

# The Character of The Disposal of Wealth from Quaranic Perspective

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**Abstract--** This paper investigates the character of disposal of wealth from Quranic perspective with constructive reference towards the disposal of wealth for the cause of Allah. We do believe that the discussion of the disposal of wealth is clearly general and involves various variables, yet this paper particularly focuses on the act of *infaq* since it is the most fundamental keyword within consumption decision. This can be observed once Al Quran presents the idea of the disposal of wealth for the cause of Allah which includes *sadaqah*, *zakat*, *hibah*, *nafaqah* and *waqaf*. Disposing wealth in general is much broader than to consume, save, invest and pay tax, the way like we understood in conventional economics. It is a matter on how the disposal of wealth could get us closer to our God. Therefore, the connotation of disposing of wealth for the cause of Allah is explicitly being mentioned as frequent as it is a significant attribute of a true believer. In general, Al Quran highlights two main types of the disposal of wealth namely to spend for the family and to spend for the sake of Him. In which the latter takes place on a thoughtful-yet-voluntary approach. It would be necessary to denote since then that this paper will not go into deeper the obliged-way of disposing wealth like *zakat* and inheritance.

**keyword :**the economic islam perspective,disposal of wealth, and infaq

## INTRODUCTION

This paper is a conceptual in nature which based on the literature review in particular the Tafsir of Ibn Kathir and the writings of few Muslim scholars. Hence, it will not go into details the mathematical and statistical tools. In doing so, we merely employed the key word derived from the word "nafaqa" which could be referred as to dispose. Then, we searched all the relevant verses and to develop the framework of consumption decision which embedded with urge to spend the wealth for the cause of Allah. Having in mind that *infaq* is normally associated with other voluntary deeds for example *sadaqah*, *waqaf*, and *hibah*, we purposely do not focus our analysis on specifically any of them since our concern is to see the general idea of the disposal of wealth for the sake of Allah from Quranic perspective.

## PRINCIPLES OF DISPOSAL OF WEALTH: ALLAH IS THE ABSOLUTE OWNER OF WEALTH AND MAN IS THE TRUSTEE.

In Surah Taha: 6, Allah affirms that to Him belongs everything on the earth, everything in between the earth and the sky, as well as underneath the soil. On the same ground, Allah assures that He is the only One who has the authority to grant the wealth to whom He wishes (Al Qasas: 54). This clearly defines that Allah is the absolute owner of all wealth and everything is subjected to His power, commands and decision. This principle is completed by the understanding that man is the trustee of the wealth whom is accountable to administer them in accordance to His commands. The unity of these two principles mentioned in Surah Al Hadid: 7 in which the term "authority" in this verse is to be comprehended as subjected to the rulings of Islam. By understanding this principle, man is supposed to dispose their wealth for the only one reason – seeking the pleasure of Allah, both in fulfilling his physical and spiritual needs (Al Baqarah: 219 & 272). Hence, the comprehensive understanding of this principle assumes that the disposal of wealth is an act of worship (*ibadah*) regardless whether it is meant for himself or for the sake of others. As being stated by Yusuf Al Qaradhawi, one of the highest values in Islamic economics is that human is not the owner of resources yet they are given the authority to benefit from those resources and this ensures that there is *Rabbaniyyah* value in Islamic economics.

## THE ADDRESS TO DISPOSE WEALTH FOR THE CAUSE OF ALLAH THROUGH MOTIVATION

One of the miracles of the Al Quran in motivating man to enjoin good deeds is by affirming substantial reward and eternal pleasures. Ibn Kathir in his tafsir, explains that even though Allah explicitly mentioned for every act of disposing wealth for the cause of Allah is rewarded by 700 times, Allah will eventually reward at a greater amount depending on someone's intention. Apart from this, Al Quran also states that the act of disposing wealth for the cause of Allah is the manifestation and reflection of true faith (*iman*)(Al Baqarah: 3, Ar Ra'du: 22, Al Anfal: 3, Faatir: 29 dan Al Haj: 35). In general, for those verses, it has been mentioned that among the conditions of becoming true believer and achieving success is by performing prayers, having faith in unseen things

