

Psychological Aspects of Poverty Alleviation in the Qur'an; Discourse on the Role of the Government and BAZNAS

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Abstract. Qur'an takes seriously the issue of poverty alleviation. Hence, the Government and BAZNAS also prioritize poverty alleviation with various efforts and programs. According to Statistics Indonesia or Badan Pusat Statistik (BPS), the percentage of Indonesia's poverty population in one year (March 2020-March 2021) increased by 0.36% or as many as 1,120,000 people. According to this issue, BAZNAS successfully alleviates poverty by 28,859 people within one year. The data shows the lack of absorption of poverty alleviation programs in Indonesia. This research aims to investigate how government and BAZNAS alleviate poverty in Indonesia. This investigation uses a qualitative approach with literature studies and descriptive analysis techniques. This present study also identifies the solutions in the Qur'an to the government and BAZNAS in alleviating poverty. Based on the analysis, the findings in this study indicate that the role of the government and BAZNAS in alleviating poverty has not been integrated. The achievements obtained are less than optimal and tend to be ineffective. Qur'an offered three psychological solutions; mental reconstruction in alleviating natural poverty, collective philanthropic movements in alleviating cultural poverty, and harmonization of government programs and BAZNAS in alleviating structural poverty.

Keywords: Poverty Alleviation, Al-Qur'an, Government, BAZNAS

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Introduction

The issue of poverty is the main focus of government administrators in many countries. Many programs in Indonesia aim to be able to answer the alleviation of inheritance in the form of cash and non-cash by government agencies. Based on data released by Badan Pusat Statistik (BPS) or Statistics Indonesia, the poverty rate in Indonesia in March 2022 reached 26.16 million people, or 9.54% of Indonesia's population, experiencing a decrease of 0.34 from September (Badan Pusat Statistik, 2021). It shows that efforts to eradicate poverty in Indonesia are still weak. However, the ongoing programs are still ineffective or only done in providing social assistance without being accompanied by efforts to get social assistance recipients out of poverty.

Poverty in Indonesia is motivated by six main factors (Itang, 2015); 1) low education, 2) lazy to work, 3) limited natural resources, 4) lack of employment, 5) lack of business capital, and 6) family burden (Itang, 2015). The factors and indicators that cause poverty include the unavailability of adequate employment opportunities,

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which increases the unemployment rate, and the low regional minimum wage resulting in income and expenditure imbalances (Priseptian & Primandhana, 2022).

The impact of poverty has a broad scope in people's lives. The increasing unemployment rate, the interruption of education, triggering health problems in the community, the crime rate, and the uncertainty of life are the issues. Poverty brings various social problems in society and is related to one another. Poverty affects the formation of superior Human Resources (HR) because the paupers do not think about education in the future. They focus only on fulfilling their daily needs (Ningrum et al., 2020).

The study of poverty has received attention among researchers. The latest research on December 2022 is about Al-Qur'an Alternative Solutions to Overcoming Poverty. The research summarized three major alternative solutions to poverty alleviation based on Qur'an. The alternatives are developing human resources, utilizing natural potential, and improving the governance system (Hasan & Nafisah, 2022). From the point of view of operating *zakat maal* as a solution to poverty alleviation, Kurnia Sandi Panjaitan et al., in their research, suggested that *zakat maal* be managed productively to improve the quality of *zakat* distribution to alleviate poverty (Panjaitan et al., 2023). Departing from these two studies, the position of this research is to answer the following questions: 1) What are the psychological aspects of poverty alleviation in the Qur'an? 2) What is the role of government and BAZNAS in alleviating poverty in Indonesia? 3) What are the solutions to alleviate poverty in Indonesia offered by Qur'an to the government and BAZNAS?

