

Earning and Spending: An Islamic Perspective

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Abstract: *Earning and Spending are the most important parts of our daily life, while not being the whole of it. Islam views our life as a compact whole and does not divide it into many separate and conflicting parts. That is why Islam laid down many rules and regulations about our earnings as well as the spending. This article is an attempt to show that the real and actual owner of everything is Almighty Allah alone and we are mere agents appointed by Him to administer our holdings. We come to this world empty-handed and depart from it likewise. So, we should be aware about our duty as Allah's agent and be ready to earn and spend all of these things according to the approved way of Allah (SWT). The article has also proved that everything is lawful to a person is lawful to earn with it and everything is unlawful to a person is also unlawful to provide for others. This article is a completely desk-based research. Al-Qur'an, different Hadiths, Islamic literatures and other various research publications have been consulted to find out the basic rules of earning and spending in Islam.*

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1. Introduction

We need bread to live; but we do not live for bread alone. It means that the earning money and spending it is essential for our living, but we do not live only for this. We have a greater purpose of life. Our creator *Allah (SWT)* has created us

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as His *Khalifah* (vice-gerent) on the earth. So that He declared at the beginning of the creation of human beings:

“Verily, I am going to place (mankind) generations after generations on earth.” (*Al-Qur’an*, 2:30).

We (the representatives of *Allah*) not only have a body; but we have a soul and a conscience as well. Without soul and conscience we would be considered a little more than animals. *Allah*, the Exalted said in this regard:

“And surely, We have created many of the *jinn* and mankind for Hell. They have hearts wherewith they understand not, and they have eyes wherewith they see not, and they have ears wherewith they hear not (the truth). They are like cattle, nay even more astray; those! They are the heedless ones.” (*Al-Qur’an*, 7:179).

As the vice-gerent of Almighty *Allah* (*SWT*) we should follow the rules of the *Qur’an* and *Sunnah* in all of our economic affairs. The Islamic *Shari’ah* is balanced and places everything in its right place. It has given detailed regulations for our earning and expenditure.

2. Lawful Sources of Earning and Spending

Islam has prescribed laws to control over the earnings and expenditures. The Islamic *Shari’ah* implies that the need fulfillment must be through the individual’s own effort. Islamic jurisprudence has emphasized the personal obligation of every *Muslim* (*fard ‘ayn*) to earn a living to support himself and his family. (Chapra, 1995). The holy *Qur’an* instructs *Muslims* to go out into the world seeking *Allah’s* bounties after having attended to their prayers:

“Then when the *Salat* (prayer) is ended, you may disperse through the land, and seek the bounty of the Almighty *Allah* (by working, etc.), and remember *Allah* (*SWT*) much: that you may be successful.” (*Al-Qur’an*, 62:10).

The Prophet (*SAW*) said:

“Earning lawful livelihood is obligatory upon every *Muslim*.” (Suyuti, 1399).

The Prophet (*SAW*) also said:

“A man has not earned better income than that which is from his own effort.” (*Sunan Ibn Majah*, *Hadith* No. 2138). He (the prophet) assigned a place of high esteem to earning one’s own living: “He who seeks the world lawfully to refrain from begging, to cater for his family, and to be kind to his neighbor, will meet *Allah* (*SWT*) with his face shining like the full moon”. (*Bayhaqi’s Shu’ab al-Iman*).

Caliph *Umar* emphasized the Islamic injunctions to earn one’s own livelihood by saying: “No one of you should refrain from seeking a livelihood and say, ‘O *Allah*! Give me sustenance’, for the sky will certainly not rain gold and silver”, and that: “seek the bounty of *Allah* (*SWT*) and be not a burden on others”. (*Al-Qurtubi*, 1404).

On the other hand, the Prophet (*SAW*) disapproved begging in many of his

sayings, such as: "Do not beg anything from people". (*Abu Dawud, Hadith No.1952*). "The hand that is above is better than the hand that is below". (*Al-Bukhari, Hadith No. 1427, 1429*). The Prophet (*SAW*) also declared unlawful the giving of charity to those who have no real need and who are healthy and able-bodied. (*Abu Dawud, Nasa'i and Ibn Majah*).

