




# Al-Amwal According to the Qur'an: Using the *Maudhu'i* Method

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Al-amwal, Al-Qur'an,  
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## ABSTRACT

This study aims at describing the concept of *al-amwal* in the Qur'an which is referred to as treasure. This research focuses more on the concept of property and property ownership in the Qur'an, property as slander (trials), worldly treasures (*al-hayah al-dunya*), property as a means of doing good. Descriptive research method with qualitative approach is employed in this study. This present study, is a library study using *maudhu'i* method. *Maudhu'i* method is a method seeks to find the answer in the Qur'an by collecting ayahs of the Qur'an that have similar purpose, which together discuss a particular topic / title and publish those ayah in accordance with the time of their descent in accordance with the causes of their descent, then pay attention to the ayahs with explanation, description and relationship with other ayahs. The results show that wealth (wealth) is a primary need for man to support his life in this world. The Qur'an reminds that property must be obtained through lawful manners as stipulated by the shariah law. In fact the Qur'an and the *Sunnah* clearly explain that property should not be transferred from one person to another through unjustified ways. In stead, it should be transferred based on the sharia, such as through trades or other lawful transactions. The use of property in Islamic teachings must always be in devotion to God and used in the framework of taqqarub (to get closer) to Allah.

## Kata Kunci:

AL-Amwal, Al-Qur'an,  
Kedudukan Harta,  
Kepemilikan Harta

## ABSTRAK

**Al-Amwal Menurut Al-Qur'an: Menggunakan Metode Maudhu'i.** Penelitian ini bertujuan untuk mendeskripsikan Konsep al-Amwal dalam al-Qur'an yang disebut sebagai harta. Penelitian ini lebih fokus pada konsep harta dan kepemilikan harta dalam al-Qur'an, harta sebagai fitnah (cobaan), harta pershian dunia (*al-hayah al-dunya*), harta sebagai sarana berbuat kebajikan. Metode Penelitian deskriptif dengan pendekatan kualitatif, merupakan studi pustaka dengan menggunakan metode *maudhu'i*. Metode *Maudhu'i* adalah metode yang berusaha mencari jawaban al-Qur'an dengan mengumpulkan ayat-ayat al-Qur'an yang mempunyai tujuan yang satu, yang bersama-sama membahas topik/judul tertentu dan menerbitkannya sesuai dengan masa turunnya selaras dengan sebab-sebab turunnya, kemudian memperhatikan ayat-ayat tersebut dengan penjelasan, keterangan dan hubungannya dengan ayat lain. Hasil menunjukkan bahwa al-Amwal (harta) merupakan suatu kebutuhan primer bagi manusia untuk menunjang kehidupannya di dunia. al-Qur'an mengingatkan bahwa harta harus diperoleh dengan cara yang dikehendaki oleh hukum syarak, bahkan al-Qur'an dan al-Sunnah dengan tegas menjelaskan bahwa harta tidak boleh berpindah kepemilikan dari seseorang kepada orang lain melainkan dengan cara yang dibenarkan oleh syarak yaitu melalui perdagangan atau transaksi yang didasari atas suka sama suka. Penggunaan harta dalam ajaran islam harus senantiasa dalam Pengabdian kepada Allah dan dimanfaatkan dalam rangka takarub (mendekatkan diri) kepada Allah

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## INTRODUCTION

*Al-amwal* is one of the life supports needed by man to carry out his activities in the world. Wealth is a core necessity that cannot be separated from someone's life. This level of need is complementary and to complement the level of benefit (Ajuna,2019). People can be motivated to seek wealth in order to maintain their existence and add material and non-material enjoyment. However, this motivation is limited by three conditions, namely wealth that is collected in lawful manners, used for things that are lawful and property must be issued by the right of God and society. Therefore, the property that has been owned by each individuals in addition to being acquired and used must also be maintained. Keeping the treasure is related to taking care of the soul, because the treasure will keep the soul away from disaster and strive for the perfection of the honor of the soul (Apriyanto, 2017).

Within the Qurán, Chapter number 10 ayahs number 55, Allah reminds us that everything in the heaven and the earth belongs to Allah. Surely Allah's promise is true, but most of people do not know. This ayah reminds us that everything belongs to Allah. Allah is the Lord of all that is in the earth, the sea, and the air. some of these wealth were bestowed upon human being as the caliph on earth, and managed as He desired (A'raaf: 128). Thus, it can be said that property ownership for human is only considered as beneficiaries/temporary owners which is given the authority to take full advantage (SulaemanJaluli, 2018).

