Al- 'Ibadah Wal Kasb
A Comparative Analysis of the Superiority Of Acquisition of Wealth and Worship, The Thankfulness of the Wealthy And The Patience of the Impoverished

By

Mahmood Zuhdi Abd. Majid
Deputy Dean (Academic Affairs)
International Institute of Islamic Thought & Civilization,
International Islamic University, Malaysia
&
Adeyemo, Lateef Kayode
International Institute of Islamic Thought & Civilization
International Islamic University, Malaysia

Abstract

Islam is a comprehensive way of life vouchsafe to man by Allah-his creator and cherisher. It is by means of this (Islam) that man can fulfil his mission on earth and attain his much desired peace and salvation not only here but equally in the hereafter for the life here is just a transit camp to the next or rather a cultivating field, the harvest of which is in the eternal one. It ensures moderation necessary for the attainment of success in both worlds. Hence, it frowns at unbridled asceticism and inordinate ambition (Materialism) to amass wealth. Thus, it implores man to see life as a compact whole and that he should avoid compartmentalization of life into spiritual and secular as such demarcation of life is bound to have their accompanying woes-the like of which man is experiencing today[1]. He should therefore bear in mind that just as he needs food and water for his physical development and growth, he equally stand

*in need of **al-hidayyah** (Divine Guidance of Allah) for his spiritual development and growth as well, as he is made of Spirit and Matter.*

Man is never an economic animal (Homoeconomicus) so that is needs are only food, shelter and cloth. No doubt, he needs all these basic necessities of life and cannot neglect them. He possesses physical body, yet all his problem could not be solved via physical sciences alone. Man is equally psychological as he has emotions, desires, likes and dislikes yet psychology alone could not provide solution to his multi-dimensional problems. He is also social as he lives together with others and cannot afford to do otherwise, yet it will be misleading to think that solution can be proffered to his avalanche of problems through sociology alone. Infact, the result is going to be pernicious than the problem it is aimed at solving, for this is indeed, a case of wrong diagnosis which will definitely lead to wrong medication.[1]

Let me round this section off by quoting Alexis Carrel who put it in a rather subtle language: "Economists would realize that humanbeings think, feel and suffer, that they should be given other things than work, food and leisure; that they have spiritual as well as physiological needs. And also that the causes of economic and financial crises may be moral and intellectual. We should no longer be obliged to accept the barbarous condition of life in great cities, the tyranny of factory and office, the sacrifice of moral dignity to economic interest, of mind to money, as benefactions conferred upon us by modern civilization. We should reject mechanical inventions that hinder human development. Economics would no longer appear as the ultimate reason for everything. It is obvious that the liberation of man from the materialistic creed would transform most of the aspect of existence. Therefore, modern society will oppose with all its might this progress in our conception[1].

Islam: Its Meaning and Worldview

Islam is a derivative of an Arabic verbal noun, meaning: to surrender, to submit, to concur, to obey or oblige, etc. It is equally one of the attributes of Allah- ***As-Salam***, that is, the Lord of peace. Islam is therefore defined as a religion of peace and total submission to the will of Allah. It is a religion as well as a comprehensive way of life that covers the whole gamut of human life in all its ramifications. It regulates the life of its adherents from their cradle to their grave and beyond. Hence, it determines the kind of life they should lead and how they should earn their living. All these are well encapsulated in the Qur'an and further elucidated and practically demonstrated by the Prophet (S.A.W.). An adherent of Islam is called Muslim. By the foregoing definition of Islam, a Muslim is the one who surrenders himself and whatever he purportedly has wholeheartedly to the Will of Allah without leaving anything behind with himself to be given to Caesar as Caesar and whatever he had belong to Allah to Whom he had eventually returned. Thus, the life of a Muslim is that of obedience: obedience to Allah and His Apostle and those of the constituted authority among them.

