

TRANSFORMING THE MENTALITY OF POVERTY INTO PHILANTHROPY THROUGH ZAKAT

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Abstract

Poverty is one of the chronic and complex social issues that has long been a concern in Indonesia. On the other hand, the phenomenon of "rich people feeling poor" also significantly contributes to worsening this problem. This study aims to formulate effective strategies within Islamic education to transform the poverty mentality into a philanthropic mindset. Employing the Arksey and O'Malley scoping review approach, this research emphasizes transparency and reliability in its findings through several stages: (1) formulating the research question, (2) selecting relevant studies, (3) mapping key data, and (4) compiling and reporting the results. The findings reveal that Islamic education plays a crucial role in transforming the poverty mentality by instilling values of independence, moral responsibility, and social solidarity. More importantly, Islamic education serves as a bridge to philanthropy by integrating religious teachings with ethical economic behavior. It promotes the practice of zakat, waqf, and other philanthropic acts not only as religious obligations but also as instruments of social justice and wealth redistribution. Through this integration, Islamic education fosters a culture of giving, empowers communities, and reduces socioeconomic gaps. The spiritual and moral values embedded in the educational process inspire individuals to actively contribute to collective welfare, making philanthropy a sustainable strategy in alleviating poverty rooted in mindset and social structure.

Abstrak

Kemiskinan merupakan salah satu persoalan sosial yang kronis dan kompleks yang telah lama menjadi perhatian di Indonesia. Di sisi lain, fenomena "orang kaya yang merasa miskin" juga turut memperburuk permasalahan ini secara signifikan. Penelitian ini bertujuan untuk merumuskan strategi yang efektif dalam pendidikan Islam untuk mentransformasikan mentalitas miskin menjadi pola pikir filantropis. Penelitian ini menggunakan pendekatan scoping review Arksey dan O'Malley yang menekankan transparansi dan keandalan temuan melalui

Kata Kunci:

Mentalitas Kemiskinan;

Pendidikan islam;

Filantropis;

beberapa tahapan: (1) merumuskan pertanyaan penelitian, (2) menyeleksi studi yang relevan, (3) memetakan data utama, dan (4) menyusun serta melaporkan hasil penelitian. Hasil penelitian menunjukkan bahwa pendidikan Islam memainkan peran penting dalam mengubah mentalitas miskin dengan menanamkan nilai-nilai kemandirian, tanggung jawab moral, dan solidaritas sosial. Lebih jauh lagi, pendidikan Islam berperan sebagai jembatan menuju filantropi dengan mengintegrasikan ajaran agama dengan perilaku ekonomi yang etis. Pendidikan ini mendorong praktik zakat, wakaf, dan tindakan filantropi lainnya tidak hanya sebagai kewajiban agama, tetapi juga sebagai instrumen keadilan sosial dan redistribusi kekayaan. Melalui integrasi ini, pendidikan Islam menumbuhkan budaya memberi, memberdayakan masyarakat, dan mengurangi kesenjangan sosial ekonomi. Nilai-nilai spiritual dan moral yang tertanam dalam proses pendidikan ini menginspirasi individu untuk berkontribusi aktif dalam kesejahteraan kolektif, menjadikan filantropi sebagai strategi berkelanjutan dalam mengatasi kemiskinan yang berakar pada pola pikir dan struktur sosial.

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Introduction

Poverty is one of the chronic and complex social issues that has long been a concern in Indonesia.¹ Despite various efforts to alleviate poverty, certain mindsets or mentalities often hinder significant changes. The poverty mentality does not only refer to an individual's economic condition but also to perspectives, ways of thinking, and habits that can influence the lives of individuals and society as a whole.²

According to data from Indonesia's Central Bureau of Statistics (BPS), people categorized as poor are those whose average monthly per capita expenditure falls below the poverty line. As of March 2024, the national poverty line was set at IDR 582,932 per capita per month, indicating that 25.22 million people live in economic limitations with restricted access to education, healthcare, and decent employment. These individuals are often trapped in a cycle of poverty that is difficult to break due to various factors, including limited opportunities and lack of environmental support.³

On the other hand, the phenomenon of "rich people feeling poor" also emerges as an intriguing issue that reflects another aspect of the poverty mentality. In this case, individuals who are financially capable still feel insufficient economically⁴. This not only highlights problems in individual mindsets but also affects the broader social structure. People with this mentality often believe their situation is unchangeable, leading them to refrain from taking action or seeking solutions. According to Hoyt, this sense of resignation creates a cycle of stagnation that is difficult to break. Moreover, reliance on government assistance or external aid further reinforces this mindset. As explained by Hampton, excessive external assistance can perpetuate a cycle of dependency, where individuals prefer receiving support over striving for self-improvement.⁵

One factor influencing the poverty mentality is the lack of self-awareness. Henry and Rensburg note that this mindset is often rooted in limited life experiences and lack of access to education or opportunities that could broaden their perspectives. A deep understanding of these traits is crucial for designing

¹ Ferdy Agus Viryanto, "Identifikasi Faktor-faktor yang mempengaruhi Persentase Penduduk Miskin di Provinsi Jawa Tengah dan D. I. Yogyakarta" 1 (2023).

