

THE FUNCTION OF TREASURE FROM THE AL-QUR'AN PERSPECTIVE

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Abstract: The research aims to examine the concepts and content contained in the Al-Qur'an regarding the function of wealth from the perspective of the Al-Qur'an. The discussion in this research consists of the meaning of assets, the function of assets from the perspective of the Al-Qur'an and the function of assets from the perspective of the Al-Qur'an. This research takes the form of a literature review, namely by examining the Al-Qur'an, books, journals and articles that are appropriate to this research. There are three problem formulations in this research, first, what is the meaning of property? Second, what is the status and position of wealth in the perspective of the Qur'an? Third, what is the function of wealth in the perspective of the Qur'an? The method used in this research is library research or literature review by collecting data and then analyzing data sources that are relevant to this research. The data sources were obtained from books, journals and other library materials. The results of this research are related to the function of wealth in the perspective of the Qur'an, namely: necessities of life (QS. Annisa verse 5), as jewelry for life (QS. Al-Kahf verse 46), glue of life (QS. An-nisa verse 95), wealth functions to maintain humans (Al-baqarah verse 177), functions to strengthen ties of brotherhood (QS. Al-Ma'arij verse 24-25), functions as a test for its owner (QS. Al-munafiqun verse 9 and Ali Imran verse 14), serves to teach the importance of giving alms and providing the rights of the poor (QS Al-Baqarah verse 267-273).

Keywords: *Assets and Al-Qur'an*

1. Introduction

In general, wealth is a world of jewelry that can facilitate prosperity and happiness, because many people measure a person's value and dignity by the amount of their wealth. If someone is rich, they are considered noble, and conversely, those who do not have wealth are considered lowly and despicable. Thus, it seems that this pathological materialist nature is what occurs today, humans have a standard of success measured by the amount of possessions they have.

Wealth is one of the life supports that humans need in carrying out their activities in the world. In the study of maqashid shari'ah, to create benefits and avoid harm in achieving happiness in this world and the hereafter, one thing that must be safeguarded is wealth (hifz al-mal). Therefore, no human being can live his life without being accompanied by wealth. There are many inequalities experienced by humans as a result of lack of wealth. Aspects that are considered to stem from material shortages include various aspects of life such as hunger, ignorance, rampant crime, poor health, and others. Therefore, it cannot be denied that wealth is an aspect that must receive important attention for every Muslim.

Humans are caliphs on earth. Islam views that the earth and all its contents are a trust from Allah to the caliph so that it can be used as well as possible for the common welfare. To achieve this holy goal, Allah provided guidance through His messengers. These instructions include everything that humans need, including faith, morals and sharia. [Amin Qodri, "Property in an Islamic Perspective," Jambi University Research Journal Humanities Series 16, no. 1 (2014): 11–18.] Property in the Islamic view essentially belongs to Allah, where Allah has handed it over to humans to control property so that people legally own their property. All property, both objects and means of production, belong to Allah, as Allah says in the Koran, Surah Al-Baqarah, verse 284.

لِلّٰهِ مَا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِؕ وَاِنْ تُبْدُوْا مَا فِيْ اَنْفُسِكُمْ اَوْ تُخْفُوْهُ يُحَاسِبْكُمْ بِهٖ اللّٰهُؕ فَيَغْفِرْ لِمَنْ يَّشَآءُ وَيُعَذِّبُ مَنْ يَّشَآءُؕ وَاللّٰهُ عَلٰى كُلِّ شَيْءٍ قَدِيْرٌ

Meaning : To Allah belongs whatever is in the heavens and whatever is on the earth. If you express what is in your heart or if you hide it, Allah will surely take it into account for you. He forgives whomever He wishes and punishes whomever He wishes. Allah is Almighty over everything.

From this verse, an understanding can be drawn about the perfection of God's unity in terms of: (1) Oneness in His power. (2) Oneness in knowing everything that happens in this world. Allah is the One who owns all creatures, meaning that only Allah creates, grows, develops and owns all of nature, nothing is related to Him, Allah SWT.