3. Duties of Men as the Trustees of Allah (SWT)

We, the human beings, have been honoured by Allah (SWT) as His *Khalifah* (vice-gerent). And we are the trustee (*amin*) of all resources of Allah (SWT). The *Qur'an* states:

"Believe in Allah (SWT) and His Messenger and spend of that whereof He has made you trustees. And such of you as believe and spend (in Allah's Way), they will have a great reward." (*Al-Qur'an, 57:7*).

The Prophet (*SAW*) said: "Most liked by Allah (SWT) is the man who is most beneficent to the people in general. And the most liked act is that of pleasing a Muslim or relieving him of some grief, or paying off a debt incurred by him, or saving him from hunger." (*Al-Tabarani, Al-Mu'jam al-Saghir*).

It is mentioned by *Al-Qaradawi* when he said: "Just as the wealth of others is sacred and any violation of it is prohibited, in like manner a person's own wealth is sacred with respect to himself; he should not waste it by extravagant spending, scattering it to the right and left. This is because the Muslim Ummah, which constitutes an owner in addition to every other owner, has a right to the wealth of individuals. For this reason Islam has given the Ummah the right to manage the properties of the weak-minded who squander their wealth". (*Al-Qaradawi, 1995*).

The *Qur'an* says: "Do not give your wealth, which Allah (SWT) has made a means of support for you, to the weak-minded, but feed and clothe them from it and speak to them words of kindness and justice." (*Al-Qur'an, 4:5*).

A trustee of Allah (SWT) will be accountable before Him for all of his socio-economic and financial dealings. And he cannot escape His ever-watchful eye for a single moment. So, as a trustee no one is authorized to destroy or waste the resources given by Allah (SWT). But he/she should follow the rules of the *Qur'an* and *Sunnah* in proper distribution of it among the right beneficiaries. And everyone must acquire resources rightfully, in a manner indicated by the *Qur'an* and the *Sunnah*.

4. Some Fundamental Rules of Earning and Spending in Islam

We (the Muslim) are not allowed to earn and spend in any way we like. Islam has prescribed various fundamental rules and ideologies for proper maintenance of our earning and expenditure. We must pursue these in our livelihood so that the entire pattern of production, exchange and distribution of wealth conforms to the rules of the Islamic standard of justice and equity. I would like to mention here those fundamental principles under the following captions:

4.1 Any earnings from the production, sale and distribution of alcoholic drinks are unlawful, like as earnings from gambling, lotteries etc.

Allah, (SWT) says, "O you who believe! Intoxicants (all kinds of alcoholic drinks), gambling (*Al-Mysir*), *Al-Ansab* ⁽¹⁾ and *Al-Azlam* (arrows or astrology for seeking luck or decision) are an abomination of *Shaitan's* (the devil's) handiwork. So, avoid (strictly all) that in order that you may be successful. *Shaitan* (the devil) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling (*Al-mysir*), and hinder you from the remembrance of *Allah* (SWT) and from *As-Salat* (the prayer). So, will you not then abstain?" (*Al-Qur'an*, 5:90-91).

This verse is said regarding the one who regards an alcoholic drink lawful to drink, and calls it by another name.

Abu Malik Al-Ash'ari narrated that he heard the prophet (SAW) saying: "From among my followers there will be some people who will consider illegal sexual intercourse, the wearing of silk, the drinking of alcoholic drinks, and the use of musical instruments as lawful. And (from them), there will be some who will stay near the side of a mountain, and in the evening their shepherd will come to them with their sheep and ask them for something, but they will say to him, 'come to us tomorrow'. *Allah* (SWT) will destroy them during the night and will let the mountain fall on them, and He will transform the rest of them into monkeys and pigs and they will remain so till the Day of Resurrection." (*Sahih Al-Bukhari*, Hadith No. 5590).

Ibn Umar ® narrated, *Allah* (SWT)'s Messenger (SAW) said: "Whoever drinks alcoholic drinks in this world and does not repent, will be deprived of it in the Hereafter". (*Sahih Al-Bukhari*, Hadith No. 5575).

Anas ® narrated, the prophet (SAW) said: "From among the portents of the Hour are the following: General ignorance (in religious affairs) will prevail, (religious) knowledge will decrease, illegal sexual intercourse will prevail, alcoholic drinks will be drunk (in abundance), men will decrease and women will increase so much so that for every fifty women there will be one man to look after them". (*Sahih Al-Bukhari*, Hadith No. 5577).