² Crystal L. Hoyt et al., "Mindsets of Poverty: Implications for Redistributive Policy Support," *Analyses of Social Issues and Public Policy* 23, no. 3 (2023): 668–93, <https://doi.org/10.1111/asap.12367>.

³ Diva Lufiana Putri and Inten Esti Pratiwi, "Catat, Ini Kriteria Penduduk Miskin Menurut Laporan BPS 2024," KOMPAS.com, July 6, 2024, <https://www.kompas.com/tren/read/2024/07/06/110000565/catat-ini-kriteria-penduduk-miskin-menurut-laporan-bps-2024>.

⁴ Chusnul Khotimah and Sani Safitri, "Mental Miskin Pada Kehidupan Masyarakat Indonesia," *SOSMANIORA: Jurnal Ilmu Sosial Dan Humaniora* 3, no. 2 (2024): 130–34.

⁵ De'Mia P Hampton, "Poor, Poverty, Government Dependency and Prosperity a Circumstance, a Choice, a Government Design, a Mentality or a Mindset," 2011.

effective strategies to address poverty, including more inclusive policies and individual development programs.⁶

Hoyt emphasize the importance of redistributive policies designed to enhance self-efficacy and individual responsibility. Furthermore, programs focusing on self-investment and value reorientation can help individuals shift their mindset. Henry highlights that value-based education and self-development can serve as effective tools to reduce dependency and promote independence.

Islamic education offers a holistic approach that integrates intellectual, moral, and spiritual development to shape balanced, dignified, and responsible individuals. Sofiani emphasize that Islamic education not only promotes academic success but also fosters noble character through a learning process that instills high moral values in everyday life.⁷

In the context of poverty, Islamic education plays a significant role in building strong ethics and morality. Values such as empathy, self-control, responsibility, and honesty are intensively taught.⁸ These values are highly relevant in addressing the poverty mentality, as they encourage individuals to avoid passive dependence on external aid and instead strive for independence while upholding ethical principles.

Islamic education also emphasizes the importance of deep spiritual connection.⁹ Kasman explains that a strong spiritual foundation helps learners face life's challenges with integrity and a clear sense of purpose.¹⁰ In overcoming the poverty mentality, this spiritual connection serves as a key driver for cultivating hope, optimism, and the motivation to improve one's life circumstances. Islamic teachings instill the belief that every individual has God-given potential to change their destiny, as stated in the Qur'an: "Indeed, Allah will not change the condition of a people until they change what is in themselves" (Qur'an, Ar-Ra'd: 11).

Furthermore, Islamic education functions as a practical social solution by integrating the concept of philanthropy into the learning process. Practices such as zakat, infāq, ṣadaqah, and waqf are not only taught as religious obligations but

⁶James Henry, "Why Poverty Mentality Matter for Achieving the First Sustainable Development Goals (SDGS) in Nigeria," *FORCE: Focus on Research in Contemporary Economics* 3, no. 2 (2022): 357–67; Johan Janse van Rensburg, "The Psychology of Poverty," *Verbum et Ecclesia* 34, no. 1 (October 18, 2013): 10.

⁷Ika Kurnia Sofiani et al., "Islamic Educational Thought in Building Students' Emotional Intelligence," *International Journal of Innovative Research in Multidisciplinary Education* 03, no. 05 (May 30, 2024), <https://doi.org/10.58806/ijirme.2024.v3i5n26>.

⁸Irpan Irpan and Zohaib Hassan Sain, "The Crucial Role of Islamic Religious Education in Shaping Children's Character: Psychological and Spiritual Review," *QALAMUNA: Jurnal Pendidikan, Sosial, Dan Agama* 16, no. 1 (2024): 383–92.

⁹Adi Kasman, "LANDASAN SPIRITUAL KEILMUAN DALAM PENDIDIKAN ISLAM," *AT-TA'DIB: JURNAL ILMIAH PRODI PENDIDIKAN AGAMA ISLAM*, June 25, 2024, 65–75, <https://doi.org/10.47498/tadib.v16i1.3009>.

¹⁰ Kasman.

also as expressions of social awareness and contributions to economic justice.¹¹ Islamic education teaches that wealth-sharing is a form of moral and social responsibility that every Muslim must uphold to create economic balance within society.¹²

By instilling values of hard work, trust in God (tawakkul), gratitude, and social concern through Islamic philanthropic instruments, Islamic education not only breaks the chains of poverty mentality but also shapes individuals with generous spirits who care about collective well-being¹³. Within this framework, Islamic education plays a dual role: as a transformer of individual character and as a driver of sustainable social change through structured and internalized philanthropic values.

Methods

This research approach is based on the model developed by Arksey and O'Malley, which emphasizes transparency and ensures the reliability of research findings. The stages in this process include: (1) formulating the initial research question, (2) selecting studies to be analyzed, (3) mapping data, and (4) compiling, summarizing, and reporting results related to poverty mentality and effective strategies to address it.¹⁴

1. Formulating the Initial Research Questions The research questions in this study are as follows: a) How can Islamic education contribute to overcoming the poverty mentality? b) What strategies in Islamic education are effective in transforming the poverty mentality into philanthropy?
2. Article Collection Technique In this research, the analyzed articles consist of journals on poverty mentality and Islamic education published in the last five years, specifically between 2020-2024. The main sources used are Publish and Perish and Elsevier, by reviewing and summarizing titles, abstracts, and keywords. The search terms used are as follows:

¹¹ Moh Hamzah, "The Role and Legal Aspects of Infaq, Sadaqah, and Waqf in Realizing Economic Equality and People's Welfare," *Al-Iqtisadiyah: Ekonomi Syariah Dan Hukum Ekonomi Syariah* 10, no. 1 (August 15, 2024): 107–24, <https://doi.org/10.31602/iqt.v10i1.14950>.

