

Prioritization of the Use of Individual Assets Based on the Ta'awun Economic Concept

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Abstract: Wealth is God's gift to mankind. In Islam, humans are given the right to own property, but in some parts there are parts that are the rights of other people. The exercise of these rights is regulated in the zakat mechanism, and as a vehicle for increasing charity, infaq and alms are also available. Islam wants the realization of an economic system where people have an awareness of each other that comes from enlightenment in terms of helping each other (ta'awun), mutually guaranteeing each other so that overall there is a socio-economic building that strengthens each other. With the ta'awun economic framework, every Muslim individual needs to have a pattern of using assets that maximizes the usefulness of these assets for the benefit of the people. Every asset must be productive and especially in the form of money it must flow. After expenditures in the nature of daruriyah and hajiyyat have been paid, a Muslim's assets need to be used to drive the economy with the concept of ta'awun economics. We tried to formulate economic activity in two measurement parameters, readiness for material profit and loss, by producing four quadrants as follows: *tijarah* activity, *tijarah* and *tabarru'*, high risk *tabarru'*, and low risk *tabarru'*.

Keywords: *Wealth, Islamic Wealth, Islamic Economics, Ta'awun Economics, Ta'awun*

Introduction

Before discussing the prioritization of the use of wealth, let us first know the definition of wealth. We will then discuss the various economic systems that have developed, including Islamic economics, and will specifically focus on the concept of ta'awun economics.

Definition of Wealth

The word wealth in terms of fiqh means everything that can be owned and utilized properly. Wealth a gift from Allah SWT to mankind. Wealth is one of the primary needs in life. In the Qur'an, the word *mal* (wealth) is mentioned in more than 90 verses. While in the hadith of the Prophet, the word wealth is mentioned countless times. Allah SWT makes wealth as one of the two jewels of world life. In Surah Al-Kahf (18):46 Allah SWT says:

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَاتُ الصَّالِحَاتُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا

"Wealth and children are [but] adornment of the worldly life. But the enduring good deeds are better to your Lord for reward and better for [one's] hope."

Wealth is divided into two categories, namely:

- Wealth in the form of objects, namely everything in the form of material that can be felt by the senses such as cars and so on.
- Wealth in the form of benefits, namely the benefits obtained from an object.

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The absolute owner of wealth is Allah SWT, while human ownership of property is only relative. The Qur'anic verses that speak of absolute ownership are Allah in the Qur'an are numerous, among others in Surah Thaha (20): 6 Allah says:

لَهُ مَا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ وَمَا بَيْنَهُمَا وَمَا تَحْتَ الثَّرِي

“To Him belongs what is in the heavens and what is on the earth and what is between them and what is under the soil.”

All belongs to Allah, is within the grasp of His power, and is at His disposal, His will and desire and law. He is the One who created it all, the One who owns it all, and the One who is its Lord. There is no God but Him (Katsir, 2011).

All creatures in the earth and the sky, including humans, animals, treasures and everything belongs to Allah, humans can only use it, but not the real owner, humans are only given knowledge so that they can take advantage of everything on His earth, and even then there are still many treasures that cannot be utilized because of limited human abilities. In the Surah al-Hadid (57): 7 Allah SWT says:

ءَامِنُوْا بِاللّٰهِ وَرَسُوْلِهِۦٓ وَانْفِقُوْا مِمَّا جَعَلَكُمْ مُّسْتَحْلِفِيْنَ فِيْهِۦٓ فَاَلَّذِيْنَ ءَامَنُوْا مِنْكُمْ وَاَنْفَقُوْا لَهُمْ اَجْرٌ كَبِيْرٌ

“Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward.”

The verse explains that in essence, wealth is only a trust from Allah, humans are only entrusted, they will not have it forever, one day Allah will take it away too, either through death, disaster, illness and so on. Therefore, Allah provides a solution so that the entrusted property is forever owned and can be carried to the afterlife, the property must be channeled through zakat, infaq and alms. For anyone who is given the trust of wealth in the world, then in the hereafter will be held accountable.

There is a hint in this that the wealth will one day pass from us, perhaps into the hands of our heir who will use it to obey Allah, so that he will be happier with what Allah has given him than we are. Or, on the contrary, he will use it to disobey Allah, thereby helping him to commit sin and enmity (Katsir, 2011).

