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The Qur'an's Perspective on Poverty: A Comprehensive Analysis

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Abstract

Poverty is a persistent global challenge with multifaceted dimensions affecting societies worldwide. In Islamic teachings, the Qur'an provides comprehensive insights into poverty, addressing its economic aspects and moral and social implications. This study explores the Qur'an's perspectives on poverty, examining its relevance in modern socio-economic contexts and proposing strategies for effective poverty alleviation. Islamic teachings emphasize social justice, equality, and collective responsibility, which are crucial for understanding and addressing poverty. Concepts such as zakat (obligatory almsgiving), sadaqah (voluntary charity), and waqf (endowment) serve as foundational instruments for wealth redistribution and social cohesion. These teachings advocate for a society where the affluent support the less fortunate, fostering a more equitable distribution of resources. In contemporary society, poverty persists despite economic growth and development efforts. The Qur'anic principles offer holistic approaches to poverty that encompass spiritual, moral, and economic dimensions. These include empowering individuals through education and skills development, promoting economic self-reliance, and ensuring fair access to resources and opportunities for all members of society. This research employs a literature review methodology to explore Qur'anic insights on poverty, analyzing verses and interpretations from Islamic exegesis (tafsir) and scholarly works. It identifies key themes such as the obligation to give, the ethical considerations of wealth, and the role of community solidarity in poverty alleviation. The findings contribute to theoretical knowledge in Islamic studies and practical guidance for policymakers and social institutions seeking effective strategies to combat poverty. By integrating Qur'anic teachings into poverty alleviation strategies, this study proposes a framework for sustainable development that addresses the root causes of poverty while promoting social justice and collective well-being. Understanding and applying these teachings not only benefit Muslim communities but also offer valuable insights for global efforts to achieve inclusive and sustainable development goals.

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Introduction

Poverty is a complex and persistent social issue that societies face worldwide (Lister, 2021). From the Islamic perspective, the Qur'an, as the holy book of Muslims, addresses spiritual and moral aspects and provides guidance on social and economic matters. Studying poverty from the Qur'anic perspective is crucial as it offers theological and moral foundations for Muslims to understand and address poverty (Azadbakhti & Parvini, 2020; M. Khan & Khan, 2023). The Qur'an teaches principles of social justice, equality, and the obligation to share with others, all relevant to poverty alleviation efforts (Fuad, 2022). Moreover, a profound understanding of Qur'anic teachings on poverty can help formulate more effective and sustainable policies and programs to tackle this issue (Fuad, 2022; Junaidi et al., 2023).

Despite numerous efforts to reduce poverty in modern society, poverty remains a significant challenge. Poverty is not merely about income inadequacy but also encompasses issues such as lack of access to education, healthcare services, adequate housing, and employment opportunities (Jagtap, 2019). Modern societies face complex challenges such as globalization, urbanization, and rapid economic changes, exacerbating poverty. Furthermore, increasing economic inequalities underscore the urgency to find effective solutions to alleviate poverty (Royce, 2022; Soliman, 2021). In this context, approaches based on spiritual and moral values, as taught in the Qur'an, can offer unique and beneficial perspectives.

The Qur'an emphasizes the importance of social justice as a primary foundation in society. Principles such as zakat (obligatory almsgiving), infak (voluntary charity), and sadaqah (voluntary alms) serve as significant instruments for wealth redistribution and social gap reduction (M. Khan & Khan, 2023; Zauro et al., 2020). For instance, zakat is obligatory for every capable Muslim and aims to assist the less fortunate, ensuring that no member of society lives in absolute poverty (Herianingrum et al., 2024). These teachings underline the collective responsibility of Muslims to support one another, thereby fostering a more inclusive and just society.

