

## **ANALYSIS OF THE REALITY OF FORTUNE AND PROFIT ACCORDING TO ISLAMIC ECONOMICS**

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### **ABSTRACT**

*Most Muslims view that the nature of "sustenance and profit" is still limited to income and addition of wealth alone, regardless of where the income and increase in wealth come from, irrespective of the halal and unlawful aspects of income and increase in wealth. According to Islamic economic philosophy, sustenance and profit are when the wealth obtained meets sharia principles and is used for the benefit of the life of the world and the hereafter. This research opens up insights regarding the concept of sustenance and profit according to Islamic economic philosophy in determining attitudes regarding the nature of sustenance and profits that should be used for more beneficial things by the principles of Islamic economics. This study is library research, using descriptive qualitative methods accompanied by a comparative study in which the results of this study are purely from the author's analysis based on sources from literature studies and continuous cases that correlate propositions and also the order of human life by comparing several theories and existing economic theory. The results of the study show differences between the thoughts of Muslims in general and views from the perspective of Islamic economic philosophy. The essence of sustenance and profit is everything that Allah SWT gives to His creatures, which is produced by Islamic economic principles, which they then use for the life of the world and the hereafter*

**Keywords:** *Nature, sustenance and profit, Islamic Economics*

## **ANALYSIS HAKIKAT REZEKI DAN KEUNTUNGAN DALAM PANDANGAN EKONOMI ISLAM**

### **ABSTRAK**

Kebanyakan umat Islam berpandangan bahawa sifat "rezeki dan keuntungan" masih terhad kepada pendapatan dan penambahan harta semata-mata, tidak kira dari mana datangnya pendapatan dan penambahan kekayaan, tanpa mengira aspek halal dan haram pendapatan serta penambahan kekayaan. Sedangkan menurut falsafah ekonomi Islam, rezeki dan keuntungan ialah apabila harta yang diperolehi menepati prinsip syariah dan digunakan untuk kepentingan kehidupan dunia dan akhirat. Penyelidikan ini membuka wawasan berkenaan konsep rezeki dan untung menurut falsafah ekonomi Islam dalam menentukan sikap berkenaan sifat rezeki dan keuntungan yang sepatutnya digunakan untuk perkara yang lebih berfaedah sesuai dengan

prinsip ekonomi Islam. Kajian ini menggunakan kaedah diskriptif kualitatif yang disertai dengan kajian perbandingan di mana hasil kajian ini adalah semata-mata daripada analisis penulis berdasarkan sumber kajian literatur dan kes-kes berterusan yang mempunyai korelasi antara dalil dan juga susunan kehidupan manusia dengan membandingkan beberapa teori ekonomi sedia ada. Hasil kajian menunjukkan terdapat perbezaan antara pemikiran umat Islam secara umum dan pandangan dari sudut falsafah ekonomi Islam. Di manakah hakikat rezeki dan keuntungan sebagai segala yang dikurniakan oleh Allah SWT kepada makhluk-Nya yang dihasilkan mengikut prinsip ekonomi Islam yang kemudiannya mereka gunakan untuk kehidupan dunia dan akhirat

**Kata Kunci:** Hakikat, Rezeki, Keuntungan, Ekonomi Islam

### Introduction

In this modern era, in general, people think materialistically. They are property-oriented, so they consider what they have and what they obtain as their right from the results of their efforts. In bringing it, they generally do not pay attention to halal and haram factors; the important thing is to get additional assets to meet their needs. Even though all his wealth is sustenance that comes from the grace of Allah SWT. Therefore, in general, they act arrogantly and are careless in responding to their fortune and profits because they assume that it all comes from their hard work. Many people try hard to collect treasures, and it seems they will last their lives in this world. And even those treasures make them forget about the limitations of human life, so Allah says:

((ألهكم التكاثر (1) حتى زرتم المقابر)) (التكاثر: 1-2)

Meaning: "Grabbing (in increasing wealth) has failed you. Until you enter the grave." (At Takatur: 1-2)