Abu Hurairah ® narrated, the prophet (SAW) said: "An adulterer, at the time of committing illegal sexual intercourse is not a believer; and a person, at the time of drinking an alcoholic drink is not a believer; and a thief, at the time of stealing, is not a believer". (*Sahih Al-Bukhari*, Hadith No. 5578).

The Prophet (SAW) not only forbade the drinking of alcohol, he also forbade any trading in it, even with non-Muslims. It is not permissible for a Muslim to import or export alcoholic beverages, or to own or work in a place which sells them. It is also *haram* (unlawful) for a Muslim to sell grapes to a person whom he knows will make *khamr* (wine/alcohol/intoxicant) from them. (*Al-Qaradawi*, 1995). The

Prophet (SAW) states: "If someone stockpiles grapes during harvest time and holds them in order to sell them to a Jew or Christian or anyone else (even if he be a Muslim) who produces *khamr*, he will be leaping into the Fire with his eyes open". (*Al-Tabarani, Al-Mu'jam al-Awsat*).

However, *Islam* takes an uncompromising stand in prohibiting intoxicants, regardless of whether the amount is little or much.

4.2 Earning by falsehood, deceit, fraud, theft, robbery and burglary are unlawful

Any kind of deceitful acquisition is prohibited and the deceitful acquisition of the orphan's property has been particularly banned by a large number of verses of holy *Qur'an* and by the traditions (*Sunnah*) of Prophet Muhammad (SAW). *Allah* (SWT) said in this regard: "Woe to *Al-Mutaffifun* (those who give less in measure and weight). Those who, when they have to receive by measure from men, demand full measure. And when they have to give by measure or weight to (other) men, give less than due. Do they not think that they will be resurrected, on a Great Day? The Day when (all) mankind will stand before the Lord of the *Alamin* (mankind, *jinn* and all that exists)." (*Al-Qur'an*, 83:1-6).

"And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully." (*Al-Qur'an*, 2:188).

"And give unto orphans their property and do not exchange (your) bad things for (their) good ones; and devour not their substance (by adding it) to your substance. Surely, this is a great sin." (*Al-Qur'an*, 4:2).

"And come not near to the orphan's property, except to improve it, until he (or she) attains the age of full strength; and give full measure and full weight with justice. We burden not any person, but that which he can bear. And whenever you give your word (i.e. judge between men or give evidence), say the truth even if a near relative is concerned, and fulfill the covenant of *Allah* (SWT). This He commands you that you may remember." (*Al-Qur'an*, 6:152).

"And O my people! Give full measure and weight in justice and reduce not the things that are due to the people, and do not commit mischief in the land, causing corruption." (*Al-Qur'an*, 11:85).

Jabir ® narrated that the holy Prophet (SAW) purchased a camel from him and paid him the animal's price after weighing more than its original price. (*Bukhari & Muslim*).

Abu Qatadah ® narrated that he heard the holy Prophet (SAW) say: A person who desires that *Allah* (SWT) may keep him immune from the hardships of the Day of Judgment, he should grant respite to one who is in straitened circumstances or should remit the debt. (*Sahih Muslim*).

Hazrat Jabir ® also says that the holy Prophet (*SAW*) said: "May *Allah (SWT)* have mercy on a person who is easy and courteous when he sells, buys or asks for the payment of his dues." (*Sahih Al-Bukhari, Hadith No. 2076*).

4.3 Hoarding of foods and basic necessities, smuggling and artificial creation of shortages are unlawful

Allah (SWT) said in this regard, "And those who hoard up gold and silver [*Al-Kanz*: the money, the *Zakat* of which has not been paid] and spend them not in the way of *Allah (SWT)*, announce unto them a painful torment. On the Day when that *Kanz* will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks and their backs. (And it will be said to them): "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard." (*Al-Qur'an, 9:34-35*).

"And let not those who covetously withhold of that which *Allah (SWT)* has bestowed on them of His Bounty (Wealth) think that it is good for them (and so they do not pay the obligatory *Zakat*). Nay it will be worse for them; the things which they covetously withheld shall be tied to their necks like a collar on the Day of Resurrection. And to *Allah (SWT)* belongs the heritage of the heavens and the earth; and *Allah (SWT)* is Well-Acquainted with all that you do." (*Al-Qur'an, 3:180*).