Islam, which originates from the Al-Qur'an and As-Sunnah, contains basic Islamic insights and values. One of the insights contained in the Qur'an is about protecting wealth. Protecting property is one of the obligations of Muslims. As we understand, protecting assets is one of the elements of Maqashid Al-Syari'ah at the dharuriyat level. Dharma needs can be said to be primary needs. If this need is not met then the safety of humanity will be threatened. The need for dharuriyat includes five things, namely: (1) protecting religion, (2) protecting the soul, (3) protecting the mind, (4) protecting offspring, and (5) protecting property. For this reason, Islam, as a perfect religion, commands you to always protect your assets to avoid cases of property theft.

In the Islamic view, wealth has an important position. In relation to economic business activities and worship rituals, wealth is given great attention in the maqashid of sharia. This is the aim and purpose of Allah in order to provide benefits to humans so that it can be used as a guide in doing business and doing good deeds.

The Al-Quran seems to teach mankind that wealth is not the main goal in life in this mortal world, but wealth is only a complement to human life, whether as a person or as a member of society. The Koran views wealth as a means for humans to get closer to His Khaliq, not the main goal sought in life. With the existence of wealth, humans are expected to have an attitude of charity that strengthens their human nature. If this attitude of charity develops, it will lead humans to a noble status, both in the sight of God and towards fellow humans. Wealth is considered something common (tabi'i) and urgent (daruriy) in the form of material because it can be used to support life (wasilat

al-hayah). There is nothing wrong with a Muslim accumulating wealth according to his wishes, as long as it is done in a halal manner and in accordance with sharia rules. This is as confirmed by Allah in Surah Ali-Imran (3): 14 as follows:

رُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْأَرْبَابِ
ذَلِكَ مَتَاعُ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَاَبِ

Terjemahnya : It is made beautiful for humans to love various pleasures in the form of women, children, endless wealth in the form of gold, silver, chosen horses, livestock and rice fields. That is the joy of life in this world and with Allah is a good return.

The functions of wealth for humans are numerous. Wealth can support human activities, both in good and bad activities. Therefore, humans always try to own and control it. It is not uncommon to use various methods that are prohibited by sharia' or regulations agreed upon by humans. Usually the way you obtain assets will influence the function of the assets. Like someone who obtains wealth by stealing, he uses the property for pleasure alone, such as getting drunk, playing with women, gambling, etc. On the other hand, people who seek wealth in a halal way usually use their wealth for useful things.

Therefore, the function of wealth in the perspective of the Koran is very interesting to be discussed further in this article. Based on the description above, the author feels it is important to answer questions regarding the Function of Assets from an Al-Qur'an perspective. To answer the question above, the author uses a literature review, examines references relevant to the function of wealth in the Qur'an.

2. Results

Treasure

In the Koran, wealth is called Al-Mal, the plural is Al-Amwal, which literally means tending to, tending to, tilting, liking, delighting in, sympathizing with, supporting, helping, stepping towards, deviating from, avoiding, siding with and defeat. Al-Mal, especially money, is something that makes everyone and everyone like it, even a few achieve it by using any means necessary. In sharia terminology, Al-Mal is something that according to nature people feel happy with and it is possible to preserve it for a certain period of time until it is needed in the future.

Based on the definition of Hanafiyah scholars, it can be understood that what constitutes property is something that can be controlled, maintained and utilized. Thus, something that is not stored and cannot be used is not included in the category of assets. Meanwhile, the definition of jumhur ulama is more focused that property is anything of value, the priority is the benefits, not the substance (object). The definition of the jumhur ulama is broader in scope, so that everything owned by humans has value and benefits, for example land, money, vehicles, houses, jewelry, including clothing, household furniture, plantation products, creative works and so on. others, including the category of assets.