Since Islam is a way of life as complete and comprehensive as we have observed, it must necessarily has its own philosophy of life or rather worldview. For no doubt, it is, its worldview that determines the form and configuration of the kind of life its adherents are leading. This is what equally gives them their ideology as well as their identity by means of which they are distinct from other people. Islamic worldview is based on four major principles. These are: ***At- Tawheed, Ar- Risalah/An-Nubuwah, Al- Khilafah/ Al- Ubudiyyah and Al- Ihsan***.

At-Tawhheed

This is the first cardinal principle of Islamic worldview. ***Tawheed*** means to unify, to make one, to make unique etc. It technically refers to the holistic monotheistic thought of Islam or rather Islamic concept of God.

Islam teaches that Allah is the First without beginning and the Last without end; as everything or rather anything that has beginning will definitely has an end. It teaches further that the existence of Allah as well as His unity is neither controvertible nor compromisable. Since there cannot be a design without a designer, the Heaven and the Earth with their perfect harmony could neither have evolved by themselves nor by a "Big Bang" as we are made to understand. The truth about the universe uphold by Islam is that, Allah is its architect, creator, and cherisher. He created them not in vain but as a manifestation of His Power and Majesty for a purpose He assigned to each of its constituent parts. They, no doubt, constitute a significant pointer to His Existence, Essence and Unity[1].

Asserts Dr. Khalifah Abdul Hakim (1951),

The Qur'an says that God is the cause of all causes, and the ultimate cause of all existence. He is the being as the foundation of all becoming; He is the stable reality which creates and supports all changes; "He is the beginning and He is the End; He is the Outer Appearance and He is the Inner Reality. (Q57:3)[1]

It is the unity of the creator that manifested itself in the cosmos hence the universe and not a multi-verse, the harmony and not chaos. Indeed, it affords man the opportunity to study and know the laws governing the nature or the nature of things. Hence, his ability to manipulate them in order to suit his purpose or needs. This could not have been possible if Allah Had not make them subservient to him.

Allah says:
We Have honoured the sons of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favours, above a great part of Our creation[1] .

He also says: It is Allah Who hath created the heavens and the earth and sendeth down rain from the skies, and with it bringeth out fruits wherewith to feed you; it is He Who hath made the ship subject to you, that you may sail through the sea by His command; and the rivers (also) hath He made subject to you. And He made subject to you the sun and the moon, both diligently pursuing their courses; and the night and the day hath He (also) made subject to you. And He giveth you of that ye ask for. But if ye count the favours of Allah, never will ye be able to number them.[1]

It is Allah Who has subjected the sea to you, that ships may sail through it by His command, that ye may seek of His Bounty, and that ye may be grateful. And He has subjected to you, as from Him, all that is in the heavens and on earth: behold, in that are Signs indeed for those who reflect.[1]

Do ye not see that Allah has subjected to your use all things in the heavens and on the earth, and has made His bounties flow to you in exceeding measure, (both) seen and unseen?[1]

O ye assembly of Jinns and Men! If it be ye can pass beyond the zone of Heavens and the earth, pass ye! Not without My authority shall ye be able to pass![1]

Khurshid Ahmad had summed it up in a very succinct manner in the following points:

(1) True existence is that of Allah alone; Man and the entire creation exist only because Allah wills them to exist.
(2) As there cannot be two sources of creation, as Allah alone is the creator, everything comes from Him and goes back to Him; hence the entire creation including Man is the manifestation of Allah's Power and Glory, and hence of His Qualities and Attributes.

(3) The relation between Man and Allah is that of a servant and a Master. As man owes his existence to Allah, to worship anything else is to commit the gravest sin.
(4) The above three aspects of Faith in Allah are realised by Man only when he responds to the Message of Allah and this is possible when he believes in Muhammad (S.A.W.) as the Messenger of Allah.
(5) As a Messenger, he is the last and the greatest, about whom all the early Messengers have predicted and who thus completes the process of revelation.
(6) He is therefore the perfect Ideal for Mankind, the perfect servant of Allah and hence the most complete and the ideally balanced manifestation of the attributes of Allah.
(7) To believe in him is to believe in all other Prophets
(8) To believe in him is also to believe that the Qur'an contains all the revelations sent to Mankind through him, that these revelations provide guidance to us and that we should worship Allah by following these revelations according to the method prescribed for us by Muhammad (S.A.W.) and hence in accordance with his sayings and practice, known as Hadith and Sunnah.
(9) To believe in him is also to believe in the carriers of this message, the angels, who are described in the Qur'an as functionaries[1].

