

God's and Human's Authority on the Ownership of Wealth in Islam

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ABSTRACT

There are some discussions about economy in the Qur'an. When discussing it, the Qur'an uses various words that refer to different issues in economics. This paper want to tackle one of the many economic words available in the Qur'an, that is, the word of "al-mal", which literally means "wealth". The main focus of this paper is to answer the following questions. How is the authority of God and Human with regard to the ownership of wealth and its management? This paper used the concept of Tafsir Maudu'i (thematic interpretation), as its methodological approach. This research concludes that in Islam, the concept of wealth is solely possessed by God, who will deliver his authority to human beings for managing its distribution and consumption. The practical implication of this concept is that there is a highly social dimension within the Islamic concept of wealth. This concept delivers a statement that the Islamic concept of economic security for all members of society is an ideal one. If it is applied in society, levels of poverty can be reduced.

Keywords: *God's and human's authority, wealth in the Qur'an, Islamic economy*

1. INTRODUCTION

Wealth is one of the many aspects needed by humans to live their lives. There is no human being who is able live with no sufficient wealth. Not a few peoples have to live in poverty because of their lacking in wealth. There are a number of inequalities suffered by human being, because of the scarcity of wealth. It goes without saying that the lack of wealth may introduced the following social problems: famine; stupidity; criminals; low health, and others. Therefore, it can be argued that wealth should be regarded as a priority aspect in every society.

On the other hand, human is always faced by a problem of how and where to get a wealth. This problem is like a cycle which has no end, and is influenced by various backgrounds of the society, such as education, life skills, physical strength, generation, and environment. Not few people have to work very hard in order to collect their wealth, although occasionally result of their works do not spare their labour. On the contrary, several people do not need to work hard for accumulating their wealth. As such indeed is very much influenced by their works. Ideally, the higher the level of a person's intellectual, the lesser the amount of labor he need to do to gain his/her wealth.

The Qur'an, as a sacred texts containing supra-rational values, discusses complete issues in life, ranging from trivial to huge ones. Studies about the contents of the Qur'an can be performed through various perspectives, according to the capability of its researcher and the purposes wanted to be achieved. One of the important

issues that need to be studied is the concept of *al-mal* (wealth) in the Qur'an. This issue is really influential in people's life, not only in the world but also in the hereafter. Thus, the Qur'an has talked about this issue through various texts and in many of its aspects. Many texts of the Qur'an which contain the word *al-mal* tend to explain the legal status of the ways by which wealth is accumulated, distributed, and consumed. Others texts of the Qur'an discuss general issues regarding wealth, such as it history, recommendation, and soon. So, this article tries to further explore texts of the Qur'an that talk about issues of wealth.

2. RESEARCH METHOD

This research is a library research about texts of the Qur'an, with a thematic method of interpretation (*tafsir maudhu'iy*) for its methodological approach. Furthermore, the authors depend upon books of interpretations of the Qur'an as the primary source, and other books relating to wealth, as the secondary source. Data of this research is analyzed though a content analysis, using a combination of historical (*asbab al-nuzul*), linguistic and philosophical approaches. The use of linguistic approach is aimed at understanding the deep meaning of the texts studied. The historical approach is used for gathering information concerning the aim and purpose of the studied texts, so that the contexts of revelation of the texts can be understood. The philosophical approach is utilized to

understood every texts studied more deeply and more systematically.

There are two questions submitted to this research. The first, how is the authority of God on human's ownership of wealth, as it is assigned by the Qur'an. The second is how is the authority of God on human's management of wealth, as it is assigned by the Qur'an. This study is advantageous in the sense that it is aimed to formulate an ideal concept for an implementation of justice in Muslim society, so as to create an Islamic society, one that is just and balanced. In addition, it is also expected that there is further development in society with regard to an effort of referring into the Qur'anic teachings as a moral guidance in society's economic and social interrelations.