Poverty alleviation in Indonesia is through programs of related ministries and non-structural government agencies. Ministries that have a focus on poverty alleviation work programs and poverty indicators in Indonesia include; 1) the Coordinating Ministry for Human Development and Cultural Affairs Indonesia (KEMENKO PMK), 2) the Ministry of Social Affairs (KENSOS) and 3) the Ministry of Health (KEMKES), 4) Ministry of Education, Culture, Research and Technology (KEMDIKBUD) and other ministries (R. Indonesia, 2020b). Meanwhile, non-structural government institutions are the National Zakat Amil Agency (BAZNAS) (Republic of Indonesia, 2011). This research is essential to explore the role of the government and BAZNAS in striving to alleviate poverty in Indonesia and to try to offer psychological solutions from the perspective of the Qur'an in seeking poverty alleviation.

Method

This present study is qualitative research based on a literature study, descriptive analysis techniques, and a psychological approach. The object is the central government's programs and the National Amil Zakat Agency (BAZNAS). The primary data in this study are the provisions of the law regarding poverty alleviation in Indonesia, both the government policies in carrying out poverty alleviation, and those governing BAZNAS. Secondary data in this study was obtained from commentary books regarding verses about poverty alleviation and research results related to the issues in this study. The two data are then arranged descriptively by analyzing according to the data needed in this study.

Results and Discussion

1. Poverty

Qur'an describe poverty in many repetition words. Miskinun repeats eight times in the singular form. Another word Miskinan, repeats three times in the form of poverty. All of them are related to primary human needs (clothing, food, and boards).

However, there are 12 times repetitions related to consequential poverty in the plural form. In addition to the word *poor* with the same meaning, the Qur'an uses the word *imlaq* (poverty), which is repeated twice in the Qur'an (Al-An'am verse 151 and Al-Isra' verse 31), *muktir* (needy) in Al-Baqarah verse 236, *'ailah* (to be poor) in surah At-Taubah verse 28, and the word *'ailan* in surah Ad-Dhuha verse 8.

The word *poor* means a person who does not have the income to fulfill the need and is silent about his situation due to the poverty that befalls him. This definition is based on Muhammad Nurzansyah's findings on the meaning of the word *poor* in the Qur'an. According to him, it has compatibility with the word *al-mahrum* in surah ad-Dhaariyat verse 19 (Nurzansyah, 2021).

Poverty means a person who does not have a source of livelihood or a job but cannot fulfill the basic needs of a decent life for him and his family (R. Indonesia, 2011). Based on the Sustainable Development Goals (SDGs), poverty has various understanding dimensions. Poverty needs to be seen as a multifaceted phenomenon that covers many aspects of community life, monetary poverty, weak people's purchasing, lack of income or large numbers of unemployment, and social inequalities regarding health and education (Nogales & Oldiges, 2021). Poverty also means having no access to education, a lack of money for medical treatment, and skills for work (Arfiani, 2020).

Poverty is a complex problem, so to provide an appropriate definition and treatment, we must first know the goal or target we are talking about. In this case, poverty is on the individual, group, or community side. According to individual point of view, poor people is lacking due to circumstances that cannot be avoided based on their abilities. It then becomes the reason why the poor (individuals) cannot take part in decision-making because they are people who do not fulfill basic skills such as reading and writing, so they cannot carry out their wars in the minimum functions of society (Suwandi & Samri, 2022).

People who live in a family environment have demanding circumstances and cannot meet their basic needs in everyday life, which means poverty in a group (clothing, food, and shelter) (Miansyah B Manalu & Qarni, 2022, p. 7). Poverty in the social aspect is those who live side by side, have relationships and influence each other from the lower and upper classes (Miansyah B Manalu & Qarni, 2022, p. 6). They are experiencing problems such as lack of access to education, health benefits, and quality of life standards such as unclean water, poor sanitation, and inadequate energy sources for lighting and cooking, so many of them experience malnutrition, especially toddlers (S. Budiantoro et al., t.t., p. 73). From the many problems above, they are in the category of multidisciplinary poverty.