Wealth is actually created by Allah to help man in dealing with his life, and add to the beauty of the mortal world, and it is human nature that he will always love wealth until death arrives. In Surah Ali Imran (3):14 Allah says:

زِيْنًا لِلنَّاسِ حُبُّ الشَّهَوٰتِ مِنَ النِّسَاءِ وَابْنِيْنَ وَالْقَنٰطِرِ الْمَفْقَطَرَةِ مِنَ الذَّهَبِ وَالْفِصَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْاَنْعٰمِ وَالْحَرَثِ ذٰلِكَ مَتْعُ الْحَيٰوةِ الدُّنْيَا وَاللّٰهُ عِنْدَهُ حَسَنُ الْمَآبِ

“Beautified for people is the love of that which they desire - of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return.”

In another verse in Surah al-Kahf (18):46 Allah says:

الْمَالُ وَالْبَنُوْنَ زِيْنَةُ الْحَيٰوةِ الدُّنْيَا وَالْبٰقِيٰتُ الصّٰلِحٰتُ خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرٌ اَمَلًا

“Wealth and children are [but] adornment of the worldly life. But the enduring good deeds are better to your Lord for reward and better for [one's] hope.”

Allah Ta'ala tells us that wealth and children are the adornments of the life of this world, but what is more beneficial and rewarding are the lasting and righteous deeds. These include all kinds of obligatory and voluntary acts of obedience, which are related to the rights of Allah and the rights of fellow human beings, such as prayer, zakat, almsgiving, Hajj and Umrah, reading the Qur'an, seeking useful knowledge, doing amar ma'ruf nahi munkar, establishing ties of kinship, being dutiful to one's parents, fulfilling the needs of one's wife and children, and all kinds of good deeds towards one's fellow human beings.

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These righteous deeds certainly require resources that need to be pursued for their existence, sustainability, and preservation, namely property that can be owned by every human being as a gift from Allah SWT for mankind. Every human being is allowed to fulfill their personal needs from what Allah has provided on earth. For this reason, the science of economics that regulates the needs of private households is conceptualized and continues to develop today.

Conventional Economic System

In the context of the economic system, the originator of the economic notion of Capitalism is Adam Smith. Adam Smith suggested that Capitalism is an economic system that can fulfill personal needs. But what is not known is that Capitalism, to borrow Anthony Giddens' term, becomes a juggernaut or a large cart that runs wildly crashing here and there, destroying everything in its path. Capitalism even makes people love the accumulation of capital for personal interests without regard for the rights of others so that what happens then is the exploitation of humans over other humans.

Likewise, Socialism/Communism, which was born as the antithesis of Capitalism, states that community or social interests are above personal interests or even more extreme in communist countries, ignoring the interests or rights of individuals. This eliminates what are human rights.

It can be said that Socialism/Communism and Capitalism are like two sides of a coin that cannot exist together. The pull of individual interest in Capitalism is opposite to the pull of communality in Socialism/Communism. And both destroy or shut down the other side of humanity. And this has been proven in history. Although both continue to improve themselves, the basic character of both cannot be eliminated, namely both do not believe in religious institutions where God is the center of their activities so that everything that is done is based on rationality which then becomes exclusive to themselves in managing the universe.

Despite believing in man as the center of the universe, and not believing in the existence of a ruler of the universe, Capitalism and Socialism/Communism are at odds with each other in terms of economic concepts and practices. But Islam is not in either camp, because Islamic economics is different from both.

Islamic Economic System

Islam is in the middle by adhering to the principle of man as khalifatullah fil ardh which requires that the real ownership of everything in the world is Allah SWT as the creator and maintainer of the universe. And, as Allah's representative on Earth, humans are authorized to manage. In managing this property, humans are given the right to temporarily own the goods / wealth during their lifetime. However, Allah reminds that in every wealth there are rights from the poor and the poor and asnaf / other groups as recipients of alms / zakat, so that wealth does not only rotate among the rich.

In Islam, humans are given the right to own property but in some of it there is a part that belongs to other people who cannot enter the market or buy according to market forces. This is where the balance lies. In addition to individual rights, there are also social rights in the property owned by humans.

So, what makes someone rich or poor. KH Ahmad Dahlan, as well as his educational movement that combines general and religious education, emphasized that poverty is caused by the wrong implementation of one's religion. If religion is properly practiced poverty will not occur, because religion teaches about Al Ma'un, which is a person's penchant for always giving help, helping, and sharing with useful goods. Islam wants the realization of an economic system in which people have an enlightened awareness of each other in terms of helping each other, guaranteeing each other so that as a whole there is a socio-economic building that strengthens each other. This is all oriented towards realizing the pleasure (ridho) of Allah SWT.