3. DISCUSSION

3.1 The Concept of Wealth in the Qur'an

The Qur'an contains no less than 86 words of *al-mal*, both in the shape of single (*mufrad*) and plural (*jama'*), all of which are ranged in 70 chapters of the Qur'an (*surah*). Out of these 86, 24 of them is *mufrad* and 62 is plural [1]. The fact that the number of plural form of the word *mal* exceeds that of the singular form, indicates the tendency of human beings to collect more amount of wealth than what they need for living, than to live in a modest life with little wealth. In the other side, the plural form indicates that wealth is a collection of things that are valuable and useful.

Seen from the number of *surah* of the Qur'an which discusses about wealth, that is 70 *surah*, it indicates the significance of economic issue for the Qur'an. It means that, out of 114 *surah* of the Qur'an, approximately 70% of them have a serious concern toward economic issues. In other words, just 44 *surah* of the Qur'an does not directly discuss about economic issue. Still, they may be discuss about economy in an indirect manner, through other words that have similar meanings with *al-mal*. All in all, it can be comprehended that the economic issue is a primary need in the daily life of human beings.

On the other hand, the seriousness of the Qur'an in talking about economic issues reveals its seriousness about economic problems. This means, issues about economy cannot be solved only through *ijtihad* or human thought, because they are closely related to human's subjectivity. Whereas what happens in reality is that many intelligent people often used their smartness for stealing the wealth of other people who are less intelligent, even though they realized that it is clearly not their property.

Texts of the Qur'an are of high-style linguistic and literary values. From the language aspect, every text used in the Qur'an has an appropriate grammatical position that is fixed to its intended meaning. While from the literature side, every text used by the Qur'an has an essential meaning that is special to that text. It is not rarely that a single text of the Qur'an will have different meaning when

it appears in another part of the Qur'an. The word *al-mal* has additional meanings other than its basic reference, that is, wealth. These other meanings of the word *al-mal* beside is as follows:

3.1.1. *Al-mal that means al-tha'am (food). The one of text has a-mal word meaning al-tha'am (food) is in the Q.S. 2: 177.*

Ibnu Katsir gives that text by meaning: "giving food with food loved" [2]. Interpretation of *al-mal* text performed by Ibnu Katsir is based hadiths Rasullallah Saw narrated by 'Amasy. However, generally it's able to be known that one of shapes of wealth is food. Therefore, in some contexts of text containing *al-mal* text, although interpreted a wealth, can be devoted again to the narrower meaning that is *al-tha'am* (food).

From that description, it's able to be understandable that a food (*tha'am*) is the part of wealth. As an effort gives depth of language and appreciation of the meaning of word, the Qur'an utilized that *al-mal* word as mean of *al-tha'am* word. By other word, in special context, *al-Qur'an* uses wider word to more limited meaning. This matter must exist hidden secret as example using *al-mal* word so human applying this text will be more touched and belief that food is the part of wealth which have to be capital to do the best to fellow human.

3.1.2. *Al-mal that means ardhun (land)*

Land is one of kind of wealth had by human. Because of it, the Qur'an uses *al-mal* word to general meanings, including all of kinds of wealth like *al-ardh* (land). *Ardh* as one of the meaning of *al-mal* text used is found in Q.S. 2: 188:

This meaning is result of interpretation conducted by Al-Qurthubi in his interpretation by studying *asbab al-nuzul* (cause) of that text [3]. A similar concerning, also forwarded by author of *al-Dhuru al-Manshur* interpretation[4], this text is inspired when there is conflict about land at Prophet Muhammad era. By other word, in this text, utilizing *mal* word aims to one of part or kind of wealth that is land. Uniquely that text uses prohibition word: "Don't You eat wealth (land)". It indicates that prohibition toward the result of agriculture grew in that land. So, it has *majaziyah* substance on the *isti'ara* shape because in fact land is not consumed by human, but the result of that land is plant on the various species.

It's able to be known, if it's studied just literally, that text refers to wealth on the general meaning such as land, food, and another. Some humans can be also trapped with prohibition Don't eat it so automatically the human will image something which is able to be consumed whereas the aim of it is land. On the context prohibition of eating wealth, its philosophy can be Intensely understood (read: land). Logically human can't eat land but there is message value obtained inside. With the result that, the eating of

this context actually isn't to land but the result procured from agricultural effort performed as growing plants on the land.