Moreover, the Qur'an also teaches the importance of hard work and effort in earning a livelihood. Islam encourages individuals to strive to the best of their abilities to meet their needs and not rely solely on the assistance of others. This concept is relevant in the modern context, where skill enhancement and education are key to overcoming poverty (Fuad, 2022; Mohammad Abdullah, 2020). Economic empowerment programs rooted in Qur'anic teachings can help individuals develop the skills and capabilities necessary for the workforce, breaking the cycle of poverty and achieving better livelihoods (Azid & Ward-Batts, 2020; Cipta & Zakirman, 2024).

Addressing the challenges of poverty in this era of globalization requires collaboration between spiritual values and modern policies. Integrating Qur'anic teachings into poverty alleviation strategies can offer holistic and sustainable solutions. Values such as social justice, solidarity, and hard work can serve as the basis for concrete efforts to reduce poverty (F. Khan & Haneef, 2022; Sule & Mainiyo, 2024). Thus, a deep understanding of Qur'anic teachings benefits Muslims and contributes to global efforts to address this complex and

multidimensional issue (Muhammad Nooraiman Zailani et al., 2023; Saihu & Islamy, 2019).

This research aims to examine and understand the Qur'anic insights on poverty and their implications in the modern socio-economic context. Specifically, it seeks to identify and analyze Qur'anic verses addressing poverty, explain Islamic approaches to poverty alleviation based on Qur'anic teachings, and present strategies applicable in the modern context for poverty reduction, guided by Qur'anic values. The benefits of this research include expanding scholarly knowledge in the fields of Islamic studies and socio-economic studies by providing a profound understanding of Qur'anic teachings on poverty, offering theological and moral foundations for policymakers, religious organizations, and social institutions to formulate and implement effective poverty alleviation programs, as well as raising awareness and understanding among the public about the importance of sharing and assisting others, and encouraging active participation in poverty alleviation efforts. Therefore, this research is expected to contribute meaningfully to efforts to alleviate poverty academically and practically.

Method

1. Research Design

This research employs a literature review method, which is an approach that gathers, examines, and analyzes relevant literature about the research topic (Tamangkeng & Maramis, 2022). The method aims to identify key concepts, theories, and findings from previous studies related to the Qur'anic insights on poverty. Through the literature review, the researcher can comprehensively understand the topic under investigation and identify research gaps that this study aims to address.

2. Data Sources

The data sources in this study consist of various literatures related to poverty in the Qur'an. The types of literature utilized include exegesis books (tafsir), books discussing Islamic teachings on poverty, scholarly articles published in academic journals, and other relevant documents. Tafsir books are used to understand interpretations of Qur'anic verses related to poverty, while books and scholarly articles provide theoretical and empirical contexts that support the analysis. This literature is selected based on relevance, credibility, and contribution to understanding the research topic.

3. Procedure for Collecting Data

The steps taken in gathering and analyzing data from existing literature encompass several stages. Firstly, the researcher conducted literature searches through academic databases, libraries, and reputable online sources. Keywords used in the search included "poverty in the Qur'an," "Islamic perspectives on poverty," and "poverty alleviation strategies in Islam." Secondly, identified literature was evaluated based on relevance and quality, prioritizing primary sources such as exegesis books and peer-reviewed scholarly articles.

Subsequently, data from the selected literature were qualitatively analyzed. The researcher identified key themes and concepts emerging from the literature, evaluating how each source discusses and interprets Qur'anic verses related to

poverty. This analysis involved interpreting Qur'anic verses, comparing various perspectives in the literature, and synthesizing major findings relevant to the research objectives. The results of this analysis were then systematically organized to address research questions and achieve predefined research goals. Through this procedure, the study aims to contribute significantly to understanding Qur'anic insights on poverty and their implications in modern socio-economic contexts.

Results and Discussion

1. The Concept of Poverty

Poverty is when individuals or groups lack sufficient resources such as food, clothing, shelter, and healthcare (Achtziger, 2022). The definition of poverty can vary depending on social, economic, and cultural contexts (Brady, 2019). Generally, poverty is often measured by income levels falling below a certain poverty line set by governments or international institutions like the World Bank. Apart from income, poverty also includes a lack of education, employment opportunities, and social participation (Nájera Catalán, 2019; Ravallion & Chen, 2019). Thus, poverty is not merely an economic issue but also involves broader social and structural dimensions.

