

# THE QUR'ANIC PERSPECTIVE ON WEALTH AND ITS MANAGEMENT SYSTEM

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## Abstrak

*Artikel ini membahas perspektif Al-Qur'an tentang harta kekayaan dan sistem pengelolaannya. Dalam Islam, harta dipandang sebagai anugerah sekaligus amanah dari Allah yang memiliki nilai materi dan spiritual. Artikel ini mengupas tujuan harta, cara memperolehnya secara halal, serta prinsip-prinsip pengelolaan yang adil, bijak, dan bertanggung jawab. Metode distribusi harta seperti zakat, infak, sedekah, dan wakaf juga diulas sebagai instrumen untuk menciptakan keseimbangan ekonomi dan keadilan sosial. Penelitian ini menggunakan pendekatan deskriptif kualitatif berbasis studi kepustakaan dengan menelaah ayat-ayat Al-Qur'an, tafsir, serta literatur terkait ekonomi Islam. Hasilnya menunjukkan bahwa pengelolaan harta menurut Al-Qur'an bertujuan memenuhi kebutuhan hidup, meningkatkan kesejahteraan, dan mendekatkan diri kepada Allah. Distribusi harta yang tepat dapat membantu mengurangi ketimpangan ekonomi, menjaga solidaritas sosial, dan membawa keberkahan bagi individu dan masyarakat. Artikel ini memberikan panduan praktis bagi umat Islam dalam mengelola kekayaan sesuai dengan nilai-nilai Al-Qur'an.*

**Kata Kunci:** *Harta, Sistem Pengelolaan, Zakat, Infak, Sedekah*

## Abstract

This article explores the perspective of the Qur'an on wealth and its management system. In Islam, wealth is regarded as both a blessing and a trust from Allah, possessing both material and spiritual value. The article examines the purpose of wealth, lawful means of acquisition, and principles for fair, wise, and responsible management. Methods of wealth distribution such as zakat, infaq, sadaqah, and waqf are discussed as instruments to achieve economic balance and social justice. This study employs a qualitative descriptive approach based on library research, analyzing Qur'anic verses, tafsir (exegesis), and relevant literature on Islamic economics. The findings reveal that wealth management according to the Qur'an aims to meet life's needs, enhance well-being, and draw closer to Allah. Proper distribution of wealth can help reduce economic

disparities, maintain social solidarity, and bring blessings to individuals and society. This article provides practical guidance for Muslims on managing wealth in accordance with Qur'anic values.

**Keywords:** Wealth, Management System, Zakat, Infaq, Sadaqah

## INTRODUCTION

### Background of The Study

Wealth is one of the key aspects of human life, encompassing not only material needs but also spiritual and moral dimensions governed by religion, particularly in Islam. In daily life, people strive to acquire, manage, and use wealth to fulfill life's necessities and improve well-being. However, the methods of acquiring and managing wealth often present challenges from ethical and legal perspectives, necessitating clear guidelines, especially in a religious context.

The Qur'an, as the primary source of Islamic teachings, provides comprehensive guidance on wealth and its management. The Qur'an emphasizes not only the importance of earning wealth through lawful means but also the necessity of wise, fair, and responsible management. From the Qur'anic perspective, wealth is not the ultimate goal but a means to achieve greater good, both for individuals and society. Therefore, Islam underscores a concept of ownership that is not solely personal but should also be viewed as a trust from Allah, intended for the benefit of the community.

In today's social reality, deviations in the perception and

management of wealth are often observed. Many individuals view wealth as a symbol of status and power, leading to actions that contradict religious teachings, such as hoarding wealth, engaging in fraud, and perpetuating injustices in wealth distribution. These imbalances have given rise to various social issues, including economic inequality and poverty.

Thus, an in-depth study is needed to understand how the Qur'anic perspective on wealth and its management can be practically applied in modern life. Such a study is vital to provide solutions to wealth-related problems in society and to remind Muslims of their responsibilities in managing wealth according to Islamic principles.

Based on this background, this research aims to delve deeper into the Qur'anic view of wealth and how its principles of management can be applied in contemporary contexts. It is also expected to serve as a reference for Muslims in managing their wealth responsibly, fairly, and in line with the values taught in the Qur'an.

## The Qur'anic Perspective on Wealth and Its Management System

### Research Questions

- a. What is the Qur'anic perspective on wealth, including its purpose and lawful means of acquisition?
- b. How does the Qur'an outline the system of wealth management and distribution?

### Research Objectives

- a. To analyze the fundamental concepts of wealth from the Qur'anic perspective.
- b. To explore the Qur'anic regulations on wealth management, such as zakat (almsgiving), infaq (voluntary spending), sadaqah (charity), and waqf (endowment).

### Previous Studies

Several previous studies relevant to the topic "The Qur'anic Perspective on Wealth and Its Management System" are as follows:

1. **Researcher:** Nurul Huda  
**Title:** *The Concept of Wealth Ownership According to the Qur'an and Sunnah*  
**Publisher:** Journal of Islamic Law and Sharia Economics, UIN Jakarta, 2018.  
This study highlights that, according to the Qur'an, wealth ownership is relative, with humans acting as trustees of Allah's blessings. The distribution of wealth should be carried out through zakat, infaq, and sadaqah to maintain social balance.  
**Comparison:** While this research focuses on the concept of wealth

ownership, the current study will examine not only ownership but also the entire system of wealth management.

2. **Researcher:** Muhammad Syafii  
**Title:** *Wealth Management in the Qur'anic Perspective: A Case Study on Zakat and Waqf*

**Publisher:** Journal of Islamic Economics, Universitas Muhammadiyah Yogyakarta, 2020.

This study focuses on mechanisms for managing wealth through zakat and waqf and their role in improving societal welfare. Zakat and waqf are viewed as primary instruments for wealth redistribution in Islam.

**Comparison:** This study is limited to zakat and waqf, whereas the current research will explore the broader wealth management system based on the Qur'an, including principles of justice, balance, and social responsibility.

3. **Researcher:** Ahmad Fathoni  
**Title:** *Islamic Economic Principles in Wealth Management Based on the Qur'an*

**Publisher:** Journal of Economics and Sharia Law, IAIN Surakarta, 2017.

This study finds that Islamic economic principles such as justice, transparency, and social responsibility form the foundation of wealth management. Wealth management is not solely for

individual benefit but also for societal welfare.