Ibn Kathir said when interpreting this verse: you have been preoccupied with the love and pleasures of the world from seeking the afterlife and wanting it, and you are earnest (in pursuing the world affairs) so that death approaches you and you are put into the graves and become a grave expert (Zuhaili, 2018)

That is, human nature will not be satisfied with this world, a nature that is filled with greed and arrogance; with that greed, he will not be happy with the possessions he currently has and will try to continue to increase his treasure. In his words the Prophet Rasulullah Sallallahu Alaihi Wasallam said:

(لو أن لابن آدم واديا من ذهب أحب أن يكون له واديان، ولا يملأ فاه إلا التراب، ويتوب الله على من تاب).  
(رواه البخاري)

If the son of Adam has one valley of gold, he certainly wants two other valleys of gold and will not be satisfied until his mouth is filled with dirt (die), and Allah accepts the repentance of those who repent." (HR Bukhari)

This nature of greed will then plunge humans into the pit of destruction, Allah says:

((ويل لكل همزة لمزة (1) الذي جمع مالا وعدده (2) يحسب أن ماله أخذه (3) كلا لينبذن في الحطمة))  
(الهمزة: 4-1)

Woe to the curser and detractors, who collect treasures and count them. Thinking that his wealth will perpetuate him, if not, indeed he will be thrown into hell hutamah "(Al Humazah: 1-4)

## Purpose and Objectives Research

This research aims to examine insights regarding the nature of sustenance and profit both in terms of definitions and views of ulama and how the concept of sustenance and profit according to Islamic economics philosophy determines attitudes regarding the nature of sustenance and profit, which should be used for more valuable things by Islamic economics.

## Research methods

The type of research used in this research is library research, using descriptive qualitative methods (Jozef Raco, 2018) accompanied by comparative studies based on sources from literature such as manuscripts, journals, books, and books from various scientific disciplines that correlate with arguments and procedures related to humanity by comparing several theory that is relevant to the object of research.

## Literature Review

The origin of the word sustenance is from the Arabic language from the syllable (برزق - رزق), which means gift, which is then interpreted to represent everything that God gave to His creatures, both on land and at sea, whether lawful or unlawful (Khaldun, 2019).

As'ariy (Followers of the Akidah Abu Hasan Al a`syari) argue that risk is a gift from Allah to everything that lives as a material for survival, whether it is halal or haram, which is then utilized by the owner (Khaldun, 2019).

From the several opinions above, the opinion of As`arilah scholars is better according to the arguments that support this understanding. As God said: "And not one creature moves (is alive) on earth but Allah guarantees all of them for their sustenance, and He knows the place of their residence and the place where they are stored, and all of that has been written in an actual book (Lauh Mahfudz). (Hud: 6 )

The essence of sustenance is everything Allah ta`ala has given to his creatures, which they then use for their livelihood (Nurul Mauludiyah., 2023). In the words of the Messenger of Allah Rasulullohu Sallallohu `Alaihi Wasallam: "Adam's children and grandchildren always say my treasure, my treasure. Even though his wealth is only what he has eaten and spent, what he has used and then worn out, or what he has used in the way of Allah and collected for his provision. And other than that, he collects it for other people (HR.Muslim)

In understanding the correct concept of sustenance, it is necessary to know that the provision of sustenance has been written down and has been outlined by Allah ta`ala, and there is no addition or subtraction of what has been prescribed; it's just that in reality, humans still have to try to get sustenance as part of the endeavor.

According to economics, profit is the difference between revenue and total costs, or it can be concluded in short language that profit is the difference between the selling price and production costs (Pendidikan, 2022).