(*ghaibiyat*), giving *zakat* and charity, being patient with the tests from Him and dwell in the last quarter of night to worship Him. This is a kind of restating that faith requires the evidence and disposing wealth for the cause of Allah is one of them. Apart from this, Al Quran affirms that Allah will never do injustice to those who dispose their wealth for the sake of Him (Al Anfal: 60) yet He promised to reward them with greater bounties (As Saba': 39). In fact, such motivation will definitely highly motivate a Muslim to charge this good deeds in line with his believe that Allah will certainly keep His promises. As for now, we might safely conclude that the act of disposing wealth for the cause of Allah is positively related with someone's faith. This what had been proven during the time of Prophet SAAS and his companions where they were competing among them in disposing their wealth for the cause of Allah.

### **THE ADDRESS TO DISPOSE WEALTH FOR THE CAUSE OF ALLAH THROUGH STERN REMINDER**

At the same time, Allah promises severe punishments for those who refuse to dispose their wealth for the cause of Allah and for those who did it yet to show off (An Nisa: 37-38). Nevertheless, Allah reminds Muslim as not to imitate those unbelievers who forbid people from assisting the Prophet SAAS and *Muhajiruun* (Al Munafiqun: 7), or those arrogant unbelievers whom questioned on why Allah did not feed those who were in need yet Allah could do so (Yaasin: 47), or the priests and anchorites whom illegally consumes the wealth and prohibits people from the way of Allah (At Taubah: 55), or those unbelievers whom hinder the people from disposing wealth for the cause of Allah (Al Anfal: 36). This stern reminder reflects the opposite of the character of true believers and those who disbelief in Allah. Obviously, one of the character that differentiate between these two is that the former are willing to dispose their wealth for the cause of Allah.

### **FOR THOSE THE DISPOSAL OF WEALTH FOR THE CAUSE OF ALLAH SHOULD BE DELIVERED?**

In Surah Al Baqarah: 117, Allah states that those whom we supposed to do so for are relatives, orphans, poor, travellers, those who ask for assistance and slaves. Ibn Kathir with respect to this verse has explained that to dispose wealth to our own relatives is preferable as compared to strangers as by delivering them to the former, it could be both enjoin reward and strengthen the family relationship, as for the orphans he defined them as those who had lost their fathers and yet they are still do not reach puberty and are not capable of seeking earning, as for the poor he defined them as those who has insufficient means to fulfil his needs for food, cloth and shelter unless they are to be assisted. Meanwhile, traveller (*ibnu sabil*) is

### **ANALYTICAL STUDY ON THE DISPOSAL OF WEALTH FOR THE CAUSE OF ALLAH WITHIN ECONOMIC POINT OF VIEW.**

#### **THE CONSUMPTION MODEL.**

In analysing consumption models which been developed by some prominent Muslim scholars, we

demarcated as someone who is travelling, noticeably for good reason and has no mean to continue his journey. The next category is for those who asked for it (*sa'iluun*). This is supported by Surah Az Zaariyat: 19, in which Allah highlights that definitely out of someone's wealth is the rightful portion for those who ask for it and for those who do not ask for it as well. Adding to this are those slaves who have the agreement to free themselves yet they do not have enough wealth to do so as well as *faqir* (Al Baqarah: 273). However, Ibn Kathir in discussing this verse, he referred the term *faqir* as those *Muhajirun* who travelled all the way from Makkah to Madina leaving all their wealth and belongings as to save their faith. By comprehending that the disposal of wealth for the cause of Allah could reach a large number of recipients, thus we might appreciate that its impact towards the overall welfare of the people is significant. At the same time, the third or voluntary sector which upholds the brotherhood and justice development could be promoted.