**Comparison:** While this study emphasizes general Islamic economic principles, the current research will delve more specifically into the Qur'anic perspective on the wealth management system and its applications.

4. **Researcher:** Siti Rahmawati

**Title:** *The Concept of Wealth and Welfare According to the Qur'an*

**Publisher:** Journal of Qur'anic Studies, UIN Malang, 2019.

This research concludes that wealth in Islam is not an ultimate goal but a tool to achieve welfare and happiness in this world and the hereafter. Wealth management must adhere to sharia principles to achieve blessings.

**Comparison:** This study focuses more on the welfare derived from wealth, while the current research will comprehensively examine the entire wealth management system according to Qur'anic values.

## METHOD

### Research Approach

This study employs a qualitative descriptive analysis approach, focusing on understanding and describing the Qur'anic perspective on wealth and its management system.

### Data Sources

This research is a library study, with data collected from the Qur'an, tafsir (exegeses), hadith, and relevant

literature on Islamic economics and wealth management.

The researcher will seek, collect, and analyze data from primary sources such as the Qur'an and hadith, as well as secondary sources like books, academic journals, and other literature related to wealth management in Islam.

### Data Collection Technique

The primary data collection technique used in this research is library research, which involves examining Qur'anic verses related to the concept of wealth and its management, including verses on zakat, infaq, sadaqah, waqf, and other Islamic economic principles. Additionally, interpretations by scholars or exegetes regarding these verses will be analyzed, utilizing both classical and modern tafsir.

### Data Analysis Technique

Data analysis is conducted descriptively and interpretatively through content analysis. The researcher will identify and categorize the main themes of Qur'anic verses related to wealth and its management. Subsequently, concepts such as ownership, wealth distribution, social responsibility, and wealth management instruments in the Qur'an will be examined.

### Research Steps

The initial step is to determine the research focus by formulating the research questions to be addressed. This is followed by an in-depth literature review to gather existing

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information related to the research topic, including exploring tafsir of the Qur'an, hadith, and various Islamic economic literatures.

The next step involves collecting data through library research, which includes studying Qur'anic verses relevant to wealth and its management system. Once the data is collected, it will be organized based on themes relevant to the research, such as:

1. The concept of wealth ownership in the Qur'an.
2. Principles of wealth management, including justice, social responsibility, and wealth distribution.
3. Identification of wealth management instruments in Islam, such as zakat, infaq, sadaqah, and waqf.

The subsequent step is content analysis of the collected data. Content analysis is a method used to explore the meanings of selected texts. The researcher examines and interprets the concepts of wealth and its management from the Qur'anic perspective. This analysis involves understanding the meaning of verses related to wealth and reviewing how tafsir and literature provide guidance on wealth management in social and economic contexts.

After the data has been analyzed and interpreted, the final step is to draw

conclusions based on the research findings. These conclusions will encompass the Qur'anic view on wealth and its management system, as well as the relevance of these teachings in the context of modern wealth management. The conclusions will also answer the research questions formulated at the beginning and highlight how the Qur'anic principles can be implemented in contemporary economic life.

### RESULT AND DISCUSSION

#### The Qur'anic Perspective on Wealth Definition of Wealth

In Islam, wealth is a blessing from Allah (SWT) that must be regarded as a trust and a means to draw closer to Him. Wealth is not merely material in nature but also holds spiritual value, as its use will be held accountable before Allah (SWT) in the Hereafter.<sup>1</sup>

The Qur'an mentions that wealth is a gift from Allah given to mankind to be utilized wisely and serves as a test of their faith. Allah (SWT) says:

*"And know that your wealth and your children are but a trial, and that with Allah is a great reward."* (Surah Al-Anfal: 28).

Wealth must not be misused. Islam dictates that wealth should be used for lawful and beneficial purposes. Allah (SWT) says:

*"And do not give the weak-minded your property, which Allah has made a means*

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<sup>1</sup> Sulaiman bin Ibrahim Al-Hushain, *Al-Mal Fi Alqur'an Al-Karim* (Riyadh: Dar Almi'raj Addauliyah li Annasyr, 1995).

*of sustenance for you, but provide for them with it and clothe them and speak to them words of appropriate kindness."* (Surah An-Nisa: 5).

The Qur'an also emphasizes that within the wealth of an individual, there is a share for those in need. Allah (SWT) says:

*"And in their wealth was a right for the one who asks and the one who is deprived."* (Surah Adh-Dhariyat: 19).

In the hadith, the Prophet Muhammad (ﷺ) emphasizes that wealth is a trust, and individuals will be held accountable for how they acquire and use it. The Prophet said:

*"The feet of the son of Adam will not move on the Day of Judgment until he is asked about four things... (among them): about his wealth, how he earned it, and how he spent it..."* (Hadith narrated by At-Tirmidhi, no. 2417).<sup>2</sup>

Moreover, Islam teaches that wealth is not the ultimate goal of life but a means to attain Allah's pleasure. The Prophet Muhammad (ﷺ) said:

*"Successful is the one who accepts Islam, is provided with sufficient sustenance, and is content with what Allah has granted him."* (Hadith narrated by Muslim).<sup>3</sup>

Additionally, the Prophet Muhammad (ﷺ) highly encourages sharing wealth through charity and

zakat as acts of worship and a demonstration of concern for others. The Prophet said:

*"Wealth does not decrease by giving in charity..."* (Hadith narrated by At-Tirmidhi, no. 2325).<sup>4</sup>

From the discussion above, it is clear that Islam emphasizes a balance between earning wealth lawfully, respecting the rights of others, and using it as a means to draw closer to Allah.

### **The Influence of Wealth on Human Life**

The attitudes and effects of wealth on an individual's life vary greatly. Some people view wealth as a means to draw closer to Allah (SWT), while others adopt attitudes of miserliness. Some use wealth as a tool to influence others, display arrogance, or indulge in desires. Wealth can also lead to negligence in performing good deeds, be perceived as a test, or even foster unhealthy competition. Many individuals ruin their faith because their hearts and minds are dominated by greed for wealth.<sup>5</sup>

These statements illustrate the diverse attitudes people have toward wealth and its influence on personal life, reflecting the nature and orientation of an individual's heart. The

<sup>2</sup> Muhammad bin Isa At-Tirmizi, *Sunan At-Tirmizi*, ed. Ahmad Syakir dan Muhammad Fuad Abdul Baqi (Mesir, 1975).