Suffice to add that Allah alone creates, gives and takes life, enriches and straitens provisions, enthrones and dethrones, and changes situations and circumstances as He wills.

Since no man petitioned Allah for him to be created or nor even have a fore knowledge of his creation or that of existence, it goes therefore, that he should be guided as to his mission on the surface of the earth. Thus, Allah Has continued from the earliest time of human existence to be sending down guidance (***al- hidayyah***) to him to intimate him with his purpose on earth as it would not augur well for him to be left alone to go (grope) in

darkness, hence the scriptures that were sent to him for his guidance as "Manual of Life.[1]"

Thus, laws governing his life could only be formulated or enacted by Allah alone. And since there is no other deity besides Him, his ***Ibadah*** (Devotional Worship) could only be for Him alone who created and honoured him as His ***Khalifah***. It should be noted here that ***Ibadah*** is not limited to prayers (***As-Salat***), Charity (***Az-Zakat***), Fasting (***AsSiyam/As-Sawm***), Pilgrimage (***Al-Hajj***) etc alone but rather encompasses everything a believer could do to please his Lord and Creator: by way of obedience and righteous deeds. No wonder therefore, that Islam considers seeking means of livelihood as act worship.

The Qur'an teaches that obedience of a Muslim is due to Allah, His Apostle and those of the constituted authority so long as they command what is good and forbid what is evil. However, if they swerve from this ideal, obedience is not due to them; for obedience is not due to a creature who commands disobedience to the Creator-Allah (S.W.T.). Allah says:

> O ye who believe! Obey Allah, and obey the Messenger,
> And those charged with authority among you
> If you differ in anything amongst yourselves, refer it to
> Allah and His Messenger, if ye believe in Allah and the
> Last Day: that is the best and the most suitable for final determination.[1]
> We have given to you a law (a way of life) so follow it, and do not follow
> the fancies of those who know not[1].

Sayyid Qutb posit that, "*They are equipped with nothing but fancies and ignorance when they undertake the task which is no concern of theirs and does not*

*properly belongs to them, their claim to one of the properties of Divinity is a great sin and a great evil. (*This Religion (of Islam), p28*)*

Tawheed is a revolutionary concept and it constitutes the essence and the pivot upon which stands the edifice of Islamic Worldview and its teachings. It means, as we have observed earlier, that there is only One Supreme Lord of the universe. He is Omnipotent, Omnipresent, Omniscient and the Sustainer of the whole world of which man is inclusive. Allah asks:

Say "See ye?- if your stream be some morning lost (in the underground earth), Who then can supply you with clear- flowing water?[1]

Do they then seek after a judgement of (the Days of) Ignorance? But who, for a people whose faith is assured, can give better judgement than Allah?[1]
Asserts Khurshid Ahmad, How can one observe the inexhaustible creativity of nature, its purposefulness, its preservation of that which is morally useful and destruction of that which is socially injurious, and yet fail to draw the conclusion that behind nature there is an All-Pervading Mind of whose incessant creative activity the processes of nature are but an outward manifestation? The stars scattered through the almost infinite space, the vast panorama of nature with its charm and beauty, the planned waxing and waning of the moon, the astonishing harmony of the seasons- all points towards one fact: there is a God, the Creator, the Governor, we witness a superb, flawless plan in the universe-can it be without a planner? We see great enchanting beauty and harmony in its working-can they be without a creator? We observe wonderful design in nature- can it be without a Designer[1]….