This is in line with the Quran that Allah created for man wealth and sufficiency. In the Qur'an Surah An-Najm (53):48 Allah says:

وَأَنَّهُ هُوَ أَغْنَىٰ وَأَقْنَىٰ

“And that it is He who enriches and suffices.”

It is mentioned that Allah conditions two conditions: rich and sufficient, not rich and poor. This is because Allah is all-good, loving and merciful. Humanity is basically good, so material poverty is not

possible. Material poverty occurs if the balance in the context of helping, ta'awun, and takaful is disturbed, which is caused by human actions themselves.

At the beginning of the development of Islamic economics, controversy arose among Islamic and/or Muslim-majority countries regarding the selection of an economic system that would provide a magic wand to get rid of the evil and disbelief that is a product of poverty (Kusuma, 2023). At the same time, Capitalism and Socialism/Communism were advocated by their promoters as the best economic systems that mankind had ever experienced. The last evolutionary best economic concepts in human history. Also at that time economic systems became the criteria for dividing the world into different blocs.

When some Islamic states, founded in the name of Islam and where economic quality as advocated by Islam is set as the goal to be achieved, attempt to fuse Islam with the economics of Capitalism or Socialism/Communism for their ultimate goal. The question uppermost in the minds of Muslims in general is whether Islam has its own set of economic principles and whether they have been practiced for the previous 14 centuries or whether they are just buried in books like any other economic theory.

The answer to the first question has been provided by many Muslim writers, as well as non-Muslim orientalist who attest that Islam has its own set of economic principles. It can be said with full scientific responsibility that only Islam has given the world an economic system that transformed the socio-economic situation of the most backward country in history, that based it on a very strong economic foundation, that once achieved economic prosperity which is the ideal goal of any economic system.

The Islamic Economic System has been the only functioning economic system for decades to hundreds of years under the leadership of the Prophet, Khulafaurrasyidin, and several caliphs after him. So it can be said that in this Modern Era Islamic Economics is not a new economy. It is an economic system developed by the messenger of Allah which is structured with systematics and / or taste based on scientific / modern knowledge tools which are considered the latest and best knowledge model.

Ta'awun Economic Concept

According to Ahmad Dahlan, an organization with a religious basis must maintain the purity of Islam in society (Kusuma, 2023). In the context of this economic development, it is inevitable that the economic development of the people must be carried out in an organized manner and KH Ahmad Dahlan founded Muhammadiyah. Muhammadiyah, although not verbally mentioning social and economic, became a religious organization that was socio-economically oriented by developing various business charities to fight poverty, ignorance, pain, and falsehood that had a direct impact on the people. This is the core of Islamic economics itself. The attitude of socio-economic development is realized with the spirit or spirit of mutual help.

From the steps taken by KH Ahmad Dahlan above, of course we can know that the great hope of the process is to restore the economic process of Muslims to the real economy, which uses Islamic principles based on economic justice and economic ta'awun or helping each other.

Economics in the context of Islam, in the context of this fitrah, as practiced by KH Ahmad Dahlan is to improve the level of education (fighting ignorance), prosperity (fighting poverty), health (fighting disease), and benefit (fighting falsehood) which as a whole this Islamic economy is oriented towards helping, ta'awun, namely sacrificing property and soul that is in him to be offered to Allah as the giver of the right of human caliphate, spending property / wealth in the way of Allah, namely by sharing with fellow human beings.

This is the main function of wealth ownership, the fitrah of property. That wealth is the function (f) of self-sacrifice in the way of Allah.

$$\text{Wealth} = f(\text{self-sacrifice in the way of Allah/fisabilillah})$$

$$\text{Fisabilillah} = f(\text{ta'awun and takaful})$$

In this context, KH Ahmad Dahlan emphasized that the property owned by humans can become fitnah or out of its true function. This is found in Surah Al Anfal (8):28 where Allah says:

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وَأَعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَأَنَّ اللَّهَ عِنْدَهُ أَجْرٌ عَظِيمٌ

“And know that your properties and your children are but a trial and that Allah has with Him a great reward.”