Theories and definitions mentioned by experts about poverty return to the primary and secondary aspects (Kadji, 2012, p. 1). The primary aspect is poor assets regarding knowledge and skills. The secondary aspect is poor social networks, financial and informal resources which include low education, poor health care, and the many things that cause low nutrition, such as lack of water and inadequate housing.

In some areas of Indonesia, poverty seems to have become a disease that is the cause of the inability to do something important or what is commonly called cultural deprivation (J. Kakisina, 2018). Low skills and knowledge are the cause of why they can't find and choose a proper system to serve as a vessel for their children and offspring in teaching and learning. Because of this, they are always in a

disadvantageous position resulting in a widening gap between the lower class (poor) and those from the upper middle class (Willis, 1981).

2. Overview of Poverty Alleviation in Indonesia

Poverty is a complex social gap involving various interrelated factors. In Indonesia, especially on Java island, with limited resources and job opportunities, the poverty line seems to have been determined, which ends up as a vicious circle (cultural deprivation) (Dwi Purnomo et al., 2021, p. 11). A vicious circle that continues will result in low income, moving to low savings and investment that makes people will always left behind and underdeveloped. From here, it is essential to increase the development of economic, health, or educational infrastructure, thereby increasing labor productivity and expanding access to employment, so that more or less will have an impact on reducing the poverty rate and improving the life of a prosperous society (S.D., 2019).

The overview of poverty alleviation in Indonesia according to Presidential Regulation Number 15 of 2010 concerning the acceleration of poverty alleviation, and with the enactment of Law Number 23 of 2014 concerning regional government where the implementation of regional autonomy began in 2001. Those require structured, systematic, and massive efforts to overcome the problem of poverty and improve the quality of services for the impoverished throughout Indonesia (Rahmatullah et al., 2021, p. 240).

3. The Psychological Dimensions of Poverty Alleviation

Poverty is not only a socio-economic disease. More than just economic limitations, poverty also has psychological implications such as depression, mental health, and the ability to form a healthy soul (Noviawati & Undarwati, 2017). In a psychological review, the dominant factors that because poverty are laziness and the spiritual crisis of people. Poverty is therefore seen as a multidimensional phenomenon apart from low-income levels (Gopal et al., 2021).

Poverty Psychology aims to see the esoteric dimension behind reality and a person's mental state in dealing with poverty. So it is not surprising that the implications of poverty are closely related to a person's attitude patterns and decisions in taking action (Ismail & Jeli, 2020). Many findings in various studies have concluded that there is a significant relationship between the level of poverty and the rate of criminalization (Rahmalia et al., 2019).

4. The Role of Government and BAZNAZ in Poverty Alleviation

4.1. Regulation on Poverty Alleviation

Poverty alleviation is a constitutional mandate. Article 34 of the 1945 Constitution of the Republic of Indonesia (1945 RI Constitution) explicitly mandates that poor and neglected children have government protection (R. Indonesia, 1959). Law on Handling the Poor Number 13 of 2011 stated that they have the right to obtain sufficient basic needs (food, clothing, and housing), health services, and good education. It supports the mandate of the 1945 constitution (R. Indonesia, 2011). The government also made a law on social welfare number 11 of 2009, amended by law on social workers number 14 of 2019. Through this law, the government hopes to eradicate social inequality and produce intellectual workers with the skills to improve the social functioning of individuals, families, groups, and communities (R. Indonesia, 2019).

Poverty alleviation is a problem for the nation and state. Therefore the President, through his authority to make regulations, issues Presidential Decree No. 96

of 2015 concerning the acceleration of poverty reduction, states that poverty alleviation is carried out based on policies and programs of the central government and regional governments in a systematic, planned and synergized manner with the community to reduce the number of poor people as an effort to improve people's welfare. In its implementation, the acceleration of poverty alleviation is directly led by the vice president as chairman, ministers, community, and stakeholders are the members (P. P. R. Indonesia, 2010).