Understanding poverty from various perspectives provides a more comprehensive view of this issue. The economic perspective views poverty as a result of insufficient financial resources and productive assets (de Bruijn & Antonides, 2022). Meanwhile, the social perspective highlights how poverty can lead to marginalization and social injustice, where certain individuals or groups cannot fully participate in societal life (Middlemiss et al., 2019). On the other hand, the political perspective emphasizes the role of government policies and power distribution in creating or addressing poverty (Olawole & Abiodun, 2021). Some theories also consider psychological factors such as despair and hopelessness often accompanying poverty (Evans & De France, 2022; Frankenhuis & Nettle, 2020).

The concept of poverty in the Qur'an and Islamic literature offers a different yet complementary approach to conventional perspectives on poverty. In Islam, poverty is not only seen as material deprivation but also as a condition requiring moral and spiritual attention (Hossain, 2019). The Qur'an emphasizes the importance of social justice and collective responsibility in addressing poverty. Concepts like zakat, infak, and sadaqah (charity) serve as key instruments in wealth distribution and aid for those in need. Zakat, for instance, is the duty of every capable Muslim to give a portion of their wealth to the less fortunate, aiming to reduce social and economic disparities (Hafandi & Helmy, 2021; Herianingrum et al., 2024).

In Islamic literature, poverty is also linked to concepts such as tawakkul (reliance on Allah) and qana'ah (contentment with what one has). Islam teaches that even with material limitations, individuals should strive and remain grateful for the blessings bestowed by Allah. This perspective teaches Muslims to focus on material wealth and spiritual and moral well-being (Ramazonov et al., 2020; Tahir, 2019). Thus, the concept of poverty in the Qur'an and Islamic literature

integrates material and spiritual approaches, emphasizing human effort and social assistance in creating a more just and prosperous society.

The teachings of the Qur'an regarding poverty emphasize that the responsibility to address poverty lies not only with the individuals experiencing it but also with the broader community (A. Rahman & Siradjuddin, 2020). Principles like cooperation and social solidarity form the foundation for various programs and policies to combat poverty in Muslim societies. By integrating these values into poverty alleviation efforts, it is hoped that a balance between material and spiritual aspects can be achieved, leading to more holistic and sustainable societal changes.

2. The Qur'an Verses about Poverty

The Qur'an contains numerous verses addressing poverty and guides for Muslims to address this issue. One of the frequently quoted verses in Surah Al-Baqarah, verse 177, which states:

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَىٰ حُبِّهِ ذُوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ ۗ أُولَٰئِكَ الَّذِينَ صَدَقُوا وَأُولَٰئِكَ هُمُ الْمُتَّقُونِ

Translation:

"The righteousness is not in turning your faces towards the east or the west, but righteous is he who believes in Allah, and the Last Day, and the angels, and the Book, and the Prophets, and gives his wealth, despite the love for it, to relatives, orphans, the needy, the traveller, those who ask [for help], and for freeing slaves - [and who] establishes prayer and gives zakah; [those who] fulfil their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous." (Kementrian Agama RI, 2017).

This verse emphasizes that true goodness encompasses strong faith and tangible actions to help those in need, including people experiencing poverty.

Surah At-Taubah verse 60 also provides clear guidance on the distribution of zakat:

Translation:

"Verily, the alms are only for the poor, the needy, those employed to administer the funds, those whose hearts are to be reconciled, for freeing captives, for those in debt, for the cause of Allah, and the wayfarer - an obligation imposed by Allah. And Allah is All-Knowing, All-Wise." (Kementrian Agama RI, 2017).

This verse specifies the groups eligible to receive zakat, including people with low incomes, and emphasizes the importance of wealth redistribution as a religious obligation.

Surah Al-Ma'un verse 1-3 state:

Translation:

"Do you know the person who denies religion? That is the one who repels the orphan and does not encourage feeding the poor." (Kementrian Agama RI, 2017).

