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## **Wealth in the Perspective of the Qur'an: An Exploration Through the Maudhui's Exegesis Approach**

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### **Abstract**

Humans cannot be separated from wealth. Even as Muslims, in performing acts of worship or transactions, wealth is needed, for instance, in performing Hajj. The reality is that many Muslims are unable to perform Hajj due to financial constraints. This situation is exacerbated by stereotypes from preachers, such as on Teuku's YouTube channel, where he stated that Allah hastens the rewards for non-believers in this world while Muslims will receive them in the hereafter. This can become a mental block for Muslims, causing them to resign to their circumstances and be reluctant to strive for stable financial goals. Additionally, there is a ḥadīṣ narrated by at-Tirmizī where the Prophet prayed to live and die in a state of poverty because the poor will enter paradise earlier than the wealthy. However, upon closer examination, this ḥadīṣ is considered ḥadīṣ garib and cannot be used as a binding proof. It can be seen that being wealthy is not prohibited, as it can make many things easier for us. However, everyone's definition of wealth is different. To address this issue, the author employs a Maqasidi interpretation approach using descriptive analysis. The article finds that the orientation of wealth according to the Qur'an is not solely focused on material possessions but rather towards spiritual orientation (inner wealth). Abundance holds significant importance in fulfilling

life's needs, both in worship (*ibadah mahdlah*) and transactions (*muamalah*). However, the article highlights that true wealth lies in richness of the heart, as financial wealth not used for the good of Allah's path may be in vain and provide no benefit in the afterlife. Therefore, a balance between worldly and hereafter aspects is needed in attaining wealth.

**Keywords:** Wealth Concept, Quran, Maudui's Exegesis

### Abstrak

Manusia tidak bisa lepas dari kekayaan. Bahkan sebagai umat Islam, dalam melakukan ibadah atau transaksi, kekayaan diperlukan, misalnya, dalam melakukan haji. Kenyataannya adalah bahwa banyak Muslim tidak dapat melakukan haji karena kendala keuangan. Situasi ini diperburuk oleh stereotip dari para penceramah (influencer), seperti di saluran YouTube Teuku, di mana ia menyatakan bahwa Allah mempercepat pahala bagi orang-orang di dunia ini sementara umat Islam akan menerimanya di akhirat. Ini bisa menjadi hambatan mental bagi umat Islam, menyebabkan mereka pasrah dengan keadaan mereka dan enggan berjuang untuk tujuan keuangan yang stabil. Selain itu, ada hadis yang diriwayatkan oleh at-Tirmizi di mana Nabi berdoa untuk hidup dan mati dalam keadaan miskin karena orang miskin akan masuk surga lebih awal dari orang kaya. Namun, setelah diperiksa lebih dekat, hadis ini dianggap hadis garib dan tidak dapat digunakan sebagai bukti yang mengikat. Dapat dilihat bahwa menjadi kaya tidak dilarang, karena dapat membuat banyak hal lebih mudah bagi kita. Namun, definisi kekayaan setiap orang berbeda. Untuk mengatasi masalah ini, penulis menggunakan pendekatan interpretasi Maqasidi menggunakan analisis deskriptif. Artikel tersebut menemukan bahwa orientasi kekayaan menurut Al-Qur'an tidak semata-mata terfokus pada harta benda tetapi lebih kepada orientasi spiritual (kekayaan batin). Keberlimpahan memegang kepentingan yang signifikan dalam memenuhi kebutuhan hidup, baik dalam ibadah (*ibadah mahdlah*) dan transaksi (*muamalah*). Namun, artikel tersebut menyoroti bahwa kekayaan sejati terletak pada kekayaan hati, karena kekayaan finansial yang tidak digunakan untuk kebaikan jalan Allah mungkin tidak memberikan manfaat di akhirat. Oleh karena itu, diperlukan keseimbangan antara aspek duniawi dan akhirat dalam mencapai kekayaan.

**Kata kunci:** Konsep Kekayaan, Quran, Tafsir Maudui

### Introduction

Human life is never separated from wealth to meet the needs of life. A Muslim undergoes worship and muamalah also needs wealth. For example, in prayer, fasting, zakat, especially Hajj which incidentally requires large costs. But in reality, many Muslims have not been able to carry out worship to *baitullāh*. This is due to financial constraints. This condition is exacerbated by the stereotypes developed by the preachers.

In Youtube content created by a influence named Teuku, he said that in ḥadīṣ Imām Bukhārī, it is mentioned that the Gentiles are moved by God's favor in the world (Teuku n.d.). Indirectly, this can be *mental block* For Muslims so that they are resigned to the situation and reluctant to try harder. In fact, many non-Muslims are rich, but there are also those from the lower middle class, it all depends on work ethic (Hadiansyah and Yanwar 2015). In addition, Ḥadīṣ narrated at-Tirmizi no 2275 speaks of the view that Islam encourages its people to live a poor life because they will go to heaven before the rich. Imām at-Tirmizi himself referred to the ḥadīṣ as ḥadīṣ *Garīb* that can't be used *hujjah*. Especially if examined more deeply, there is a narrator who *ḍaif*, i.e. Hariṣ ibn Nu'man (Akbar and Al-Faizin 2018).

