



*Production  
and  
Economic  
Development*

## Introduction:

Allaah The Almighty Says (what means):

*{It is He who created for you all of that which is on the earth. Then He directed Himself to the heaven, [His being above all creation], and made them seven heavens, and He is Knowing of all things. And [mention, O Muhammad], when your Lord said to the angels, "Indeed, I will make upon the earth a successive authority." They said, "Will You place upon it one who causes corruption therein and sheds blood, while we declare Your praise and sanctify You?" Allaah said, "Indeed, I know that which you do not know."}* [Quran 2: 29-30].

These two verses tell us about the beginning of the story of man. In the first verse, Allaah The Almighty made it clear that the earth has been created for man by Saying (what means): *{He who created for you}*, while the second verse refers to people who will succeed each other century after century and generation after generation. Thus, Allaah The Almighty has bestowed upon man all that is on the earth and heavens and what is between them and subjected it for him. He, The Almighty, Says (what means): *{And He has subjected to you whatever is in the heavens*



*and whatever is on the earth – all from Him. Indeed in that are signs for a people who give thought.* [Quran 45: 13].

Allaah The Almighty did not create anything uselessly, yet everything He created has a benefit that will not return to Him, because He, The Almighty, is Self-Sufficient. Rather, it benefits the people so that they glorify Allaah The Almighty and thank Him for it. The Quran refers to all types of wealth in the entire universe created by Allaah The Almighty, and to all beneficial faculties that He has given to humankind including their mental, intellectual and physical capabilities, by means of which they can work in cooperation to achieve their benefits. This cooperation links the interests of the individual to that of the community.

It is worth mentioning here that a person's possession of any form of this wealth depends on the effort he exerts in utilizing it to serve public interest. It is also considered a charge from Allaah The Almighty to him to behave according to the *Sharee'ah* (Islamic legislation) in worldly matters, as *{Every soul, for what it has earned, will be retained}*. The Quran and *Sunnah* (Prophetic tradition) laid the general rules of ownership and behavior for man so that he achieves greater productivity, stays away from extortion and stealing, and has knowledge about the

etiquette of dealing, trading, accounting, wages and administration affairs and so on.

In fact, the criteria of judging whether a nation is civilized or backward, and whether its level of progress and development is high or low are the conduct of its individuals, their utilization for their mental and physical capabilities, and their behavior in the various fields of life. Thus, we should be guided by the injunctions of the Quran and *Sunnah* (Prophetic tradition) in the areas of productivity, development and the different aspects of economic growth, in order to assess our work, to know our strong points that lead to progress and to pinpoint the reasons for our backwardness. We should try to know to what extent Muslims adhere to the saying of Allaah The Almighty (what means): ***{You are the best nation produced [as an example] for mankind. You enjoin what is right and forbid what is wrong and believe in Allaah. If only the People of the Scripture had believed, it would have been better for them. Among them are believers, but most of them are defiantly disobedient.}*** [Quran 3: 110].

This issue is the foremost problem Muslims face today and it is one of their chief future concerns – whether as individuals or as a society, at the local and international levels. Thus, it becomes our duty to focus on this

problem. The main aim of this research is to illustrate the economic pattern defined by the Quran and Prophetic guidance, at a time when the Muslim nation has been blindly following the regimes of some countries that claim precedence in this field. We desperately hoped to attain economic welfare under the shadow of capitalist, socialist, or communist regimes, until eventually the nation floundered and lost its way, because these systems are alien to our ideology. Therefore, Islam is absolutely free from being accused of being responsible for the state of backwardness that afflicts our nation, as we lagged behind because we followed an alien pattern and mentality very different from the Islamic methodology.

Additionally, we are going to cite some of the Quranic verses and Prophetic narrations that guide to the different methods of productivity development and investment. If we measure these guidelines with what is currently practiced by some Muslim countries, we will clearly notice the lack of true Islamic belief in their behavior. This happened because they applied certain theories under the pretext of achieving economic growth, and their peoples submissively followed these theories. As a result, they lagged behind, after the period in which places like Baghdad, Cairo, Andalusia, Damascus, Cordova and Samarkand were minarets for Islamic culture as well as centers of scientific progress. It is true that these civilizations flourished during intermittent time intervals throughout

history. However, they were all governed by a unified code of conduct, as they flourished when their belief was strong, and fell when they were overwhelmed by material desires.

In this regard, Libertini, the Italian Orientalist, said in his book, *Islam in Its Glories*,

*"I am on the verge of considering the leaders of Andalusia and the Arabian Peninsula the greatest enemies of the world. This is because when the light of civilization was shining due to their endeavors and the widespread knowledge among them, they were not only satisfied with annihilating each other, they also transgressed to bury the brightest culture ever created by man on this earth while it was still growing in the heart of the marvelous Islamic renaissance. So, if the holders of this civilization and those who were working on lighting up its bright and luminous torch had let it proceed on its way to reach perfection, there would not have been anybody on the earth other than Arabs or Arabists, and there would not have been any other religion but Islam".*

Simply put, our behavior resembled that of our enemies, yet they have superseded us, thanks to their conspiracies. Hence, when we were deprived of divine guidance, they stole our wealth and continue to steal it until today. We weakened and submitted to their will, so they stole our scientific heritage. Furthermore, we hastened to pursue our livelihood, and we completely forgot the Continual Provider.

Allaah The Almighty Says (what means): ***{It is He who made the earth tame for you – so walk among its slopes and eat of His provision – and to Him is the resurrection.}*** [Quran 67:15].

This means that He, The Almighty, created the earth firmly established and unshakable because of the mountains that He has cast on it. He also caused to burst therefrom springs, and He inserted therein pathways, and He also adapted it for many other benefits like the areas of planting crops and fruits. All this has been created so that people can travel wherever they want around its vast regions, and go frequently around its territories in search of their livelihood and trade. However, in the mean time, they should know that all their endeavors will be unprofitable unless Allaah The Almighty makes it easy for them, as striving for attaining the means of living does not contradict reliance upon Allaah The Almighty.

With regard to the well-known norm of life, that of seeking production and all the advantages that follow it, such as improving one's means of livelihood, Allaah The Almighty addressed the intellect by Saying (what means): ***{And We did not create the heavens and earth and that between them in play. We did not create them except in truth, but most of them do not know.}*** [Quran 44:38, 39].

Thus, the heavens and the earth with its night and day, and with the mountains, oceans, and rivers it carries, and all its other components, and even the rain that Allaah The Almighty sends down from the sky, have been created for a certain purpose. Additionally, the reference to those of understanding in the verse intensifies the necessity for planning and systematization, which is the basis for every kind of knowledge, and among the factors that improve productivity.



