

WEALTH IN THE PERSPECTIVES OF THE QURAN

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ABSTRACT

Wealth is a matter of great urgency in human life, and it is not surprising that everyone needs it. Many people are even preoccupied with accumulating wealth without caring whether it is rightfully obtained or not. The Quran itself, as the guidance for Muslims, extensively discusses the concept of wealth. Therefore, this article aims to uncover the Quran's perspective on the essence of wealth, its acquisition, and its utilization by examining and analyzing the writings of Quranic scholars through a qualitative descriptive approach. The expected outcome is to enhance our comprehensive understanding of wealth and enable us to implement it correctly and responsibly in real life. In general, wealth in the Quranic view is inherently linked to two aspects: a gift and trust from Allah that should be appreciated, and a trial that must be approached with caution. This is because wealth not only has the potential to positively impact the owner's future (afterlife), but can also have negative consequences. Hence, it requires high knowledge and awareness regarding its acquisition and utilization.

Keywords: *Quran, Wealth, Perspectives*

ABSTRAK

Harta merupakan hal yang sangat urgen dalam hidup dan kehidupan manusia, karena itu tidak mengherankan bila semua orang membutuhkan kepada harta, bahkan banyak orang yang hanya disibukkan dengan harta, tanpa peduli apakah harta itu merupakan haknya atau bukan. Al-Quran sendiri sebagai pedoman hidup kaum muslimin terlihat banyak membicarakan tentang harta, lalu bagaimana sebenarnya pandangan Al-Quran tentang hakikat harta serta cara perolehan dan pemanfaatannya? Artikel ini diupayakan dapat mengungkap persoalan tersebut dengan mengkaji dan menganalisa tulisan para ulama Al-Quran melalui pendekatan kualitatif deskriptif, sehingga hasilnya diharapkan dapat menambah wawasan kita tentang harta secara komprehensif serta dapat kita implementasikan dengan tepat dan benar dalam kehidupan nyata. Secara umum, harta dalam pandangan Al-Quran pada hakikatnya terlihat tidak terlepas dari dua sisi, yakni sebagai anugerah dan titipan Allah yang harus disyukuri dan di sisi lain ia sebagai cobaan yang harus dihadapi dengan penuh hati-hati, karena ia tidak hanya bisa berdampak positif bagi masa depan (kehidupan akhirat) pemilikinya, tetapi juga bisa berdampak negatif. Kerena itu, diperlukan pengetahuan dan kesadaran yang tinggi dalam hal perolehan dan pemanfaatannya.

Kata Kunci: *Al-Quran, Harta, Perspektif*

A. Introduction

Al-Quran is the revelation of Allah that was revealed to His Messenger, Muhammad SAW. It talks about many things, including wealth and all human needs in living and life, the Al-Quran informs that everything that Allah created on this earth is for human needs.

Therefore, humans must always be grateful for God's grace and favors, and also be reminded that humans who do not want to be grateful will get God's wrath (Q.S Ibrahim: 7).

Considering that one of the things that humans need in life is wealth, it is not surprising that the Qur'an talks so much about wealth. In the book *Fath al-Rahman li Talib Verses of the Al-Quran*, which is a book of dictionaries for searching verses of the Qur'an, it is found that the word "mal" or "amwal" is mentioned more than 77 times than other words indicate wealth, such as the word of "fadhl and rizq" or others.¹

Thus, the problem of wealth is one of the things that the Qur'an pays close attention to, because it is needed by humans to live their life and life in this world, without wealth, of course, humans will not be able to live in this world properly and perfectly as befits a human being, because he cannot live without food, drink, clothing, and shelter. Therefore, the property is very essential and urgent for humans, both young and old, both males and females, all need wealth, so that they can live well in a community or society. Therefore, it is not surprising that Aristotle, as narrated by Muhammad Yusuf Musa, once said that animals and God can live alone.²

When all human beings need wealth, rules or regulations are needed to guide them in acquiring and using it, so that wealth can run in an orderly manner and not cause friction which causes disharmony and hostility in human life. These rules must be complete and universal and made by the one who has created humans themselves so that they are not subjective and that all humans can implement and obey these rules. That is why the Al-Quran is present and plays an important role in conveying and explaining the various provisions of these assets, it is pitiful that most people don't realize it.