If so, then humans do not pass the test of wealth because this wealth is a test for humans to continue to maintain their function in the way of Allah. This is found in Surah Ali Imron (3):186 where Allah says:

﴿لَتُبْلَوُنَّ فِي أَمْوَالِكُمْ وَأَنفُسِكُمْ وَلَتَسْمَعُنَّ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ مِن قَبْلِكُمْ وَمِنَ الَّذِينَ أَشْرَكُوا أَذًى كَثِيرًا وَإِن تَصْبِرُوا وَتَتَّقُوا فَإِنَّ ذَلِكَ مِنْ عَزْمِ الْأُمُورِ﴾

“You will surely be tested in your possessions and in yourselves. And you will surely hear from those who were given the Scripture before you and from those who associate others with Allah much abuse. But if you are patient and fear Allah - indeed, that is of the matters [worthy] of determination.”

That is the fundamental difference in terms of property ownership by Capitalism or Socialism/Communism with Islam. The difference is that the first two understandings are based on humans as absolute owners. This is because both Capitalism and Socialism/Communism were born from the same womb, namely science, which at the origin of its birth was to oppose (kill) divine authority in medieval times, be it the Renaissance movement or the Aufklarung). Capitalism is the big brother of Socialism/Communism. The latter is the antithesis of the economic ideology of Capitalism.

Although similar in terms of origin, in terms of ownership, the Capitalist economy is based on the nature of private ownership and there is no common ownership, while Socialism/Communism is in the opposite position, namely on common ownership represented by the state and no private ownership. Between the economic understanding of Capitalism and Socialism / Communism both base themselves on humans as subject center (benchmark), the difference is Capitalism on self interest without community interest while Socialism / Communism on community interest and without self interest. This is in contrast to Islam which is based on God interest or God centered, which prioritizes Allah in all aspects of human life.

In relation to the state, KH Ahmad Dahlan views the state, which in this case is represented by its leaders, to be in a position as an enforcer of benefits for the establishment of justice in the economy (Kusuma, 2023). He reminded how leaders must be in a position to always put the people in the right group.

Making the people in the right group is in the way of Allah, which in this economic context to be able to meet their needs without excessive luxury and spend it in the way of Allah (God's interest). In terms of spending in the way of Allah, the state has a central role to manage it both for the management of zakat, infaq, shadaqah, and waqaf whose allocation is for the community (community interest).

Allah → Rizqi → Personal and Community Fulfillment

In Capitalism the state is obliged to provide space for individual freedom so as to form an individualistic economic space (economic decentralization) in free competition, while in Socialism / Communism the state fully regulates the economy centrally (economic centralization) and there is no individual authority at all free to regulate. Thus, it can be seen that Islamic economics is not inclined towards Capitalism or Socialism/Communism, but it stands alone as an economic understanding.

Islamic economics teaches that absolute ownership is in Allah SWT, while man only gets the authority as God's representative on earth. Therefore, he gets the authority to manage everything on earth for the benefit of him oriented to happiness in the hereafter (self hereafter interest) which in its management it must realize an economic system that meets the interests of the people (community God interest) (Kusuma, 2023).

The upholding of justice is a central paradigm in Islam. This principle of upholding justice contrasts with the economic viewpoint of Capitalism. In this application of justice, justice is not a platform in conventional economic understanding such as Capitalism or Socialism/Communism. In these two economic understandings, justice is not a concern in the paradigm. Justice in the perspective of Capitalism is pro-self interest justice that negates community interest.

Meanwhile, Socialism/Communism emphasizes community interest and negates self interest. So that in business behavior, there will be injustice from both in the form of unfair profits as reflected in the interest economy above.

This is different from Islam, which in many verses and sunnahs commands to uphold justice, even justice is closer to piety to Allah SWT. In Surah Al Majdah (5):8 Allah says:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ شَنَاٰنُ أَنْ قَوْمٍ عَلَىٰ ءَلَّا تَعْدِلُوا أَعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

“O you who have believed, be persistently standing firm for Allah, witnesses in justice, and do not let the hatred of a people prevent you from being just. Be just; that is nearer to righteousness. And fear Allah; indeed, Allah is Acquainted with what you do.”

Therefore, doing business or economics must provide justice to all parties involved in business / economics. The meaning of justice in the Islamic context is different from the understanding of the economic understanding of Capitalism and Socialism / Communism. This definition of justice fulfills a sense of fairness both from a personal and social perspective based entirely on considerations of benefit. This *maslahah* is realized by maintaining the objectives of *shara'* by avoiding.