Community elements and stakeholders determined by the government in terms of poverty alleviation, there is also the participation of the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ). BAZNAS is a national zakat management institution based on the provisions of Law Number 23 of 2011, which regulates national zakat management. The enactment of the Zakat Management Law aims to increase the effectiveness of services to realize social welfare and poverty alleviation in Indonesia (Republic of Indonesia, 2011). The law regarding the management of zakat is also clarified by Government Regulation Number 14 of 2014 concerning the implementation of law Number 23 of 2011 concerning the management of zakat (P. N. R. Indonesia, 2014).

4.2. Government Poverty Alleviation Program and BAZNAZ

a. Government

The government and related agencies try to eradicate poverty, but poverty in Indonesia still fluctuates annually (BALIA, 2022). It indicates the need for a review of existing poverty alleviation programs. The targets of poverty alleviation are individuals, families, groups, and communities through data collection on the criteria from the village, sub-district, district/city, and provincial levels (Law No. 13, 2011). The government's handling of poverty alleviation departs from the provisions of Article 7 Paragraph 1 of Law No. 13 of 2011 implemented in the form of 1) Self-potential development, 2) Food and clothing assistance, 3) Housing services, 4) Health services, 5) Education services, 6) Availability of employment and business opportunities, 7) Legal assistance and, 8) Social services.

Government programs in alleviating poverty based on Presidential Decree No. 85 of 2021 concerning the government's work plan for 2022 combined with two main strategies. That is through reducing the burden of spending and efforts to increase the income of people. The strategy focuses on several programs:

- 1) Integration and digitization of non-cash social assistance through the *Program Keluarga Harapan* (PKH), the *Program Indonesia Pintar* (PIP), *Bantuan Sosial* (Bansos) through the distribution of necessities,
- 2) Strengthening assistance to encourage changes in health, education, and economic behavior,
- 3) Strengthening the National Social Security System in the form of health and employment,
- 4) Increasing social welfare for vulnerable groups,
- 5) Development of economic self-reliance activities and income for the poor people.

The essential thing to note for the government in implementing poverty alleviation programs in Indonesia is the research results of Odit Mukti Pratomo et al., who found that the impact of distributing social assistance in the form of cash to the Program Keluarga Harapan (PKH) and non-cash in the form of

prosperous rice has not become a factor in increasing social welfare. It is proven by the fact that this assistance has not been able to increase the purchasing power of the poor people for staple goods for recipients (Pratomo & Safitra, 2021). BPS states that the percentage of urban poor as of March 2022 has only decreased by 0.10 percent from September 2021, from 7.60 percent to 7.50 percent. A similar number also occurs in the percentage of rural poor people, from 12.53 percent to 12.29 percent in the same period (<https://www.bps.go.id>).

b. BAZNAZ

The objective of *zakat* management is to increase the value of the benefits of *zakat* to realize community welfare and reduce poverty, on Article 3 of Law No. 23 of 2011 *Zakat* Management. BAZNAS is also a government non-structural institution that manages community social funds such as *sadaqah*, *infaq*, and *waqf*, so the BAZNAS program aims to solve alleviating poverty. The BAZNAS work programs included in the 2020-2025 BAZNAS strategic plan are divided into two program models:

1) Distribution of Zakat

The distribution of *zakat* funds to *mustahik* is the consumptive goods based on Islamic law that applies in the procedure of *zakat* funds distribution. The distribution of *zakat* funds proposed four main programs. Namely through education, humanity, health, and *da'wah* or advocacy programs (Badan Amil Zakat Nasional RI, 2018).

2) Utilization of Zakat Funds

Zakat funds utilization is by channeling them to productive businesses without reducing their value and use. This utilization is in the context of alleviating poverty and improving the quality of the people. The three main programs in the utilization of *zakat* funds. Namely utilization in the economy, education, and health of the people.

