

## **The Concept of Wealth in Islam Perspective of the Word Mal Version of the Ministry of Religion of the Republic of Indonesia in the Qur'an and its Tafsir**

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### **Abstract**

Wealth in Arabic is called mal (mufrad) amwal (jama'). This word with its various derivations is repeated 86 times in 38 surahs in the Qur'an. Wealth is an important part of life that cannot be separated and is always sought to be achieved and owned by humans. For this reason, a clear explanation is needed that can be accepted by all parties. This study uses an interpretation research method by analyzing the word Mal in the version of the Indonesian Ministry of Religion in the Qur'an and its Tafsir. This study formulates that property is everything that is owned in the form of material and can be used to support life (wasilah al-hayah), such as housing, vehicles, equipment, gold, silver, land, animals, even in the form of money, and has value for the human view.

Keywords: Assets, Islam, Ministry of Religion, Al-Quran, Tafsir

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### **INTRODUCTION**

Wealth in Arabic is called Mal (mufrad) amwal (jama'). This word with its various derivations is repeated 86 times in 38 letters in the Qur'an (Abd al-Baqi, 1945). The number is quite large, namely one third of the surahs of the Qur'an (29.10%) (M. Quraish Shihab, 2000), not including words that have meaning with mal such as rizq, mata', qintar, kautsar and kanz. The repeated mention of something in the Qur'an shows that there is special and important attention to that thing.

Wealth is an important part of life that cannot be separated and is always sought to be achieved and owned by humans (Rusfi, 2016). Every human being needs a Wealth, it is a support for life in the world. In addition, he is also a helper as well as a burden for its owners in the afterlife (Batubara, 2018). There is no one who does not need wealth. Even someone is willing to go in the morning and return in the evening just to get Wealth. It is not uncommon for fights and lives to be lost just because of fighting over property. Wealth is something that is liked by humans such as agricultural products, housing, vehicles, children, equipment, gold and silver, livestock, money and so on that have value in the view of humans. Humans are motivated to seek wealth in order to maintain their existence and to increase their physical and spiritual enjoyment.

Property in the view of Islam is essentially the property of Allah swt. then God has handed it over to humans to control the property through His permission so that the person legally owns the property. Every Muslim who has certain assets, he has the right to use and develop his wealth. Of course, in utilizing and developing the assets he already owns, he is still obliged to be bound by the provisions of Islamic law relating to the use and development of assets.

In the Qur'an, information is found that wealth can lead to goodness and can also lead a person to misguidance. In other words, with wealth one can enter heaven and with wealth one can fall into hell.

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## RESEARCH METHOD

This study uses the research method of interpretation of the Qur'an and its Tafsir (Enhanced Edition) containing 30 juz of verses of the Qur'an which are divided into 10 large volumes plus one volume of the Preamble of the Qur'an and its Tafsir. Each volume contains three chapters. In 2007 the interpretation team had completed all the studies and discussions of chapters 1 to d. 20, the results of which are published in stages. In 2004, chapters 1 s.d were published. 6, in 2005 juz 7 s.d. have been published. 12 and in 2006 published juz 13 s.d. 18, in 2007 juz 19 s.d. 24, and in 2008 published juz 25 s.d. 30 and its preamble.

### *Source of Interpretation*

The sources of interpretation used in the Book of the Qur'an and its Tafsir (Enhanced Edition) are: bi al-ma'thur, both interpreting the Qur'an with the Qur'an and with hadith/history. The source of bi al-ma'thur in this book is complemented by the views of previous commentators-although they are few and strengthened by the study of kawniyah verses. The method of interpretation originating from this combination is commonly called bi al-iqtiran (combining bi al-ma'thur and bi al-ra'y) (Muhaimin, 2019). With the style of interpretation of 'Ilmiy.

### *Target and Order of Interpreted Verses*

From the object being interpreted, this work follows an orderly sequence of verses/letters which makes it classified as tahlili (analytic) interpretation, which is one of the methods of interpretation that intends to explain the content of the verses of the Koran from all its aspects (Yusuf, 2014), taking into account sequence of verses of the Qur'an as stated in the manuscripts. The writing team tries to explain the content of the Koran by presenting a discussion according to the main theme of the surah. This is similar to the method used by Quraish Shihab in Tafsir al-Misbah (Wartini, 2014).