Social reality often shows that the lack of awareness of the rules regarding assets has resulted in the breakdown of friendly relations between brothers and sisters, the occurrence of fraud, theft, robbery, corruption, and other crimes both on a small and large scale, even though this should not have happened. Therefore, although this simple article does not reveal all the verses regarding assets, it can contribute to anticipating or at least minimizing deviant practices related to these assets. Broadly speaking, this article contains various Al-Quran concepts regarding the nature of assets, acquisition, and use of them by exploring the various explanations of scholars related to them through a descriptive qualitative approach, but before explaining further about assets, it is necessary to define the meaning of assets and their distribution in general.

B. Discussion

1. Definition of Assets and Their Distribution.

Wealth in many verses of the Qur'an is mentioned directly with the words "*al-Maal*" (literal or singular form) and "*al-Amwaal*" (plural), these words linguistically mean inclined, inclined, and oblique,³ because indeed all humans tend to possess and like these. In addition

¹ Zadah Faidhullah al-Hasani Al-Muqaddasi, *Fath Al-Rahman Li Thalib Ayat Al-Quran* (Beirut: Dar al- Kutub al-'Ilmiyyah, 2012), pp. 419–20.

² Muhammad Yusuf Musa, *Al-Amwal Wa Nadzariyatu Al-'Aqdi Fi Al-Fiqhi Al-Islami* (Cairo: Dar al-Fikr, 1987), p. 161.

³ Siti Hadija and Nandang Ihwanuddin, 'Filosofi Dan Kedudukan Harta Dalam Islam', *Ad-Da`wah*, 19.02 (2021), p. 75 <<https://doi.org/https://doi.org/10.59109/addawah.v19i02.7>>.

to the word 'mal' or 'amwal', it is also mentioned about other words that can be understood with the meaning of wealth, such as the word "fadhl" (al-Jumu`ah: 10) and the word "rizq" (al-Mulk: 15) or something which indicates almost the same meaning as that. These words are in line with the Arabic language used by Arabian people when the Al-Quran was revealed to the Prophet Muhammad. It's just that the Al-Quran does not define wealth, as it also does not define other words, such as *shalat*, *shiyam*, *ihsan*, *`adil*, and others, because the Al-Quran is indeed not a book containing various scientific theories full of definitions,⁴ however, the Qur'an, as Manna` Qathan said, is a book of *`aqidah* (belief) and *hidayah* (guidance) which encourages scientific thinking and scientific research. While the terms or the definitions of the *lafaz* (aforementioned words) that are put forward are a broad field for *ijtihad* (comprehensive study) of *ulul albab*, the pious scholars and intellectual Muslim scholars.

Scholars have attempted to define *mal*/property in a variety of ways according to their respective perspectives. Among the definitions put forward by scholars regarding *maal* or wealth is what was put forward by Abu Hilal al-`Askari that al-mal, when not associated with anything else, means al-shamit (the silent, steady) and al-masyiyah (walking or moving). *al-Mal* he said covers also everything that is owned by humans, whether in the form of gold, silver, money, camels, goats, slaves, goods, and others.⁵

Muhammad Yusuf Musa, citing the meaning put forward by the author Qamus al-Muhith, said: *al-Maal* (property) in lughawi (linguistics) is everything that is owned. However, according to Fiqh scholars, Yusuf Musa said further, that assets are all that according to custom can be owned and used by humans, such as land, animals, money, and others, or also something that is not owned in fact, but potential (possible) to be owned such as fish in water, birds in the air and wild animals in the forest. Thus, objects such as sunlight and air are not included as assets because they cannot be owned, even though the benefits are quite large.⁶

Ibn Atsir said, as stated by Ahmad Hasan: *Mal* (treasure) originally was everything that was owned in the form of gold and silver, then it was used to show everything that was obtained and owned. and the word *mal* is mostly used by the Arabs to designate camels because that is what makes up most of their property.⁷ Meanwhile, according to Imam Shafi`i as quoted by Imam al-Suyuthi that does not include property except something that has value and can be traded even a little, and also what is not thrown away by humans such as money and others alike.⁸

In the Al-Intaj Journal, Asnaini and Riki Aprianto, after explaining several definitions of property, said: There are at least 4 things in property/property: 1) Something that can be taken advantage of; 2) Something that has economic value; 3) Something that is

⁴ Manna Al-Qaththan, *Mabahis Fi Ulumi Al-Qur'an* (Maktabah al-Ma'arif, 2000), pp. 270–71.

