

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

And there is not a being upon the earth  
that anyone but Allah makes a provision for (Hūd-6)



**ISLAMIC  
ECONOMIC SYSTEM**  
English Version of the Urdu treatise  
(Mustafvi Nizam -e- Maeshat)

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M. A., Ph. D., Gold Medalist

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# **ISLAMIC ECONOMIC SYSTEM**

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

*Allah's name I begin with, extremely compassionate, the Merciful.*

## 1

On entering this world man got entangled in needs and wants. These caused him to make struggle for existence. He is a traveler on a long journey. There are diverse and unknown paths. Which of these paths should the traveler take to reach the destination? Whom should be ask? There is no one to guide: everyone talks about self. Is there anybody who talks about others? Is there anybody who thinks for all? The travelers tried various paths and wearied themselves in vain. Then came a guide who put all on the right path, who showed them the goal of life, who taught them how to live, who strengthened the foundations of economy. We want to talk about him. Before discussing the economic system given by him we must have an understanding of the following.

- For what sort of life is the system meant?
- Who brought the system?
- Who sent the system?
- How was the system conveyed?
- What is the basis of the system?
- What is the sphere of application of the system?
- How is the system to be introduced?

## 2

The concept of life given to us by the Holy Prophet Muhammad (ﷺ) is very wide. Consider the extent of:

- Eternity to birth
- Birth to death
- Death to day of resurrection
- Day of resurrection to paradise or hell
- Paradise or hell to unknown

It is this concept of infinite span and extent of life that has placed the message of the Prophet Muhammad (ﷺ) on an exalted position. Man through sheer ignorance considers this worldly life to be ultimate and final. Islam regards this worldly life as a small part of a big whole. Although this part is very small, it is very important in that the entire well being and redemption of the whole depends on it. It is responsible for bringing joys and comforts in the life hereafter. When we talk about the Islamic Economic System we do it in the context of needs and well being of that life which extends beyond any modern concepts of time and space.

### 3

Who brought this economic system? What sort of personality he had? What role did he play? The most important and the most authentic of all the revealed books introduces him as a man of grand personality. He stands unequalled and unparalleled among the prophets. In addition to the Holy Qur'an he has been mentioned in the *Torah*, in the *Bible*, in the sayings of *Gautam Buddha*, in the *Vedas* in the *Upanishadas*. He is the prayer of Abraham and the prophecy of Christ. The *Holy Qur'an* mentions that the Jews while going on a battle prayed in his name for victory.

وَكَانُوا مِنْ قَبْلِ يَسْتَفْتِحُونَ عَلَى الَّذِينَ كَفَرُوا ۚ فَلَمَّا جَاءَهُمْ مَا

عَرَفُوا كَفَرُوا بِهِ

*They used to seek victory over the disbelievers by taking the name of his messenger. But when the messenger whom they know well came to them, they denied him<sup>1</sup>.*

His personality was not an ordinary one. It was universal and for all times. Every messenger brought the news of his arrival. Centuries have passed but this holy personality is as illuminating today as it was in the past. All aspects of his life are distinctly visible rather with the advancement of knowledge the truth of his sayings and his actions is getting more elaborate. It was this grand personality who brought the Islamic Economic System. But who sent him? He was sent by the Creator, the Lord and the Provider of this universe. He was sent for the human beings.

وَمَا أَرْسَلْنَاكَ إِلَّا كَافَّةً لِّلنَّاسِ بَشِيرًا وَنَذِيرًا وَلَكِنَّ أَكْثَرَ النَّاسِ لَا يَعْلَمُونَ ۝

*Messenger! we did not send you except with good news for all mankind and a warning But most of mankind do not know<sup>2</sup>.*

Allah says in His Holy Book

قُلْ يَا أَيُّهَا النَّاسُ إِنِّي رَسُولُ اللَّهِ إِلَيْكُمْ جَمِيعًا ۚ الَّذِي لَهُ مُلْكُ السَّمٰوٰتِ وَٱلْأَرْضِ ۚ

*Say; Mankind! I am the messenger of Allah to you all, His is the kingdom of the heavens and earth<sup>3</sup>.*

#### 4

How was this message and this system conveyed? It was through revelation (wahi). What is revelation? The philosopher Iqbal says that revelation is the sound of life.

Unless the life itself unfolds the tangled skein of good and not good, it remains in a complete mess. But when this sound of life is transmitted through the voice of Muhammad (ﷺ) it explains within moments the matters that would otherwise take centuries to do so. It exposes the final results without going through the laborious process of observation and experimentation. It takes ages to test realities through experiments. It is beyond human reasoning to reveal the phenomena full of intricacies and complexities inspite of continued and extensive experimentation, Human thinking moves as if on foot, while the velocity of light is almost nothing as compared to the velocity of revelation (Wahi). The path on which human reasoning hardly dares to set foot is traversed to destination in no time by revelation. Indeed revelation has unfolded the mysteries of life and has brought to light all which nobody ever knew. The Prophet Muhammad (ﷺ) was the preserver of revelation and what an insight he had!

Hazrat 'A'isha says.