3) The Achievement of Government and Baznas Poverty Alleviation Targets

1) Poverty Alleviation Achievements by the Government

According to the Berita Resmi Statistik (BRS) or the Official Statistics News released by Statistics Indonesia, the achievement of poverty alleviation by the Indonesian government has decreased. The achievement is as follows (Statistics, 2021):

a) Progress on Poverty Alleviation Achievements

There are 27.54 million poor people in Indonesia, based on data in March 2021. There was a decrease of 0.01 million people compared to September 2020. The number of poor people increased by 1.12 million compared to March 2020. The percentage of poor people in March 2021 is 10.14 percent. There was a decrease of 0.05 percent compared to September 2020 and an increase of 0.36 percent compared to the number of poor people in March 2020 (Statistics, 2021). From these data, the researchers conclude that for six months, from September 2020-March 2021, the government reduced the poverty rate in Indonesia by 2,754 poor people. Meanwhile, from March 2020 -

March 2021, the poverty alleviation efforts by the government reached 99,144 poor people in one year.

b) Achievement of Poverty Alleviation by BAZNAS

The collection of zakat, *infaq*, and sadaqah funds carried out by BAZNAS in 2021 reached 14.12 trillion rupiahs. There are 517.6 billion rupiahs from other religious' social funds. The funds were distributed to 1,834,332 people who have the right to receive zakat (Mustahik). According to the 2021 BAZNAS Performance Report, the achievement of poverty alleviation by BAZNAS reached 28,859 people who were successfully out of the poverty line.

5. Poverty Alleviation Effort; Psychological Aspect in the Qur'an

The psychology of religion discusses an overview of the relationship between human beliefs on how they behave, think, make decisions, and shape personality. Religious psychology also discusses spiritual awareness and experience in carrying out religious teachings (Hamali, 2012). Therefore, religion can help humans to maintain good psychology and high social awareness (Wahyuni, 2017).

The presence of religion as a way of life means positioning the Qur'an as a source of life guidelines to achieve material, spiritual and social well-being (Masduki & Warsah, 2020). It also gives an understanding that poverty alleviation is part of the mission of the Qur'an in achieving its goal as the plenary religion (Researcher, t.t.).

Syaiful Ilmi classifies the types of poverty based on its symptoms in three parts: 1) natural poverty or the condition of being poor since birth or still living in a deprived family. 2) cultural poverty is a poor condition encouraged by bad cultures, such as a wasteful lifestyle, lazy mentality, and the absence of collective awareness of the social impact of poverty. 3) structural poverty is caused by a social system or structure that prevents most people from being economically independent and financially strong (Ilmi, 2017).

Abdul Halim Mahmud details poverty from the point of view of its size in more detail. From a size perspective, poverty consists of two parts: absolute and relative poverty. When income is insufficient to meet basic needs, it calls absolute or "extreme poverty." Relative poverty is influenced by certain circumstances (Mahmud, 2021).

Based on the explanation above, the authors offer poverty alleviation efforts through a psychological approach in the Qur'an can be reached in three ways:

5.1. Poverty Mental Reconstruction

The classification of poverty in the Qur'an is divided into several terms. However, those who have a poor meaning orientation in the sense of the individual are the terms *fakir*, *miskin*, *yatim*, *dhoif*, *muqtir*, 'Ailan, and *imlaq* (Hayati, 2022). This category of individual poverty is *al-sail wa al-mahrum* mentioned in surah Adz-Dzariyat verse 19:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

"And in their wealth there was a rightful share 'fulfilled' for the beggar and the poor." Depag (2005), In Al-Sya'rawi's interpretation, the word *al-Sa'il* means a poor person who starts work by begging. Meanwhile, the word *al-mahrum* quotes the opinion of Ibn Abbas as a poor person who does not have any wealth but refrains from begging (Al-Sya'rawi, 1991).