O people! Adore your Guardian Lord, Who created you and those who came before you, that ye may become righteous. Who has made the earth your couch and the heavens your canopy; and send down rain from the

heaven; and brought forth therewith fruits for your sustenance; then set not up rivals unto Allah when ye know the truth.[1]

How can ye reject the faith in Allah?-Seeing that ye were without life, and He gave you life; then will He cause you to die, and will again bring you to life; and again to Him will ye return[1].

Ar- Risalah/An- Nubuwah

Ar- Risalah signifies the Divine Guidance or Message sent by Allah to man in order to realise the purpose of his creation. ***An- Nubuwah*** on the other hand refers to the vehicle through which it is conveyed to humanity- that is Prophethood. This becomes necessary as we have rightly observed in the foregoing discussions as a result of the fact that man is ignorant of his coming to the surface of the earth and since he was created to serve a purpose for which he is going to be held responsible, the need therefore arise that he should be properly guided to have correct understanding (***fahm/ fiqh)*** of the purpose for which he had been created. No wonder therefore, that Allah had been sending revelation (Guidance) through His angels to the chosen ones amongst men (that is, the Prophets and Messengers).

We said: 'Get ye down all from here: and if, as sure, there comes to you Guidance from Me, whosoever follows My guidance, on them shall be no fear, nor shall they grieve[1]'

This no doubt, pre-supposes that men are to emulate the Messengers that were sent for their success here and salvation in the hereafter. This becomes necessary in view of the observation we made earlier, that man is ignorant of the purpose of his creation.

Allah makes it clear, that there is no single nation to which a prophet had not been sent and that before a nation would be destroyed or punished for

their evil deeds, an Apostle would have been sent to forewarn them. The scripture sent by Allah to mankind via these Messengers could therefore be likened to the Manual (Users' Guide) bought along with items in the market, particularly electronics and related goods. Thus, failure to read, digest, comprehend and apply its content will rob the buyer of the valuable service or utility of such item. In the same vain, it behoves man to equally read, not only read but commit to memory as much as he can thereof, digest, comprehend and imbibe the teachings of the scripture sent by Allah for his proper guidance. For just as he (man) stands in need of food and water for his physical development and growth, he equally stands in need of ***al-hidayyah*** (Divine Guidance of Allah) for his spiritual development and growth as well. No wonder, this is referred to as Spiritual Diet. This is borne out of the fact that man is composed of Matter and Spirit and so the two components should be nurtured together. However, if one or both is or are neglected, it is going to be pernicious for man as society or even life becomes unworthy of living. This is why neither materialism nor unbridled asceticism is acceptable to Islam. It rather maintains a golden mean course between these two opposing extremes.

Allah says:
But his Lord chose him (for His Grace): He turned to him and gave him guidance. He said: " Get ye down, both of you- all together, from the Garden, with enmity one to another: but if, as is sure, there comes to you Guidance from Me , whosoever follows My Guidance, will not lose his way, nor fall into misery. But whoever turns away from My Message, verily for him is a life narrowed down, and We shall raise him up blind on the Day of Judgement. He will say: O my Lord! Why hast Thou raised me up blind, while I had sight (before)? (Allah) will say: Thus didst thou, when Our Signs came unto thee, you disregard them: so wilt thou, this day, be disregarded.[1]"

It becomes necessary therefore, that man, in taking care of the sum total of his affairs, should follow the prescriptions of Allah (his Lord) as contained in the Glorious Qur'an. This follows from the fact that although man is endowed with intellect which enables him to participate in the knowing of things and gives him an edge or degree over and above every other creature of God, yet his knowledge and indeed himself is limited to time and space. Thus, the need for him to follow and depend on God's injunctions (his creator and cherisher), who is Omniscient in His essence.

