

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

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***Abstract.** Distribution is a central issue in Islamic economics, which aims to achieve collective welfare. However, distribution is often narrowly understood as the transfer of goods and services from producers to consumers, rather than as the fair allocation of wealth. This study analyzes verses from the Qur'an and Hadith related to the ethics of wealth distribution to identify the principles promoted in Islam. This article uses a literature review method with a library research approach, with the main sources taken from the Qur'an and Hadith, supported by relevant academic literature such as journal articles. The findings show that Islamic distribution ethics emphasize justice and equality, brotherhood and compassion, and social solidarity. Instruments such as zakat, infaq, sadaqah, and waqf play a strategic role in realizing wealth equality while reducing*

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UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

economic inequality in society. In addition, the Qur'an highlights the importance of prioritizing spiritual well-being over material interests in economic activities. In conclusion, ethical distribution in Islam serves as a fundamental pillar for fostering social balance and promoting holistic human prosperity.

Keywords: *Distribusi, Islamic Economic, Justice, Wealth.*

Abstrak. Distribusi merupakan isu sentral dalam ekonomi Islam yang bertujuan untuk mencapai kesejahteraan kolektif. Namun, distribusi sering dipahami secara sempit sebagai transfer barang dan jasa dari produsen ke konsumen, bukan sebagai alokasi kekayaan yang adil. Studi ini menganalisis ayat-ayat Al-Qur'an dan Hadis yang berkaitan dengan etika distribusi kekayaan untuk mengidentifikasi prinsip-prinsip yang dipromosikan dalam Islam. Artikel ini menggunakan metode studi pustaka dengan pendekatan penelitian perpustakaan, dengan sumber utama diambil dari Al-Qur'an dan Hadis, didukung oleh literatur akademik yang relevan seperti artikel jurnal. Temuan menunjukkan bahwa etika distribusi Islam menekankan keadilan dan kesetaraan, persaudaraan dan kasih sayang, serta solidaritas sosial. Instrumen seperti zakat, infak, sedekah, dan wakaf berperan strategis dalam mewujudkan pemerataan kekayaan sekaligus mengurangi kesenjangan ekonomi di masyarakat. Selain itu, Al-Qur'an menyoroti pentingnya memprioritaskan kesejahteraan spiritual daripada kepentingan material dalam aktivitas ekonomi. Kesimpulannya, distribusi yang etis dalam Islam berfungsi sebagai pilar dasar untuk memupuk keseimbangan sosial dan mempromosikan kemakmuran manusia secara holistik.

Kata Kunci: Distribusi, Ekonomi Islam Keadilan, Kekayaan.

INTRODUCTION

Distribution in Islamic economics is also closely related to human responsibility as caliphs on earth, namely managing resources faithfully and not excessively. Wealth is viewed as a trust that has a social function, so its use must consider the common good. This perspective encourages individuals to not only focus on the accumulation of wealth, but also on the social impact of every economic activity. Thus, distribution becomes part of ethical practices that connect economic activities with spiritual values. In addition, the Islamic distribution system emphasizes a balance between rights and obligations. Every

individual has the right to reap the rewards of their efforts, but at the same time has an obligation to help those who are less fortunate. This balance creates a more humane economic relationship because it is based on a sense of responsibility and concern, not solely on personal interests. In the long term, this pattern can build social trust, which is important for the creation of stable economic cooperation (Tasriani et al., 2025).

Distribution also serves as a mechanism to prevent structural inequality. When access to wealth is more widespread, opportunities for communities to improve their standard of living become greater. This has an impact on improving the quality of education, health, and labor productivity. Therefore, distribution not only touches on economic aspects, but also contributes to overall human development. In the modern era, Islamic distribution principles remain relevant in addressing the challenges of global inequality. The integration of traditional instruments such as zakat and waqf with social finance innovations can expand economic benefits for society. Professional and transparent management will increase the effectiveness of distribution and strengthen public trust in social fund management institutions. With this approach, distribution can become a tool for social transformation that is capable of creating more inclusive economic growth (Muslim & Iska, 2026).

Wealth distribution is one of the fundamental issues in the Islamic economic system because it is directly related to efforts to achieve social justice and community welfare. Islam views wealth not merely as an individual right, but as a trust from Allah that carries with it social responsibility. This view places wealth distribution as part of moral and ethical values, not just a technical economic issue. Inequality in wealth distribution has the potential to cause various social problems, such as structural poverty and economic inequality, so principles are needed that can maintain a balance between individual ownership and social interests. Quraish Shihab explains that individual ownership of abundant wealth is not prohibited, but must be regulated so that it does not cause harm or benefit only certain groups. Therefore, wealth must circulate so that it reaches many people in accordance with the applicable distribution rules (Abdusshamad, 2015).

The normative basis for wealth distribution in Islam can be found in the Qur'an and hadith. QS. Al-Hashr verse 7 emphasizes that wealth should not only circulate among the rich, which indicates the principle of equity and justice in wealth ownership.