### **Definition of wealth in the Islamic economy:**

Wealth is defined as every beneficial and harmlessly utilized capital that is owned by a possessor through religiously permissible means in accordance with the divine texts. Its source is all that Allaah The Almighty has created in the heaven and earth and that between them, except for what Allaah The Almighty has prohibited in the Quran and in the Prophetic *Sunnah* (tradition). Hence, things like alcoholic beverages, drugs, usury, and whatever is gained through theft or usurpation are not included under the term "wealth" because of their intrinsic harmful nature.

On the contrary, the capitalist economy defines wealth as any economic property that falls under three conditions: benefit, scarcity, and exchange.

A. Benefit is the ability of capital to fulfill a human need, which is, according to the capitalists' point of view, the internal feeling of pain and distress that happens if it has not been satisfied. They are of the view that it is not necessary for a human need to correspond to religion or morality, and the money used in satisfying it is neutral, so they regard alcoholic beverages, drugs and even pigs as wealth. It is also worth mentioning that

the human need for capital is unbounded, and the more his production progresses, the more his need for capital grows. Additionally, human needs are mainly divided into basic essentials and luxury articles. However, an article of luxury can become an essential need due to progress and economic welfare.

B. Scarcity is when the available amount of productive resources are insufficient to fulfill all the needs of society, and thus, a market value is determined for its scarcity and benefit.

C. Exchange is the phenomenon when the need for capital creates the demand for it, and this goes on as long as it remains scarce and beneficial, and its value in the market is determined under the influence of the supply and demand. This means that the capital must be exchangeable in order to be considered as wealth. However, Islam rejects both the conditions of scarcity and exchange in capital for determining whether it will be regarded as wealth or not. This is because there are many resources that can be included under the term "wealth", in spite of being plentiful and unexchangeable. Here are some examples of this:

- For man, his faith, work, knowledge, talents, skills, and art is the greatest wealth ever, although it is impossible to exchange these qualities or even estimate a price for them in our modern financial plans. Allaah The Almighty Says (what means): *{And We have certainly honored the children of Adam and carried them on the land and sea and provided for them of the good things and preferred them over much of what We have created, with [definite] preference.}* [Quran 17:70].
- Mountains, rivers, and forests cannot be owned as personal wealth, but they are a great national wealth, in spite of the fact that they exist abundantly in nature, they cannot be exchanged or traded, and cannot be estimated.
- Oceans and seas are also neither personal nor national wealth, yet they are an unexchangeable and inestimable global wealth.
- Water, air, and solar energy are all forms of wealth for whoever makes use of them in increasing production, generating power, establishing nuclear plants and so on.
- Additionally, achieving fame in a particular specialty is a form of wealth; secret reserves are wealth; just rule and law, establishment of security and order, technological arts and science, medicine and cures, safe drinking water, and electricity are all important forms of wealth that increase in importance due to their benefit in the development of our social life.

Therefore, the reference that Allaah The Almighty has made the earth tame for the people should not pass without realizing the unlimited potential for water and livelihood. This is a response to those who spread the fear of famine and drought in their international organizations and conferences, as if they are the controllers of these resources, trying to deny their premeditated crime of causing this famine and shortage of water.

It is no surprise if the people who want to enjoy themselves at the expense of others express these ideas, but the wonder of wonders is how Muslims are driven by these ideas while they have the book of Allaah The Almighty that Says (what means): *{Indeed, it is Allaah who is the [continual] Provider, the firm possessor of strength.}* [Quran 51: 58]. Indeed, Allaah The Almighty is truthful; the subsurface of earth contains layers of different metals, groundwater, natural gas and petrol. Besides, the earth revolves around the sun to obtain solar energy and heat. The earth is also surrounded by an atmosphere whose pressure reaches fifteen rotls on each inch, which affirms the stability of everything on the surface of earth.

Moreover, one of the effects of His mercy is the wind. He, The Almighty, Says (what means): *{And of His signs is that He sends the winds as bringers of good tidings and to let you taste His mercy and so the ships may sail at His command and so you may seek of His bounty, and perhaps you will be grateful.}* [Quran 30: 46]. Besides, air is considered the most essential element for humankind, animals and plants, since no one can live without it for even a few moments. Furthermore, Allaah The Almighty created from water every living thing. He Says (what means): *{And it is He who sends down the rain after they had despaired and spreads His mercy. And He is the Protector, the Praiseworthy.}* [Quran 42:28].

Isn't it true that all these things are necessary resources for the productivity of humans? Surely, the answer is yes. For instance, water by its evaporation, becomes a source of energy for running machines that manufacture industrial products. In addition to this, the watercourses like rivers, oceans and seas, enable man to cut the distances in the shortest times with the least expenses.

Since man is the beneficiary from all these favors, he should not forget that this life is his pathway to the real life in the Hereafter. Allaah The Almighty guaranteed him the means with which he can live, and defined for him the limits and laws he should follow in dealing with this wealth.



## **The basis of utilizing these resources in Islam**

Before tackling this important issue, we want to shed the light on what is mentioned in the Quran and *Sunnah* and what the Muslim scholars said about man being the successor on earth. Allaah The Almighty Says (what means): *{Who perfected everything which He created and began the creation of man from clay. Then He made his posterity out of the extract of a liquid disdained. Then He proportioned him and breathed into him from His [created] soul and made for you hearing and vision and hearts; little are you grateful.}* [Quran 32: 7-9].

Moreover, when the Prophet, *sallallaahu 'alayhi wa sallam*, was asked about the soul, Allaah The Almighty revealed to him the answer by saying (what means): *{And they ask you, [O Muhammad], about the soul. Say, "The soul is of the affair of my Lord. And mankind have not been given of knowledge except a little."}* [Quran 17: 85]. Thus, the soul is an affair of Allaah The Almighty, and it is above the material things and above the worldly laws, and all of it is light and purity. Thus, Allaah The Almighty sent His prophets and sent down with them the Scripture and the balance to preserve the soul on the surface of earth. Ibn Khaldoon said in his book, *Muqaddimat Ibn Khaldoon*,

*"The human being is composed of two mixed parts; one is physical and the other is spiritual. Every part has its own senses or perceptions, but only the spiritual part can perceive. At sometimes it perceives physical perceptions, and it perceives spiritual perceptions at other times. It realizes what is spiritual with its own without intermediary, and it perceives what is physical through the organs of the body like the brain and the five senses. And every perception has a delight with what is perceives, but surely the delight by the self perception of the soul without medium is greater and more delicious".*

Allaah The Almighty sent down His religion at the hands of His messengers and their books so that people believe and work at the same time. Whereas faith is necessary to fulfill the needs of the soul, work is also needed to satisfy the body. Thus, a person can keep his balance and be moderate in his attitude and behavior. Work coupled with faith motivates the person to sincerity, perfection and creativity, and knowledge is a necessity for reforming the condition of man, for increasing productivity and perfecting it, and for achieving wealth. Allaah The Almighty Says (what means): ***{Allaah will raise those who***

*have believed among you and those who were given knowledge, by degrees.* [Quran 58: 11].

