

Islamic Social Finance And Poverty Alleviation Efforts (Contextual Al-Qur'an Tafsir Study)

Trisno Wardy Putra¹, Achmad Abubakar², Muhammad Irham³

^{1,2,3} Universitas Islam Negeri Alauddin Makassar

Email: trisno.putra@uin-alauddin.ac.id, achmad.abubakar@uin-alauddin.ac.id, muhammad.irham@uin-alauddin.ac.id

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Abstract

Poverty is a crucial problem in human life. The Qur'an also explains some of the causes of poverty. This research aims to examine the role of Islamic social finance as an effort to alleviate poverty from the perspective of Qur'anic interpretation. This research uses a qualitative approach with a literature study approach, which examines sources related to the theme raised. This method also uses the science of interpretation by examining the verses of the Qur'an contextually. The results showed that in the Qur'an, poverty can occur due to several causes, whether it comes from oneself, the environment, and the state. In the implementation of the role of Islamic social finance as an effort to alleviate poverty, it has made a major contribution even though it has not been significant. This is due to management that has not been maximized. However, it has been proven in history that Islamic social finance is able to alleviate poverty.

Keywords: *Islamic Social Finance, Poverty, Qur'anic Interpretation*

INTRODUCTION

The development process requires supporting aspects for the smooth progress towards the development results that a country wants to achieve, in developing countries many factors must be achieved to undergo a transformation into a developed country, in the early 1970s there was a tremendous change regarding the perception of the government and society regarding the main objectives of economic activity. For hundreds of millions of people in Africa, Asia and Latin America the level of life seems to have decreased, unemployment rates are increasing in rural and urban areas, income distribution between the rich and the poor is increasingly unequal, many people feel that high economic growth has failed to eliminate or even reduce the extent of absolute poverty in developing countries (Ulya, 2018).

Poverty is one of the crucial social issues that is always faced by humans wherever they are. The issue of poverty is a central problem for all countries in the world, because poverty has an impact on the emergence of other problems such as health, education, and even crime. Poverty is related to the fulfillment of daily life needs, both clothing, food and shelter. In fact, in essence, the factor of all human activities is directed to meet the needs they feel, both the needs of themselves, their families and other people who are under their responsibility (Habibah, 2023).

According to Munawwir, etymologically the word “poor” comes from the Arabic “sakana” (سكن) which means silence, calm, “sakuna” (سكن) means to be poor. Poor also comes from the words “askana”, “tasakkana”, “tamaskana” which also means to be poor (Habibah, 2023). According to BPS (Central Bureau of Statistics), poverty is the inability of the population to meet the minimum standard of basic needs, which includes food and non-food needs. The purpose of this definition is to compare the population's consumption level with the poverty line (GK) or the amount of rupiah for people's consumption per month (Ginting & Rasbin, 2010). According to the United Nations, the definition of poverty is that poverty is a condition where a person cannot enjoy all kinds of choices and opportunities in fulfilling their basic needs, such as not being able to meet health, living standards, freedom, self-esteem and respect like other people (Abdul Aziz et al., 2016).

Poverty is a social problem that is always present in the midst of society and in essence poverty is a classic problem that has existed since mankind existed. Poverty is a complex problem and seems to continue to be an actual problem from time to time that always attracts the attention of various groups, both academics and practitioners. Various theories, concepts and approaches from various multidisciplinary sciences are continuously developed by academics and practitioners to uncover the curtain and perhaps the mystery of poverty. Poverty does not only deal with economic issues, but is also multidimensional because in reality it also deals with non-economic, social, cultural and political issues. Because of this multidimensional reason, poverty does not only deal with social well-being, but more than that (Ilmi, 2020).

Another word that is similar to poor is fakir. In the large Indonesian dictionary fakir means people who are very poor, poor and poverty. In Arabic, the word fakir comes from the root word fa-qa-ra. This word has four meanings, namely; first, needing basic needs. Second, not controlling or owning anything. Third, poverty of spirit, which is a miserly nature, and fourth, poverty before Allah SWT. Ulama distinguish between poor and fakir, fakir is a person who has a low income or does not meet basic needs, while poor has a better income than fakir but both do not meet basic needs (Abdul Mu'is, 2013).