3.1.3. *Al-mal that means money*

Money is a kind of wealth. Using *al-mal* text, in the certain context and supported by an interpretation that is based on the contexts of revelation of the text, (*sabab al-nuzul*), also means money (a kind of currency like *Dinar* and others). This interpretation by al-Qurtubhi is based to Prophet Muhammad's tradition informing about the contexts of revelation of the Q.S. 2: 262:

This text is descended related by Utsman ibn 'Affan's action giving money (*Dinar*) a thousand *Dinar* to a group at Rasullallah's hijrah era.[3] The interpretation *al-mal* with money is the more special detail meaning (explanation) of a kind of that wealth (*al-mal*). In other words, this interpretation can not be separated from the contexts of revelation of that text. If interpretation of this text is performed without knowing its context of revelation, then it is possible that the texts will be interpreted inappropriately. Yet, on a simple understanding, it is right that wealth, any type of wealth, can be generally used as instrument to give alms (*infaq*) specially on the Allah's suggestion. This matter is surely based explanations of other related texts. However, if we specially use this text as argumentation, it's just money which is able to be used for alms-giving on the Allah's way.

The interpretation and understanding toward *al-mal* in the Qur'anic texts, when it is separated from its historical backgrounds, can be arriving at any points, including wealth as valuable items (jewelry), food, land, and others. In other words, there will be a generalization and a specialization, for a person who interpret that Qur'anic texts, without including an understanding of the historical contexts of that text. However, based on the interpretation of others texts and *hadits*, all kind of wealth can be used as instrument to give alms, it must not be always money. As such is valid for all humans in general, whenever, and wherever. While from the above Qur'anic text of Al-Baqarah, number 262, it can be concluded that it does not contain any prohibition with regard to giving alms (*infaq*) with other than money. This is because all kinds of wealth can be used as a capital of both economic transaction and religious sacrifice (*jihad*), despite the fact that it has to be processed continually. In addition, this Qur'anic text, seen from the historical contexts of their revelation, is a praising expression from Allah, to all humans who are willing to pay alms from their wealth by the name of Allah, in the form of money (currency *Dinar*), specially to Utsman bin 'Affan.

3.2. *Authority of Wealth Ownership in Islam*

In the case of who is the owner of the wealth based on interpretation of various verses by *mufasssir* (interpreters of al-Qur'an), there are several levels of ownership. They are as follows:

3.2.1. *Allah as the Absolute Owner*

The Qur'an instructs a unique principle about ownership status of wealth. Indeed, intended uniqueness is in general principle that wealth does not belong to human or other creature. Otherwise, the owner of the absolute wealth is Allah. This understanding can be relied on Q.S. 24:33:

"... and gives them a part of Allah's wealth who given to you..."

The absolute owner of everything in the world is Allah. Ownership by human is only relative limited to carry out the mandate of managing and utilizing in accordance with his provision.[5] This understanding provides a limitation for human in terms of ownership wealth. In other words, there is no creature including human who can claim that somebody owns the absolute wealth.

3.2.2. *Wealth of Shared Ownership of Human*

The purpose of this ownership form of wealth as a whole is in a sense that it has a demand of religion so that it occur the cycling wealth to all humans. In other words, the ownership of this form has comprehensive and general meaning. In detail, the ownership in this form does not mean that someone can take or use the wealth of others as someone uses his own wealth, but the ownership referred is that all human carry out a chance to look for wealth and no one is given a right to limit the wealth cycling in human cycle. In Islamic theory, said that every wealth of someone is obtained other people's parts so that every Muslim had a lot of wealth must pay his tithe to people who are entitled to receive it.

Islam strongly encourages to occur the deployment and distribution of wealth continuously among society in order to give an impression that the wealth is ownership to all humans in which it is not owned by a person only. In the other hand, Islam condemns the effort to accumulate a wealth such as piling up staple goods aiming to obtain multiple benefits because of the scarcity of goods in the market. In addition, Islam also instructs people who are able to let a portion of wealth given to those who are unable.[6] Furthermore, with this principle, it can be understood that the nature of wealth always moves from one human to another, and so on. So that no human can maintain ownership of the wealth without transferring to another because all of humans need services and material from other people. This understanding exists in Q.S. 4: 5:

"And do not hand it over to those who have not yet reached their senses, your wealth which Allah has created

as the subject of life. Give them expenditure and cloth and say to them valuable words”.