Moreover, Islam upholds the balance of the afterlife. Allah commands us to worship but not forget about worldly affairs (QS al-Qaṣaṣ verse 77). The verse directs us to seek the treasures and favors of the world as a means of obedience to God by doing good in order to obtain *Riḍā* and merit. Seeking the necessities of life in the world does not mean we forget the afterlife. Allah Himself warns that worldly affairs do not make us neglect ukhrawi affairs (QS al-Munāfiqūn: 9). The verse forbids us to be too busy in worldly affairs to ignore the afterlife because it is considered a loser. Let the affairs of the world and the hereafter be balanced, and what we strive for even though it is the business of the world, we should use it as an intermediary for our provisions in the hereafter, namely by fulfilling the rights of others (Munawir 2017; Taqiyudin 2020). Meanwhile Allah affirms that seeking Allah's gift of possessions is not a sin, as long as it is used for good (QS al-Baqarah [2]: 198). In the ḥadīṣ narrated by Imām Muslim it is also explained that "the hand up is better than the hand below", so that helping fellow brothers is easier when you have enough.

The Qur'ān itself explains a lot about the concept of rich implicitly and explicitly. There are several explicit terms, including *agniyā'* (QS al-Baqarah [2]: 247), *kanzun* (QS ash-Shu'arā' [26]: 58), and *samarun* (QS al-Kahf [18]: 42). While the terms implicitly are the terms *barakah* (QS Hūd [11]: 48) and *rizq* (QS al-Hijr [15]: 20). Departing from the terms that have been carried out which certainly have their own meanings related to the concept of rich, the author feels the need to find answers to the Qur'ān's attitude about rich and its contextualization in the present era.

A review of previous research includes a study conducted by Sofyan Hadi in his journal titled "Problema Miskin dan Kaya dalam Pandangan Islam" (The Problem of Poverty and Wealth in Islamic Perspective) (Hadi 2009). This study discusses the disparities between the poor and the rich. Sofyan concludes that this issue does not stem solely from an economic perspective but also from religious, cultural, and political viewpoints. However, addressing the issue of poverty is not easy because it is influenced by various factors, such as environment, education level, work ethic, and so on. Islam itself encourages people to work, innovate in entrepreneurship, trade, and so forth, to ensure a sufficient life in this world as a means to worship Allah.

The issue of the gap between the poor and the rich is one of the factors that motivated the author to examine the term "wealthy" in this thesis. The most significant difference between this research and the author's thesis is the methodology used. In his journal, Sofyan employs a standard literature study without a particular interpretive tendency. Meanwhile, in this research, the author attempts to examine the term "wealthy" from an interpretive perspective, using the Maudū'i or thematic approach by collecting and analyzing verses related to the term.

There is also similar research conducted by Muhammad Masrur in his work titled "Konsep Harta dalam al-Qur'ān dan Ḥadīṣ" (The Concept of Wealth in the Qur'an and Ḥadīṣ)(Masrur 2017). This research discusses the concept of wealth, concluding that wealth is merely a trust with Allah as the absolute owner. However, ḥadīṣ also provides guidance on acquiring wealth through transactions, inheritance, work, preemption (syufah), and so on. This journal focuses on a single term, "al-maal," while our research addresses more than one term related to the theme of wealth, both directly and indirectly, along with their various derivatives.

### **Theoretical Studies**

#### *Types and Background of One's Wealth According to the Qur'an*

In our daily lives, we can find various types of wealth, both visible and invisible. Below the author categorizes two types of wealth, namely material and non-material wealth. If studied from an economic perspective, material wealth is an asset that has a

physical form and is relatively fixed and can be used for a relatively long period of time (Hery 2015). Examples of material wealth are cars, houses, motorcycles, money, and all forms of value and tangibility. While non-material wealth is intangible wealth that complements one's life, which is not only related to material wealth. For this reason, a person needs to have non-material wealth so that the flow of material wealth can run smoothly and not deviate from applicable norms. This non-material wealth is inherent in a person, be it in the form of health, social, intellectual, or spiritual. The non-material wealth here is in the form of health (Kurnianto 2015), social wealth (Faliyandra 2019), emotional wealth, intellectual property (Hikmah 2022), and spiritual wealth. While the background of human life varies, both from the internal and external sides. The internal side is the attitude and principle of the self when faced with possessions (Kiyosaki 2016; KBBI n.d.) experience (Efendi 2016), as well as personality (Saifurrahman 2016). While external factors come from the group (Sunarso 2021), family (Casselman and Flowers 2016), and also the level of education.