### *Breadth of Explanation and Systematic Interpretation*

The explanation provided by the Writing Team depends on the context of the verse presented. The presentation of the interpretation of the verse that speaks of history is different from the verse with the nuances of kawniyah. However, the scope of the explanation contained in this commentary is not wider than other tahliliy commentaries such as Al Misbah by M. Quraish Shihab especially in Arabic.

The systematics of writing interpretation begins with giving a title that is adjusted to the content of the group of verses to be interpreted, then writing the group of verses first with the standard rasm of the Indonesian Standard Mushaf which has been widely circulated. The next step is to translate the group of verses using the 2002 edition of the Qur'an and its translation which was published by the Ministry of Religion in 2004. Vocabulary and Munasabah (correlation between verses) were also not forgotten by Tim before he interpreted verse by verse based on the text} -nas} which is valid. The Munasabah used in this interpretation is limited to only two kinds, namely the Munasabahan between the previous letter and the Munasabahan between the previous group of verses. If the verse contains sabab al-nuzul, it is also included after the Munasabah discussion. Only then interpret the verse and close with a conclusion by using simple and concise language.

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**RESULTS AND DISCUSSION****The Concept of Assets in the Qur'an and its Interpretation of the Ministry of Religion of the Republic of Indonesia*****Understanding Mal (Wealth)***

The word Mal is an Arabic word meaning Wealth. It is taken from the word mala which means inclined. Wealth is called that because humans are inclined to it. At first, the word mal was used to refer to gold and silver owned by a person, but later this word was used to refer to objects owned and controlled by someone. This word by the Arabs is often used to refer to camels, because most of their wealth is in the form of camels. And what is meant here is property in any form (Ministry of Religion of the Republic of Indonesia, 2010).

Al-Asfahani defines al-mal summiya malan likaunihi mailan Abadan wa Zailan. Wealth is said to be mal because the ummah's economic development forever tends to it and will be lost. Sometimes it is interpreted as 'aradan, goods other than gold and silver (Jajuli, 2018). Yusuf al-Qaradawi stated that what is meant by property is everything that humans really want to keep and have. The same thing was also stated by Ibn 'Assyria. as quoted by al-Qaradawi that the Wealth at first meant gold and silver, but later changed its meaning to all things that were stored and owned (Aziz, 2017). While Mustafa Zarqa 'provides a more complete definition, that property is everything that is concrete and material that has value in the eyes of humans. A more detailed definition according to the Hanafi school of thought states that property is anything that can be owned and used according to custom. such as land, animals, equipment, and money.

From these various definitions it can be concluded that property is everything that is owned in the form of material and can be used to support life (wasilah al-hayah), such as housing, vehicles, equipment, gold, silver, land, animals, even in the form of money. , or something that has value in human eyes.

***The nature of the property owner***

In the Qur'an it is explained that the absolute owner of property is Allah swt. The expression mulkus-samawati wal-ard, which is found in the Qur'an is an important word that shows that whatever is in the heavens and on earth belongs to Allah. The phrase mulkus-samawati wal-ard is repeated 18 times in various suras, all of which provide information and affirmation that the absolute owner of what exists in this universe is only Allah subhanahu wata'ala. Paragraphs related to this, include:

Surah Ali 'Imran 3: 709:

وَلِلَّهِ مَا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ ۗ وَاِلَى اللّٰهِ تُرْجَعُ الْاُمُوْرُ ۝

“And to Allah belongs what is in the heavens and what is in the earth, and to Allah all matters are returned”. (Ali 'Imran, 3:109)

Surah al-Ma'idah /5: 17:

لَقَدْ كَفَرَ الَّذِيْنَ قَالُوْا اِنَّ اللّٰهَ هُوَ الْمَسِيْحُ ابْنُ مَرْيَمَ ۗ قُلْ فَمَنْ يَمْلِكُ مِنَ اللّٰهِ شَيْئًا اِنْ اَرَادَ اَنْ يُهْلِكَ الْمَسِيْحَ ابْنَ مَرْيَمَ وَاُمَّهٖ وَمَنْ فِي الْاَرْضِ جَمِيْعًا ۗ وَلِلّٰهِ مُلْكُ السَّمٰوٰتِ وَالْاَرْضِ وَمَا بَيْنَهُمَا ۗ يَخْلُقُ مَا يَشَاءُ ۗ وَاللّٰهُ عَلٰى كُلِّ شَيْءٍ قَدِيْرٌ ۝