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

Furthermore, QS. At-Taubah verse 60 explains in detail the categories of zakat recipients as a structured and targeted distribution mechanism. The hadith of the Prophet stating that zakat is taken from the rich and given to the poor reinforces the understanding that wealth distribution is an obligation that has both religious and social dimensions. These three sources show that Islam not only regulates how wealth is acquired, but also how it is distributed ethically (Muhammad Syarofi & Laili, 2022).

Previous studies in the field of Islamic economics generally emphasize the role of distribution instruments such as zakat, infaq, sadaqah, and waqf as solutions to overcome economic inequality. These studies assess that these instruments are effective in improving community welfare and strengthening social solidarity. However, most studies still focus on normative legal aspects or management effectiveness, while discussions that comprehensively examine the ethical principles underlying wealth distribution remain limited. Therefore, a study that places ethics as the main foundation in understanding wealth distribution in Islam is necessary. By emphasizing the ethical dimension, wealth distribution is not only understood as a formal obligation, but also as an effort to build a harmonious and sustainable social order (Firdausy & Syamhadi, 2023).

Therefore, this article aims to analyze the ethics of wealth distribution from an Islamic perspective by examining QS. Al-Hashr verse 7, QS. At-Taubah verse 60, and the hadith on the obligation of zakat. This study is expected to contribute scientifically by strengthening the conceptual framework of the ethics of wealth distribution and offering a perspective that emphasizes the importance of moral values in Islamic economic practices, thereby serving as a reference for the development of Islamic economic studies and implementation in the future. Ultimately, distribution in Islam aims not only to create material well-being, but also to build a harmonious social order. When wealth is distributed fairly, the potential for social jealousy can be reduced and a sense of brotherhood strengthened. These conditions support social stability while strengthening economic foundations. Therefore, consistent application of distribution principles is a strategic step in realizing a just, prosperous, and sustainable society (Hikam, 2023).

RESEARCH METHOD

This study uses a qualitative approach with library research. This approach was chosen because the research focuses on text analysis to understand the concepts and ethics of wealth distribution based on the Qur'an and Hadith. The research design used is descriptive-analytical, which involves describing the verses of the Qur'an and Hadith related to wealth distribution, then analyzing their meanings to discover the principles of distribution in Islam. The object of this article is verses from the Qur'an and Hadith that discuss the ethics of wealth distribution. The data sources consist of primary sources, namely the Qur'an and Hadith, as well as secondary sources in the form of scientific articles relevant to the topic of the article.

The research design process can be described as follows: problem identification, literature review, classification of verses and hadiths, descriptive-analytical analysis, formulation of distribution principles, and conclusion drawing. This method is systematically arranged so that the research process can be clearly understood and produce findings that are academically accountable.

RESULT AND DISCUSSION

Scientifically, the value of justice can be understood as a mechanism for preventing social inequality, because equal access to resources contributes to social stability. Compassion reflects social solidarity that strengthens relationships between communities, while responsibility shows that ownership of wealth has moral consequences. Balance indicates harmony between individual and collective interests. This analysis shows that Islamic teachings not only emphasize the obligation to share, but also build a sustainable social framework. Therefore, the ethics of wealth distribution can be seen as a foundation that supports the creation of a more inclusive economic system.

These findings are essentially consistent with various Islamic economic studies that place zakat and other social instruments as effective means of reducing inequality and improving community welfare. A number of studies also confirm that good wealth distribution can strengthen social cohesion and promote economic equality. However, this study offers a different emphasis by highlighting the ethical dimension as the core of distribution practices, rather than merely a complement to legal or institutional aspects. This difference in focus provides an additional perspective that the success of wealth

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

distribution depends not only on the system implemented, but also on the internalization of moral values by individuals and

Basic Concepts of Islamic Economic Distribution

In Islamic economics, distribution is the process of storing and distributing the country's production and wealth through mechanisms of exchange and income redistribution. This distribution process consists of two main types: the distribution of goods and services from producers to consumers through market mechanisms, and the distribution of non-profit income for social purposes such as zakat, infaq, and sadaqah. The primary objective of Islamic distribution is to prevent wealth from being concentrated only among the rich and to ensure social justice in society (Hikam, 2023; Holis, 2016).

The Qur'an provides the fundamental basis for Islamic distribution. Q.S. Al-Baqarah:3 commands Muslims to spend part of their wealth, Q.S. Ali Imran:134 emphasizes infaq both in times of abundance and hardship, and Q.S. Al-Hashr:7 explicitly prohibits the circulation of wealth only among the wealthy. These verses affirm that distribution is not merely an economic activity but a moral and religious obligation (Abdusshamad, 2015; Muhammad Syarofi & Laili, 2022; Kamila, 2025). In addition, the hadith concerning collective ownership of water, grass, and fire strengthens the principle of social cooperation and equitable access to essential resources, encouraging wealth distribution through both economic mechanisms (fair markets) and non-economic mechanisms (social transfers) (Agustina & Primustyawan, 2024).

The core principles of Islamic distribution are justice ('adl) and freedom. Individuals are given the freedom to manage and utilize their wealth, yet this freedom is bounded by prohibitions against riba (usury), monopoly, and hoarding. At the same time, the state plays an active role in ensuring distributive justice through Sharia-based fiscal instruments such as kharaj, jizyah, and ushr. Historical practices during the caliphate of Umar bin Khattab, where state allowances were distributed proportionally based on contribution—such as higher allocations for the mujahideen of Badr demonstrate the integration of merit, justice, and social responsibility in Islamic distribution (Hikam, 2023; Firdausy & Syamhadi, 2023). This model distinguishes Islamic economics from capitalism, which tends toward wealth accumulation, and socialism, which abolishes private property rights (Arief, 2021).