All things that God has given in this earth are basic materials that require processing, and those should be achieved through hardwork. Therefore, wealth must be sought after, man should exert efforts and endeavors to achieve them. In the Qur'an itself, the available time is filled with worship activities and seeking sustenance as a gift from Allah swt. This is stated in Q.S al-Jumu'ah ayah9 – 10:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا نُودِيَ لِلصَّلَاةِ مِنْ يَوْمِ الْجُمُعَةِ فَاسْعَوْا إِلَىٰ ذِكْرِ اللَّهِ وَذَرُوا الْبَيْعَ ذَلِكُمْ خَيْرٌ لَكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

Translation:

*“O you who have believed, when [the adhan] is called for the prayer on the day of Jumu'ah [Friday], then proceed to the remembrance of Allah and leave trade. That is better for you, if you only knew. 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”*

Based on the ayah above people are commanded by Allah to seek wealth after praying. Wealth is sought in the right way, meaning in a lawful manner. Treasure serves as means to get closer to God. With the existence of wealth, man is expected to have a charitable attitude that strengthens his human nature.

On the other hand, people are faced with the question of how and where to obtain the property. This issue is an unbroken cycle that is strongly influenced by one's educational background, skills, ancestry, and environmental conditions. There are people who have to work hard to obtain the necessary assets, although sometimes the results obtained are not worth the energy spent. The Qur'an is as a holy scripture that contains a variety of small issues to major problems. Assessment of the content of the Qur'an can be done with various forms of interpretation in accordance with its assessment capabilities and goals to be achieved. One of the issues that is similarly important is about *al-mal* (wealth). This issue is very salient for human life, both in the world and in the hereafter. Therefore, the Qur'an in various ayahs and



chapters outlines this issue of wealth in various forms. Most of the ayahs containing *Lafazal-mal* speak in the context of the law, not only in the form of prohibitions but also in the form of commandments in obtaining and in using the property.

Based on the background above, the main problem that will be examined is the concept of wealth according to the Qur'an using the *maudhu'i* method. The main issues are classified again into sub-issues as follows:

1. What is the essence of wealth according to the Qur'an? And;
2. What is the urgency of wealth according to the information of the Qur'an?

## METHODOLOGY

The method used in this study is descriptive research method with qualitative approach. It is a library study using *maudhu'i* method. *Maudhu'i* method is a method that seeks to find the answer of the Qur'an by collecting ayahs of the Qur'an that have one purpose, which together, those ayahs discuss a particular topic / title and publish it in accordance with the time of their descent in accordance with the causes of those descent, then pay attention to the ayahs' explanation, description and relationship with other ayahs.

## RESULT AND DISCUSSION

### Result

After an investigation of the Qur'an it was found that the words "treasure" (*al-mal* or wealth) was used 87 times. Wealth or plural *maalamwal*, etymologically has several meanings, namely skewed, inclined, and oblique. Because man is inclined and tends to have wealth (Ghazaly, 2010).

Each ayah scattered in some of the surahs referred to above can be seen as follows:

1. *An-Nisa'* : 27

وَاللَّهُ يُرِيدُ أَنْ يَتُوبَ عَلَيْكُمْ وَيُرِيدُ الَّذِينَ يَتَّبِعُونَ الشَّهَوَاتِ أَنْ تَمِيلُوا مَيْلًا عَظِيمًا

Translation:

"Allah wants to accept your repentance, but those who follow [their] passions want you to digress [into] a great deviation."

2. *An-Nisa'*: 129

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Translation:

"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."



3. *Al-Baqarah* : 29

هُوَ الَّذِي خَلَقَ لَكُمْ مَّا فِي الْأَرْضِ جَمِيعًا ثُمَّ اسْتَوَىٰ إِلَى السَّمَاءِ فَسَوَّاهُنَّ سَبْعَ سَمَاوَاتٍ ۗ وَهُوَ بِكُلِّ شَيْءٍ عَلِيمٌ

Translation:

"It is He who created for you all of that which is on the earth. Then He directed Himself to the heaven, His being above all creation], and made them seven heavens, and He is Knowing of all things."

4. *Al-Baqarah* : 155

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالتَّمَرَاتِ ۗ وَبَشِيرٍ الصَّابِرِينَ

Translation:

"And We will surely test you with something of fear and hunger and a loss of wealth and lives and fruits, but give good tidings to the patient."