“And to Allah belongs the kingdom of the heavens and the earth and what is between them. He creates what He wills and Allah is almighty over all things”. (al-Ma'idah/5:17)

These two verses and other verses with the same meaning and spirit give a clear sign that Allah subhanahu wa ta'ala is the absolute owner of everything in the universe and everything in it. This includes, such as the earth, sky, humans, animals, plants, water, air, dry land on this planet, all intelligent living things, such as humans and non-sense, which are visible to us by senses or not. Even though they belong to Allah, these facilities and infrastructure are intended for the benefit and survival of humans, as illustrated in His word:

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

"It is He (Allah) who created all that is on the earth for you, then He goes to the sky, then He perfects it into the seven heavens. And He is All-Knowing of all things." (al-Baqarah /2:29)

In the Qur'an and its interpretation it is stated that Allah has bestowed a great gift on humans, created the heavens and the earth (the universe) and their contents so that humans can maintain their survival and so that humans are devoted to Allah the creator, as well as to family and society. Ministry of Religion RI, 2010). The understanding of the pronunciation of khalafa Lakum according to the scholars is that everything on earth can basically be used by humans, unless there is a proposition that forbids it. However, some scholars argue otherwise, that everything may be prohibited unless there is a proposition that allows it to be used (Quraish Shihab, 2012). According to an-Nawawi, the pronunciation of huwal-lazi khalafalakum means giving benefits in worldly and religious life to show human existence and improve the body and body (Bahary, 2015). Ar-Razi interpreted differently, that the land we live in is a single unit, including the earth, both the surface and what is in the earth, such as mining goods and earth products. Meanwhile, according to az-Zamakhshari, what is meant by the earth is the one below, as when it is called the sky it means the one above. As for land, it has been explained by several groups that it is forbidden to eat, but basically land can be used. At-Tabari in his commentary, mentions that there are three meanings of the sentence khalafalakum ma fil-ardi jam'an, namely: 1) the earth and all its contents are intended for the benefit and benefit of humans; 2) from the religious point of view, it shows the omnipotence of God, and from the world side it is a place to find wealth or sustenance and is worthy of being inhabited. 3) this earth is a means to obey Allah and fulfill His commands (Al-Tabari & Jarir, 2000).

If the verse (al-Baqarah/2:29) is specifically for humans, namely creating the earth and everything in it for human welfare, in another verse it is specifically stated that the earth is not intended for humans only, but all of His creatures, which is reflected in editor of al-Anam (all creatures created by Him), as in His word:

وَالْأَرْضَ وَضَعَهَا لِلْأَنْعَامِ (10) فِيهَا فَاكِهَةٌ وَالنَّخْلُ ذَاتُ الْأَكْمَامِ (11) وَالْحَبُّ ذُو الْعَصْفِ وَالرَّيْحَانُ

“And Allah has leveled the earth for His creatures, on the earth there are fruits that have petals. And skinned grains and fragrant flowers”. (ar-Rahman /55:10-12)

The verse above is as explained in the Tafsir of the Ministry of Religion of the Republic of Indonesia that Allah made the earth flat for the habitation of animals, and all kinds that have a spirit and on earth is a place of life to be able to take advantage of objects on the surface of the earth and what is in their stomachs,

for all. the necessities of life are infinite (Ministry of Religion of the Republic of Indonesia, 2010). Wada'aha pronunciation according to al-Asfahani means to make and create. The editor of wada'aha lil-anam means that this earth was created and created for the benefit and welfare of human life. Thus the meaning of this verse is that Allah has spread the earth to meet the needs of creatures so that all of their creatures can settle or live on this earth.