⁵ Abu Hilal Al-`Askari, *Al-Furuq Al-Lughawiyah* (Beirut: Dar al- Kutub al-'Ilmiyyah, 2018), p. 198.

⁶ Musa, p. 162.

⁷ Ahmad Hasan, *Mata Uang Islami Telaah Komprehensif Sistem Keuangan Islami* (Jakarta: PT.Raja Grafindo Persada, 2005), p. 92.

⁸ Hasan, p. 92.

`uruf (correct custom) is recognized as property; 4) There is a legal protection that regulates it.⁹

Based on the description above, it can be concluded that property is something that is owned and or has the potential to be owned and can be used by humans, both permanent and non-permanent and it is very influential in human life.

In the line of the wealth cited previously, it is not surprising that there are scholars who divide wealth into several types according to the point of view on which it is based, and the division seems inseparable from the following things; namely: 1. in terms of character and function, the property is divided into money and goods. 2. In terms of utilization, assets are divided into valuable and not valuable. 3. In terms of whether or not the shares are equal, the assets are divided into *misli* (same) and *qimi* (estimated). 4. Viewed from the fixed and non-permanent sides, assets are divided into movable and immovable. 5. In terms of whether or not it is used up or not, it is divided into consumption (*istihlaki*) and usage (*isti`mali*).¹⁰

Thus, whatever form it takes, it is always seen that wealth is urgent and needed by every human being, even wealth is made one of the 5 very basic things that must be guarded, cared for, and maintained by humans in this life. The 5 basic things according to al-Syathibi are religion, soul, intellect, lineage, and wealth,¹¹ in fact, while some scholars say that the Shari'a was sent down not apart from the aim of protecting and maintaining these five main things, one of which is wealth.¹²

2. The Nature of Property According to the Quran.

The Al-Quran states that all of these assets essentially belong to Allah SWT. (al-Baqarah: 284 and Ali Imran: 109), it's just that Allah bestows or gives to whoever He wills (al-Baqarah: 212; al-Isra': 6) as a trust or entrusted item that must be maintained, guarded, and used according to what the trustee wants, namely Allah Azza wa Jalla. Thus, human ownership of property is relative or relative ownership, not absolute and eternal ownership, it's just that Allah SWT through the Al-Quran has regulated various provisions which must be obeyed about the relative ownership mandate so that later they will be held accountable to Allah SWT.¹³

In connection with this, Wahbah Az-Zuhaili said: In essence, wealth belongs to Allah SWT. I am only trusted to spend, use, develop, and orient it for a good orientation and beneficial for the ummah. Thus, ownership becomes permissible, but ownership has a social tendency, it is natural to use it for the benefit of society realizing common interests. The owner of the property will be responsible for God, Allah SWT.

The Al-Quran also mentions that wealth is (trial), this is seen in Surah al-Anfal verse 28:

⁹ Asnaini Asnaini and Riki Aprianto, 'KEDUDUKAN HARTA DAN IMPLIKASINYA DALAM PERSPEKTIF AL-QUR'AN DAN HADIS', *Al-Intaj : Jurnal Ekonomi Dan Perbankan Syariah*, 5.1 (2019), 15 (p. 17) <<https://doi.org/10.29300/aij.v5i1.1713>>.

¹⁰ Wahbah Al-Zuhaili, *Al-Fiqh Al-Islami Wa Adillatuhu*, 4th edn (Beirut: Dar al-Fikr, 2005), p. 2879.

¹¹ Al-Syathibi, *Al-Muwafaqat Fi Ushul Al-Ahkam*, 2nd edn (Beirut: Dar al-Fikr), p. 4.