5. *Saba'* : 37

وَمَا أَمْوَالُكُمْ وَلَا أَوْلَادُكُمْ بِالَّتِي تُقَرَّبُكُمْ عِنْدَنَا زُلْفَىٰ إِلَّا مَنَ أَمَنَ وَعَمِلَ صَالِحًا فَأُولَٰئِكَ لَهُمْ جَزَاءُ الضَّعْفِ بِمَا عَمِلُوا وَهُمْ فِي الْغُرُفَاتِ آمِنُونَ

Translation:

"And it is not your wealth or your children that bring you nearer to Us in position, but it is [by being] one who has believed and done righteousness. For them there will be the double reward for what they did, and they will be in the upper chambers [of Paradise], safe [and secure]."

6. *An-Nisa'* : 5

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَامًا وَارزُقُوهُمْ فِيهَا وَاكْسُوهُمْ وَقُولُوا لَهُمْ قَوْلًا مَعْرُوفًا

Translation:

"And do not give the weak-minded your property, which Allah has made a means of sustenance for you, but provide for them with it and clothe them and speak to them words of appropriate kindness."

7. *Al-Ahzab* : 27

وَأَوْرَثَكُم أَرْضَهُمْ وَدِيَارَهُمْ وَأَمْوَالَهُمْ وَأَرْضًا لَّمْ تَطَّوُّهَا ۗ وَكَانَ اللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرًا

Translation:

"And He caused you to inherit their land and their homes and their properties and a land which you have not trodden. And ever is Allah, over all things, competent."



8. *Al-Hujurat* : 15

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ آمَنُوا بِاللَّهِ وَرَسُولِهِ لَمْ يَرْتَابُوا وَجَاهَدُوا بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ فِي سَبِيلِ اللَّهِ ۗ أُولَٰئِكَ هُمُ الصَّادِقُونَ

Translation:

“The believers are only the ones who have believed in Allah and His Messenger and then doubt not but strive with their properties and their lives in the cause of Allah. It is those who are the truthful.”

9. *As-Saff* : 11

تُؤْمِنُونَ بِاللَّهِ وَرَسُولِهِ وَتُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِكُمْ وَأَنْفُسِكُمْ ۗ ذَٰلِكُمْ خَيْرٌ لَّكُمْ إِن كُنْتُمْ تَعْلَمُونَ

Translation:

“[It is that] you believe in Allah and His Messenger and strive in the cause of Allah with your wealth and your lives. That is best for you, if you should know.”

10. *An-Nur*: 33

وَلْيَسْتَعْفِفِ الَّذِينَ لَا يَجِدُونَ نِكَاحًا حَتَّى يُغْنِيَهُمُ اللَّهُ مِنْ فَضْلِهِ ۗ وَالَّذِينَ بَيْتَعُونَ ۗ الْكُتُبَ مِمَّا مَلَكَتْ أَيْمَانُكُمْ فَكَاتِبُوهُمْ إِنْ عَلِمْتُمْ فِيهِمْ خَيْرًا ۗ وَأَتَوْهُمْ مِنْ مَالِ اللَّهِ الَّذِي آتَيْتُمْ ۗ وَلَا تَكْرَهُوا ۗ فَتَبْتَئِكُمْ عَلَىٰ الْبُعَاةِ إِنْ أَرَدْنَ تَحَصُّنًا لِنَبْتَعُنَّ ۗ عَرَضَ الْحَيَوةِ الدُّنْيَا ۗ وَمَنْ يُكْرِهِنَّ ۗ فَإِنَّ اللَّهَ مِنْ بَعْدِ إِكْرَاهِهِنَّ غَفُورٌ رَحِيمٌ

Translation:

“But let them who find not [the means for] marriage abstain [from sexual relations] until Allah enriches them from His bounty. And those who seek a contract [for eventual emancipation] from among whom your right hands possess - then make a contract with them if you know there is within them goodness and give them from the wealth of Allah which He has given you. And do not compel your slave girls to prostitution, if they desire chastity, to seek [thereby] the temporary interests of worldly life. And if someone should compel them, then indeed, Allah is [to them], after their compulsion, Forgiving and Merciful.”

11. *Thaha* : 6

لَهُ مَا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ وَمَا بَيْنَهُمَا وَمَا تَحْتَ الثَّرَىٰ

Translation:

“To Him belongs what is in the heavens and what is on the earth and what is between them and what is under the soil.”

12. *Al-Hadid*: 7

آمَنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفَقُوا مِمَّا جَعَلَكُمْ مُسْتَحْلِفِينَ فِيهِ ۗ فَالَّذِينَ آمَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ



Translation:

“Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward.”