¹² Nanang Naisabur et al., "Islamic Philanthropy Fiqh in Modern Context," *Al-Muamalat: Jurnal Ekonomi Syariah* 10, no. 1 (January 30, 2023): 24–35, <https://doi.org/10.15575/am.v10i1.21068>.

¹³ Nurlela, Evi Gusliana, and Dwi Rohmadi Mustofa, "ISLAMIC RELIGIOUS EDUCATION IN SHAPING CHARACTER IN HIGHER EDUCATION: Indonesia," *Al-Ibda: Jurnal Pendidikan Guru Madrasah Ibtidaiyah* 2, no. 02 (October 20, 2022): 12–17, <https://doi.org/10.54892/jpgmi.v2i02.244>; Abdul Matin Bin Salman and Zakiati Salma, "The Implementation of Altruism Values Based on Hadith in Extracurricular Activities at Madrasah Aliyah," *Ta'dib* 27, no. 2 (December 11, 2024): 417–34, <https://doi.org/10.31958/jt.v27i2.13305>.

¹⁴ Hilary Arksey and Lisa O'Malley, "Scoping Studies: Towards a Methodological Framework," *International Journal of Social Research Methodology* 8, no. 1 (2005): 19–32.

Table 1. Article Search Strategy

No	Keywords
1	"mentality" AND "poverty"
2	"poverty mentality" AND "Islamic education"
3	"Islamic education" AND "poor mentality"

The articles analyzed in this study are scholarly works relevant to the theme of poverty mentality and Islamic education, particularly those that discuss strategies for transforming a poverty mindset into a spirit of philanthropy through the instrument of zakat. The inclusion criteria used in selecting the articles are as follows:

- The articles were published within the last five years (2020–2024);
- They focus on issues related to poverty mentality, Islamic education, and/or zakat;
- They are written in the context of higher education or the general public.

Referring to the analytical approach outlined by Al-Samarraie and Hurmuzan (2018), the data analysis process in this study began with data extraction from each selected article. The data were independently summarized and synthesized using a predetermined coding format, which included the following elements: author(s), year of publication, country of origin, research focus, academic discipline, and key findings relevant to the themes of poverty mentality, zakat, and Islamic education.

Each article was analyzed to identify how the concepts and practices within Islamic education particularly the values embedded in zakat contribute to transforming a poverty mindset into a philanthropic orientation. The analysis also examined educational strategies, da'wah approaches, and the integration of spiritual values in curricula that have been shown to foster social awareness and a willingness to give. Additionally, the opportunities and challenges encountered in the internalization of zakat values as a means of mental and social transformation were explored, as reported across the reviewed studies.

Result

Result Based on the search and selection conducted, 36 articles were found to match the keywords and research criteria.



Figure 1: stages of the method

From the initial search process, a total of 206 articles were identified across various academic databases. Following a screening process based on relevance and inclusion criteria, 84 articles were excluded for not meeting the specified criteria. This left 122 articles for further review.

Subsequent analysis eliminated 58 articles due to incomplete data, reducing the pool to 64 eligible articles. Further assessment resulted in the exclusion of 28 articles that did not present relevant findings, culminating in 36 articles selected for in-depth analysis in this study.

The analysis of these 36 articles reveals three primary thematic categories:

1. Conceptual Foundation of Islamic Education

Most articles emphasize Islamic education as a holistic and integrated system comprising *ta'lim* (knowledge acquisition)¹⁵, *ta'dib* (moral development)¹⁶, and *tarbiyah* (personal and spiritual growth).¹⁷ These concepts form the theoretical framework for shaping individuals who are intellectually, morally, and spiritually balanced.

2. Poverty Mentality: Nature and Contributing Factors

The reviewed studies identify *poverty mentality* as a psychological construct characterized by low self-worth, dependency, and fatalistic attitudes such as “*nerimo*”¹⁸. Internal contributors include lack of motivation, weak work ethics, and limited education.¹⁹ External factors comprise limited economic opportunities, systemic inequality, and inadequate access to resources.²⁰

3. Islamic Education as a Solution to Poverty Mentality

The findings consistently highlight the transformative role of Islamic education in countering poverty mentality. This includes strategies such as:

¹⁵Raudlotul Firdaus Fatah Yasin and Mohd Shah Jani, “Islamic Education: The Philosophy, Aim, and Main Features,” *International Journal of Education and Research* 1, no. 10 (October 10, 2013): 1–18.

¹⁶Tsani and Sauri, “Pendidikan Islam: Konsep, Masalah, Dan Solusi”; Fatah Yasin and Jani, “Islamic Education.”

¹⁷Zainuddin Zainuddin, “Islamic Educational Systems and Institutions During the Prophet Muhammad SAW,” *Jurnal Pendidikan Islam Indonesia* 7, no. 2 (April 29, 2023): 14–25, <https://doi.org/10.35316/jpii.v7i2.486>.