Distribution mechanisms in Islam operate at both the household and state levels. At the household level, mechanisms include *nafkah* and personal *zakat*, while at the state level they encompass institutions such as *baitul mal*, *zakat* management, *waqf*, and the distribution of public revenues. These mechanisms are guided by market principles, social needs, and ethical considerations. Yusuf Qardhawi emphasizes the importance of moral values and *maqasid al-shariah* particularly *hifz al-mal* as a foundation for reducing economic disparities, while Anas Zarqa highlights the principle of collective responsibility in managing natural resources and public wealth (Muslim & Iska, 2026; Tasriani et al., 2025).

Furthermore, distribution in Islamic economics functions as a tool for community empowerment rather than merely short-term consumptive assistance. Ideally, distributed wealth should enhance the economic independence of beneficiaries through productive programs such as business capital support, education, and skill development. This approach not only alleviates poverty but also prevents dependency and promotes social mobility, aligning with Islamic development objectives that balance economic growth and equitable welfare (Tasriani et al., 2025). Effective distribution also contributes to economic stability by reducing income inequality, which can otherwise lead to social conflict. A more equitable distribution of wealth increases purchasing power and stimulates broader economic activity. Therefore, Islamic distribution is not only a moral imperative but also a strategic economic instrument that supports sustainable and inclusive development (Hikam, 2023; Muslim & Iska, 2026).

The findings of this study directly address the research objective of examining the conceptual foundations, principles, and mechanisms of wealth distribution in Islamic economics. The analysis demonstrates that Islamic distribution is structured around a dual framework: market-based exchange and non-market redistribution. This confirms that distribution in Islam is not limited to economic efficiency but is inherently connected to ethical and social objectives. Qur'anic injunctions such as Q.S. Al-Baqarah:3, Q.S. Ali Imran:134, and Q.S. Al-Hashr:7 establish a normative basis that positions redistribution as a religious duty aimed at preventing wealth concentration and ensuring social justice. Scientifically, the interpretation of these sources reveals that Islamic distribution operates through an integrated system combining moral obligation, institutional regulation, and socio-economic balance. At the micro level, instruments such as *zakat*, *infaq*, and *sadaqah*

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

address immediate needs and strengthen social solidarity. At the macro level, state-managed mechanisms including *baitul mal* and Sharia-based fiscal tools institutionalize justice within public finance. Historical evidence from the era of Umar bin Khattab further validates this model by illustrating how distributive justice can coexist with merit-based allocation (Holis, 2016; Hikam, 2023).

These findings are consistent with contemporary Islamic economic scholarship, particularly the *maqasid al-shariah* framework, which emphasizes the protection and proper circulation of wealth (*hifz al-mal*). The perspectives of Yusuf Qardhawi and Anas Zarqa reinforce the collective and ethical orientation of Islamic distribution. Overall, the results confirm that Islamic distribution principles remain theoretically coherent and practically relevant for addressing modern inequality, promoting empowerment, and fostering sustainable economic stability.

The Implications of Verse 7 of Surah Al-Hashr on Wealth Distribution in Islamic Economics

Wealth distribution is one of the important principles in the Islamic economic system, which aims to create social justice and economic balance. In Islam, wealth is not understood only as personal property, but also as a trust that carries social responsibility. This means that in every asset owned by a person, there are the rights of others that must be fulfilled in order to maintain social balance. (Hikam, 2023; Firdausy & Syamhadi, 2023)

This concept is clearly stated in Q.S. Al-Hashr verse 7, which is the main basis for the discussion of wealth distribution in Islamic economics. The verse reads:

Allah Subhanahu wa Ta'ala says:

مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَالرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Meaning : Whatever (wealth obtained without warfare) Allah has bestowed upon His Messenger from the people of some lands is for Allah, the Messenger, the relatives (of the Messenger), orphans, the poor, and travelers. (This is so) that the wealth does not circulate only among the rich among you. Accept whatever the Messenger gives you. Whatever He forbids you, refrain from it. Fear Allah. Indeed, Allah's punishment is

severe. (Al-Ḥasyr [59]:7) This verse emphasizes that wealth should not be concentrated in certain groups. The main objective is to prevent the accumulation of wealth among the rich and encourage the circulation of wealth so that it can be enjoyed by all levels of society. This understanding shows that distribution in Islam is not only oriented towards economic aspects, but also contains strong moral and social values to achieve mutual prosperity (Kamila, 2025;).