13. *An-Nisa'* : 17

إِنَّمَا التَّوْبَةُ عَلَى اللَّهِ لِلَّذِينَ يَعْمَلُونَ السُّوءَ بِجَهَالَةٍ ثُمَّ يَتُوبُونَ مِنْ قَرِيبٍ فَأُولَٰئِكَ يَتُوبُ اللَّهُ عَلَيْهِمْ ۗ وَكَانَ اللَّهُ عَلِيمًا حَكِيمًا

Translation:

“The repentance accepted by Allah is only for those who do wrong in ignorance [or carelessness] and then repent soon after. It is those to whom Allah will turn in forgiveness, and Allah is ever Knowing and Wise.”

14. *Al-Baqarah* : 155

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالتَّمَرَاتِ ۗ وَبَشِيرٍ الصَّابِرِينَ

Translation:

“And We will surely test you with something of fear and hunger and a loss of wealth and lives and fruits, but give good tidings to the patient.”

15. *Al-Anfal* : 28

وَاعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَأَنَّ اللَّهَ عِنْدَهُ أَجْرٌ عَظِيمٌ

Translation:

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

16. *Ali Imran* : 186

لَنُبَلِّغَنَّكُمْ فِي أَمْوَالِكُمْ وَأَنْفُسِكُمْ ۗ وَلَتَسْمَعَنَّ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ مِنْ قَبْلِكُمْ وَمِنَ الَّذِينَ أَشْرَكُوا أَدَىٰ كَثِيرًا ۗ وَإِنْ تَصْبِرُوا وَتَتَّقُوا فَإِنَّ ذَلِكَ مِنْ عَزْمِ الْأُمُورِ

Translation:

“You will surely be tested in your possessions and in yourselves. And you will surely hear from those who were given the Scripture before you and from those who associate others with Allah much abuse. But if you are patient and fear Allah - indeed, that is of the matters [worthy] of determination.”

17. *Al-Baqarah* : 188

وَلَا تَأْكُلُوا أَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدُلُّوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ



Translation:

“And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].”

18. *An-Nisa'* : 29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا  
أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Translation:

“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.”

19. *Al-Baqarah* : 195

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

Translation:

“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.”

20. *Al-Munafiqun* : 10

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَّ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ  
فَأَصَّدَّقَ وَأَكُنْ مِنَ الصَّالِحِينَ

Translation:

“And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, “My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous.”

21. *Ibrahim* : 31

قُلْ لِعِبَادِيَ الَّذِينَ آمَنُوا يُقِيمُوا الصَّلَاةَ وَيُنْفِقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً مِنْ قَبْلِ أَنْ يَأْتِيَ يَوْمٌ لَا  
يَبْعُ فِيهِ وَلَا خِلٌّ

Translation:

“[O Muhammad], tell My servants who have believed to establish prayer and spend from what We have provided them, secretly and publicly, before a Day comes in which there will be no exchange, nor any friendships.”

22. *Ali Imran* : 14

زُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ  
الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ۗ ذَلِكَ مَتَاعِ الدُّنْيَا ۗ وَاللَّهُ عِنْدَهُ حُسْنُ الْمَبَإِ



Translation:

“*Beautified for people is the love of that which they desire - of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return.*”

23. *Al-Kahf* : 7

إِنَّا جَعَلْنَا مَا عَلَى الْأَرْضِ زِينَةً لَّهَا لِنَبْلُوهُمْ أَيُّهُمْ أَحْسَنُ عَمَلًا

Translation:

“*Indeed, We have made that which is on the earth adornment for it that We may test them [as to] which of them is best in deed.*”

24. *At-Taubah* : 35

يَوْمَ يُحْمَى عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَى بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كَنَزْتُمْ لِأَنفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ

Translation:

“*The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], "This is what you hoarded for yourselves, so taste what you used to hoard.*”

25. *Al-Jasayah* : 13

وَسَخَّرَ لَكُمْ مَّا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ جَمِيعًا مِنْهُ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِّقَوْمٍ يَتَفَكَّرُونَ

Translation:

“*And He has subjected to you whatever is in the heavens and whatever is on the earth - all from Him. Indeed in that are signs for a people who give thought.*”

26. *Al-Kahf* : 46

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَاتُ الصَّالِحَاتُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا

Translation:

“*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.*”

## Discussion

### *The Essence of Treasure in the Qur'an*

Based on the distribution of the above ayahs, it can be stated that the Qur'an uses several forms of words when discussing the issue of "wealth". Wealth or *maal* has plural form of *amwal*. Etymologically, *Lafazal-mal* is an Arabic expression translated with "wealth" in English. In the Encyclopedia of Islamic Law it is mentioned that *almal* comes from the *ma-la* which means to lean or turn from the middle to one side (Abdul Azis Dahlan ., et al., 1997).