This verse describes those who deny religion as individuals who are indifferent to orphans and people with low incomes, emphasizing that concern for others is an integral part of faith. Exegesis and analysis of these verses show that the Qur'an provides comprehensive and clear guidance on how Muslims should treat the poor.

For instance, the interpretations of Al-Jalalayn and Ibn Kathir elaborate that giving wealth to people experiencing poverty is not merely an act of charity but a duty that signifies the perfection of one's faith. These interpretations stress that goodness is not confined to religious rituals but also encompasses tangible actions that benefit others (Fakrurradhi, 2022).

Furthermore, scholars such as Al-Qurtubi emphasize in his commentary that verses regarding zakat and charity highlight the importance of social justice and wealth redistribution in Islam. These exegeses teach that zakat is a tool for achieving economic and social balance within society, ensuring that wealth is not concentrated among a few but shared with all, particularly those most in need (Kirom & Asyhar Kholi, 2021).

A deeper analysis from a contemporary perspective reveals that these verses remain highly relevant in the modern context. With the growing global economic disparity, the Qur'anic teachings on giving to people experiencing poverty offer moral and practical solutions for reducing injustice. This approach can be applied to modern policies such as social assistance programs and poverty alleviation efforts, ensuring that the Qur'an values of justice and humanity continue to thrive and function today (Abubakar et al., 2023; Azadbakhti & Parvini, 2020). Thus, the Qur'anic verses about poverty provide theological guidance and practical instructions for building a prosperous society. Exegesis and analysis of these verses demonstrate that social justice, economic empowerment, and collective responsibility are core principles in Islam that can effectively address poverty sustainably (Salmani et al., 2021).

An in-depth analysis of Qur'anic verses related to poverty shows that Islam places significant emphasis on social justice and economic welfare. The interpretations of Al-Jalalayn and Ibn Kathir provide comprehensive explanations of verses such as Surah Al-Baqarah verse 177, which asserts that true faith must be accompanied by tangible actions, including giving wealth to those in need. These interpretations underscore that virtue is not only about religious rituals but also involves real contributions to social welfare. Giving to people

experiencing poverty, orphans, and travellers is a manifestation of true faith and a moral obligation (Muhammad Nooraiman Zailani et al., 2023; W. Rahman, 2023).

Surah At-Taubah verse 60, which details the distribution of zakat, is also analyzed deeply in exegesis literature. Al-Qurtubi's interpretation emphasizes that zakat is a crucial tool for wealth redistribution, ensuring that wealth does not remain concentrated among the rich but is distributed to those in need. This interpretation teaches that zakat is an act of worship and an economic instrument to reduce social and economic disparities within society. Thus, zakat serves as a social safety net to help combat poverty and promote social justice (Ariandini, 2019; Basid & Faizin, 2021; Ravallion & Chen, 2019).

The implications of these verses in the socio-economic context are significant. Qur'anic verses discussing poverty provide a theological foundation for various social and economic policies aimed at poverty reduction. For example, concepts of zakat and charity can be implemented in structured social assistance programs that provide financial aid and empower recipients to break free from the cycle of poverty (Sofian et al., 2020). Wealth redistribution policies based on Islamic values can help create economic balance and reduce inequalities (Mustagim Makki, 2019).

Moreover, the concept of social justice taught in the Qur'an implies the need for policies that support broader access to education, healthcare, and employment opportunities. Government programs focusing on economic empowerment through skills training and individual capacity building can reflect the principles taught in Qur'anic verses (Al-Mesilini, 2023; Junaidi et al., 2023). This approach can help societies adapt and remain competitive while reducing poverty rates in the context of globalization and rapid economic changes.

Overall, the analysis of Qur'anic verses on poverty indicates that Islam offers a holistic and sustainable approach to addressing poverty. Teachings on zakat, charity, and social justice provide practical guidelines that can be applied in modern policies to create a more just and prosperous society. By understanding and implementing these values, Muslims can significantly contribute to global efforts to reduce poverty and social injustice.