Abu Hurairah ® narrated, *Allah (SWT)*'s Messenger (*SAW*) said: "Anyone whom *Allah (SWT)* has given wealth but he does not pay its *Zakat*, then, on the day of resurrection, his wealth will be presented to him in the shape of a bald-headed poisonous male snake with two poisonous glands in its mouth and it will encircle itself round his neck and bite him over his cheeks and say: 'I am your wealth; I am your treasure.' Then the Prophet (*SAW*) recited this divine verse: "And let not those who covetously withhold of that which *Allah (SWT)* has bestowed upon them of His Bounty". (*Ibn Hajar, 1986*).

The Prophet (*SAW*) also said: "If anyone withholds goods until the price rises, he is a sinner". (*Sahih Muslim, Hadith No. 1605*).

Al-Qaradawi said about this *Hadith*: "The term 'sinner' here is not to be taken lightly. It is the same epithet which *Allah (SWT)* has applied to some of the great tyrants in history, like *Pharoah* and *Haman*". (*Al-Qaradawi, 1995*).

4.4 Earnings from brothels and from such other practices which are harmful to society are also unlawful

Allah (SWT) said about this matter, "Verily, those who accuse chaste women, who never even think of anything touching their chastity and are good believers – are cursed in this life and in the Hereafter, and for them will be a great torment – On the Day when their tongues, their hands, and their legs (or feet) will bear witness against them as to what they used to do." (*Al-Qur'an, 24:23-24*).

Abu Mas'ud Badri ® narrated, that the holy Prophet (*SAW*) has prohibited the use

of the sale of a dog, the earning of a prostitute and the fee of fortune-teller. (*Bukhari & Muslim*).

4.5 Interest (*Riba*) based transactions are prohibited

Islam strictly prohibits all transactions involving interest. Interest (*Riba*) is neither a trade nor a profit; rather it is a means of exploitation and concentration of wealth at any cost. The Arabic term (*Riba*) is often interpreted as usury i.e. the exorbitant rate of interest. (*Rashid Raashed*, 1998). Prohibition of interest is the most significant characteristic of Islamic financial system. There are many verses of the *Qur'an* which insist on the prohibition of interest. *Allah (SWT)* said:

“Those who eat *Riba* (usury) will not stand (on the day of resurrection) accept like the standing of a person beaten by *Shaitan* (the devil) leading him to insanity. That is because they say: ‘Trading is only like *Riba*’, whereas *Allah (SWT)* has permitted trading and forbidden *Riba*. So, whosoever receives an admonition from his lord and stops eating *Riba* shall not be punished for the past; his case is for *Allah (SWT)* (to judge); but whoever returns to *Riba*, such are the dwellers of the Fire-they will abide therein.” (*Al-Qur'an*, 2:275).

Allah also said: “O you who believe! Be afraid of *Allah (SWT)* and give up what remains (due to you) from *Riba* (from now onward), if you are really believers. But if you do not do it, then be warned of war from *Allah (SWT)* and His Messenger (*SAW*); and if you repent, then you shall have your capital. Do not exploit, and be not exploited.” (*Al-Qur'an*, 2:278-279).

He also said: “O you who believe, do not take interest, doubling and quadrupling, and keep your duty to *Allah (SWT)*, so that you may prosper.” (*Al-Qur'an*, 3:130).

Abu Hurairah ® narrated, *Allah (SWT)*'s Messenger (*SAW*) said: “Anyone whom *Allah (SWT)* has given wealth but he does not pay its *Zakat*, then, on the day of resurrection, his wealth will be presented to him in the shape of a bald-headed poisonous male snake with two poisonous glands in its mouth and it will encircle itself round his neck and bite him over his cheeks and say: ‘I am your wealth; I am your treasure.’ Then the Prophet (*SAW*) recited this divine verse: “And let not those who covetously withhold of that which *Allah (SWT)* has bestowed upon them of His Bounty.” (*Al-Asqalani*, 1986).

