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WEALTH DISTRIBUTION IN ISLAM: THE ROLE OF SHARIA INSTRUMENTS IN IMPROVING SOCIAL WELFARE

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Abstract

This study aims to analyze the role of distribution in Islamic economics as a mechanism for creating social justice and social welfare. The researchers use a qualitative approach with a descriptive-analytical method based on a literature review of relevant primary and secondary sources. The study results indicate that distribution in Islamic economics is central to reducing the gap between the rich and the poor. The principle of justice that underlies this system gives every individual the right to get a decent opportunity to improve their lives. Instruments such as zakat, infaq, sedekah, and waqf function as a means of redistributing wealth, thus ensuring that wealth is accumulated in certain groups and continues to circulate and benefit the wider community. In addition, the distribution of wealth in Islam not only focuses on material welfare but also strengthens social solidarity and the unity of the people.

Keywords: Distribution, Wealth, Islamic Economics, Sharia Instruments, Social Welfare

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INTRODUCTION

Economic distribution is important in constructing welfare and reducing social inequality in various layers of society, especially the general public. Through objective distribution, economic resources can be accessed more widely. It is becoming increasingly urgent because equitable distribution can increase community participation in economic activities whose main goal is to encourage sustainable economic growth and development. (Amalia, 2016). Not only that, economic distribution also has an important contribution to social and political stability in various regions in Indonesia. The greater the gap between the rich and the poor, the more conflict in society increases sharply (Hasan & Azis, 2018). For this reason, with a fair and effective distribution system, the government can create a more stable environment and reduce dissatisfaction between people.

Distribution is one of the most important topics of discussion in economic theory because inappropriate distribution will give rise to very big economic problems, such as poverty (Rahmawati, 2014). In Indonesia, the distribution process still has many shortcomings. This is indicated by the high poverty rate and socio-economic inequality that occurs, such as differences in health and education facilities and the high crime rate. This phenomenon also proves that the distribution concept offered by conventional economic systems, such as capitalism and socialism, still has many shortcomings.

Muhammad Sharif Chaudhry, a Supreme Court judge in Pakistan, criticized both conventional economic systems. According to him, the capitalist and socialist economic systems cannot solve today's economic problems. On the contrary, both economic systems only result in worse economic injustice. It is because, in capitalism, every individual is given the freedom to own and control resources without any restrictions. As a result, those with the capital to control resources will become richer, and those who do not have capital will not be able to develop (Bidayati, 2024).

In contrast to the freedom granted by capitalism, socialism does not approve of private ownership. This socialism grants the state full ownership rights to resources and means of production. As a result, society is forced to live and submit to the leader's power so that society's creativity in its economic activities is reduced. In addition, this socialism also supports the practice of KKN (Corruption, Collusion, and Nepotism) because those who are close to the leaders will certainly find it easier to access resources and means of

production compared to those who have no relationship with the government. As a result, economic inequality cannot be overcome and is getting worse.

Seeing these problems, Islam has advanced to offer other systems and instruments in the distribution process designed to achieve justice and falah. Suppose the capitalist economic system allows full ownership of each individual, and the socialist economic system denies individual ownership. In that case, Islam offers wasathiyyah, or middle ground, by allowing individual ownership but with provisions determined by religion (Afdhal et al., 2024). In Islam, the distribution concept emphasizes justice and equality in distributing all existing wealth. Distribution is not only a distribution process but also includes the distribution of wealth. With the aim, the distribution that is carried out can make the circulation of wealth evenly distributed in every level of society (Anggraini, 2018).

Many studies have discussed economic distribution, including research by Musthafa Syukur entitled "Distribution from the Perspective of Islamic Economic Ethics ."His research revealed that Islamic distribution ethics are ethical norms about storing and distributing products to customers based on Islamic principles, namely fair profits, widespread product distribution, and social justice (Syukur, 2018). Another research from Aditama Dewantara entitled "Ethics of Islamic Economic Distribution (Comparison of Capitalist Distribution System with Islamic Distribution System) ."His research shows that enforcing moral and social values is increasingly maintained by implementing the Islamic distribution system. With Islamic economic distribution, it is hoped that it can reduce economic inequality in realizing wider welfare (Dewantara, 2020). For this reason, research into the role of Islamic economic distribution is very important to discuss. It is worthy of being used as reference material regarding the Islamic economic system for social welfare.

METHODS

The researchers used this research through a qualitative method similar to library research (Sukmadinata, 2013). This method aims to collect and analyze the concept of distribution in Islam by collecting existing data from previous studies from various sources such as books, journals, and websites. The data is then sorted and grouped to suit the topic of discussion (Nilamsari, 2014).

The steps in implementing this research can be understood as follows: First, the researchers identify the research topic and various research questions. Second, they collect

relevant and current library sources through various existing libraries. Third, they analyze the data and synthesize it. Fourth, they interpret the results of the analysis that has been carried out. Fifth, they write the research results as the final result of the long research process (Rukin, 2019).

