruption has appeared on land and sea due to the actions of humans violating the laws of Allah. We can observe how acts of destruction occur: fishermen using poison to catch fish, improper waste disposal causing floods, illegal logging leading to deforestation and landslides, and many other such cases. However, it is essential to highlight that in the same verse, Allah explains that these actions bring harm upon the perpetrators themselves, and He admonishes them in this way so they may realize their mistakes and return to the right path, thereby ceasing their destructive actions and instead working to preserve the environment.

**d. Lack of Knowledge, Skills, and Education**

The level of knowledge and education a person possesses greatly influences the jobs they can obtain. Individuals with less education often miss out on job opportunities. A lack of knowledge and education is also directly linked to misguidance, and those who are misguided due to ignorance are more prone to engage in negative behaviors. For instance, a merchant without proper knowledge may frequently incur losses because they do not understand how to make a profit or may often be deceived due to their lack of awareness. Individuals with lower educational levels also tend to engage in manual labor with minimal pay, commonly referred to today as unskilled labor.

In our society, educated individuals are often associated with higher levels of formal education, and it is undeniable that a higher level generally facilitates better job prospects. However, it should be understood that knowledge and education can be both formal and informal, as knowledge is not exclusively obtained through formal schooling.

Allah emphasizes the importance of knowledge in Surah Al-A'raf, verse 199, where He commands us to avoid the ignorant (those lacking knowledge). This is because an individual's life is influenced by their environment. If one associates with those who lack knowledge, they may also become disinterested in seeking knowledge, leading to setbacks in various aspects of life, which inevitably affect their economic well-being.

**2. Structural Causes of Poverty**

**a. Neoliberalism, Capitalism, and Monopoly**

It cannot be denied that the implementation of neoliberalism in our country, while bringing positive impacts, also has negative consequences, especially for the lower economic class. Since neoliberalism was introduced in Indonesia, sectors that the government-controlled initially for the benefit of the public (public ownership sectors) have shifted to private control. This means that capitalist groups dominate,

becoming icons of environmental exploitation. The Qur'an condemns those who accumulate wealth through unjust means and fail to fulfill their obligations, warning that Allah will cast them into Hell (Q.S. Al-Humazah: 1-4).

An example is the oil sector, where almost all foreign oil multinational corporations control wells in Indonesia.<sup>23</sup> Other sectors like forestry, mining, and energy also suffer from similar exploitation. The increasing monopoly by private "power forces" has led to the popular saying, "the rich get richer, the poor get poorer," due to unequal distribution of the benefits from natural resources.

Another issue is monopoly. Some "malicious" parties often exploit situations to establish monopolies. Supplying limited resources when those items are in high demand drives prices up. The higher prices reduce purchasing power, worsening the problem for the poor, who are already struggling to meet their basic needs. As a result, their income can no longer cover daily necessities, which also impacts the population's health as proper nutrition becomes inaccessible. The inflated prices are sometimes caused by individuals manipulating the market to maximize profits, and the lack of government control allows monopolies to thrive in trade. However, Allah condemns those who consume others' wealth unjustly (Q.S. An-Nisa: 29).

**b. Social Discrimination**

Injustice, often referred to today as discrimination, is also one of the reasons why individuals have unequal opportunities to develop themselves. Discrimination experienced by an individual can result in difficulty in obtaining their rights; the most severe consequence is poverty. For example, Person A, the child of a cleaning service worker, applies for a job but is displaced by Person B, who has connections with "insider" or familial ties with someone in a high position in the company or government. As a result, Person B secures the job, even though Person A is more qualified in terms of skills than Person B.

From this example, we can see how a person's opportunity to improve their life through employment is hindered by the injustice they face. As seen in Surah Al-Maidah, verse 8, the Qur'an warns always to act justly. Although this verse specifically addresses justice in testimony, many interpreters agree that it also serves as Allah's command to believers always to act justly, honestly, carefully, and sincerely, as all of our actions are ultimately under Allah's supervision.

**c. Arrogance of Power**

It is often observed how those in positions of power become arrogant and oppress the economically weak. For instance, a company owner who delays paying employees' wages and uses their power to threaten termination if the employees protest. Such conditions make the economically weak even more vulnerable and oppressed, preventing them from improving their lives. However, Allah has warned humanity to defend and save the weak and oppressed (Q.S. An-Nisa: 75).

According to the Qur'an, the cultural and structural factors contributing to poverty must be addressed by reflecting on how successfully the Prophet conveyed the Qur'anic message of establishing justice and alleviating poverty through cultural and structural changes. In doing so, the hope of achieving a just and prosperous society and eradicating the problem of poverty can be realized.

