

Poverty In Islam: Causes, Impacts, And Solutions Through Sharia Principles

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ABSTRACT

This study aims to explore the insights of poverty from an Islamic perspective, focusing on its causes, impacts, and strategies for overcoming it. Poverty is seen as a multi-dimensional problem that is not only related to the inability to meet basic needs, but also affects social, economic, and spiritual aspects. Through a qualitative approach and textual analysis of Islamic scriptures (the Qur'an, Sunnah, and Hadith), this study identifies that poverty in Islam is considered a structural problem that can harm morals, families, and society. Islam offers various solutions to overcome poverty, including zakat, sedekah, infak, and state responsibility. The results of the study indicate that poverty can be overcome through cooperation between individuals, society, and the government, by implementing the principles of social justice and sharia economics. The proposed policy recommendations include a holistic approach, sharia-based economic empowerment, and improvement of economic structures. This study is expected to contribute to the literature on poverty alleviation and become a reference for policy makers.

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1. INTRODUCTION

Poverty comes from the word poor which means having no property and lacking everything [1]. Poverty is a condition that involves the inability to meet the minimum demands of life, especially in terms of consumption and income [2]. Poverty can also be defined as the inability of an individual to meet the minimum basic needs for a decent life [3]. So poverty can be interpreted as a condition that is below the standard minimum needs value or poverty line. Meanwhile, Todaro (2006) sees poverty from two sides, namely absolute poverty and relative poverty. Absolute poverty is poverty that is associated with an estimated level of income and needs that are only limited to basic needs or minimum basic needs that allow a person to live decently. Thus, poverty is measured by comparing a person's income level with the income level needed to meet their basic needs, namely food, clothing and housing in order to ensure their survival. Relative poverty is poverty that is seen from the aspect of social inequality, because there are people who have been able to meet their minimum basic needs but are still much lower than the surrounding community. The greater the disparity between the living standards of the upper and lower classes, the greater the number of people who can be categorized as poor, so that poverty is relatively closely related to the problem of income distribution [4]. Poverty is a multidimensional problem faced by many developing countries, including Indonesia. The Central Statistics Agency (BPS) said that in 2019 the number of poor people in Indonesia was 24.79 million people or 9.2% of the total population in Indonesia [5]. Poverty affects the development of a country. Development in a country with a low poverty rate will be better than the development of a country with a high poverty rate [6]. Indicators of poverty according to BPS, namely: 1) Inability to meet basic consumption needs (clothing, food, and shelter), 2) Lack of access to other basic living needs (health, education, sanitation, clean water, and transportation), 3) Lack of future security (due to lack of investment in education and family), 4) Vulnerability to individual and mass shocks, 5)

Low quality of human resources and limited natural resources, 6) Lack of appreciation in community social activities, 7) Lack of access to employment and sustainable livelihoods, 8) Inability to work due to physical or mental disabilities, 9) Social inability and dependence (abandoned children, women victims of domestic violence, poor widows, marginal and isolated groups) [7]. Poor people will not be able to carry out religious obligations optimally like people who are not poor, are less able to carry out various social functions in society, cannot get a good education, a decent life, access to quality health, and others [8]. One of the factors causing poverty is the lack of income and assets to meet basic needs such as food, clothing, housing, acceptable health and education levels [9]. In addition, poverty is also related to limited employment opportunities and usually those who are categorized as poor do not have jobs (unemployed), and their level of education and health are generally inadequate [10]. The results of research conducted by Wicaksono (2020) concluded that several factors that influence poverty in Indonesia are inflation and unemployment [11]. Poverty is one of the most significant issues faced by people around the world, including in countries with a majority Muslim population [12] [13]. Islam characterizes poverty and destitution as an epidemic that threatens social and ideological stability [3] [14]. As a religion that emphasizes social justice, Islam views poverty as a problem that must be overcome. In Islamic teachings, there are many ways that must be taken to overcome poverty, including the obligation of every individual to try to give zakat and alms, as well as the obligation of the government to meet the needs of its citizens. According to the Qur'an, poverty can be overcome through three main things, namely the obligation of individuals to make an effort, the obligation of other people or society to provide social security, and the obligation of the government to meet the needs of citizens [15]. Society and government need to work together to eradicate poverty [16]. Therefore, this study aims to contribute to the existing literature by exploring the insight into poverty from an Islamic perspective. Through this, it is expected to provide references regarding strategies in poverty alleviation.

