

I'JAZ IQTISHADI : The Distribution Of Income And Wealth In The Qur'an

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Abstract

The Qur'an encompasses all kinds of solutions and issues that arise within society. Its discussions cover all aspects, including economic and social aspects. This paper examines another dimension of the distribution of goods, referred to as distribution from the perspective of the Qur'an and Islamic economics. By using a library research method, where the author collects data from books, scriptures, journals, and articles, and employing a descriptive-analytical approach, this research aims to understand how the principles of justice and compassion in the Qur'an can be applied in economic distribution to achieve human welfare. The findings indicate that fair and equitable distribution is the key to creating a prosperous and harmonious society. These principles are not only relevant in a religious context but also have practical applications in modern economic policies. The study also highlights the importance of incorporating Islamic values in wealth and income distribution policies through systematic frameworks outlined in the Qur'an. By applying the core principles of Islamic economics, such as zakat, infak, and sadaqah, this research proposes a more just and sustainable distribution model. The study concludes that the implementation of justice principles through distribution can reduce economic inequality and improve overall social welfare. This, in turn, proves that the Qur'an was revealed to bring prosperity to all layers of society, and confirms that Islam is truly rahmatan li al-'ālamīn (a mercy to all the worlds).

Keywords: Qur'an, Distribution, Wealth, Income.

المخلص البحث

يشمل القرآن جميع أنواع الحلول والمشكلات التي تنشأ في المجتمع. وتتناول مناقشاته جميع الجوانب بما في ذلك الجوانب الاقتصادية والاجتماعية. هذه الورقة تبحث في بُعد آخر لتوزيع السلع، والذي يُطلق عليه التوزيع من منظور القرآن والاقتصاد الإسلامي. باستخدام منهج البحث المكتبي، حيث يقوم الكاتب بجمع البيانات من الكتب والمراجع والمجلات والمقالات، ويعتمد نهجًا وصفيًا تحليليًا، يهدف هذا البحث إلى فهم كيفية تطبيق مبادئ العدالة والرحمة في القرآن على التوزيع الاقتصادي لتحقيق رفاهية الإنسان. تشير النتائج إلى أن التوزيع العادل والمتساوي هو المفتاح لإنشاء مجتمع مزدهر ومنسجم. هذه المبادئ ليست ذات صلة بالسياق الديني فقط، ولكن لها أيضًا تطبيقات عملية في السياسات الاقتصادية الحديثة. كما تسلط الدراسة الضوء على أهمية تضمين القيم الإسلامية في سياسات توزيع الثروة والدخل من خلال الأطر المنهجية التي حددها القرآن. ومن خلال تطبيق المبادئ الأساسية للاقتصاد الإسلامي مثل الزكاة والإنفاق والصدقة، يقترح هذا البحث نموذجًا أكثر عدالة واستدامة للتوزيع. تخلص الدراسة إلى أن تطبيق مبادئ العدالة من خلال التوزيع يمكن أن يقلل من التفاوت الاقتصادي ويحسن الرفاه الاجتماعي بشكل عام. وهذا بدوره يثبت أن القرآن قد نزل ليحقق الرفاهية لجميع طبقات المجتمع، ويؤكد أن الإسلام حقًا رحمة للعالمين.

الكلمات المالة: القرآن، التوزيع، الثروة، الدخل.

A. Introduction

One of the activities to support the orderly running of the economic system is the distribution process. This distribution becomes a middle way that connects the production and consumption processes. Islam is a religion that pays attention to the importance of equitable distribution. This is done so that wealth is not only limited to certain groups, but can be evenly distributed at every level of society. Distribution has an important position in Islamic micro and macroeconomic theories encompass not only economic aspects but also social and political dimensions. This has made them a significant focus for both Islamic and conventional economic thinkers to this day.

One of the main problems in society's social life is how to allocate and distribute resources well. Inequality and poverty actually arise due to distribution mechanisms that do not work as they should. This problem is not caused by differences in human intellectual and physical abilities which result in differences in wealth, but rather due to deviations in distribution which gradually lead to unequal opportunities in obtaining wealth. As a result, rich people are getting richer, while poor people are losing more and more job opportunities.

To achieve equality and balanced prosperity, Islam has regulated norms regarding allocation efficiency. In distributing income and wealth, individuals should allocate their resources not only for personal gain but also with consideration for others. Islam has established guidelines to ensure efficient income distribution within the bounds of Sharia law. An imbalance in wealth distribution can lead to societal conflict and prolonged poverty.