¹⁸Siti Khotiah, “Peningkatan Kompetensi Membaca Teks Berbahasa Arab Melalui Metode Qiraah Mata Pelajaran Bahasa Arab Di MTs Negeri 8 Karangmojo,” *Jurnal Pendidikan Madrasah* 5, no. 2 (2020): 237–46.

¹⁹Umi Qulsum, Jihan Anggraini, and Erisha Putri, “ANALYSIS OF POVERTY AS A MAIN PROBLEM OF THE INDONESIAN ECONOMY AND ITS OVERCOME,” *PERSPEKTIF: Journal of Social and Library Science* 2, no. 2 (2024): 60–66; Yunindyawati Yunindyawati, “How to Find the Poor Families Potency as a Astrategy to Solve Poverty Problem at Multi-Ethnic Communities?,” 2018.

²⁰Yunindyawati; Rofah, Hanjarwati, and Suprihatiningrum, “REVEALING THE FACES OF RURAL POVERTY IN INDONESIA: A CASE FROM TEMANGGUNG, CENTRAL JAVA.”

- a) Integrating spiritual and moral education with economic empowerment (e.g., promoting entrepreneurship, emphasizing self-reliance)²¹.
- b) Utilizing Islamic philanthropic instruments like *zakat* and *waqf* for economic redistribution.²²
- c) Providing psychosocial support and character education within Islamic educational institutions.²³
- d) Encouraging cooperative values (*ta'awun*) and social responsibility.²⁴

The selected studies also recommend that Islamic educational institutions develop dynamic and contextualized curricula that challenge fatalistic views and promote critical thinking, resilience, and proactive behavior. This approach supports the development of independent and morally grounded individuals, especially in educational settings.

Discussion

Islamic Education

Islamic education is a holistic process aimed at shaping individuals based on Islamic principles, with an emphasis on moral, spiritual, and intellectual development. This approach encompasses various dimensions, including character building, knowledge transfer, and personal potential development. The main components of Islamic education include *tarbiyah*, which focuses on potential development; *ta'lim*, which emphasizes knowledge transfer; and *ta'dib*, which centers on moral formation. Together, these elements reflect the comprehensive approach of Islamic education.²⁵

Furthermore, Islamic education stresses the importance of spiritual guidance to instill deep faith in God and obedience to His commands.²⁶ This process integrates knowledge with moral values, ensuring intellectual and spiritual growth.²⁷ In the context of the national education system, Islamic education holds historical significance, especially in Indonesia, where it has been an integral part

²¹ Aminu Yakubu and Dahiru Usman, "Islamic Education Values: A Panacea for Poverty Alleviation in Nigeria," *European Journal of Social Sciences Studies*, 2019; Agus Riwanda and Ali Wafa, "Comparative Study of Poverty Alleviation in The Verses of The Qur'an and The Green Economy Program SGDS," *JURNAL PENELITIAN* 17, no. 1 (September 18, 2023): 31–60, <https://doi.org/10.21043/jp.v17i1.19943>.

²² Riwanda and Wafa, "Comparative Study of Poverty Alleviation in The Verses of The Qur'an and The Green Economy Program SGDS."

²³ Se., Mm.

²⁴ Suryatna.

²⁵ Muhammad Jaohar Tsani and Sofyan Sauri, "Pendidikan Islam: Konsep, Masalah, Dan Solusi," *Educatio* 19, no. 1 (2024): 184–99.

²⁶ Kasman, "LANDASAN SPIRITUAL KEILMUAN DALAM PENDIDIKAN ISLAM."

²⁷ Elsyia Frilia Ananda N et al., "Hakikat Dan Tujuan Pendidikan Islam Dalam Persektif Hadits," *Journal of Creative Student Research* 2, no. 2 (April 23, 2024): 31–41, <https://doi.org/10.55606/jcsr-politama.v2i2.3664>.

of formal education structures for centuries²⁸. By integrating religious and intellectual education, Islamic education aims to create balanced individuals capable of achieving national educational goals²⁹.

Core Objectives of Islamic Education

The objectives of Islamic education consist of three core components ta'lim, ta'dib, and tarbiyah which are collectively designed to create individuals who are knowledgeable and possess noble character in line with Islamic values. These elements emphasize not only knowledge acquisition but also moral and character development, serving as the foundation for fulfilling societal roles.

1. Ta'lim focuses on the process of knowledge transfer through systematic learning. This aspect highlights the importance of seeking knowledge as a fundamental obligation for every Muslim, as taught in Islamic teachings.³⁰
2. Ta'dib plays a role in character building by instilling ethical behavior and moral integrity. It aims to guide individuals to act justly and responsibly within their communities.³¹
3. Tarbiyah involves holistic development, addressing intellectual, emotional, and spiritual aspects of individuals. This component is designed to help individuals reach their maximum potential in various life dimensions, aligned with Islamic teachings.³²

By integrating these three components, Islamic education ensures that learners not only acquire knowledge but also develop strong character and morality to contribute positively to society.

