



Beyond Material Wealth: A Conceptual Analysis of Well-being Terminology in the Quran

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The global socio-economic disparity highlights a fundamental flaw in traditional economic welfare systems. In response, Muslim economists propose an alternative through the more comprehensive and integrative concept of Islamic welfare. This study examines welfare terminology in the Quran to investigate the foundations of this concept. Utilizing a literature study approach with thematic interpretation methods, the research demonstrates that the Quran advocates for a holistic understanding of welfare. It emphasizes the spiritual dimension as the core foundation, harmonizing material, and non-material aspects to achieve inclusive social welfare. The ultimate goals include al-Falah (success in life), al-Sa'adah (happiness), Hayatun Thayyibatun (a good life in this world), and Na'imum Muqim (eternal bliss in the afterlife). The study recommends integrating spiritual welfare into the Islamic economic system and developing measurement instruments that align with this framework. Additionally, further research is needed to explore each welfare term in the Quran in greater depth.

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INTRODUCTION

The concept of welfare is pivotal in discussions about human quality of life, emerging as a universal aspiration that transcends geographical, cultural, and temporal boundaries. However, defining and measuring welfare is inherently ambiguous. Greve (2008) points out the absence of a universal consensus regarding its operational definition and the indicators used for measurement.

The capitalist economic system, emphasizing growth and individual capital accumulation, is often portrayed as a pathway to achieving welfare (Fuadi, 2016). However, this system has frequently fallen short of delivering the promised benefits. As analyzed by Kunaifi et al. (2021), capitalism has led to increasing economic disparities on both national and global scales rather than fostering an equitable distribution of welfare. This reality underscores the necessity for critically examining the prevailing economic paradigm and exploring alternative models that are more equitable and sustainable.

Empirical evidence underscores the urgent need to address the significant concentration of wealth among a small number of individuals. The Oxfam report reveals that the richest 1% of the world's population controls a staggering 45.6% of global wealth, while the poorest half holds a mere 0.75%. Shockingly, 81 billionaires possess over 50% of the global population as of 2020 (Christensen et al., 2023). This inequality is not just a matter of disparities between countries; it is a pervasive issue within nations. For instance, the 2018 Global Wealth Report indicated that the top 1% of the population in Indonesia controls 46.6% of national wealth, totaling USD 1.5 trillion (Rohner, 2018). Although the Global Wealth Report ceased publishing this data in 2023, estimates suggest that inequality remains significant, with an increasing number of ultra-wealthy individuals from 2019 to 2024 (Junaedi, 2024). Despite Indonesia's Gini Index categorizing its inequality as medium, ranging from 0.3 to 0.5 between 2015 and 2023 (Frisnoiry et al., 2024), the concentration of wealth among a small elite raises pressing concerns about economic justice and inclusivity.

Various initiatives have been undertaken to mitigate global economic disparities, mainly through welfare state policies. However, their effectiveness in tackling these inequalities has not been optimal (Cantillon, 2022). Social intervention programs, such as social assistance and social security, offer limited benefits and do not adequately address the systemic

roots of inequality. The persistence of economic inequality underscores the need for comprehensive solutions that address the systemic nature of this issue. This suggests a fundamental deficiency in the prevailing economic paradigm, which often reduces the concept of welfare to the mere accumulation of material wealth (Kunaifi et al., 2021).

Islam, as a holistic and comprehensive system, offers an alternative approach to achieving welfare. This approach, distinct from materialistic perspectives, situates welfare within an integrative framework encompassing spiritual, psychological, social, and material dimensions (Mustaniruddin, 2019). This multidimensional perspective can address inequality and injustice prevalent in contemporary societies (Abdurrahman & Mondika, 2023). The foundational sources of Islamic teachings, the Quran and Sunnah, abound with terminology and narratives that portray welfare not solely in material terms but also through spiritual, psychological, and social lenses.

Numerous academic studies have investigated the concept of welfare in Islam, including significant contributions from Darussalam et al. (2019), Fadlan (2019), Mohamed (2021), Suardi (2021), Kader (2021), and Abdurrahman & Mondika (2023). These researchers have made substantial contributions to our understanding of Islamic welfare, each offering unique perspectives and insights. Additionally, some researchers have formulated holistic indicators to assess welfare from an Islamic perspective, such as Abd Rahman & Ahmad (2010), Abd Rasool et al. (2011), Anto (2011), Beik & Arsyanti (2015), Nurzaman (2016), and Nafi' Hasbi et al. (2023).

Although existing studies have significantly contributed to understanding the concept of welfare in Islam, comprehensive research that thematically explores Quranic verses to elucidate the indicators and essence of welfare remains limited. Some scholars, such as Mustaniruddin (2019), have indexed verses related to various dimensions of welfare, while Sukmasari (2020) has analyzed several verses to deepen the understanding of this concept. However, these efforts have yet to sufficiently comprehensively depict the holistic concept of welfare based on the Quran. The present research aims to conceptualize welfare terminologies within the Quran. This approach is anticipated to uncover a deeper and more nuanced understanding of welfare in Islam. The findings of this research are expected to not only enrich Islamic scholarship but also to provide a solid foundation for formulating strategies and policies to

achieve welfare for all of humanity, thereby demonstrating the practical implications of this study.