### *The Urgency of Wealth and the Suggestion of Attitude in Using Wealth According to the Qur'an*

Being rich is important for a Muslim because the best wealth is held by the shaleh because it will bring benefits. In Islam, many exhortations are given by the Qur'an in the use of wealth. We can emulate the example of rich Muslims, such as the Messenger of Allah. The Prophet was a rich and successful trader in trading. From these treasures, the Prophet used them for personal, family, and also his people's needs. For this reason, Islam encourages us to seek wealth to use in the path of truth. When we have wealth, we must use it wisely by being modest, spending it according to priority, and should not *Israf* or *Mubazhir* against property (Trisa 2022). As Muslims, we are obliged to seek it from halal sources. We must know financial management and not forget to share with others.

### *Optimization of wealth according to the Qur'an*

Next to working, trading, entrepreneurship, or being an employee, in order to optimize wealth, we can also strive for it by doing self-development well in a way *soft*

*skills and hard skills*, diversify income (Entrepreneur, n.d.), and financial management. But in fact, there are still many underprivileged people. This is where the concept of wealth distribution comes into play, either individually through zakat, infaq, alms, or through government policy (Hidayat 2017).

## Method

The type of research conducted in this study uses a model *library research* or commonly referred to as literature research (Darmalaksana 2020). This model belongs to qualitative research methods (Fadli 2021). The formal object of this study is interpretation *Mauḍū'ī* with material objects regarding the rich concepts in the Qur'an. There are two data sources, namely primary and secondary. Primary data sources include *Al-Kur'ān Al-Karīm* version of the Ministry of Religious Affairs printed in 2011 because this research concerns the Qur'an directly. In order to facilitate the tracking of the required verses of the Qur'an, the author uses the book *Al-Mu'jam al-Mufahras li alfāz al-Qur'ān* Karya Muhammad Fawad Abdul Baqi. In addition to primary data sources, the author refers to secondary sources as a complement in the form of books, journals, and papers related to the theme discussed.

Since the object of study is the verses of the Qur'an, the approach chosen in it is the approach of exegesis. In the science of exegesis, several styles or methods of interpretation of the Qur'an are known, each of which has its own characteristics. According to al-Farmawi, there are at least four main methods of interpretation of the Qur'an, namely the method *ijmāli*, *muqārin*, *taḥlīlī* and *Mauḍū'ī*. The method used in this study is a thematic method or in world terms interpretation is often called *Mauḍū'ī* (Suaidah 2021). This thematic interpretation is done by interpreting Qur'an verses related to certain themes, in this case about the theme of "rich". In it will be collected verses related to the term studied and then analyze them with descriptive analysis in a unity to get the Qur'an's answer on the theme.

## Result

### *The Concept of Wealth in the Qur'an*

The terms directly meaning wealth, as explained by the author, are four: Šamarun, Kanzun, Agniyā', and Māl. The term šamarun (ش-م-ر) is derived from the root šamara-yašmuru-šamran, meaning to produce fruit, bear fruit, gain wealth, profit, income (Omar 2018). The term šamarun is mentioned 24 times, scattered across 12 Madaniyah verses and 15 Makkiyah verses. The word šamarun, meaning wealth, appears only twice in the Qur'an: in Surah Al-Kahf (18:34) and Surah Al-Kahf (18:42).

The word *šamarun* which means wealth occurs only twice in the Qur'ān, namely Sura al-Kahf verses 34 and 42.

*"And he had great wealth, so he said to his friend (the believer) while conversing with him, 'My treasure is more than yours and my followers are stronger.' (Al-Kahf [18]:34)*

*Lafaz šamarun* This is taken from *Lafaz ašmara* which means fruiting. It's called *šamarun* Because the type of wealth intended is wealth from business development or business results (Kamil, n.d.). Ibn 'Abbās in his tafseer of the Qurṭubi says that the results of the effort in question are gold, silver, and property.

Ibn Abī Ishāq, 'Āšim, Shaybah, Ya'qūb, and Abū Ja'far read the word *šamarun* with *Fathah* on the letters *ša'* and *Mim*. *Šamratun* is the singular form of *šamarun* or *Saa*. While the shape *Jama' šamarun* be *šimārun* As *Jabalun* become *jibālun*. Al-Farra said that *Jama' šimārun* be *šumurun* As *kitābun* become *Kutubun*. While *jama' šumurun* be *Ašmarun* As *'unuqun* become *a'naqun*.

On the other hand, the term *kanzun* is mentioned 9 times in 6 Qur'anic surahs, with five verses being Makkiyah and four being Madaniyah. *Kanzun* is mentioned three times in the sense of treasure or treasury (QS. Hūd [11]:12, Al-Kahfi [18]:82, and Al-Furqān [25]:8). In the form of *kanaztum* and *taknizūn*, it refers to stored wealth (QS. At-Taubah [9]:35), and *yaknizūn* means hoarding wealth (QS. At-Taubah [9]:34). Meanwhile, *kunūz* is used in the context of Qarun, who was blessed with abundant wealth but acted unjustly (QS. Al-Qaṣaṣ [28]:76) (Darmawan 2019).