Literature Review

After the researchers reviewed several studies, there were several that had a connection with the research that the researchers conducted.

The first research that researchers managed to find was research conducted by Samsul (2019) with the title article Analysis of Asset Utilization in Community Consumption in Conventional Economics and Islamic Economics. This research explains more normative theory by juxtaposing Conventional and Islamic Economics. For example, in describing the use of wealth, several differences in the use of wealth in conventional economics and Islamic economics are presented, namely (Samsul, 2019):

a. Use of Wealth in Conventional Economics

The use of wealth in the conventional economy performs several practices of using wealth, such as *risywah* (bribery), *isyraf* (excessive), *tabdzir* (wasteful), *taqtir* (miserly), and buying haram goods or services.

b. Use of Wealth in Islamic Economics

Islam encourages mankind to use their wealth not only for personal interests, but also for social interests and *fi sabilillah*, *fi sabilillah* includes zakat, *infaq*, alms, and waqf. The needs that must be met are not only worldly material needs but also *ukhrowi* (hereafter).

The difference with the research conducted by researchers is where researchers formulate something new related to the use of property, which is also based on a more specific economic concept, namely ta'awun economics. This is where the novelty of this research lies to be able to add to the scientific treasure for readers to add insight or become a reference for subsequent research.

The second research that researchers managed to find was research conducted by Bakry (2019) with the title of the article The Principle of Priority in Al-Maqashid Al-Syar'iah. This research explains one of the objectives of sharia which includes three dimensions of maqashid. The maqashid in question includes three main things: dharuriyat, hajiyat and tahsinat. This categorization is based on the level of need and its priority scale. This rank order will be seen in importance if the benefits in each rank compete with each other. Conceptually, dharuriyat ranks first, then hajiyat and finally tahsinat.

In the research conducted by the researcher, the concept above becomes the first step before entering into research on the priority of the use of individual assets based on the concept of ta'awun economy. Thus this research can be said to be a continuation to deepen previous research.

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Methodology

The research used in this writing is qualitative research using the type of library research, namely collecting data by obtaining from the literature where the author gets theories and expert opinions as well as several reference books that have to do with research (Bungin, 2001). The data and information that support this writing use secondary data sources. Secondary data is data obtained from other parties that can be obtained by searching the literature, searching for relevant data sources, and searching for data via the internet.

In this case, the researcher analyzes some related data contained in the Al-Quran, books, theses, journal articles, electronic media, and some relevant literature resulting from the observations of researchers that the author makes reference to. Related to the data collection techniques carried out are as follows:

1. The author first conducts a literature study which is a material consideration and additional insight before data analysis is carried out.
2. Reference data is used as a reference to discuss the analysis and synthesis of the data obtained. The data is developed to be able to find the unity of the material so that a solution and conclusion is obtained.

The analysis technique used is the descriptive method. Descriptive method is pouring data by clarifying according to the data from the research results. Because the purpose of the analysis technique is to make it easier for readers to understand the content and apply it. Then analyze a statement conceptually so as to obtain clarity of meaning from the content of the statement.

The descriptive method in this research is realized through the deductive method. Deductive is an approach that is done from the general to the specific. So the author collects data about the economy of ta'awun, then based on the data that has been obtained, the author analyzes the concept of priority use of property classifying it specifically refers to the usefulness of ta'awun (helping).

Results and Discussion

Islamic wealth management includes aspects of acquiring or creating wealth, increasing wealth, protecting wealth, distributing wealth, and purifying wealth (Choirunnisak, 2017). Islamic law (*shara'*) teaches that wealth can be used for many purposes but is not allowed to be spent on things that are prohibited by *shara'*.

According to Islamic law, the need to acquire wealth is a motivation to work hard and strive. Thus, the ability of a Muslim to acquire wealth and distribute the wealth will give hope to those who need wealth.

The need for wealth management will create a disciplined attitude in maintaining wealth that can support the welfare of a family and society. Savings on income or profits earned by Muslims even in small portions, then this will help Muslim communities in particular to fight or overcome the problem of consumptive nature and inflation.

The acquisition of wealth is done by means of business or by halal livelihood and in accordance with the rules of Allah SWT. Many verses of the Qur'an and the Prophet's hadith encourage or encourage humans to try. One of them is found in QS Al-Mulk: 15 and QS Al-Baqarah: 267. This effort is the best way, namely obtaining wealth with your own hands and labor. This is as stated by the Prophet Muhammad SAW. narrated by Rifaah bin Rafi' that the Prophet SAW was once asked about what the best business was. The Prophet SAW answered: "Every effort of a person with his own hands (energy), and every good trade".