3. The Islamic Approach to Poverty

The Islamic Approach to Poverty is holistic and encompasses various spiritual, moral, and practical aspects. Islam teaches that poverty is not just an individual issue but a collective responsibility of society. The Qur'an and the Hadith of Prophet Muhammad emphasize the importance of social justice, wealth redistribution, and economic empowerment as ways to alleviate poverty (Hossain, 2019; A. Rahman & Siradjuddin, 2020). These principles are reflected in various financial instruments and social policies recommended in Islam, such as zakat, sadaqah, and waqf (Begum et al., 2019). This approach ensures that everyone has fair access to resources and opportunities to improve their quality of life.

Zakat, one of the Five Pillars of Islam, plays a crucial role in poverty reduction. Every capable Muslim must give a portion of their wealth to those in need. The distribution of zakat is strictly regulated in Islam and must be given to eight categories mentioned in Surah At-Taubah verse 60, including the poor, enslaved people seeking freedom, and those in debt (Mustagim Makki, 2019; W.

Rahman, 2023; Sofian et al., 2020). Zakat is an effective wealth redistribution tool that helps reduce social and economic disparities. Moreover, zakat promotes solidarity and social responsibility among Muslims (Hossain, 2019; Tahir, 2019).

Although not obligatory like zakat, sadaqah also plays a significant role in poverty alleviation. Sadaqah is a voluntary charity that can be given anytime and in any amount. Islamic teachings encourage believers to give sadaqah as acts of kindness and generosity regularly (Basid & Faizin, 2021; Hafandi & Helmy, 2021). Sadaqah provides financial assistance to needy people, strengthens social bonds, and fosters empathy and care for others. It can be given in various forms, including food, clothing, and other beneficial aid to recipients (Saihu & Islamy, 2019; Sule & Mainiyo, 2024; Tahir, 2019).

Waqf is another Islamic financial instrument with significant potential for poverty reduction. Waqf involves donating assets that cannot be sold or inherited, but the benefits are used for public welfare. Waqf assets can include land, buildings, or money invested to generate income for social purposes such as education, healthcare, and infrastructure development (Abubakar et al., 2023; Kirom & Asyhar Kholi, 2021; Mustaqim Makki, 2019). Waqf allows productive assets to benefit society continuously in the long term, contributing to economic sustainability and community welfare (Hossain, 2019; A. Rahman & Siradjuddin, 2020). Waqf programs can include establishing schools, hospitals, and other public facilities that help improve the quality of life for people experiencing poverty (Muhammad Nooraiman Zailani et al., 2023; Tahir, 2019).

Islam provides a comprehensive framework for addressing poverty by integrating zakat, sadaqah, and waqf. This approach focuses on short-term assistance and long-term empowerment, ensuring that those in need have opportunities for self-reliance and development. Through these mechanisms, Islam encourages the creation of a fairer and more prosperous society where every individual can actively participate and enjoy the benefits of collective prosperity.

4. Islamic Strategies in Poverty Alleviation

Islamic strategies in poverty alleviation focus on a comprehensive approach that integrates spiritual, moral, and economic aspects. This strategy is based on principles of social justice, wealth redistribution, and collective societal responsibility. The Qur'an and the Hadith of Prophet Muhammad emphasize that poverty is a shared responsibility that must be addressed through fair and inclusive policies. Key instruments in this strategy include zakat, sadaqah, and waqf, all aimed at assisting those in need while promoting empowerment and economic self-reliance (Cipta & Zakirman, 2024; F. Khan & Haneef, 2022; Saihu & Islamy, 2019).

Zakat is a cornerstone of Islam's strategy to combat poverty. As a religious obligation, zakat ensures that wealth is not concentrated among a few but is distributed to eight categories of recipients in need, including people experiencing poverty. Additionally, zakat fosters social solidarity and strengthens community bonds (Begum et al., 2019; Mohammad Abdullah, 2020). In practice, zakat can be implemented through zakat collection and distribution institutions that operate transparently and efficiently (Zauro et al., 2020). Sadaqah further

supports these efforts as a voluntary charity by providing flexible and diverse additional assistance (Hafandi & Helmy, 2021).