*Kanzun* mentioned three times in the sense of wealth of treasury (QS. Hūd [11]:12, al-Kahf [18]:82 and al-Furqān [25]:8). In the form of *kanaztum* and *taknizūn* i.e. the treasure you keep (QS. At-Tawbah [9]:35), *yaknizūn* i.e. hoarding treasure (QS.

At-Tawbah [9]:34). While *Kunūz* used in the context of Qarun who was endowed with a vast treasury but persecuted (QS. Al-Qaṣaṣ [28]:76) (Darmawan 2019).

Word *Kanzun* means accumulating or storing some wealth and keeping it (Al-Aṣfahānī 2017). The treasures collected are to be hoarded, that is, collected and stored. Thus *Kanzun* is treasure collected and stored, both in and above the ground.

If *Kanzun* associated with *Al-Māl* (*Kanzu al-māl*) means hoarding money so that it does not rotate in society in order to get the maximum profit by means of *profit taking*, or buy property when the price is low in the market and sell it when its value increases. This is permissible as long as it does not hold property so that it is reluctant to use it or fulfill obligations as a Muslim. Allah says in verses 34-35:

*O believers! Indeed, many of their pious men and monks actually eat people's property in a vanity way, and (they) hinder (people) from the way of Allah. And those who keep gold and silver and do not infuse it in the way of Allah, then give them glad tidings, (that they will get) grievous doom. (34) (Remember) on the day when gold and silver were heated in the hell of Jahanam, and with them ironed their foreheads, hulls and backs (saying) them: This is your treasure that you keep for yourself, so feel (the consequences of) what you keep. (35)" (at-Tawbah [9]:34-35)*

Quraish Shihab explains that the above verse talks about *ahl kitāb* the voracious piled up property. We are taught by the verse to avoid it, because the wealth they get is based on the source that *Bāṭil* And what they hoard will lead them to hell. While *taknizūn* It is to gather something in a container, both above the earth and underground. The verse however mentions only two types that were gathered—silver and gold—because both kinds of treasures were commonly kept. This does not mean that God forbids accumulating wealth, especially if it is used for future preparations. The threat is given to those who accumulate their wealth without being provided for in His way, as well as to those who do not perform the function of property or fulfill their obligations to the rights of others. This is the so-called *Kanzun*.

Meanwhile, Ibn Kathir explains that the above verse relates to the behavior of most Christian and Jewish scholars who trade religion in order to get the enjoyment of the world. They use religious positions to obtain people's wealth based on sheer lust. The



verse also prohibits hoarding productive goods such as silver and gold because it could cause gaps in the global market.

If the property is only hoarded without giving other people rights, then including: *ẓalīm*. In Islamic economics there are principles "*lā taẓlimūna walā tuẓlamūn*" which forbids us to do *ẓalīm* towards others is included in terms of property, both how to obtain and use it. So deeds *ẓalīm* will bring harm to the perpetrator and others (Taufiq 2018).

Deep *Naş* another, al-Ḥakīm wrote ḥadīṣ of um Salāmah where she once asked the Prophet about the jewelry (gold) she used. Also Ibn Umar's ḥadīṣ narrated *marfū'* to the Prophet, and *mauqūf* to him, mentioned:

*"Every treasure that is paid for zakat, even if (stored) in the seventh tier of the earth, is not called hoarding treasure. And what is not paid zakat, is obviously called hoarding. Although it appears on the surface." (HR. Al-Baihaqi)*

*The above ḥadīṣ is in line with what Jābir wrote by ar-Rāzī:*

*"If you have paid the zakat of your property, then you have succeeded in eliminating the ugliness of the treasure and are no longer called keeping treasure."*

Thus, the hoarding of wealth in QS at-Tawbah [9]:34-35 is prohibited if the treasure has attained *niṣāb* but does not pay zakat. Therefore, a person who accumulates or saves but has not attained one *niṣāb* or has attained but diligently performs zakat, is not a hoarder forbidden by the Qur'ān.

Then, the term *agniyā'* and its derivatives are mentioned 72 times, spread across 44 Madaniyah and 28 Makkiyah verses. The adjective *ganiy* is mentioned ten times in the Qur'an as a praise to Allah, the Most Rich. The term *agniyā'* is mentioned three times, namely in QS 'Āli-'Imrān [3]:181, Al-Baqarah [2]:73, and At-Taubah [9]:93. Al-Qurṭubī explains that *ganiy* or wealthy means not needing anything, especially in the case of Allah, who does not need anything from humans, but humans need Him.

Adjective *Ganiy* It is mentioned ten times in the Qur'ān in praise of Allah Almighty. While term *Agniyā'* It is mentioned three times, namely in QS 'Āli-'Imrān [3]:181, al-Baqarah [2]:73, and at-Tawbah [9]:93. The Qur'ān explains that *Ganiy* or rich

means not needing anything especially in terms *Ganiy* possessed by God, where He does not need anything from man, but man needs Him.