Additionally, Islamic education combines knowledge acquisition with spiritual growth, fostering holistic individuals who understand and practice their faith³³. This system also encourages students to fulfill their roles as responsible members of society by promoting good behavior and work ethics aligned with Islamic teachings.³⁴

²⁸ Helmalia Putri, Mardiah Astuti, and Hidayat Hidayat, "The Implementation of the Independent Curriculum at State Senior High School 10 Palembang.," *El-Idare: Jurnal Manajemen Pendidikan Islam* 10, no. 1 (June 9, 2024): 166–71, <https://doi.org/10.19109/elidare.v10i1.21652>.

²⁹ Putri, Astuti, and Hidayat.

³⁰ Raudlotul Firdaus Fatah Yasin and Mohd Shah Jani, "Islamic Education: The Philosophy, Aim, and Main Features," *International Journal of Education and Research* 1, no. 10 (October 10, 2013): 1–18.

³¹ Tsani and Sauri, "Pendidikan Islam: Konsep, Masalah, Dan Solusi"; Fatah Yasin and Jani, "Islamic Education."

³² Zainuddin Zainuddin, "Islamic Educational Systems and Institutions During the Prophet Muhammad SAW," *Jurnal Pendidikan Islam Indonesia* 7, no. 2 (April 29, 2023): 14–25, <https://doi.org/10.35316/jpii.v7i2.486>.

³³ N et al., "Hakikat Dan Tujuan Pendidikan Islam Dalam Persektif Hadits"; Ghina Ulpah et al., "FINDING MEANING AND THE FUTURE: DIVING INTO THE NATURE AND PURPOSE OF ISLAMIC EDUCATION," *AL-MUADDIB: Jurnal Kajian Ilmu Kependidikan* 6, no. 2 (April 29, 2024): 405–23, <https://doi.org/10.46773/muaddib.v6i1.1130>.

³⁴ N et al., "Hakikat Dan Tujuan Pendidikan Islam Dalam Persektif Hadits"; Alinna Alinna et al., "Analisis Tentang Hadits-Hadits Tujuan Pendidikan Dalam Islam," *IHSANIKA*:

Definition of Poverty Mentality

Mentality refers to all aspects of the psyche, including thoughts, emotions, attitudes, and feelings, which collectively shape a person's behavior and responses to situations that are distressing, disappointing, or joyful.³⁵ According to Halim & Kawedar (2019), mentality encompasses the contents and abilities of the human mind and soul in responding to their environment. It is influenced by experience, learning outcomes, and surroundings³⁶, which shape an individual's way of thinking.³⁷

Based on these definitions, mentality can be summarized as the combination of thoughts, emotions, and attitudes influenced by experience, learning, and environment that shape an individual's worldview and behavior. Poverty mentality refers to a psychological state in which individuals perceive themselves as lacking, even when they may have adequate material wealth³⁸. Understanding this concept is crucial for addressing poverty comprehensively, as it highlights the need for poverty alleviation approaches that not only focus on material aspects but also address psychological and social dimensions.

Moreover, a poverty mentality affects poor financial decision-making, which can further exacerbate economic difficulties.³⁹ Addressing this mindset requires integrated approaches that emphasize empowerment, education, and self-development to break cycles of dependency and foster independence.

Factors Contributing to the Poverty Mentality

The poverty mentality is a phenomenon influenced by a combination of internal and external factors that perpetuate cycles of low self-esteem and limited aspirations. This condition is not only experienced by economically disadvantaged individuals but can also affect those with resources, sometimes triggering unethical behaviors such as corruption⁴⁰.

Internal Factors

Internal factors contributing to the poverty mentality in Indonesia include cultural aspects, education, and attitudes and work ethics. One significant cultural

Jurnal Pendidikan Agama Islam 2, no. 2 (May 2, 2024): 92–104, <https://doi.org/10.59841/ihsanika.v2i2.1094>.

³⁵ Abdul Chalim et al., "PEMBINAAN MENTAL SPIRITUAL DI ERA GLOBALISASI," *JURNAL PENGABDIAN MANDIRI* 2, no. 8 (August 25, 2023): 1783–90.

³⁶ Kartikawati Halim and Warsito Kawedar, "NILAI BUDAYA DAN MENTALITAS MAHASISWA AKUNTANSI," 2019.

³⁷ Rialda Safitri Agustina et al., "Revolusi Mental: Penguatan Pendidikan Karakter Dalam Membangun Moralitas Dan Etika Yang Baik Pada Generasi Z," *Mandub : Jurnal Politik, Sosial, Hukum dan Humaniora* 2, no. 1 (December 15, 2023): 01–11, <https://doi.org/10.59059/mandub.v2i1.825>.

³⁸ Khotimah and Safitri, "Mental Miskin Pada Kehidupan Masyarakat Indonesia."

³⁹ Henry, "Why Poverty Mentality Matter for Achieving the First Sustainable Development Goals (SDGS) in Nigeria."