METHODOLOGY

This research utilizes a library research methodology, emphasizing the analysis of Quranic interpretation literature terminology related to welfare. Various written sources—including books, journals, articles, and other documents—are gathered, critically reviewed, analyzed, and interpreted to address the formulated research questions. The primary data sources for this study consist of Quranic interpretation texts, Hadith commentaries, Arabic dictionaries, and scholarly literature that explores the concept of welfare. These sources are anticipated to provide a robust epistemological foundation for understanding the Islamic perspective on welfare.

This research employs the *Tafsir Mawdu'i* (thematic interpretation) approach to analyze relevant Quranic verses. *Tafsir Mawdu'i* is a systematic method of interpreting the Qur'an in which the interpreter, or mufassir, departs from the sequential order of the verses. Instead, the mufassir compiles all verses related to a particular theme, offering detailed explanations and deriving legal conclusions (Alawi, 2018). According to Syukkur (2020), thematic interpretation organizes Quranic verses based on their cohesive objectives and relevance to specific themes. These verses are then arranged chronologically and examined in depth within a thematic framework to uncover their meanings and purposes thoroughly.

This method has gained significant traction among contemporary scholars, including in Indonesia because it facilitates a comprehensive and systematic analysis of specific themes (Faqih, 2024). This method zeroes in on particular issues, aggregates Quranic verses relevant to them—considering both phrasing and legal implications—and interprets these verses in alignment with the overarching goals of the Quran (Alim, 2016). This approach efficiently reveals the holistic meanings and wisdom of the Quran, bridging rational and spiritual dimensions, and responds adeptly to contemporary dynamics. It enables the extraction of Quranic messages pertinent to current issues, thereby mitigating potential misunderstandings influenced by external ideological factors (Awadin & Hidayah, 2022).

This research employs thematic interpretation to identify various terms related to well-being in the Qur'an. It explores their meanings through Arabic dictionaries, interpretations by mufassirs, and relevant hadiths, along with explanations provided by scholars.

This study aims to offer a comprehensive and nuanced understanding of the concept of welfare in Islam. Such an understanding will serve as a crucial foundation for developing Islamic economic policies and strategies that align more closely with the holistic welfare of the community, encompassing spiritual, material, social, and environmental dimensions.

LITERATURE REVIEW

The concept of welfare in Islamic economics fundamentally differs from Utilitarian Economics, which equates happiness with pleasure and establishes the maximization of happiness as the goal of life (Kader, 2021). Islamic economics offers an integrative conceptual model of human welfare by combining the Tawhidic perspective, the philosophy of *Sa'adah*, and *Maqasid Shariah*. This conceptual framework is based on five essential domains: religion (*Din*), self (*Nafs*), intellect (*Aql*), progeny (*Nasl*), and wealth (*Mal*). These domains sequentially represent spiritual, physical and psychological, intellectual, familial and social, and material welfare (Kader, 2021).

The concept of well-being within the framework of Islamic Shariah advocates for a balance between material and spiritual needs, emphasizing the importance of harmonizing individual and societal interests while striving to actualize *Maqasid al-Shariah* (the objectives of Islamic law) (Pusparini, 2015). The philosophy of social welfare in Islam is deeply rooted in the socio-economic thought of Al-Ghazali, who examined issues through the lenses of *maslahah* (benefit) and *mafsadah* (harm) to enhance social welfare (Pusparini, 2015). From an Islamic perspective, Allah bestows happiness upon individuals who possess faith and engage in righteous deeds, with leading indicators including monotheism, responsible consumption, and a lack of fear and anxiety (Sodiq, 2015).

The Islamic economic system seeks comprehensive and just welfare for society, addressing the well-being of individuals, communities, and the state (Suardi, 2021). This is accomplished through the equitable fulfillment of basic needs, optimal and sustainable resource use, fair distribution of wealth, the assurance of individual freedoms, equality of rights and opportunities, and the principles of cooperation and justice (Suardi, 2021; Takhim, 2016). Moreover, Islamic economics emphasizes the importance of integration between the good of this world and the hereafter in achieving ultimate prosperity, this approach starkly contrasts views that advocate for excessive exploitation

of natural resources, leading to environmental disasters and social inequalities (Darussalam et al., 2019).

Muslim scholars have formulated a range of methodologies and criteria to assess well-being within the context of Islamic economics. One instance is the Islamic Poverty Index (IPI) created by Abdul Rasool et al. (Rasool et al., 2011). The IPI is a multidimensional index that merges two prominent indices: the well-being index based on *Maqasid al-Shariah*, developed by Rosbi Abd Rahman and Sanep Ahmad (2010), and the Human Poverty Index (HPI) established by Mohd Fauzi Harun.

The well-being index developed by Rosbi Abd Rahman and Sanep Ahmad (2010) combines Maslow's Hierarchy of Needs with *Maqasid al-Shariah* to evaluate the effects of zakat on society. This index features five indicators of well-being: (1) the preservation of religion (*al-Din*) and self-fulfillment; (2) the protection of life (*al-Nafs*) and safety; (3) the advancement of intellect (*al-Aql*) and knowledge; (4) the safeguarding of dignity and lineage (*al-Nasl*); and (5) the satisfaction of material needs (*al-Mal*).

In addition, Hendrie Anto (2011) created the Islamic Human Development Index (I-HDI), a composite measure of material and non-material well-being. Material well-being is assessed through indicators of property ownership and equitable distribution, while non-material well-being is evaluated using indicators of Islamic environment and values, such as religiosity, education, life expectancy, and familial and social relationships. Hasbi et al. (2023) has further refined this index by incorporating it into the *Maqasid al-Shariah* framework.