## Existence and Status of Property

### *Wealth is a trust and trust from Allah*

Even though property is the property and creation of Allah, Allah subhanahu wa ta'ala gives mandate and power to humans to use it as a deposit as well as to distribute the acquired property to those who are entitled (Ambarwati, 2013), as reflected in His words:

أْمِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلَفِينَ فِيهِ فَالَّذِينَ  
أْمِنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ

“Believe in Allah and His Messenger and spend part of your wealth which Allah has made you master. So those who believe among you don't spend (part) of their wealth getting a big reward” (al-Hadid / 57 : 7)

The word mustakhlafin is the plural of the word mustakhlaf, isim maf'ul from the word istakhlafa-yastakhlifu-istikhlafan, which means to make caliph (substitute). The root word is khalafa-yakhlifu-khalfan which means to replace. From this word, the word caliph is taken which means substitute. Allah created humans as caliphs on earth, meaning as creatures chosen to manage and prosper the earth, as in the word of Allah swt (al-Baqarah/2: 30). So this is what is meant by the word mustakhlaf in the verse that is being interpreted. Allah commands us to have faith in Him and in His Messenger perfectly, and commands us to spend some of the wealth that is in our hands (Departemen Agama RI, 2010).

### *Wealth as a Life Decoration*

Humans have a strong tendency to own, control, and enjoy wealth. As in His word, Surah Ali 'Imran /3:14:

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

“Made beautiful in (the view of) humans love for what they want, namely: women, children, wealth of many types of gold, silver, horses chosen by livestock and fields. That is the pleasure of living in this world and with Allah is a good place to return (heaven)”. (Ali 'Imran/3: 14)

The word Zuyyina which means to be decorated means that humans are decorated by liking things they want in the form of women, children, wealth in the form of gold and silver, good horses, livestock, and fields. But who adorns people so that they like these things? In this regard among the scholars there are two opinions: first, that which adorns them is the devil because at the end of this verse it is said that with Allah

is a good place of return, namely heaven which is far better than the Wealths of this world. The second opinion is that what makes people like women and wealth is Allah swt to test the ability of believers to control their feelings of love and love, not excessive but reasonable and still follow the provisions of religion and the rules of the true Shari'a. This second opinion is approved by the majority of scholars (Departemen Agama RI, 2010).

'Abdullah Yusuf 'Ali commented on this verse. According to him, this verse mentions the gift of Allah in the form of love for seven things, namely: women, children, property in the form of gold, silver, horses of choice (vehicles), livestock, and fields (agriculture). Everything is a pleasure that is only felt when living in the world. There are various reasons why they are loved. Women are loved for their beauty, abundant wealth is a luxury, horses and cattle as a measure of ancient wealth, which are the same as all the means and symbols of livestock and agriculture in modern times, as well as hectares of land that are well cultivated. As an analogy, for our mechanical world, these facilities are in the form of various machines, tractors, cars, airplanes, propulsion engines, and so on (Ibrahim, 2010).

### ***Wealth as (slander) a test of faith.***

Wealth is neither a bad thing nor a torment, as some people think. nor is it a measure of the stature of its owner, or a sign of virtue and piety, as some others assume. However, it is a blessing from Allah with which He tests its owner, whether he is grateful or disbelieving. That's why Allah subhanahu wa ta'ala refers to wealth as "fitnah", namely tests and trials. Like a fire test of the authenticity of gold. Allah says:

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ

"Verily, your wealth and your children are only a trial (for you), and with Allah is a great reward". (At-Tagabun/64:15)

The verse above explains that the love of wealth and children is a trial. If you are not careful, it will bring disaster. Not a few people, because of their excessive love for their property and children, dare to do nonsense and violate religious provisions. In this verse, property takes precedence over children because the test and disaster of wealth is greater, as Allah says in Surah al-'Alaq verses 6-7 (Departemen Agama RI, 2010).

Ibn 'Asyur in his commentary gives the meaning of "fitnah" namely the shaking of the heart and confusion, due to a situation that is not in line with the atmosphere facing the situation. While az-Zuhaili gives the meaning of slander in three effects that will arise; 1) can encourage someone to do what is unlawful, 2) be reluctant to fulfill the rights of Allah, and 3) can commit despicable and sinful acts.