2. METHOD

This study uses a qualitative research approach. The data collection method used is textual analysis of Islamic holy books (Quran, Sunnah, and Hadith). Furthermore, the data is analyzed through a thematic and comparative analysis approach to determine the perspective of poverty according to Islam.

3. RESULTS AND DISCUSSION

3.1. Result

According to Ashfahani (1992), the word poor refers to a person who has nothing and whose life is better than that of the destitute [17]. According to several travelers such as Al-Maraghi, Jalal al-Din Muhammad bin Ahmad al-Mahalli, Jalal al-Din 'Abd al-Rahman bin Abi Bakr al-Suyuthi, Mahmud bin 'Umar al-Zamarksyart al-Khawarizm, and Muhammad Rasyid Ridha, poor people are people who have permanent jobs but still lack in meeting their daily needs [18]. Poverty in Islam is seen as a problem of not meeting primary needs in their entirety. Primary needs according to Islamic law are: clothing, food, and shelter [19]. Furthermore, Islam defines poverty into two categories, namely the destitute and the poor [20]. The destitute are people who do not have an income because there is a special reason that is sharia (excuse sharia), such as old age, and being busy with preaching, so that they do not have time to earn a living. Meanwhile, the definition of poor is a person who is unable to meet the needs of himself and his family, even though he has a job and income [21]. The Qur'an emphasizes the command to provide for the poor and needy, the prohibition of mistreating, marginalizing, and discrediting them [22].

Islam views poverty as something that can endanger morals, logical thinking, family, and also society [23]. Islam also considers poverty as a calamity and disaster that should seek protection from Allah for the evil hidden in it [24]. If this poverty becomes more rampant, it can make people forget the existence of Allah and also their sense of sociality towards others. The Messenger of Allah SAW explained the dangers of poverty because poverty is close to disbelief. Infidelity can make someone fall into disbelief [25]. A poor person who has a feeling of envy towards the rich will grow humiliated in his heart. This can lead him to disbelief because of the disapproval of the destiny of Allah SWT [26]. Therefore, Islam is very anti-poverty, because poverty makes it easier for Satan to drag people into the valley of depravity and ugliness [21].

According to Islam, poverty is entirely a structural problem. This is because Allah has guaranteed the sustenance of every creature that He has, is, and will create (QS Ar-Rum: 40; QS 11: 6). Every creature has its sustenance (QS Al-Anbiya: 60), and they will not starve (QS Thaha: 118-119). At the same time, Islam has closed the opportunity for cultural poverty by giving every individual the obligation to earn a living (QS Al-Mulk: 15). From an Islamic perspective, poverty arises due to various structural causes, namely [27]:

- a. Kejahatan manusia terhadap alam (QS Ar-Rum 30:41) sehingga manusia itu sendiri yang kemudian merasakan dampak-nya (QS 42:30).
- b. Ketidakpedulian dan kebakhilan kelompok kaya (QS 3:180, QS 70:18) sehingga si miskin tidak mampu keluar dari lingkaran kemiskinan.
- c. Sebagian manusia bersikap dzalim, eksploitatif dan menindas sebagian manusia yang lain, seperti memakan harta orang lain dengan jalanyang batil (QS 9:34), memakan harta anak yatim (QS 4:2, 6, 10) dan memakan hartariba (QS 2:275).
- d. Konsentrasi kekuatan politik, birokrasi, dan ekonomi di satu tangan. Hal ini tergambar dalam kisah Fir'aun, Haman, dan Qarun yang bersekutu dalam menindas rakyat Mesir di masa hidup Nabi Musa (QS 28:1-88).

- e. Gejala eksternal seperti bencana alam atau peperangan sehingga negeri yang semula kaya berubah menjadi miskin. Bencana alam yang memiskinkan ini seperti yang menimpa kaum Saba (QS 34: 14-15) atau peperangan yang menciptakan para pengungsi miskin yang terusir dari negeri-nya (QS 59:8-9).

Other factors causing poverty are also mentioned in the Qur'an, namely [28]:

- a. Lazy and not serious in trying.