Beik and Arsyianti (2015) proposed a distinctive method for assessing well-being by integrating material and spiritual dimensions using the CIBEST quadrant model. This model categorizes individuals into four quadrants: the well-being quadrant (I), the material poverty quadrant (II), the spiritual poverty quadrant (III), and the absolute poverty quadrant (IV). Their study developed the CIBEST model, comprising the well-being index, material poverty index, spiritual poverty index, and absolute poverty index, and showcased its application in Jakarta and Bogor.

Using the CIBEST model in Jakarta and Bogor illustrated the potential of the zakat utilization program to enhance the well-being index of mustahik by 96.8 percent and decrease the material poverty index and absolute poverty index by 30.15 percent and 91.30 percent, respectively. However, contradictory results were found in the spiritual poverty index, revealing an increase in the number of households experiencing

spiritual poverty. This outcome suggests that while the Zakat program effectively improved material well-being, it did not necessarily enhance spiritual values (Beik & Arsyianti, 2016). This highlights the complexity of well-being assessment in Islamic economics, where improvements in one aspect of well-being may not necessarily lead to improvements in other aspects.

Although there are variations in approaches to measuring welfare in Islam, these perspectives essentially complement each other and reflect the complexity of the holistic and transcendental concept of welfare. Therefore, a solid foundation based on thematic analysis of the concept of welfare in the Quran and As-Sunnah is needed to obtain a complete and comprehensive understanding.

RESULT & DISCUSSION

The terminology of welfare in the Quran

Etymologically, The term "Welfare" in Merriam-Webster.com is defined as the state of doing well especially in respect to good fortune, happiness, well-being, or prosperity ("Welfare," 2024). Contemporary definitions of welfare include material and non-material dimensions, encompassing the fulfillment of basic needs, health, education, security, freedom, and social participation (Bautista et al., 2023). Interestingly, the Quran does not explicitly use the word "welfare" or its Arabic equivalent, "*al-Rafahiyah*," as a specific term to describe the concept of welfare. However, there are several other terminologies used in the Quran that imply the meaning of welfare, such as *al-Rakha* (ease of life), *al-Ragdu* (abundance of sustenance), *al-Na'im* (pleasure), *al-Zinah* (adornment), *al-Taraf* (Life of Luxury), and *al-Ann* (security) (Mohamed, 2021). Some researchers also associate welfare with the concept of *al-Falah* (success) (Abdurrahman & Mondika, 2023; Anto, 2011; Kholis, 2015; Hasbi et al., 2023; Sodiq, 2015), *al-Sa'adah* (happiness) (Anto, 2011), and *Hayatun thayyibah* (a good life) (Abdurrahman & Mondika, 2023; Anto, 2011; Beik & Arsyianti, 2015).

Al-Ann (Security)

The term *al-Ann* in Arabic signifies a state of security and freedom from fear (*al-Khauf*), applicable on both individual and communal levels (Umar, 2008). The Quran underscores security as a divine blessing for which gratitude is due, particularly as it pertains to the inhabitants of Mecca (QS Al-Ankabut [29]:67; Al-Qasas:57; Al-Fiil [105]:1-5; Al-Quraisy:1-4) and Saba' (QS Saba [34]:18). In interpreting QS Al-Nahl [16]:112,

which speaks of a safe and prosperous land, Ar-Razi explains that “*Aminah*” represents physical security, while “*Muthmainnah*” denotes psychological tranquility and health, fostered by a supportive environment (al-Razi, 2012).

Believers are also promised security in the face of adversaries during battle (QS Ali Imran [3]: 154, QS Al-Anfal [8]: 11) and as residents of paradise (QS Al-Hijr [15]: 45-46, QS Saba [34]: 37, Ad-Dukhan [44]: 51-52). Conversely, those who engage in sinful behavior live under the anxiety of potential punishment (QS Al-A'raf [7]:97-99) and the possibility of having blessings revoked (QS Saba [34]:15-21, QS An-Nahl [16]:112, QS Al-Qalam [68]:17-20, QS Al-Kahfi [18]:34-44). The Quran further advises believers to stay vigilant against possible threats from enemies (QS An-Nisa [4]:101-102), indicating that security must be preserved and fought for.

Security is a fundamental prerequisite for achieving welfare; without security guarantees, material wealth and social comfort lose their significance. As the Prophet Muhammad (PBUH) articulated, “*Whoever among you wakes up in the morning feeling safe in his home, healthy in his body, and has food for that day, it is as if the whole world has been given to him*” (HR. At-Tirmidhi & Ibn Majah). This hadith highlights that security is essential for enjoying various blessings and attaining true welfare.

Al-Rakha (Ease of Life)

According to al-Mu'jam al-Waseet, the Arabic term “*al-Rakha*” denotes a state of ease and well-being, contrasting with “*al-Syiddah*,” which signifies hardship and difficulty (Majma' al-Lughah Al-Arabeyya bi Al-Qahera, 2008). The Quran employs the term “*Rukha'an*” in QS Sad [38]:36 to describe a wind that blows gently yet retains strength (Al-Qurtubi, 2006). This suggests that “*al-Rakha*” does not necessarily imply the absence of challenges, but rather an ability to navigate them with grace.

