

VOCABULARY ON WEALTH IN THE AL FURQAN

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ABSTRACT

The fields of economics, finance, accounts and the corporate world are areas which focus on the management of finance to achieve benefit and wealth. Wealth is a word which can be perceived both materially and spiritually. Mankind pursues wealth. But it is essential that mankind understands the reality of wealth to ensure the determination one has to acquire wealth brings benefit both in this world as well as in the Hereafter. This study gathers a part of the vocabulary that bears the meaning of wealth in the Al-Furqan which is the Holy Quran to aid mankind in attaining wealth as stipulated by his Lord and Creator, Allah SWT. This qualitative study focuses on vocabulary and its meaning to assist in the pursuit of wealth is guided by the teachings of Islam. Since the fields of economics and finance are related to wealth, this study will demonstrate the effect of the merging of these fields and the vocabulary of the Al-Furqan.

Keywords: *Vocabulary, wealth, economics, Al-Furqan, merging ideas*

1. Introduction

Wealth is pursued by human beings in all ages and along the passage of time. Wealth can be represented by property, progeny, family, valuable materials such as gold, silver, bronze, precious stones and others that make the owner of such things wealthy. As vicegerent chosen by Allah SWT for the world, mankind has been given His Words which is the Al-Furqan to ensure that wealth is managed by His guidance and will. The management of wealth refers to the plan of the Creator to ensure happiness for mankind in this world and in the Hereafter. Wealth also refers to ownership. A

person is wealthy if he owns wealth. But mankind often forgets that the real owner of all is Allah SWT. Mankind has been given the Al-Furqan and Hadis as references to manage wealth well. Therefore, mankind serves only as steward to the wealth but not its owners. This forms the basis of the reasoning that mankind should only manage wealth as guided by the Al Furqan.

2. Objectives of the Study

- 2.1 To define the vocabulary of wealth in the Al-Furqan.
- 2.2 To explain the reality of wealth that provides benefit in this world and in the Hereafter.
- 2.3 To express the effect of the merging of the ideas of finance and the vocabulary of wealth in the Al-Furqan.

3. Methodology

The study is qualitative in nature and it focuses on the vocabulary on wealth as found in the Quran. This is done to search for the reality of wealth as found in Islam.

4. Literature Review

The vocabulary in the Quran can be principally into two main words. They are:

- 1- Al-Mal (المال) which means wealth/ property
- 2- Al-Rizq (الرزق) which refers to sustenance.

The reality of Al-Mal or wealth is clearly stated by Allah SWT. The statements on wealth can be divided to:

4.1 a – The Reality of Wealth

Given below are a selection of verses that define the reality of wealth.

Explanation	Meaning of Verses	Quranic Verses on the reality of Wealth
<p>Wealth is a type of adornment.</p> <p>Good deeds are permanent</p>	<p>46. Wealth and children are the adornment of the life of this world. But the good righteous deeds (five compulsory prayers, deeds of Allah's obedience, good and nice talk, remembrance of Allah with glorification, praises and thanks, etc.), that last, are better with</p>	<p>الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَاتُ الصَّالِحَاتُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا ﴿٤٦﴾ (الكهف)</p>