Poverty is a social reality that cannot be denied. Certain conditions influence its fluctuating percentage, which, if not addressed, will undoubtedly lead to increased poverty levels in a region. When it affects individuals, poverty brings numerous

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<sup>23</sup> <https://news.detik.com/opini/d-1136671/neoliberalisme-dan-indonesia>. Accessed on March 21, 2024, at 12:28 WIB.



negative consequences, which are no longer a secret. One of the most common negative effects is the rise in crime rates, such as theft, fraud, and robbery, resulting from an inability to meet basic needs in modern life with its diverse demands. Additionally, poverty limits access to education, which should be available to all. This lack of education results in individuals not acquiring the necessary skills, increasing unemployment rates.

The situation of unemployed individuals worsens without access to proper healthcare. Those who cannot afford medicine will suffer from worsening illnesses, leading to higher mortality rates. At this point, the Qur'an, as the holy book revealed by Allah to the Muslim community, offers guidance to those willing to reflect, including solutions to address poverty. Although no verses detail specific methods for tackling this issue, the Qur'an provides many verses that serve as guidance to reduce the disparity between the rich and the poor. In this regard, the author divides the solutions into two categories: those addressing cultural causes and those addressing structural causes.

### **3. Poverty Alleviation Due to Cultural Factors**

#### **a. Sincere Effort**

In Surah Ar-Ra'd, verse 11, Allah states that He does not change the condition of a people until they change what is within themselves. This implies that Allah desires that every effort (*ikhtiyar*) be driven by a strong will so that change can be achieved consistently for a better life. According to Quraish Shihab, the term *anfusihi* in this verse indicates that to bring about societal change, it must begin within the individual and be carried out collectively. Simply changing the system or leadership will not bring about the desired transformation. This verse also suggests that one should not rely passively on others without making any effort. Change must be actively pursued, and one of the efforts to escape the shackles of poverty is to abandon laziness and replace it with diligence and hard work.

Allah's command to strive for change aligns with His provision of natural resources (Q.S. Al-Mulk: 15). This verse explains Allah's countless blessings to humanity. He created the earth and all its resources for human benefit, so there is no excuse for anyone not to strive and use nature for their well-being, directly linking human responsibility to managing resources fairly. Thus, poverty can be alleviated by transforming a laziness culture into industriousness.

#### **b. A Lifestyle of Frugality, Efficiency, and Wisdom**

In Surah Al-Isra', verses 26-27, Allah reminds mankind to share with relatives and the poor, followed by a prohibition against wasting wealth extravagantly, emphasizing that those who are wasteful are the brothers of Satan. Extravagance refers to spending wealth without careful calculation, leading to wastefulness. Therefore, cultural poverty caused by extravagance must be addressed through a shift toward a lifestyle of frugality and efficiency in managing one's wealth, and fair economic regulation must also be required.

Additionally, the Qur'an commands Muslims to act wisely and not excessively in clothing, eating, and drinking (Q.S. Al-A'raf: 31). This verse links the practice of dressing appropriately when entering a mosque with the prohibition against overindulgence in food and drink.

This can be understood as a reminder that humanity must worship; to do so, one requires energy from the food and drink consumed. However, Allah warns in this verse that humans should avoid excess eating and drinking, as it can lead to illness. Furthermore, overspending on food and drink can result in expenditures

exceeding income, causing individuals to fall into debt, and those unable to repay may eventually fall into poverty.

**c. Individual Reconstruction**

Individual reconstruction, also known as self-awareness, is crucial because much of human destruction stems from their lack of awareness of the damage they have done (Q.S. Al-Baqarah: 12). Therefore, Allah forbids corruption on earth. The effort to avoid causing harm must also be accompanied by sincere prayers for Allah's mercy (Q.S. Al-A'raf: 56).

Once again, Allah provides an example through the story of Prophet Musa, when he struck a rock with his staff, and water flowed from it. Allah emphasizes that He commands people to eat and drink from the sustenance He provides while warning against evil acts by causing harm (Q.S. Al-Baqarah: 60). Many other verses also instruct humans not to destroy the earth.

The damage caused by humans often results in harm to themselves, as mentioned earlier. For example, if the habit of throwing garbage into rivers is not changed, the result is flooding. Floods do not discriminate in their impact, and numerous stories of natural disasters have significantly altered people's economic conditions, leading to unavoidable poverty. Based on these examples, our collective duty is to improve our behavior as part of a society that seeks positive change.