The concept of “*al-Rakha*” is further illustrated in a hadith of the Prophet Muhammad (PBUH), where he advises Ibn Abbas to always remember Allah in both times of ease and hardship: “*Take care of Allah, and He will take care of you. Recognize Allah in times of ease, and He will recognize you in times of distress*” (HR. Tirmidhi). The essence of this hadith encourages individuals to draw closer to Allah and refrain from His prohibitions when life is abundant, health is present, and the mind is tranquil. In doing so, Allah will acknowledge them and offer assistance during difficult times and calamities (Yusri, 2009).

Al-Ragdu (Abundance of Sustenance)

The term “*al-Ragdu*,” as defined in Mu'jam Al-Waseet, refers to a life that is both expansive and fulfilling (Majma' al-Lughah Al-Arabeyya bi Al-Qahera, 2008). The Quran mentions “*al-Ragdu*” in QS An-Nahl [16]:112 to describe a land blessed with abundant sustenance from all directions. This verse emphasizes that faith brings blessings and ample provisions from Allah SWT, whereas disbelief results in hardship and scarcity. At-Tabari interprets “*Ya'tiha rizquha ragadan*” as sustenance that arrives easily and abundantly (Tabari, 2014). In contrast, As-Sa'di explains that this sustenance can come from various sources, even in areas lacking abundant natural resources (as-Sa'di, 2018). This verse illustrates that “*al-Ragdu*” is a divine blessing linked to faith and obedience to Allah SWT.

Al-Na'im (Attaining Pleasure)

The term “*al-Na'im*” signifies the reception of abundant blessings (Majma' al-Lughah Al-Arabeyya bi Al-Qahera, 2008) and is often used to describe an individual's well-being and mental tranquility. It encompasses the enjoyment of worldly delights, including good health, leisure, security, and adequate food and drink (Umar, 2008). While most references to “*al-Na'im*” in the Quran pertain to the pleasures of paradise, one verse specifically addresses the pleasures of this world: QS At-Takāthur [102]:8, which states, “*Then, you will surely be questioned that Day about the pleasures (that you indulged in this world).*”

Ibn Kathir offers several interpretations regarding the meaning of “*al-Na'im*” in this verse. Some accounts from *mufasssirin* suggest it refers to security, health, and essential physiological needs such as food, drink, shelter, and the pleasure of sleep. Ibn Kathir appears to align with Mujahid's view that “*al-Na'im*” encompasses all forms of the pleasures of this world, integrating various interpretations (Ibn Kathir, 2010). This perspective highlights that “*al-Na'im*” carries a broad meaning, encompassing multiple aspects of life that contribute to human happiness and satisfaction.

Al-Zinah (Adornment)

“*al-Zinah*” refers to a state that enhances human beings without defiling them. Generally, *al-Zinah* can be divided into three categories: adornments of the soul, such as knowledge and reasonable beliefs; physical adornment, such as strength and stature; and external adornment, such as wealth and status (Isfahani, 2014). The Quran uses “*al-Zinah*” in various contexts; for example, in QS Al-Kahfi [18]:7, it is mentioned that

everything on earth is created as an adornment to test humanity. This concept of *al-Zinah* as a test underscores the need for discernment in our actions, a feeling that can guide us in using these pleasures wisely (as-Sa'di, 2018).

"*al-Zinah*" is also used to refer to clothing (QS Al-A'raf [7]:31) and ornaments such as gold and silver (QS Tāhā [20]:87). In these contexts, *al-Zinah* refers to the beauty and elegance that these items bring to the wearer or owner. Furthermore, QS Āli 'Imrān [3]:14 mentions that "*al-Zinah*" includes various delights loved by humans, such as women, children, wealth, vehicles, livestock, and farmland. However, the Quran reminds us that these pleasures are temporary and that eternal happiness is with Allah.

Allah SWT permits believers to enjoy and utilize the "*al-Zinah*" provided for them (QS Al-A'raf [7]:32). As-Sa'di emphasizes that these pleasures are given so that humans can use them in the worship of Allah SWT. This underscores the importance of our actions and the role of '*al-Zinah*' in our worship, a concept that can inspire us to use these pleasures wisely and for the greater good (as-Sa'di, 2018). Thus, "*al-Zinah*" is part of Allah SWT's bounty that must be appreciated and used wisely to achieve welfare in this world and the hereafter.

At-Taraf (Life of Luxury)

The term "*al-Taraf*" in Arabic means abundant enjoyment and a life of luxury that can lead to arrogance and negligence (Ibn Manzur, 2009). The Quran uses "*al-Taraf*" with a negative connotation, associating it with arrogance and rejection of Allah's signs. QS Al-Mu'minūn [23]:33 describes how the luxurious life granted to a group of disbelievers made them arrogant and denied the resurrection. Al-Tabari interprets the term "*atrafnabum*" in this verse as excessive worldly pleasures that lead to pride and disbelief. (Ṭabarī, 2014). Al-Qurtubi mentions that this luxury resembles a "trap gift," leading them away from the truth (Al-Qurtubi, 2006).

This phenomenon is explained by Ibn Khaldun in Muqaddimah, where he observed that a life of luxury negatively impacts one's religiosity. He found that people living simply tend to be better in their faith and more diligent in worship compared to those living in luxury. This is due to the "hardness of heart" and "negligence" induced by material abundance (Ibn Haldūn, 2009). Therefore, "*al-Taraf*" in the Quran serves as a warning of the negative potential of luxury that can obstruct people from the path of truth and achieving true welfare.

