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## THE NATURE OF WEALTH IN THE QUR'AN

Wealth or mal (singular) or amwal (plural) is among the central concepts in the Qur'an. The Qur'an provides thorough insights and information on wealth and how it should be perceived in the life of human being. In general, the Qur'an describes wealth and human life in two ways: (1) the nature of wealth and its functions in human life and (2) the normative rulings of wealth and the expected human attitude towards wealth.

Islam views wealth as something positive and good. Human being is not only granted authority over wealth (mustakhlafin) but is invited to enjoy and utilize wealth for his/her benefits and wellbeing. The word khayr, which means good, is used in the Qur'an to describe wealth. For example in al-Baqarah 272-273, Allah (SWT) says:

وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلَا نُنْفِسِكُمْ ۖ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ ۗ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُوَفِّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ

Whatever of good (khayr) you give, benefits your own soul and you shall only do so seeking the "Face" of Allah. Whatever good (khayr) you give, shall be rendered back to you, and you shall not be dealt with unjustly.

Wealth is good because it is God's creation that is endowed to human being from His numerous bounties (fadl Allah) for the benefits and wellbeing of mankind during their life in this world. This is why Allah (SWT) says:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

And when the Prayer is finished, then may ye disperse through the land, and seek of the Bounty of Allah: and celebrate the Praises of Allah often (and without stint): that ye may prosper (al-Jumu'ah: 10).

Since wealth is naturally good, as shown in the above verses, wealth acquisition or working to acquire wealth is allowed and in fact, it is highly praised and considered as good deed (al-'amal al-salih) that is deserving of rewards (al-Nahl: 97).

Therefore, in Islam, business and commercial activities are viewed positively as mechanisms to fulfil the various needs of human being in a legitimate way and also to circulate wealth among all the sections of the society. This is done so that it is not concentrated in the hands of a few but rather it goes into all sectors of the economy that would benefit human wellbeing.

In various places, the Qur'an invites human beings to find and explore God's bounties on earth as something good for them in their life which reflects God's mercy and blessing on mankind (Qur'an, 2: 105; 2: 198; 45: 12; 59: 8; and 62: 10).

Such description of the concept and nature of wealth in the Qur'an indicates that, ontologically, human beings (as the creation) have a strong connection with God (as the Creator) through the wealth endowed. Mankind are in need of wealth for their development and sustainability and wealth endowment granted to human being is a reflection and manifestation of God's mercy and blessing upon them.

The Qur'an also describes the role and function of wealth. Wealth, which also includes all creations in the universe other than mankind, is created and endowed to mankind to facilitate their twin roles of being as both 'abd (servant) and khalifah (vicegerent) of Allah on earth.

In accordance with the role and function of human being, wealth is described in the Qur'an as an amanah (trust) from Allah. Therefore, wealth essentially belongs to Allah alone and it is granted to mankind on the basis of trust; this is due to the fact that mankind has been appointed as God's servant and God's vicegerent on earth (khalifah). Human acquisition and utilization of wealth is on the basis of trust (amanah) that demands responsibility and accountability. Wealth, in this regard, is a test (ibtala') from Allah. In al-Hadid, 7 Allah (SWT) says:

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

Believe in Allah and His messenger, and spend of that whereof He hath made you trustees (mustakhlafina fihi); and such of you as believe and spend (aright), theirs will be a great reward.

Mustakhlafin means that Allah has made wealth under the authority of human being after being appointed as khalifah (God's vicegerent) on earth. Hence, mankind has the authority to acquire, manage and utilize wealth in conjunction with their functions as khalifah, which entails full responsibility and accountability. Al-Zamakhshari (1407H: vol.4, p. 473) in his book of tafsir explains the meaning of mustakhlafin as follows:

Mustakhlafin means that wealth (amwal) at our hands are essentially the wealth of Allah that is created and given to human being for their benefits and Allah granted human being the authority and power to use them has khulafa'. Therefore, wealth is essentially not the wealth of mankind.

Within the framework of istikhlaf, the Qur'an reminds mankind that wealth essentially belongs to Allah and its endowment to human being is a reflection of His mercy to their benefits and wellbeing as a test (ibtala' or fitnah) of their faith (iman) and obedience (ta'ah).