Referring to al-Sya'rawi's interpretation of the meaning of the term *al-sa'il* above shows that someone who begs while he can work, according to Sigmund

Freud's psychoanalysis, is said to be a tendency to be instant in fulfilling his needs and desires. While begging for such reasons is unlawful. Islam emphasizes utilizing one's potential so that the id, ego, and super-ego personality systems in one's personality remain stable and maintain mental health in each individual (Rahmadhani, 2022).

A person's mentality influences the way of thinking, behavior, and motivation to achieve something (Ulfa, 2020). The mentality of poverty and the level of one's financial ability influence the encouragement for developing human potential. Families with weak economic conditions tend to ignore the importance of education because meeting basic daily needs is more important than education (Ibrahim, 2014). To avoid this kind of situation, the Qur'an recommends in verse 9 of surah An-Nisa' *"Let the guardians be as concerned for the orphans' as they would if they were to 'die and' leave 'their own' helpless children behind. So let them be mindful of Allah and speak equitably (Ri, 2010)."*

5.2. Collective Philanthropy Movement

Philanthropic movements are part of the form of piety in Islamic teachings. Philanthropy is a social activity that is a collective awareness of the public interest and common interests (Virgo & Subaidi, 2022). The philanthropic movement supports poverty alleviation towards a prosperous, independent standard of living through the competitive quality of human resources through education (Latief, 2013). The findings of a study on philanthropy show that the altruism movement through e-philanthropy has been able to provide educational financing programs (scholarships) amid the co-19 pandemic. Pondok Pendawa succeeded in initiating a scholarship program for Children of Overseas Becomes Ulama and Sarjama, which is abbreviated as the ARJUNA scholarship program, by raising social funds on social media (Hefni, 2021).

The philanthropic movement in the Qur'an, Allah emphasizes in surah Al-Baqarah verse 177. Quraish Shihab interprets the verse above in his Misbah, emphasizes that Allah explains good deeds starting from invisible deeds (faith), and then provides an example of perfect charity. The charity is by giving favored treasures to relatives, orphans, the poor, abandoned people, beggars, and people who have lost their freedom due to abuse. Then the verse mentions prayer, zakat, keeping promises, and patience in facing life's difficulties (Shihab, 2002).

In contrast to Quraish Shihab, Haji Abdul Malik Karim Amrullah (HAMKA) interprets this verse from the point of view of human psychology, which tends to be greedy in giving his wealth to others. According to Hamka, the fruit of the light of a Muslim's faith is his willingness to share his wealth with relatives in need, orphans, the poor who suffer, the homeless who are not taken care of, the beggars who ask and people who do not have independence (Amrullah, 2003).

Based on the two interpretations above, campaigning for philanthropic movements collectively in the name of teachings and religion will create a spirit of altruism or alleviating poverty. But unfortunately, the philanthropic movement in Indonesia is still not massively campaigned in society, either directly or through social media (Aiz, 2020).

5.3. Poverty Alleviation Harmonization and Economic Reform

Poverty Alleviation Harmonization and Economic Reform programs in an integrated and synchronized manner between government policies and community opinions in Tangerang reduce the poverty rate and human development index for three consecutive years since 2012-2014 (Fadilla, 2017).

Harmonization of poverty alleviation programs involves alignment between policies made by the government with the relevance of programs needed by the community. Concerning this relevance, the Qur'an describes it with the obedience of the people towards the government based on obedience to Allah and His Messenger, then Allah says:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ وَأُولَى الْأَمْرِ مِنْكُمْ فَإِن تَنَزَعْتُمْ فِي شَيْءٍ ۖ فَرُدُّوهُ إِلَى اللَّهِ وَالرَّسُولِ إِن كُنتُمْ تُؤْمِنُونَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ ۚ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

The verse above commands believers to obey Allah, His Messenger, and ulil 'amri (those in authority among them). However, when there are differences of opinion or views on an issue, Allah commands to return it to the Al-Qur'an and Al-Hadith. It means that harmonization between government program policies in alleviating poverty must have harmony with the views of the Qur'an and Al-Hadith. According to the asbab an-nuzul of this verse, Ibn Kathir cited hadith narrated by Imam Bukhari, when the prophet sent his friend Abdillah Ibn Khudafah to Sharia to preach as well as the (government) leader (Al-Mubarakfuri & Al-Atsari, 2011).