Al-Falah (Success)

"*Al-Falah*" derives from the word "*falaha*," which means victory or success, indicating the attainment of desired achievements and safety from feared outcomes, both in this world and the hereafter (Mas'ud, 1992). In Arabic, there is no term more comprehensive in describing the goodness of both the worldly and the hereafter than "*al-Falah*." The Quran mentions "*al-Falah*" 40 times, linking it to actions leading to success, such as faith (QS Al-Baqarah [2]:3-5; QS An-Nisā' [4]:136; QS Al-A'raf [7]:157) and piety (QS Al-Baqarah [2]:189; QS Āli 'Imrān [3]:130, 200; QS Al-Mā'idah [5]:35, 100).

The Quran also details the attributes of "*al-Muflihin*" (the successful ones) (QS Al-Mu'minūn [23]:1-11) and the rewards they receive, both in this world and in the hereafter. In this world, they receive guidance and goodness (QS Al-Baqarah [2]:5; QS At-Taubah [9]:88), while in the hereafter they are granted the weighty balance of good deeds, the paradise of Firdaus, and eternal abode therein (QS Al-A'raf [7]:8; QS Al-Mu'minūn [23]:102-11; QS At-Taubah [9]:89).

Although not directly related to material welfare, "*al-Falah*" implies that worldly and hereafter success is attained through spiritual and moral goodness. Thus, "*al-Falah*" can be viewed as both a process and a condition leading to true welfare in all its aspects.

Al-Sa'adah (Happiness)

"*Al-Sa'adah*" means happiness or pleasure, a state resulting from the fulfillment of desires and causing joy (Isfahani, 2014). The Quran mentions "*al-Sa'adah*" twice, both referring to the eternal happiness granted to the inhabitants of paradise. QS Hūd [11]:108 describes this happiness as an eternal state in paradise with unending pleasure (as-Sa'di, 2018).

The Quran also mentions that on the Day of Judgment, humanity will be divided into two groups: the miserable (*al-Syaqiy*) and the happy (*al-Sa'id*) (QS Hūd [11]:105). Al-Qurtubi (2006) explains, "On the day when humans are gathered, among them there will be those who are wretched and those who are happy. The wretched are those decreed for misery, and the happy are those decreed for happiness."

In terms of worldly happiness, hadith describes it as a state achieved through various factors, such as a righteous spouse, a spacious home, good neighbors, and a comfortable vehicle. As mentioned in a hadith: "*Four things bring happiness (al-Sa'adah): a righteous wife, a spacious house, a good neighbor, and a comfortable vehicle. And four things*

bring misery: a bad wife, a bad neighbor, a bad vehicle, and a cramped house" (HR. Ibnu Hibban; Al-Hakim).

A long life granted the opportunity to repent is also considered *al-Sa'adah*: "Do not wish for death; for the horror of facing death is very severe. Indeed, among the forms of happiness is a long life in which Allah gives the opportunity to repent" (HR. Ahmad).

True worldly happiness is abstract, stemming from peace of mind and contentment (*Qana'ah*) with the provisions given by Allah SWT: "Truly successful is the one who enters Islam, is provided with sufficient sustenance, and is content with what Allah gives him" (HR. Tirmidhi; HR. Muslim).

Hayatun Thayyibah (Good Life)

"*Hayatun thayyibatun*" (good life) represents the pinnacle of happiness and welfare, both in this world and the hereafter. The term "*Thayyib*" (good) is the opposite of "*Khabits*" (bad), indicating the highest quality in all aspects. *Thayyib* of anything is the best. Ibn Manzur explains that *Thayyib* of words is the best and most beautiful, *Thayyib* of plants is the most fertile, and *Thayyib* of drinks is the clearest and purest (Ibn Manzur, 2009). The Quran promises "*Hayatun thayyibatun*" to those who believe and do righteous deeds (QS An-Nahl [16]:97).

Sayyid Qutb explains that "*Hayatun thayyibatun*" is not merely about material wealth but encompasses various aspects, such as a good relationship with Allah SWT, inner peace, health, household harmony, and joy in doing good deeds. Material wealth is just a small element of the overall concept of "*Hayatun thayyibatun*." Furthermore, "*Hayatun thayyibatun*" in this world does not diminish the reward in the hereafter, which is the best reward for believers (Qutb, 2001). Thus, "*Hayatun thayyibatun*" signifies holistic and sustainable welfare, encompassing spiritual, psychological, social, and material aspects, both in this world and the hereafter.

The Necessity of Humans to Achieve Well-being.

The Quran teaches that perfect and eternal well-being and enjoyment (*Na'imum muqim*) can only be achieved in the hereafter, particularly in paradise, where life is free from suffering and filled with material and spiritual pleasures (QS Tāhā [20]:117-119). True happiness (*al-Sa'adah*) is attained through the eternal life in paradise (QS Hūd [11]:108). Nevertheless, the Quran does not deny the pleasures and happiness of this world but considers them a means to achieve happiness in the hereafter.