The way to obtain wealth is in a way that is allowed, humans are encouraged to try first, as confirmed by Allah in QS Al-Jumu'ah: 10. Only after trying, humans are encouraged to pray to be given the abundance of gifts from Allah SWT in the form of sustenance, this is as explained by Allah in QS An-Nisa: 32. So, thus, Allah will allow sustenance for those who want it, this is confirmed in QS Al-Jumu'ah: 4.

Islam does not limit the means of acquiring wealth, as long as it is done within the general principles of halal and good. Islam does not prohibit seeking as much wealth as possible, because it is Allah's right to determine rizqi.

Use of Individual Assets in Ta'awun Economy

After the wealth is collected, with the frame of ta'awun economy (mutual help), each individual Muslim needs to have a pattern of using wealth that maximizes the usefulness of the wealth for the benefit of the community. Every asset must be productive and especially in the form of money must flow. Even when Muslims use the treasure to spend/exchange it for basic objects needed daily, it also has a productive benefit to drive the economy of the sellers of the goods needed where the acquisition of wealth/increase in the amount of wealth will continue on the side of those who do the business of selling goods.

Whether in the form of *tijari* (Widya, 2022), commercial activities, namely all kinds of agreements concerning profit transactions (intended to seek and obtain profit), or in the form of *tabarru'* (Anggraini, 2022), social activities, namely all kinds of agreements concerning non-profit transactions (not intended to seek and obtain profit), the use of wealth in driving the economy will still occur. This is the mechanism of zakat to force the wealth to be productive if it is not produced by the owner of the wealth.

Regarding the use of wealth for human needs, it can be divided into three parts of needs. The first is *daruriyat* (primary) needs, which are basic needs that must be met by humans, if they are not met they will cause misery, such as the need for food, clothing, shelter, religious education, everything must be fulfilled. Second, the needs of *hajjiyat* (secondary), which are needs that should be fulfilled to eliminate difficulties and difficulties in life, such as dishes for food containers, rice meals with side dishes, more than one outfit, a house with a room, a glass for drinking and so on. While the third is *tahsiniyat* (tertiary) needs, which are complementary needs that will decorate the luxury in life, for example, the need for a house decorated with interior and exterior accessories, the need for a delicious and comfortable meal, the need for expensive and luxurious clothing, the need for expensive education and so on (Masrur, 2017).

Islam also guides the priority of utilizing individual property, that first of all property must be used for obligatory matters such as providing for the family, paying zakat, performing Hajj, paying debts and others. Next, it should be used for recommended expenditures such as charity, gifts, and then permissible ones (*mubah*). Islamic rules also talk about how a person will develop wealth. Among other things, by legal means such as buying and selling, Islamic business cooperation (*syarikah*) in agriculture, industry and trade and services. And also the prohibition of developing assets such as collecting usury, gambling, and investing in haram fields such as opening brothels, discos, and others that are not in accordance with Islamic law.

A person who has property which is essentially a trust from Allah needs to be used for the benefit of the people. The one who owns the property is also part of the ummah, therefore any allocation or use for personal use to support the family who are dependent on him as long as it goes into fulfilling the needs of *daruriyat* and *hajjiyat*, basically regardless of the calculation of zakat. This even includes gold jewelry that is used by a wife for the purpose of making her husband happy, so it is not subject to the obligation of zakat, but if it is just stored and becomes an 'investment' item, it is classified as unproductive and zakat must be issued with a benchmark calculation of the value of the gold jewelry.

Zakat is an obligation for every Muslim (Choirunnisak, 2017). Paying zakat is the third pillar of Islam. Paying zakat means giving a certain percentage of certain assets to be given to people who are in a certain classification. In language, zakat means purity, blessing, and growth. Every Muslim who gives zakat is purifying their wealth to gain blessings from Allah. From the zakat that is issued, the economy moves and develops. This economic development in turn will improve the welfare of the community so that it can be realized for the benefit of the people.

Zakat is an obligatory charity / *shodaqoh wajibah* (must be issued), while other expenses are called *infaq*. This *infaq* is classified as *shodaqoh nafilah* (additional). As for special spending with its characteristics that flow continuously (the value of the reward) can be classified into *shodaqoh jariyah* (flowing). Every Muslim is bound by his religion, namely Islam, where one of the ways to justify (*shidiq*) his religion is by fulfilling *shodaqoh*, that's where the word *shodaqoh* comes from.