<sup>3</sup> Muslim ibn Al-Hajjaj, *Sahih Muslim*, ed. Muhammad Fuad Abdul Baqi (Beirut, n.d.).

<sup>4</sup> Muhammad bin Isa At-Tirmizi, *Sunan At-Tirmizi*.

<sup>5</sup> Al-Hushain, *Al-Mal Fi Alqur'an Al-Karim*.

elaboration of these attitudes is as follows:

**a. A Means to Draw Closer to Allah (SWT)**

The wise view wealth as a trust and a means to perform good deeds, such as giving charity, helping others, and supporting activities that earn Allah's pleasure. This attitude demonstrates gratitude and awareness of the moral responsibility tied to one's sustenance.

**b. Miserliness**

Some individuals are reluctant to share, even for rightful and meaningful causes. This miserly attitude, aside from being inherent, reflects a lack of trust in Allah's provision and a fear of losing wealth.

Allah (SWT) says:

*"Those who are stingy and enjoin upon people stinginess. And whoever turns away – then indeed, Allah is the Free of Need, the Praiseworthy."* (Surah Al-Hadid: 24).

In contrast, from the perspective of faith and prophetic teachings, wealth given in charity does not diminish but rather increases in unexpected ways.

**c. A Tool to Influence Others**

This attitude manifests through manipulation, corruption, or using wealth to gain power or position. Wealth is used for personal interests at the expense of others. However, not everyone misuses

wealth; some use it for religious purposes and beneficial causes.

The Qur'an acknowledges that wealth can be an effective tool for influencing others, whether for good or bad purposes. For example, in politics, terms like *money politics* and *vote-buying* highlight how wealth is used to sway decisions.

Allah (SWT) says:

*"Zakat expenditures are only for the poor, the needy, those employed to collect [zakat], and for bringing hearts together [for Islam]..."* (Surah At-Tawbah: 60).

One of the categories entitled to zakat is new converts to Islam (*muallaf*), aiming to strengthen their faith and meet their needs. This demonstrates Islam's care and helps solidify their adherence to the religion.

Similarly, the story of Prophet Nuh (AS) illustrates how influential elites used wealth to mislead people:

*Nuh said, "My Lord, indeed they have disobeyed me and followed him whose wealth and children will not increase him except in loss."* (Surah Nuh: 21).

**d. A Tool for Arrogance and Indulging in Desires**

Some individuals use wealth to flaunt their social status and live a luxurious life, neglecting virtuous values.

Allah (SWT) warns:

*"And if Allah had extended [excessively] provision for His servants, they would have committed tyranny throughout the earth. But He sends [it] down in an amount which He wills. Indeed, He is [fully] Acquainted with [His] servants and Seeing."* (Surah Ash-Shura: 27).

**e. Negligence in Performing Good Deeds**

Wealth can occupy one's time and lead to neglect of spiritual obligations, such as prayer and social responsibilities.

*"Competition in [worldly] increase diverts you."* (Surah At-Takathur: 1).  
*"Those who remained behind will say, 'Our properties and our families occupied us...'"* (Surah Al-Fath: 11).

**f. A Test**

For the wise, wealth is not merely a blessing but also a test from Allah to evaluate one's faith and sincerity in managing it.

*"And know that your properties and your children are but a trial and that Allah has with Him a great reward."* (Surah Al-Anfal: 28).

**g. Unhealthy Competition for Wealth**

Unhealthy competition, driven by envy or malice, often arises from an excessive desire for wealth. This damages relationships and harms society.

*"Or do they envy people for what Allah has given them of His bounty?"* (Surah An-Nisa: 54).

**h. Corruption of Faith Due to Greed**

Greed for wealth leads to sins such as fraud, theft, and corruption. It diverts individuals from spiritual values and undermines faith.

**CONCLUSION**

Wealth is a neutral tool. How one approaches and manages it depends on their wisdom, faith, and life orientation. The proper attitude toward wealth is to use it for good and as a means to draw closer to Allah (SWT).

**The Purpose of Wealth from the Qur'anic Perspective**

Wealth, according to the perspective of the Qur'an, has a broader function than mere material possessions. Beyond serving as a means to fulfill needs, provide pleasure, and ensure survival, wealth also functions as a test, a tool for worship, and a way to express gratitude to Allah SWT. Proper management of wealth brings blessings both in this world and the Hereafter.

From the Qur'anic perspective, wealth is not the ultimate goal but rather a means to achieve blessings in life, both in this world and the Hereafter. Properly managed wealth not only provides material benefits but also enhances spiritual quality, strengthens social bonds, and brings people closer to Allah SWT. Wealth that is wisely used and aligned with Islamic principles becomes a source of blessings for its owner and society as a whole.

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The above explanation illustrates the Qur'anic view of the function of wealth as something not merely focused on material aspects but also having spiritual and social dimensions. Below is an elaboration of these functions:

### As a Means of Sustaining Life

Wealth serves as a means to meet human basic needs, such as food, clothing, housing, and other necessities that support life. In the Qur'an, Allah emphasizes that wealth is a part of the blessings provided to sustain life:

*"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 kindness." (QS. An-Nisa: 5).*

Shaykh Sa'di explains in his tafsir that *safih* refers to those who are not yet capable of managing wealth properly, either due to mental incapacity or age. However, they should still be guided and made to understand that the wealth will be handed over to them when they are deemed capable of managing it themselves.<sup>6</sup>

### As Worldly Enjoyment

The Qur'an acknowledges that wealth is part of the worldly adornments beloved by humans. However, Allah warns against allowing this enjoyment to distract humans from the ultimate goal of the Hereafter:

*"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, cattle, and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return." (QS. Ali Imran: 14).*

Shaykh Sa'di explains that the items mentioned in this verse represent the core of all worldly desires, with others merely following from them. Women, children, ornaments, vehicles, farmland, and livestock are worldly facilities. Some see them as the ultimate goal, while others use them as a bridge for righteous deeds.<sup>7</sup>

### As a Test of Life

Wealth often becomes a test to measure how well humans can exhibit gratitude, patience, and responsibility. Allah tests people through both abundance and scarcity of wealth:

*"And know that your properties and your children are but a trial and that Allah has with Him a great reward." (QS. Al-Anfal: 28).*

Shaykh Sha'rawi explains that referring to wealth as a *fitnah* (trial) in this verse does not necessarily imply something negative, as *fitnah* means a test or trial. He notes that many people successfully handle and overcome such

<sup>6</sup> Abdurrahman bin Nasir As-Sa'di, *Taisir Al-Karim Ar-Rahman Fi Tafsir Kalami Al-Mannan*,

ed. Abdurrahman bin Mu'alla al-Luwaihiq, I (Beirut - Lebanon: Resalah, 2002).