According to (Suseno, 2021), there are several factors that cause poverty, namely: First, natural poverty is a state of poverty due to natural or innate factors from birth or coming from a poor family. Second, natural poverty occurs, among others, due to the natural condition of a person who is poor, for example, mental disability, physical disability, old age, and heredity. Third, poverty caused by cultural factors means that a person is poor because of his life habits that make him poor. This can be triggered by himself, and also the environment that surrounds him. Fourth, structural poverty is caused by the condition of an unequal economic structure in society, either

because of government economic policy, control of production factors by a handful of people, monopoly, collusion between businessmen and officials and others. In essence, this structural poverty occurs because of man-made factors.

According to BPS data, the percentage of poor people in March 2023 was 9.36 percent, a decrease of 0.21 percentage points against September 2022 and a decrease of 0.18 percentage points against March 2022. The number of poor people in March 2023 amounted to 25.90 million people, a decrease of 0.46 million people against September 2022 and a decrease of 0.26 million people against March 2022. The percentage of the urban poor population in March 2023 amounted to 7.29 percent, down from 7.53 percent in September 2022. Meanwhile, the percentage of the rural poor population in March 2023 amounted to 12.22 percent, a decrease compared to September 2022 which amounted to 12.36 percent. Compared to September 2022, the number of poor people in March 2023 in urban areas decreased by 0.24 million people (from 11.98 million people in September 2022 to 11.74 million people in March 2023). Meanwhile, during the same period, the number of poor people in rural areas decreased by 0.22 million people (from 14.38 million people in September 2022 to 14.16 million people in March 2023) (BPS, 2023). Despite the decline in the poverty rate in Indonesia, the problem of poverty is still a priority for government programs.

Islamic social finance is simply a type of public finance based on Islamic principles that aims to create togetherness and welfare in the midst of society. The definition of ISF has been discussed at length by Islamic thinkers, so that it has become a repertoire of knowledge in Islam known as muamalat maliyah such as the book *Muamamaat maliyah* by Ustman Bin Stabir, even in classical books that have discussed this matter such as Imam al-Ghazali etc. (Nasution & Marliyah, 2024). Social finance is an approach to investing and managing certain funds with the aim of solving social challenges (Muhammad Rizal & Marliyah, 2023).

The Islamic world currently has a tendency to strengthen and utilize social funds that have been owned by Islamic financial instruments, in this case, namely Islamic social finance or Islamic Social Finance. Islamic Social Finance / ISF has also become an interesting issue in various Islamic countries, especially countries included in the Organization of Islamic Cooperation / OIC which have realized the great potential of Islamic Social Finance. Speaking of Islamic Social Finance, the instruments that are always used by Muslim communities are zakat, infaq, sadaqah and waqf (Masrul & Huda, 2021). Philanthropy-based Islamic Social Finance is an Islamic social fund issued by individuals or groups that is given voluntarily to an institution to be distributed to certain groups as a form of care and compassion. Islamic Social Finance is a concept in solving poverty problems with efforts to equalize income from the well-off to the less well-off (Anisah, 2022).

The Qur'an is the source of Islamic teachings, both in terms of *aqidah*, law, and ethics in human life and life. The Qur'an as the main source in Islam, in addition to functioning as a guide (*hudan*) in terms of *kalam*, *fiqh*, and *tasawuf*, it also functions as a differentiator (*furqan*) between the right and the false, the ethical and the unethical. Including in the procedure of seeking sustenance that is halal again good as an effort to free a person from poverty. In addition to the Quran functioning as a guide and differentiator, it is also a holy book full of *mu'jizat*. The Qur'an was revealed by Allah SWT to his chosen people, the Prophet Muhammad SAW so that none of the disbelievers who doubted the Qur'an could make just one letter similar to it, even though the literary experts from them gathered and helped each other to make it (Ahyani, 2016). Therefore, researchers are interested in conducting research related to the concept of Islamic social finance and poverty in the view of the Qur'an.