Allah ta`ala does not deny the purpose of humans to gain profit. In his words, Allah mentions: "Verily, people who constantly read the book of Allah and perform prayers and spend part of their wealth from the sustenance that we have bestowed on them, whether (infaq) secretly or openly, they hope for a business that does not lose money. (Fatir: 29)

In interpreting the essential benefits, Islam prioritizes meaning in terms of meaning and instills the value of assets that are donated or donated to others for a reward that he will get in the afterlife; this is what is then called the actual profit. And whatever we spend and give alms in the way of Allah, Allah will replace it with something better.

Their capitalists understand profit only through the aspect of adding to property without looking at other aspects, that is because their orientation in muamalah is only profit. Therefore, they will do Riba, gambling, and fraud while all of these aspects lead to profit, which distinguishes the Islamic view of the meaning of profit.

## Discussion

### Definition of Fortune

Fortune, in terms of linguistics, comes from the Arabic word *يرزق-رزق*, which means *العطاء* (gift) (Arobiyah, 2014), *Majmak Lughoh Al Arobiyah*, *Al mukjam Al Washit*: Fortune is a name for everything that is a gift from God to living things, whether lawful or unlawful (Arobiyah, 2014).

According to KBBI, sustenance is everything used to maintain life (given by God) in the form of food, etc. This definition concludes that sustenance is only limited to God's gift without distinguishing between the good and bad aspects that are obtained, and the orientation of sustenance is only limited to survival (Arobiyah, 2014).

As'ariy's scholars ( Followers of the Akidah of Abu Hasan Al a`syari) argue that sustenance is a gift from God to everything that lives as material for survival or other things, whether halal or haram. This definition is broader, where the meaning of sustenance contains everything that creatures can utilize, whether eating or anything else. Some interpret sustenance as everything that can be used, be it wealth or plants or something else, and everything that has been prepared by the Creator (Khaldun, 2019).

As for mutazilah scholars, they believe that sustenance is wealth that is obtained legally. Apart from that, it can be concluded that it is not considered sustenance. The definition of sustenance, according to muttazilah, contains the basic meaning of narrowing, which only relates sustenance to something lawful (Khaldun, 2019).

The two opinions of the first group are more general and more logical when it comes to defining sustenance, and it is based on the words of the Prophet Sallallahu `alaihi wassalam when he said: "Adam's children and grandchildren always say, my treasure, my treasure. Even though his wealth is only what he has eaten and spent, what he has used and then worn out, or what he has used in the way of Allah and collected for his provision. And other than that, he collects it for other people "(HR. Muslim)

As for the second opinion, he understands sustenance from a business standpoint, not in terms of its form. Therefore, this definition means that the sustenance received by infidels and spoils is not considered sustenance because it was not obtained legally. And not one creature moves (is alive) on earth, but all of them are guaranteed by Allah for their sustenance, and He knows the place of their residence and the place where they are kept, and all of that has been written in a clear book Lauh Mahfudz (Hud: 6).

Ibn Kathir explains in his commentary: Allah informs that He guarantees all the sustenance of His creatures from all types of life, small and large, those that live on land and or those that live in water, all of which have been written in the law of Mahmud (Az-Zuhaili, 2016). The explanation of this verse negates what is expressed by muktazilah in the concept of sustenance because it is impossible for animals that we believe are given sustenance by Allah to be able to distinguish between what is lawful and what is unlawful

### Types of Fortune

Muhammad Ali At Tahawuni quoted the Majmak Suluk book and divided his sustenance into four parts (Az-Zuhaili, 2016):

**First, Rizqun Madhmun is the sustenance given by Allah to creatures in the form of food and drink and everything** that can provide for their life. This form of sustenance is God Himself, who has guaranteed it through His words: “And not one creature moves (is alive) on earth but Allah guarantees all of them for their sustenance, and He knows the place of their residence and the place where they are stored, and all of that has been written in an actual book Lauh Mahfudz (Hud: 6)

Ibn Kathir explains in his commentary: Allah informs that He guarantees all the sustenance of His creatures from all types of living, small and large, living on land and/or living in water, all of which have been written in the Mahfouz (Karim, 2014)