**d. Education**

Someone who lacks knowledge is obliged to seek it out or pursue learning. According to Fitriani, education is a learning process conducted both formally and informally aimed at imparting knowledge and honing an individual's skills to enable them to develop their potential.<sup>24</sup> From this, it can be understood that education is an effort to influence others, whether individuals or groups, to adopt a more independent and responsible lifestyle to achieve life goals.

The first verse revealed in the Qur'an to the Prophet was Surah Al-'Alaq, verses 1-5, which contains the message to read, beginning with mentioning the name of Allah, the Creator. This indicates that in our pursuit of knowledge, we should not be filled with arrogance but should surrender ourselves to Allah, seeking His help so that the knowledge becomes beneficial to us. Therefore, it is appropriate to link Surah At-Taubah, verse 114, with the command to read in Surah Al-'Alaq: "Say: O my Lord, increase me in knowledge."

Once Allah grants knowledge, it becomes the responsibility of humans not to be arrogant about what they know, as human knowledge is limited. As Allah says in Surah Al-Isra': "You have not been given of knowledge except a little." This further underscores the truth of the Qur'an regarding this matter, as Allah commands humans to make space for one another in gatherings of knowledge (Q.S. Al-Mujadalah: 11).

In poverty, individuals must seek knowledge, pursue education, and improve their learning. The faculties that Allah has bestowed upon us should be maximized in this endeavor. However, this movement towards education cannot materialize without the government's involvement. Yet, once again, it all starts with individual members of society—no matter how good the system provided by the government may be, if the people themselves do not have the strong will to escape the trap of poverty, it won't be easy to achieve success.

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<sup>24</sup> M. Yunus, I.F. Astuti and D.M. khairina, "Game Edukasi Matematika untuk sekolah dasar", *Informatika Mulawarman: Jurnal Ilmiah Ilmu Komputer*, 10(2), 59. <https://doi.org/10.30872/jim.v10i2.192>

## Poverty Alleviation Due to Structural Factors

### a. Principle of Wealth Distribution

It is time for the government to intervene in matters that may harm society. As Indonesia is a republic, the nation's foundational principles (Pancasila) align with values found in Islamic teachings. This is evident in the State Policy Guidelines (GBHN), which state that "economic development is based on economic democracy," one of its positive features being government involvement in controlling important sectors related to public welfare.<sup>25</sup>

Surah Al-Hashr, verse 7, provides insight into the distribution of wealth (*fa'i*) and contains an explicit prohibition against the monopolization of wealth by a small group of people. Allah emphasizes in this verse that wealth obtained without battle (i.e., spoils from non-combatant unbelievers who abandoned their possessions) should not circulate only among the wealthy. It must be distributed fairly according to the guidance of the Prophet, to be used for Allah's cause, for public facilities, social services (such as irrigation systems for farmers without proper channels), education for orphans, and the development of the poor's potential.<sup>26</sup>

In the context of our country, where there are no spoils of war, this could begin with the utilization of taxes paid by the public. Tax revenues from large corporations could be reallocated for the benefit of the poor. Additionally, establishing a special institution to manage zakat contributions from large companies would allow these funds to be distributed regularly and directly to the poor. If the *muzakki* (obligated to give zakat) fulfill their payments correctly, this will contribute significantly to poverty alleviation. However, once again, the role of the government or the state is crucial when it comes to policy matters.

For example, in Indonesia, there are institutions like BAZNAZ and LAZ. Although both have played a crucial role in collecting and distributing zakat, infaq, and sadaqah funds, their full potential in poverty alleviation often remains suboptimal. One fundamental weakness is their programs' uneven efficiency and effectiveness; much of the distribution is still short-term consumptive, lacking focus on sustainable, productive empowerment programs. Furthermore, while transparency and accountability in fund management continue to improve, they still need to be enhanced to build greater public trust, including reporting on the tangible data on beneficiaries helped and the long-term impact of programs hinders in-depth evaluation.

From an institutional perspective, the human resource capacity and internal governance in some BAZNAZ and LAZ, especially at the regional level, still need to be strengthened to manage billions of rupiah in funds professionally and strategically. Reach and inclusivity also pose challenges, where distribution is often not evenly spread across all poor regions or the most vulnerable groups and remains limited to economic aspects without touching other multidimensional poverty dimensions. Therefore, strengthening these institutions must encompass operational standardization, enhancement of managerial capabilities, program innovation, and closer synergy among zakat institutions and government programs so that Islamic social funds truly become a catalyst for structural poverty alleviation, not just temporary aid.