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After the expenditures that are *daruriyat* and *hajiyat* are fulfilled, in the frame of the *ta'awun* economy (mutual help) a Muslim's property needs to be used to drive the economy. The most important use of these wealth is to rotate them in the economy through *tijari* (profit transaction) activities either with profit-sharing contracts (*mudharabah*, *musyarakah*, *mukhabaroh*, *musaqoh*), sale-purchase contracts (*murabahah*, *salam*, *istishna*), lease contracts (*ijarah*), and others.

According to the author, the main one is the profit-sharing contract. This can be done either directly (being an active party) or indirectly (being a passive party). This *tijari* activity with profit-sharing contracts is an activity that greatly impacts the pace of the economy. The graph shows that this activity is for someone who, in addition to wanting to gain a lot materially, is also prepared to lose a lot materially. For the excess of the business results received, it automatically becomes the object of income zakat.

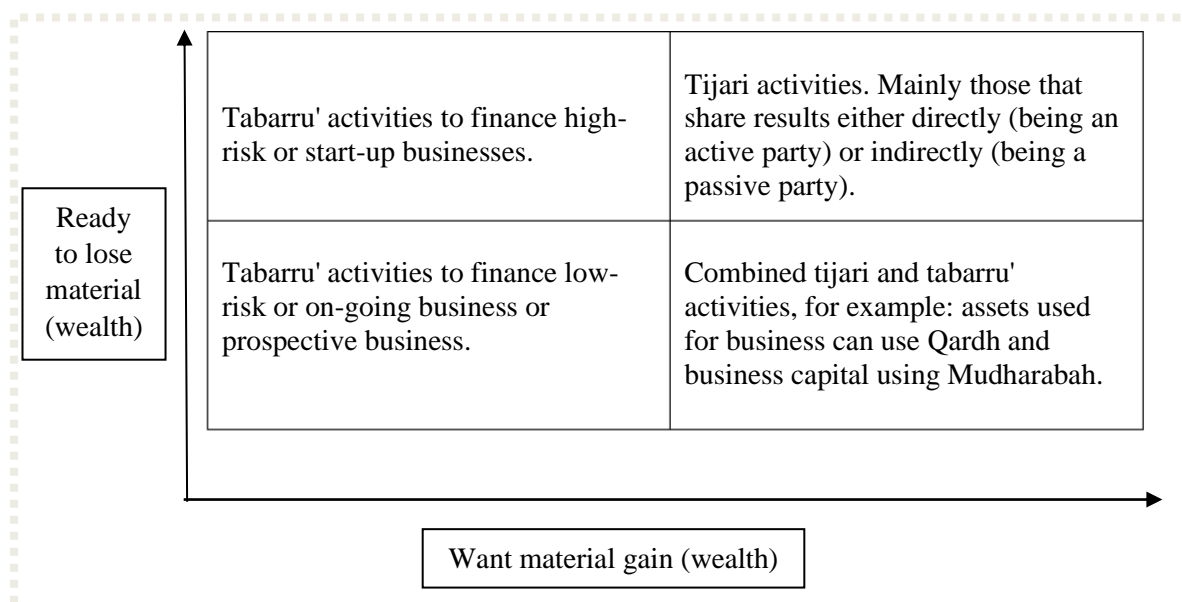
Furthermore, there is an alternative to *tijari* and *tabarru'* activities in combination, for example: assets used for business can use *qardh* and business capital using *mudharabah*. In the graph, it can be seen that this activity is for someone who in addition to wanting to gain a lot materially but the readiness to lose materially is low. By using *tabarru'* activities, they do not expect material gain (the real gain in the hereafter remains an expectation) and only keep the value of their business participation at a fixed value. If there is an excess of business results received by the one who gives *Qardh*, as long as it is not required at the beginning, it can still be an object of income zakat.

Furthermore, there is an alternative to full *tabarru'* activities either in the form of lending money (*qardh*, *rahn*, *hiwalah*), lending services (*wakalah*, *wadi'ah*, *kafalah*), giving something (grants, gifts) for someone who is less or does not expect material gain. The graph is divided into two quadrants according to a person's risk appetite. If the readiness to lose money is high, it can be directed to finance start-up businesses or those with no previous experience. If the readiness to lose materially is low, it can be directed to finance a business that is already running or prospective.