	your Lord for rewards and better in respect of hope.	
The greed of mankind towards wealth	20. And you love wealth with much love!	وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا ﴿٢٠﴾ (الفجر)
Wealth is a test. Wealth is seen in the yields of crops. Happiness is wealth. Mankind is to have patience.	155. And certainly, We shall test you with something of fear, hunger, loss of wealth, lives and fruits, but give glad tidings to <i>As-Sabirin</i> (the patient ones, etc.).	وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِنَ الْأَمْوَالِ ﴿١٥٥﴾ (البقرة)
You and your wealth are tests. Everything you use wrongly will be questioned.	186. You shall certainly be tried and tested in your wealth and properties	لَنَبْلُوَنَّ فِي أَمْوَالِكُمْ وَأَنْفُسِكُمْ ﴿١٨٦﴾ (آل عمران)
Wealth is actually useless for those who disbelieve. They will end up in Hellfire.	10. Verily, those who disbelieve, neither their properties nor their offspring will avail them whatsoever against Allah; and it is they who will be fuel of the Fire.	إِنَّ الَّذِينَ كَفَرُوا لَنْ تُغْنِيَ عَنْهُمْ أَمْوَالُهُمْ وَلَا أَوْلَادُهُمْ مِنَ اللَّهِ شَيْئًا ﴿١٠﴾ (آل عمران)
Property and progeny will have no ability to aid disbelievers. They will remain in Hellfire.	116. Surely, those who reject Faith, neither their properties, nor their offspring will avail them aught against Allah. They are the dwellers of the Fire, therein they will abide	إِنَّ الَّذِينَ كَفَرُوا لَنْ تُغْنِيَ عَنْهُمْ أَمْوَالُهُمْ وَلَا أَوْلَادُهُمْ مِنَ اللَّهِ شَيْئًا ﴿١١٦﴾ (آل عمران)

4.1b – Conditions for wealth to be used or warnings on proper usage and statements on wrongdoings

Proper acquisition of wealth and sinful aspects of it. Especially when one knows the difference.	188. And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully.	وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ ﴿١٨٨﴾ (البقرة)
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Justice is highlighted here in obtaining property	29. O you who believe! Eat not up your property among yourselves unjustly	يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ ﴿٢٩﴾ (النساء)
Adab in giving charity and the intention that accompanies it.	264. O you who believe! Do not render in vain your <i>Sadaqah</i> (charity) by reminders of your generosity or by injury, like him who spends his wealth to be seen of men, and he does not believe in Allah, nor in the Last Day. His likeness is the likeness of a smooth rock on which is a little dust; on it falls heavy rain which leaves it bare. They are not able to do anything with what they have earned. And Allah does not guide the disbelieving people.	لَا يَأْتِيهَا الَّذِينَ ءَامَنُوا لَا تَبْطُلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ ثَرَابٌ فَأَصَابَهُ وَابِلٌ فَفَتَرَكَهُ صَلْدًا لَا يَقْدِرُونَ عَلَى شَيْءٍ مِّمَّا كَسَبُوا وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ ﴿٢٦٤﴾ البقرة
A warning not to misuse the wealth of orphans	2. And give unto orphans their property and do not exchange (your) bad things for (their) good ones; and devour not their substance (by adding it) to your substance. Surely, this is a great sin.	وَلَا تَأْكُلُوا أَمْوَالَهُمْ إِلَىٰ أَمْوَالِكُمْ إِنَّهُ كَانَ حُرْبًا كَبِيرًا ﴿٢﴾ (النساء)
The consequences of taking the wealth of orphans	10. Verily, those who unjustly eat up the property of orphans, they eat up only a fire into their bellies, and they will be burnt in the blazing Fire!	إِنَّ الَّذِينَ يَأْكُلُونَ أَمْوَالَ الْيَتَامَىٰ ظُلْمًا إِنَّمَا يَأْكُلُونَ فِي بُطُونِهِمْ نَارًا ﴿١٠﴾ (النساء)
The reality of good works is not limited to ibadah. It should be complemented with true faith, wealth used as guided by the faith, being compassionate to those in need.	177. It is not <i>Al-Birr</i> (piety, righteousness, and each and every act of obedience to Allah, etc.) that you turn your faces towards east and (or) west (in prayers); but <i>Al-Birr</i> is (the quality of) the one who believes in Allah, the Last Day, the Angels, the Book, the Prophets and gives his wealth, in spite of love for it,	لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَأَتَى الْمَالَ عَلَىٰ حُبِّ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَءَاتَى الزَّكَاةَ وَالْمُؤْفُونَ بَعْدَهُمْ إِذَا عَاهَدُوا وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ النَّاسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ ﴿١٧٧﴾ البقرة