¹² Muhammad Hasbi Ash-Shiddieqy, *Falsafah Hukum Islam* (Semarang: Pustaka Zikra Putra, 2001), p. 173.

¹³ Wahbah Az-Zuhaili, *Al-Quran Menjawab Tantangan Zaman* (Jakarta Selatan: Mustaqim, 2002), p. 171.

وَأَعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَأَنَّ اللَّهَ عِنْدَهُ أَجْرٌ عَظِيمٌ

And know that your properties and your children are but a trial and that Allah has with Him a great reward.

Commenting on this verse, M. Quraish Shihab explained that the previous verse related to the prohibition of betrayal of the mandate given, then in this verse it is stated that betrayal of the mandate is usually driven by the desire to acquire property or driven by love for children, so it is emphasized here that both namely wealth and children are slander or trials to test the sincerity to be grateful for God's blessings and obey the Messenger's call.¹⁴ Thus it can be seen that the treasure has a close relationship with the mandate of Allah SWT, even the treasure itself is a mandate from Allah SWT. which must be maintained and used for things that are permitted by Allah SWT.

Wealth, as Yusuf Qardhawi said, is not something bad or torture, as some people think. it is also not a measure of the owner's elevation, or a sign of his virtue and piety, as some others think. However, it is a gift from Allah with which He tests its owner, whether graceful or *kufir*, and because of that Allah calls wealth "slander" which is a test and trial.¹⁵ The Al-Quran also mentions that wealth is worldly jewelry, as in Surah al-Kahf verse 46:

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَتِيَّةُ الصَّلَاحُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا

Wealth and children are (but) adornment of the worldly life. But the enduring good deeds are better to your Lord for reward and better for (one's) hope.

The words mal/treasure in the verse, said M. Quraish Shihab in his book Tafsir al-Mishbah, includes everything that has material value, including money, buildings, animals, rice fields, vehicles, and others. The verse above names wealth and children as *zinah*, namely something causing you glorious or something that is considered good and beautiful, because there is an element of beauty in assets besides benefits, the same goes for children.¹⁶ So, apart from being a gift or a gift from Allah, wealth is also a trial from Allah to humans, whether they are grateful or *kufir* (al-Naml: 40), and as the color in human life and life.

3. Al-Quran and Acquisition of Wealth.

The Qur'an does not only allow a person to acquire wealth but also obligates humans to always try so that humans can obtain wealth. Allah says in Surat al-Jumu'ah, verse 10:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِن فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ

And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed.

The command "seek bounty" from Allah means an order to try or work to find wealth because wealth is a necessity for human life. Said bin Musayyab, as Yusuf Qardhawi said, once said: There is no good for someone who does not seek wealth. With wealth, he can pay

¹⁴ M. Quraish Shihab, *Tafsir Al-Mishbah: Pesan, Kesan Dan Keserasian Al-Quran* (Jakarta: Lentera Hati, 2001), pp. 40–47.

¹⁵ Yusuf Qardhawi, *Peran Nilai Dan Moral Dalam Perekonomian Islam* (Jakarta: Rabbani Pres, 2001), p. 103.

¹⁶ Shihab, p. 70.

his debts and maintain his honor. If he dies, then he can leave an inheritance. Sufyan al-Tsauri left an inheritance of two hundred dinars and said: Today's wealth is a weapon. The scholars of the Salaf never stopped praising wealth and collecting it to do good things and help poor people.¹⁷

If the acquisition of these assets is by the messages of the Qur'an, then the assets are called *halal* assets. conversely, if the acquisition is not in line with the content of the Qur'an, then the assets obtained are categorized as *haram* assets.

The incentive to acquire these assets can be observed from various verses of the Al-Quran itself, both through trade, leasing, agriculture, animal husbandry, hunting, mining, cooperatives, professions, and opening new land. Apart from these efforts, assets can also be obtained legally through inheritance, grants, charity, zakat, and other things that are justified in the Shari'a.

We can read messages from the Qur'an regarding business through trade, for example, among others, in Surah al-Baqarah verse 275 it is stated as follows:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

But Allah has permitted trade and has forbidden interest.