### **THE ADAB OF DISPOSING WEALTH FOR THE CAUSE OF ALLAH**

Another character which specifically being highlighted in Al Quran pertaining to the disposal of wealth for the cause of Allah is its *adab* in practicing it. This is easy to digest since one of the virtues of Islam is the establishment of good behaviour (*akhlaq*) that manifested from true faith (*iman*). Thus, in Al Quran, Allah indicates the *adab* in discharging this deed among others are not to count the reminders of your generosity or by injury, like him who spends his wealth to be seen of men (Al Baqarah: 262 & 264). Al Quran also specifies that the disposal of wealth could be done both by promoting it loud or by keeping it silent, in which the latter is preferred for Allah All Knowing every single thing (An Nahl: 75, Al Baqarah: 270). Furthermore, Al Quran highlights that this deed is supposed to be done out of the thing we love most and out of the best that we have (Al Baqarah: 177, Ali Imran: 94). Within the same context, in explaining Al Hasyr: 9, Ibn Kathir stated that *Ansar* prioritized their *Muhajirun* brothers to the extent of sacrificing things that they need most. Hassan Al Banna with regard to the term "ithaar" once mentioned that the least of a Muslim could do favour to his brothers is by tolerating differences while the most that he could do for his brothers is "ithaar". Hence, this offers one of the best example of brotherhood in Islam. In Surah Al Furqaan: 67, Allah acknowledges those who dispose their wealth for the cause of Allah in a moderate way, neither extravagant nor miser. All of these *adab* are all to appreciate the philosophy of disposing wealth for the cause of Allah in the sense that this deed eventually to establish and develop a just, harmony society through the voluntary mechanism of distributing wealth.

managed to highlight two significant observations. Firstly, all of the model both conceptual and analytical had embedded with Islamic values which offer a wider spectrum of time-frame and choices in determining consumption decision. For example, Siddiqi suggested rationality is honoured once a consumer foregoes his economics satisfaction when it clashes with any of the

demands of the Islamic spirit. Monzer Kahf indicated that the bounties that Allah has given us is not purely for us to utilize yet there are the rights of others whom we need to take care of. M. Fahim Khan dedicated the Islamic framework for the analysis of consumer behaviour that suggests to spend for the cause of Allah as one of the main aspects to be considered. On the same ground, Anas Zarqa' highlighted the partial relationship in a Muslim's Utility Function which includes the analytical tool on how the reward or punishment in the Hereafter could go against the quantity consumed. Secondly, these models suggested that the consumption decision is that the spending for the cause of Allah is one of the determinants

of consumption decision. At this point, we might safely suggest that the framework of consumption of a Muslim consumer should be characterized based on three main premises. Firstly, it should be based on an accurate understanding that the disposal of wealth should be charged as an act of devoting himself to Allah. This underpins the strong relationship between faith (iman) and the consumer behaviour. Secondly, the disposal of wealth, as general as it is, should take place as the second priority after someone has fulfilled the needs of himself and his family. Meaning to say, at this stage, he is first to decide in giving *sadaqah*, *hibah* or *waqaf* and later on his current or future consumption.

Finally, the consumption decision is all about the choosing among allowable goods and services which render higher *maslahah* (benefit) to those have lower *maslahah* (benefit).