METHODS

This research is a descriptive qualitative research with a library research method (Mu'min, 2024). The literature study study is devoted to revealing information sourced from scientific texts derived from books or scientific journals that are relevant to the topic being discussed (Yusuf et al., 2023). The research method used is the method of *tafsir* science, which analyzes the verses in the Qur'an by providing an explanation of the intended meaning as a whole (Arviana et al., 2023). The data source used in this research is secondary data. After the data is collected, an analysis is conducted related to Islamic social finance and poverty alleviation efforts in contextual Qur'anic interpretation. Furthermore, it is outlined in a contextual discussion and at the end a conclusion is given.

RESULT

1. Identification and Interpretation of the Qur'an on Poverty

Indeed, Allah has created humans on the surface of this earth only to worship Allah as stated in QS. Adzariyat verse 56:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

And I did not create the jinn and mankind but that they should serve Me. (QS. Adzariyat: 56)

Carrying out the obligation of servitude to Allah cannot be separated from the tests of life to prove who is truly in faith, as Allah mentioned in QS. Al Mulk verses 1-2:

تَبَارَكَ الَّذِي بِيَدِهِ الْمَلَكُوتُ وَهُوَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ
الَّذِي خَلَقَ الْمَوْتَ وَالْحَيَاةَ لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا وَهُوَ الْعَزِيزُ الْعَفُورُ

Glory be to Allah, in Whose hand are all kingdoms, and He is over all things, Who made death and life, that He may test you as to which of you is better in deeds; and He is Mighty, and Forgiving (QS. Al-Mulk: 1-2).

The above verse provides an illustration of life in this world that Allah created life and death to test which of His servants has the best deeds, as the process of life in the world is a process of proving faith in Allah, as well as poverty and wealth are tests from Allah Ta'ala for His servants (Alam & Putra, 2020).

Poverty According to the Qur'an

According to Irfan Ul-Haq, there are at least eight main causes of poverty according to the Qur'anic version, among others (Majid, 2011):

First, the poverty experienced by the Islamic community is caused by their disobedience to divine teachings. This, for example, occurs as a result of a group of people eating the property of orphans (Q.S. al-Maun: 1-7) and allowing orphans who have not reached puberty to manage their property (Q.S. an-Nisa': 6). These verses explain that the sustainable poverty that afflicts thousands of orphans is caused by the irresponsibility of their guardians.

Secondly, poverty does not occur because of a lack or scarcity of natural resources, but it occurs due to the actions of human beings themselves. Allah SWT said: "And whatever befalls you is the result of the deeds of your own hands" (Q.S. as-Syura: 30). Allah SWT guarantees the sustenance of all living things (Q.S. al-'Ankabut: 60) and they will not starve (Q.S. Taha: 118-119).

Thirdly, poverty occurs due to the irresponsibility of the rich towards the poor. Allah says: "And those who accumulate wealth and store it up (without paying zakat)" (Q.S. al-Ma'arij: 18); and "You have been distracted (from doing good deeds) by the deeds of dolphins to get as much as possible (wealth, children, rank and influence)" (Q.S. at-Takatsur: 1). There are also many other verses, such as Q.S. al-Munafiqun: 7; and al-Haqq: 34 that contain the same meaning. All these verses claim that the poverty of a group of human beings is due to the indifference and disobedience of the rich to the command of Allah SWT to fulfill the rights of the poor (pay zakat).

Fourth, in fact, there are quite a number of Qur'anic verses that criticize the stubbornness of the rich who refuse to pay zakat, such as being afflicted with distress, misery (Q.S. al-Lail: 10-13); accidents of life and will even be thrown into the hell "Hutamah" (Q.S. al-Humazah: 1-4) in the hereafter. For this reason, we should never make wealth the goal of life and "everything" in this life. Treasure is only a tool towards "mardhatillah".