The Quran includes many verses that guide the Muslim in his religion, life and Hereafter. We mention here an example from what is mentioned about Daawood (David), may Allaah exalt his mention, in the Quran; Allaah The Almighty Says (what means): *{And We taught him the fashioning of coats of armor to protect you from your [enemy in] battle.}* [Quran 21: 80]. The Quran also tells us about Yoosuf (Joseph), may Allaah exalt his mention, who was able to overcome the difficult years through his knowledge. Allaah The Almighty Says about him (what means): *{And when Joseph reached maturity, We gave him judgment and knowledge. And thus We reward the doers of good.}* [Quran 12: 22].

There is also the story of Moosa (Moses), may Allaah exalt his mention, with the righteous and knowledgeable Al-Khidhr. Allaah Says (what means): *{And they found a servant from among Our servants to whom we had given mercy from us and had taught him from Us a [certain] knowledge.*

*Moses said to him, "May I follow you on [the condition] that you teach me from what you have been taught of sound judgment?"}* [Quran 18:

65-66]. In this sense, Allaah The Almighty Says (what means): ***{And fear Allaah. And Allaah teaches you. And Allaah is Knowing of all things.}*** [Quran 2: 282].

In the year sixty-seven A.H., the first big *Masjid* in the Moroccan city of Fez was established. It was not only a place dedicated for performing acts of worship, it also acted as a house of knowledge for its seekers, as they studied different branches of knowledge therein. Moreover, the education there was not only limited to religious sciences like the Prophetic narrations, Quran interpretation or Islamic jurisprudence, it extended to include a broad range of subjects like mathematics, geography and astronomy. They even called this *Masjid Al-Qarawiyyeen* (The Villagers) University. Bandali Jawzi, a Palestinian Intellectual and researcher in the Academy of Moscow, said about this university,

*"It is mistakenly thought that the oldest university on earth was founded in Europe. However, it was in Africa, and particularly in Fez, the old capital city of Morocco. It is worth mentioning that many non-Muslim students graduated from this university, at their head was the Monk Gerbert d'Aurillac, who later became Pope Sylvester II. This Pope was the one who introduced the currently used Arabic numerals to Europe instead of the Roman ones, and he tried to translate all that the Muslims had compiled in science when he settled down in Italy. He also led the idea of modifying the Roman laws to be in conformity with the Islamic Sharee`ah".*

### **The human mind:**

Allaah The Almighty created man with the ability to speak, with his head held high; and He made him capable of hearing and seeing, not only with his eyes, but He endowed him with the ability to do good work and to innovate. He also made him good-looking, with a slightly outward appearance; He gives him feelings to love and hate, and to benefit himself and please others. Allaah The Almighty Said (what means): *{We have certainly created man in the best of stature}* [Quran 95:4]. And He also Says (what means): *{Indeed in that is a reminder for whoever has a heart or who listens while he is present [in mind]}* [Quran 50:37].

Commenting on this last Verse, scholars said that it is possible to express the "mind" with the "heart", because the heart that is inside the chest is exactly like the mind with which Allaah The Almighty has favored man over other creatures. It is the source of his behavior, and there is no other way to reach a certain truth without the mind – a fact that scientists have failed to explain. Materialists say that the brain and nerves are the real controllers of human behavior, yet they are actually nothing but a part from the material world. Another view says that just as the soul interacts with the body so that it moves, the mind interacts with the brain, so that it produces concrete and the abstract perceptions and this attribute is what



distinguishes man from animals. This is clearly manifested when man, with his intellect, managed to believe in Allaah The Almighty, in spite of the impossibility of seeing Him. Allaah The Almighty Says (what means): ***{Indeed, the worst of living creatures in the sight of Allaah are the deaf and dumb who do not use reason}*** [Quran 8: 21]. ‘Umar ibn Al-Khattaab, may Allaah be pleased with him, also said, *"The standard criteria for man are his righteous deeds, his sound faith and the flexibility of his mind"*.



## **Faith:**

It guarantees for the person the continuity of a peaceful and tranquil life. It develops and progresses as long as he maintains it and feels this tranquility and reassurance in his heart. Nobody can deny that the following rules are the most useful for every person:

1. Whose principles are based on truth and justice.
2. Whose laws guarantee freedom and equality.
3. Whose teachings instill good manners and lofty values in souls.
4. Whose rules establish all human rights.
5. Which call to knowledge, work and productivity.
6. In which relations and dealings between people are based on acquaintance, solidarity, joint liability, safety and peace.

According to what the Prophet, *sallallaahu 'alayhi wa sallam*, indicated, faith is the first of the five pillars of Islam. 'Umar ibn Al-Khattaab, may Allaah be pleased with him, reported,

*"One day we were sitting in the company of the Prophet, sallallaahu 'alayhi wa sallam, when there appeared before us a man dressed in pure white clothes, and his hair was extraordinarily black. There were no signs of travel on him and none amongst us recognized him. He sat with the Prophet, and knelt before him, placed his palms on his thighs and asked the Prophet, sallallaahu 'alayhi wa sallam, saying: "O Muhammad, inform me about Eemaan (faith)". He (the Prophet, sallallaahu alayhi wa sallam) replied: **"That you affirm your faith in Allah, in His angels, in His Books, in His messengers, in the Day of Judgment, and you affirm your faith in the Divine Decree about good and evil"**.*

Investment in Islam is a way of life for the Muslim, and the various acts related to investment are always associated with different acts of worship. For instance, the order to Muslims to establish prayer is always followed by the order to give *Zakaah* (obligatory charity), as is clear in numerous verses in the Quran such as 2: 43, 2; 83, 2; 110, 4: 77, 24: 56, and 73: 20.

Spending as an act of investment, which should be done out of faith. Allaah The Almighty Says (what means): ***{Believe in Allaah and His***

*Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward.* } [Quran 57: 7]. It is also a duty on the rich due to the saying of the Prophet, *sallallaahu 'alayhi wa sallam*: "**There is a duty in the money other than Zakaah**".

Moreover, trade, which is a matter of investment, is mentioned next to the obligation of *Hajj*. Allaah The Almighty Says (what means): *{There is no blame upon you for seeking bounty from your Lord [during Hajj]. But when you depart from 'Arafaat, remember Allah at Al-Mash'ar Al-Haraam. And remember Him, as He has guided you, for indeed, you were before that among those astray.}* [Quran 2: 198]. Al-Qurtubi, may Allaah have mercy upon him, interpreted seeking bounty as trade, which proves the permissibility of trade during *Hajj*.

In addition to this, giving charity is also associated with fasting; Muslims pay *Zakaat Al-Fitr* after they completed fasting the month of *Ramadhan*. Besides, those who are unable to make up for their fasting should feed a poor person every day. Furthermore, one of the most important wisdoms of fasting is that Muslims should undergo hunger and thirst to feel the suffering of the poor people. From another aspect, the economic act of giving goodly loans is considered an act of worship if

the lender gives it with the intention of getting closer to Allaah The Almighty by helping the debtor. Allaah The Almighty permitted buying and selling and prohibited usury when He, The Almighty, Says (what means): ***{But Allah has permitted trade and has forbidden interest.}*** [Quran 2: 275].