	<p>to the kinsfolk, to the orphans, and to <i>Al-Masakin</i> (the poor), and to the wayfarer, and to those who ask, and to set slaves free, performs <i>As-Salat</i> (<i>Iqamat-as-Salat</i>), and gives the <i>Zakat</i>, and who fulfill their covenant when they make it, and who are <i>As-Sabirin</i> (the patient ones, etc.) in extreme poverty and ailment (disease) and at the time of fighting (during the battles). Such are the people of the truth and they are <i>Al-Muttaqun</i> (pious)</p>	
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4.1 c - The Goodness of Wealth

<p>The goodness of those who spend their wealth as Allah has decreed.</p>	<p>261. The likeness of those who spend their wealth in the Way of Allah, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. Allah gives manifold increase to whom He pleases. And Allah is All-Sufficient for His creatures' needs, All-Knower.</p>	<p>مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾ البقرة</p>
<p>The returns on wealth spent in the path of Allah, with high faith and sincerity.</p>	<p>265. And the likeness of those who spend their wealth seeking Allah's Pleasure while they in their own selves are sure and certain that Allah will reward them (for their spending in His Cause), is the likeness of a garden on a height; heavy rain falls on it and it doubles its</p>	<p>وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ اتِّبَاعًا مَرْضَاتٍ لِلَّهِ وَتَنبِيئًا مِّنْ أَنفُسِهِمْ كَمَثَلِ جَنَّةٍ بِرَبْوَةٍ أَصَابَهَا وَابِلٌ فَاتَتْ أَكْطَافَهَا صِعْفَيْنِ فَإِن لَّمْ يُصِيبْهَا وَابِلٌ فَطَلَّ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ ﴿٢٦٥﴾ البقرة</p>

	yield of harvest. And if it does not receive heavy rain, light rain suffices it. And Allah is All-Seer of (knows well) what you do.	
A promise of good tidings for those who spend their wealth in secret	274. Those who spend their wealth (in Allah's Cause) by night and day, in secret and in public, they shall have their reward with their Lord. On them shall be no fear, nor shall they grieve.	الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ (البقرة: ٢٧٤)

4.2 Al-Rizq as the next word in importance in the vocabulary of wealth

Explanation	Meaning of Verse	Verses on Rizq
The determination of rizq belongs fully to Allah SWT. This life is not permanent.	26. Allah increases the provision for whom He wills, and straitens (it for whom He wills), and they rejoice in the life of the world, whereas the life of this world as compared with the Hereafter is but a brief passing enjoyment.	اللَّهُ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ ۗ وَفَرَحُوا بِالْحَيَاةِ الدُّنْيَا ۗ وَمَا الْحَيَاةُ الدُّنْيَا فِي الْآخِرَةِ إِلَّا مَتَاعٌ (٢٦ الرعد)
The wisdom of the bestowing of differing wealth is to encourage sharing in just.	71. And Allah has preferred some of you above others in wealth and properties. Then, those who are preferred will by no means hand over their wealth and properties to those (slaves) whom their right hands possess, so that they may be equal with them in respect thereof. Do they then deny the Favour of Allah?	وَاللَّهُ فَضَّلَ بَعْضَكُمْ عَلَىٰ بَعْضٍ فِي الرِّزْقِ ۗ فَمَا الَّذِينَ فُضِّلُوا بِرَأْدِ رِزْقِهِمْ عَلَىٰ مَا مَلَكَتْ أَيْمَانُهُمْ فَهُمْ فِيهِ سَوَاءٌ أَفَبِعِزَّةِ اللَّهِ يَجْحَدُونَ (٧١ النحل)
The secret of rizq is with Allah SWT.	30. Truly, your Lord enlarges the provision for whom He wills and straitens (for whom He wills). Verily, He is Ever All-Knower, All-Seer of His slaves.	إِنَّ رَبَّكَ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ ۗ إِنَّهُ كَانَ بِعِبَادِهِ خَبِيرًا بَصِيرًا (٣٠ الإسراء)
The wisdom behind the story of Qarun	82. And those who had desired (for a position like) his position	وَأَصْبَحَ الَّذِينَ تَمَنَّوْا مَكَانَهُ بِالْأَمْسِ يَقُولُونَ وَيَكُنَّ اللَّهُ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَوْلَا

<p>serves as a reminder for others.</p>	<p>the day before, began to say: "Know you not that it is Allah Who enlarges the provision or restricts it to whomsoever He pleases of His slaves. Had it not been that Allah was Gracious to us, He could have caused the earth to swallow us up (also)! Know you not that the disbelievers will never be successful.</p>	<p>أَنْ مَنَّ اللَّهُ عَلَيْنَا لَخَسَفَ بِنَا وَيَكَانَهُ لَا يُفْلِحُ الْكَافِرُونَ ﴿٨٢﴾ القصص</p>
<p>Worshipping any other than Allah is futile.</p>	<p>17. "You worship besides Allah only idols, and you only invent falsehood. Verily, those whom you worship besides Allah have no power to give you provision, so seek your provision from Allah (Alone), and worship Him (Alone), and be grateful to Him. To Him (Alone) you will be brought back.</p>	<p>إِنَّ الَّذِينَ تَعْبُدُونَ مِنْ دُونِ اللَّهِ لَا يَمْلِكُونَ لَكُمْ رِزْقًا فَابْتَغُوا عِنْدَ اللَّهِ الرِّزْقَ وَاعْبُدُوهُ وَاشْكُرُوا لَهُ ۗ إِلَيْهِ تُرْجَعُونَ ﴿١٧﴾ العنكبوت</p>
<p>Rizq is a test.</p>	<p>36. And when We cause mankind to taste of mercy, they rejoice therein, but when some evil afflicts them because of (evil deeds and sins) that their (own) hands have sent forth, lo! They are in despair! 37. Do they not see that Allah enlarges the provision for whom He wills and straitens (it for whom He wills). Verily, in that are indeed signs for a people who believe.</p>	<p>وَإِذَا أَدْقْنَا لِلنَّاسِ رَحْمَةً فَرَحُوا بِهَا وَإِنْ نَضِيبُ سِنِيَّهُ بِمَا قَدَّمَتْ أَيْدِيهِمْ إِذَا هُمْ يَقْنَطُونَ ﴿٣٦﴾ أَوَلَمْ يَرَوْا أَنَّ اللَّهَ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ ۗ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِقَوْمٍ يُؤْمِنُونَ ﴿٣٧﴾ الروم</p>
<p>Stresses that mankind is unaware of the wisdom behind Allah's decision in providing rizq.</p>	<p>36. Say (O Muhammad): "Verily, my Lord enlarges and restricts the provision to whom He pleases, but most men know not."</p>	<p>قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ وَلَكِنَّ أَكْثَرَ النَّاسِ لَا يَعْلَمُونَ ﴿٣٦﴾ سبأ</p>
<p>All wealth belongs to Allah.</p>	<p>12. To Him belong the keys of the heavens and the earth, He enlarges provision for whom He wills, and straitens (it for whom He wills). Verily! He is the All-Knower of everything.</p>	<p>لَهُ مَقَالِيدُ السَّمَاوَاتِ وَالْأَرْضِ ۗ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ ۗ إِنَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ ﴿١٢﴾ الشورى</p>