RESULTS

A Glance at Distribution

Etymologically, the word distribution is a loan word from English, which means distribution (Aripin et al., 2023). According to KBBI, distribution is the distribution or division of sending to several people or places (KBBI, 2024). In terms of terminology, economists provide different definitions of distribution. Distribution is a group of intermediaries who have relationships with each other to channel products from producers to buyers (Utomo, 2022).

In line with this understanding, distribution is also interpreted as a system of distributing products produced by producers to consumers who need them. According to him, distribution can also be interpreted as a marketing or sales activity so that goods or services from producers can reach consumers and be used according to their needs (Windriawati, 2024). The party carrying out this distribution activity is referred to as a distributor. (Rahayu, 2019).

In contrast to the definitions put forward previously, in Islam, distribution has a broader meaning. A Muslim economist views distribution activities in trade and social transactions (Permana & Nisa, 2024). Therefore, distribution is the distribution of income or wealth between individuals using trade transactions through the market or social transactions through inheritance, alms, endowments, and zakat (Aprianto, 2023).

Not only that, contemporary Muslim economists even divide the distribution into two parts: income distribution, such as salaries and profits from trade, and wealth distribution, such as alms and inheritance. According to him, both distributions have the same use; they can create justice and minimize economic disparities (Situmeang, 2018). Baqir al-Sadr added that distribution activities occur not only after the production process or income distribution but also before production, namely the stage of resource distribution and capital distribution or wealth distribution (Astuti, 2019).

Based on the definitions put forward by these economists, in conventional economics, distribution is interpreted only as the process of distributing a product, be it goods or services, from producers to consumers who need it. However, distribution in the perspective of Islamic economics does not limit the understanding of distribution only to trade channels, such as distributing products from producers to consumers, but also through social channels, such as distributing wealth in the form of inheritance, alms, and so on (Anika, 2022).

The Basis of Distribution Arguments in Islam

Islam, as a perfect and perfect religion, not only regulates matters of worship but also perfectly regulates other things, such as religious practices (Fatihaturrohmah & Ichsan, 2019). Therefore, the discussion of distribution activities is not missed in the Qur'an and the prophetic hadiths. Among the evidence regarding distribution activities are:

1. QS. Al-Hasyr: 7.

   "Whatever (wealth obtained without war) that Allah bestowed on His Messenger from the people of several countries was for Allah, the Messenger, relatives (Rasul), orphans, the poor, and people who were on a journey. (So) so that wealth does not only circulate among the rich among you. What the Messenger gives you, then accept it. What is forbidden to you, then leave it. Have faith in Allah. Indeed, Allah is very severe in punishment." (Kementerian Agama RI, 2013)

   Wahbah al-Zuhaili, in his book Tafsir al-Munir, wrote that the phrase *dululah* in verse linguistically means to continue rotating or can also be interpreted as the movement of something from one place to another. In terms of terminology, the phrase *duulah* means a process of rotation or circulation that occurs constantly without any obstacles (Amsari et al., 2023). Thus, the phrase *duulah* in Indonesian has a meaning similar to distribution.

   Therefore, the verse becomes the most appropriate basis for the argument regarding the distribution of wealth. The verse emphasizes that Islam prohibits the distribution of wealth that only involves a handful of people so that the rich will become richer and the poor will become poorer. Islam also emphasizes that the distribution of wealth must be carried out by involving all components of society, without exception, especially orphans and people experiencing poverty (Zainal, 2016).

2. Hadist of Rasulullah Saw.

   "Indeed, Allah has obliged them (the rich) to give alms from their wealth which is taken from the rich among them and given to the poor among them." (Karim, 2015)

   The hadith encourages each individual, even specifically requiring those with excess wealth to spend a little or some of the wealth they have to be given to the poor. It aims to ensure that the distribution of wealth continues to circulate throughout all levels of society and that economic independence can be felt by everyone, not just certain groups (Hidayat, 2017). This provision is also proof that Islam is a religion that is *rahmatan lil 'alamin.*

3. Hadist of Rasulullah SAW.

   "Indeed, wealth is sweet and tempting. Whoever takes it willingly will receive a blessing, but whoever takes it greedily will not be blessed. Like someone who eats but is never full. And the hand above (giving) is better than the hand below (asking)." (Selamet, 2016)

   Wealth is one of the biggest tests for humans. Therefore, it is common to find a handful of people obsessed with continuing to collect and hoard their wealth greedily as if they will live forever (Andiko, 2016). This phenomenon is often found in the capitalist economic system that gives individuals the freedom to accumulate wealth. As a result, rich people with privileges will not stop accumulating wealth. In contrast, people who do not have the capital to develop skills or build businesses will continue to be trapped in the chain of poverty. Therefore, Islam often reminds and recommends always giving, especially to people with ample wealth (Ilyas, 2016).