Life in this world is viewed as a test for humans (QS Hūd [11]:7; QS Al-Kahf [18]:7; QS Al-Mulk [67]:2). Human deeds will determine their fate in the hereafter. Those whose scales of good deeds are heavy will attain a life full of pleasure and satisfaction, while those whose scales are light will receive torment (QS Al-Qāri'ah [101]:6-11). Thus, the Quran depicts two groups of people: "*al-Muflibun*" (the successful ones) who succeed in the worldly test and achieve happiness in the hereafter, and "*al-Khasirun*" (the losers) who fail the test and receive eternal punishment in hell (QS Al-Mu'minūn [23]:102-103). This ayah indicates that true well-being in the Quranic perspective is the well-being of the hereafter, achieved through faith and righteous deeds.

In worldly life, humans will be tested in two situations: goodness (*al-Khair*) and badness (*al-Syarr*) (QS Al-Anbiyā' [21]:35). Ibnu Abbas explains that these tests come in the form of difficulties and ease, health and illness, wealth and poverty, truth and falsehood (Ibn Kathir, 2010). The expected attitude in facing these tests is faith, patience, and gratitude, as explained in the Hadith of the Prophet SAW: "*Astonishing is the affair of the believer, for there is good for him in every matter and this is not the case with anyone except the believer. If he is happy, then he thanks Allah. Thus there is good for him; and if he is harmed, then he shows patience and thus there is good for him.*" (HR. Muslim).

Even though the world is a place of trial (*Dar al-bala'*), the Quran does not prohibit Muslims from enjoying happiness and well-being in life (QS Al-Qaṣaṣ [28]:77). In fact, the Quran criticizes those who forbid the pleasures and adornments (*al-Zinah*) provided by Allah SWT (QS Al-A'raf [7]:32).

Material wealth and well-being should not be seen as ultimate goals; rather, they serve as means to increase good deeds. This perspective is illustrated in a hadith narrated by Abu Hurairah (RA), where the poor among the Muhajirin approached the Messenger of Allah (SAW) and expressed their concerns: "The wealthy have attained the highest ranks and lasting bliss. They perform prayers as we do, they fast like us, and their surplus allows them to undertake Hajj, Umrah, Jihad, and to give charity." In response, the Prophet (SAW) said, "Shall I not tell you something that will enable you to catch up with those before you and to surpass those who will come after you? No one will excel unless they do the same as you. Say '*Subhanallah*,' '*Alhamdulillah*,' and '*Allahu Akbar*' thirty-three times each after every obligatory prayer." Abu Hurairah (RA) later mentioned that some of them were instructed to say '*Subhanallah*' thirty-three times, '*Alhamdulillah*' thirty-three times, and '*Allahu Akbar*' thirty-four times.

However, when he returned to the Prophet (SAW), he was advised to say “*Subhanallah, Alhamdulillah, and Allahu Akbar*” all thirty-three times. In another narration from Muslim, Abu Salih conveyed that the poor among the Muhajirin returned to the Messenger of Allah (SAW) to report, “Our wealthy brothers have heard what we did, and they began to do the same.”

Various Aspects of Well-being

From the perspective of the Quran, human well-being is divided into several levels, even though Allah SWT has guaranteed sustenance for every creature He created, as emphasized in QS Al-An'am [6]:38 and QS Al-Ankabut [29]:60. However, there is variation in the distribution of sustenance, whereby Allah SWT gives more to some individuals than others (QS An-Nahl [16]:71), resulting in social stratification with well-off individuals and those who receive only enough sustenance (QS An-Najm [53]:48). All sustenance bestowed upon humans is essentially a blessing (*al-Na'im*) that will be accounted for in the hereafter (QS At-Takatsur [102]:8).

The Quran uses various terminologies to describe the phases of well-being experienced by humans in the world. This diversity of terminology reflects the richness of the Arabic language and the depth of the Quran's analysis of life's complexities. According to the Quran, human well-being can be classified into two main categories: pre-well-being and well-being.

The pre-well-being condition in the Quran is mentioned in the verse: “*And We will surely test you with something of fear and hunger and a loss of wealth and lives and fruits, but give good tidings to the patient*” (QS Al-Baqarah [2]:155). Various tests characterize this condition, including fear, hunger, loss of wealth, lives, and fruits. As-Sa'di, in his tafsir, explains that these tests are measured and do not reach a level that destroys because their purpose is purification, not destruction. Loss of wealth includes various forms of asset loss, either due to natural disasters or human actions such as robbery or oppression. Loss of life refers to losing loved ones or poor health conditions, while loss of fruits includes crop failure due to natural factors or pests (as-Sa'di, 2018).

The Quran employs various terminologies to describe conditions of pre-well-being, including: 1) *Mushibatun*: A broad term for any disliked event that befalls an individual (Majma' al-Lughah Al-Arabeyya bi Al-Qahera, 2008). 2) *Al-Ba'sa* and *Al-Dharra*: These terms signify a cumulative state of hardship, poverty, calamity, infirmity, and any harmful situations, such as

those encountered during wartime (Majma' al-Lughah Al-Arabeyya bi Al-Qahera, 2008) as stated in (QS Al-Baqarah [2]:177 & 214). 3) *Al-Dhu'afa*: This term refers to individuals who are physically or materially weak and unable to fulfill religious duties (QS At-Taubah [9]:91) or to resist oppression (QS Ibrahim [14]:21; Ghafir [40]:47). 4) *Al-Mustad'afun*: This denotes oppressed individuals who may possess wealth but still do not feel secure (QS An-Nisa [4]:75 & 97; Al-Anfal [8]:26). 5) *Al-Faqir* and *Al-Miskin*: These terms describe individuals lacking financial means and are commonly referenced in Islamic jurisprudence.