تري ما لا تري

"You see what we cannot see"<sup>4</sup>  
When he asked his companions "

هل ترون ما اري قالوا

Do you see what I see?"<sup>5</sup>

All of them in one voice responded "No, No"

The Holy Qur'an says

فَدَجَاءَ كُمْ مِنَ اللَّهِ نُورٌ وَكِتَابٌ مُبِينٌ-

*No doubt a light has come to you from Allah and an illuminated book.<sup>6</sup>*

One function of light is to expose every dark corner. The coming of Muhammad (ﷺ) illuminated the dark corners of the economic system and made tolerable and even pleasant the life which was full of hardships.

## 5

What is the basis of the economic system brought by the Holy Prophet (ﷺ) What are its basic objectives? The Holy Book says.

يُرِيدُ اللَّهُ بِكُمْ الْيُسْرَ وَلَا يُرِيدُ بِكُمْ الْعُسْرَ

*Allah wants to ease your burden rather than create obstacles for you.<sup>7</sup>*

Allah wants to make matters easier for you and he does not want to put you in hardship. When the Holy Prophet (ﷺ) sent Hadrat Abu Musa Ash'ari and Ma'az Bin Jabal to Yemen, he instructed them.

يسروا ولا تعسروا

*Make things easier and not difficult.<sup>8</sup>*

Once the Holy Prophet (ﷺ) observed to his companions,

فانما بعثتم ميسرين ولم تبعثوا معسرين

*You have been sent to make things easier and not to cause difficulties.<sup>9</sup>*

The above verse and the sayings of the Holy Prophet (ﷺ) show that the economic system given by him has the main objective of bringing happiness to the people by providing comforts and conveniences.

## 6

After determining the objectives of the economic system the question arises whether that system was meant for a particular region at a particular time or it is global and equally workable for all times. The answer is in the affirmative. Life is a dynamic force and its styles and modes change from time to time. Life styles assume different form with the passage of time. The perfect system of life is one which is flexible to respond to such changes.

The society starting from a dot has attained far reaching dimensions. The entire world is full of spectacles of life. At this stage there is a need for an economic system and a conduct of life for every individual of the society. Such a system should guarantee provision of basic needs and physical wants to every individual. It should be a guide and a torch bearer in every diverse activity of life. It should be comprehensive. It should be universal. It should be the wish of every heart and be consoling to every soul. The economic system given by the Holy Prophet (ﷺ) is effectively and beneficially applicable to every class of human beings and for all times. That is to say this system is so comprehensive that it is independent of time. It does not depend on it because a time dependent system changes constantly. The impact of time and the rate of its change could not and will never falsify the system of life brought by Prophet Muhammad (ﷺ) as it has done to other systems of life. Rather with the passage of time its truth and benefits are getting more pronounced. Some men take pleasure in

exploitation of fellowmen. Those engaged in human exploitation regard this system as fatal for them and keep away from it. This economic system is not only a guide for human living but also for its sustenance. It looks after life as a whole and fulfills its needs.

## 7

After ascertaining the sphere of activity of the system it is desirable to know how to implement the system. The Holy Prophet (ﷺ) first of all took a revolutionary step toward reforming beliefs. No system can be introduced without bringing out an abrupt change and reform in human thinking. A system which is introduced with force and compulsion will not be long lasting and will fail to gain popularity. The system which the Holy Prophet (ﷺ) brought was not introduced forcefully rather it was made so attractive through revolutionary changes in beliefs and thoughts that people from all corners fell after it. The Holy Prophet (ﷺ) first gave the concept of unity of god. This concept of Monotheism made human thought converge on a single goal leading to a unified system of life covering economic, social and political aspects. Human race is under great obligation to him for saving it from diversity of thoughts and providing unison in thinking. In an atmosphere spoilt by diversities of thoughts and beliefs there was none to guide. Then came the Holy Prophet (ﷺ) and he brought a revolution in human economy unparalleled in history. In the human life thinking is the force that controls all the words, deeds, emotions and feelings of human beings and accordingly it must be reformed first of all. This is why the Holy Prophet (ﷺ) - after carrying out reforms in his surroundings wrote to the contemporary emperors, rulers, tribal, heads in the neighboring far and near countries, inviting them to believe in one and only one Allah. These included rulers of

Rome, Iran, Egypt, Yemen, Damascus, Abyssinia, Syria, Bahrain, Basra, Oman, Hamir, Hadr-i-Mawt. There appears to be no relation between Monotheism and economy but the concept of Monotheism is at the crux of Islamic economy. This is where Islamic economics system differs most significantly from other economic systems. This difference cannot be neglected: it is fundamental. Man takes the path, sometimes by his own upright nature and sometimes due to a sense of fear and risk. The fear of those in power can exercise control over an individual in public but not in privacy. The concept of Allah is so strong that it looks after man both in public and in privacy and helps in the setting up of a balanced economy.