<sup>7</sup> As-Sa'di.

trials, depending on individual character.<sup>8</sup>

### As a Means of Worship

Wealth is a tool to draw closer to Allah through good deeds such as paying zakat, giving charity, and helping others. Using wealth for these purposes brings blessings and goodness in both this world and the Hereafter, as Allah states in Surahs Saba' and At-Taubah:

*"And it is not your wealth or your children that bring you nearer to Us in position, but it is [by being] those who have believed and done righteous deeds. 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]." (QS. Saba: 37).*

*"But among the Bedouins are those who believe in Allah and the Last Day and consider what they spend as means of nearness to Allah and of obtaining invocations of the Messenger. Unquestionably, it is a means of nearness for them. Allah will admit them to His mercy. Indeed, Allah is Forgiving and Merciful." (QS. At-Taubah: 99).*

Imam Qurtubi explains that wealth is not everything; it is merely a tool and a facility for life. Faith and piety are what truly transform wealth into a field for righteous deeds. Many believe that wealth will bring them closer to Allah, but after attaining wealth, they

may not necessarily use it for good deeds.<sup>9</sup>

### As a Manifestation of Gratitude to Allah

Managing and utilizing wealth properly is a form of gratitude to Allah for His blessings. Gratitude for the facilities provided by Allah on this earth is often forgotten due to arrogance, negligence, and weak faith. Allah SWT says:

*"And We have certainly established you upon the earth and made for you therein ways of livelihood. Little are you grateful." (QS. Al-A'raf: 10).*

Imam an-Nasafi explains that the word *ma'ayish* in the verse refers to all the facilities needed by humans to survive, such as food, drink, and others.<sup>10</sup>

The facilities of life given by Allah SWT should be appreciated through worship, righteous deeds, and various forms of goodness—not merely for indulgence and extravagance. Hence, at the end of the verse, Allah expresses disappointment, noting that only a few people are truly grateful.

### SOURCES OF WEALTH ACQUISITION FROM THE QUR'ANIC PERSPECTIVE

In the view of religion and ethics, the ways of acquiring wealth can be divided into two categories based on their legality: *halal* (permissible) and

<sup>8</sup> Muhammad Mutawalli Asy-Sya'rawi, *Tafsir Asy-Sya'rawi* (Mesir: Mathabi' Akhbaril Yaum, 1997).

<sup>9</sup> Imam Al-Qurtubi, *Tafsir Al-Qurtubi*, II (Mesir: Dar al-Kutub al-Mishriyah, 1964).

<sup>10</sup> Imam An-Nasafi, *Tafsir An-Nasafi*, ed. Yusuf Ali, I (Beirut: Dar al-Kalim at-Thayyib, 1998).

haram (forbidden). Earning wealth in a halal manner means obtaining income or sustenance through methods allowed by Islamic law (sharia), applicable laws, and ethical norms. This involves efforts that do not violate religious rules, such as working honestly, trading fairly, and avoiding any form of deception, usury, gambling, or other forbidden activities. In contrast, haram methods include efforts that violate religious laws, social norms, and state laws.

Wealth acquired in a halal manner brings blessings and peace of mind. On the other hand, wealth obtained through haram means can lead to negative consequences, such as the loss of blessings, sin, and unrest.

In Islam, earning wealth in a halal way is not just a worldly endeavor, but is also considered a form of worship. Halal sustenance becomes a source of blessings and a means of supporting life in a manner that is pleasing to Allah. Due to time constraints, this writing will focus only on discussing the halal ways of acquiring wealth according to the Qur'an.

### **Working**

Working is an activity performed by a person to meet their livelihood needs by exerting effort, intellect, skills, or creativity in a field of work that aligns with Islamic law. In Islam, working is encouraged as a means to earn halal sustenance for the continuation of life and as an act of

worship to Allah. Numerous verses in the Qur'an urge humanity to work.

### **Working is Part of the Human Life's Duty**

Allah created the earth with all its facilities so that humans could benefit from them to work and seek halal sustenance. This is emphasized in QS. Al-Mulk: 15, which teaches humans to explore the earth and seek Allah's blessings:

*"He it is who made the earth subservient to you. So traverse in its tracks and partake of the sustenance which He has provided. To Him will you be resurrected."* (QS. Al-Mulk: 15).

### **Balance Between Worship and Worldly Effort**

The Qur'an in Surah Al-Jumu'ah, verse 10, emphasizes that after performing obligatory acts of worship such as the Friday prayer, humans are encouraged to work and seek sustenance. However, this activity should be accompanied by remembrance of Allah, so as not to be consumed by worldly pursuits alone.

Allah SWT says:

*"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 be successful."* (QS. Al-Jumu'ah: 10).

### **Priority of Obedience to Allah Amidst Worldly Business**

In QS. An-Nur: 37, Allah praises those who are not distracted from remembering Him, even though they are busy with trade. This shows that

working and trading are good as long as one does not neglect religious obligations such as prayer and zakat. Allah says:

*"Men whom neither commerce nor sale distracts them from the remembrance of Allah and the establishment of prayer and the giving of zakat. They fear a Day when hearts and eyes will tremble."* (QS. An-Nur: 37).

### **Diversity of Ways to Seek Sustenance**

QS. Al-Muzzammil: 20 mentions various forms of activity, such as traveling on earth to seek Allah's blessings and striving in His cause. This indicates that work includes various fields, from economic activities to serving society and religion.