### ***Wealth as Provision for Worship.***

Worship of wealth in the form of infaq, in His word:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ  
الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَخِيذِهِ إِلَّا أَنْ  
تَغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

“O you who believe! Spend some of the results of your good deeds and some of what We bring out of the earth for you. Do not choose what is bad for you to bring out, even though you yourself do not want to take it except by squinting (reluctantly) towards it And know. that Allah is Rich, Most Praised” (al-Baqarah/2: 267)

Apart from zakat and infaq, there are also forms of alms. Allah says:

الَّذِينَ يَنْفُسُونَ عَهْدَ اللَّهِ مِنْ بَعْدِ مِيثَاقِهِ وَيَقْطَعُونَ مَا أَمَرَ اللَّهُ  
 بِهِ أَنْ يُوصَلَ وَيُفْسِدُونَ فِي الْأَرْضِ أُولَئِكَ هُمُ الْخٰسِرُونَ

“Apart from zakat and infaq, there are also forms of alms. Allah says”: (al-Baqarah/2: 27 6)

From these three verses, it is explained how the treasure functions as a provision for worship to Allah subhanohu wa tu'ala. The worship is in the form of paying zakat every year, giving infaq at any time or giving alms to the needy in an unrestricted and limited time.

## How to Acquire and Use Wealth

### *Strive and Work Seriously*

Islam since a dozen centuries ago has inspired and taught its people to be serious and disciplined at work. From a religious perspective, being active, trying, being disciplined in work, and being serious in seeking sustenance in the form of wealth is part of worship (Rusydi, 2017).

In the Qur'an there are several verses that recommend trying and working earnestly (al-Ankabut/29:69). Try and work, Allah, the Messenger and the believers will evaluate your work (at-Taubah/9:105). Act according to your position (az-Zumar/39:39). When you have performed the Friday prayers, then scatter on this earth seeking Allah's bounty (al-Jumu'ah/62:10). Walk in all corners of this earth and eat some of His sustenance (al-Mulk/67: 15) One of these verses says:

قُلْ يَقَوْمِ اعْمَلُوا عَلَىٰ مَكَانَتِكُمْ إِنِّي عَامِلٌ فَسَوْفَ تَعْلَمُونَ

Say (Muhammad), "O my people! Act according to your position, I did (so). Later you will know." (az-Zumar /39 : 39)

From this description, it can be understood that this ayat conveys a moral message: 1) it should not be static; 2) work constantly; 3) work earnestly; and 4) do positive activities.

### *Can't Be Desperate*

Islam teaches that you should not give up at work nor should you be too happy if your dreams come true. Allah says:

لَكَيْلًا تَأْسَوْا عَلَىٰ مَا فَاتَكُمْ وَلَا تَفْرَحُوا بِمَا آتَاكُمْ وَاللَّهُ لَا يُحِبُّ  
 كُلَّ مُخْتَالٍ فَخُورٍ

“So that you do not grieve over what has escaped you, nor be overjoyed at what He has given you. And Allah does not like anyone who is arrogant and proud” (al-Hadid/57: 23)

In this verse, Allah subhanahu wa ta'ala states the reason for the mention that the calamity that occurred has been described in the previous verse of the book of lauh mahfuz, namely verse 22, it has been determined that humans will be patient to accept God's trials. God's trials are sometimes in the form of pleasure and joy. Therefore, do not be too sad to accept the misery and calamity that befalls you, and vice versa, the best attitude is to be patient in accepting the calamities and calamities that befall and be grateful to Allah for every favor He has bestowed upon you (Departemen Agama RI, 2010).

The word mukhtalan (الْمُكْتَالِ) is taken from the same word as (كَيْلِ) imaginary. Hence the word originally meant a person whose behavior was directed by his imagination, not by his reality. Usually this kind of person walks arrogantly and feels he has an advantage over others. Thus, his arrogance is evident in everyday life. Mukhtal and fakhur both contain the meaning of arrogance; arrogance is seen in his behavior and arrogance is heard in his words (Quraish Shihab, 2012). The same meaning is also explained that the word mukhtal means someone who is arrogant, while the word fakhur means one who is proud of himself. Thus, in the context of this verse, Allah swt hates people who are given a lot of pleasure, then they go too far in expressing their joy so that they appear arrogant, arrogant and proud. (Departemen Agama RI, 2010).

As for how to use wealth, it is to eat property that is lawful and tayyib, do not eat excessively, eat not to exceed the limit, eat do not follow the steps of the devil, eat animals that are slaughtered for Allah, do not eat wealth in a vanity way, do not eat usury, eat food that is lawful and good and fear Allah, eat food that is lawful and good and be grateful to Allah swt.