The Qur'an portrays the pre-welfare state as a condition characterized by fear, helplessness, and a lack of both physical and material stability. This predicament highlights the necessity of addressing fundamental human needs, such as secure shelter, adequate food, appropriate clothing, access to healthcare, educational opportunities, employment prospects, and financial resources. These essential needs are emphasized within the framework of zakat as *had kifayah*, a concept explored by muslims scholars to enhance its effectiveness in assessing the requirements of individuals experiencing poverty (Junoh et al., 2023).

To improve the living standards of individuals facing these pre-well-being conditions, the Qur'an urges Muslims to offer material assistance (QS Al-Baqarah [2]:273, At-Taubah [9]:60, Al-Hasyr [59]:8). This guidance aligns with the hadith of the Prophet Muhammad (SAW), which underscores the significance of social solidarity and mutual support among Muslims. The Prophet Muhammad SAW said: “*Whoever relieves a believer from one of the hardships of this world, Allah will relieve him from one of the hardships of the Day of Judgment. Whoever makes things easy for someone in difficulty, Allah will make things easy for him in this world and the Hereafter. Whoever covers a Muslim, Allah will cover him in this world and the Hereafter. Allah is in the aid of the slave as long as the slave is in the aid of his brother....*” (HR. Muslim)

In contrast, well-being conditions in the Quranic perspective are achieved when an individual's basic needs are met, including a sense of security, sufficient food, clothing, shelter, and family harmony. Security (*al-Amn*) is the main foundation, as material possessions become meaningless without it. *al-Rakha* (peaceful life) is realized when an individual has sufficient primary needs, as the Prophet SAW said: “*Whoever among you wakes up secure in his property, healthy in his body, and has food for the day, it is as if he has gained the entire world.*” (HR. Tirmidhi no. 2346, Ibn Majah no. 4141. Abu 'Isa said this hadith is hasan gharib).

al-Ragdu represents a higher phase of well-being, where an individual not only meets basic needs but also enjoys an abundance of blessings. In this phase, individuals start fulfilling tertiary needs such as property, vehicles, spouses, children, and savings, which in the Quran are referred to as *al-Zinah* (adornments). Although enjoying *al-Zinah* is permissible, the Quran sets limits to prevent indulgence in excess (*al-Israf*) and life of luxury (*al-Taraf*). *al-Israf* refers to excessive spending or indulgence that goes beyond what is necessary or beneficial. *al-Taraf*, on the other hand, is a state of Luxury and excess that can lead to wastefulness (*al-Tabzir*). These concepts are cautionary in nature, reminding believers to maintain a balance in their pursuit of well-being. As the Prophet SAW said: *"By Allah, it is not poverty that I fear for you, but I fear that the world will be opened up for you, as it was opened up for those before you. You will compete in it as they competed, and it will destroy you as it destroyed them."*

The Interrelationship between Happiness and Well-being

An analysis of the Quran and As-Sunnah texts shows that happiness (*al-Sa'adah*) is not directly correlated with material accumulation but is closely related to *Hidayah* (guidance) and *Iman* (faith). *Hidayah* is a gift from Allah SWT given selectively, such that individuals who do not receive it will experience misery in the hereafter (QS As-Sajdah [32]:13). Similarly, *Iman* is a gift and grace from Allah SWT (QS Al-Hujurat [49]:17). It is Allah SWT who moves human hearts towards *Iman* and away from disbelief (QS Al-Hujurat [49]:7-8). *Hidayah* and *Iman* are determinant factors in achieving success (*al-Falah*), happiness (*al-Sa'adah*), a good life (*Hayatun Thayyibatun*) in the world, and eternal bliss (*Na'imum Muqim*) in the hereafter.

Hayatun Thayyibatun, a good life, is not a distant dream but a tangible reward for those who believe and do righteous deeds, as explained in QS An-Nahl [16]:97: *"Whoever does righteous deeds, whether male or female, while being a believer, We will surely cause them to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."* This verse instills a sense of inspiration and motivation, reminding us that our faith and actions can lead to a fulfilling life. There are diverse opinions among tafsir scholars regarding the interpretation of "a good life." Al-Baghawi summarizes it into five categories: lawful sustenance, contentment, a life full of obedience, experiencing the sweetness of worship, and eternal paradise (Baghawi, 2014). However, al-Tantawi strengthens the opinion that

Hayatun Thayyibatun is a reward in the world, both in times of ease and hardship. In hardship, *Hayatun Thayyibatun* is achieved through contentment (*Qona'ah*) and acceptance of Allah SWT's provisions (Tantawi, 1998).

Unlike *al-Iman*, *al-Kufr* (disbelief) and *al-Dhalal* (misguidance) are the roots of suffering. Those who are in a state of *al-Kufr*, despite receiving abundant blessings, often fall into *al-Taraf* (life of luxury) and arrogance (QS Al-Muminun [23]:33). This group of *al-Mutrafun* (those who live in luxury) can disrupt social and environmental order, leading to destruction (QS Hud [11]:116). The material well-being they acquire is a mere illusion of happiness (*al-Farh*) that will turn into suffering when wealth is taken away (QS Al-An'am [6]:44). They only experience fleeting worldly enjoyment (QS Ar-Ra'd [13]:26), while eternal torment awaits them in the hereafter (QS Ali Imran [3]:188). *al-Kufr* and *al-Dhalal* lead to eternal suffering in the hereafter (QS Hud [11]:106). This stark reality serves as a cautionary tale, urging us to stay mindful of our faith and actions.