Allah SWT says:

*"And others travel throughout the land seeking the bounty of Allah, and others fight in the cause of Allah. So recite what is easy for you of the Qur'an, establish prayer, give zakat, and lend to Allah a good loan. Whatever good you put forward for yourselves—you will find it with Allah as better and greater in reward. And ask forgiveness of Allah. Indeed, Allah is Forgiving and Merciful."* (QS. Al-Muzzammil: 20).

### **The Example of Prophet Muhammad SAW as a Hard Worker**

QS. Al-Furqan: 7 illustrates that even though Prophet Muhammad SAW was a messenger, he still worked, such as walking in the market to meet his needs. This sets an example that hard work is a Sunnah practiced by Prophet Muhammad SAW. Allah SWT says:

*"They say, 'Why does this Messenger (Muhammad) eat food and walk in the markets? Why has no angel been sent down to him, if he is indeed a warner with him?'"* (QS. Al-Furqan: 7).

From the explanation of the above verses, it is clear that the Qur'an places great emphasis on the importance of working as one of the main activities in human life. These verses highlight that working is a command of Allah SWT and an act of worship that brings benefits in both this world and the Hereafter.

### **Bequest**

A will (wasiat) in Islam is a form of worship and an obligation for someone who has surplus wealth, with the purpose of providing ongoing benefits after their death. Its implementation must be in accordance with the provisions of sharia, such as not exceeding one-third of the total wealth, not being given to heirs, and being intended for good purposes. A will is a means of sharing goodness that brings blessings to both the recipient and the giver, and it also serves as a social responsibility.

The verses of the Qur'an highlight the importance of fulfilling the will in a good, just, and sharia-compliant manner. The will should be carried out with attention to the closest family members, such as parents and relatives, and ensuring that any debts are settled first before the distribution of inheritance. By adhering to these provisions, the will becomes not only a religious obligation but also a form of

affection and responsibility toward others.

Overall, a will is a legitimate way to acquire wealth while introducing ongoing goodness to society, increasing the blessings of life, and strengthening family ties through the fulfillment of the obligations set forth in Islamic law.

### **Payment of Debts and Execution of the Will Before the Distribution of Inheritance**

Allah SWT says:

*"After (the fulfillment of the will) that was made or (and after paying) his debts without causing harm (to the heirs). Such is the command of Allah. And Allah is All-Knowing and Most Forbearing."* (QS. An-Nisa: 12).

This verse relates to the distribution of inheritance after someone has passed away. Allah commands that the will be executed, and the deceased's debts be paid first before distributing the wealth to the heirs.

### **Making a Will for Parents and Close Relatives**

The following verse establishes the obligation to make a will for someone who is about to die, provided they have sufficient wealth.

Allah SWT says:

*"It is prescribed for you that when death approaches any of you, if he leaves behind wealth, that he make a bequest to his parents and relatives in a fair manner, as an obligation upon the righteous."* (QS. Al-Baqarah: 180).

### **Inheritance**

Inheritance is one of the ways to acquire wealth in Islam, which is governed by a fair and transparent system. The process of its distribution follows the provisions of sharia, ensuring that the rights of each heir are given proportionally. Thus, inheritance is not only a means of acquiring wealth but also part of the effort to create a just and prosperous society.

In Islam, inheritance is viewed not only as a way to acquire wealth but also as a tool for maintaining social justice and strengthening family ties. The objectives of inheritance in Islam include: (1) providing welfare for the heirs. Inheritance allows the heirs to receive sustenance and continue their lives more comfortably. (2) preventing wealth accumulation. By distributing inheritance proportionally, Islam prevents the concentration of wealth in one individual or family. (3) social sustainability. Fair distribution of inheritance helps maintain familial relationships and provides equal opportunities for all heirs, both male and female, in accordance with their respective rights.

The Islamic inheritance system prioritizes the principle of justice and includes several key aspects: (1) the abolition of the pre-Islamic inheritance system, which prioritized men, by granting clear and just inheritance rights to all family members, both male and female. (2) the settlement of debts before inheritance distribution,

ensuring that any remaining wealth can be fairly distributed to the heirs after all financial obligations have been fulfilled. (3) the male heir receiving twice the share of the female heir, based on the male's role as the primary provider in the family.

With these principles, inheritance in Islam not only serves as a means of wealth distribution but also reflects justice and social welfare for all family members.

This discussion does not aim to provide a comprehensive review of all verses related to inheritance but to emphasize that one of the ways to acquire wealth in Islam is through the inheritance mechanism.

Here are some examples of Qur'anic verses that explain inheritance:

1. Surah An-Nisa (4:7):

*"For men is a share of what parents and close relatives leave, and for women is a share of what parents and close relatives leave, be it little or much, an obligatory share."* (QS. An-Nisa: 7).

2. Surah An-Nisa (4:11):

*"Allah instructs you regarding your children: for the male, what is equal to the share of two females. If there are (only) daughters, two or more, they will receive two-thirds of what he left. If there is only one, she will receive half. For the parents, each will receive one-third if the deceased has children. If the deceased has no children, and is inherited by his*

*parents, each parent will receive one-sixth. If there are siblings, they share one-third, after the fulfillment of any bequests and payment of debts, without harming the heirs. Such is the command of Allah, and Allah is All-Knowing and Most Forbearing."* (QS. An-Nisa: 11).

3. Surah An-Nisa (4:12):

*"For you (husbands) is one-half of what your wives leave, if they have no children. But if they have children, then for you is one-quarter of what they leave, after the fulfillment of any bequests and payment of debts. And for them (wives) is one-quarter of what you leave, if you have no children. But if you have children, then for them is one-eighth of what you leave, after the fulfillment of any bequests and payment of debts. If a person, male or female, dies and has no parents or children, but has a full sibling, then for each of them is one-sixth. But if they are more than one, they share one-third, after the fulfillment of any bequests and payment of debts without harming the heirs. Such is the command of Allah, and Allah is All-Knowing and Most Forbearing."* (QS. An-Nisa: 12).

4. Surah An-Nisa (4:8):

*"If at the time of division of inheritance, there are both brothers and sisters, then the male shall have a share twice that of the female."* (QS. An-Nisa: 176).