8

The Holy Prophet (ﷺ) after presenting the concept of Monotheism told the people that the real sovereignty lies with Allah. He is the Lord of the universe and of every thing in the universe. The Holy Qur'an lays down

قُلِ اللَّهُمَّ مَلِكُ الْمَلِكِ تُوتِي الْمَلِكَ مِمَّنْ تَشَاءُ وَتُرْعِ الْمَلِكَ مِمَّنْ تَشَاءُ

*Say this Allah! Ruler of the kingdom! You give dominion to whom you please and take away dominion from whom you please.<sup>10</sup>*

Then he drew the attention of the human thought to the fact that bringing rains, providing water to fields, bringing verdure to orchards, giving earth a heavenly appearance by flowers and fruits on trees and plants are under the control of a single being who is the provider of all the worlds Allah says

أَمَّنْ خَلَقَ السَّمَوَاتِ وَالْأَرْضِ وَأَنْزَلَ لَكُمْ مِنَ السَّمَاءِ مَاءً ح  
فَأَنْبَتْنَا بِهِ خَبْأً لَكُمْ فَأَنْزَلْنَا مِنَ السَّمَاءِ مَاءً ح  
فَأَنْبَتْنَا بِهِ خَبْأً لَكُمْ فَأَنْزَلْنَا مِنَ السَّمَاءِ مَاءً ح

*Is He not who created the heavens and the earth and poured water for you from the heavens and from the water produced gardens full of delight, while it was never in your power to grow trees. Do you then equate a partner with Allah? No, you are a nation who deviates from the truth.<sup>11</sup>*

In the sura Rahman, while describing some of his countless gifts Allah says.

فَبِأَيِّ آلَاءِ رَبِّكُمَا تُكَذِّبِينَ ○

*Which of the signs of your Lord do you deny?<sup>12</sup>*

No doubt the creator and the provider of the gifts is the Lord of all lords — Allah.

## 9

Alongwith the transmission of these beliefs it is asserted that ultimate outcome depends on man's own efforts and actions.

وَأَنْ لَيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَى وَأَنْ سَعْيُهُ يَشَافِقُ

*And no man will receive other than what his efforts bring. And soon his efforts will be seen.<sup>13</sup>*

Although the outcome depends on efforts, the provision of resources, their distribution and their being in surplus or in deficit are under the control of Allah. We observe that the same resources, and the same amount of efforts and labor often yield different outcomes, contrary to the expectation that the outcomes should be the same. The Qur'an elaborates this as:

وَمَا مِنْ دَآئِبَةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا

1. *And there is not a being upon the earth that anyone but Allah makes a Provision for*<sup>14</sup>

أَهُمْ يَقْسِمُونَ رَحْمَتَ رَبِّكَ ۗ نَحْنُ قَسَمْنَا بَيْنَهُمْ  
مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ  
دَرَجَاتٍ لِيَتَلَوَّدَ بَعْضُهُمْ بَعْضًا سُخْرِيًّا ۗ وَرَحْمَتُ رَبِّكَ  
خَيْرٌ مِمَّا يَكْتُمُونَ ○

2. *Do they distribute the mercy of the Lord? We gave them means of life in this world and they have different levels so that one controls the other; and the mercy of your Lord is superior to all of them put together.*<sup>15</sup>

أَوَلَمْ يَعْلَمُوا أَنَّ اللَّهَ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ إِنَّ  
فِي ذَلِكَ لَآيَاتٍ لِقَوْمٍ يُؤْمِنُونَ ○

3. *Don't they know that Allah enlarges the provision of those whom He wishes and similarly He narrows it. Indeed there are signs in this for men who believe.*<sup>16</sup>

## 10

After elucidating important points relating to control over economy, production, distribution and consumption such as surplus and deficits in resources and after giving right direction to thinking, attention was drawn toward a key issue in a welfare economy: negation of love for wealth.

Love for wealth makes an individual selfish thus causing social and economic chaos. The gulf between the poor and

the rich grows wider and at last one becomes the master and the other a slave. The Holy Prophet (ﷺ) has regarded love for wealth as the vilest of all human evils. Most of the crimes today have their roots in love for wealth.

The Holy Qur'an has vehemently condemned accumulation of wealth, love for wealth and usurping others' wealth.

It is stated:

وَيْلٌ لِّكُلِّ هُمَزَةٍ لُّمَزَةٍ ۝ الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ ۝  
يَحْسَبُ أَنَّ مَالَهُ أَخْلَدَهُ ۝

*Disgrace be to those who slander openly and are evil secretly. He who gathers wealth and keeps counting it, does he think his wealth will support him for ever in this world?*<sup>17</sup>

and also:

كَلَّا ۚ إِنَّهَا لَنَاطِقٌ ۝ نَّرَاعَةٌ أَلَّسْوَى ۝ تَدْعُو مَنْ أَدْبَرَ وَتَوَلَّى ۝ وَجَمَعَ فَأَوْغَى ۝

*But no there is the flaming fire calling to roast the skin. One who turned away and retreated and hoarded his wealth and kept it locked*<sup>18</sup>

## 11

Prophet Muhammad (ﷺ) while discouraging love for wealth called for spending wealth and even that too not to satisfy ones wants but to gain pleasure of Allah. He disclosed that a believer is recognized by his disregard for wealth. He has a feeling of pleasure in spending for the sake of Allah. He does not accumulate wealth, rather he feels relieved by spending wealth. The Qur'an lays down:-