According to Wahbah al-Zuhayli, wealth in terms of language is every item that is truly owned and controlled by a person, whether in the form of 'ain or benefits. Examples of 'ain treasures are gold, silver, animals and plants. Meanwhile, examples of useful assets include riding a vehicle, wearing clothes and living in a house. Items that are not controlled by someone are not called assets in terms of language. For example, birds in the air, fish in the water, trees in the forest and excavations in the bowels of the earth. [Wahbah Al-Zuhayl, Al-Fiqh Al-Islam Wa Adilatuhu, 4th ed. (Damsyik: Dar al-Fikr, n.d.).] Al-Syarbaini al-Khatib believes that property is something that has value and the person who damages it will be obliged to pay compensation.

Contemporary fuqaha defines property in general and broadly, namely, everything that can become someone's property and can be benefited from. For example, Mustafa az-Zarqa, defines mal as anything that is valuable and has the character of property or anything that has material value among society. What is meant by everything means all objects, whether real or abstract, including rights, are the meaning of objects.

Islam as a perfect religion views wealth as a trust given by Allah SWT. Wealth is a means of getting closer to God. Therefore, the treasures given by God should be grateful for. One form of gratitude for being given property is by protecting the property to avoid cases of property theft. Realizing this, Muslims should be able to look after their wealth well and use it wisely. Allah SWT's command to humans to protect their wealth is stated in the Koran Surah An Nisa [4] verse 5 which reads:

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَمًا وَارْزُقُوهُمْ فِيهَا وَاكْسُوهُمْ وَقُولُوا لَهُمْ قَوْلًا مَعْرُوفًا

Translation: Do not hand over your wealth (those who are in power) to people who are not yet perfect in your understanding, which Allah has made the basis of your life. Give them shopping and clothes from (the proceeds of wealth) and speak to them good words.

According to Mohamad Akram Laldin, what is included in the circulation of assets are all processes related to the production, consumption and distribution processes. Islam requires its people to be rich, this can be traced in a hadith, that poverty will bring someone closer to disbelief. Apart from that, the use of wealth in Islam must always be in the context of devotion to Allah SWT, and used in the context of taqarrub (getting closer) to Allah SWT. The use of personal property, as previously emphasized, must not only be for the individual owner of the property, but can also be used for social functions in order to help fellow humans.

Maintenance of assets, including the process of obtaining these assets, is included in one of the al-daruria al-khamsah or five basic needs as contained in maqasid sharia, as explained by Al Syathibi, namely the existence of laws that have been established by Allah SWT, regarding the prohibition of stealing and its sanctions. , it is forbidden to commit fraud and treason in business, it is forbidden to usury, it is forbidden to consume other people's property in a false way and it is obliged to replace goods that have been damaged. According to Musthafa Ahmad az Zarqa, wealth has a social function, because in fact these assets belong absolutely to Allah SWT. One proof of the social function of property is that the use of property, apart from being for the personal benefit of the property owner, must also be able to provide benefits and benefit to other people. This is one of the social functions of property, because in fact the property belongs to Allah SWT, which is entrusted to human hands.

Status and Position of Assets

Wealth has a very important position in human life. It is wealth that can support all human activities, including meeting basic human needs (clothing, shelter and food). Safeguarding property is one of the five basic human affairs that must be safeguarded, namely maintaining religion, soul, reason, honor (offspring) and property. Then a person who is given the opportunity by Allah to have wealth, whether a lot or a little, cannot be arbitrary in using (functioning) his wealth. A person's freedom to own and utilize his wealth is limited to what is permitted by the syara'.

- a. Property is a deposit and trust in Surah Al-Hadid (57) verse 7

أٰمِنُوْا بِاللّٰهِ وَرَسُوْلِهِ وَاَنْفِقُوْا مِمَّا جَعَلَكُمْ مُّسْتَخْلَفِيْنَ فِيْهِۦۤ فَالَّذِيْنَ اٰمَنُوْا مِنْكُمْ وَاَنْفَقُوْا لَهُمْ اَجْرٌ كَبِيْرٌ

Translation: Believe in Allah and His Messenger and spend (in the way of Allah) some of what He (entrusted to you and) has made you authorized to (use) it. Then, those who believe among you and spend (their wealth in the way of Allah) will receive a very large reward.