An exciting phenomenon mentioned by the Quran is the tendency of impoverished individuals (*al-Mustad'afun*) to follow the misguidance of the *al-Mutrafun* group. They will use their helplessness as an excuse in the hereafter (QS Al-Muminun [23]:106, QS An-Nisa [4]:97). *al-Khusron* (loss) is an unavoidable consequence for those who do not believe and do righteous deeds (QS Al-Asr [103]:2). Misguidance and dependence on material wealth cause them to suffer loss in both this world and the hereafter (QS Al-Hajj [22]:11), even dragging their families and relatives into eternal punishment (*Azabun Muqim*) (QS Asy-Syura [42]:45). Ultimately, *Ma'isyatan Dhonka* (a constricted life) will befall anyone who turns away from Allah SWT (QS Thaha [20]:124): *"And whoever turns away from My remembrance - indeed, he will have a depressed life, and We will gather him on the Day of Resurrection blind."* Ibn Kathir explains that *Ma'isyatan Dhonka* is not only in the form of material narrowness, but also anxiety and emptiness of the soul, even though outwardly it appears to live in luxury (Ibn Kathir, 2010).

Impact of This Concept on Muslim Communities

The concept of well-being in Islam, which harmoniously integrates material and spiritual aspects, is a beacon of hope. It emphasizes the attainment of virtue and true happiness in the hereafter. The internalization of this concept across all levels of society promises

significant positive impacts, instilling a sense of optimism in our collective future.

This transcendent and holistic paradigm of well-being in Islam manifests the perfect balance between material and spiritual welfare. This balance is reflected in the integration of markets and mosques as centers of public activity in Islamic civilization. Al-Ghazali's teachings on the 'worldly market' and the 'market of the hereafter' underscore the importance of professionalism, good work ethics, and avoiding reprehensible practices in economic activities (Kader, 2021). This balance fosters the spirit of *At-Ta'awun*, the Islamic concept of mutual assistance in kind and goodness, reassuring us of the balanced nature of our well-being.

In the Islamic perspective, social well-being is achieved through fair wealth distribution within the community. Islam provides various distribution instruments, including zakat, infaq, sadaqah, and waqf (Rezeki et al., 2023). Zakat serves as a social safety net for vulnerable groups, while infaq and sadaqah are direct financial assistance that can be used for sustainable empowerment programs (Ritonga & Mahyudin, 2020). Waqf provides public services in religious, educational, health, and social fields (Abdullah, 2020). History records that the effectiveness of these distribution instruments is optimal when society has high spiritual awareness and views wealth as a means to achieve happiness in the hereafter (Abid & Miakhil, 2024; Aisyah & Ismail, 2019).

Observations of contemporary conditions suggest that the Quranic concept of well-being is becoming marginalized among some Muslims. The influence of hedonistic lifestyles appears to affect the mindset and behaviors of young Muslims. This includes a rise in consumerism and egoism, as well as a shift in attitudes among students, moving from academic engagement to apathy, with a tendency to prioritize worldly possessions without fully considering their negative repercussions on daily life (Deftarani et al., 2024). The proliferation of glamorous lifestyle exhibitions promoted by various social media platforms has further reinforced materialistic inclinations, diminishing social sensitivity (Althawadi et al., 2021). These trends contribute to a decline in social solidarity among Muslims, potentially exacerbating economic disparities within society.

Addressing this reality, revitalizing well-being from an Islamic perspective becomes imperative. The necessary approach is repositioning spiritual well-being, not merely as a complement but as the foundation

within the framework of holistic well-being. Consequently, Islamic economic policies must prioritize stimulating spiritual growth and internalizing altruistic values, such as the spirit of sharing and cooperation. Furthermore, the construction of well-being indices must integrate spiritual aspects as critical indicators. The CIBEST Quadrant Index, a model that represents the concept of well-being based on the Quran, is a comprehensive tool that measures well-being across four key dimensions: spiritual, physical, social, and economic. Nevertheless, other Islamic index models can be combined and developed to achieve an ideal and optimum model.

CONCLUSION

An analysis of the terminologies related to welfare in the Quran and As-Sunnah reveals a holistic concept that places the spiritual dimension as the central pillar for achieving *al-Falah* (success in life), *al-Sa'adah* (happiness), *Hayatun Thayyibatun* (a good life in this world), and *Na'imum Muqim* (eternal bliss in the hereafter). Spiritual welfare is not isolated; it works with material and non-material welfare to create a comprehensive social welfare framework. This enables individuals to engage optimally in activities within a supportive environment, as *Baladatun Thayyibatun wa Rabbun Ghafur* illustrated.

To implement this welfare concept, it is essential to design programs that focus on integrating spiritual welfare into the Islamic economic system while simultaneously promoting the development of material and non-material aspects. The creation of compatible welfare indices, such as the CIBEST Quadrant Index, is vital for measuring and evaluating the attainment of holistic welfare.

This study acknowledges its limitations in extensively exploring all welfare concepts found in the Quran, given the vast diversity in the terminologies used, each with unique nuances and characteristics. Therefore, further in-depth studies on each welfare-related term within the Quran are recommended. Such granular investigations are expected to yield a more comprehensive and accurate understanding of the welfare concept within the framework of the Quran and As-Sunnah and its implications in contemporary contexts.

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