Human being has been created in such a way that makes them incline to the love of wealth and acquiring wealth. Therefore, human nature has a strong connection to the heaping of wealth, as mentioned in surah al 'Imran: 14. Allah (SWT) says:

زِينٌ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا وَاللَّهُ عِنْدَهُ حَسَنُ الْمَأْتَبِ

Fair in the eyes of men is the love of things they covet: Women and sons; Heaped-up hoards of gold and silver; horses branded (for blood and excellence); and (wealth of) cattle and well-tilled land. Such are the possessions of this world's life; but in nearness to Allah is the best of the goals (To return to).

The Qur'an describes this tendency as a test whereby human being is advised that they should not be preoccupied much with wealth as wealth is just a means of comfort for the life in this world (mata' al-hayat al-dunya) (Qur'an, 3: 14) or as an adornment for the life of this world (zinah al-hayat al-dunya) (Qur'an, 18: 46).

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

Wealth and sons are allurements of the life of this world: But the things that endure, good deeds, are best in the sight of thy Lord, as rewards, and best as (the foundation for) hopes

Placing too much attachment to wealth could create unbalance love for wealth, which may cause human being to deviate tremendously away from the Right Path (Qur'an, 4: 27). Hence, human being might do unlawful and prohibited actions to acquire wealth, which will make him/her liable to be cast into the Hellfire (Qur'an, 19: 59).

Wealth is essentially a test for human being as means to direct them to the higher objective desired by Shari'ah (al 'Imran: 186).

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

Ye shall certainly be tried and tested in your possessions and in your personal selves; and ye shall certainly Hear much that will grieve you, from those who received the Book before you and from those who worship many gods. But if ye persevere patiently, and guard against evil,-then that will be a determining factor in all affairs.

According to al-Zamakhshari (1407H: vol.4, p. 473), wealth is a test from Allah to see whether mankind will spend it for a good cause for the sake of Allah (fi sabilillah) as commanded by Allah or spend it on wrongful means by doing things that are sinful (ma'shiyah), prohibited (muharramat) or in lewdness (fahsha') as whispered by Shaytan (fi sabil al-shaytan).

The goal of wealth in the Qur'an is very clear and hence, spending it for the sake of Allah is the only way to succeed the test (Qur'an, al-Munafiqun: 10). This is very much in line with the reason why the Qur'an uses the word al-khayr for al-mal (wealth). Al-Maraghi (1946), in this regard, argues that the word al-khayr, which is used to denote wealth, shows a paradigm in spending the wealth whereby it is to be used for good purposes only (i.e. spending in the way of Allah).

However, this is not easy as the Shaytan would always whisper and create worries in the heart of individuals that by spending their wealth in the way of Allah, the wealth will be decreasing and the person might end up in poverty (Qur'an, 2: 268). This along with the fact that human nature is incline to wealth and heaping of it in abundance (Qur'an, 89: 20).

In conclusion, by understanding the concept and function of wealth in Islamic as described in the Qur'an would assist human being on how to acquire, utilize and spend wealth. A proper understanding and consciousness of the right manner to spend wealth in a good way for the sake of Allah (fi sabilillah) would save humanity in the test of having wealth. The Qur'an reminds human being to treat wealth as a trust (amanah) and a test (ibtilla'), whereby he/she would direct its utilization and spending as commanded by the 'Real' Owner of wealth, Allah SWT.

Wealth is not created for individual's satisfaction alone. Instead, there is right of others' upon the wealth of an individual. Islam prefers that wealth should be allocated for good purposes as means of helping ones family and others in need of help or by spending it in the way of Allah (fi sabil Allah). Human being is expected to properly manage the wealth, especially by spending wealth in a moderate and balance manner (qawam or i'tidal). Therefore, lavish spending is a form of wastefulness (tabzir), excessiveness (israf), and extravagance (itraf) that are not allowed. Likewise, stinginess (bukhl), and miserliness (iqtār) are not also favorable means of wealth allocation.

## References

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