*"Indeed, God has heard the words of the people who say, 'Behold, God is poor, and we are rich.' We will record their words and their deeds of killing prophets without right (righteous reason), and We will say (to them), 'Feel through you the burning doom!'" (Āli 'Imrān [3]:181)*

The above verse describes the Jews who strengthened the title of fakir to God by *Lafaz Inna* which illustrates the depth in which they fell astray. While Jews claim to be rich with *Number of Ismiyyah* without reinforcement to indicate that wealth must be within them so there is no need for words of reinforcement (Az-Zuhaili 2016).

The above verse is stated in the ḥadīṣ narrated by Ibn Abī Ḥātim and Ibn Ishāq of Ibn 'Abbās, at which point Abū Bakr entered *al-Midrās*. He found the Jews gathered with Finhās, who told him that they did not need Allah but that Allah needed them. They added that if Allah had been rich, He would not have demanded alms as the Prophet said.

Then Abū Bakr slapped Finhās and Finhās went to the Prophet for what Abū Bakr had done. Abū Bakr told the truth about what had happened to the Prophet, but Finhās dismissed it so that this verse came down.

If it is related to the previous verse, it can be seen that it relates to the events of the war of Uhūd and the various tricks of hypocrites to lower the jihad spirit of Muslims. In that verse Allah describes the deception of Jews who asked their people to be careful with the teachings of Muhammad just as the Prophet asked Muslims to beware of hypocrites. However, the problem is how they say to their people who are concerned about Allah, because this has crossed the line (Az-Zuhaili 2016).

The last term is *al-māl*, meaning wealth or property, with the root word *م-و-ل*. The term *māl* is repeated 86 times in 41 Madaniyah and 32 Makkiyah verses. The word *al-māl* in its singular form is repeated 24 times, while the plural form is repeated 62 times. The repetition in the plural form indicates the preference of people for excessive wealth rather than a limited amount. *Al-māl* when associated with *lafaz* previously means: despicable treasure (QS al-Qalam [68]:14, al-Mu'minūn [23]:55-56, ash-Shu'arā' [26]:88-89); treasures that are loved and favored (QS al-Fajr [89]:20); treasures that

make people behave badly (QS al-Mudaşşir [74]:12); useless possessions in the Hereafter (QS al-Lahab [111]:2); flourishing treasures (QS al-Isrā' [17]:6); treasure in alliance with Satan (al-Isrā' [17]:64); treasures of pride (QS Saba [34]:35, Yūnus [10]:88); treasure makes far from Allah (34:37); treasures are used *zalīm* (Hūd [11]:87).

The use of *lafaz al-māl* in certain contexts has the meaning of money such as rupiah, dinars, and other currencies. This meaning is based on the Qur'anic interpretation of ḥadīṣ of the Prophet which explains the chronology of the descent of al-Baqarah [2]:262:

*"Those who infest their wealth in the way of Allah, then do not accompany what they infuse by mentioning it and hurting (the recipient's feelings), they gain merit in the side of their Lord. There is no fear of them and they are not sad." (al-Baqarah [2]:262)*

The above verse comes down along with the deeds of 'Abdurrahmān ibn Auf who had eight thousand dinars and gave up his thousand dinars to be used in the way of Allah (Az-Zuhaili 2016). Meaning *Al-Māl* as money is a detailed description of one kind of wealth as described by az-Zuhaili. So, its meaning could not be further from the context of how the verse came down. The verse encourages us to spend our possessions in the way of Allah by not mentioning the gift so as not to hurt the feelings of the recipient. While Abū Ja'far in Tafsir al-Ṭābarī explains that the purpose of this verse is the exhortation to give treasure to warriors in the way of God as a help for their struggle against God's enemies.

Ḥassan Ḥanafī -as quoted by Quraish Shihab- Classifying words *māl* into two categories, namely those that can stand alone and are based on something. Independent property is not based on the owner of wealth but has the opportunity to do so. For this type of treasure more is mentioned in the Qur'ān than in the stand-alone.

There are also terms indirectly meaning wealth are explained as two: barakah and rizq. Barakah (ب-ر-ك) comes from the root word baraka-yabruku-burūkan, meaning to be blessed (Omar 2018). Barakah means az-ziyādah, which is additional value, addition; as-sa'ādah (happiness); ad-du'ā (prayer); al-manfa'ah (benefit); al-baqā' (permanence), at-taqdīs (sacred items). In terms of terminology, barakah is the establishment of divine goodness in something. If there is blessing in wealth, then the

quality and value of the wealth exceed its quantity. There are 32 verses explaining the term *barakah*, with 28 being Makkiyah and four being Madaniyah.

*Barakah* for al-Gazālī is *ziyādatul khair* that is, the increase in goodness or majesty, especially that which is related to the outward or inner grace that God has given;. Blessings from God come from directions that we do not expect or cannot feel sensibly. This immeasurable addition or gift of God to the senses is called *Barakah* or the goodness God gives in something.