In practice, the Islamic distribution system seeks to reduce social inequality through a mechanism of transferring wealth from the wealthy to those in need. This mechanism is realized through various instruments, such as zakat, infaq, sadaqah, and social policies that favor the interests of the wider community. Through these instruments, Islam seeks to maintain social balance and prevent the emergence of sharp disparities between the rich and the poor (Holis, 2016; Hikam, 2023). In addition, the distribution of wealth in Islam also plays an important role in strengthening social solidarity. When wealth does not only circulate among certain groups, social relations between members of society become more harmonious due to a sense of mutual care and shared responsibility. Fair distribution not only helps disadvantaged groups, but also builds social awareness among more prosperous communities (Firdausy & Syamhadi, 2023)

Academically, the concept of distribution in Islamic economics can be understood as an effort to prevent unfair economic practices, such as monopolies, hoarding of wealth, and excessive accumulation of wealth. These practices have the potential to cause economic injustice and social problems if left unchecked. Therefore, fair distribution is seen as one way to maintain economic stability and social harmony in society. This understanding reinforces the Islamic economic view that social justice cannot be achieved without a fair and balanced system of wealth distribution. Proper distribution allows wealth to function not only as a means of individual accumulation, but also as a tool for improving collective welfare, strengthening social solidarity, and reducing various social problems arising from economic inequality (Tasriani et al., 2025).

This principle of fair distribution is not only emphasized in Surah Al-Hashr, but also implemented through concrete instruments in Islamic economics. One of the most important instruments in this regard is zakat, whose role as a mandatory mechanism for wealth distribution is explicitly reinforced in Surah At-Taubah verse 60. This verse sets

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

clear and objective criteria for the eight categories of zakat recipients (asnaf), ensuring that wealth distribution is not based on subjective judgment, but follows the established provisions of sharia. Through this framework, zakat functions as a structured and systematic mechanism for transferring wealth from muzakki (those obliged to pay zakat) to mustahik (those entitled to receive it). At the same time, zakat serves as a preventive measure against the concentration of wealth in the hands of certain groups, thereby supporting the broader goals of social justice and economic balance in Islamic society (Hikam, 2023; Muslim & Iska, 2026).

Allah Subhanahu wa Ta'ala says:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Meaning: "Indeed, zakat is only for the needy and poor people, those who receive zakat, people who have softened their hearts (converts), to free slaves, to help people who are in debt, for the cause of Allah, and for people who are on a journey (ibnu sabil); as an obligation ordained by Allah. And Allah is All-Knowing, All-Wise." (At-Taubah [9]:60)

This verse contains a categorical definition of the eight groups of zakat recipients, established directly by Allah as an instrument for distributing the wealth of the Muslim community (Muhammad Syarofi & Uswatun Laili, 2022). From an Islamic economic perspective, zakat is understood not simply as an individual act of worship, but as a mandatory redistribution mechanism regulated by sharia to improve social balance, reduce inequality, and prevent the extreme accumulation of wealth in the hands of a few. The use of the word "innama" (actually/only) indicates that zakat may not be distributed outside these eight groups, thus ensuring a highly targeted distribution of community resources (Agustina & Primustyawan, 2024). In other words, zakat functions like an "obligatory public allocation": funds collected from those who are able must be collected according to sharia criteria and then distributed to groups normatively determined by Allah SWT.

Within the framework of contemporary interpretation, the eight categories of *mustahik* can be systematically grouped into three main functional clusters. First, the direct recipient group consists of the *fuqara*, namely individuals who possess almost no

assets or income so that their living standards fall below the minimum threshold of basic needs, and the *masakin*, those who have limited assets or income yet still cannot adequately fulfill essential daily necessities such as food, clothing, shelter, and basic healthcare. Second, the group that supports the sustainability of the zakat system includes the *amilun 'alaiha*, officials responsible for managing zakat—from collection and administration to distribution—who, in classical interpretation, are entitled to a portion due to the weight of their responsibilities and the time commitment that may prevent them from engaging in other work, as well as the *mu'allafat qulubuhum*, individuals who have recently embraced Islam or other parties whose support and loyalty are expected to strengthen social cohesion and communal stability. Third, the group oriented toward structural justice and social protection comprises *fir-rigab*, which historically referred to the emancipation of slaves but in the contemporary context extends to efforts aimed at liberating individuals from exploitation and socio-economic forms of bondage such as inhumane labor practices, predatory lending, or excessive control over vulnerable workers; *gharimin*, those burdened by debt incurred to meet essential needs rather than luxury consumption and who require assistance to prevent falling into persistent poverty; and *fi sabilillah*, which encompasses endeavors undertaken in the path of Allah, including defensive physical struggle, da'wah, dissemination of religious knowledge, education, Islamic research, and the development of religious infrastructure (Abdusshamad, 2015).

Ibn sabil, a traveler who, on a voyage or long journey, runs out of provisions and requires temporary assistance, even though his home region may be economically well-off. Thus, the eight asnaf not only function as a list of zakat recipients, but also as a social distribution framework that balances consumptive assistance, system support, and medium-term protection against the risks of debt and human capacity underdevelopment (Tasriani et al., 2025). In contemporary Islamic economic literature, Surah At-Taubah, verse 60, is often associated with the concept of zakat as an obligatory instrument of redistribution, as opposed to merely an individual practice (Hikam, 2023). Through its collection from muzakki (the recipients of zakat) and distribution to mustahik (the recipients of zakat), zakat functions as a transfer of wealth from relatively wealthier groups to more economically vulnerable groups.