Sulaiman Al Lahim revealed in his interpretation when interpreting the verse: And not one creature moves (animate) on earth but all of them are guaranteed by Allah's sustenance...Allah has informed that He guarantees the sustenance of all his creatures and only He can guarantee the sustenance of his creatures in terms of food, drink, and the needs for his life have all been certified by Allah ta'ala (Aunurrahman, 1441)

**Second:** Rizqun Maqsum is the sustenance that Allah has outlined for human life before being born into the world: Abu 'Abdir-Rahman 'Abdullah bin Mas'ud Radhiyallahu 'anhu, he said, Rasulullah Shallallahu 'alaihi wa sallam told us, and he is ash-Shadiqul Mashduq (an actual person and his words are justified), he said, "Indeed One of you collects his creation in his mother's stomach for 40 days in the form of a nutfah (united sperm with an ovum), then becomes an 'alaqah (clot of blood) like that too. Then it becomes a mudghah (lump of flesh) like that too. Then an Angel was sent to him to blow the spirit in him, and he was ordered to write down four things, namely, his fortune, his death, his deeds, and his misfortune or happiness. From this hadith, it can be concluded that human sustenance has been written down since ancient times, which determines whether he will be happy or miserable (HR Bukhari Muslim)

**Third:** Rizqun Mamluk, namely sustenance that is used by humans as a material for saving property both from clothing and other reasons for property, Rasulullah Sallallohu 'alaihi wassalam when he said:

(يقول ابن آدم: مالي! مالي! وهل لك يا ابن آدم من مالك إلا ما أكلت فأفنيته، أو لبست فأبليت أو تصدقت فأمضيت)  
(رواه مسلم)

“Adam’s children and grandchildren always say my treasure, my treasure. This hadith is an explanation of the principle of ownership of something, in which the sustenance that is categorized as one's own is what he spends or wears out, as for other than that, sustenance will belong to someone else. Then this hadith reinforces another hadith when the Prophet said:

(إذا مات ابن آدم انقطع جميع عمله إلا من ثلاث: صدقة جارية أو علم ينتفع به أو ولد صالح يدعو له) (رواه مسلم)  
“If a human dies, all his deeds are cut off except for three. Charity charity, knowledge that benefits pious children who pray for him (HR. Muslim)

**Fourth:** Rizqun Mau'ud, namely sustenance promised to pious and pious people, as the word of Allah ta'ala: “...Whoever fears Allah, surely Allah will give him a way out, and give him sustenance from unexpected ways... (At Talaq: 2-3. Dr. Sulaiman Al Lahimsaid: Fear Allah by carrying out all His commands and stay away from His prohibitions with which Allah's help will always be with him, and open a way out both in this world and in the hereafter from every danger and all difficulties both difficulties in the field of wealth, social, and yourself. This is a form of convenience that is given by Allah to His pious slaves so that it is facilitated for all

reasons - for getting wealth without realizing it and without knowing it and without even having it in the heart, Allah ta'ala says: "And if the inhabitants of the earth had believed and were pious, We would have bestowed upon them blessings from the heavens and the earth, but they turned out to deny (our verses), so We punished them according to what they did. (Al A`raf: 7). In understanding the concept of sustenance that is as true as possible, it is necessary to know that the provision of sustenance has been written down and has been outlined by Allah, and there is no addition or subtraction of what has been prescribed, it's just that in reality, humans still have to try to get this sustenance as part of endeavor, by believing that what he gets is already a decision and what he has not got is also a decision.

**Fifth:** According to Muhammad Khairil (2020), implementation of understanding the verses of the Koran about sustenance among scavengers in the city of Padang, where the object of research in this study is the scavengers at the Air Cold TPA, Padang city. This type of research is field research using qualitative methods in the form of case studies. This research produces three things related to sustenance, namely, understanding of sustenance, principles in pursuing sustenance, and the attitude towards sustenance that is obtained (Khairil, 2020).