While the treasure itself in the Great Dictionary of The Indonesian language is defined by "goods (money and so on) that become wealth; people's belongings; tangible and intangible wealth of value and which the company legally owns." In al-Munjid's dictionary it is explained that *al-mal* plural form is wealth which means everything that is owned, while the Bedouins interpret it as favors and riches such as camels and goats". Muhammad Isma'il Ibrahim details *al-mal* to the elements namely: *mata'*, *arudh al-tijarah*, *al-'qar*, *al-nuqud* and *al-hayawan*.

Ibn Imarah in Qamush alMushthalahat al-Iqtishadiyah fi al-Hadharah alIslamiyyah explains the meaning of *al-mal* as a term used to express everything that is wanted to be loved and owned, both in large numbers and in small numbers. Today it is identified as goods (material), gold or silver and everything that follows the size of both. He further elaborates on the forms of *al-mal* which include fields that produce (fertile), everything that comes out of the earth both trees and livestock, all kinds of livestock that work on agriculture, everything that is sold and bought, everything that can be owned. "Some people identify wealth with gold and silver, others identify with walking like camels, others identify wealth with money, most people identify with everything they want to have. In today's society it is identified with *al-zhi'ah*" (Rahman, 2007).

Among many ayahs of the Qur'an that discuss *al-mal*, it is mentioned that one of the examples of this *al-mal* is *al-tha'am* (food) as found in sura al-Baqarah: 177. Ibn Katsir interpreted the ayah as: "feeding with the food he loved". The interpretation of the *Lafazal-mal* conducted by Ibn Katsir is based on the hadith of the Prophet (SAW). Nevertheless, it is generally understood that one form of treasure is food. Therefore, although in some contexts of the ayahs that use the *Lafazal-mal* is interpreted as treasure, but can also be used in narrower meaning of *al-tha'am* (food).

Land is one type of property owned by man. Therefore, the Qur'an uses the word *al-mal* for a common meaning covering all kinds of treasures including *al-ardh* (land). *Al-ardh* as one of the meanings of *Lafazal-mal* used by the Qur'an is found in surah al-Baqarah: 188. Then wealth can mean money (dinars) as money is one of the types of wealth. *Lafazal-mal* is also used in a certain context and supported by a chronological interpretation of the descent of the ayahs (*asbab al-nuzul*) that has the meaning of money (one form of currency type such as dinars and so on). This usage by al-Qurthubi is based on the Hadith of the Prophet who preached about the case that led to the revelation of sura al-Baqarah: 262.

The revelation of this ayah is related to concerns the actions of Usman ibn 'Affan who handed over a thousand dinars to the troops at the time of the prophet's emigration. The use of *al-mal* to money is a more specific meaning of detail (explanation) of one form of property (*al-mal*). In other words, its understanding cannot be separated from the context in which the ayah was handed down.

### *The Existence of Treasures in the Qur'an*

When further observed there is a similarity of the word (synonym) *al-mal* such as: *Lafaz*. *Qintharah* mentioned in the Qur'an as many as 4 times, 2 times repeated in one ayah and 3 times repeated in one surah, namely the surah Ali 'Imran ayah number 14 by two times and once in ayah number 75, once also in surah An-Nisa' ayahnumber 20.

The Qur'an is linguistic miracle, uses words that can be considered as an equivalent of a word, but following an in-depth study, it would reveal that each word or the *Lafaz* in the Qur'an is different. As for *Lafaz al-Qanathir*, it is the plural of *al-Qintharah* which also means wealth. But these two *Lafaz* have different aspects in their use. *Lafazal-mal* means treasure, but the amount is unknown. And *Lafaz al-Qintharah* means a great lot of wealth. In other words,



in describing large amounts of wealth, the Qur'an does not use the word *al-mal* but uses the word *al-Qintharah*.

In the book of al-Tibyan fi Gharib Al-Qur'an, it is explained that the interpreters differed in interpreting the meaning of *al-Qintharah*. Differences of understanding arise about how much wealth contained in the *Lafaz* referred to. Some of them think that the wealth of *al-Qintharah* is about 1000 mitsqal. Whereas if the treasure does not reach the value of 1000 mitsqal then it is not called *al-qintharah* but rather called *al-mal*. However, there are also scholars who argue the amount exceeds the number as contained in *Lafaz al-mal*, without explaining concrete figures.