He (the Prophet) also said: “Avoid the seven great destructive sins. The people enquired, O *Allah (SWT)*'s Messenger! What are they? He said: 1) to join others in worship along with *Allah (SWT)*, 2) to practice sorcery, 3) to kill a person which *Allah (SWT)* has forbidden except for a just cause (according to Islamic law), 4) to eat up *Riba* (usury), 5) to eat up an orphan's wealth, 6) to show one's back to the enemy and fleeing from the battlefield at the time of fighting and 7) to accuse chaste women, who never even think of anything touching their chastity and are true believers.” (*Sahih Al-Bukhari*, *Hadith* No. 6857).

In his farewell address the Prophet (*SAW*) declared: “Return the things kept with

you as a trust (*Amanah*) to their rightful owners. All dues of interest shall stand cancelled and you will have only your capital back; *Allah (SWT)* has forbidden interest, and I cancel the dues of interest payable to my uncle 'Abbas bin 'Abdul Muttalib". (*Ibn Hisham*, 1996).

Islam does not compromise with the transaction of *Riba* by any means. Through the prohibition of interest the moral filter of *Islam*, it not only refers to the economic factors; but also focuses on economic activities by making them in the first place accountable to *Allah (SWT)* and subject of His permission. (*Chapra*, 1995).

4.6 Unlawful expenditure is also not allowed in Islam

Islam inspires a *Muslim* to earn his living in *Halal* ways and to spend his own earning responsibly. That is why *Islam* strongly discouraged the extravagance and wastage. The *Qur'an* says:

"And eat and drink but waste not by extravagance, certainly He (*Allah*) likes not *Al-Musrifun* (those who waste by extravagance)." (*Al-Qur'an*, 7:31).

"And do not squander (your wealth) irresponsibly." (*Al-Qur'an*, 17:26).

Islam is the religion of justice and moderation and the *Ummah* of *Islam* is the "middle nation". The *Muslim* must be just in all his affairs. This is why *Allah (SWT)* has prohibited the believer's wastefulness and extravagant spending, as He has likewise prohibited them from greed and miserliness. The *Qur'an* says:

"O Children of *Adam*! Take your adornment (by wearing your clean clothes), while praying and going round the *Ka'bah*, and eat and drink but waste not by extravagance, certainly He (*Allah*) likes not *Al-Musrifun* (those who waste by extravagance)." (*Al-Qur'an*, 7:31).

In the words of the *Qur'an*, *Allah (SWT)* enjoins upon the proprietor to fulfill his financial obligations towards his fellow men and to be moderate in his private spending. He is always reminded of the fact that *Allah (SWT)* is the Real Provider and Actual Possessor. (*Abdalati Hammudah*, 1986). The *Qur'an* states: "And let not your hand be tied (like a miser) to your neck, nor stretch it forth to its utmost reach (like a spendthrift), so that you become blameworthy and in severe poverty." (*Al-Qur'an*, 17:29-30).

So, we have to follow a middle course in our spending – neither a miser nor a spendthrift, and not to be like those who spend in the disobedience of *Allah (SWT)* and His Messenger.

5. Conclusion

Islam allows a person to own his earnings. Even whatever the individual earns through lawful means, is his private possession; which neither the State nor anybody else can justifiably claim. In return for this right of private possession he has only to fulfill certain obligations to the society and pay certain taxes to the

State, and his freedom of enterprise is secure and guaranteed. Because the enterprising individual is responsible for the prosperity of the State, and the State in return is responsible for the security of the individual. (*Abdalati Hammudah*, 1986).

Islam attempts to create a consumer behavior that keeps a balance between self-interest and self-denial. To some, this indeed is an outstanding character of this system by which it maintained significant lead over the secularist system. (Chapra, 1995).

We should not forget it that an individual's self-interest is not served only by improving his condition in this world; but also in the Hereafter. So, we should not only act for this short-term worldly well-being; but should also try to ensure our long-term well-being by working for the well-being of others as well as for ourselves. And only then we can contribute to the well-being of our own and of all human beings.

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Endnote

1. Animals that are sacrificed (slaughtered) on *An-Nusub* and for the Idols. *An-Nusub* were stone-altars at fixed places or graves, whereon sacrifices were slaughtered on certain occasions in the name of idols, *jinn*, angels, and pious man in order to honour them, or to expect some benefit from them.

[See: Dr. Muhammad Taqi-ud-Din Al-Hilali, *Translation of the meaning of the Noble Qur'an*, p. 162. See also the footnote of (V. 2:135)].