Fifth, poverty is caused by the discriminatory practice of allocating the results of natural resource exploration by one group of people against another (Q.S. Ali Imran: 180; at-Taubah: 34; al-Anfal: 8 & 40, and alHadid: 7). These verses explain that the treasure, in fact, is the absolute property of Allah SWT, and we are only as creatures who get a mandate (trustee) to manage the treasure that we should try and use the treasure according to religious provisions. Allah forbids his people to eat (use) other people's property that does not belong to him (Q.S. al-Fajr: 18-20), because this malpractice will hamper economic prosperity. Those of us who happen to be entrusted with the gift of wealth should never be stingy and arrogant as if it is our absolute property that will never diminish and run out. History has recorded and the Qur'an has recorded, in the blink of an eye Allah SWT has destroyed the treasures of the arrogant and greedy garden master (Q.S. alQalam: 17-24).

Sixth, poverty occurs as a result of the attitude of humans who are lazy to work. Humans always lose (Q.S. al-'Ashr: 1-3) without wanting to work (Q.S. al-Jum'ah: 10) and begging is a cursed worker (Q.S. al-Haqq: 34). This implies that poverty is not a destiny and fate of the body, but because of human laziness itself.

Seventh, Poverty occurs due to the concentration of political and economic power in certain groups. We can see this from the story of Fir'aun with the Israelites in Egypt and the story of the welfare differences that existed between the citizens of Mecca and the Quraysh during the time of the Prophet Muhammad. This is why zakat is required so that wealth is not concentrated in certain groups. Similarly, the institution of "shura" (deliberation) should be optimized in solving the problems of the people so that the concentration of political power by the elite is eliminated.

Eighth, poverty occurs due to exploitation and oppression both in social, political and economic aspects by certain groups over other groups. We can see this from the slavery system (slavery) and the practice of usury in the lending system that prevailed at the time of the Prophet Muhammad. This reality has encouraged Karl Marx, the father of world Communism in his popular book "Das Capital" wrote that: "the rich always exploit labor and capital to enrich themselves without ever thinking of alleviating the poverty that plagues the weak".

Ninth, poverty is the result of calamity and war. This condition is as told by the Qur'an about the poverty experienced by victims of war who have been expelled from their homeland (Q.S. alHasyr: 8-9). The political and economic crises that have come and gone in Indonesia have created thousands of widows, orphans and poor people. That is why, as a religion of peace, Islam hates war. Efforts to realize peace on Indonesian soil need to be sustained.

2. Islamic Social Finance

a. Zakat

In language (lughat), zakat means blessing, growth and development (al-namaa), fertility or increase (HR. At-Tirmidzi) or it can also mean cleaning or purifying (QS. At-Taubah: 103).

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Take zakat from some of their wealth, with which you cleanse and purify them and pray for them. Indeed, your prayers will give them peace of mind.” (QS. At-Taubah: 103)

Zakat is called zakat because it can develop and keep the wealth that has been taken from harm. According to Ibn Taymiyyah, the hearts and wealth of those who pay zakat become pure and clean and develop meaningfully. According to Islamic law (shara' terms), zakat means an obligation on property or an obligation on a certain amount of property for a certain group and at a certain time. Obligation on a certain amount of property, means that zakat is an obligation on property that is binding and not a suggestion (Wibowo, 2015).

While in terminology zakat is the ownership of property that is devoted to mustahiq (recipients) with certain conditions. Wahbah al-Zuhaili in his book *al-fiqh al-Islamy wa adillatuh* reveals several definitions of zakat according to the Ulama “madzhab: 1) According to Malikiyah, zakat is to issue a special part of the property that has reached its nishab for those entitled to receive it, if the ownership is perfect and reaches haul other than mining goods, crops, and rikaz (found property). 2) Hanafiyah defines zakat as the ownership of a certain portion of property from certain assets for certain people or parties that have been determined by Shari” (Allah SWT) to expect His pleasure. 3) The Shafi'iyah define zakat as a name for something that is removed from wealth and bodies in a certain way. 4) Hanabilah defines zakat as a right that is obligatory in certain assets for certain groups at certain times (Dimiyati, 2018).

b. Infak

Infak in language (lughat) comes from Arabic from the word *anfaqo-yunfiq*, meaning to spend or finance, the meaning of infak becomes specific when associated with efforts to realize Allah's commandments. Thus, infaq is only related to or only in the form of material, as for the law, some are obligatory (including zakat, nadzar), some infaq is sunnah, permissible and even some are haram. In this case infaq is only related to material. According to the Indonesian dictionary, infaq is an expenditure that includes zakat and non-zakah. Meanwhile, according to sharia terminology, infaq means spending part of the property or income / income for an interest that is ordered by Islamic teachings (Hastuti, 2017).