*Barakah* There are also places in place, such as Mecca as a house of worship (QS Āli-'Imrān [3]: 96, QS al-Qaṣaṣ [28]:30), Sham because many prophets came from there (al-Anbiyā' [21]:71, al-A'rāf [7]:137, Saba [34]:18) and the Aqsa Mosque (al-Isrā [17]:1). Allah bestowed blessings on Prophet Abraham and Ishaq (as-Ṣaffāt [37]:113), Prophet Nūḥ (Hūd [11]:48), as well as the olive tree (an-Nūr [24]:35), individuals (Maryam [19]:31), heaven and earth (al-A'rāf [7]:96), the night of the Qur'ān descending (ad-Dukhān [44]:3, al-Qadr) as well as the blessings of the Qur'ān itself (al-Anbiyā' [21]:50, al-An'ām [6]:92 and 155, Ṣād [38]:29).

Allah gives blessings to everything on earth, be it nature, things, animals, and also humans. In a sense, blessing is the power of Allah Almighty in bestowing his grace from the supernatural side and giving more quality to something He gives blessings.

Having a blessed wealth in the world is everyone's wish. The wealth that is blessed to bring us to Allah's paradise is certainly obtained in a lawful way and used for something that does not contradict religious norms. This blessing can be seen from its usefulness to oneself and others and farthest from the slander of the world.

Meanwhile, *rizq* (رزق) comes from the root word *razaqa-yarzuqu-rizqan*, meaning to provide, supply, bestow; gift, grace (Omar 2018). *Rizq* can also be interpreted as a gift, wealth, inherited property, destiny, gift, or reward. Imam Al-Jurjāni defines *rizq* as everything given by Allah to His creatures for consumption, whether lawful or unlawful (Suaidah 2021). The term *rizq* is repeated 123 times in 44 surah with Makkiyah (72) Madaniyah (51) verses, indicating Allah's constant provision to His creations.

The verse related to the term *rizq* here has several contexts, including:

**a. Consumption needs**

The Qur'an juxtaposes the terms *Rizq* with consumption materials in a few verses. The consumption material here is used to sustain human life as well as God's creatures on earth (Al-Bantani 2016). Among the terms juxtaposed are: *fākihah*/fruit (QS Āli-'Imrān [3]: 37); *ṭa'ām*/food (QS Al-Baqarah [2]: 25); drink; clothes; and rainwater (QS az-Žāriyāt [51]: 22). Rainwater is included as sustenance because it is the main source of life for humans, animals, plants, and other living things. Understanding the concept of "rizq" and its association with essential consumption materials encourages believers to be grateful and responsible in their use of resources. The Qur'an promotes a balanced and moderate approach to consumption, avoiding waste and excess. It encourages sharing one's blessings with others, particularly those in need, reflecting the communal and compassionate spirit of Islam.

**b. Abundant kindness**

The Qur'an juxtaposes *rizq* with *ḥasan* in five repetitions as in QS An-Naḥl [16]: 75:

*"Allah made the parable of a servant under the dominion of others, who is powerless to do something, and one whom We give good sustenance, and he infuses some of that sustenance secretly and openly. Are they the same? All praise be to God alone, but most of them do not know." (An-Naḥl [16]: 75)*

This verse illustrates the difference between a person who has been granted abundant sustenance by Allah and one who lacks such provisions. The term "rizq" refers to the sustenance provided by Allah, encompassing not just material wealth but all forms of provision that sustain life and well-being. When paired with "ḥasan," which means goodness, it suggests that the sustenance provided is not only plentiful but also inherently good and beneficial.

The verse contrasts two types of individuals: one who is enslaved and powerless, unable to act independently, and another who has been endowed with good sustenance by Allah. The latter person is capable of using this sustenance in a beneficial way, distributing it both secretly and openly. This act of sharing and donating sustenance is facilitated by the abundance of what they possess. Thus, those who have more are often

more capable of giving and helping others, demonstrating the goodness (ḥasan) inherent in the sustenance (rizq) provided by Allah.

In the broader context of the Qur'ān, this juxtaposition serves to highlight the virtue of generosity and the responsibility that comes with having ample resources. It emphasizes that those who are blessed with abundant sustenance should use it to benefit others, acting as stewards of Allah's blessings. This principle underscores a core Islamic value: the importance of sharing one's blessings and aiding those in need. Term *Rizq* The above describes abundant sustenance or goodness because with a lot of sustenance it is easier for us to donate than not having property.

### **c. God's Gift**

The Qur'ān explains that what is on earth and everything that humans and other living beings use is a gift of Allah as a guarantee in life (Fauziyyah 2022). But we must be responsible for the gift as explained in QS Hūd [11]: 6 which reads:

*"And not a single creature moves (animates) on the earth, but all are guaranteed by Allah its sustenance. He knew the place where he lived and where he was stored. All (written) in the real Book (Lauh Mahfūz)." (Hūd [11]: 6)*

Muslims are always taught to maintain the function and value of the sustenance that Allah gives because what He gives must remind us of Him. We must realize that wealth is a deposit and we must use it as a means of dedicating ourselves to God as His servant. We must not deny the sustenance He gives and must remain grateful for what is.