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<sup>25</sup> Lukman Hakim, Ahmad Danu Syaputra, "Al-Qur'an dan Pengentasan kemiskinan", *Jurnal Imiah Ekonomi Islam*, 6 (03), 2020. 642.

<sup>26</sup> <https://quran.kemenag.go.id/quran/per-ayat/surah/59?from=7&to=24>. Accessed on March 21, 2023, at 06:38 WIB.

An example that could be adopted is the system implemented by Caliph Abu Bakr, who established an institution similar to Baitul Mal, which managed employee salaries and collected ZISWaf (Zakat, Infaq, Sadaqah, and Waqaf) from those required to pay zakat.<sup>27</sup> Zakat should not simply be handed over to the *mustahiq* (recipients), which could lead to dependency. Instead, recipients should be educated on entrepreneurship so the government does not only "give fish" but also "provides the fishing rod" as a sustainable effort to alleviate poverty.

Specifically, *Baitul Mal* functioned as the primary center for collection and distribution. Its funds originated from zakat, *ghanimah* (war spoils), *fa'i* (wealth acquired without warfare, such as land tax), and other state revenues. Its equitable distribution policy distinguished it and demonstrated a commitment to economic equality. Abu Bakar applied the principle of equal distribution to all Muslims, regardless of their social status, initial wealth, or how long they had embraced Islam. All Muslims, male and female, old and young, enslaved and free, received an equal share from *Baitul Mal*.

#### b. Establishing Justice

The Qur'an commands justice without discrimination (Q.S. An-Nisa: 135). It is even mentioned in this verse that justice must be upheld, whether it involves oneself, one's parents, or close relatives, regardless of whether they are rich or poor.<sup>28</sup> This verse was revealed about a case the Prophet (peace be upon him) encountered, where two individuals—one wealthy and one poor—were involved. The Prophet felt compassion and tended to side with the poor person. It is essential to understand that even though Prophet Muhammad SAW possessed deep compassion (*Rahmah*) as a human being, especially towards the weak, his final legal judgments and assessments were never based on personal feelings or subjectivity. In a particular case, the sense of pity that might arise in the Prophet was a natural, empathetic human response. However, as the messenger of Allah, sent to uphold justice and Allah's divine law, every decision established was always based on revelation (the Qur'an) or religious law (*sunnah*) originating from Allah SWT.

The verse contains a significant lesson for today's *ulul amri* (those in positions of authority) entrusted with leadership. They are urged to lead with utmost fairness, as Allah uses His attribute, *Khabir*, in this verse to signify His profound knowledge of everything within His servants' hearts, even the most hidden thoughts.

An example of the disparity in justice between the rich and the poor can be seen in the lenient sentences often received by corrupt officials who steal billions or even hundreds of billions of rupiah from the public. ICW (Indonesian Corruption Watch) revealed in its research that the average sentence for corrupt officials is only 2 years and 2 months.<sup>29</sup> This stands in stark contrast to the case of Asyani, an older woman who was sentenced to one year in prison and fined 500 million rupiah (subsidiary of one day in detention) for stealing teak wood. In light of this, and as cited from the LBH Jakarta website, there has been no further action from the government, which seems to have looked the other way.<sup>30</sup> Such injustices sow the seeds of further "pain." Asyani's actions were out of desperation to provide for her

<sup>27</sup> Dedi Supriyadi, *Sejarah Peradaban Islam*, (Bandung: Pustaka Setia, 2008), 71.

<sup>28</sup> M. Quraish Shihab, *Tafsir al-Misbah vol. 2*, (Tangerang: Lentera hati, 2005), 616

<sup>29</sup> <https://antikorupsi.org/id/article/vonis-ringan-tidak-membuat-koruptor-jera>. Accessed on March 21, 2024, at 19:23 WIB.

<sup>30</sup> <https://bantuanhukum.or.id/vonis-nenek-asyani-lebih-berat-dibanding-koruptor/>. Accessed on March 21, 2024, at 19:26 WIB.

family. Perhaps her family, who may have depended on her, is now deprived of an income source, plunging them deeper into poverty.

The government must not ignore this and should develop serious plans to address these issues. Providing necessities would be very beneficial to the poor. This aligns with numerous Qur'anic verses that command taking care of the poor and providing them with food (Q.S. Al-Haqqah: 33-34, Al-Insan: 8, and Al-Hajj: 28), as well as the hadith narrated by Imam Ahmad: "The best of people are those who feed others."

Food is fundamental to an individual's health, and malnutrition among the poor will inevitably affect their health. This creates new health-related problems, which again fall under the government's responsibility, requiring them to adopt the best policies to ensure that justice is no longer "sharp downward and blunt upward."