الَّذِي يُؤْتِي مَالَهُ يَتَزَكَّى ۖ وَمَا لِأَحَدٍ عِنْدَهُ مِنْ نِعْمَةٍ تُجْزَى  
إِلَّا ابْتِغَاءَ وَجْهِ رَبِّهِ الْأَعْلَى ۝

*Who gives away his earnings to purify himself. And no one has any right over him, nor does he act for any reward. He seeks the pleasure of the Lord, the Supreme.*<sup>19</sup>

An illuminating event is mentioned in the sura Al-Dahr of the Holy Qur'an. Once when Hasan and Husayn, grandsons of Holy Prophet ( ﷺ ) fell ill, their parents Ali, and Fatima and their maid Fidda prayed for the recovery of the children and vowed to observe fast for three days at a stretch. When the children recovered, the vow had to be fulfilled. Ali brought barley just sufficient for three days. At the close of every day when they were about to break the fast some needy person knocked at the door. On the first day a destitute person on the second day an orphan and on the third day a prisoner. Every member of the household gave to the needy person the entire share of the meal and again went on fast just by drinking water. This act of self sacrifice and devotion is described in the Holy Book as,

وَيُطْعَمُونَ الطَّعَامَ عَلَىٰ حُبِّهِ مَشْكِينًا وَيَتَيَّمُونَ الْأَيْتَامَ ۖ إِنَّمَا  
نُطْعِمُكُمْ لِرِجَاءِ اللَّهِ لَا نُرِيدُ مِنْكُمْ جَزَاءً وَلَا شُكْرًا ۝

*And feed the poor, the orphan and prisoner for His love. And say to them we feed you only for the sake of Allah. We do not ask for any reward or gratitude.*<sup>20</sup>

The Holy Qur'an identifies a characteristic of a believer is that he not only feeds the poor and the needy but implores the others to do the same. A person who does not behave in this manner acts against the faith and contrary to the Islamic economic system.<sup>21</sup>

The Holy Prophet ( ﷺ ) gave real importance to human beings and not to wealth and this brought a revolution in the economy. He declared wealth as a handmaid to man. According to him the real wealth is the

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one which brings prosperity and improvement in the human economy , This view is reflected in the manner, he, his family members and his companions treated the needy the destitute and the prisoner. His revolutionary ideas and his acts of benevolence and his exemplary conduct attracted the Arabs toward him and people from all corners gathered around him. The Holy Prophet ( ﷺ ) taught the lesson of respect for humanity. No economic system can be effective unless due regard is paid to man for whom the system is meant. The Holy Prophet ( ﷺ ) induced a brotherly feeling among men.

During war even in modern times human values are torn to pieces and humanity is subjected to great humiliation. The Holy Prophet ( ﷺ ) strictly prohibited killing of women and children which shows his great love and respect for human beings, humanity and all those objects which are associated with human economy. Addressing an advancing army of Mujahideens (warriors in defence of Faith) he said,

*"I advise you to be strictly careful on ten issues."*

- *Do not kill (1) women (2) children (3) very old persons*
- *Do not cut down (4) fruit bearing trees*
- *Do not destroy (5) habitations*
- *Do not kill (6) a goat (7) a camel except for food*
- *Do not (8) burn or throw in water or uproot a date tree*
- *Do not (9) commit breach of trust*
- *Do not (10) display cowardice<sup>22</sup>*

Consider Islamic code of ethics during war, A muslim is not allowed to deface the dead body of the enemy by chopping his hands, legs, ears, nose All these are forbidden in Islam. This shows the great regard Islam has for man. Modern thinking in this regard stands nowhere as compared with Islamic high ideals. How much concerned about human economy will be the one who holds man in such a high esteem

This concern is full of sincerity, devotion and noble feelings. It is selfless and the only objective is the well being of human race.

### 13

Islam was introduced in the 6th century A.D. At that time Arabs did not have even cottage industry. Economy depended mostly on agriculture and trade. Besides cultivation, livestock, also contributed to economy Minerals were also traded. The means of communication and transport were limited. Camels and horses were used for journey on land and boats and ships were used on water The economic condition of the Arabs as a whole was not good. Trade and agriculture were under the control of the Jews who also indulged in usury. There was a wide gulf between the poor and the rich. The rich led a life of luxury while the poor could barely satisfy their needs. The poor faced the serious problem of sources of living. As mentioned earlier Prophet Muhammad (ﷺ) first reformed belief and thinking and then brought a revolution in every sector of life particularly in economy. Allocation of one-fifth of spoil to orphans, destitute, travelers improved their economic conditions.

Allah has ordered.

وَاعْلَمُوا أَنَّمَا غَنِمْتُمْ مِنْ شَيْءٍ فَإِنَّ لِلَّهِ خُمُسَهُ وَلِلرَّسُولِ وَ

لِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ ۗ

*And know that whatever you appropriate as the spoil after war, one-fifth is reserved for Allah and His messenger, and for the relatives and for the orphans and the poor and for travelers<sup>23</sup>*

Spoil is an occasional source of income. The Holy Prophet (ﷺ) established a permanent source of income for the poor and the needy in the form of Zakat, which has been made one of the five basic principles of Islam. The importance of Zakat is shown by the historic fact that Hadrat Abubakr Siddique (رضي الله عنه) declared war on non payers of Zakat. Thus Zakat is a very important obligation (fard) of Islam and not an ordinary one. The obligatory nature of Zakat and its importance have been mentioned in a number of places in the Holy Qur'an. For instance.