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

Zakat can be realized in various forms, including: Direct cash or basic necessities to the needy and needy, aimed at fulfilling their basic economic rights. Educational assistance or skills training within the framework of *fi sabilillaah*, which has the potential to increase the productive capacity of the needy over time. Debt relief programs (credit limits to finance travel or emergencies). When read from a public policy perspective, Surah At-Taubah, verse 60, suggests the need for: Strengthening zakat management institutions with clear structures, such as BAZNAS, LAZ, or zakat units in Islamic boarding schools and mosques, so that the function of zakat collectors can be managed transparently and accountably.

Systemic classification of *mustahik*, through data collection and verification of economic conditions, so that zakat distribution truly reaches the *fuqara'* and *masakin*, not just "individual complaints." Strong sharia oversight to prevent misappropriation of allocations outside the eight *asnaf*, as the phrase "*innama*" emphasizes the limited scope of zakat distribution. This interpretation of the verse also aligns with the spirit of poverty alleviation, increasing employment opportunities, and strengthening a more equitable distribution of income. Thus, distribution permits are not only mandatory, but also an instrument for constructing justice and collective prosperity if organized seriously.

Prophet's Hadith on Distribution and Social Justice

Islam forbids hoarding (concentration of wealth). The Prophet (peace and blessings be upon him) said, "No one hoards except those who are sinful (*khati'*)." This can create scarcity and raise prices for large profits, which is very detrimental to society at large and contradicts the Islamic principle of justice (Firdausy & Syamhadi, 2023; Hikam, 2023).

Rasulullah *sallallahu 'alaihi wa sallam* said to Mu'adz:

فَأَعْلِمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ تَأْخُذُ مِنْ أَغْنِيَائِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ

"Then tell them that Allah has made it mandatory for them to give *shadaqah* (zakat) from their wealth which was taken from their rich people and given to their poor people." [HR. al-Bukhari no. 1395 and Muslim no. 19.]

Justice Context is clearing the property and rights of the poor. The goal is income equality the wealth of the wealthy is redistributed to the poor as a social safety net, thereby

reducing economic inequality. Surplus wealth is channeled from the wealthy (aghniya) to the vulnerable (fuqara) to prevent the accumulation of wealth. The Importance of Wealth Distribution (Zakat & Infaq): "...Take zakat from their wealth (to) purify and cleanse them..." (Surah At-Taubah: 103, often paired with a hadith regarding wealth management). The Prophet ﷺ said, "Protect yourselves from the fire of hell, even by giving a date as charity..." (Narrated by Bukhari and Muslim). This hadith shows that social justice can be built through the participation of every individual, without having to wait to become rich. This spirit of sharing strengthens social solidarity, fosters a sense of brotherhood, and creates harmonious relationships among members of society (Firdausy & Syamhadi, 2023).

Islam regulates various aspects of human life, including economic activities. One of its main objectives is to create justice in the distribution of wealth, both at the individual and community levels. The level of welfare and social justice is greatly influenced by the economic system that is implemented. Therefore, discussions about income distribution systems cannot be separated from economic moral values and the instruments used by individuals and countries in determining the sources and mechanisms of income distribution (Muslim & Iska, 2026). In Islam, distribution must be based on honesty and justice, because every human action is believed to be accountable. The implementation of distribution is directed to provide mutual benefits and not harm any party. The principle of muamalah emphasizes a balanced relationship between producers and consumers, thereby creating mutually beneficial transactions. Imbalances in the distribution of wealth have the potential to trigger social tensions and conflicts between individuals (Hikam, 2023).

The main principle of distribution in Islam is justice accompanied by compassion. Its objectives include preventing the accumulation of wealth in certain groups and ensuring that factors of production are distributed proportionally for the common good. Islam provides every individual with the opportunity to acquire wealth through lawful means without discriminating against social background. Thus, everyone has the same opportunity to participate in economic activities. However, Islam does not encourage excessive wealth inequality. Economic differences are permitted as long as they are within reasonable limits and do not harm society. To control unbalanced wealth growth,

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

Islam prohibits the hoarding of wealth and encourages the use of wealth for social purposes (Firdausy & Syamhadi, 2023).

Unlike the conventional economic perspective, which tends to focus on the distribution of production results, such as determining wages, interest, and rent, Islam also pays attention to the distribution of production resources, including natural wealth. Often, the conventional approach prioritizes the discussion of production, so that distribution theory is closely related to the price of production factors, which is influenced by supply and demand. Meanwhile, Islam views distribution more comprehensively by considering moral, social, and community welfare dimensions (Arief, 2021; Muslim & Iska, 2026). Overall, the concept of distribution in Islam is not only oriented towards economic equality, but also contains moral and spiritual dimensions. The goal is to ensure that wealth does not accumulate in the hands of a few, but rather that its benefits can be felt widely. Through the implementation of zakat, infaq, and sadaqah, Islam offers a fair distribution system that is capable of reducing poverty and supporting the realization of shared prosperity.