⁴⁰ Siti Khotiah, "Peningkatan Kompetensi Membaca Teks Berbahasa Arab Melalui Metode Qiraah Mata Pelajaran Bahasa Arab Di MTs Negeri 8 Karangmojo," *Jurnal Pendidikan Madrasah* 5, no. 2 (2020): 237–46.

factor is the concept of "nerimo," a fatalistic attitude that views poverty as divine destiny. This attitude often encourages individuals to accept their situation without making active efforts to improve it⁴¹. Additionally, the inability to access education not only limits skills but also reduces awareness of opportunities for life improvement.⁴² Unsupportive attitudes and work ethics, such as a tendency to be satisfied with minimal achievements and a lack of motivation to grow, also hinder poverty alleviation efforts. These behaviors not only affect individuals but also impede the progress of the community as a whole.⁴³

External Factors

Besides internal factors, external factors exacerbate the poverty mentality. Economic constraints such as high debt levels, limited job opportunities, and lack of access to basic resources like business capital and public facilities play a significant role in perpetuating poverty⁴⁴. Inequality in resource distribution is also a crucial factor. Disparities in resource ownership lead to income gaps that further reinforce social stratification, leaving impoverished communities with fewer opportunities for growth⁴⁵. These external factors create an unsupportive environment for individuals to escape the poverty cycle, despite untapped potential. This potential includes community cooperation and political engagement, which can be strategies for poverty alleviation.⁴⁶

Islamic Education and Poverty Mentality

Islamic education plays a crucial role in transforming the poverty mentality by instilling values of independence, community support, and moral responsibility. In terms of empowerment, Islamic education fosters entrepreneurial spirit by equipping individuals with relevant economic skills. This process not only supports economic independence but also promotes creativity and innovation, shaping mindsets that value hard work and perseverance⁴⁷. The

⁴¹ Rofah Rofah, Astri Hanjarwati, and Jamil Suprihatiningrum, "REVEALING THE FACES OF RURAL POVERTY IN INDONESIA: A CASE FROM TEMANGGUNG, CENTRAL JAVA," *Jurnal Sosiologi Reflektif* 17, no. 2 (2023): 549–81.

⁴² Umi Qulsum, Jihan Anggraini, and Erisha Putri, "ANALYSIS OF POVERTY AS A MAIN PROBLEM OF THE INDONESIAN ECONOMY AND ITS OVERCOME," *PERSPEKTIF: Journal of Social and Library Science* 2, no. 2 (2024): 60–66; Yunindyawati Yunindyawati, "How to Find the Poor Families Potency as a Atrategy to Solve Poverty Problem at Multi-Ethnic Communities?," 2018.

⁴³ Yunindyawati, "How to Find the Poor Families Potency as a Atrategy to Solve Poverty Problem at Multi-Ethnic Communities?"

⁴⁴ Yunindyawati; Rofah, Hanjarwati, and Suprihatiningrum, "REVEALING THE FACES OF RURAL POVERTY IN INDONESIA: A CASE FROM TEMANGGUNG, CENTRAL JAVA."

⁴⁵ Anton Atno Parluhutan Sinaga, "POVERTY PERSPECTIVES AND REDUCTION STRATEGIES IN INDONESIA," *Three Seas Economic Journal* 3, no. 3 (October 31, 2022): 1–9, <https://doi.org/10.30525/2661-5150/2022-3-1>.

⁴⁶ Yunindyawati, "How to Find the Poor Families Potency as a Atrategy to Solve Poverty Problem at Multi-Ethnic Communities?"

⁴⁷ Aminu Yakubu and Dahiru Usman, "Islamic Education Values: A Panacea for Poverty Alleviation in Nigeria," *European Journal of Social Sciences Studies*, 2019; Agus Riwarda and Ali Wafa,

zakat and waqf systems serve as primary instruments for wealth redistribution, promoting economic equality and reducing poverty⁴⁸. Furthermore, the principles of Sharia economics, based on justice and balance, encourage sustainable practices, empowering communities through fairer wealth distribution⁴⁹. Community support also plays an essential role in Islamic education through philanthropic practices such as zakat and waqf. These practices not only create social safety nets but also foster a culture of altruism, reduce stigma against poverty, and create a more supportive environment for the underprivileged⁵⁰. Islam encourages community engagement by instilling collective responsibility to support the less fortunate, thereby strengthening solidarity and social justice⁵¹. These efforts are also supported through education and skills training aligned with Islamic values, aiming to break the poverty cycle and empower individuals sustainably⁵². The spiritual values taught within this educational framework motivate individuals to seek sustainable solutions to economic challenges while ensuring that efforts align with moral and ethical principles⁵³. With this comprehensive approach, Islamic education not only empowers individuals but also contributes to broader social transformation⁵⁴.

“Comparative Study of Poverty Alleviation in The Verses of The Qur’an and The Green Economy Program SGDS,” *JURNAL PENELITIAN* 17, no. 1 (September 18, 2023): 31–60, <https://doi.org/10.21043/jp.v17i1.19943>.

⁴⁸ S Samsidar, Sohra Sohra, and Ahmad Mujahid, “PANDANGAN AL-QUR’AN TENTANG SOLUSI PENGENTASAN KEMISKINAN KELUARGA DAN MASYARAKAT MUSLIM MELALUI PENDEKATAN TAFSIR TEMATIK,” *AL-SYAKHSHIYYAH Jurnal Hukum Keluarga Islam Dan Kemanusiaan* 6, no. 1 (2024): 75–93; Kheqal Fitriadinata et al., “Poverty Alleviation Strategy Through the Sharia Economic Model,” *Maklumat: Journal of Da’wah and Islamic Studies* 2, no. 2 (2024): 50–63.