قَدْ أَفْلَحَ الْمُؤْمِنُونَ ○ الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ ○ وَالَّذِينَ هُمْ عَنِ اللَّغْوِ مُعْرِضُونَ ○ وَالَّذِينَ هُمْ لِلرَّكْوَةِ فَاعِلُونَ ○

*Truly successful are the men of faith who in their prayers are humble, who turn away from senseless conversation, who take measures to pay the poor their due<sup>24</sup>*

Zakat is levied on gold, silver, goods for trade, foodgrains, fruits, etc. One point that needs consideration regarding Zakat is that the Holy Prophet (ﷺ) prescribed Zakat on the goods possessed and the fixed assets, but not on liabilities and fluid assets, for instance gold and silver jewelry, money lying fixed for a year or the stocks held are liable to Zakat. But the liabilities are exempt from Zakat. Thus no Zakat is due on expenditure on personal needs which may be to the extent of a deficit leading to falling in debt. Levying Zakat on such an income is against the tenets of Islam. The revealed laws of Islam (Sharia) aim to provide

facilities to human race by putting an end to the oppressor and the oppressed and not to cause difficulties. It is logical to exempt from tax a person who has spent all and fallen under the burden of needs. He should not be made to pay taxes on the wealth which does not exist and which remained fluid. In such cases imposing tax is improper and undesirable. But if the conditions for the levy of Zakat are fulfilled, it will have to be paid.

Among the recipients of Zakat are included those members of the society who are really poor, needy, destitute or those who have been rendered so by some mishap. Under Islam's revealed laws (Sharia), the people who deserve to be paid from Zakat are categorized as.

1. A person who has no food or clothing. Such a person is called in sharia "miskin".
2. A person who can afford food and clothing but falls short of the ceiling for Zakat. Such a person intermed "fakir" in sharia.
3. A person who in his own home place is wealthy but away from home in a state of journey becomes destitute. Such a person is called "Ibn al-Sabil".
4. A slave or a prisoner who needs money to win freedom.
5. A mujahid who fights for the cause of Allah or a student engaged in pursuit of knowledge.
6. Staff employed for the collection, administration and disbursement of Zakat. Not more than one fourth of the available funds can be spent on them.

## 14

In addition to Zakat every muslim enjoying the same status as laid - for Zakat has to pay on the occasion of the Islamic festival of Eid al-Fitr alms not only for himself but for all the dependents including the newborn. This is meant

for the destitute and the poor. Also on the occasion of the festival of Eid-al-Adha, it is obligatory for every muslim of prescribed status to sacrifice animals and give away to the needy one part of the sacrificial meat. Over and above these alms and charity have been ordered and spending on poor and needy is encouraged. Thus it is stated in the Holy Qur'an:-

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ  
أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سَنَابِلَةٍ مِائَةٌ حَبَّةٌ ۗ وَاللَّهُ  
يُضِعِفُ لِمَنْ يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ ۝

*The example of those who spend for the cause of Allah is like that grain from which seven ears grow and every ear contains hundred grains and Allah increases His abundance even more for anyone He wishes. Allah is vast and full of knowledge.<sup>25</sup>*

The extent of spending is illustrated by the zeal shown by the companions who went on spending and asked if they should spend more and what they should spend. It is stated:

وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ ۗ قُلِ الْعَفْوَ ۗ

*They ask you: What should we spend on? Say: What remains from your earnings<sup>251</sup>*

In a society where there are persons devoted to help one another no body can strive. It is strange that in order to attain better living we do nothing substantial, rather we propagate population planning. We talk too much and we are laid away by the enemies of Islam.

15

The Holy Prophet (ﷺ) gave considerable importance to human economy. The five basic principles of Islam are somehow related to the economic system and this relation is so deep rooted that it needs a detailed discussion. A relevant point worth consideration is that a negligence in performing an act of worship is compensated by providing financial help to the poor and the needy. For example the redemption for deliberately breaking a fast is providing meals for two times to sixty needy persons or setting free a slave. Some negligence while in *ahram* are redeemed by giving in charity wheat or barley or dates; some negligences require sacrificing a goat or a sheep, while some require sacrificing a cow or a camel. Obviously these objects meant for redemption --- wheat, barley, dates, meat are to be distributed to the poor and the needy. During the time of Holy Prophet (ﷺ) some people could not afford to have meat for months together. The economic system of the Holy Prophet (ﷺ) has brought with it such blessings that the country where meat was once a rare commodity has now plenty of it.