Distribution Ethics

QS. Al-Hashr verse 7, QS. At-Taubah verse 60, and the hadith narrated by al-Bukhari and Muslim regarding the obligation of zakat show that Islam has a strong foundation in regulating the distribution of wealth. All three emphasize that wealth should not only be a means of personal interest, but must also benefit the wider community. (Agustina & Primustyawan, 2024). Justice in the distribution of wealth means placing assets with those who are entitled to receive them so that there is no inequality in society. This principle is in line with QS. Al-Hashr verse 7, which emphasizes that wealth should not circulate only among the rich. This verse shows that Islam pays close attention to economic equality so that prosperity can be felt widely. In addition, QS. At-Taubah verse 60 explains the groups that are entitled to receive zakat, which further emphasizes that justice is not merely a moral concept, but has clear rules. The Prophet's hadith about zakat being taken from the rich and given to the poor also shows the practical application of social justice, namely the transfer of some wealth to help those in need. By implementing justice, the gap between rich and poor groups can be narrowed. Justice also creates a sense of security in society because everyone feels that their rights are being taken care of. In

the long term, economic equality can help maintain social stability and encourage the creation of shared prosperity.(Hikam, 2023; Tasriani et al., 2025)

Compassion is an attitude of sensitivity towards the conditions of others and a desire to help ease their burdens. In QS. Al-Hasyr verse 7, several groups are mentioned, such as orphans and the poor, which shows that vulnerable groups must receive special attention. Meanwhile, QS. At-Taubah verse 60 describes that zakat serves as social protection for the weak in society. The Hadith of the Prophet also contains the message that prosperity should not be enjoyed alone; people who have excess wealth are encouraged to care for their brothers and sisters who are in need. This value of caring helps build a sense of brotherhood and creates a mutually supportive social environment. A growing sense of caring within society will strengthen solidarity and reduce individualistic attitudes. When people are accustomed to helping one another, social relationships become closer and the atmosphere of life becomes more harmonious.(Tasriani et al., 2025)

In Islam, wealth is not only a personal right, but also a trust that must be accounted for. QS. At-Taubah verse 60 mentions zakat as an obligation, which means that every Muslim who is able has a responsibility to fulfill it. This is reinforced by the Prophet's hadith which explains that zakat is indeed obligatory for the rich. Meanwhile, QS. Al-Hasyr verse 7 reminds humans to fear Allah after explaining the rules of wealth distribution, which shows that wealth management is also related to spiritual responsibility. By fulfilling this obligation, a person not only helps others but also carries out religious commands. A sense of responsibility encourages people not to use their wealth carelessly. Instead, they will try to manage their wealth wisely so that it benefits both themselves and society. Balance teaches that a person may possess and enjoy wealth, but must still pay attention to social interests. QS. Al-Hashr verse 7 provides an illustration of economic balance by preventing the accumulation of wealth in only one group. QS. At-Taubah verse 60 then presents a mechanism so that wealth can flow to various levels of society. The Prophet's Hadith clarifies that the process of taking from the wealthy and giving to the needy is a way of maintaining this balance. When balance is achieved, social relations become more harmonious, the potential for conflict is reduced, and society has a better chance of living together in prosperity. Balance also helps prevent social conflicts that can arise due to economic inequality. With good

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

distribution, society can develop together, creating a more stable and sustainable life.(Hikam, 2023)

Justice, compassion, responsibility, and balance are the main principles of wealth distribution ethics in Islam. QS. Al-Hashr verse 7 emphasizes the importance of equality so that wealth does not only circulate among the rich, while QS. At-Taubah verse 60 provides clear guidelines on who is entitled to receive zakat. The Hadith of the Prophet, which explains that zakat is taken from the rich and given to the poor, further reinforces that the distribution of wealth is both a moral and social obligation. (Firdausy & Syamhadi, 2023) If these values are applied, then wealth will not only be a source of individual prosperity, but also a means to improve the welfare of society as a whole. This can reduce economic inequality, strengthen social relations, and create a more harmonious life. Thus, the ethics of wealth distribution in Islam aim to build a just, caring, and balanced society, where everyone has the opportunity to live more decently.(Muslim & Iska, 2026).

Distribution Instruments in the Islamic Economic System

In the Islamic economic system, distribution instruments are mechanisms designed to ensure that wealth circulates fairly and does not remain concentrated among a limited group of people. These instruments are rooted in divine guidance, as emphasized in the Qur'an and Hadith, which position distribution not merely as an economic process but as a moral and institutional obligation. The Qur'an explicitly establishes the foundation of Islamic distribution through Q.S. Al-Baqarah:3, which commands believers to spend part of their wealth, indicating that ownership carries social responsibility. This principle is reinforced in Q.S. Ali Imran:134, which encourages *infaq* in both prosperity and hardship, highlighting continuity in wealth redistribution regardless of economic conditions. Furthermore, Q.S. Al-Hashr:7 clearly states that wealth should not circulate only among the rich, making redistribution a central objective of Islamic economic justice.(Abdusshamad, 2015)

This foundation is strengthened by the Hadith of the Prophet Muhammad ﷺ concerning shared rights over water, pasture, and fire. This Hadith reflects the principle of collective ownership and cooperation, particularly in public and natural resources, and forms the basis for distribution instruments that operate through both market-based

mechanisms and non-market social transfers. Islamic distribution instruments operate at two interconnected levels: the household level and the state level. At the household level, distribution is implemented through *nafkah*, *infaq*, *sadaqah*, and personal zakat. These instruments ensure that wealth flows naturally within families and communities, directly addressing basic needs and preventing social neglect. They function as micro-level redistribution tools driven by moral obligation and social awareness.(Agustina & Primustyawan, 2024)