### **Freedom of thought and belief:**

People are invited to embrace Islam to secure their benefits and ward off any harm that might happen to them in the Hereafter. However, no one should be compelled to embrace it. This ruling is evident in the Saying of Allaah The Almighty (which means): *{And had your Lord willed, those on earth would have believed – all of them entirely. Then, [O Muhammad], would you compel the people in order that they become believers?}* [Quran 10:99]. He also Says (what means): *{And say, "The truth is from your Lord, so whoever wills – let him believe; and whoever wills – let him disbelieve."}* [Quran 18:29].

The pursuit of livelihood is instilled in the human instinct, yet spending in the cause of Allaah The Almighty requires exercising self-restraint. Allaah The Almighty Says (what means): *{Wealth and children are [but] adornment of the worldly life. But the enduring good deeds are better to your Lord for reward and better for [one's] hope}*. [Quran 18:46]. Commenting on this Verse, Al-Imaam Al-Qurtubi, may Allaah have mercy upon him, said, *"In fact, wealth and children are considered the adornment of this worldly life, because one can enjoy the beauty of his wealth and benefit from it, and gains strength and protection through his children, so they become adornment"*. With regard to the "enduring good

deeds", Ibn `Abbaas, may Allaah be pleased with him, said, *"It is the five prayers, and every righteous deed, by word or action, that remains for the Hereafter"*.



**The link between faith, piety and uprightness and economic welfare:**

Allaah The Almighty Says (what means): *{And [Allaah revealed] that if they had remained straight on the way, We would have given them abundant provision}* [Quran 72:16]. And He also Says (what means): *{And if only the people of the cities had believed and feared Allaah, We would have opened upon them blessings from the heaven and the earth}* [Quran 7:96].

**Charting the way of life of believers by establishing justice and protecting them with faith and power:**

Allaah The Almighty Says (what means): *{We have already sent Our messengers with clear evidences and sent down with them the Scripture and the balance that the people may maintain [their affairs] in justice. And We sent down iron, wherein is great military might and benefits for the people, and so that Allaah may make evident those who support Him and His messengers unseen. Indeed, Allaah is Powerful and Exalted in Might}*. [Quran 57:25]. In this verse, there is a strong link between spiritual wealth, which is represented by the scripture, and material wealth, which is represented by iron, to indicate that this

worldly life should be invested with truth and justice, side by side with wealth and power.

Relatively speaking, the purpose of economy is to achieve happiness for humanity in general, the main purpose of the faith is to attain this happiness in the worldly life as well as in the Hereafter. And for this reason, Islamic economics relies on the Islamic principle of permitting what Allaah The Almighty has made lawful and prohibiting what He has prohibited. This is to guarantee that all our deeds, words and money are lawful and free from being evil and prohibited.

The first motive for people to exert efforts is faith, as it will help them to reach integrity and accuracy in their work, with less pain, less wasting of time, less expenses, better productivity, and greater means for guaranteeing safety and security. Allaah The Almighty Says (what means): *{Whoever does righteousness, whether male or female, while he is a believer – We will surely cause him 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.}* [Quran 16:97].

The second motive is that economy and faith are both united to target the same purpose, which is bringing happiness to humanity, and the only way to attain this happiness is through work.

### **The concept of work in Islam**

Work can be defined as the voluntary efforts exerted by a person in order to achieve benefit, and its existence in nature embodies the image of faith in the mind of man. Work is the most holy value nurtured by Islam and it is the basis of our lives. It is considered the only moral element among the elements of production. Since voluntary effort alone is not sufficient to achieve production, this effort should be subjected to organization in order to result in a material or moral benefit, otherwise, this effort would be useless. The employer of the work is the organizer who is charged with achieving harmony between the various elements of production in order to obtain goods and services to sell in return for profit. In the Islamic view, he is primarily responsible for leadership and guidance, since he is the one who receives profit if he is the proprietor, and he has the right to receive wage and profit at the same time if he is a participant in a company as he is employed by the other partners.

Work is a duty and a right at the same time. Allaah The Almighty Says (what means): *{Do [as you will], for Allaah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do.}* [Quran 9: 105]. Thus, people should seek the appropriate work with the appropriate wage to attain a lawful earning.

Here are some sayings of Prophet Muhammad, *sallallaahu 'alayhi wa sallam*, and others about this.

The Prophet, *sallallaahu 'alayhi wa sallam*, said: *"It is better for anyone of you to carry a bundle of wood on his back and sell it than to beg someone whether he gives him or refuses"*. And he said: *"(Prophet) Daawood ate only out of that which he earned through his manual work"*. He, *sallallaahu 'alayhi wa sallam*, also said: *"No food is better to man than that which he earns through the work of his hand"*.

In this regard, it is narrated that Luqmaan Al-Hakeem urged his son to work saying, *"O son; seek the help of the lawful gain against poverty, for no one becomes poor unless three calamities befall him; emaciation, weak-mindedness and the loss of his manhood, and what is greater than*

*this is people's disdain to him". It is also narrated that 'Umar, may Allaah be pleased with him: said, "A man from among you should not desist from seeking livelihood and say: 'O Allaah give me', for you know that sky does not rain gold or silver".*

One day the Prophet, *sallallaahu 'alayhi wa sallam*, was sitting with his Companions. When they saw a strong workman they said, *"It would be better for him to use this strength to fight for the sake of Allaah".* The Prophet then rebuked them saying: *"Do not say this, for if he is working to feed weak parents or children he is in the cause of Allaah, but if he is just showing his strength for boasting he is in the cause of Satan".* He, *sallallaahu 'alayhi wa sallam*, also said: *"Whoever enters into evening tired from the work of his hand, He will sleep and his sins are forgiven".* It is also narrated that Prophet 'Eesa (Jesus), may Allaah exalt his mention, saw a man and asked him, *"What are you doing?"*, the man replied, *"I am meditating".* Prophet 'Eesa, may Allaah exalt his mention, then asked him, *"So who feeds you?"* The man replied, *"My brother".* Prophet 'Eesa, may Allaah exalt his mention, then said to him, *"Your brother is a better worshipper to Allaah than you".*

Allaah The Almighty has brought *Jihaad* (striving in the cause of Allaah) and work together in the same context when He Says (what means): ***{He***



*has known that there will be among you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allaah and others fighting for the cause of Allaah}. [Quran 73:20].*

Concerning the emigration from a place to another for earning a livelihood, Allaah The Almighty Says (what means): *{And whoever emigrates for the cause of Allaah will find on the earth many [alternative] locations and abundance. And whoever leaves his home as an emigrant to Allaah and His Messenger and then death overtakes him – his reward has already become incumbent upon Allaah. And Allaah is ever Forgiving and Merciful}. [Quran 4:100].*