Economic issues can ultimately be addressed by adopting the Islamic economic system. While Islam does not demand equal ownership of wealth, it prohibits unjust distribution. Islam acknowledges each individual as a human being with fundamental rights, especially primary needs, must be fulfilled in their entirety. As proof, there are many verses in the Qur'an and al-Hadith that command people to spend wealth and feed the needy, needy and underprivileged, as in the Qur'an surah Al-Hajj: 28, Al-Baqarah: 177, 184, 215, Al-Insān: 8, Al-Fajr: 13-14, and Al-Mā'idah: 89. The Qur'an states that in

every property there is a right to the poor.

B. Methods.

This article employs a qualitative research method, which is used to obtain in-depth data that carries meaningful insights. The type of research in this study is library research. According to Mestika Zed, library research is conducted by utilizing library resources to obtain research data. Specifically, this type of research limits the search for information to library collections without involving fieldwork. More specifically, this article is compiled by collecting data from books, classical texts, theses, journals, and articles.

The data analysis used in this study is qualitative descriptive analysis. According to Sugiyono, data analysis is the process of systematically searching and organizing data that has been collected. This involves steps such as organizing the data into categories, breaking it down into units, synthesizing it, arranging it into patterns, selecting what is important to study, and drawing conclusions to make the data easily understood by both the researcher and others. The purpose of using qualitative descriptive data analysis is to ensure the research is more detailed and clear. The analytical approach used in this writing is the thematic interpretation method (*mauḍu'i*) is employed, at least two main steps are involved:

- a. Collecting verses related to a particular theme, considering the time and reasons for their revelation
- b. Carefully studying these verses, taking into account their relationships to each other, to determine the issue being discussed.

C. Discussion.

1. Understanding Distribution

Distribution originates from the English word "distribution," which means "the process of delivering or supplying something." The root word is "to distribute," which, according to the English-Indonesian dictionary by John M. Echols and Hassan Shadily, means to share, deliver, spread, distribute, and act as an agent. According to the Indonesian dictionary, the term "distribution" refers to the allocation or delivery of goods to many people or various locations. Based on the

explanation above, distribution means the process of delivering goods or services to other parties with specific means and objectives, ensuring that the process runs smoothly and efficiently.

In the Ma'ani dictionary, the term "distribution" is translated into Arabic as تَوَزِيعٌ, derived from the verb وَزَعَ - يُوزِعُ, which also means to distribute, describe, separate, and deliver. The Qur'an mentions the word وَزَعَ in two forms, namely يُوزِعُونَ and أَوْزَعَنِي, which are found in five verses of the Qur'an as follows:

1. Using the word يُوزِعُونَ, namely:

وَحُشِرَ لِسُلَيْمَانَ جُنُودُهُ مِنَ الْجِنِّ وَالْإِنسِ وَالطَّيْرِ فَهُمْ يُوزِعُونَ. ١٧

Meaning: "And to Solomon [We gathered] soldiers from among the jinn and the humans and the birds, and they were [marching] in rows." (An-Naml: 17)

2. Using the word أَوْزَعَنِي, namely:

فَتَبَسَّمَ ضَاحِكًا مِّن قَوْلِهَا وَقَالَ رَبِّ أَوْزِعْنِي أَنْ أَشْكُرَ نِعْمَتَكَ الَّتِي أَنْعَمْتَ عَلَيَّ وَعَلَى وَالِدَيَّ وَأَنْ أَعْمَلَ صَالِحًا تَرْضَاهُ وَأَدْخِلْنِي بِرَحْمَتِكَ فِي عِبَادِكَ الصَّالِحِينَ. ١٩

Meaning: "He (Solomon) smiled, laughing at her speech, and he said, "My Lord, enable me to be grateful for Your favor which You have bestowed upon me and upon my parents, and to do righteousness of which You approve. And admit me by Your mercy into [the ranks of] Your righteous servants." (An-Naml: 19).

3. Using the word يُوزِعُونَ, namely:

وَيَوْمَ نَحْشُرُ مِنْ كُلِّ أُمَّةٍ فَوْجًا مِّمَّنْ يُكَذِّبُ بِآيَاتِنَا فَهُمْ يُوزِعُونَ ٨٣

Meaning: "(Remember) the Day when We will gather from every nation a group of those who denied Our verses, and they will be driven in separate groups." (An-Naml: 83)

4. Using the word يُوزِعُونَ, namely:

وَيَوْمَ يُحْشَرُ أَعْدَاءُ اللَّهِ إِلَى النَّارِ فَهُمْ يُوزِعُونَ ١٩

Meaning: "(And remember) the Day when the enemies of Allah will be gathered to the Fire, then they will be separated." (Fussilat: 19).