Distribution is institutionalized through Baitul Mal, which manages zakat, waqf, public revenues, and other collective resources, including *fay'* and *ghanimah*. In addition, Sharia-based fiscal instruments such as *kharaj*, *jizyah*, and *ushr* serve as tools for redistributing wealth and financing public welfare. Historical practice during the era of Caliph Umar bin Khattab demonstrates the effective use of these instruments, where state allowances were distributed based on contribution and service while maintaining social protection.(Muslim & Iska, 2026) The effectiveness of Islamic distribution instruments is guided by the principles of justice ('*adl*) and freedom. Individuals are granted freedom to own and manage wealth, but practices that disrupt social balance—such as *riba*, monopoly, hoarding, and excessive accumulation—are strictly prohibited. These ethical boundaries ensure that distribution instruments function to protect social welfare rather than facilitate inequality.

Islam combines economic incentives with social *takaful* (mutual guarantee), distinguishing it from capitalism, which permits unlimited wealth accumulation, and socialism, which abolishes private ownership. According to Yusuf Qardhawi, moral values embedded in these instruments are essential to reducing economic disparity and align with the objectives of *maqasid sharia*, particularly *hifz al-mal*. Meanwhile, Anas Zarqa emphasizes community cooperation in managing public wealth and natural resources, reinforcing the collective nature of Islamic distribution instruments. (Holis, 2016). From a scientific perspective, the interpretation of these texts reveals that Islamic distribution instruments operate through a dual mechanism: moral obligation at the individual level and institutional regulation at the state level. At the micro level, instruments such as zakat, *infaq*, *sadaqah*, and *nafkah* function as direct redistribution channels that address immediate social needs. At the macro level, institutions like *Baitul Mal* and Sharia-based fiscal tools (*kharaj*, *jizyah*, *ushr*) provide systemic frameworks for

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

managing public wealth. Historical evidence from the era of Caliph Umar bin Khattab supports the validity of this model, demonstrating that structured redistribution can maintain both justice and productivity (Firdausy & Syamhadi, 2023).

These results are consistent with contemporary Islamic economic scholarship, particularly the *maqasid al-sharia* framework, which emphasizes the protection and proper circulation of wealth (*hifz al-mal*). The views of Yusuf Qardhawi and Anas Zarqa further reinforce the collective and ethical orientation of Islamic distribution instruments. No significant contradictions with existing literature were identified; rather, this study strengthens prior arguments by highlighting the integrated relationship between ethical values, institutional mechanisms, and socio-economic stability. Thus, Islamic distribution instruments remain theoretically coherent and practically relevant in addressing modern inequality and promoting sustainable welfare (Muslim & Iska, 2026).

The findings of this study are closely aligned with the initial objective of analyzing the ethical foundations of wealth distribution in Islam based on QS. Al-Hashr verse 7, QS. At-Taubah verse 60, and the hadith on the obligation of zakat. The analysis confirms that Islamic wealth distribution is grounded in four interrelated principles: justice, compassion, responsibility, and balance. These principles demonstrate that distribution in Islam is not merely an economic arrangement but a structured moral system designed to ensure that wealth benefits society as a whole rather than remaining concentrated among a privileged minority. From an analytical perspective, justice is operationalized through clear mechanisms, particularly the specification of zakat recipients in QS. At-Taubah verse 60. This indicates that distributive justice in Islam is institutional and rule-based, not abstract or symbolic. Compassion complements justice by ensuring that vulnerable groups receive special attention, reinforcing social solidarity. Responsibility is embedded in the obligatory nature of zakat, linking wealth management to spiritual accountability. Meanwhile, balance prevents excessive accumulation and promotes social stability. Together, these values form a coherent ethical framework that addresses inequality while maintaining economic harmony (Agustina & Primustyawan, 2024).

The findings are consistent with contemporary Islamic economic scholarship, which emphasizes redistribution as a tool for social stability and sustainable welfare. No contradiction with prior research was identified; rather, this study strengthens previous arguments by systematically integrating Qur'anic directives, Prophetic traditions, and

socio-economic analysis. Overall, the results affirm that Islamic wealth distribution ethics provide a comprehensive framework capable of reducing inequality, strengthening social cohesion, and fostering long-term societal prosperity (Tasriani et al., 2025).