According to M. Quraish Shihab and ‘Allamah Thabathaba’i, this verse contains an understanding that wealth is a human need which must be used in a reasonable manner and does not harm each other, because the wealth in a broad sense is the common ownership of all humans. In addition, Quraish Shihab grasps this verse by connecting to the base of the letter (verse 1) of surah al-Nisa 'which begins with yaayyuha al-nas. furthermore, it can be understood that this verse is also indicated to them (all humans). Therefore, the verse uses the word *amwalukum* (your wealth). This shows that their wealth and anyone's wealth in a broad sense is a "common" ownership.

This common ownership does not mean that anyone can accept other people's wealth without the owner's permission. Contrarily, it has meaning which must circulate and produce advantage for all communities who create a transaction as a profit from the transaction relationship[7] Furthermore, according to amah Allamah Thabathaba’iy, the concept of zakat, shadaqah, and infaq that applies in Islam is one of the broad interpretations about the meaning of collective ownership of wealth.[8]

The implementation of the concepts certainly involves the clear rules and procedures for their implementation so that, anything the reason, it is not permitted to regard other people's wealth as ours. In other words, the Islamic instruction is believed as the teaching that has finally determined as the concept of ownership of this wealth. in other hands, when wealth is considered as the common wealth of all humans, it will appear a sense to protect it as their own. This is a tremendous instruction which has consistently existed on the world because all people, with this confidence, will not intend to steal, rob and damage the other wealth, because they have a sense of own.

In the more practical context, the Bad habit such as damaging public facilities can be overcome and avoided, and those do not need a super strict security. For example, everyone feels they have a highway so that no one will want to pollute the highway. Even more specifically in practice, when someone stays in a hotel, he has a sense of ownership of the hotel so he will surely look after as his own. extremely, if someone checks out of the hotel, he will leave without leaving something that annoys the hotel owner because he does barely not damage or take the equipment in the hotel. As a result, this concept will broadly create a life that is orderly, safe and no disturbance.

The principle of absolute wealth ownership leans on Allah and human collective ownership in the broadest sense contains teaching for human which not to be greedy in obtaining the wealth and own it. In addition, as an instruction for human to be a mutual helping each other by distributing the wealth, both in the form of gifts and trade, and do not harbor the wealth to be their own. In the reality of life, the large numbers of people forget that their wealth is the mandate of Allah and it has other people's rights in that wealth.

3.2.3. *Wealth as a Personal Property*

The form of personal ownership of wealth is an understanding that is commonly understood by all human beings. All human attain a wealth both small and large. With this wealth, human can practice exemplary and awful which is appropriately with human nature. The verses of the Qur'an discussing the wealth enormously focused on the wealth owned personally each human being. These verses aim to direct the nature and attitude of human in seeking, possessing and using it on the right path.

The concept of wealth as private wealth generally contradicts the concept that wealth is common property. As a critical human being, everyone is believed to possess a sense that the concept offered by the Qur'an does not have clarity and firmness. The question that arises is surely how completely is the concept of ownership which is determined and confirmed by the Qur'an? does it belong to Allah, or Owned by human beings, or shared by humans. The answer is all three correctly. This can be understood in more detail that the Islamic instruction on this wealth is very flexible because all the things about the concept of ownership are the same as the proof of the Qur'an. shortly, it can be said that every Muslims must have confidence that the wealth is a loan from Allah to be used for ourselves and also distributed to those who need it. If a person is not able to apply the belief that wealth belongs to Allah. thus, he is entrusted to someone and does not want to help others with his possession so that the consequence is that he is considered to be kufur, and everyone who kufur has the right to be rewarded either whether the asset is taken back by Allah or at least, someone does not become happy in his life even though he has abundant wealth.