Indeed, the Qur'an never mentions laziness directly as a factor causing poverty, the word lazy (kaf-sin-lam) in the Qur'an is only found in two chapters (QS. an-Nisa: 142 and al-Taubah: 45), and overall it talks about the nature of hypocrites who when they establish prayer, they do it lazily and hard. However, in several other verses, there are many commands from Allah for Muslims to work and try, and to bring out all their potential in any situation so that changes can occur for the better. This sign is clearly seen when telling the story of Maryam giving birth to the Prophet Jesus. Maryam was ordered to shake the date palm tree so that its ripe fruit could fall, even though she was in a weak state (QS. Maryam: 22-26). The wisdom of the story of Maryam above is that even though someone is in a weak state, they should still maximize the potential that is within them and not despair of Allah's mercy. In addition, there are many commands in the Qur'an for Muslims to work and try to find sustenance that is spread across the earth (QS. al-Taubah: 105, QS. al-Mulk: 15).

- b. Wasteful and excessive

Wasteful and excessive attitudes can cause the perpetrators to fall into poverty; therefore, in the Qur'an, Allah forbids Muslims from being wasteful, squandering wealth, and being excessive, as Allah says in the letter al-Isra: 26-27, and the letter al-Araf: 31.

- c. Stingy and reluctant to share with others

The verses of the Qur'an often command us to share and give alms, as well as prohibit us from being stingy, as in the Qur'an, Surah al-Isra verse 29 and Surah al-Nahl verse 27. However, in giving alms, the Qur'an also provides instructions so that alms are given reasonably, not too stingy and not too excessive (QS. al-Furqan: 67).

- d. Greed in seeking wealth, which causes damage to the face of the earth

Greed has made humans forget the balance of nature that must be maintained; land and sea are exploited on a large scale, causing damage to nature. This damage to nature can directly harm many people who depend on nature and automatically have an impact on reducing the income they receive. Therefore, the Qur'an prohibits large-scale exploitation of nature, which disrupts the balance of nature. The Qur'an explains that damage has appeared on land and in the sea due to the actions of human hands (QS. al-Rum: 41).

- e. The system and structure built in a society that is far from the values of justice and full of discrimination and exploitation.

The Qur'an explains that one of the causes of the emergence of poverty problems in the midst of humanity is due to the cruel and unjust treatment carried out by humans towards other humans. In other words, the emergence of this poverty is due to the system that applies in a society that causes a person or group of people to be powerless in freeing themselves from the shackles of poverty. This can be seen in several verses in the Qur'an when describing the stories of previous peoples, especially the resistance of the Prophets against oppressive rulers in each era.

Poverty must be overcome immediately, and a way out must be found so that it can be resolved quickly [29]. The strategy to overcome poverty requires a complete and comprehensive diagnosis of all aspects that cause poverty [30]. Islam teaches to avoid poverty in two ways, namely: developing human resources for the benefit of the future of life, including its natural resources, and requiring humans to obey the rules of Allah SWT as stated in the Qur'an and Al-Sunnah, where these rules make humans happy in this world and the hereafter [21]. In the Islamic concept there are several ways that can be used to overcome poverty, namely [18]:

- 1) Providing Food. Providing food to the poor is one alternative to overcome poverty. Providing food must pay attention to the suitability of the food provided.
- 2) Alms. Q.S Al-Baqarah 2:117 explains the recommendation to give wealth to relatives and poor people (alms). The wealth that is donated must be halal and good.
- 3) Fidyah. Fidyah is a fine for people who do not fast in the month of Ramadan. Fidyah is paid to the poor [31].
- 4) State responsibility. The responsibility of the state during the time of the Prophet was to give the spoils obtained from the enemies of Islam to the poor.
- 5) Giving part of the inheritance. The intended distribution of inheritance is that if there is a division of inheritance among the people and there are poor people present, then it is recommended to give them a little.
- 6) Fa'i. Fa'i is all the spoils obtained from infidels or polytheists who have submitted to the power of Islam which was obtained without going through war. Fa'i is distributed to the poor.
- 7) Kifarat. Kifarat, according to Sharia, is a fine for violations of some sinful acts or wrong actions. The fine is distributed to the poor.
- 8) Zakat. The important content of zakat is to purify and cleanse the soul from low and despicable morals. Islam pays attention to the suffering of the poor. The poor get top priority in the distribution of zakat. Zakat that is issued can help the lives of the poor. The purpose of zakat is to improve the welfare of society and reduce the level of poverty [32].

- 9) Routine assistance. The Prophet Muhammad SAW recommended and encouraged his people to give alms, because in society, there are poor people who need help. Alms can be given individually or through charitable institutions.