- b. Treasures as decoration of life Surah Ali-Imran (3) Verse 14

زُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوٰتِ مِنَ النِّسَاءِ وَالْبَنِيْنَ وَالْقَنَاطِيْرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْاَنْعَامِ وَالْحَرْثِۚۗ ذٰلِكَ مَتَاعُ الدُّنْيَاۗ وَاللّٰهُ عِنْدَهُ حُسْنُ الْمَاٰبِ

Translation: Made beautiful for humans, the love of various pleasures in the form of women, children, endless wealth in the form of gold, silver, chosen horses, livestock and rice fields. That is the joy of life in this world and with Allah is a good return.

c. Wealth as a Means of Doing Virtue Al-Qur'an surah At-taubah verse 41

انْفِرُوا خِفَافًا وَثِقَالًا وَجَاهِدُوا بِأَمْوَالِكُمْ وَأَنْفُسِكُمْ فِي سَبِيلِ اللَّهِ ذَلِكُمْ خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ

Translation: Go forth (to fight), whether with a light feeling or a heavy feeling, and fight with your wealth and your soul in the way of Allah. This is better for you if you know.

The Function of Assets in the Qur'anic Perspective

The first thing to remember when discussing wealth is that Allah is the ultimate owner of everything on earth and in the sky. Humans can only be considered owners of property as long as they manage and use it in accordance with the rules in order to fulfill their mandate. Treasure has several functions which are explained in the Qur'an:

a. Life necessities

Property is one of the main human needs. Without wealth, humans will find it difficult to worship Allah SWT and help fellow humans. Apart from that, without wealth, humans will experience difficulties in living their lives, especially to support their daily needs. Therefore, assets have a function as per QS An-Nisa verse 5.

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَمًا وَارْزُقُوهُمْ فِيهَا وَاكْسُوهُمْ وَقُولُوا لَهُمْ قَوْلًا مَعْرُوفًا

Translation : Do not hand over your wealth (those who are in power) to people who are not yet perfect in your understanding, which Allah has made the basis of your life. Give them shopping and clothes from (the proceeds of wealth) and speak to them good words.

Property is a human need that must be used in a reasonable manner and not harm each other. If wealth decreases in a society, then their living needs will definitely be lacking. Therefore, all forms of visible assets must be managed by responsible people so that they must be looked after and must not be wasted or used inappropriately.

b. As Living Jewelry

Jewelry generally means an item that is used to decorate oneself and arises from a longing for beautiful things. As explained in surah Al-kahf verse 46.

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَةُ الصَّالِحَةُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا

Translation: Wealth and children are the jewels of worldly life, while eternal good deeds (rewards) are better rewarded with your Lord and better to be a hope for.

Wealth and children are the jewels of worldly life because they contain beauty and benefits. In children there is a person's strength and defense. Both of them are jewelry of life in this lowly world, so don't follow their desires. The jewelry of worldly life is a deception that is mortal and will not last.

c. The Glue of Life

In life in society, humans must be aware of their shortcomings as social creatures. The feeling of ta'awun (helping each other) is the much-needed glue for muamalah's life. Yusuf al-Qardawi said that one form of ta'awun is takaful, namely mutual support or solidarity between members of society in the moral, material, economic, political, military, social and cultural fields. Takaful begins with kinship relationships ranging from

family, neighbors and the environment. Islam teaches us to live in society by always establishing relations of solidarity in social, muamalah and community matters. [Yusuf Qardhawi, Community Systems in the Qur'an and Sunnah, 1st ed. (Solo: Citra Islami Press, 1997).] So this ta'awun can be done by anyone and anyone without any regulatory requirements. Everyone can do it, whether they are children, teenagers and adults, and young or old, as long as they do good and virtuous things. As in the Qur'an surah An-nisa verse 95