5. Using the word *أَوْزَعْنِي*, namely:

قَالَ رَبِّ أَوْزَعْنِي أَنْ أَشْكُرَ نِعْمَتَكَ الَّتِي أَنْعَمْتَ عَلَيَّ وَعَلَى وَالِدَيَّ وَأَنْ أَعْمَلَ
صَالِحًا تَرْضَاهُ وَأَصْلِحْ لِي فِي ذُرِّيَّتِي ۖ إِنَّي تَوَّابٌ إِلَيْكَ وَإِنِّي مِنَ الْمُسْلِمِينَ ١٥

Artinya: “My Lord, enable me to be grateful for Your favor which You have bestowed upon me and upon my parents, and to do righteousness of which You approve. And make righteous for me my offspring. Indeed, I have repented to You, and indeed, I am of the Muslims.” (Al-Ahqaf: 15).

In a management dictionary, income is defined as money or assets received by individuals, companies, and other organizations. This includes wages, salaries, rent, interest, commissions, fees, and profits. Income is the total earnings received by members of the community over a certain period as compensation for the contributions of the production factors they have provided.

According to Gilad James, wealth can be defined as the abundance of valuable assets or resources that enable a person to have financial stability, which can be used to generate income or provide financial security over time. He also mentions that wealth is not only in the form of tangible assets (money, property, and investments) but also includes aspects such as knowledge, skills, health, personal freedom, and other forms. From the various definitions above, it can be concluded that the distribution of income and wealth in the Qur'an is the process of distributing earnings, assets, and other aspects (knowledge, skills) that have been received over a certain period and in accordance with the norms specified in the Qur'an.

2. Verses About the Distribution of Wealth in the Qur'an

The Qur'an does not only contain laws and stories of past peoples but also pays attention to social rules within society. The meanings contained in the Qur'an will always remain relevant through time. The distribution of wealth is also one of the many topics discussed in the Qur'an. Allah provides an illustration of distribution in the stories of past peoples as mentioned in Surah Al-Hasyr, verse 7, as follows:

مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ
وَالْمَسْكِينِ وَابْنِ السَّبِيلِ ۚ لَا يَكُونُ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ۚ وَمَا اتَّكُمُ الرَّسُولُ

فَخَذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ٧

Meaning: *"Whatever (wealth) Allah has bestowed upon His Messenger from the inhabitants of the towns is for Allah, His Messenger, his relatives, orphans, the needy, and the traveler. So that it will not merely circulate among the wealthy among you. And whatever the Messenger has given you—take; and what he has forbidden you—refrain from. And fear Allah; indeed, Allah is severe in penalty."* (Al-Hasyr: 7).

Based on the understanding in Tafsir Ibn Kathir regarding this verse, Allah Ta'ala explains the nature and ruling of the fa'i wealth. Fa'i wealth refers to all assets taken from the disbelievers without warfare, not through the use of horses and camels, such as the wealth of Bani Nadhir. This wealth was not obtained through Muslims fighting the enemy, but rather the disbelievers surrendered due to the fear Allah placed in their hearts towards the greatness of the Messenger of Allah. Therefore, Allah granted this wealth to His Messenger, and he was free to use it as he wished, by returning it to the Muslims for various charitable purposes and benefits mentioned in these verses.

Allah says in the Qur'an:

مَا آفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى

Meaning: *"What Allah gave to His Messenger from the people of the towns"* (all the territories conquered without warfare), then its ruling is the same as the wealth of Bani Nadhir. Therefore, Allah says:

فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ

Meaning: *"So that it will be for Allah, the Messenger, the relatives, orphans, the needy, and the traveler."* (Al-Hasyr: 7)

This outlines the distribution and use of fa'i wealth.

The above Surah illustrates the concept of wealth distribution as guided by Allah SWT, emphasizing how wealth should be managed to achieve equitable distribution within society. Wealth must be shared among all segments of society, ensuring it does not become a commodity circulating only among the wealthy.

Another reason why wealth should be distributed is explained in the Qur'an, which states:

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ ۚ لِلسَّائِلِ وَالْمَحْرُومِ ٢٥

Meaning: "And those within whose wealth is a known right for the petitioner and the deprived" (Al-Ma'arij: 24-25)

The verse signifies that within wealth, there is a right for those in need. The Qur'an indicates that humans should not only prioritize themselves but also have a high sense of tolerance towards others. This strongly proves that the Qur'an is applicable for all times and places (*shalih likulli zaman wa makan*).