Trading activities in the form of buying and selling are one of the means or ways to obtain assets because through legal buying and selling assets can be obtained that are lawful and are approved by Allah SWT. On the contrary, the acquisition of wealth using usury will earn the wrath of Allah, because the method of usury is a method that is forbidden.

Likewise, the acquisition of assets through agriculture, among others, can be seen in the letter al-Waqi'ah verses 63-65:

أَفَرَأَيْتُمْ مَا تَحْرُثُونَ ءَأَنْتُمْ تَزْرَعُونَهُ أَمْ نَحْنُ الَّذِينَ نَزْرَعُونَ لَوْ نَشَاءُ لَجَعَلْنَاهُ حُطَبًا فَظَلْتُمْ تَفَكَّهُونَ

And have you seen that (seed) which you sow? Is it you who makes it grow, or are We the grower? If We willed, We could make it (dry) debris, and you would remain in wonder.

This verse can show that business in the agricultural sector can be a means of obtaining wealth because when Allah grows plants in the fields or the garden, it means that Allah SWT has willed that farmers get assets as a result of this business.

As for hunting, we can see, among others, in the surah al-Maidah verse 96:

أُحِلَّ لَكُمْ صَيْدُ الْبَحْرِ وَطَعَامُهُ مَتَعًا لَكُمْ وَلِلسَّيَّارَةِ ۖ وَحُرْمَةٌ عَلَيْكُمْ صَيْدُ الْبَرِّ مَا دُمْتُمْ حُرْمًا وَاتَّقُوا اللَّهَ الَّذِي إِلَيْهِ تُحْشَرُونَ

Lawful to you is game from the sea and its food as provision for you and the travelers, but forbidden to you is game from the land as long as you are in the state of ihram. And fear Allah to whom you will be gathered.

Acquisition of property by raising livestock can be seen, among others, in verses 21-22 of the following letter of al-Mukminun:

¹⁷ Qardhawi, pp. 99–100.

وَإِنَّ لَكُمْ فِي الْأَنْعَامِ لَعِبْرَةً نُسْقِيكُمْ مِمَّا فِي بُطُونِهَا وَلَكُمْ فِيهَا مَنفَعٌ كَثِيرَةٌ وَمِنْهَا تَأْكُلُونَ وَعَلَى
الْفُلْكِ تُحْمَلُونَ

And indeed, for you in livestock is a lesson. We give you drink from that which is in their bellies, and for you in them are numerous benefits, and from them you eat. And upon them and on ships you are carried.

As for the improper acquisition of wealth, it can also be observed from various verses of the Al-Quran, such as through usury, theft, gambling, robbery, fraud, corruption, and other improper ways or methods. Regarding theft, for example, the Qur'an reminds us in Surah al-Maidah verse 38 Allah says:

وَالسَّارِقُ وَالسَّارِقَةُ فَاقْطَعُوا أَيْدِيَهُمَا

(As for) the thief, the male and the female, amputate their hands in recompense for what they committed as a deterrent (punishment) from Allah. And Allah is Exalted in Might and Wise.

The verse implies that assets obtained through theft are illegitimate or unlawful because committing theft can result in the punishment of hand amputation. This punishment for thieves determined by Allah is none other than a form of maintenance and respect in Islam for one's property. However, even if a person is given wealth by Allah, that person cannot act arbitrarily in using his wealth.

Likewise regarding gambling, in the Al-Quran surah al-Baqarah verse 219 it is explained:

يَسْأَلُونَكَ عَنِ الْخَمْرِ وَالْمَيْسِرِ قُلْ فِيهِمَا إِثْمٌ كَبِيرٌ وَمَنْفَعٌ لِلنَّاسِ وَإِثْمُهُمَا أَكْبَرُ مِنْ نَفْعِهِمَا

They ask you about wine and gambling. Say, "In them is great sin and (yet, some) benefit for people.

Assets obtained in improper ways must be avoided or shunned by people who want the sanctity of their wealth in the sight of Allah SWT. Surah an-Nisa verse 29:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنكُمْ

O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves (or one another). Indeed, Allah is to you ever Merciful.