### **The motives for work:**

There are certain factors that motivate the people to work and seek from the favor of Allaah The Almighty, such as:

- a. There are certain needs of man that he can only obtain through work and production, otherwise, he will perish.
- b. Natural resources cannot be obtained or utilized without work.

c. It is also not possible to enjoy the marvels of nature without work. Allaah The Almighty Says (what means): *{Indeed, We have made that which is on the earth adornment for it that We may test them [as to] which of them is best in deed}*. [Quran 18:7].

d. Work increases the returns of all branches of production and utilizes these returns as well. In other words, the demand for work and construction increases the net profit in the branches of production like trade and industry.

e. The desire for welfare, development, domination, power, and wealth spurs nations to work hard and achieve greater production.

f. The last motive is the appropriate recompense that Allaah The Almighty has promised his slaves on the Day of Resurrection. Allaah The Almighty Says (what means): *{That Day, the people will depart separated [into categories] to be shown [the result of] their deeds. So whoever does an atom's weight of good will see it, And whoever does an atom's weight of evil will see it}*. [Quran 99: 6, 8].

### **The duties of the worker**

A. Choosing the work that suits his abilities. Allaah The Almighty Says (what means): *{Allaah does not charge a soul except [with that within]*

*its capacity.*] [Quran 2: 286]. In this regard, the Prophet, *sallallaahu 'alayhi wa sallam*, said: "**The believer should not humiliate himself**". The Companions thereupon asked, "*O messenger of Allaah, how can the believer humiliate himself?*" The Prophet, *sallallaahu 'alayhi wa sallam*, replied: "**By exposing himself to what he cannot bear**".

B. Continuous pursuit of knowledge to make use of all recent developments in order to perfect the work. The Prophet, *sallallaahu 'alayhi wa sallam*, said: "**Allaah loves for anyone of you when performing a work to perform it properly**".

C. Achieving the highest productivity possible in return for the wage he receives.

D. Achieving a high increase in the profits of all the branches of production, which in its turn encourages the workers to strive for it and make use of it, like when the net profit of agriculture and industry increases.

E. The desire for progress, development, domination, power and wealth, which motivates one to work and achieve a high and good production.

### **The duties of the employer**

- A. Giving wages at its due time. The Prophet, *sallallaahu 'alayhi wa sallam*, said: "**Give the employee his right before his sweat dries**".
- B. Putting suitable employees in jobs that suit them.
- C. Not allowing covert unemployment, and allowing the workers to have a share in the profit.
- D. Supporting employees in their social life.

### **Duties and the responsibilities of the government**

- A. Issuing legislations that protect the work and employees, and define wages, premiums and allowances.
- B. Protecting women and children as they are the weakest sections.
- C. Eliminating unemployment by providing job opportunities for everyone,
- D. Intervening for the benefit of the work, workers and the employer, and place standard measures to their working relationship.
- E. Supervision, control, direction, calling to account and issuing suitable punishments in such a way that maintains the rights of the work, the employees and the employer.

## The humanity of man

*The principle of preserving human dignity:*

Allaah The Almighty Says (what means): *{O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allaah is the most righteous of you. Indeed, Allaah is Knowing and Acquainted}*. [Quran 49:13]. And He also Says (what means): *{And We have certainly honored the children of Adam and carried them on the land and sea and provided for them of the good things and preferred them over much of what We have created, with [definite] preference}*. [Quran 17:70].

Additionally, and to give more attention to this principle of preserving the human dignity, Islam has called for integration, cooperation and solidarity amongst people in order to provide a decent life for the weak, sick, and elderly people, in addition to all those who are unable to work for any reason such as unemployment or accidents. Islam has called upon the rich in particular to fulfill this duty, so that people can lead a happy life free from hatred and envy.

## **Wages:**

The wage is the remuneration that is given to a worker in return for his labor in the process of production. The wage is usually computed on an hourly, daily, weekly, monthly, yearly, or piece-work basis, and it can also include some material benefits for the worker. The worker usually utilizes his wage in purchasing goods for his personal needs or for his family, or for any other consumer service. He can also save a part of it for the purpose of investing it in productive projects to increase his income.

### *Firstly, the level of prices:*

The price level mainly controls the purchasing value of wages. To elaborate, if the prices are raised and the wages remained steady, the purchasing value of wages will drop; and if the prices decreased and the wages remained steady, the purchasing value will rise; and if both prices and wages competitively increased, the problem of inflation with all its disadvantages will emerge.

### *Secondly, the determinants of wage rates:*

- a. The level of responsibility in the work, and the consequences of such responsibility.
- b. The necessary conditions for every process inside the work organization.
- c. The worker's experience and the level of his production in terms of quantity and quality.
- d. The quantity of natural resources and their quality as well.
- e. The educational and the technical level of the worker, in addition to his social status.
- f. Break times and other benefits.

In all these cases, the humanity of the worker should be upheld and this is achieved through securing decent life conditions for him like all other people, and taking into account his essential needs. The Prophet, *sallallahu `alayhi wa sallam*, said: ***"Whoever takes charge of a post for us and has no house should obtain a house; or if he does not have a wife, he must take a wife; or if he does not have a servant, he must take a servant; or if he does not have a riding animal, he must obtain a riding-animal"***.



Therefore, the rulers/governments should intervene in the economic system to determine a minimum wage rate. This is to ensure a stable life for the worker, and to urge him to keep up his diligence, sincerity and honesty.

*Thirdly, wage differences:*

Wages differ according to the following:

- A. The differences between workers.
- B. The differences between the nature of work.
- C. The differences between places of work.

*A. Workers differences:*

Workers differ in their attitudes, abilities and willingness. Among them are the knowledgeable and the ignorant, the hard worker and the lazy, the

strong and the weak, the mender and the corrupter, the honest and the deceiver, the genius and the incompetent, the healthy and the ill, the rich and the poor, the truthful and the liar, the faithful and the extremist and so on. Therefore, it is normal that all these varieties between workers cause a great difference in the work and effort they put in to achieve production. Moreover, workers do not only differ in their abilities, but also in the kind of their work. Among the workers are the planter, the manufacturer, the physician, the engineer, the carpenter and so on. Consequently, their wages differ according to the nature of the work and even differs between workers in the same profession.

*B. Work differences:*

Among the different kinds of work are the judiciary, legislation, defense, politics, education, engineering and accounting, besides work like agriculture, industry, trade and weaving. These kinds of work can even be classified as easy, difficult and medium. There is also the physical, mental and administrative or executive work, all of which has its own wage in return for the exerted effort and results. Briefly, wages depend on the nature of work, the level and responsibility of each work.

*C. Place differences:*

Places differ from each other according to their geographical locations and the nature of its land and weather. It also differs according to its remoteness from the domicile of the worker, the cost of living, the means of transportation and services. Thus, wages are determined in the light of these geographical, economic and social factors.