From the interpretation by Ibnu Katsir above, in the context of economic and harmonization, the construction of government policies and programs must use a policy approach and spirit based on the Al-Qur'an and Al-Hadith. It will form a psychological spirit of community. They will consider that poverty alleviation is the duty of all people regardless of religious differences, not only the obligation of the government or particular groups (Istan, 2017).

6. Qur'an Answer to Poverty Problems

The Qur'an takes seriously the problem of poverty. It responds to this issue by mentioning many terms related to poverty (Hakim & Syaputra, 2020). The Qur'an's response to the problems of poverty is the answer to the solution to poverty itself. The discussion of the Qur'an on poverty related to the overview of the values of faith, social sanctions for those who violate sharia provisions, collective philanthropic movements for each (individual, family/group, and society), and to be able to get people out of the poverty (Makki, 2019).

6.1. The Problems of Natural Poverty

Several responses are used as a solution by the Qur'an in answering the problems of poverty, both natural poverty, cultural poverty, and structural poverty:

a. Command to Work

Poverty is a condition or inability to fulfill life needs. The Qur'an, command Muslims to work to meet their needs and responsibilities in the world. Allah says in surah At-Taubah verse 105, surah Az-Zumar 39, surah Al-Jumu'ah verse 10, and surah Al-Ankabut verse 17. For example, the Qur'an said: "Once the prayer is over, disperse throughout the land and seek the bounty of Allah. And remember Allah often so you may be successful." (QS al-Jumu'ah: 10)

b. Inheritance Law in Islam

The law of inheritance in the Qur'an has a relationship with the Qur'an's ultimatum to parents to be afraid when they leave their family (children) in a weak state, both weak in mindset and economic finance. Inheritance law in the Qur'an aims to create justice in Muslim families. In addition, the law on inheritance wants to build peace within the family and determine a definite

share for heirs so that all heirs can have a decent life (Suaidah et al., 2019). Surah An-Nisa verse 11 explains the law of inheritance.

c. Command to Give Charity

Charity is a recommendation in Islam. The command to give alms in the Qur'an aims to make people have consideration to social conditions. The wisdom behind the charity is believed to create prosperity for those who receive and spiritual peace for those who give (Saputra, 2022). Allah emphasizes the suggestion to do charity in surah Al-Munafiqun verse 10.

6.2. The Problems of Cultural Poverty

a. Mutual Help Principle

Islam sees poverty as a disease or social problem that needs special attention. Therefore, the Qur'an is oriented to solve poverty by empowering poor people (Fakhrudin, 2019). One of the principles emphasized by the Qur'an in treating poverty is the principle of mutual help, 'ta'awun' as the word of Allah in the Qur'an verse 2 surah Al-Maidah (Sany, 2019)

b. Infaq

Socio-cultural factors are the background of cultural poverty in society. Therefore, to eradicate poverty, the Qur'an uses the spirit of advancing social welfare, including the suggestion to spend money for those who can afford it (Rodin, 2015). The characteristics of *infaq* are different from *sadaqah*. *Infaq* is more common than just *sadaqah*. Therefore *infaq* is very appropriate if it is used as a principle of poverty alleviation considering its broad scope because it is not only a consumptive gift. More than that, *infaq* has similarities with *waqf*, but something donated is in the form of goods or productive assets (Permana & Rukmanda, 2021). The Qur'an's emphasis on *infaq* is in verse 215 of surah al-Baqarah.

c. Obligation to Pay Zakat

The law of zakat in the Qur'an aims to distribute the income of *muzakki* "zakat obligatory people" as a form of participation in improving the living standards of the *mustahiq* "poor people." Hence, the affirmation in the Qur'an using the command word (take it) indicates the law obligatory as contained in surah At-Taubah verse 103. According to research findings conducted by Junaidi Safitri, the potential for zakat in Indonesia is very large to be used as an instrument for poverty alleviation, considering that the population of Indonesia is the majority Muslim (Safitri, 2017).