⁴⁹ Fitriadinata et al., “Poverty Alleviation Strategy Through the Sharia Economic Model”; M Rafi Mudzakky, Ryan Bianda, and M Jahid Lilhaq, “Islamic Economy to Reduce Poverty in Indonesia According to the Al-Qur’an,” *Rihlah Iqtishad: Jurnal Bisnis Dan Keuangan Islam* 1, no. 2 (2024): 105–12.

⁵⁰ Samsidar, Sohra, and Mujahid, “PANDANGAN AL-QUR’AN TENTANG SOLUSI PENGENTASAN KEMISKINAN KELUARGA DAN MASYARAKAT MUSLIM MELALUI PENDEKATAN TAFSIR TEMATIK”; Riwanda and Wafa, “Comparative Study of Poverty Alleviation in The Verses of The Qur’an and The Green Economy Program SGDS.”

⁵¹ Ickhsanto Wahyudi, Mahroji Mahroji, and Julya Angelita, “Ending Poverty: Islamic Solutions For The Welfare of The Ummah,” *SENTRALISASI* 13, no. 1 (2024): 182–98; Jumaedi Nagga, “SOLUSI PENGENTASAN KEMISKINAN PERSPEKTIF ALQURAN,” *Rausyan Fikr: Jurnal Ilmu Studi Ushuluddin Dan Filsafat* 19, no. 2 (2023): 201–21.

⁵² Mudzakky, Bianda, and Lilhaq, “Islamic Economy to Reduce Poverty in Indonesia According to the Al-Qur’an.”

⁵³ Najam Fush Shilat, Feri Andreansyah, and Luthvia Aziza Firdaus, “Kemiskinan Dalam Islam : Faktor Penyebab Dan Solusinya,” *Jurnal Bisnis, Ekonomi Syariah, dan Pajak* 1, no. 2 (June 5, 2024): 162–74, <https://doi.org/10.61132/jbep.v1i2.167>; Yayat Suryatna, “A Conceptual Study of Poverty Eradication Among Muslims Through Social and Educational Sciences Analysis,” *Jurnal Pendidikan, Sains Sosial, Dan Agama* 8, no. 2 (2022): 745–61, <https://doi.org/10.53565/pssa.v8i2.567>.

⁵⁴ Nagga, “SOLUSI PENGENTASAN KEMISKINAN PERSPEKTIF ALQURAN.”

Strategies to Overcome the Poverty Mentality in Society

Overcoming the poverty mentality at the community level through Islamic education requires a holistic approach based on Quranic teachings and principles of community empowerment. Community empowerment through Islamic religious education plays a vital role in instilling values of hard work and independence⁵⁵. In poverty alleviation, the Quran teaches social welfare systems like zakat and encourages altruism, which act as safety nets for those in need⁵⁶. Salman states that in economic empowerment, implementing a robust zakat system can improve income distribution and encourage investment, directly contributing to poverty alleviation and strengthening community support⁵⁷. Additionally, pro-poor economic policies, such as budgets favoring underprivileged communities and infrastructure development, can create fairer opportunities for marginalized groups⁵⁸. The Quran also emphasizes individual responsibility to develop skills and creativity as efforts to improve their economic conditions⁵⁹. Educational programs integrating life skills and halal food security concepts can enhance community resilience while reducing dependence on external aid⁶⁰. The COVID-19 pandemic in 2020 worsened the poverty mentality by increasing complacency among communities⁶¹. Therefore, strategies should focus on motivating individuals to actively participate in economic activities while reducing their dependence on external support⁶².

Strategies to Overcome the Poverty Mentality in Education

Islamic education plays a significant role in helping students with a poverty mentality by instilling values of independence, community support, and moral integrity. With a comprehensive approach, Islamic education not only addresses academic needs but also prioritizes students' psychological and social well-being, building resilience against poverty. One primary strategy is empowerment through independence, where Islamic education emphasizes the

⁵⁵ Sitti Faoziyah, "Community Empowerment through Religious Education and Islamic Social-Resilience," *Dinamika Ilmu* 22, no. 2 (December 15, 2022): 293–316, <https://doi.org/10.21093/di.v22i2.4967>.

⁵⁶ Riwanda and Wafa, "Comparative Study of Poverty Alleviation in The Verses of The Qur'an and The Green Economy Program SGDS."

⁵⁷ Luthfan Fathur Rahman and Mohamad Salman Alfarisi, "PERANCANGAN APLIKASI PERMAINAN ENDLESS RUNNER PADA CV. KIRADEV," *IDEALIS: InDonEsiA journal Information System* 2, no. 2 (2019): 265–72.

⁵⁸ Sri Budi Cantika, "STRATEGI PENGENTASAN KEMISKINAN DALAM PERSPEKTIF ISLAM," *Journal of Innovation in Business and Economics* 4, no. 2 (2013): 101–14, <https://doi.org/10.22219/jibe.v4i2.2249>.

⁵⁹ Riwanda and Wafa, "Comparative Study of Poverty Alleviation in The Verses of The Qur'an and The Green Economy Program SGDS."

⁶⁰ Faoziyah, "Community Empowerment through Religious Education and Islamic Social-Resilience."