*Fourthly, equality in wages:*

Equality between all workers is impossible due to their differences in gender, strength, health and knowledge, and due to the existence of the rich and the poor, the mender and the corrupter, the diligent and the lazy, and the superior and the inferior. If it had not been for this difference, there would not have been for every job those who perform it, and for every commodity those who buy it, and life would not have continued. Allaah The Almighty Says (what means): ***{Do they distribute the mercy of your Lord? It is We who have apportioned among them their livelihood in the life of this world and have raised some of them above others in degrees [of rank] that they may make use of one another for service. But the mercy of your Lord is better than whatever they***

*accumulate.*} [Quran 43: 32]. And He, The Almighty, Says (what means): *{And if it were not for Allaah checking [some] people by means of others, the earth would have been corrupted.}* [Quran 2:251].

*Fifthly, justice in wages:*

This idea is best clarified by the following Quranic verses:

- *{And Allaah has favored some of you over others in provision. But those who were favored would not hand over their provision to those whom their right hands possess so they would be equal to them therein. Then is it the favor of Allaah they reject?}* [Quran 16: 71].
- *{Allaah presents an example: a slave [who is] owned and unable to do a thing and he to whom We have provided from Us good provision, so he spends from it secretly and publicly. Can they be equal? Praise to Allaah! But most of them do not know. And Allaah presents an example of two men, one of them dumb and unable to do a thing, while he is a burden to his guardian. Wherever he directs him, he brings no good. Is he equal to one who commands justice, while he is on a straight path?}* [Quran 16: 75-76].

This is mainly a problem for humans, though they can try to establish justice to the best of their abilities through adhering to the following guidelines:

1. Carefully studying every job and dividing it into stages that correspond with the actual nature of the job.
2. Determining the conditions that are required for every type of work and for every stage.
3. Specifying the suitable wage for every work based on its responsibilities.
4. Deciding a return for an increase in the quantity and quality of production.

However, there might be a diligent worker and a lazy one who both work in the same field and with the same wage. This will lead the lazy worker to receive more than what he actually deserves, and the diligent to get lesser wage than the effort he exerted. Moreover, it is impossible to place a value on certain kinds of work and services, as for instance, no remuneration can equal the justice of a ruler; no wage is equivalent to the benefit of a scholar who acts upon what he preaches. Similarly, no wage can estimate the true value of an inventor for a useful invention; no return

can match the victory of a soldier over the enemies; and no compensation can be truly a substitute for his life if he loses it, or if he is struck by a physical disability. Thus, whatever goes beyond the insight of legislators, its appropriate reward will be given by Allaah The Lord of the Worlds.

On the other hand, some workers do not deserve to receive a wage if they fail to do their work properly; and whoever intentionally neglects his work, deserves punishment; and whoever causes any intentional damage or takes unwarranted advantage of his job, deserves a severe punishment. Nevertheless, the problem of wages and its curative solutions will continue to exist in our world as long as the negligent workers use a similar logic to that of the disbelievers when Allaah The Almighty related their claim when He Says (what means): *{Indeed, these [disbelievers] are saying, "There is not but our first death, and we will not be resurrected"}*. [Quran 44: 34-35]. Allaah The Almighty replied to this false claim by saying (what means): *{Then did you think that We created you uselessly and that to Us you would not be returned?"}*. [Quran 23:115].

It is worth mentioning here that the divine law which Allaah The Almighty has decreed for our life is to stick to honesty and uprightness. Allaah The Almighty Says (what means): *{Allaah intended to establish*

*the truth by His words and to eliminate the disbelievers. That He should establish the truth and abolish falsehood, even if the criminals disliked it*. {Quran 8:7, 8}. Thus, it would be wrong if we equated the just with the unjust, the reformer with the spoiler, the faithful with the unfaithful, the victim with the offender, or the oppressed with the oppressor. Additionally, it is from the basics tenets of justice that a person must receive his appropriate recompense that coincides with his action, and this task is appointed to the authorities of the governors and legislating judges.

Allaah The Almighty Says (what means): *{And We did not create the heaven and the earth and that between them aimlessly. That is the assumption of those who disbelieve, so woe to those who disbelieve from the Fire. Or should we treat those who believe and do righteous deeds like corrupters in the land? Or should We treat those who fear Allaah like the wicked?}*. [Quran 33:27-28].

*Sixthly, the inspection:*

Governors and officials should focus on monitoring and recording the actions of workers, and should not accuse them unless they have witnesses, clear evidences and supporting documents. All leaders and



workers should remember that Allaah The Almighty is all knowing of everything and keep in their mind the following Quranic verses:

- *{And ever is Allaah, over all things, an Observer.}* [Quran 33: 52].
- *{And you [people] do not do any deed except that We are witness over you when you are involved in it. And not absent from your Lord is any [part] of an atom's weight within the earth or within the heaven or [anything] smaller than that or greater but that it is in a clear register.}* [Quran 10: 61].
- *{And We have already created man and know what his soul whispers to him, and We are closer to him than [his] jugular vein. When the two receivers receive, seated on the right and on the left. Man does not utter any word except that with him is an observer prepared [to record].}* [Quran 50: 16-18].

*Seventhly, the fair punishment:*

The responsible manager should believe in the saying of Allaah The Almighty (which means): *{And Allaah created the heavens and earth in truth and so that every soul may be recompensed for what it has earned, and they will not be wronged.}* [Quran 45:22]. Hence, overlooking corruption is considered a kind of injustice, as Allaah The

Almighty did not create this world to be chaotic that has neither order nor aim, rather it is created in truth as a system and for the establishment of truth as an aim. Allaah The Almighty wants to see the effect of His many blessings upon man when he utilizes it in what is good and stays away from what is evil, in such a way that the worker performs his work motivated by true faith and beneficial knowledge. He should be just and not unjust, courageous not cowardly, moderate and not excessive, well-balanced and not fanatic, and wise and not impetuous. If he obeys Allaah The Almighty, he will be rewarded, and he will be punished if he disobeys Him. Both the worker and the leader should be acquainted with these facts. Allaah The Almighty Says (what means): ***{Whoever does righteousness, whether male or female, while he is a believer – We will surely cause him 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.}*** [Quran 16: 97]. Ibn ‘Abbaas, may Allaah be pleased with him, interpreted this "good life" as lawful livelihood, and it is narrated that ‘Ali ibn Abi Taalib, may Allaah be pleased with him, said that it means contentment.

### **Money and capital:**

According to Islamic jurists, money is every object or record that can be accepted as a payment in return for goods and services, yet in Islamic economics, money must meet two conditions:

- Firstly: it must be lawful and beneficial, not prohibited and detrimental.
- Secondly: its possessor should have noble manners to guarantee achieving the first condition.

As for capital: it is every wealth used for obtaining new income or producing new productive or consumer goods. Additionally, any output for a productive process is considered capital as well.

The only way to own money or capital is work. However, this does not mean that it is not alienable, as its ownership rights can be acquired through several property transfer actions like selling, wills, and gifts.