c. Shadaqah

Alms (shadaqah) is to perform a social service voluntarily, both in the form of material and non-material, such as acts of help, with the aim of getting closer to Allah SWT. In doing alms must be with sincere intentions, not because you want to be praised by others, and do not mention the amount of alms that have been issued, let alone hurt the recipient. Because these actions can erase the reward of alms (Anjelina et al., 2020), explained in the Al-Qur'an letter Al-Baqarah [2] verse 264, which reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَبْطُلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَىٰ كَالَّذِي يُنْفِقُ مَالَهُ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ
الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا ۖ لَا يَقْدِرُونَ عَلَىٰ شَيْءٍ مِّمَّا كَسَبُوا
وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ

“O you who believe, do not deprive your charity of its reward by mentioning it and hurting the recipient, as one who spends his wealth for the sake of the people and does not believe in Allah and the Last Day. So the example of that person is like a smooth stone on which there is soil, then the stone is hit by a heavy rain, then it becomes clean (landless). They do not possess anything of what they have labored for, and Allah guides not those who disbelieve.” (QS. Al-Baqarah: 264)

d. Waqf

Linguists use three words to express waqf, namely al-waqf (Waqf), al-habs (holding), and at-tasbil (giving for sabiilillah) (Latifah & Jamal, 2019). The definition of waqf above suggests several distinctive features of waqf, namely: (1) Detention (prevention) from becoming property and the object of ownership. Detention means that there is a detainer, namely the Wakif, and the purpose, namely mauquf 'alaihi (the recipient of the waqf). (2) Treasure, explaining that what is being waqf is wealth. (3) That may be utilized, without the object disappearing, explaining the requirements of the property being waqf. (4) By taking no action on the object, explaining that waqf assets are not sold, donated and inherited. (5) Distributed to the permissible and existing, explaining that the proceeds of waqf are distributed to those that are not prohibited by Islam. Meanwhile, channeling it to the haram is haram (Rahman, 2009).

DISCUSSIONS

1. Islamic Social Finance for Poverty Alleviation Efforts from a Qur'anic Perspective

Caliph Umar bin Abdul Aziz was one of the Umayyad caliphs who showed evidence of the success of Islamic economic management. Where in a period of less than three years or more precisely thirty months, the community under his leadership experienced tremendous

progress in the economic field. It is even mentioned that when someone wanted to give his zakat, he had difficulty finding the poor who would accept it. Because everyone at that time was sufficient, this could not be separated from the policy model implemented by Caliph Umar bin Abdul Aziz (Ash-Shalabi, 2010; Kamaluddin, I., 2021). History records that this success motivated Muslims to develop Islamic Economics.

The Islamic Economic System upholds the value of justice, so that the concept of distribution is an important foundation that is used as a guide so that wealth is not cultivated only in one group, as stated in Q.S. al-Hasyr (59) verse 7,

كَيْ لَا يَكُونَ دُولَةً ۗ بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ

Meaning: “That the wealth should not circulate only among the rich among you”. (QS. Al-Hasyr:7). Etymologically, the words al-dulah and aldaulah are synonymous lafazh, rooted with the letters dal-waw-lam. Al-daulah is an ism (noun) whose substance continues to rotate, while al-dulah is a mashdar. The word ad-daulah in surah al-Hasyr verse 7 indicates the meaning of wealth distribution and is related to the instructions of Allah swt. how wealth should be managed so that equity is realized in society. The wealth must be distributed to all groups of society and that wealth should not be a commodity whose circulation is limited to the rich. The phrase *dulatan baina aghniya* is meant as *milkan mutadawalan bainahum khassah* (wealth that circulates specifically among them, meaning the rich). *Aldaulah* is wealth that revolves among humans and circulates from hand to hand (Machluf, 1956; Rijalul Fikri, et.all, 2018).