### Human Character Against Wealth

If you pay attention to the verse relating to the human character of Wealth, there are at least four characters, including: a group of people who love wealth very much, who always likes to collect and count it, are proud of wealth, and a group who are stingy of wealth (Ministry of Religion of the Republic of Indonesia, 2010). They do not want to pay zakat and help people in need. Very much in love with property. As in His words:

وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا

“And you love wealth with excessive love” (al-Fajr/89: 20)

According to al-Mawardi in his commentary, hubban jamma, has three interpretations: a lot of wealth, according to Ibn 'Abbas; 2) ugliness, because it is collected in an unlawful manner, according to al-Hasan; 3) loving property beyond reasonable limits, the worst condition for a person and useless for his religious life, because the orientation is only worldly life (Al-Mawardi & Al-Bashari, 2010). The moral message contained in this verse, gives a warning to someone not to love property beyond the limits of reasonableness.

This series of traits includes the nature of people who like to curse and criticize, like to hoard and collect wealth, then he calculates it (Ministry of Religion of the Republic of Indonesia, 2010), and they think that with a lot of wealth, it is as if the wealth that has been collected is a guarantee for eternal life in this world and escape from Allah's reckoning in the hereafter. Though that is not possible. When his death comes, all that is owned, including property, will be left behind; a very wrong principle of life.

From the verse it can be understood the moral messages contained in it, among others: 1) cursing and criticizing, including bad qualities and causing the perpetrators to become wretched people who are threatened with hell; 2) including those who like to accumulate wealth and think that their wealth can last

them in this life. That's not possible though. His wealth is not used to worship Allah Subhanahu wa ta'al in the form of zakat, infaq, and alms. Berbangga dengan harta, seperti dalam firman-Nya:

إِعْلَمُوا أَنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَلَهُمْ وَزِينَةٌ وَتَفَاخُرٌ بَيْنَكُمْ  
وَتَكَاثُرٌ فِي الْأَمْوَالِ وَالْأَوْلَادِ كَمَثَلِ غَيْثٍ أَعْجَبَ الْكُفَّارَ نَبَاتُهُ  
ثُمَّ يَهْبِجُ فَتَرَاهُ مُصْفَرًّا ثُمَّ يَكُونُ حُطَامًا وَفِي الْآخِرَةِ عَذَابٌ  
شَدِيدٌ وَمَغْفِرَةٌ مِّنَ اللَّهِ وَرِضْوَانٌ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعٌ  
الْعُرُورِ

“Know that the life of this world is but a game and a joke, adornment, and being proud of one another and competing in wealth and children, like rain whose crops amaze the peasants; then this (plant) dries up and you see its color yellow and then it turns brown. destroyed. And in the hereafter (later) there is a severe punishment and forgiveness from Allah in His pleasure. And the life of this world is nothing but a false pleasure”. (al-Hadid/57:20)

Linguistically, the word tafakhurun means to be proud of each other. In the context of this verse, Allah swt informs mankind that the life of this world is nothing but a game, jokes, adornment and mutual pride among humans themselves (Departemen Agama RI, 2010).

According to M. Quraish Shihab, the word la'ib, is an act that is carried out by the perpetrator not for a reasonable purpose in the sense of bringing benefits or preventing harm. He does it aimlessly, even if there is just a waste of time. While lahut, an act that causes the perpetrator to be careless from work that is not useful. Furthermore, in his description by quoting the opinion of Tabataba'i commentators; The verse is a description of the beginning of human development until it reaches maturity. Al-la'ib is a picture of a baby's condition, who feels the pleasure of playing, even though he himself does it without any purpose except playing. Followed by al-lahwu, carelessness, carried out by the children. While az-zinah, jewelry, is done by young people and teenagers, because they like to decorate. Then followed by contemplation, proud, this trait is also still often done by young people. Then takasur bil-amwal wal-awlad. Likes to increase wealth and children, the perpetrators are adults (Sihab, 1996). Pride in possessions is a human trait, but it should be noted that it should not be used as pride that exceeds the limits of reasonableness.