*Lafaz tsamarun* which means wealth is only found twice in the Qur'an, namely surah al-Kahfi: ayah number 34 and 42. While others mean: fruit, many fruit and so on. When combined to all the other forms, it is amounted to 24 times. As for sura al-Kahfi: 34, *Lafaz tsamarun*, is taken from the word *atsmara* which means fruitful. It is so-called *tsamarun* and not the other *Lafaz* because the wealth is the result of the development of a business. In this case, it can be understood that *Lafaz tsamarun* is specifically used for wealth obtained from business results, not from others.

Another *Lafaz* that can be said to be synonymous of *al-mal* is *Lafaz kanzun*. This *Lafaz* is found 9 times in the Qur'an in various forms. One of them is in Hud: 12. In addition to *Lafaz Kanzun* there is also *Lafaz khaza'in*, this *Lafaz* is a plural of *khazinah*. They appear totally nine times in the Qur'an, all in its plural/*jama'* form and never in its singular form/*mufrad*. The difference between *Lafaz khaza'in* and *al-mal* is that *al-mal* means wealth in the general sense, while *khaza'in* means treasures being stored, and can also be interpreted as treasures. Among many ayahs that contain this word is in Hud: 31.

The Qur'an also uses *Lafaz 'ardhun* to describe something that contains the meaning of wealth. The use of this *Lafaz* to refer to property is found in sura al-Anfal: 67. As for *Lafaz al-Khayr*, it is one of the *Lafaz* meaning wealth. Wealth in one sense can lead to positive things so that it can also be said with *al-khayr*. However, it is not uncommon for wealth to lead to negative things. The use of *Lafaz al-khayr* for the purpose of wealth is one of the uniqueness of the Qur'an which is rich in language and literature, so that it is more harmonious and more profound in delivering its messages. *Lafaz al-khayr* which means *al-mal* or property is found in the sura Al-`Adiyat: 19.

*Lafaz al-Turats* also has the meaning of wealth, but it is more devoted to the wealth derived from the inheritance of the ancients. In other words, the Qur'an can be said to have rich vocabularies, so that it is able to put a certain *Lafaz* in accordance with the context being held. *Lafaz turats* is found only in sura al-Fajr's: 19.

### *The Urgency of Wealth According to the Qur'an*

In terms of urgency, the Qur'an discusses wealth as an important rule for human civilization in order to live to his nature as human being and to be able to carry out his duties as the calip, then it can be inferred that purposes of God to create "wealth/treasure" for mankind are as follow:

1. Wealth as trial (*fitnah*) for human kind (Q.S al-Baqarah: 155)

The *ayah* above explains that wealth is a kind of trial for mankind. God gives His reward in the form of wealth, not only as a gift but also as a test, to know whether His servant is the grateful or the ungrateful one/*kufur* (Mardani, 2013).



The meaning of *bala'* in this context is trials; tests and things that are disliked by man, either fear, worry, hunger or lack of property. They are part of the tests God gives to every human being so that they may become more convinced that God has power over them (Djamil, 2013).

As for other ayah, which explains that Allah really made wealth as a test:

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ

Translation:

“Your wealth and your children are but a trial, and Allah has with Him a great reward.” (Q.S at-Tagabun: 15)

In another ayah it is emphasized that the trials of children and wealth are reaffirmed in God word:

وَاعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ

Translation:

“And know that your properties and your children are but a trial and that Allah has with Him a great reward.” (Q.S al-Anfal: 28)

The ayah above explains that the *fitnah*/test of wealth is often not felt by the owners, so the repetition of the same ayah is a warning to those who are awarded wealth by God Almighty.

In another ayah it is mentioned:

لَنُبَلِّغَنَّ فِي أَمْوَالِكُمْ وَأَنْفُسِكُمْ وَلَتَسْمَعَنَّ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ مِنْ قَبْلِكُمْ وَمِنَ الَّذِينَ أَشْرَكُوا أَذًى كَثِيرًا ۗ وَإِنْ تَصْبِرُوا وَتَتَّقُوا فَإِنَّ ذَلِكَ مِنْ عَزْمِ الْأُمُورِ

Translation:

“You will surely be tested in your possessions and in yourselves. And you will surely hear from those who were given the Scripture before you and from those who associate others with Allah much abuse. But if you are patient and fear Allah - indeed, that is of the matters [worthy] of determination.” (Q.S Ali ‘Imran: 186)

In Tafseer Jalalain it has been explained that you will surely be tested because of the succession of some *nuns* eliminated the sign of *rafa* 's, as well as the plural dhamir 'wau' because of the existence of two *wawu sakin*, while it means that you will be tested (about your wealth) with burdens and obligations that you must fulfill (Jalalain, 1996).