According to Quraish Shihab, the use of the word eat to prohibit the acquisition of wealth in vanity in this verse, because the basic human need is to eat, and if eating is a basic need it is prohibited to obtain it in vanity, then of course it is even more forbidden if the acquisition in vanity concerns secondary needs especially tertiary.¹⁸

Related to the meaning of consuming property in an incorrect way (vanity) in the verse, Al-Qurthubi also said: What is included in this is: gambling, cheating, seizing, not recognizing the rights of others, property that is not given up by the owner, or it is prohibited

¹⁸ Shihab, p. 392.

by the Shari'a even though the owner is willing to give it, such as wages for prostitution, fees for shamans, proceeds from selling drugs, proceeds from selling pork and so on.¹⁹

So the acquisition of wealth by false or incorrect means is the method used by people who do not believe in Allah SWT because the Al-Quran as the word of Allah SWT has clearly and firmly prohibited it.

4. Al-Quran and Use of Property

Al-Quran besides advocating for people to acquire wealth, also reminds people to be able to use these assets as well as possible, namely to the path that is approved by Allah SWT. In general, the Al-Quran seems to have hinted at the use of the treasure for 2 important things; namely: First, a living for yourself and your family; and second is for infaq in the way of Allah, namely zakat, alms, endowments and others.

1) A living for yourself and your family

A living (in Arabic it is *nafaqah*) here is meant property that is given or issued by someone to someone who is in their care and they are entitled to it. The form of subsistence can be in the form of food, clothing, and shelter.

According to the Qur'an, assets acquired by a person can be used for personal, family, and dependent needs. In Surah al-Baqarah verse 172, Allah said:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ

O you who have believed, eat from the good things which We have provided for you and be grateful to Allah if it is (indeed) Him that you worship.

The instructions of the Al-Quran regarding providing maintenance to the family can be seen in verse 236 of Surah al-Baqarah as follows:

لَا جُنَاحَ عَلَيْكُمْ إِن طَلَقْتُمُ النِّسَاءَ مَا لَمْ تَمْسُوهُنَّ أَوْ تَفْرِضُوا لَهُنَّ فَرِيضَةً وَمَتَّعُوهُنَّ عَلَى الْمَوْسِعِ قَدْرَهُ
وَعَلَى الْمُقْتِرِ قَدْرُهُ مَتَّعًا بِالْمَعْرُوفِ حَقًّا عَلَى الْمُحْسِنِينَ

There is no blame upon you if you divorce women you have not touched nor specified for them an obligation. But give them (a gift of) compensation - the wealthy according to his capability and the poor according to his capability - a provision according to what is acceptable, a duty upon the doers of good.

The word "*mata`an*" in this verse is interpreted by Ibn `Arabi as anything that can be utilized.²⁰ The context of the verse is related to the gift of a husband to a wife who has been divorced, however, the understanding of its meaning seems to be broadened, because, for a wife who has been divorced alone, it is recommended to give wealth, even though she is no longer husband and wife, but good relations or *silaturrahmi* between the two of them certainly cannot be broken up, especially for a wife who still has marital ties, of course, it is more appropriate and obligatory to be given a living.

¹⁹ Imam Al-Qurthubi, *Tafsir Al-Qurthubi* (Jakarta: Pustaka Azzam, 2007), p. 225.

²⁰ Ibnu `Arabi, *Ahkam Al-Quran*, 1st edn (Beirut: Dar al-Fikr, 1984), p. 291.