3.2. Discussion

In economic theory, it is explained that poverty can be eradicated through improving human resource skills, increasing investment capital, and developing technology [33]. Poverty alleviation programs have been widely implemented in various countries. In comparison, in the United States, poverty alleviation programs are directed at increasing economic cooperation between states, improving urban and rural housing conditions, expanding educational and employment opportunities for young people, organizing education and training for adults, and providing assistance to the elderly poor. In addition to government programs, the community is also involved in helping the poor through community organizations, churches, and so on [34]. Meanwhile, Indonesia is making almost the same efforts as those in the United States. Poverty alleviation in Indonesia is still dominated by the economic sector, not really touching on other aspects such as social, cultural, legal, and political, even religion [35].

The following are recommendations for policy makers and practitioners working in the field of poverty alleviation:

a. Holistic Approach to Poverty Alleviation

Poverty is a multidimensional problem that requires a holistic approach. Policy makers must pay attention to the various aspects that influence poverty, such as the inability to meet basic needs, lack of access to health and education services, and economic empowerment. Policies should include:

- 1) Increasing access to basic services by ensuring better and more equitable access to basic needs such as education, health, sanitation, and housing.
- 2) Social protection programs by expanding social security and protection for vulnerable groups, including children, women, and marginalized groups.

b. Strengthening Individual and Community Capacity

Islam emphasizes the importance of individual efforts and community contributions in overcoming poverty. Therefore, policies should focus on:

- 1) Improving skills and education by improving the quality of education and skills training to increase employment opportunities and productivity.
- 2) Supporting small and medium enterprises (SMEs) by encouraging the development of SMEs through training, access to capital, and reducing regulatory barriers.

c. Sharia-Based Economic Empowerment

Integrating Islamic principles into poverty alleviation programs, such as:

- 1) Zakat and alms: Strengthening the distribution mechanism of zakat and alms to support the poor and ensure that aid is right on target.
- 2) Economic empowerment: Encouraging businesses based on sharia principles, such as sharia cooperatives, which can provide wider access to the poor.

d. Improving Economic Structures and Policies

Poverty is often caused by unfair economic structures and policies. Therefore, policy reforms need to be carried out, including:

- 1) Income redistribution: Implementing policies that reduce social and economic inequality, such as progressive taxes and subsidies for the poor.
- 2) Supervision and regulation: Ensuring that business practices and economic policies do not exploit or oppress the poor

e. Increasing Social and Cultural Awareness

Poverty alleviation policies must pay attention to social and cultural aspects, such as:

- 1) Awareness campaigns: Educating the public about the importance of social contribution and responsibility towards others, including the importance of sharing and caring for the poor.
- 2) Community Empowerment: Encourage active community participation in the planning and implementation of poverty alleviation programs.

f. Mitigating the Impact of Disasters and External Crises

Provide mechanisms to address the impact of natural disasters and crises, which often exacerbate poverty. This includes:

- 1) Emergency support systems: Develop emergency assistance and recovery systems for communities affected by disasters or crises.
- 2) Economic protection: Create policies that protect the poor from the negative economic impacts of disasters or global crises.

g. Enhanced Inter-Stakeholder Cooperation

Facilitate cooperation between government, the private sector, social institutions, and communities to address poverty more effectively. This includes:

- 1) Strategic partnerships: Form partnerships with non-governmental organizations (NGOs), religious institutions, and the private sector to improve the effectiveness of poverty alleviation programs.

- 2) Monitoring and evaluation: Implement monitoring and evaluation systems to assess the impact and effectiveness of existing programs, and make adjustments as needed.

By implementing these recommendations, it is hoped that policymakers and practitioners can be more effective in overcoming poverty and improving the welfare of society as a whole. Furthermore, it is hoped that there will be further research to conduct a deeper analysis of the dimensions of poverty and the effectiveness of poverty alleviation strategies. Such research will provide more comprehensive and in-depth insights into poverty, and can help design more effective strategies to overcome poverty.

4. CONCLUSION

This study confirms that poverty is a complex problem that requires a multi-dimensional approach, both from an economic, social, and spiritual perspective. From an Islamic perspective, poverty is seen as a structural problem that can be overcome through the application of social justice principles, such as zakat, sedekah, and infaq, as well as through the state's responsibility to meet the basic needs of its citizens. The results of the study indicate that poverty alleviation strategies must involve cooperation between individuals, society, and the government, with a focus on sharia-based economic empowerment and improving fair economic structures. The proposed policy recommendations, such as a holistic approach and increasing social awareness, are expected to be the basis for future poverty alleviation programs. This study also opens up opportunities for further development, especially in evaluating the effectiveness of sharia-based poverty alleviation strategies and their integration with public policy.

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