In tafsir Al-Muyassar explains about Q.S. al-Hasyr (59) verse 7, “What Allah gave to His Messenger as *fai'* from the property of the inhabitants of the polytheistic country without mobilizing horses and camels, then it belongs to Allah and His Messenger. It is distributed for the general benefit of the Muslims, for the Prophet's relatives, namely Banu Hashim and Banu al-Muthalib, as well as for orphans, i.e. poor children whose fathers died before they reached puberty, as well as the poor, i.e. people who are in need and do not have what is sufficient and meets their needs, and also *ibnu sabil*, i.e. travelers whose provisions are exhausted and cut off from their property. This is so that wealth does not circulate only in the hands of the rich and is kept from the poor and needy. What the Messenger of Allah gives you in the form of wealth, or what the Messenger of Allah legislates, then take it, and what the Messenger forbids you to take and do, then stop. And fear Allah by keeping His commands and forsaking His prohibitions. Verily, Allah is severe in punishment for those who disobey Him and disobey His commands and prohibitions. This verse is the basis for doing good deeds in accordance with the Qur'an and as-Sunnah, both words, actions, and stipulations of the Prophet (Syarofi, 2022).

2. Islamic Social Finance Solutions

a. The Role of Zakat, Infaq and Sadaqah in Alleviating Poverty

The distribution of direct cash assistance derived from zakat, infaq and sadaqah, both from zakat collection units and from the community. Facing a situation like this, it is not only the government that moves, the community is also expected to be able to contribute according to their respective abilities and conditions. In this context, it requires sacrifice from the rich and patience from the poor affected by the plague, on the basis of love that is realized in the form of solidarity with fellow human beings, where the more fortunate people help those who are less fortunate (Linge, 2017). In the Qur'an it is also explained that one of the asnaf, who may receive zakat is the poor.

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمِينَ وَفِي سَبِيلِ اللَّهِ
وَابْنِ السَّبِيلِ فَرِيضَةٌ مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Indeed, zakat is only for the needy, the poor, the zakat recipients, the converts who are persuaded by their hearts, to (free) slaves, people who are in debt, for the cause of Allah, and people who are on the journey, as a decree required by Allah, and Allah is All-Knowing, All-Wise. Allah is All-Knowing, All-Wise. (QS. At-Taubah: 60)

There is no doubt that zakat, including donations and alms, has enormous potential for Muslims as a solution to the problem of poverty in society. Rasulullah SAW said, "Indeed, Allah SWT has obliged Muslims to pay zakat which can alleviate poverty. It is impossible for a poor person to suffer from hunger and lack of clothing, except because of the ignorance that exists in a Muslim..." (HR. Imam Al-Asbahani). Therefore, civilization and the glory of the people will return if they are supported by the strength of the faith and the neat development of zakat. In this regard, the Muslim social paradigm regarding zakat, infaq and alms (ZIS) needs to be refreshed. Zakat is not merely a matter of a person's relationship with Allah, but is related to the development of the people. From an economic perspective, zakat is a source of investment that can stimulate the economy of weak communities. If poor people are empowered, then a country's economy as a whole will move and develop in a better direction (Hafidhuddin, 2014).

In the results of the impact study research conducted by the BAZNAS Study Center in alleviating poverty, in 2023 BAZNAS RI has succeeded in alleviating mustahik from the extreme poverty line by 23% or 21,140 people. Then as many as 25% or 22,844 people were successfully alleviated from the poverty line (Moving out of Poverty). Meanwhile, as many as 9% or 8,040 people managed to meet the adequacy standards of had kifayah. As many as 2% or 2,057 people from BAZNAS RI mustahik have been transformed into muzaki

(Moving out of Mustahik). Overall, BAZNAS RI has succeeded in alleviating poverty by 58.76%, while 41.24% have not been alleviated but have improved their welfare (Zaenal et al., 2023). Poverty alleviation carried out by BAZNAS RI contributed 0.002% to national poverty alleviation calculated based on the number of poor Indonesians as of March 2023.