## **Profit**

### **According to economic experts:**

Here are some expert opinions on the definition of profit, as economic experts argue: According to Soemarsono (2010), profit is the difference between income and expenses in business activities. If expenses are more significant than revenues, the difference is called a loss. Profit or loss is the result of calculations periodically (periodically). Suwardjono (2008) said that Profit is interpreted as a reward for the company's efforts to produce goods and services. This means that profit is the excess of income over costs (total costs inherent in production activities and the delivery of goods/services). The research conducted by Wafirotin and Husnatul Zulfa (2015) The perception of profit according to street vendors on the new Ponorogo Street where the research object is focused on street vendors in the Ponorogo town square using the research method qualitative descriptive with a case study approach in which the results refer to the nature of benefits which can be in the form of material benefits, spiritual benefits, spiritual benefits and benefits in the form of afterlife savings (Zulfa, 2015).

From all of the opinions above, it is understood that profit is when there is an additional gain from a transaction whose income is outside of production costs or other costs incurred, which include operations, interest, and taxes. Clean.

According to Islam:

A person expects an advantage, either in the form of property or in a meaningful way. Therefore, Allah ta'ala does not deny this goal in his words, which contain the meaning of profit in a meaningful way: Allah says:

إن الذين يتلون كتاب الله وأقاموا الصلاة وأنفقوا مما رزقناهم سرا وعلانية يرجون تجارة لن تبور  
(فاطر: 29)

"Verily, people who constantly read the book of Allah and perform prayers and spend part of their wealth from the sustenance that we have bestowed on them, whether (infaq) secretly or openly, hope for a business that does not lose money. (Fatir: 29).

Islam does not only mean profit by adding wealth alone but rather the aspects that are obtained and the aspects that are generated. In Islam, halal-haram is known as both the object and the procedure for getting it. Islam regulates the characteristics and rules of every Islamic economic actor. As an unlawful treasure in which there is no blessing in it, the Prophet said:

(إذا رأيتم من يبيع أو يبتاع في المسجد فقولوا: لا أربح الله تجارتك) (رواه الترمذي)

“If you see someone buying and selling in the mosque, then say: Allah will not give you profit in your business. (Narrated by At Tirmidhi).

As Allah syas:

((الذين ينفقون أموالهم بالليل والنهار سرا وعلانية فلهم أجرهم عند ربهم ولا خوف عليهم ولا هم يحزنون))  
(البقرة: 274)

As for the capitalists, they understand profit only through adding property without looking at other aspects; that is because their orientation in Ramallah is only profit. Therefore, they will do Riba, gambling, and fraud while all of these aspects lead to profit, which distinguishes the Islamic view of the meaning of profit.

Those who spend their wealth either at night or during the day secretly or openly will be rewarded by their Lord; there is no fear of them, and they are not sad (Al Baqoroh: 274). In another verse, Allah says: “Say: Truly my Lord expands sustenance and limits it to whom He wills among His servants. And whatever you infaqan Allah will replace it, and He is the best provider of sustenance. (Al An`am: 39).

### Conclusion

The study found that the essence of sustenance is what is owned, which is then used to meet the necessities of life. That sustenance is a gift from God to everything that lives as a material for survival or other things, be it lawful or unlawful. In understanding the correct concept of sustenance, it is necessary to know that the provision of sustenance has been stated and has been outlined by Allah ta`ala, and there is no addition or subtraction of what has been prescribed, it's just that, in reality, humans still have to try to get sustenance as part of the endeavor. Islam does not only mean profit by adding wealth alone but rather the aspects that are obtained and the aspects that are generated. In Islam, the term halal and haram is known as both the object and the procedure for getting it, as Islam regulates the characteristics and rules that must exist for every Islamic economic actor. as an unlawful treasure that has no blessing in it. This makes the difference with adherents of capitalism, who understand profit only through adding property without looking at other aspects; that's because their orientation in Ramallah is only profit. Therefore, they will engage in Riba, gambling, and fraud while all these aspects are profitable.

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