*Asbabun Nuzul* of this ayah as Ibn Abi Hatim and Ibn Mundzir narrated from Ibn Abbas with a good sanad that this ayah was revealed due to what happened between Abu Bakr and Fanhash; because Fanhash's words, "Surely Allah is poor and we are rich". So clearly the ayah above shows us that wealth is one of the tests for a servant.

## 2. Prohibition of Eating Other People's Property by False Path (Q.S. Al-Baqarah): 188)

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Translation:



*“And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].”*

Tafsir Jalalain mentions that *asbabun nuzul*/occasions or reasons of revelation for this ayah is as described by Ibn Abi Hatim and Sa'id Ibn Jubair, he said "Umru al-Qais ibn 'Abis and 'Abdan ibn Ashwa' al-Hadrami were involved in one of the disputes concerning their land, until 'Umru al-Qais wanted to say his oath in that regard, then the Q.S al-Baqarah ayah 188 was revealed.

This ayah specifically mentions the prohibition of consuming the property of fellow Muslims in a way that is not justified by Islamic law. Surely, every human being who has *shahadat*; his blood, wealth and honor is forbidden to be violated. In other ayah it is also affirmed:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا  
أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Translation:

*“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.”*(Q.S An-Nisa’: 29)

The prohibition of seizing others property in the ayah above is still common, so there are some other ayahs that are claimed on the other side, such as seizing the property of orphans in a false way: *“And do not consume one another's property in vain, and do not bring it to the judge, lest you consume some of the property of others by sin, while you know.”* (Q.S An-Nisa’: 29)

From the ayah above it is specifically explained that snatching the property of orphans is strongly prohibited as the owner of the property is consider as the weak people. Ibn Kathir brought a narration that can be traced to 'Ali ibn Abu Thalhah from Ibn Abbas he said: There was a man who had a property that was not clearly who the owner was, so he denied the property and complained to the judge, and he knew that it would be a sin for him if he ate the property unlawfully.

The statements of all the ayahs above can be concluded that it is banned to eat the property of fellow Muslims in a false ways, such as stealing, robbing, taking without permission, bribing and so on.

### 3. Wealth as a Means of Doing Good (Q.S. Al-Baqarah : 195)

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

Translation:

*“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.”*

Imam Ibn Katsir narrated the words of Imam Bukhari in interpreting this ayah. He said that the ayah was revealed in regard to the matter of living. While Tafseer Jalalain mentioned the history of Abu Dawood and Tirmidhi which was declared valid by Ibn Hibban, Hakim and others, from Abu Ayyub al-Anshan, "this ayah was revealed to us from the Ansar, that when



Allah made Islam a successful religion where its supporters are not few in number, some of us said to others in secret that our property has run out and Allah has raised our religion to glory , then if we retain the property, then replace the property which has been spent" Then, Q.S. al-Baqarah: 195 was revealed.

And spend your wealth in the cause of Allah, and make not your own hands contribute to (your) destruction, but do good; for Allah love those who do good. This is one of the ayahs that commands us how to spend our wealth:

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُنْ مِنَ الصَّالِحِينَ

Translation:

“And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous.”(Q.S. al-Munafiqun: 10)

قُلْ لِعِبَادِيَ الَّذِينَ آمَنُوا يُقِيمُوا الصَّلَاةَ وَيُنْفِقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً مِنْ قَبْلِ أَنْ يَأْتِيَ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خِلَافٌ

Translation:

“[O Muhammad], tell My servants who have believed to establish prayer and spend from what We have provided them, secretly and publicly, before a Day comes in which there will be no exchange, nor any friendships.”(Q.S. Ibrahim: 31)

From the ayahs above, it can be concluded that there are some rights of our properties that we have to carry out such as *zakat* and *infak* that should be taken from them. *Zakat* is carried out when the property has reached *nisab* and *haul* with the provisions mentioned by the scholars, while *infak* is in accordance with our ability.

#### 4. Treasure as a World's Adornment for Man (Q.S Ali Imran: 14)

زُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ۗ ذَلِكَ مَتَاعُ الدُّنْيَا ۗ وَاللَّهُ عِنْدَهُ حُسْنُ الْمَبَإِ

Translation:

“Beautiful for people is the love of that which they desire - of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return.”