Allaah The Almighty Says (what means): ***{Believe in Allaah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward}***. [Quran 57:7].

In this verse, appointing the man as a successor on earth means the following:

1. Allaah The Almighty is the real possessor of all resources and capital, and the ownership rights have just transferred to man by proxy.
2. As a result of this first point, the authority to dispose of what Allaah The Almighty has temporarily accorded to man should be subject to His will and coincide with His orders and prohibitions, as He is the true possessor of these resources.
3. The main purpose for this succession is to construct the earth, and this means increasing the good things in it through investment.

These previous points show us that Allaah The Almighty has specified the exact role of man in his succession. Allaah The Almighty Says (what means): ***{He has produced you from the earth and settled you in it}***.

[Quran 12:61]. The sole task of capital is centralized around serving the interests of both individuals and communities, so that they can attain the goodness of this worldly life and the Hereafter. This means that the function of capital in Islamic economics transcends the fields of satisfying human needs, to cover the interest of the whole society, and any failure in carrying out this function will be regarded as a defect in the performance of capital.

Moreover, according to the principle of the maximum social advantage that Islam adopts, the base of the capital's beneficiaries should be expanded. Allaah The Almighty Says (what means): ***{Those who spend their wealth in the way of Allaah and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve}.*** [Quran 2:262].

And He also Says (what means): ***{O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allaah is Free of need and Praiseworthy}.*** [Quran 2:267].

On the other hand, Islam prohibits the accumulation of capital which threatens the social balance by ordaining *Zakaah* (obligatory charity). Islam also prevents monopoly. The Prophet, *sallallaahu 'alayhi wa sallam*, said: ***"Allaah will strike whoever monopolizes the food of Muslims with leprosy and bankruptcy"***.

Thus, capital should be used for what benefits the nation, and the ruler is permitted to force the entrepreneur to invest his capital in achieving the public interest of the community. Allaah The Almighty also forbids accumulating money without using it to benefit others by saying (what means): ***{And those who hoard gold and silver and spend it not in the way of Allaah – give them tidings of a painful punishment. The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], "This is what you hoarded for yourselves, so taste what you used to hoard."}*** [Quran 9: 34-35].

The Prophet, *sallallaahu 'alayhi wa sallam*, said: ***"Trade in the money of the orphan so that it is not eaten away by the charity"***. And he also said: ***"What a good helper to attain piety is money!"***

**Definition of investment:**

It is any use of resources that is intended to increase the output of the future production or income. It is thus a kind of spending on assets to achieve income over the long term. The invested capital is either material or non-material

*a. Material capital:*

It is either exchangeable or unexchangeable. Exchangeable materials are like machines, buildings, raw materials and semi-manufactured materials, while the unexchangeable materials are like water, air and the sun heat.

*b. Non-material capital:*

This can be divided into:

a. Internal: like the qualities of man such as intelligence and cleverness, which are unexchangeable.



b. External: like the name of a firm, which is exchangeable. It can be unexchangeable, like the goodwill associated with it.

Muslim scholars divided money and capital into two types: lawful and unlawful.

The first one is the lawful money, which is transferred legally to its possessor. Allaah The Almighty Says (what means): ***{O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.}*** [Quran 2: 168]. And He also Says (what means): ***{And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].}*** [Quran 2: 188]. On the contrary, unlawful money is the defective wealth which is illegally acquired. It is the money that is gained through:

1. Interest transactions
2. Waging wars
3. Stealing

4. Wine
5. Cheating
6. Monopoly
7. Bribe

*Interest transactions:*

It is the practice of stipulating an excess amount of money without equivalent substitute or offset in a commutation contract or in an agreement for paying money in advance to get later concessions on rates. It is prohibited in Islam, and here we will try to elaborate the reason for considering it a form of corruption.

It is well-known that paper money, or any other form of currency, is actually the common medium of exchanging capital, which is any valuable thing that is beneficial for the people under the conditions of capacity and availability of choice. Money is also used as a medium for estimating and evaluating capital, and this estimation is called the price. Accordingly, the price is the determinant of the value of capital in the process of exchange. Thus, it is not reasonable for a price to act as a price

for itself, and this is applied on the interest rate in the capitalistic influence as well, because it is but a form of money. Simply put, if price is the standard measurement for people's capital, then how can it evaluate itself?! Even if it is necessary for a price to have an estimator, then how it can estimate itself! It is worth mentioning that investments are directly proportional to lawful profits, and inversely proportional to usury.

Shaykh Al-Islam Ahmad ibn Taymiyyah, may Allaah have mercy upon him, clearly stated that prices are the measure for the people's capital, so the rulers have to coin for them money that can be used in their dealings to justly value their assets without any injustice. Moreover, those in power must completely refrain from indulging in currency trafficking. It should be also noted that The Legislator (Allaah The Almighty) prohibited selling money for money on credit, i.e., delaying the payment of the substitute, as it should be hand to hand. Furthermore, Muslim jurists have devoted their attentions to finding out the appropriate standard, as they were of the view that it can be either a cash price, a measure, a weight, or a combination of them all.

There are many Quranic verses that emphasized and urged us to adhere to the means of equivalence and evenness between price and capital, and here are some of them:

Allaah The Almighty Said (what means):

- *{And O my people, give full measure and weight in justice and do not deprive the people of their due and do not commit abuse on the earth, spreading corruption}. [Quran 11:85].*
- *{And do not decrease from the measure and the scale}. [Quran 11:84].*
- *{And weigh with an even balance}. [Quran 26:182].*

There are also many Quranic verses that prohibit interest transactions, and here are some of them. Allaah The Almighty Said (what means):

- *{And whatever you give for interest to increase within the wealth of people will not increase with Allaah. But what you give in zakaah (the obligatory charity), desiring the countenance of Allaah – those are the multipliers}. [Quran 30:39].*
- *{For wrongdoing on the part of the Jews, We made unlawful for them [certain] good foods which had been lawful to them, and for their averting from the way of Allaah many [people], And [for] their taking of usury while they had been forbidden from it, and their consuming of the people's wealth unjustly. And we have prepared for the disbelievers among them a painful punishment.} [Quran 4:160,161].*

The most dangerous verse in prohibiting interest transactions is the Saying of Allaah the Almighty (which means):

- *{O you who have believed, fear Allaah and give up what remains [due to you] of interest, if you should be believers.*
- *And if you do not, then be informed of a war [against you] from Allaah and His Messenger. But if you repent, you may have your principal – [thus] you do no wrong, nor are you wronged.*
- *And if someone is in hardship, then [let there be] postponement until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew}. [Quran 2:278-280].*

Ibn Mas'ood, may Allaah be pleased with him, reported that the Prophet, *sallallaahu `alayhi wa sallam*, cursed the one who accepts interest, the one who pays it, the one who records it, and the one who witnesses it.