### **d. Proof of God's existence**

Term *Rizq* which means God's gift covers all the needs of His creatures. From there it is necessary to realize the existence of God in human survival. It is necessary for people to know that God created the world and everything in order to ensure the continuity of human life. They were created not just like that but by the will of Allah Almighty. Thus, we should be grateful for what Allah gives as a reflection of the recognition of His existence because Allah is the Almighty (QS Al-Ankabūt [29]: 60)

Rizq, as a divine provision, includes all the necessities of life provided by Allah to His creatures. Recognizing and understanding this concept fosters gratitude and

reliance on Allah. Gratitude should be expressed not only through words but also through actions that reflect appreciation for Allah's blessings. By acknowledging Allah as the source of all provision, humans can lead lives filled with contentment, trust, and a sense of purpose. This recognition reinforces the understanding that Allah is the Almighty, the ultimate provider for all of creation, ensuring the continuity and sustenance of life on earth.

**e. Favors of the afterlife**

The Qur'an juxtaposes the word *Rizq* with *Karīm* which means noble, and generous. This term is mentioned six times to express the substance of a thing or behavior of a person. When this term is connected with His nature, it will refer to God's mercy in giving blessings to man in the form of *ẓahīr* or inner. Some mufasir argues that the term *Rizq* This is when juxtaposed with the word *Karīm* means heaven (QS al-Anfāl [8]:7) (Manshoor 2020).

The term "rizq" in Arabic fundamentally refers to sustenance or provision. It includes all forms of sustenance granted by Allah to His creations, encompassing physical necessities like food and shelter, as well as spiritual and emotional needs such as guidance, wisdom, and inner peace. "Karīm," on the other hand, translates to noble, generous, and bountiful. When these two terms are combined, they encapsulate the idea of a provision that is not only ample but also noble and generous in nature.

The concept of divine ownership and human stewardship is a fundamental principle in the Qur'anic perspective on wealth. According to Islamic teachings, all wealth and resources in the world ultimately belong to Allah. Humans are regarded not as owners, but as stewards or trustees of these resources. This stewardship implies a profound responsibility: to manage and utilize wealth in ways that are just, ethical, and in accordance with divine guidance. The Qur'an emphasizes that humans will be held accountable for how they handle the wealth entrusted to them, urging believers to act with integrity, fairness, and a sense of duty towards others. This perspective encourages a balanced approach to wealth, where the focus is on benefiting the community and upholding moral values, rather than pursuing personal gain.

Wealth is also depicted in the Qur'an as a test for believers, serving as a measure of their faith, gratitude, and generosity. This test assesses how individuals respond to the

blessings they receive, examining whether they recognize their wealth as a gift from Allah and use it in ways that reflect their gratitude. Believers are encouraged to show thankfulness through acts of charity, supporting those in need, and contributing to the welfare of society. The way one manages their wealth can reveal their true character: whether they are selfish and greedy, or compassionate and generous. The Qur'an warns against the pitfalls of arrogance and pride that can accompany wealth, reminding believers that material possessions are temporary and should be used in the service of others. This understanding fosters a mindset where wealth is not just a means of personal comfort, but a tool for achieving broader social and spiritual goals.

### *Ethical Guidelines for Acquiring and Using Wealth*

The Qur'an provides clear guidance on the permissible and impermissible means of acquiring wealth, emphasizing the importance of ethical and honest practices. Among the prohibited means, *riba* (usury) stands out prominently. The Qur'an explicitly forbids *riba*, describing it as exploitative and unjust. Usury involves charging excessive interest on loans, which can lead to the economic oppression of the needy and create significant disparities between the rich and the poor. By prohibiting *riba*, the Qur'an aims to prevent exploitation and promote fairness in financial transactions.

Additionally, the Qur'an condemns theft, fraud, and other unethical practices. Theft, which involves taking someone else's property without their consent, undermines social trust and security. Fraud, which encompasses deceitful practices such as cheating and falsifying information for personal gain, is also strictly prohibited. These prohibitions are designed to maintain social harmony and ensure that wealth is acquired through lawful and transparent means. By adhering to these ethical guidelines, Muslims are encouraged to engage in honest work and business practices, contributing to a just and equitable economic system.

The Qur'an places a strong emphasis on the righteous use of wealth, particularly in spending for the sake of Allah. This includes acts of charity, known as *Sadaqah*, which are highly encouraged. Giving to those in need, supporting family members, and contributing to the welfare of society are seen as noble deeds that purify one's wealth



and soul. The act of spending in the path of Allah is not only a moral obligation but also a means of attaining spiritual rewards in the hereafter.

The concept of Zakat, an obligatory form of charity, further underscores the importance of wealth redistribution. Muslims are required to give a fixed portion of their wealth to those in need, ensuring that the less fortunate are supported. This practice helps to reduce economic disparities and fosters a sense of solidarity and compassion within the community. By prioritizing charitable giving and social support, Muslims can create a more compassionate and equitable society, where the needs of all members are addressed.