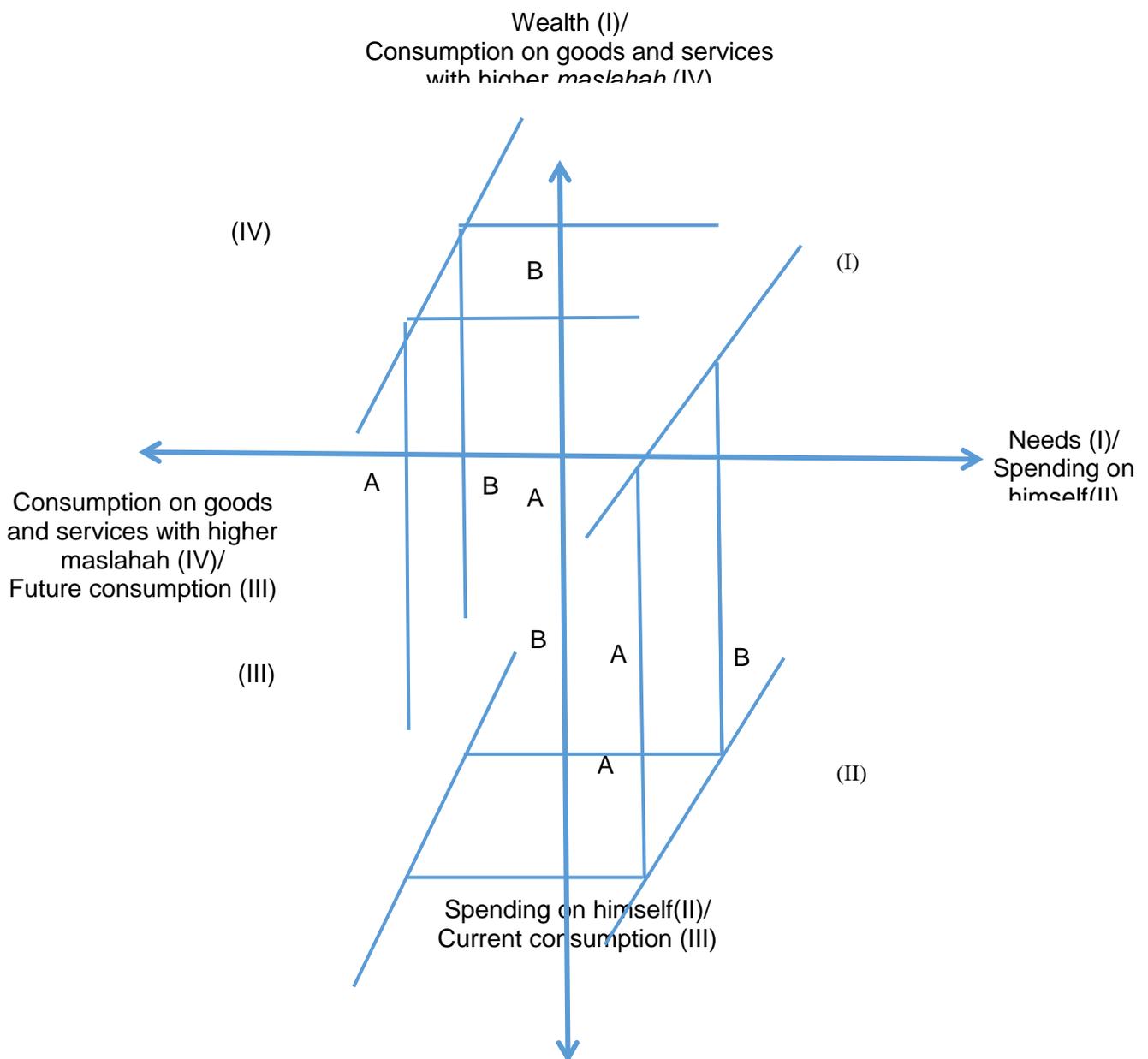


Figure 1: The framework of consumption taking care of the three main premises based on Quranic perspective.

Based on Figure 1, the spectrum (I) indicates the relationship between a consumer's wealth and his decision in fulfilling his needs. The basic needs of man could be generally agreeable as food, cloth and shelter. The negative relationship demonstrates that the wealthier someone is, the more the needs he is now has to fulfil. For example, a low income labor who earns small salary every month might not consider driving a car as a need. But, a teacher with a greater amount of income might consider to drive from home to school is a need. Thus, need increases with respect to wealth. For spectrum (II), the relationship between the spending on himself against the spending for the cause of Allah, and these two are negatively related. As we move to spectrum (III), we might see that the consumer is now is to choose between the current consumption and future consumption, and again these two variables are negatively related. The last spectrum (IV), illustrated the relationship between the consumption of goods and services with a greater maslahah against the ones with lower maslahah.

## CONCLUSION

He understandings of disposal of wealth from Quranic perspective is undeniable significant. But what count most is to evidence the model and framework proposed into a comprehensive and practical picture that can benefit the ummah. Since then, Quran can be viewed and captured as the practical guidance for the whole society. Further research must be done in order to empirically prove this framework.

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