These verses provide clear guidance regarding inheritance

distribution, who is entitled to receive it, and the order of obligations that must be fulfilled before the inheritance is distributed.

### Gift

Gift (Hibah) is the voluntary giving of wealth by one person to another during their lifetime without expecting any form of compensation. In the context of Islam, hibah is a legitimate and lawful way to acquire wealth. Hibah reflects generosity, compassion, and an effort to strengthen social and familial bonds.

A hibah can be given to anyone, including heirs. However, in the context of property distribution, a gift given near the time of death must not violate sharia rules, such as reducing the inheritance rights of other heirs without their consent.

Here are some Qur'anic verses related to hibah:

a. Surah Al-Baqarah (2:177):

*"Righteousness is not that you turn your faces toward the East or the West, but righteousness is in one who believes in Allah, the Last Day, the angels, the Scripture, and the prophets; and gives his wealth, despite his love for it, to relatives, orphans, the poor, the traveler, those who ask (for help), and for freeing slaves; who establishes prayer and gives zakat; who fulfills their promise when they make one; and who are*

*patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous."* (QS. Al-Baqarah: 177).

*"Gives his wealth, despite his love for it,"* according to Imam at-Tabari, means to give away one's wealth to others, even though the person may be stingy, feels the need for it for their own livelihood, and fears scarcity, yet they overcome and disregard these feelings.<sup>11</sup>

b. Surah Sad (35):

*He said, "My Lord, forgive me and grant me a kingdom such as will not belong to anyone after me. Indeed, You are the Bestower."*

### Present

A gift is one of the lawful and recommended ways to acquire wealth in Islam. In addition to being a means to strengthen social bonds and spread goodness, a gift also reflects the noble character of a Muslim.<sup>12</sup> By giving and receiving gifts sincerely and in accordance with sharia, Muslims can attain blessings and strengthen the values of love and affection in social life.

Here is a Qur'anic verse that supports the practice of giving gifts in Islam:

<sup>11</sup> Imam Ibn Jarir At-Thabariy, *Tafsir At-Thabariy*, ed. Ahmad Muhammad Syakir, I (Lebanon: Muassasah ar-Risalah, 2000).

<sup>12</sup> Sayyid Qutub, *Fi Zhilalil Qur'an*, XVII (Beirut: Darus Syuruq, 1412).

*"Indeed, I will send a gift to them and see what the messengers will return with."* (QS. An-Naml: 35).

### **Dowry**

Mahr (dowry) is a lawful way to acquire wealth in Islam, particularly in the context of marriage. Mahr, also referred to as sadaq or maskawin, is a mandatory gift from the husband to the wife as part of the marriage contract.

Linguistically, mahr means a gift or offering. In Islamic terms, mahr is the gift that the husband must give to the wife as a sign of respect and appreciation in the marriage contract. Mahr reflects the husband's seriousness in assuming the responsibilities of family life.

The Qur'anic verses that emphasize the husband's obligation to give mahr to the wife can be seen in several Surahs as follows:

1. **QS. An-Nisa: 4**

*"Give the mahr to the women you marry as a gift of sincere goodwill."* (QS. An-Nisa: 4).

Zamakhshari explains that *saduqatihinna* in the verse above refers to mahr, derived from the word *sidq* meaning honesty or seriousness. Meanwhile, *nihlatan* refers to something given sincerely and voluntarily, derived from the word *nahl* which means honey or sweet. This implies there should be

no reluctance in the heart when paying the mahr.<sup>13</sup>

2. **QS. An-Nisa: 25**

*"Therefore, marry them with the permission of their family and give them their mahr in a proper manner, while they maintain their chastity, not being adulterers nor taking men as partners."* (QS. An-Nisa: 25).

3. **QS. An-Nisa: 24**

*"And give to those whom you have enjoyed sexual relations their mahr as an obligation."* (QS. An-Nisa: 24).

4. **QS. Al-Maidah: 5**

*"(It is lawful for you to marry) women who preserve their chastity among the believing women and among the women who were given the Scripture before you, when you have given them their mahr, marrying them not for the purpose of committing fornication or taking them as secret lovers."* (QS. Al-Maidah: 5).

From the above explanations, it is clear that mahr holds an important legal position in Islam, especially in the context of marriage. As a mandatory gift from the husband to the wife, mahr reflects the principles of justice, responsibility, and respect for women's rights. Mahr is not merely symbolic but also an absolute right of the wife, providing both economic value and honor in the marital relationship.

<sup>13</sup> Zamakhshari, *Al-Kasysyaf*, III (Beirut: Darul Kitab al-Arabiyy, 1407).

### MANAGEMENT AND DISTRIBUTION OF WEALTH FROM THE QUR'ANIC PERSPECTIVE

#### Distribution Through Zakat

Zakat is one of the mechanisms prescribed in Islam for the fair and equitable distribution of wealth. As the third pillar of Islam, zakat serves to purify both wealth and the soul while reducing social inequalities by assisting those in need. Below is an explanation of zakat based on verses from the Qur'an:

#### a. The Obligation of Paying Zakat

##### Surah Al-Baqarah: 43

Allah says:

*"Establish prayer, give zakat, and bow down with those who bow [in worship and obedience]."* (Surah Al-Baqarah: 43).

This verse instructs Muslims to establish prayer, pay zakat, and worship alongside the community that submits to Allah. It highlights that prayer is a personal act of devotion to Allah, while zakat represents a social responsibility that balances relations with others.

Moreover, the verse underscores the importance of zakat as a mechanism for redistributing wealth fairly and equitably to those in need. By paying zakat, a Muslim not only fulfills a social obligation but also helps reduce economic disparities in society. Zakat ensures that wealth does not circulate solely among a select group but reaches the poor,

needy, and other rightful recipients as prescribed in Islamic law.

##### Surah Al-Baqarah: 110

Allah says:

*"Establish prayer and give zakat. Whatever good you put forward for yourselves, you will find it with Allah. Indeed, Allah sees what you do."* (Surah Al-Baqarah: 110).

This verse emphasizes that prayer and zakat are deeds that bring one closer to Allah. Every act of goodness—whether through worship or social contributions—is never in vain. Allah promises multiplied rewards for every act done sincerely, as He sees all the deeds of His servants.