In this context, it can also be linked to the concept of *waqaf* wealth in Islam. Even though *waqaf* is a practice of circumcision (not compulsory), but the power of its possesses is actually so great as a vehicle of the welfare of community. Compared to zakat, the instruction of *waqaf* has become very strategic for everyone because the worship of *waqaf* has more valuable than sadaqah and zakat because what is called *waqaf* is the provision of assets whose benefits flow continuously.[9] This thing in Islamic instruction is called *jariyah* meaning something that flows. The point is that the beneficiaries of the *waqaf* wealth carried out by the community will form the owner of the *waqaf* wealth to receive advantages continuously. As long as, the *waqaf* wealth is active and still produces a benefit for many people.

3.3. *Human's Authority in the Management and Consumption of Wealth*

3.3.1. *Consumption of Wealth*

Not only does Islam teach Muslims to obtain wealth rightly, but it also directs them to utilizes it correctly. One

of the basic lessons from Islam about the consumption of wealth is this: to spend wealth for aspects supporting the spread and progress of Islam and other crucial elements of life in society. This can be observed through the grace that Allah has blessed to human beings, who spend their wealth in the name of Allah and humanity, such as for *Jihad*, alms-giving (*zakat*), and other forms of charitable activities. The text supporting the utilization of wealth in the name of Allah and humanity is found in the Q. S. 4. 5: On the other side, wealth can be also utilized to complete daily life need while doesn't use it lavishly and excessively. Furthermore, the utilization of wealth must consider social community aspects as helping funding of activities needed by many people and building worship place, recitation place, and other.

3.3.2. Management of Wealth

All people know that wealth is something that has to be kept and managed well, so there is nothing could damage nor loss it. In addition, it is also needed a good management of wealth, so the origin and amount of the wealth are clear. The management of this wealth also is very influential toward how a management used and personality aspects believed on that thing. The Qur'an has given clear guidance about management of this wealth, specially toward fatherless child's wealth, so it's not destroyed and finish without utilized by owner. Between text of al-Qur'an extended guidance about management of wealth is Q.S 4: 6:

"Give a test to orphans till they reach the marriageable age; then, if according to your opinion, they have been clever (managing wealth), deliver over unto them their fortune; and You don't devour it by squandering and in haste before they are adult, let him abstain generously (from taking of the property of orphans); and whoever is poor let him take thereof in reason (for his guardianship). And when You deliver up their fortune unto orphans, have (the transaction) witnessed in their presence. Allah suffices as a Reckoner."

That text gives very complex guidance and teaching concerning management of wealth although a focus is fatherless child's wealth. However, it becomes very important teaching about main aspects of management of that wealth. The important things which are necessarily observed of that text are: Firstly the Owner wealth should be tested as long as the Owner wealth has known it before the wealth is given for Owner to manage alone; We can take fittingly as reward given on management other people's wealth; the management of wealth must be known by Owner when the Owner has understood wealth comprehensively; if the Owner has capability to have his wealth so the Owner well doesn't take reward feedback when managing it and; a transfer of wealth to the Owner must be in front of witnesses which are deemed satisfy and can be responsibility.

4. CONCLUSION

Based on the discussion, it can be concluded that in Islam, God has the highest authority about wealth ownership. It can be understood that according to the Qur'an, God is the ultimate owner of wealth, who will lend his absolute authority to human beings, who are in turn, obliged to use it and manage it wisely. In other words, generally, human doesn't own wealth. Yet, it is God who has lent His absolute authority to whoever He wish. Here, God's authority cannot be refused by human, although according to human,s perspective, they have the right to get it because they has worked very hard, to collect their wealth. The Islamic concept on human's authority of wealth states that every human has the right to posses wealth and to manage it by themselves. As such is different from socialism concept, applied some socialist states in which wealth is owned by the state, not by personals. Contrarily, in Islam, wealth can be owned by every person. In particular Islam regulates the legal status of wealth, even the ones that are shared between husband and wife. However, Islam obliges for every owner of the wealth to share their wealth with the poor through charitable activities, because in their wealth there is a little percentage of the poor's rights. In other words, the Islamic concept of wealth appear as an ideal concept on the authority of wealth ownership, distribution, and consumption.

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