In the explanation of the ayah above, Shaykh Abdurrahman bin Nashir as-Sa'di states that God tells us that He has adorned man the love for the world, especially in the property mentioned in this ayah, because it is the greatest desire while others only follow it (Irwansyah, 2018).

The imam of al-Thabari stated that people differ about who makes the adornment of this world beautiful, some of them think that it is God who created it. In another ayah it is mentioned:

إِنَّا جَعَلْنَا مَا عَلَى الْأَرْضِ زِينَةً لَهَا لِنَبْلُوهُمْ أَيُّهُمْ أَحْسَنُ عَمَلًا



Translation:

*“Indeed, We have made that which is on the earth adornment for it that We may test them [as to] which of them is best in deed.”* (Q.S. al-Kahf: 7).

Ibn Katsir states that God has told us that the life of this world is one of the pleasures (delights) and among the pleasures that exist in this world are women, children, and property.

And of the treasures which he likes, are gold and silver, and horses of choice, and cattle, and fields. As explained in the Qur'an surah at-Tawbah ayah 35 follows:

يَوْمَ يُحْمَى عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَى بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كَنَزْتُمْ لِأَنفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ

Translation:

*“The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], “This is what you hoarded for yourselves, so taste what you used to hoard.”*

On the Day when it will be heated in hell, and their foreheads and sides and backs will be burned, and they will be told, "This is what you have stored for yourselves.

#### 5. Useful Treasures as Perfecting the Implementation of Worship.

Wealth is useful to complete the implementation of special worship (*madhah*), because worship requires tools such as cloth to cover the forbidden parts of the body in the implementation of prayer, provision as performing hajj, charity, alms, grants, waqf, and others. As explained in the following ayah of Qur'an:

وَسَخَّرَ لَكُم مَّا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ جَمِيعًا مِّنْهُ اِنَّ فِيْ ذٰلِكَ لَاٰيٰتٍ لِّقَوْمٍ يَّتَفَكَّرُوْنَ

Translation:

*“And He has subjected to you whatever is in the heavens and whatever is on the earth - all from Him. Indeed in that are signs for a people who give thought.”* (Q.S. al-Jasiah: 13)

#### 6. Increase Faith (piety) in Allah swt.

Disbelief tends to draw closer to disbelief, so the ownership of property is intended as increasing piety to Allah swt., as described in the following ayah of the Qur'an: *“And do not consume one another's property in vain, and do not bring it to the judge so that you may consume some of the property of others by sin, while you know..”* (Q.S. al-Baqarah: 188)

#### 7. Useful Treasures For Balancing Between the Life of the World and the Hereafter.

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيٰوةِ الدُّنْيَا وَالْبٰقِيٰتُ الصّٰلِحٰتُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ اَمَلًا

Translation:



*“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.”* (Q.S. al-Kahf: 46)

The wealth given by God is a trust and will be a heavy burden for life after the world if it is not managed according to the intention of God to purify it. The more wealth, the harder it is to account for in the future and the longer the journey to success in the afterlife (Muhibbuddin, 2020).

## CONCLUSIONS

Based on the discussion on property, it can be concluded that wealth is a provision given by God to mankind to support the happiness of human life. The essence of human property is joint property as a whole, all human beings have the same opportunity to seek wealth. However, wealth is an absolute property of God, mankind acts only as a manager and is given a mandate in maintaining or accounting for the property that God has given to us. Because in every property of a person, there is a portion meant for others. Thus, every Muslim who has a lot of wealth is obliged to pay his *zakat* to those who are entitled to receive it.

The Qur'an encourages the continuous distribution and redistribution of wealth among the people, for those who acquire and make use of wealth in the right way. The Qur'an commands mankind to manage wealth with good management and clearly accompanied by honest and sincere nature. This is to anticipate and prevent the emergence of negative impacts. Wealth is also a test for mankind if they are captivated by wealth that is only a trust to be managed by them, in the sense of not always being grateful for their possessions. By preserving wealth, man will be saved in this world or in the hereafter.

The Qur'an has been clearly explained in its various ayahs. According to the Qur'an, wealth for man is a tool to realize all his ideals in his life. Wealth becomes a tool to obtain all the needs of human life. In addition, wealth is also related to the wisdom of giving wealth to people, sometimes wealth becomes a favor, but also a test, the meaning of wealth (*al-mal*) in the Qur'an is everything that has useful value for human beings, either material or non-materials.

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