The verse also highlights that zakat benefits both the recipient and the giver. By distributing a portion of their wealth through zakat, a Muslim purifies their wealth from the rights of others, fosters social solidarity, and ensures blessings in their wealth. Allah assures that every good deed, including zakat, will be duly rewarded by Him.

##### Surah An-Nur: 56

Allah says:

*"Establish prayer, give zakat, and obey the Messenger so that you may receive mercy."* (Surah An-Nur: 56).

In this verse, Allah commands Muslims to perform prayer, pay zakat, and obey the Prophet Muhammad (peace be upon him). Adhering to the Prophet's teachings

is essential for attaining Allah's mercy. Prayer, zakat, and obedience to the Prophet are the keys to attaining blessings in both worldly and spiritual life.

In the context of wealth distribution, zakat is not merely a financial obligation but a means of bringing Allah's mercy to society. By paying zakat, Muslims contribute to collective well-being and strengthen social cohesion. Adhering to the teachings of the Prophet ensures that zakat distribution aligns with Islamic principles, achieving its ultimate goals of social justice and economic empowerment for those in need.

The above verses illustrate that wealth distribution through zakat is an integral part of the Islamic economic system, aimed at creating a just, harmonious, and blessed society.

**b. The Importance of Zakat Amidst Worldly Activities**

**Surah An-Nur: 37**

Allah says:

*"Men whom neither commerce nor sale distracts from the remembrance of Allah, the establishment of prayer, and the giving of zakat. They fear a Day when hearts and eyes will tremble [in horror]." (Surah An-Nur: 37).*

This verse emphasizes that the obligation of zakat must not be neglected, even amidst worldly pursuits such as trade and business. Paying zakat reflects a Muslim's piety and sense of responsibility towards Allah and fellow human beings.

Ibn Kathir, in his exegesis, narrates that Abdullah ibn Mas'ud observed traders in the marketplaces of Madinah who would immediately close their shops and hasten to the mosque upon hearing the call to prayer. He affirmed that this verse was revealed regarding people like them.<sup>14</sup>

**c. A Warning Against Hoarding Wealth**

**Surah At-Tawbah: 34**

Allah says:

*"And those who hoard gold and silver and do not spend it in the way of Allah—give them tidings of a painful punishment." (Surah At-Tawbah: 34).*

This verse warns against the danger of hoarding wealth without paying zakat. Wealth that is not utilized for good or the benefit of the community becomes a source of punishment. Islam teaches that wealth should flow to benefit others, primarily through zakat.

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<sup>14</sup> Abul Fida' Ibn Kasir, *Ibn Kasir*, ed. Muhammad Husain, I (Beirut: Darul Kutubil Ilmiyah, 1419).

### d. Categories of Zakat Recipients

#### Surah At-Tawbah: 60

Allah says:

*"Zakat expenditures are only for the poor, the needy, those employed to collect [zakat], for bringing hearts together [for Islam], for freeing captives, for those in debt, for the cause of Allah, and for the [stranded] traveler—an obligation [imposed] by Allah. And Allah is Knowing and Wise."* (Surah At-Tawbah: 60).

This verse outlines the eight categories of zakat recipients:

1. **The poor:** Those in extreme poverty without income.
2. **The needy:** Those whose income does not meet basic needs.
3. **Zakat administrators:** Those tasked with collecting and managing zakat.
4. **New Muslims:** Those whose hearts are to be reconciled to Islam.
5. **Captives/slaves:** Those seeking freedom from slavery.
6. **Debtors:** Those burdened with debts for legitimate purposes.
7. **In the cause of Allah:** Those striving for Allah's cause, including Islamic education and dawah.
8. **Travelers in need:** Stranded individuals in need of assistance.

This distribution ensures that various societal and economic needs are addressed, fostering balance and justice.

### e. Wisdom in Wealth Distribution Through Zakat

Zakat offers numerous benefits, such as reducing social inequalities by balancing the economic gap between the rich and the poor. It purifies wealth from the rights of others and cleanses the soul from greed. Furthermore, zakat fosters social solidarity by strengthening bonds between individuals through care for the needy.

In conclusion, zakat serves as a primary Islamic instrument for equitable wealth distribution, fulfilling the rights of others and creating a prosperous society in line with Qur'anic teachings.

### DISTRIBUTION THROUGH INFAQ AND CHARITY

Among the methods outlined in the Qur'an for managing and distributing wealth is through acts of **charity (infaq)** and **almsgiving (sadaqah)** to those in need. This approach is explicitly conveyed in the following verses:

#### a. Surah Al-Baqarah: 177

*"Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and*

who] establishes prayer and gives zakat; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is they who are righteous.” (Surah Al-Baqarah: 177)

This verse emphasizes that one indicator of piety is the willingness to give wealth to relatives, orphans, the needy, travelers, beggars, and to free slaves.

According to **Saleh Fauzan** in his book *Al-Mulakhas Al-Fiqhi*, the benefits of giving charity include mitigating Allah's wrath, protecting oneself from a bad death, and being among those granted Allah's shade in the Hereafter if done with sincerity.<sup>15</sup>

**b. Surah Al-Baqarah: 280**

“And if someone is in hardship, then let there be postponement until a time of ease. But if you give [the loan] as charity, it is better for you, if you only knew.” (Surah Al-Baqarah: 280)

This verse instructs believers to give debtors more time if they face financial difficulties. Furthermore, forgiving debts as an act of charity is regarded as better, emphasizing the importance of easing the burdens of those in need.

**c. Surah Al-Baqarah: 215**

“They ask you, [O Muhammad], what they should spend. Say, ‘Whatever you spend of good is [to be] for parents and relatives and orphans and the needy and the traveler. And whatever you do of good – indeed, Allah is Knowing of it.’” (Surah Al-Baqarah: 215)

This verse provides guidance on whom charity should be directed to: parents, relatives, orphans, the needy, and travelers. It underscores that charity involves a sense of familial and social responsibility for those in need.

**d. Surah Al-Insan: 8**

“And they give food in spite of love for it to the needy, the orphan, and the captive.” (Surah Al-Insan: 8)

This verse describes the noble character of those who selflessly share their food with the needy, orphans, and captives, emphasizing sincerity in giving regardless of the recipient's status.