The Holy Prophet (ﷺ) introduced social reforms which caused the economy to improve itself. For instance the system of contract for marriage (*nikah*) in Islam makes obligatory on the part of the husband to support wife and children. And if he enjoys a sound economic position and if he can maintain justice and equality he can accept the responsibility of other women in the society, such a responsibility is permitted with certain restrictions. While doing so it is not permissible to put the other one in an uncertain position and lay the extra burden on her. In pre-Islamic period women were subject to social and economic oppression; they were buried alive, they were distributed like

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ordinary article of inheritance. The Holy Prophet ( ﷺ ) made them ladies of the house, and prescribed for them share in the inheritance. He introduced a well organized system of division of inheritance which paved way for the well being of human economy. This topics needs a separate discussion

The Holy Prophet ( ﷺ ) made husband bear expenses of wife, father to bear the expenses of the children who have not attained adulthood; son or daughter to support needy parents, brother to support sister according to his position. In this way poverty and suffering have been prevented to a great extent. The status provided to old parents in Islamic society does not exist in the western society. In the west the old parents cease to be members of the family. It is an irony of fate that those responsible for bringing out the family are thrown out of it. The Holy Prophet ( ﷺ ) said:

الجنة تحت اقدام الامهات

*Heaven is under the feet of the mother* <sup>26</sup>

and also:

هما جنتك ونارك

*They are heaven or hell for you*

That is to say if you obey them it is all heaven and if you disobey them it is all hell for you.

The status of parents has been raised to inconceivable heights. The Qur'an lays down:

وَبِالْوَالِدَيْنِ إِحْسَانًا طَاعًا يَبْتَغُونَ عِنْدَكَ الْكِبَرَ أَخْذُهُمَا أَوْ كِلَهُمَا فَلَا  
تُكَلِّمُهُمَا آفًا وَلَا تَنْهَرُهُمَا وَقُلْ لَهُمَا قَوْلًا كَرِيمًا ۝ وَاخْفِضْ لَهُمَا  
جَنَاحَ الدَّلِّ مِنَ الرَّحْمَةِ وَقُلْ رَبِّ ارْحَمْهُمَا كَمَا رَبَّيْتَنِي صَغِيرًا ۝

*And be kind to your parents. If one or the other reaches old age, do not say anything condescending to them and do not be harsh with them. but speak to them with respect. And extend to them a gesture of humility with a soft heart and say My lord! have mercy on both of them for they raised me when I was young* <sup>27</sup>

This verse provides an exalted status to parents. Putting children under economic obligation to support parents has saved society from a tragic disaster.

## 17

Regard for rights is of basic importance for social well being. The Holy Prophet (ﷺ) paid due regard to human rights and gave consideration to such aspects of it that are beyond human imagination He emphasized on such rights as right of body and soul, right of dwelling, right of offsprings, right of wife, right of slave, right of relatives, right of neighbors, right of muslims, right of Allah's creations, right of wealth and belongings. The Holy Prophet (ﷺ) said.

فلاحق للآزار في الكعبين

*Cloak has no right on ankles* <sup>28</sup>

The one who is so thoughtful of a human limb will have high ideals about human rights. He specified the right of wealth in that it should be spent where justified. The Holy Prophet (ﷺ) offered the prayer:

اللهم انى اسئلك ان انفق فى حقى

*Oh Allah! I entreat you to make me spend my wealth where it is justified to spend.*<sup>29</sup>

## 18

In addition to paying regard to human rights, the Holy Prophet (ﷺ) strictly forbade waste of human energy. He emphasized consuming human energy in obtaining knowledge. Education is a vital economic force and it is responsible for the wonderful achievements in the world economy. The saying of the Holy Prophet (ﷺ) "Seek knowledge from cradle to grave" is a key to social well being and a revolutionary concept.

The Holy Prophet (ﷺ) regarded as mere pastime an entertainment which is just waste of energy and which brings no benefits. Seeking pleasure or providing pleasure just for its sake is against the spirit of Islam which has a utilitarian outlook of every aspect and every walk of life both worldly and religious. This is why the Holy Prophet (ﷺ) said:

*Oh Allah! I seek protection from such knowledge which brings no benefit to people.*<sup>30</sup>

Moreover

ان من اشتر الناس عند الله منزلة يوم القيامة عالم لا ينتفع بعلمه

*On the day of resurrection Allah will hold the scholar who failed to gain benefit from his knowledge as the vilest of human beings.*

The Holy Prophet (ﷺ) introduced an economy free of oppressor and oppressed and accordingly usury was

banned because usury involves a party that is an oppressor and another party that is oppressed. A society which possesses this element cannot prosper economically. In such an economy, the poor and the destitute always remain downtrodden and individuals are turned into slaves, and so are the nations. This is why usury has been eliminated from Islamic economy. This has saved man becoming a slave of man and it has assured for him an independent life as Allah's man. In the modern times usury has put nations under subjugation of other nations and individuals have been virtually imprisoned by others, although they appear to be free. Their condition does not look pitiable but in reality it is so.

## 19

Through another reform of the society the Holy Prophet (ﷺ) introduced the concepts of hygienically clean and unclean, lawful and unlawful. These concepts lead toward welfare of the society. The world after having centuries old bitter experience is now turning to these concepts. It is not easy to determine whether an object is clean or unclean, useful or harmful. In most cases extensive experimentations and observations are required to determine whether an object is really useful or not so, whether an object is clean or unclean. The entire world is under obligation to the Holy Prophet

(ﷺ) for disclosing the final results to establish which were required intricate and extensive experimentations and observations extended over a number of years or even centuries. Human endeavor in this direction has been reduced and centuries are rendered into moments. This was a revolution and a great act of gratitude. An object which is useful to man has been declared clean and lawful and the one which is harmful has been declared unclean and unlawful. In

this manner welfare and reform of society have been introduced in human economy. In relation to wealth, identification has been made of sources of earning which of these are useful and which of these are harmful.