6.3. The Problems of Structural Poverty

a. Deliberation Principle

The concept of deliberation in the Qur'an is a solution to get the best conclusion so that surah Asy-Syura (deliberation) in the Qur'an support this concept. According to Ahmad Faruqi's research findings when studying M. Quraish Shihab's interpretation of the word deliberation in verse 159 of surah Al-Imran, he said that the discussion of making plans is intended to prevent misunderstanding in making decisions or policies in formulating a work program. M. Quraish Shihab emphasized the importance of deliberation for a leader with the story of the deliberation by the Prophet when formulating the Uhud war strategy with his companions (Faruqi, 2019).

b. Prohibition of Riba Transaction

The prohibition against riba (usury) transactions comes from Islam and other religions (R. A. Budiantoro et al., 2018). The Qur'an is very keen to prohibit the practice of usury, especially in the macroeconomic context. The higher the practice of usury in a country, the lower level of the country's independence because the usury system will trap the country in debt (Ghofur, 2016). The impact on the people will be less allocation of poverty alleviation funds due to interest on the state debt. Usury harms society and the development of economic independence. The Qur'an prohibits usury and justifies non-usury transactions as contained in surah al-Baqarah verse 275. In the view of the Qur'an, usury is immoral exploitation because it causes poverty (Setyawati, 2017).

c. Fines for Disobeying Sharia Provisions

Islam uses the Qur'an as a source of law and has a very comprehensive poverty alleviation concept, even in the fines for offenses of legal or religious provisions such as *dam* (fine) for people who violate the provisions of Hajj or Umrah, violate oaths, pay *diyat* (sanctions fines) in criminal acts of murder for perpetrators who receive forgiveness from the victim's family, *fidyah* for the elderly who are unable to carry out the fasting and related issue. All of these have the consequence of empowering poor people.

If Indonesia accommodated provisions in Islam and integrated them into the government's poverty alleviation program and BAZNAS in Indonesia, it would support the welfare of the poor people in Indonesia. Several research findings indicate that the *diyat* sanction in the criminal act of murder, according to Islamic law, can fulfill the elements of legal justice and the element of benefit felt by society (Rafid, 2022).

Conclusion

The problem of poverty is urgent, and the development is based on the current state of the social conditions of the global community. Poverty alleviation for people in the socio-economic conditions below the extreme poverty line. The role of the government and social fund management institutions such as BAZNAS is inseparable, both of which are the object of discussion in this article. Based on the explanation in this discourse, the authors draw the following conclusions:

- 1) The psychological aspect of poverty alleviation in the Qur'an is an attitude of altruism in various verses regarding the discussion and solution of poverty alleviation.
- 2) The government and BAZNAS are still not integrated in implementing poverty alleviation programs. It is based on a critical review of government regulations and BAZNAS in alleviating poverty in Indonesia. Those did not produce maximum achievement in completing the poverty alleviation program in Indonesia because it is not carried out collectively and only prioritizes institutions.
- 3) The solutions offered by the Qur'an to the problem of poverty alleviation include
 - a) Reconstruction of the mentality of poverty in alleviating natural poverty. It is in verses about the command to work, inheritance law in Islam, and the command to give charity.
 - b) Philanthropic movement's collective action in eradicating cultural poverty, contained in verses about helping each other, verses commanding to give *Infaq*, and obligation to pay *zakat*.
 - c) harmonization of government programs and BAZNAS in alleviating structural poverty contained in verses regarding the principle of deliberation in establishing poverty alleviation

policies and programs, prohibition of *Riba* transaction, and Fines for disobeying Sharia provisions.

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