In this regard, Ibrahim al-Thahawi said: Relatives who must be provided with a living from the assets of people who can afford it are both parents, children, wives, divorced women who are still in their iddah, even those who are accompanied by them are slaves and pets.²¹ Among the objectives of the Shari'a behind the search for wealth is so that humans can enrich themselves and provide for themselves and their dependent families, such as his wife and children, both poor parents, servants, and so on.²² Therefore, providing a living for the family is something that must be done for the sake of the preservation of the family, even if a husband is stingy in providing a living for his wife and children, then the wife is allowed to take part in her husband's property without his permission, this is done simply to be self-sufficient and their children properly.²³

Regarding the obligation to provide for the family, we can also examine the word of Allah in Surat al-Thalaq verse 7:

لِيُنْفِقَ ذُو سَعَةٍ مِّن سَعَتِهِ ^ط وَمَن قُدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا آتَاهُ اللَّهُ لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا مَا آتَاهَا ^ع
سَيَجْعَلُ اللَّهُ بَعْدَ عُسْرٍ يُسْرًا

Let a man of wealth spend from his wealth, and he whose provision is restricted - let him spend from what Allah has given him. Allah does not charge a soul except (according to) what He has given it. Allah will bring about, after hardship, ease.

This verse, according to Imam Qurtubi, implies that Allah SWT requires a husband to provide a living for his family, whether he is rich or poor, by treating the two differently, then orders the rich to provide a living according to their wealth and *rizqi* (good luck from Allah)²⁴

Regarding living in the form of a place to live, it can be seen in Surat al-Thalaq verse 6:

أَسْكِنُوهُنَّ مِمَّنْ حَيْثُ سَكَنْتُمْ مِّنْ وُجْدِكُمْ وَلَا تُضَارَّوهُنَّ لِتُضَيِّقُوا عَلَيْهِنَّ ^ع

Lodge them (in a section) of where you dwell out of your means and do not harm them in order to oppress them.

2) Infaq in the way of Allah.

Infaq means to spend. while the meaning of infaq according to the term means spending, spending, or giving part of the assets owned to other people to cover their needs and to seek the pleasure of Allah SWT. Some of the infaq are obligatory such as zakat, and some are circumcisions such as endowments, grants donations for the construction of mosques, madrasas, sponsoring orphans and infaq, and other kinds that are useful things for humans.²⁵

There are many verses in the Al-Quran that command the use of wealth to spend in the way of Allah SWT, for example, the word of Allah in Surah Al-Baqarah verse 195:

²¹ Ibrahim Al-Thahawi, *Al-Iqtishad Al-Islami* (Cairo: Dar al-Kutub, 1974), pp. 393–94.

²² Abdullah Lam bin Ibrahim, *Fiqh Finansial* (Solo: Era Intermedia, 2005), p. 102.

²³ Qardhawi, p. 223.

²⁴ Al-Qurthubi, p. 112.

²⁵ Az-Zuhaili, p. 174.

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وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

And spend in the way of Allah and do not throw (yourselves) with your (own) hands into destruction (by refraining). And do good; indeed, Allah loves the doers of good.

Why is it recommended to infaq? The answer, among other things, is that God, as the real owner of the property, wants that wealth not only to be enjoyed by a handful of people but that must also be able to function socially, namely to help other people, so that God informs that in this property there are also other people's rights. Allah says in Surah al-Zariyat verse 19:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

And from their properties was (given) the right of the (needy) petitioner and the deprived.

In verse 254 of Surah al-Baqarah, Allah also said:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَن يَأْتِيَكُمْ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خُلَّةَ وَلَا شَفْعَةً وَالْكَافِرُونَ هُمُ الظَّالِمُونَ

O you who have believed, spend from that which We have provided for you before there comes a Day in which there is no exchange and no friendship and no intercession. And the disbelievers - they are the wrongdoers.

The infaq order in this verse, according to Imam Qurtubi, includes zakat and alms circumscription.²⁶ Assets issued by a person in the form of zakat or *alms tathawwu`* (circumscription) are a form of using assets that are rewarded for the culprit if various provisions related to this matter have been properly fulfilled.

The use of assets both in the form of maintenance for oneself and the family as well as in the form of infaq in the way of Allah must be based on several things, namely faith, sincerity, and justice so that the use of these assets has the effect of obtaining the reward and pleasure of Allah SWT.