This transaction (*tabarru'* activity) is essentially not a business transaction for commercial gain (Rafsanjani, 2016). *Tabarru'* agreements are made with the aim of helping each other in order to do good. *Tabarru'* comes from the Arabic word *birr*, which means kindness. In a *tabarru'* contract, the party who does the good has no right to require any reward from the other party. The reward of a *tabarru'* contract is from Allah SWT, not from humans. However, the party doing the good deed may ask its counterpart to cover the costs it incurred to enter into the *tabarru'* contract.

If after running the business, there is a gift of excess business results that was not required beforehand, as a form of gratitude or strengthening the relationship, it can be accepted by the investor by issuing his zakat obligation on the income received. Regarding the assets that are used as *tabarru'* activities, zakat is not required because they have been used or the benefits have been taken.

Zakat On Business Income



All of the alternative activities mentioned above both have zakat obligations imposed on the proceeds of business, and this in essence zakat is really a purification of the income earned. Zakat in this case becomes a form of appreciation for efforts to drive the economic system and bear business risks.

Zakat can also act as a penalty for unused assets, either because they are not used to meet the needs of self and family or are not used in providing benefits to others, for example, idle houses, idle vehicles, idle precious metals (which are not used by wives to please husbands), and other assets that have idle status. Zakat in this case becomes a form of enforcement so that wealth comes out into the economic system and penalties because wealth is not utilized. The difference with the issuance of zakat from business activities, zakat here is imposed from the value of the asset.

As a final alternative to the use of wealth within the framework of ta'awun economics for the benefit of the people, where:

- Wealth is not used either for basic personal needs or for business.
- Do not want/need material gain
- Not ready to accept material losses
- Do not want to be bothered with calculating zakat every period of the year
- Worried that zakat will not be calculated/paid (missed payment).

Then the best way for the wealth is through waqf where the wealth is utilized, there is no obligation to calculate and pay zakat every year, and even though there is no material gain, the reward continues to flow as long as the wealth continues to be utilized by the people.

Conclusion

The wealth that is entrusted from Allah to every human being will be accounted for both from the way of acquisition and use, because basically the property is the property of Allah entrusted to his servants as caliphs on earth. In terms of use is very close to the economic concept used. In Islamic teachings, available economic resources need to be utilized for the greatest benefit of the people.

Islamic teachings closely related to socio-economic development are realized with the spirit or spirit of mutual assistance. The step taken by KH Ahmad Dahlan is to restore the economic process of Muslims to the real economy, which uses Islamic principles based on economic justice and ta'awun economy or helping each other.

On the concept of ta'awun economy, the author formulates the priority of the use of individual assets. By applying the prioritization of the use of individual property refers to the concept of ta'awun economy, it is expected that the property owned by each human being is not idle and optimal in driving the economy with the spirit of mutual assistance through interaction between people by applying fiqh muamalah optimally. Material benefits in the world can still be achieved along with gaining happiness in the hereafter (self hereafter interest).

After the expenses that are daruriyat (primary) and hajiyat (secondary) are fulfilled, in the frame of ta'awun economics a Muslim's wealth needs to be used to drive the economy. The most important thing in using this wealth is to rotate it in the economy through tijari (profit transaction) activities. According to the author, the main thing is the profit-sharing contract because tijari activities with this profit-sharing contract are activities that have a great impact on the pace of the economy. This can be done either directly (being an active party) or indirectly (being a passive party).

As a final alternative to the use of wealth within the framework of ta'awun economy for the benefit of the people, the best way for such wealth is through waqf where the wealth becomes utilized, there is no obligation to calculate and pay zakat every year, and even though it does not get material benefits, the merit benefits continue to flow as long as the wealth continues to be utilized by the people.

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On the other hand, by applying fiqh muamalah in interacting between people, both tabarru (social) and tijari (commercial) which pays great attention to the principles of justice and mutual consent between the actors, the state can be helped to realize equal public welfare and uphold justice, especially in the social and economic fields.

The government can support by issuing policies that encourage the realization of mutual assistance, especially in productive activities, including providing safety nets to reduce the risk of economic activity that may arise, as well as protection from external elements that can disrupt the smooth running of businesses in the domestic economy.

This research is far from perfect, it is hoped that academics can criticize and refine this paper with subsequent writings so as to enrich the treasure of Islamic economic insights, especially related to the use of wealth in Islam.

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