## 20

Another reform is forbidding over spending and unnecessary spending of money that is to say spending more than the needed amount and making unwanted expenses have been restrained. The Holy Qur'an regards those who spend unnecessarily as brethren of satan that is to say such persons in their vile and notorious acts resemble satan and they undermine the economy. The Holy Prophet (ﷺ) has restrained excesses not only in worldly affairs but also in acts of worship. There is a limit to consuming water while doing ablution (Wudu). One of the companions while performing ablution on the edge of a pond was using lot of water. The Holy Prophet (ﷺ) restrained him to do so. The companion asked even on a pond. The Holy Prophet (ﷺ) said yes. There does not appear to be any wastage of water while doing ablution on the pond, but if we look deeper even such an action spoils our habits and these become hard to improve. The Holy Prophet (ﷺ) did not like that a bad habit be encouraged at the pond and it may continue at home and may cause inconvenience at places where water is scarce.

The motivation for spending comes either from necessity or from want. In the former case no economic crisis can arise. An economic crisis occurs when spending is dictated not by needs but by wants and whims. The uncontrolled and unrestricted wants lead to shortage of goods and the unwanted consumption causes real hardships to the needy consumer. The Holy Prophet (ﷺ) by prohibiting overspending and unnecessary spending has saved economy.

from a possible disaster and has made a very useful reform leading to a welfare economy.

## 21

The Holy Prophet (ﷺ) used moral force for economic reforms and thus directly reshaped the economy on new lines. Just as he identified food, drink and clothings as clean, unclean, lawful or unlawful in the same manner he identified in the ethical field good and evil in order to introduce the best economy which depends on moral qualities. This is why he said:

انما بعثت لاتمم مكارم الاخلاق

*I have been sent to be on the peak of the moral heights.<sup>32</sup>*

Qur'an says:

وَإِنَّ لَكَ لَأَجْرًا غَيْرَ مَحْشُورٍ ۝ وَإِنَّكَ لَعَلَىٰ خُلُقٍ عَظِيمٍ ۝

*And indeed for you there is reward without limits. Truly your human nature is magnificent.<sup>33</sup>*

The Holy Prophet (ﷺ) said:

ان احبكم الي و اقربكم يوم القيمة احاسنكم اخلاقا و ان

ابغضكم و ابعدكم مني اساوكم اخلاقا-

*On the day of resurrection those holding the best of moral characters will be dearest and nearest to me. Those having the lowest moral characters will be farthest from me and suffer from my rage.<sup>34</sup>*

1. Among the moral qualities the Holy Prophet (ﷺ) laid great emphasis on establishing and maintaining relations with relatives and friends. He said:

ان الله يضل من وصل رحمه ويقطع من قطع رحمه

*Allah keeps in tact the one who maintains relations and isolates one who keeps aloof from the relations.* <sup>35</sup>

لا يدخل الجنة قاطع رحمه

*One who severs relations and disregards kinship will not enter heaven.* <sup>36</sup>

A congenial atmosphere in the society is essential for a welfare economy. In a selfish society, welfare economy cannot be even conceived. For this reason the Holy Prophet (ﷺ) put great emphasis on sharing the feelings of the others.

2. Another thing which the Holy Prophet (ﷺ) ordered is simplicity. He said:

ان البساطة من الايمان ان البساطة من الايمان

*Undoubtedly simplicity is a sign of faith indeed simplicity is a sign of faith.* <sup>37</sup>

From economic point of view simplicity is very important particularly for developing and underdeveloped nations. A nation which indulges in luxuries cannot remain economically stable. Luxuries undermine a nation and such a nation loses power to stand on its feet. It fails to attain self sufficiency and it is not in a position to help others.

Every aspect of the life of the Holy Prophet (ﷺ) is a model of austerity and simplicity. His mode of living, the clothes he wore, the meals he took, the manner he walked

and his every action are full of simplicity and humbleness. He had a mud house to live in, a kurta and a long cloth to dress in, barley bread to eat and a coarse rug to sit on.

The life style of the Holy Prophet (ﷺ) presented a model of self-imposed austerity that did not exist even in the individual belonging to the lowest economic class. His life style brought relief to every body. He has provided a guideline that whenever we consider our own condition, we should look at those who are lower in status to us, we will feel relieved. The Holy Prophet (ﷺ) presented himself as a model which provides relief even to the poorest member of the society who finds himself in a more elevated economic status than the Holy Prophet (ﷺ)

His love for the poor was so deep that he often used to pray:

اللهم احيني مسكينا و امتي مسكينا و احشري في زمرة  
المساكين

*Oh Allah let me live as a poor, die as a poor and on  
the day of resurrection let me be with the poor.*<sup>38</sup>

This love for poor and the awareness of economic realities made him advise us:

اعطوا الاجير اجرة قبل ان يجف عرقه-

*Pay the wages of laborer before his sweat dries up.*<sup>39</sup>

3. One of the great moral qualities is to avoid borrowing and begging and to remain contented. Iqbal has expressed this as:

*In this world of struggles self-respect stands high.*

*It adores a destitute with the crown of a monarch.*

A companion says that the Holy prophet ordered him:

ان لا اسئل الناس شيئا

*I should not beg anything from anybody.*<sup>40</sup>

It is not easy to give up a bad habit to which one falls a victim. Home is the first place and the first institution where good and bad habits are formed. For this first institution the Holy Prophet (ﷺ) provided a lesson that will be beneficial throughout the life. Begging and borrowing put an end to self-respect and the one who borrows gets on falling in debt and ultimately he loses all his wealth and respect and becomes a total wreck and isolated. The Holy Prophet (ﷺ) did not use to offer prayers on funeral of a person who died in debt and did not leave sufficient legacy to clear his debts. But afterwards when this verse was revealed:

النَّبِيُّ أَقْلَىٰ بِالْمُؤْمِنِينَ مِنْ أَنفُسِهِمْ وَأَزْوَاجُهُ أُمَّهَاتُهُمْ

*The messenger is closer to the believers than their own selves and his wives are their mothers*<sup>41</sup>

he said:

*Now we will pay the debt of every muslim who dies in debt because we are a greater master than his own life.*

The Holy Prophet (ﷺ) put into action what he said. He gave to the world a model unparalleled in history. He adopted a life style that was lower than that of the one in the lowest economic status. This was not forced upon him, but it was self-imposed. Possessing everything he did not keep anything for the self rather he gave all he possessed for the economic welfare. This is an example of his high ideals. When the sense of self-sacrifice is so strong and life style so simple, why should not every member of the society show devotion to him. It was this training given by the Holy

Prophet (سليمانه مبره) that during the caliphate of Hadrat 'Umar Farūq (رضي الله تعالى عنه) a companion seeing the caliph taking barley bread in his meal observed why he was not having a bread of wheat which was in abundance. The reply deserves to be inscribed in gold — "if you assure me that every individual in the society is eating bread of wheat, I will do the same". Such was the regard for the poor by the ruling caliph in the economic system of the Holy Prophet (سليمانه مبره)

Thus the economic system given by the Holy Prophet (سليمانه مبره) brought a drastic change in the condition of the Arabian Peninsula. In the society which previously had a large number of poor and needy, none was left to receive alms. There was a new wave of life. The seemingly lifeless bodies became active. Those who were falling downwards were raised to unimaginable heights. The keepers of herds of goats and sheep who could hardly meet their daily needs, and who lived on dried leaves emerged as masters and rulers. Those whose economy was once in shreds were put in a position to build the economy of the others. The world has never witnessed such a change.

## 23

A revolution is not possible unless there exists a deeper affection and devoted adoration for the leader.

Qur'an says:

قُلْ إِنْ كَانَ آبَاؤُكُمْ وَأَبْنَاؤُكُمْ وَإِخْوَانُكُمْ وَأَزْوَاجُكُمْ  
وَعَشِيرَتُكُمْ وَأَمْوَالٌ نَّكَسَبْتُمُوهَا وَتِجَارَةٌ تَخْشَوْنَ  
كَسَادَهَا وَمَسَاكِينُ تُرْضَوْنَهَا أَحَبُّ إِلَيْكُمْ مِنْ اللَّهِ وَ  
رَسُولِهِ وَجِهَادٍ فِي سَبِيلِهِ فَالْحَقُّ

قُلْ إِنْ كَانَ آبَاؤُكُمْ وَأَبْنَاؤُكُمْ وَإِخْوَانُكُمْ وَأَزْوَاجُكُمْ  
وَعَشِيرَتُكُمْ وَأَمْوَالٌ نَسَبْتُمْوهَا وَتِجَارَةٌ تَخْشَوْنَ  
كَسَادَهَا وَمَسَاكِينُ تُرْمَوْنَهَا أَحَبَّ إِلَيْكُمْ مِنَ اللَّهِ وَ  
رَسُولِهِ وَجِهَادٍ فِي سَبِيلِهِ

*Say: If your father and your sons and your brothers and your women and your relatives and the wealth in your possession, the trade for which you fear losses, your homes which you love, if you love these things, more than Allah His messenger or fighting for His cause, then wait until Allah gives the command.*<sup>43</sup>

The Holy Prophet (ﷺ) stated:

لا يؤمن احدكم حتى يقال انه محبون

*None of you can be a believer unless it is said by those who observe you that he is (devotedly) loved.*<sup>44</sup>

Today we need an emotional and profound dedication to the Holy Prophet (ﷺ) that may lead us beyond 'this' and 'that' and we hold only those things lovely which appeared to be so to the Holy Prophet (ﷺ)

Iqbal has beautifully expressed this as:

بتاؤں تجھ کو مسلمان کی زندگی کیا ہے؟  
یہ ہے نہایت اندیشہ و کمال جنوں!

*Let me tell you what the life of a Muslim is like.  
It is an extreme of deliberation and a perfection of love.*

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- 4,5. The following traditions also give an account of the extent of his vision
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