As for using assets that are not based on these 3 things, it will be difficult for the owner of the property to obtain the reward and pleasure of Allah himself. In the reality of social life, we often see infidels using their wealth to help others, even Muslims themselves sometimes get help from them, but in the view of the Qur'an, it appears that their help will not have a positive impact on their situation in the world. In the hereafter, this means no matter how much wealth they use to help others because without being based on faith in Allah, their deeds will not be rewarded by Allah SWT. This is as hinted at in the Al-Quran Surah al-Taubah verse 54:

وَمَا مَنَعَهُمْ أَن تُقْبَلَ مِنْهُمْ نَفَقَتُهُمْ إِلَّا أَنَّهُمْ كَفَرُوا بِاللَّهِ وَرَسُولِهِ

And what prevents their expenditures from being accepted from them but that they have disbelieved in Allah and in His Messenger...

²⁶ Al-Qurthubi, p. 233.

In addition to being based on faith in Allah, it must also be based on sincerity, namely straight and sincere intentions without expecting anything in return from humans. In Surah al-Baqarah verse 272 Allah says:

لَيْسَ عَلَيْكَ هُدَاهُمْ وَلَكِنَّ اللَّهَ يَهْدِي مَنْ يَشَاءُ وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلِأَنْفُسِكُمْ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ
وَجْهِ اللَّهِ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُؤَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ

Not upon you, (O Muhammad), is (responsibility for) their guidance, but Allah guides whom He wills. And whatever good you (believers) spend is for yourselves, and you do not spend except seeking the countenance of Allah. And whatever you spend of good - it will be fully repaid to you, and you will not be wronged.

A person who is sincere in using his wealth in the way of Allah will not mention his infaq in front of other people, including the person he is giving the infaq to, let alone to the point of hurting him. In connection with this, Allah says in Surah al-Baqarah verses 262-264 which means:

Those who spend their wealth in the way of Allah, then do not accompany what they spend by mentioning the gift, and by not hurting the feelings of the recipient, they will get a reward from their Lord. There is no concern for them nor do they grieve. Kind words and forgiveness are better than alms accompanied by something that hurts the feelings of the recipient, Allah is Rich, Most Forbearing. O you who believe, do not diminish the reward of your alms by mentioning it and hurting it, like a person who spends his wealth because he is pleased with humans and does not believe in Allah and the Last Day. So the parable of such a person is like a smooth stone on which there is dirt, then heavy rain falls on it, then it becomes clean. They master nothing of what they strive for. And Allah does not guide the disbelievers.

The third is that it must be based on justice, meaning that someone who is gifted with wealth, then in using that property is not being unjust and arrogant towards other people, on the contrary, he must be fair. The attitude of fairness is to use the property in places that should be used according to the Shari'a, because including the meaning of fairness is placing something in the place where it should be. al-Quran has denounced the behavior of Qarun who was unjust to his people. This is as seen in Surah al-Qashash verse 76 which means:

Verily, Qarun was one of the people of Musa, so he abused them, and we have bestowed upon him a treasury of treasures whose keys were very heavy for several strong people to bear. Remember when his people said to him: Don't be too proud, Allah does not like those who are too proud

C. Conclusion

The description above reflects the view of the Qur'an on wealth which on the one hand is a gift from Allah to His servants, because with wealth humans can live this life well and easily, and with wealth, one can help others who need it, and with wealth, a person can also maintain the honor of himself and his family, so that he does not become a beggar who is dependent on other people. Realizing that the wealth was obtained by the grace of Allah, then a feeling of gratitude arises within oneself by always using this property according to the guidance of the Al-Quran which does not only function to meet personal and family needs but can also have social function, namely *infaq fi sabilillah*.

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However, on the other hand, on the contrary, that wealth can also make and bring people to forget themselves, he is lulled by the splendor of his possessions, so that he forgets the true owner of these assets, namely the Lord of the Worlds. If the wealth he owns is only useful for his worldly life, in the view of the Qur'an, he is a loser, because he does not use the wealth he earns with difficulty according to Allah's instructions in the Qur'an, he is ungrateful because he has used his wealth solely for his world, while the afterlife is not a concern for him, so that after he leaves this world there is no positive effect from the wealth he has ever received, so he is one of the losers. Therefore, everyone is expected to always use common sense both in terms of obtaining assets and in terms of utilization, so that the assets owned are truly guaranteed to be halal for use and their utilization is on target to seek the pleasure of Allah SWT.

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