### c. Pro-Poor Policies

The arrogance of power often leaves the poor without support during difficult times. Islam teaches that the faithful should defend the weak, and in a structural format, this means the presence of wise leaders who implement policies that favor the poor. In Surah An-Nisa', verse 75, the term *al-mustad'afin* is used, which, according to Quraish Shihab, refers to people who are regarded as powerless and are not empowered.<sup>31</sup>

This verse also implies that the issue of poverty is the responsibility of policymakers, who must not look the other way and must find solutions to address it. Given the vulnerability of the poor, they need protection through policies that favor them as part of the government's responsibility to fulfill Article 34 of the 1945 Constitution, which states, "The poor and neglected children are cared for by the state." For example, by ensuring that workers receive their wages following the law. As in surah at-Talaq verse 6, scholars agree upon it as one of the foundations for paying wages (*ijarah*). This is further supported by a hadith from the Prophet Muhammad SAW, narrated by Ibn Majah from Abdullah bin Umar, where the Prophet said, "Pay the worker his wages before his sweat dries."<sup>32</sup>

Although labor laws are in place, they need to be further optimized by consistently evaluating why such oversight has not been optimal. This can start from understanding the root causes, whether it is limited resources, lack of capacity, ineffective law enforcement, absence of complaint procedures, or perhaps insufficient coordination with other institutions. From identifying these root causes, it is hoped that the government can formulate more appropriate policies.

## Conclusion

Poverty has been an enduring issue since classical times, as it is part of the natural order (*sunnatullah*) that where there are the wealthy, there will also be the poor. The Qur'an provides a precise definition, stating that the poor cannot meet their needs and, therefore, require assistance from others to alleviate the burdens of life. However, the Qur'an also reminds us that life is not merely about having wealth or not, but about how far a person is willing to develop their potential to improve their life, as Allah has provided the earth and all its resources for humans to utilize, and He guarantees sustenance for every creature (Q.S. Hud: 6). Thus, if poverty remains a pressing issue, the problem lies with humankind itself (Q.S. Ar-Rum: 41), and indeed, Allah will not change the condition of a people until they

<sup>31</sup> M. Quraish Shihab, *Tafsir al-Misbah vol. 2...*, 509

<sup>32</sup> Al Hafidz Ibnu Hajar, *terjemah Bulughul Maram (Ibnu Hajar al Asqalani)*, Cet-1, (Jakarta: Pustaka Amani), 361

strive to change themselves (Q.S. Ar-Ra'd: 11). The Qur'an places great emphasis on the poor, as evidenced by the fact that the term *miskin* is mentioned a total of 23 times in both *mufrad* and *jama'*.

Based on the author's research, two main factors cause poverty from the Qur'anic perspective: cultural and structural. Culturally, there are four key causes: first, laziness and lack of perseverance (Q.S. At-Taubah: 105); second, consumptive, inefficient, and stingy behavior (Q.S. Al-Furqan: 67 and Al-Isra': 29); third, individual destruction (Q.S. Ar-Rum: 41); and fourth, lack of knowledge, skills, and education (Q.S. Al-A'raf: 199). Structurally, there are three leading causes: first, neoliberalism, capitalism, and monopoly (Q.S. Al-Humazah: 1-4); second, social discrimination (Q.S. Al-Maidah: 8); and third, the arrogance of power (Q.S. An-Nisa': 75).

The Qur'an offers several solutions to alleviate poverty. Culturally, these include: first, sincere effort (Q.S. Ar-Ra'd: 11); second, a lifestyle of frugality, efficiency, and wisdom (Q.S. Al-Isra': 26-27 and Al-A'raf: 31); third, individual reconstruction (Q.S. Al-Baqarah: 12 and Al-A'raf: 56); and fourth, education (Q.S. Al-'Alaq: 1-5 and Al-Mujadalah: 11). Structurally, the solutions include: first, the prohibition of monopoly (Q.S. Al-Hashr: 7); second, the establishment of justice (Q.S. An-Nisa': 135, Al-Haqqah: 33-34, and Al-Hajj: 28); and third, pro-poor policies (Q.S. An-Nisa': 75). Based on these points, it is obligatory to combine the Qur'anic solutions, both cultural and structural, so that poverty alleviation can be effectively realized.

#### Author Contribution Statement

Zulfan Nabrisah contributed as initiator and drafter of the article; Imamuddin contributed as data analyzer and interpreter; Ahmad Fajar Shodik contributed as validator of data and analysis results.

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