<p>The greed of mankind with rizq.</p>	<p>27. And if Allah were to enlarge the provision for His slaves, they would surely rebel in the earth, but He sends down by measure as He wills. Verily! He is in respect of His slaves, the Well-Aware, the All-Seer (of things that benefit them).</p>	<p>وَلَوْ بَسَطَ اللَّهُ الرِّزْقَ لِعِبَادِهِ لَبَغَوْا فِي الْأَرْضِ وَلَكِنْ يُنَزِّلُ بِقَدَرٍ مَّا يَشَاءُ إِنَّهُ بِعِبَادِهِ خَبِيرٌ بَصِيرٌ (٢٧ الشورى)</p>
<p>A promise of rizq on this earth.</p>	<p>22. Who has made the earth a resting place for you, and the sky as a canopy, and sent down water (rain) from the sky and brought forth therewith fruits as a provision for you. Then do not set up rivals unto Allah (in worship) while you know (that He Alone has the right to be worshipped).</p>	<p>الَّذِي جَعَلَ لَكُمُ الْأَرْضَ فِرَاشًا وَالسَّمَاءَ بِنَاءً وَأَنْزَلَ مِنَ السَّمَاءِ مَاءً فَأَخْرَجَ بِهِ مِنَ الثَّمَرَاتِ رِزْقًا لَكُمْ فَلَا تَجْعَلُوا لِلَّهِ أَنْدَادًا وَأَنْتُمْ تَعْلَمُونَ (٢٢ البقرة)</p>
<p>A promise of rizq in the Hereafter.</p>	<p>25. And give glad tidings to those who believe and do righteous good deeds, that for them will be Gardens under which rivers flow (Paradise). Every time they will be provided with a fruit therefrom, they will say: "This is what we were provided with before," and they will be given things in resemblance (i.e. in the same form but different in taste) and they shall have therein <i>Azwajun Mutahharatun</i> (purified mates or wives), and they will abide therein forever.</p>	<p>وَبَشِّرِ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ أَنَّ لَهُمْ جَنَّاتٍ تَجْرَى مِنْ تَحْتِهَا الْأَنْهَارُ كُلَّمَا رُزِقُوا مِنْهَا مِنْ ثَمَرَةٍ رَزَقُوا قَالُوا هَذَا الَّذِي رُزِقْنَا مِنْ قَبْلُ وَأَنْتُمْ بِمَنْثَلِهَا وَلَهُمْ فِيهَا أَزْوَاجٌ مُطَهَّرَةٌ وَهُمْ فِيهَا خَالِدُونَ (٢٥ البقرة)</p>

5. Findings

5.1 Explanation of Al-mal and Al-Rizq

The vocabulary in the Al-Furqan or Al-Quran on the matter of wealth is wide and it is impossible for the limited minds of mankind to interpret or understand all of it. Only two words, Al-Mal and Al-Rizq have been discussed and this has left many other words describing wealth which have not been addressed. From these analysed words, we find:

- The reality of wealth is that, it brings benefits if used and maintained as stipulated in Islam.
- The wealth bestowed by Allah is filled with hidden secrets known only to Allah.
- Rizq comes in different forms which include progeny, health, peace and physical wealth.
- The biggest form of rizq is having faith with Allah.
- Allah's wrath on non-believers is clear and that their wealth would be meaningless to them.
- The self is considered wealth and each action performed by the limbs of mankind will be questioned.

5.2 The Quranic stand in stressing on wealth

Al-Quran or Al-Furqan is the miracle of the Prophet Muhammad SAW. Al-Quran is not a book on economics or finance. Al-Quran is preserved by its Creator and each of its verses contains knowledge, both known and unknown. For this, the Quran should be the ultimate guide in the lives of mankind.

Among the challenges to have the Quran as a reference in the field of finance are:

- The Quranic verses serve only as support without considering its meaning in context.
- The Quranic verses are not taken in its complete form.
- The Quranic verses are not interpreted in different fields.
- The Quranic verses are treated as footnotes but not as a main reference.
- The Quranic verses should be viewed in a wider perspective.

6. Conclusion

Al-Furqan or Al-Quran aids mankind to attain true wealth as intended by its Creator. Al-Quran guides mankind continuously. And Muslims should recite, learn and realize the miracle of the Al-Quran and make it as the foundation of their lives. Knowledge invented by mankind should be aligned with the Al-Quran to ensure its roots are from the Quran and not having the Quran as additional notes. All Muslims should realize that an economy without a basis in the Quran is doomed to meet with disastrous results at every level. There are many changes which are needed in the economy but the most crucial is the need to return to the Quran and Sunnah of Rasulullah and to follow true Islamic teachings.

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