The Qur'an also admonishes against *israf* (extravagance) and *tabdheer* (wastefulness), urging Muslims to practice moderation in their consumption. Extravagance involves spending excessively beyond one's needs, often leading to unnecessary and lavish expenditures. The Qur'an cautions against such behavior, as it reflects a lack of gratitude and awareness of the blessings provided by Allah. Extravagant lifestyles can lead to social envy and economic imbalance, contradicting the principles of modesty and humility promoted in Islam.

Wastefulness, or *tabdheer*, involves using resources carelessly and irresponsibly. This includes wasting food, water, and other valuable resources, which is strongly discouraged in the Qur'an. The teachings emphasize the importance of being mindful and responsible stewards of the resources we have been given. By avoiding wastefulness, individuals can contribute to the sustainable use of resources and ensure that they are preserved for future generations. This responsible consumption aligns with the broader Islamic principles of environmental stewardship and respect for creation.

## **Discussion**

### *Socioeconomic Justice and Wealth Distribution*

Zakat and Sadaqah are significant aspects of Islamic teachings related to charity. Zakat, an obligatory act of charity mandated by the Qur'an, requires Muslims to give a fixed portion of their wealth to those in need, serving as a mechanism for wealth redistribution and ensuring that the less fortunate are cared for. Sadaqah, a voluntary

act of charity, can be given at any time and in any amount, promoting a culture of giving and social responsibility within the Muslim community. The Qur'an addresses wealth inequality and poverty, emphasizing the moral duty of Muslims to help alleviate poverty through generosity and compassion, recognizing that wealth is a trust from God to be used for the broader community's benefit.

Furthermore, the Qur'an outlines principles of economic justice and equity, advocating for fair trade practices and the rights of workers, ensuring fair wages, preventing exploitation, and promoting honesty and integrity in business dealings. These teachings collectively aim to create a more equitable and just society, where the well-being of all individuals is considered, and the rights of everyone are respected and protected.

#### *Wealth in the Afterlife Perspective.*

One important aspect is the contrast between temporal and eternal wealth. The Qur'an teaches that material wealth is temporary and will not last beyond this life, whereas spiritual wealth, accumulated through righteous deeds and faith, yields eternal rewards in the hereafter. This perspective encourages Muslims to prioritize their spiritual well-being and moral conduct over the pursuit of material wealth, understanding that true and lasting wealth is found in the life to come. By focusing on spiritual wealth, individuals can achieve lasting happiness and fulfillment.

Another crucial element is the concept of accountability and reward in the Qur'an. It emphasizes that individuals are responsible for how they earn and spend their wealth, with every action subject to scrutiny. People will be held accountable for their financial behaviors, and the Qur'an promises rewards for those who use their wealth righteously. Acts such as helping those in need, supporting charitable causes, and avoiding extravagance and wastefulness are highly valued. This accountability serves as a reminder for Muslims to be conscientious and ethical in their financial dealings, ensuring their wealth is used in ways that please God and benefit society.

Furthermore, the Qur'an contains numerous parables and stories that illustrate the consequences of greed and the mismanagement of wealth. The story of Qarun (Korah) serves as a warning against arrogance and the hoarding of wealth,

demonstrating how his immense riches led to his downfall. Similarly, the parable of the People of the Garden teaches about the perils of greed and the importance of charity, as the owners of the garden lost their wealth due to their refusal to share it with the poor. These narratives provide moral lessons and guidance on the proper use of wealth, emphasizing the values of generosity and humility.

In conclusion, the Qur'an offers profound insights into the nature of wealth, emphasizing the importance of spiritual over material wealth, the concept of accountability and reward, and the moral lessons from parables and stories. By adhering to these teachings, Muslims are guided to use their wealth in ways that benefit themselves and society, ultimately leading to a more just and equitable world.

## Conclusion

Terms that directly mean rich are such as *šamarun*, *kanzun*, and *agniyā'*. While the terms that indirectly mean rich that the author raises are the terms *māl*, *barakah*, and *rizq*. *Lafaz šamarun* is specifically used for wealth obtained from the results of business, not from others such as inheritances, grants, and so on. *Kanzun* is wealth obtained from hoarding wealth and it is forbidden in Islam. *Agniyā'* means people who are rich, well-off, and wealthy. *Māl* means property that can be money, land, food, and all kinds of other assets. Similarly, another term that indirectly means rich, namely *barakah* which means something that has added value because it is self-possessioned by Allah so that its quality exceeds its quantity. As for the term *rizq* means a gift or sustenance given by Allah and must be accounted for in the hereafter.

Being rich is important for a Muslim because the best wealth is held by the shaleh because it will bring benefits. In Islam, many exhortations are given by the Qur'an in the use of wealth. When we have wealth, we should be modest, spend it according to priority, and should not *be isrāf* or *mubazẓir* on possessions. As Muslims, we are obliged to seek it from halal sources. We must know financial management and not forget to share with others.

The research that the author did was only limited to *library research* and had never done direct field research at all. Thus, the author recommends to further

researchers to conduct field research to increase the wealth of knowledge and not limited to literature studies.

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