The Prophet, *sallallaahu `alayhi wa sallam*, also said: *"On my night journey, I reached a river of blood and a man was in it, and another man was standing at its bank with stones in front of him, facing the man standing in the river. Whenever the man in the river wanted to come out, the other one threw a stone in his mouth and caused him to*

*retreat to his original position; and so whenever he wanted to come out the other would throw a stone in his mouth, and he would retreat to his original position. I asked about this, and I have been told that this is a man who dealt with usury".*

*Waging wars:*

It means blocking the way to plunder and loot people's money by force. Allaah The Almighty Says (what means):

- *{ Indeed, the penalty for those who wage war against Allaah and His Messenger and strive upon earth [to cause] corruption is none but that they be killed or crucified or that their hands and feet be cut off from opposite sides or that they be exiled from the land. That is for them a disgrace in this world; and for them in the Hereafter is a great punishment, Except for those who return [repenting] before you apprehend them. And know that Allaah is Forgiving and Merciful.} [Quran 5: 33-34].*

Imaam Maalik, may Allaah have mercy upon him, said, *"The warrior is the one who take up arms against people whether in a city or in a desert*

*and threatens them to take their money". In this regard, Al-Qurtubi, may Allaah have mercy upon him, said,*

*"Waging wars has a great harm and danger, since it prevents people from earning their livings. And it is known that the greatest way of earning living is trade which is based on traveling due to the saying of Allaah (what means): **{And others traveling throughout the land seeking [something] of the bounty of Allaah}** [Quran 73: 20]. So, if people become afraid in their roads, they will not travel and abide in their houses and they will not be able to trade and earn their living. So, Allaah The Almighty legislated these severe penalties upon the highwayman to deter them. And the ruler is free to choose between the penalties defined by Allaah. They can kill, crucify or exile them."*

*Stealing:*

It means taking the money of others in an unlawful way without their knowledge or agreement. Allaah The Almighty Says (what means): **{[As for] the thief, the male and the female, amputate their hands in recompense for what they committed as a deterrent [punishment] from**

**Allaah . And Allaah is Exalted in Might and Wise.** } [Quran 5: 38]. The Prophet, *sallallaahu 'alayhi wa sallam*, clarifies that the hand of the thief is to be cut only for a quarter *Dinar* or more. Besides, the punishment should not be established upon the father if he steals from his son due to the saying of the Prophet, *sallallaahu 'alayhi wa sallam*, **"You and your money are for your father"**. Moreover, Ibn Al-Qaasim, may Allaah have mercy upon him said, *"The hands should not be amputated if the person steals out of hungry"*. In this regard, the commander of the believers, 'Umar, may Allaah be pleased with him, suspended executing this punishment in the Year of Famine (18 A.H). Additionally, Imaam Abu Haneefah, may Allaah have mercy upon him, said that no punishment to the unmarriageable persons like the aunt, the maternal aunt, the sister and so on.

### **Wine:**

It was gradually prohibited, and any earning out of it is consequently prohibited. Allaah The Almighty Says (what means): **{They ask you about wine and gambling. Say, "In them is great sin and [yet, some] benefit for people. But their sin is greater than their benefit."}** [Quran 2: 219]. The Prophet, *sallallaahu 'alayhi wa sallam*, also said: **"Allaah who prohibited drinking wine also prohibited selling it. Allaah curses**



*ten engaged in wine; the one who squeezes it, the one who is engaged for squeezing it, the one who drinks it, the one who carries it, the one to whom it is carried, the one who gives it to drink, the one who sells it, the one who devours its price, the one who purchases it and the one from whom it is purchased".*

***Bribe:***

Taking a bribe in return for terminating a right or doing whatever contradicts the *Sharee'ah* (Islamic legislation) is prohibited and considered an illicit gain. According to Imaam Al-Qurtubi, may Allaah have mercy upon him, the saying of Allaah The Almighty (what means): ***{And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful]}*** is a clear proof of the prohibition of taking bribes. Similarly, the Prophet, *sallallaahu 'alayhi wa sallam*, said: "***it is unlawful for the person to help his brother then accept a present from him in return for his help***". In this sense, the Prophet, *sallallaahu 'alayhi wa sallam*, was once asked, "*What is the ill-gotten property?*", he answered: "***It is the bribe***". He also said: "***He whom we charge with a work should only take the wage we give him, taking other than this is unlawful***".

### ***Cheating:***

Allaah The Almighty ordered justice and rightness in buying and selling as He Says (what means): *{So fulfill the measure and weight and do not deprive people of their due and cause not corruption upon the earth after its reformation. That is better for you, if you should be believers.}* [Quran 7: 85]. In this regard, the Prophet, *sallallaahu 'alayhi wa sallam*, said: *"Everyone should not sell anything unless he indicates its defects, and who knows a defect in anything being sold should indicate it"*. He, *sallallaahu 'alayhi wa sallam*, also said: *"If the buyer and seller are truthful and sincere with each other, Allaah will bless their sale, but if they hide and lie, the blessing will be eliminated"*.

### ***The monopolistic business:***

*"The popularizer is prosperous, and the monopolizer is unfortunate"*, and *"whoever monopolizes the food of the Muslims, Allaah will strike him with bankruptcy and leprosy"*.

It is permissible for a governor to intervene through individuals or a group of people to carry out a monopolistic activity in a certain economic branch, aiming at achieving certain financial or social purposes for the benefit of the public, yet it must be subject to accurate rules and governed by the system. However, scholars have agreed unanimously on the prohibition of any monopoly business if it emerges due to some advantages given to real or artificial persons in order to allow them to practice industrial or commercial activities of a monopolistic nature. This is because the monopolizers are primarily interested in their private gains, regardless of the harm that is caused to the larger interest of the society. They usually hide goods and commodities to suspend utilizing them, and consequently, the prices will be raised due to lack of supply, and thus, they control the whole market to achieve personal gains. The Prophet, *sallallaahu `alayhi wa sallam*, condemned this speculative business, and said: **"Do not price (goods), as no one but Allaah makes prices low and high"**. This *Hadeeth* (narration) confirms the freedom to trade and fair competition. Moreover, enforcing the forced pricing policy when trying to overcome the problem of monopoly for the benefit of Muslims should be a temporary remedy until the obstacles are removed.

***Other prohibited forms of business:***

We can add to the prohibited forms of business that were previously mentioned, consuming the properties of orphans, and breeding pigs for trade.

To conclude, the Prophet, *sallallaahu `alayhi wa sallam*, said: *"That which is lawful is plain and that which is unlawful is plain and between the two of them are doubtful matters about which not many people know. Thus, he who avoids doubtful matters clears himself in regard to his religion and his honor, but he who falls into doubtful matters falls into that which is unlawful, like the shepherd who pastures around a sanctuary, all but grazing therein. Truly every king has a sanctuary, and truly Allah's sanctuary is His prohibitions. Truly in the body there is a morsel of flesh which, if it is whole, all the body will be whole, and if it is diseased, all the body will be diseased. Truly it is the heart"*.