The result of the impact assessment calculation states that zakat can contribute to poverty alleviation. Although the percentage is still small, if it continues to be maximized, zakat can continue to contribute and assist the government in reducing poverty in Indonesia, especially the current focus on extreme poverty.

b. Waqf in Alleviating Poverty

Chapra said in *Islamic Economic Thought and the New Global Economy*, 2001, that it is important to remember that if the goal of Islamic finance is to achieve development for society as a whole, the focus must go beyond economic variables because development is linked to social goals, namely alleviating poverty, improving quality life and increased opportunities for better education and health. The waqf system in Indonesia has been supported by the issuance of Law Number 41 of 2004 concerning Waqf and Government Regulation Number 42 of 2006 concerning Implementation of the New Paradigm Concerning Waqf; there is an emphasis on empowering waqf which productively provides social benefits (welfare for the community) (Zuchroh, 2021).

Specifically, the term waqf, which is associated with holding property, is not found explicitly in the Qur'an. However, there are several verses in the Qur'an that are references to the law of waqf. This refers to the opinion of fiqh scholars regarding the legal provisions of waqf in Islamic law (Rohim & Ridwan, 2022). One of the chapters in the Qur'an which according to fuqaha is a reference in waqf is QS. Ali Imran: 92;

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

“You will not have attained to perfect righteousness until you have spent some of the wealth that you love. And whatever you spend, Allah knows it.” (Q.S. Ali 'Imran (3): 92)

The scholars are of the opinion that the khithab shown in this verse refers to the believers. While Imam Muhammad 'Abduh argued that the khithab of this verse refers to the people of the Bible. Scholars also differ on the meaning of al-birr. However, here the meaning is something that cannot be obtained or obtained by a person except after he spends something that he loves. It is said that the meaning of al-birr is Allah's benevolence and kindness in the absolute sense. It is also said to mean paradise. It is also said to mean something that makes people do virtue. As for the words of Allah Swt وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ i.e. there is nothing hidden for him whether it is something that you like and there

is submission in spending it and whether you are sincere in spending it or you are just showing off and want to be famous or rise in rank. So Allah, may He be glorified and exalted, will reward you for what you spend according to your intentions. There are many people who spend what they like, and they are not safe from the trait of 'riya'. The same applies to the poor, many of whom cannot get what they like, so they give away some of their wealth (that they do not like) with a heart filled with benevolence. So that if he finds what he likes then he hesitates to spend all his wealth (Abduh and Rida; Lasmana, 2016).

The Messenger of Allah (SAW) explained that waqf is shadaqah jariyah. It is a form of charity that is sustainable and its rewards will continue to flow. This is as mentioned in a hadith narrated by Muslim. Abu Hurairah reported that the Prophet said,

إِذَا مَاتَ الْإِنْسَانُ انْقَطَعَ عَمَلُهُ إِلَّا مِنْ ثَلَاثَةٍ مِنْ صَدَقَةٍ جَارِيَةٍ وَعِلْمٍ يَنْتَفَعُ بِهِ وَوَالِدٍ صَالِحٍ يَدْعُو لَهُ

'When a man dies, all his deeds are cut off except three things: charity, or useful knowledge, or a righteous son who prays for him' (HR.Muslim). In the above hadith, the Prophet emphasized that waqf, which is described as shadaqah jariyah, is a human action that will not be interrupted. Even though the waqif has passed away, the sadaqah essence of waqf continues, until the waqf asset is destroyed. Thus, this description gives the view that waqf is a long-term and even eternal act of worship. Waqf is a long-term act of worship for its beneficiaries, who can continuously utilize it. On the other hand, waqf is also an eternal worship for the perpetrator (wakif) and the reward of the waqf will be rewarded by Allah SWT. continuously as long as the waqf assets are utilized by the beneficiaries (Rohim & Ridwan, 2022).

According to Michael P. Todaro, by looking at the reality of the problems that exist in efforts to alleviate poverty through the process of microeconomic empowerment as a pillar of development, the strategies used are as follows (Haryanto, 2013):

First, there is mutual cooperation between the government, the private sector and elements of middle society (NGOs, academics, journalists, professionals, etc.) to be able to encourage the micro economy to be one of the walls in avoiding poverty. The strategy can be done if the three elements have the same vision and mission in development, for example in fostering microeconomic empowerment through cash waqf empowerment.