Implementation of Distribution in Contemporary Life

The principle of wealth distribution explained in QS. Al-Hasyr verse 7 and QS. At-Taubah verse 60 does not stop at the historical context of wealth distribution, but also has strong relevance in modern economic life. These verses emphasize that wealth should not circulate only among the rich, but must also be distributed to those in need. In contemporary life, this principle is translated into various economic systems and policies aimed at maintaining social justice.(Tasriani et al., 2025). Currently, the distribution of wealth in the Islamic economy is no longer carried out individually, but through institutions with modern management systems. Zakat and waqf institutions act as a bridge between those who have excess wealth and those in need. In addition, the development of digital technology has expanded the reach of distribution. Payment. Zakat through applications, data collection systems for aid recipients, and financial report transparency show that the mandate of wealth management can now be carried out in a more accountable manner. The principle of balance taught by Islam is also evident in efforts to ensure that private property is respected, but does not cause extreme inequality. Distribution through zakat, productive waqf, and Islamic philanthropy are natural mechanisms for maintaining social stability. When distribution works well, the potential for conflict due to economic inequality can be minimized, creating a more harmonious society.(Tasriani et al., 2025)

One concrete example of the implementation of Islamic distribution principles can be seen in the zakat-based economic empowerment program run by zakat institutions in Indonesia. In several of its programs, zakat funds are not only given as consumption assistance, but also used as micro-business capital for underprivileged families. Another example can be seen in the management of productive waqf, such as land waqf that is developed into educational facilities or health services for low-income communities. Thus, the benefits of waqf assets continue to flow in the long term, so that the distribution of wealth is not only temporary, but becomes a sustainable social investment. The purpose is to encourage and remind the public to pay zakat fitrah as part of their religious

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

obligations, which have a social impact. This aims to emphasize that zakat is not only a personal act of worship, but also a means of helping others, especially the poor, so that they can meet their basic needs and feel happiness during religious celebrations. (Muhammad Syarofi & Uswatun Laili, 2022).

The findings of this study are directly aligned with the initial objective stated in the introduction, namely to identify and analyze the ethical foundations of wealth distribution based on the Qur'an and Hadith and to examine their relevance in contemporary economic life. The results demonstrate that Islamic distribution principles—particularly those derived from QS. Al-Hasyr verse 7 and QS. At-Taubah verse 60—emphasize justice, balance, and social responsibility. These principles are not limited to classical contexts but are adaptable to modern institutional frameworks such as zakat agencies, waqf management bodies, and digital-based philanthropy platforms. Thus, the study confirms that Islamic distribution is both normative (value-based) and applicable (institutionally operational). From a scientific interpretation, the verses and hadith analyzed indicate that wealth distribution in Islam functions as a structural mechanism to prevent concentration of wealth and reduce socio-economic inequality. The prohibition of wealth circulating solely among the rich reflects a macroeconomic vision aimed at maintaining social equilibrium. Empirical illustrations, such as zakat-based empowerment programs and productive waqf development in Indonesia, support this interpretation. These programs show that redistribution is not merely consumptive but can be transformative, fostering economic independence among beneficiaries. This validates the argument that Islamic distribution integrates moral imperatives with practical socio-economic instruments (Hikam, 2023; Tasriani et al., 2025).

Furthermore, the findings are consistent with contemporary Islamic economic scholarship, which emphasizes *maqasid al-shariah*—particularly the protection of wealth (*hifz al-mal*)—as a framework for equitable economic policy. Scholars and practitioners generally agree that zakat and waqf serve as tools for social protection and sustainable development. No significant contradictions were found between this study and previous literature; rather, this research reinforces and contextualizes existing theories by demonstrating their operational relevance in modern governance and digital financial systems. Therefore, Islamic distribution principles remain both theoretically coherent and practically sustainable in addressing present-day economic challenges (Holis, 2016).

CONCLUSION

This article aims to identify the principles of wealth distribution based on the Qur'an and Hadith and their relevance in Islamic economics. The results of the study show that distribution in Islam is based on justice, equity, brotherhood, and social solidarity, thereby contributing to enriching the ethical framework in Islamic economic studies. These findings emphasize that distribution is not only material in nature, but also has moral and spiritual dimensions that can be applied in social welfare policies. Further research is recommended to examine the implementation of these principles in contemporary economic practices through empirical studies or policy analysis to expand their validity and application.

The results of this study indicate that the ethics of wealth distribution in Islam are rooted in the values of justice, compassion, responsibility, and balance as reflected in QS. Al-Hasyr verse 7, QS. At-Taubah verse 60, and the hadith on the obligation of zakat. These findings are directly related to the initial objective of the study, which was to analyze the ethical foundations underlying the practice of wealth distribution from an Islamic perspective. Analysis of the verses and hadiths shows that wealth distribution is not merely an economic activity, but part of a moral system that aims to prevent the accumulation of wealth and ensure that the needs of vulnerable groups are met. Thus, the results of the study confirm that the ethical dimension plays an important role in building a more just economic order oriented towards mutual prosperity.

In addition, this study highlights that the integration of Qur'anic guidance and Prophetic teachings provides a comprehensive normative framework that bridges theory and practice in Islamic economics. By grounding distribution mechanisms in revealed sources, Islamic economic thought offers not only regulatory principles but also a value-driven orientation that shapes individual behavior and institutional policy. This integrative approach strengthens the conceptual foundation of wealth redistribution instruments such as zakat and charitable transfers, positioning them as strategic tools for sustainable social development. Consequently, the study contributes to ongoing academic discussions by reaffirming that ethical and spiritual considerations are inseparable from economic policy formulation in an Islamic framework.

UNDERSTANDING DISTRIBUTION THROUGH QUR'AN AND HADITH INTERPRETATIONS

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