### ***A miserly attitude towards wealth***

وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا أَنْتَهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ بَلْ  
هُوَ شَرٌّ لَّهُمْ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَمَةِ وَلِلَّهِ مِيرَاثُ السَّمَوَاتِ  
وَالْأَرْضِ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

“And let not those who are stingy with what Allah has given them from their gifts think that (stingy) is good for them when (stingy) is bad for them. What (wealth) they think it will be hung (around his neck) on the Day of Resurrection. To Allah belongs the inheritance (what is) in the heavens and on the earth. Allah is thorough in what you do”. (Ali Imran/3:180)

The editor of bima atahumullah min fadhli, is understood by the commentators with wealth because it has something to do with miserliness. The verse contains criticism of people who are stingy with their possessions, they think that the accumulated wealth is the result of their efforts, even though in essence it is a mere gift from Allah so that it is really disgraceful if they hold it back and are reluctant to donate it to others

in need. Because usually people are stingy, even the slightest treasure is considered a lot because of their stinginess. Whereas a lot of wealth is actually very little, when viewed from the point of view of Allah, even a person has very little of his wealth, what he eats then runs out, what he uses is then destroyed, and what is given in charity in the way of Allah is his wealth which in fact and that is eternal, because it will be rewarded with Allah later in the hereafter. As the Prophet said:

يَقُولُ ابْنُ آدَمَ مَالِي مَالِي. فَهَلْ لَكَ مِنْ مَالِكَ إِلَّا مَا أَكَلْتَ فَأَبْلَيْتَ وَمَا لَبَسْتَ فَأَفْنَيْتَ وَمَا تَصَدَّقْتَ فَأَبْقَيْتَ (رواه الترمذي عن عبد الله بن الشخير بن عوف)

“Adam's sons and daughters said, "My wealth, my treasure, (O sons of Adam), your wealth is nothing but what you eat and then run out, what you use and then it is destroyed, and what you give in charity in the way of Allah then becomes eternal. and eternal (with Allah) (History at-Tirmizi from 'Abdullah bin ash-Syakhir bin 'Auf)”

The moral messages of these verses and hadiths include: 1) people who are stingy with their wealth will be hung up on their wealth in the hereafter due to their stinginess; 2) miserly people judge that their miserly nature is positive and good, in essence it is a bad trait, because they only care about themselves; 3) A person's property is essentially only in the form of alms given in the way of Allah.

## CONCLUSION

In Islam, property is everything that is owned in the form of material and can be used to support life (wasilah al-hayah), such as housing, vehicles, equipment, gold, silver, land, animals, even in the form of money, and has value. for the human view. In Islam, Allah swt is the absolute owner of everything in the universe and everything in it. Including the earth, sky, humans, animals, plants, water, air, dry land on other planets, all kinds of living things, inanimate objects, forests, intelligent beings like humans and those who are not, which are visible to us by the senses. or not. Everything belongs to Allah, but these facilities and infrastructure are intended for the benefit and survival of human beings. The assets owned by a person can be used fairly, do not eat except what is lawful and tayyib, do not exceed the limit, do not overdo it, do not follow the steps of the devil. The acquisition of sustenance or wealth must be accompanied by an attitude of gratitude towards God.

The treasures in the Qur'an and the Tafsir of the Ministry of Religion of the Republic of Indonesia as also described in other commentaries are translations of Arabic, namely mal (mufrad), amwal (jama'). This vocabulary with various forms of words is repeated 86 times, in the form of mufrad 25 times (29.10%), plural 61 times (70.90%). The word is expressed in two forms: (1) not attributable to the owner of the property, in the sense that he is independent; (2) is attributed to something. such as "their property", "the orphan's property", and others. This is the property that is the object of activity. This form is the most mentioned because property should be the object of human activity.

Property status can be divided into four things: 1) property as a deposit and trust, 2) property as a decoration of life, 3) property as a test in this life, and 4) property as a provision for worship. The way to obtain wealth is by working earnestly, not knowing despair. It is not allowed to take forbidden businesses such as consuming property with vanity, eating usury, cheating, bribing bribes, and stealing. While the way to donate property is not to be extravagant and not stingy, but the middle attitude, donating to relatives, and the wealth that is donated should not be followed by reproach and insults.

A person's character in relation to wealth is divided into 4 groups; 1) people who love wealth so much beyond the normal limits that they forget the share for others, 2) people who like to collect and calculate it, think they can preserve it, even though when they die they will be left behind, 3) a group that makes wealth as pride who is excessive, and 4) who is stingy with his wealth

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