Second, the government and MUI must be able to create pro-microeconomic regulations, for example in this era of regional autonomy, the local government that prioritizes local regulations, then the local regulations should involve the local MUI to produce policies that can encourage the strength of the local economy both in the Microfinance Institution policy and its application, all of which are certainly oriented

towards the empowerment of cash waqf, instead of encouraging the economy of some groups of people who are from the big economy. Therefore, there should be no local regulations that encourage community resistance to local governments such as the eviction of street vendors without providing solutions, which are mutually beneficial between the two parties, these things must be avoided by local governments if they want to create microeconomic strength as a pillar for efforts to alleviate poverty in the region.

Third, the government, private sector, and elements of society represented by NGOs must be able to create microfinance institutions whose funds are sourced from cash waqf from the community so that these microfinance institutions will be strong and prioritize the distribution of justice in the process. This is so that micro businesses can avoid loan sharks who will exploit micro businesses with high interest rates.

Fourth, the need for support both material (in the form of funds with cash waqf) and immaterial (regulations and policies) from the authorities, MUI, community and religious leaders and non-governmental organizations so that microfinance institutions can compete with informal financial institutions by prioritizing services that are pro to micro businesses, so that micro businesses will be interested and comfortable in making loans, the most important thing and is an indicator of service is a straightforward service process.

Fifth, is how these elements have a commitment to work together to be able to realize the vision and mission in eliminating poverty that we face.

Meanwhile, the benefits of cash waqf according to the Indonesian Waqf Board in its book. The benefits of cash waqf or waqf services can be empowered for community capacity building. Some forms of development, for example, can be in the form of, First, social development activities that contain job training programs and business for the unemployed, prevention, and rehabilitation of street children or rehabilitation of people suffering from community diseases (drugs, thuggery, prostitution). Secondly, the benefits of cash waqf can be used to help develop educational institutions in remote areas. This can take various forms, such as the establishment of free schools, textbooks, and uniforms. In addition, some other assistance that can be provided in terms of education is the provision of educational support equipment, scholarships for outstanding and underprivileged children and honorarium for teachers who devote their knowledge seriously, as is the case in many remote areas. Third, in the field of health, cash waqf can be used to conduct counseling, for example related to healthy living. Considering that the awareness of Indonesian people regarding healthy living is still very minimal when compared to other countries. The construction of health facilities such as hospitals, maternity clinics, health centers, and even proper toilets, can be a form of

productive waqf that benefits the people. Fourth, cash waqf can foster the community to be economically independent, therefore it would be nice if the benefits of cash waqf can be channeled into revolving capital for small entrepreneurs, even so, the provision of this capital must be followed by training and coaching programs for the capacity building of small entrepreneurs. Assistance to micro small business financial institutions (BMT, Sharia cooperatives, BPRS) should also not be forgotten. (Fauzi et al., 2016; Kulsum & Septiana, 2022).

CONCLUSION

Poverty is one of the problems often experienced by developing countries. Poverty can occur for several reasons, in the Qur'an there are eight causes of poverty; First, the poverty experienced by the Islamic community is caused by their disobedience to divine teachings. Second, poverty occurs not because of a lack or scarcity of natural resources, but poverty occurs as a result of man's own actions. Third, poverty occurs due to the irresponsibility of the rich towards the poor. Fourth, the stubbornness of the rich who do not pay zakat. Fifth, poverty is caused by the discriminatory practice of allocating the results of natural resource exploration by one group of people against another. Sixth, poverty occurs as a result of the attitude of people who are lazy to work. Seventh, poverty occurs due to the concentration of political and economic power in certain groups. Eighth, poverty occurs due to exploitation and oppression both in social, political and economic aspects by certain groups over other groups. Ninth, poverty occurs as a result of catastrophe and war. Islam as a religion of rahmatan lil'alamin provides a solution in poverty alleviation efforts through Islamic Social Finance. The role of Zakat, Infaq, Sadaqah, and Waqf is very important in poverty alleviation and has been proven by Caliph Umar bin Abdul Aziz, during his reign no one wanted to receive zakat funds. Likewise, waqf has an important role in community economic empowerment.

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