لَا يَسْتَوِي الْقَاعِدُونَ مِنَ الْمُؤْمِنِينَ غَيْرُ أُولَى الضَّرَرِ وَالْمُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ فَضَّلَ اللَّهُ الْمُجَاهِدِينَ بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ عَلَى الْقَاعِدِينَ دَرَجَةً وَكُلًّا وَعَدَ اللَّهُ الْحُسْنَىٰ وَفَضَّلَ اللَّهُ الْمُجَاهِدِينَ عَلَى الْقَاعِدِينَ أَجْرًا عَظِيمًا

Translation: The believers who sit down (not taking part in fighting) are not the same as those who strive in the way of Allah with their wealth and souls. Allah has exalted the status of those who strive with their wealth and souls over those who sit down (not take part in fighting without hesitation). To each, Allah promises the best (reward) (heaven), (but) Allah has preferred those who strive for jihad over those who sit with a great reward.

The use of assets must pay attention to social aspects. Islamic teachings also maintain a balance between opposites such as stinginess and wastefulness, not only by recognizing the right to private property, but also by ensuring the widest possible distribution of wealth. Good management of assets is not only in terms of consumption but also investment efforts to develop the assets owned.

d. Treasures Function to Maintain Humans Ali Imran verse 14.

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

Translation: Made beautiful for humans, love of various pleasures in the form of women, children, endless wealth in the form of gold, silver, chosen horses, livestock and rice fields. That is the joy of life in this world and with Allah is a good place to return.

3. Research Methods

This type of research is library research, namely the process of collecting data, information and other resources from various library sources such as books, journals, articles, reports, etc. known as the library research method. The idea of the function of treasures in the study of the Al-Qur'an. The author studied through books, journals and the Koran in this work. The data used in this research was collected by researchers directly from primary data sources, namely sources accessed directly by researchers. Quranic books, periodicals, papers, reports, encyclopedias, and other sources provide data for this library research project.

Data collection in library research, or studies carried out through examination and analysis of written materials such as books, journal articles, government documents, and so on, does not require the use of special equipment. data collection device. Even so, researchers still have to collect and organize related data in a methodical way. Next, the author collected data in stages. First, the author identifies the research problem precisely and concisely. The author lists primary sources below, followed by a list of textual materials most relevant to the subject of the paper. Books, journal articles, research papers, historical documents, and other materials may fall into this category. After that, the author makes a bibliography which lists all the sources used in this research. By looking for relevant sources and ensuring that they have access to the material they need, this will help the writer make references to the sources used and help avoid plagiarism. Books, journal articles, research papers, historical documents, and other materials may fall into this category. After that, the author makes a bibliography which lists all the sources used in this research. By looking for relevant sources and ensuring that they have access to the material they need, this will help the writer make references to the sources used and help avoid plagiarism.

4. Conclusion

The position of wealth in Islam as a trust that must be accounted for in the future before Allah SWT., also has a social function and is used for the benefit of oneself and society. As the position of wealth in the Al-Quran and Hadith is that wealth is a trust or entrustment, wealth is a worldly ornament, wealth is a test (slander), wealth is a means of worship.

Property is related to economic activities and worship, so that wealth is given proper attention in the Qur'an and makes it one of the important points, namely maintaining or guarding property. Islam has given special attention to wealth, both how to obtain it and how to use it, so that the property owned has the value of worship in the sight of Allah in order to achieve a happier life in the afterlife.

The functions of wealth for humans are numerous. Wealth can support human activities, both in good and bad activities. Therefore, humans always try to own and control it. It is not uncommon to use various methods that are prohibited by sharia' or regulations agreed upon by humans. Usually the way you obtain assets will influence the function of the assets.

The functions of wealth in the perspective of the Qur'an are: necessities of life (QS. Annisa verse 5), as jewelry of life (QS. Al-Kahf verse 46), glue of life (QS. An-nisa verse 95), treasures function to nurturing humans (Al-baqarah verse 177), serves to strengthen ties of brotherhood (QS. Al-Ma'arij verse 24-25), functions as a test for its owner (QS. Al-munafiqun verse 9 and Ali Imran verse 14), functions to teach the importance of giving alms and providing the rights of the poor (QS Al-Baqarah verses 267-273).

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