3. Analysis of the Verses Regarding Economic Miracles (*I'jaz Iqtishādi*)

Economic miracles (*I'jaz Iqtishādi*) are one manifestation of the miracles in the Qur'an. In the Ma'ani dictionary, *i'jaz* is explained as a verbal noun (masdar) derived from *a'jaza* (*a`jaza-yu`jizu-i`jāzān*). According to Dr. Wahbah Az-Zuhayli, in linguistic terms, *al-i'jaz* refers to attributing incapacity and weakness to others or the absence of strength. Meanwhile, according to Dr. Zaghlul Al-Najjar, *i'jaz* means the inability of all creatures to produce anything similar to the Qur'an.

Meanwhile, *iqtishadi* means economics. The economy is one aspect of national life related to meeting the needs of society, including the production, distribution, and consumption of goods and services. Simply put, *I'jaz Iqtishādi* is the knowledge that discusses the economic miracles in the Qur'an.

I'jaz Iqtishādi appears when a verse is relevant to the economic conditions prevailing in society. In Surah Al-Hijr, verse 7, Allah says:

مَا آفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى

Meaning: "What Allah gave to His Messenger from the people of the towns" (Al-Hijr: 7)

This verse indicates the presence of *I'jaz Iqtishādi*, particularly in the processes of income and wealth. The phrase in this part of the verse also applies to wealth, goods, earnings, and all aspects possessed by individuals or groups. As for Allah's words:

فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ
Meaning: "So that it will be for Allah, the Messenger, the relatives, orphans, the needy, and the traveler." (Al-Hasyr: 7).

The excerpt of the verse represents an example of I'jaz Iqtishādi in the distribution process. This process can occur through zakat (almsgiving), infaq (charitable donation), or sadaqah (voluntary charity). Ultimately, the desired equity in society can emerge, and well-being can be properly realized.

4. Distribution System

Islam has two main distribution systems, detailed as follows:

1. Distribution system that occurs through economic processes (Market Mechanism)

This mechanism is the result of the exchange process between the owners of goods and services. This mechanism is explained in Allah's words:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ
مِّنْكُمْ ۚ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ٢٩

Meaning: "O you who have believed, do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order [that they might aid] you to [consume] a portion of the wealth of the people in sin, while you know [it is unlawful]." (An-Nisa: 29)

The primary economic mechanism applied in the above verse is mutual consent (ridho). This means that the seller is satisfied with the price of the goods they are marketing, and the buyer is satisfied with the goods received in terms of both price and quality. There is no element of coercion involved. Any harmful actions, fraudulent practices, deception, and other forms of wrongdoing certainly violate Islamic rules and will cause dissatisfaction. This also includes ensuring the well-being of workers, such as wages and the rental cost of production tools, among other aspects.

2. Distribution with a more social community nuance (Non-Market Mechanism)

This mechanism is not the result of the exchange of goods and services. Instead, it entails the transfer of goods and services from one party to another without expecting anything in return. Included as non-market mechanisms are zakat (almsgiving), infaq (charitable donation), sadaqah (voluntary charity), inheritance, and waqf (endowment).

Not only individuals, but the state can also apply non-market mechanisms. The state has the ability to grant land to its citizens, which in fiqh terminology is known as *iqthâ'*. Thus, Islam does not rely solely on market mechanisms to distribute wealth. With these two mechanisms in place, Islam ensures that the primary needs of its citizens can be met.

Musthafa Syukur explains Yusuf Qardhawi's exposition that in a capitalist economy, distribution focuses on the post-production stage, specifically on the impact of the production process on each project in the form of money or value. This result is then distributed to various components involved in the production process. There are four aspects related to the distribution of production results: Referring to the four aspects of distribution in a capitalist economy as explained by Musthafa Syukur from Yusuf Qardhawi's exposition:

1. Wages or salaries for workers
2. Interest as compensation for capital borrowed by the project managers
3. Rent for the land used for the project
4. Profit for the managers who oversee and are responsible for the project's execution.

D. Conclusion.

This research confirms that the distribution of income and wealth from the perspective of the Qur'an has an important role in creating prosperity. The principles of justice and compassion taught in the Qur'an provide a strong foundation for a just and equitable distribution policy. The implementation of these principles, such as zakat, infaq and alms, not only functions as a mechanism for distributing income and wealth, but also as a tool to reduce economic inequality and increase social solidarity.

Furthermore, this research shows that the application of Al-Qur'an values in modern economic policies can provide a sustainable solution to overcome the problem of income and wealth inequality. By integrating Islamic economic principles in public policy, the government can create a distribution system that is fairer and more prosperous. This will not only increase individual comfort but also strengthen social relationships and economic stability.

Finally, this research concludes that fair and equitable distribution, as regulated in the Qur'an, is the key to achieving human prosperity (human *falah*). These principles are relevant not only in religious contexts but also have a practical role in contemporary economic policy. Therefore, the application of Islamic values in income and wealth distribution policies is an important step to create a more just and prosperous society.

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