⁶¹ Reni Se., Mm, "STRATEGI PENGENTASAN KEMISKINAN DI ERA NEW NORMAL PRESPEKTIF AL-QUR'AN," *Jurnal Ilmu Manajemen Saburai (JIMS)* 8, no. 2 (September 7, 2022), <https://doi.org/10.24967/jmb.v8i2.1711>.

⁶² Se., Mm.

importance of entrepreneurship and self-reliance. As stated in the hadith of the Prophet Muhammad shallallahu'alaihi wassalam: No one has ever eaten food better than eating the result of his own labor. [HR. al-Bukhari] Islamic educational institutions often integrate practical skills with moral teachings, encouraging students to develop hard work and perseverance as foundations for success⁶³. Islamic education also addresses students' psychosocial needs through programs that provide guidance and support for those facing emotional and social crises⁶⁴. Values such as the virtue of giving over receiving are emphasized, as stated in the hadith: The upper hand is better than the lower hand [Muttafaq 'alaih].

As well as the importance of ta'awun (cooperation) and ihsan (striving for excellence) being taught to help students build supportive communities, thereby reducing feelings of inadequacy and isolation. Character education also becomes a primary focus in Islamic institutions, such as pesantren, which aim to equip students with mental resilience to face life's challenges.⁶⁵ Teachers play a crucial role in shaping students' personalities by creating a learning environment conducive to personal growth and emotional resilience⁶⁶. With this holistic approach, Islamic education can transform students into more independent, resilient, and moral individuals who are prepared to face the challenges of poverty with optimism and perseverance. In the educational context, gratitude plays an important role in encouraging students to appreciate their surroundings, foster critical thinking, and develop a positive outlook on life⁶⁷. This education also promotes moral development, serving as a counterbalance to materialism and shaping a mindset that is more responsible and independent.⁶⁸

Instilling the value of hard work in education supports the development of traits such as perseverance and self-discipline, which are essential for independence.⁶⁹ Character formation through self-discipline and consistent effort

⁶³ Yakubu and Usman, "Islamic Education Values: A Panacea for Poverty Alleviation in Nigeria"; Muhammad Mushfi El Iq Bali and Mohammad Fajar Sodik Fadli, "Implementasi Nilai-Nilai Pendidikan Pesantren Dalam Meningkatkan Ketahanan Mental Santri | PALAPA," May 6, 2019, <https://ejournal.stitpn.ac.id/index.php/palapa/article/view/164>.

⁶⁴ Suhendri Suhendri, "Islamic Education Institution Programs That Address the Psychosocial Crises of Stude," *KnE Social Sciences*, April 8, 2022, 560–69, <https://doi.org/10.18502/kss.v7i8.10774>.

⁶⁵ Bali and Fadli, "Implementasi Nilai-Nilai Pendidikan Pesantren Dalam Meningkatkan Ketahanan Mental Santri | PALAPA."

⁶⁶ Afiful Ikhwan et al., "Revitalization of Islamic Education Teachers in the Development of Student Personality" (1st Borobudur International Symposium on Humanities, Economics and Social Sciences (BIS-HESS 2019), Atlantis Press, 2020), 162–65.

⁶⁷ Jine Lv, "On the Necessity of Strengthening Thanksgiving Education for College Students," *International Journal of Education and Humanities* 12, no. 1 (2024): 278–80.

⁶⁸ Giacomo Bono and Christopher Odudu, "Promoting the Development of Gratitude to Build Character and Improve Society," in *Perspectives on Gratitude* (Routledge, 2016), 185–98.

⁶⁹ Nyoman Dantes and DE Relin, "Character Values of Independence, Hard Work, Creativity, and Democracy in Serat Wedatama," *Vidyottama Sanatana: International Journal of Hindu Science and Religious Studies* 7, no. 2 (2023): 151–67.

also promotes increased self-confidence and creativity, contributing to students' autonomy in facing various challenges⁷⁰.

A dynamic curriculum is also key, where Islamic education needs to adopt progressive teachings that challenge fatalistic beliefs and encourage a proactive mindset in poverty alleviation efforts⁷¹. Moreover, sustainable human resource development through education should focus on enhancing critical thinking and modern values to replace less relevant socio-cultural traditions⁷².

Conclusion

Islamic education, with its foundational components of ta'lim, ta'dib, and tarbiyah, offers a holistic approach to human development that integrates intellectual, moral, and spiritual growth. This comprehensive framework not only equips individuals with knowledge but also instills ethical values and personal discipline, making it a powerful instrument for societal transformation. When applied effectively, Islamic education fosters individuals who are morally grounded, socially responsible, and spiritually aware.

In addressing poverty mentality, Islamic education plays a critical role by promoting values of independence, cooperation, and perseverance. Through its emphasis on empowerment both economic and psychological Islamic education can break cycles of dependency and transform mindsets rooted in fatalism. Strategies such as character education, integration of practical skills, spiritual development, and community-based support can collectively build resilient individuals capable of overcoming economic and social challenges. Thus, Islamic education serves not only as a path to personal excellence but also as a sustainable solution to the deeper roots of poverty in society.

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⁷⁰ Dantes and Relin.

⁷¹ Suryatna, "A Conceptual Study of Poverty Eradication Among Muslims Through Social and Educational Sciences Analysis."

⁷² Suryatna.

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