Waqf is another critical instrument in Islam's poverty alleviation strategy. Waqf involves donating assets that generate long-term benefits for public welfare, such as building schools, hospitals, and other public infrastructure. This approach allows resources to be used productively and sustainably, creating lasting positive societal impacts. By leveraging waqf, communities can build capacity and infrastructure that support long-term well-being (Begum et al., 2019; F. Khan & Haneef, 2022; Mohammad Abdullah, 2020).

Islamic strategies can be contrasted with modern approaches to poverty alleviation, which often involve government interventions, international aid, and economic empowerment programs. One major difference lies in Islam's emphasis on collective responsibility and social solidarity, ensuring that assistance to those in need is not solely the state's responsibility but also of individuals and communities (Junaidi et al., 2023; W. Rahman, 2023). In contrast, modern strategies often emphasize top-down approaches where governments and international organizations play a key role in developing and implementing poverty alleviation programs (Abubakar et al., 2023; Hossain, 2019).

Islam's approach also emphasizes the importance of ethics and morality in addressing poverty. It is reflected in teachings to help others and avoid behaviours exacerbating social injustice. While often highly technical and data-driven, modern strategies may overlook these moral and ethical aspects (Hafandi & Helmy, 2021; Junaidi et al., 2023). However, there are also many similarities between the two approaches, particularly focusing on wealth redistribution, economic empowerment, and capacity building (Cipta & Zakirman, 2024; Sule & Mainiyo, 2024).

By integrating Islamic principles and modern strategies, a more holistic and effective approach to poverty alleviation can be developed. This combination can harness the strengths of both systems, ensuring that assistance to those in need is administered fairly, efficiently, and sustainably. Approaches grounded in Islamic spiritual and moral values can enrich and strengthen global efforts to reduce poverty and social injustice.

Conclusion

This study has elucidated the insights of the Qur'an regarding poverty and how these teachings can be applied in a modern context to effectively and sustainably address poverty issues. The Qur'an provides clear guidance on the importance of social justice, wealth redistribution, and collective responsibility in tackling poverty. Teachings such as zakat, sadaqah, and waqf offer effective instruments to assist those in need while promoting economic empowerment and self-reliance.

The implications of this research encompass several important aspects. Firstly, in social and economic policies, implementing Qur'anic values can help create a better balance in wealth distribution. Wealth redistribution programs like zakat and waqf based on Islamic teachings can significantly reduce social and economic disparities. Secondly, community empowerment is a core principle in Islam that emphasizes the importance of assisting individuals and communities

to become self-sufficient. Thus, economic empowerment programs rooted in Islamic teachings can provide long-term solutions to poverty. Thirdly, religious institutions are crucial in effectively collecting and distributing zakat, sadaqah, and waqf. These institutions can strengthen social networks and solidarity among Muslims, ensuring that aid reaches those in need. Fourthly, education and awareness about Qur'anic teachings on poverty can help change societal attitudes and behaviours towards the less fortunate. Education on the importance of zakat, sadaqah, and waqf should be an integral part of the curriculum in Islamic educational institutions.

Based on these implications, several recommendations are proposed. Firstly, there is a need to develop zakat and waqf policies that facilitate transparent and efficient collection and distribution of funds. It includes establishing professional and accountable management bodies to ensure that collected funds are utilized effectively. Secondly, community-based economic empowerment programs should be designed to empower local communities, focusing on skills training, small business development, and access to financial resources. Thirdly, the integration of Islamic values into public policies is crucial. Islamic social justice and collective responsibility values should be integrated into public policies, including implementing sustainable and inclusive social assistance programs. Fourthly, education and awareness should be enhanced through educational institutions that teach the importance of zakat, sadaqah, and waqf as part of religious and moral education, as well as public awareness campaigns to encourage active participation in poverty alleviation programs.

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