Distribution Instruments in Islam

One of the objectives of Islamic religious law is to create benefits and prevent harm. Therefore, to achieve this goal, Islam offers distribution instruments that have been designed and prescribed to ensure equitable distribution of wealth, including:

1. Zakat is a mandatory distribution instrument for every individual

   Zakat is an obligatory act of worship whose provisions are mentioned many times in the Al-Qur'an. Therefore, people often view zakat only as an obligatory act of worship, as stated in the pillars of Islam (Atabik, 2016). In fact, besides being a form of worship, zakat contains many other essences, both in the economic and social fields. The obligation of zakat, which is carried out obediently by all Muslims, will slowly

eliminate poverty and prevent the accumulation of wealth in the hands of a handful of people.

The success of zakat as a distribution instrument in eradicating poverty has been proven during the leadership of Umar bin Abdul Aziz. In his time, he continued to develop the types of wealth and assets subject to zakat so that the distribution of wealth was very even. It was even said that under Umar bin Abdul Aziz's leadership and his extraordinary zakat management, the community became confused about where to channel the zakat that had been issued because it was very difficult to find poor people (Nasution, 2016).

2. Infaq and *Sedekah* as distribution instruments for the community

Infaq is a form of worship that contains social values done by voluntarily giving material. Meanwhile, *sedekah* is a form of worship with social value and is done by giving material or non-material to those in need (Suhartono et al., 2024). These two acts of worship do not have special rules so that everyone can do them without exception. In addition, this infak and sedekah also foster solidarity and concern for others because what is given does not have to be in the form of material but can be through affection (Salsabila et al., 2023). It gives rise to a sense of responsibility and creates a culture of helping each other.

3. Waqf as a distribution instrument from individuals to society

Waqf is the transfer or giving of property or assets to be used by the community as public or worship facilities whose use can last forever, according to agreement. Waqf has a very large role in reducing economic inequality. It is because the donated assets are usually used to build health facilities or educational institutions so that the less fortunate can seek treatment and receive proper education as initial capital so that the community can empower themselves and combat the poverty they face (Nizar, 2017).

4. Inheritance as an instrument of distribution within the family

Inheritance is the transfer of ownership rights from the testator to his heirs when he dies. Inheritance is also a means to obtain ownership rights through fair and equal distribution of wealth between family members. Inheritance laws that apply in Islam are useful for ensuring that all family members left behind can continue their lives by receiving a share of the inheritance. These inheritance laws also prevent inheritance from

being taken over and controlled by only one or several family members, resulting in economic inequality (Murni, 2020).

The four instruments are offered as solutions to overcome various economic problems that the conventional economic system cannot solve. History has even proven the success of these instruments, as during the leadership of Umar bin Abdul Aziz, who paid great attention to the distribution of zakat so that his people were very prosperous and economic disparities were not found. It should be a lesson that the most perfect economic system is the economic system offered by Islam.

DISCUSSION

Values and Principles of Distribution in Islam

The Islamic economic system offers a distribution system that prioritizes two values, namely freedom and justice. The freedom referred to here is the freedom that remains framed by the values of monotheism, not as understood in the capitalist economic system, which does not provide any gap for other parties to intervene. Islam recognizes individual ownership; therefore, every individual is free to manage wealth (Nurlaela, 2017). However, if the freedom that has been given is used to oppress others, such as hoarding, setting interest rates, and so on, then as a consequence, the government is given the right to intervene. Then, the value of justice referred to in the Islamic distribution system is stated in QS. Al-Hasyr verse 7 that wealth should not only circulate to a handful of people or certain groups, but the distribution of wealth must be fair and touch all levels of society without exception (Fikriyyah & Kurniawan, 2022).

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1. The principle of brotherhood and compassion. Islam encourages collective responsibility in helping others, especially those less fortunate. The distribution of

wealth through zakat, infaq, and sedekah creates compassion and a sense of brotherhood among Muslims to overcome social and economic disparities together.

2. The principle of justice and equality. Islam forbids wealth that is only centered on a group of people. On the contrary, Islam strongly encourages that the results obtained from national wealth must be shared fairly and evenly. In addition, Islam strongly condemns the hoarding of wealth that will create harm to the general public.
3. The principle of priority. Islam wants everyone to be able to enjoy the available resources. Therefore, when wealth is distributed, such as zakat, it must be distributed to the mustahik first before being given to other people.

CONCLUSION

Distribution in Islamic economics plays a central role in creating social justice and social welfare. This system is an economic mechanism and an effort to reduce the gap between the rich and the poor through instruments such as zakat, infaq, sedekah, and waqf. The principle of justice that underlies the distribution of wealth in Islam emphasizes that every individual has the right to receive the opportunity and assistance they deserve to improve their lives. These instruments function as a means of redistributing wealth to ensure that wealth does not accumulate only in certain groups but continues to circulate and benefit the wider community. Thus, the distribution of wealth in Islam is oriented towards material welfare and aims to create deep social solidarity among the people.

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