**e. Surah Al-Furqan: 67**

“And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate.” (Surah Al-Furqan: 67)

This verse highlights the principle of moderation in spending. Charity should neither be excessive

<sup>15</sup> Salih bin Fauzan bin Abdullah Al-Fauzan, *Al-Mulakhas Al-Fiqhi*, I (al-Qahirah: Darul Atsar, 2004).

nor miserly, ensuring a balanced and meaningful contribution.

**f. Surah At-Talaq: 7**

*“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.” (Surah At-Talaq: 7)*

This verse emphasizes that charity should be proportional to one’s financial capacity. The wealthy are encouraged to give generously, while those with limited means should contribute within their ability, reflecting Islam’s flexibility and sensitivity to individual circumstances.

**g. Surah Al-Maidah: 89**

*“Allah will not impose blame upon you for what is meaningless in your oaths, but He will impose blame upon you for [breaking] what you intended of oaths. So its expiation is to feed ten needy people from the average of that which you feed your [own] families or clothe them or to free a slave. But whoever cannot find [or afford it] – then a fast of three days [is required]. That is the expiation for oaths when you have sworn. And guard your oaths. Thus does Allah make clear to you His verses that you may be grateful.” (Surah Al-Maidah: 89)*

This verse outlines the expiation for broken oaths, which

includes feeding ten needy people, clothing them, or freeing a slave. If one is unable to do so, fasting for three days is prescribed, illustrating how social charity can atone for personal mistakes.

**h. Surah At-Talaq: 6**

*“Lodge them [in a section] of where you dwell out of your means and do not harm them to oppress them. And if they should be pregnant, then spend on them until they give birth. And if they breastfeed for you, then give them their payment and confer among yourselves in the acceptable way; but if you are in discord, then there may breastfeed for the father another woman.” (Surah At-Talaq: 6)*

This verse discusses the obligation to provide for divorced wives, particularly during pregnancy. It emphasizes providing shelter and financial support based on one’s capacity, promoting justice and responsibility toward vulnerable individuals.

**Key Takeaways**

The verses above highlight the importance of **justice in wealth distribution** through infaq and sadaqah. Wealth is allocated to vulnerable groups such as relatives, orphans, the poor, and travelers, ensuring equity and social cohesion. They also emphasize **sincerity, moderation, and social responsibility** in giving. Islam obligates every individual to contribute according to their means,

fostering a society where mutual support and collective well-being prevail.

### **DISTRIBUTION FOR JIHAD IN THE WAY OF ALLAH (FISABILILLAH)**

Among the methods of wealth management according to the guidance of the Qur'an is allocating it for the purpose of jihad in defending and upholding the religion of Allah (SWT). This includes all efforts aimed at serving the interests of the religion, such as dawah (propagation of Islam), education, law enforcement and justice, combating corruption and oppression, and promoting the symbols of Islam.

Allah (SWT) says in Surah As-Saff: 11: *"[That is for] you to 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."* (Surah As-Saff: 11)

The distribution of wealth for the purpose of jihad in the cause of Allah, as highlighted in Surah As-Saff verse 11, underscores the importance of using wealth as a form of sacrifice to support the objectives of jihad in Allah's path.

This verse also positions the use of wealth as one of the principal forms of jihad. Jihad with wealth includes all material sacrifices made to support the religion of Allah and to realize Islamic values in life. Allah (SWT) further explains that striving in His cause with wealth is better for an individual if they comprehend its significance.

In the modern context, jihad with wealth can be manifested through charitable giving (*infaq* and *sadaqah*) to support projects that promote justice and societal welfare. It may also take the form of endowments (*waqf*) for education, healthcare, or public facilities beneficial to the community. Furthermore, social investments that have a positive impact on the broader Muslim community are also considered part of *jihad fi sabilillah* (striving in the path of Allah).

### **CONCLUSION**

#### **The Qur'anic Perspective on Wealth: Its Purpose and Methods of Acquisition**

##### **1. The Qur'anic Perspective on Wealth**

In the Qur'an, wealth is regarded as both a blessing and a trust from Allah (SWT). It holds both material and spiritual value, as its usage will be accounted for in the Hereafter. Wealth must be acquired lawfully and used for virtuous purposes, such as fulfilling needs, worship, and drawing closer to Allah. Furthermore, within one's wealth lies the rights of others who are in need (*QS. Az-Zariyat: 19*).

##### **2. The Purpose of Wealth**

Wealth serves as a means to meet life's necessities, worldly enjoyment, life's trials, acts of worship, and an expression of gratitude to Allah (SWT). Proper wealth management ensures

blessings in both this world and the Hereafter (QS. An-Nisa: 5; QS. Ali Imran: 14; QS. Al-Anfal: 28).

### 3. Methods of Acquiring Wealth

Wealth must be acquired through lawful means, such as labor (QS. Al-Mulk: 15), inheritance (QS. An-Nisa: 11), wills, charitable giving (*infaq* and *sadaqah*), gifts, dowry (*mahar*), and rewards. Islam forbids acquiring wealth through prohibited means such as *riba* (usury), fraud, or gambling.

## Wealth Management and Distribution According to the Qur'anic Perspective

### 1. Wealth Management

Wealth management includes earning it lawfully, utilizing it wisely, and distributing it through *zakat*, *infaq*, *sadaqah*, and wills. Wealth must be safeguarded from extravagance and stinginess, adhering to the principle of balance (QS. Al-Furqan: 67).

### 2. Wisdom Behind Wealth Distribution

The distribution of wealth through *zakat* and *sadaqah* fosters social justice, purifies the soul from stinginess, and brings blessings to both the giver and the receiver.

### 3. Methods of Wealth Distribution

#### a. Zakat

As one of the pillars of Islam, *zakat* aims to reduce social inequality by distributing wealth to the eight categories of

recipients, such as the poor, needy, administrators of *zakat*, and those whose hearts are to be reconciled (QS. At-Taubah: 60).

#### b. Infaq and Sadaqah

These forms of voluntary giving aim to help those in need and strengthen social solidarity (QS. Al-Baqarah: 177; QS. Al-Insan: 8).

#### c. Gifts, Rewards, and Wills

These are acts intended to strengthen social bonds and fulfill Islamic obligations (QS. Al-Baqarah: 180).

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