Al- Khilafah / Ubudiyyah

Khilafah literarily means vicegerence or vicegerency, viceroyship, representation, etc. In Islamic parlance, it refers to the position of honour conferred on man by Allah amongst the comity of His creatures. Man by this token, apart from being the acme of Allah's handiwork, is the king and the overseer of the universe, a position he is holding in trust for Allah- to Whom belongs the hegemony of the whole universe of which he is just a part. Allah says, 'We indeed offer the Trust to the Heavens and the Earth and the Mountains; but they refused to undertake it, being afraid thereof: but man undertook it;he was indeed unjust and foolish;-[1]' His position therefore, in the scheme of things, is that of trust (***amanah),*** nay, of responsibilities. For every opportunity a man has there is always an attendant responsibility. He therefore has certain duties to his Lord, to himself, his family, neighbours, the larger society as a whole as well as the environment. All these responsibilities could not be achieved unless he earns a living. So, just like a plenipotentiary is rewarded for his laudable achievements or recalled by his country for trial over his misdeed and or ineptitude conducts, in the same vain is man going to be recalled for reward and or punishment as the case may be. This accounts for why man is going to be resurrected after death.

So, his life here is transient and ephemeral. It is a field of cultivation for the eternal one, that is, life hereafter. Man therefore, is a representative and most importantly a servant of Allah over which he is going to be held accountable. He is to enjoy his right of vicegerency but not to abuse it. He is the creation of highest honour who could still be reduced to the lowest of the low should he fails in the aforementioned responsibilities. There is no right without responsibility/ duty. Man is subordinate to Allah and thus expected to carry out His will.

'By the Fig and the Olive, and the Mount of Sinai, and this City of security, We have indeed created man in the best of moulds, then do We abase him (to be) the lowest of the low- except such as believe and do righteous deeds; for they shall have a reward unfailing. Then what can, after this, contradict thee, as to the Judgement (to come)? Is Allah not the Wisest of Judges[1]'

However, God does not make man a robot as he is endowed with intellect and ability to discriminate between good and bad, right and wrong, that is the will power and freedom to make choice-that of doing the Will of Allah or jettison it. It is therefore clear, that man is at liberty to make or mar his life. He is going to make his life as he would secure peace and prosperity here and eternal bliss in the hereafter if he lives his life according to the dictates of Allah as contained in the Qur'an. He mars his life if turns out to be disobedient and ungrateful to Allah and thereby follows the footsteps of Satan so that by and large life becomes unworthy of living and eternal damnation becomes his lots.

"But those will prosper who purify themselves[1]"

These are the principles of Islamic worldview to which every devout Muslim must subscribe, understand and reflect in his life by way of acting by it. He is therefore, responsible to Allah over Allah's right, rights and duties to himself, relatives and neighbours, as well as the larger society (that is, social responsibilities). This is the practical demonstration of his faith in

Allah and his sincere devotion to Him. Islam teaches that, man should, in a bid to proffer solutions to his multifaceted problems avoid unnecessary compartmentalization of life into spiritual and temporal (religious and secular).

'Say: Verily! My prayers, my sacrifice, my living and my dying are all for Allah- the Lord of the Worlds, He has no partner; this is what I am commanded and I am foremost of those who surrender themselves to Allah[1]'

Rather, all the problems should be taken into consideration as a compact whole without giving undue preference to anyone above the others as such unnecessary water tight compartment are bound to have their accompanying woes. Thus, his psychological, sociological, economic, political, moral and religious problems should be simultaneously taken into consideration. Man is theomorphic and not *homoeconomicus*. He is never an ordinary beast so that his needs are only food, shelter and sexual gratification and or clothing alone. He needs all these basic necessities of life and cannot neglect them. He possesses the physical body, yet all his problem could not be solved via physical sciences. Man is equally psychological as he has feelings, emotions, desires, like and dislikes, yet psychology alone could not provide clue to his multi-dimensional problems. He is social as he lives together with other fellow humans, and equally interacts with the environment, and cannot afford to do otherwise; yet it will be misleading to think that solution could be proffered to his avalanche of problems a la sociology alone. In fact, the resultant effects would be more pernicious than the problems it is aimed at solving, for this is indeed a case of wrong diagnosis which would eventually result into wrong medication.

But seek, with the (wealth) which Allah Has bestowed on thee, the home of the Hereafter nor forget thy portion in this world. But do thou good as Allah

has been good to thee, and seek not occasion for mischief in the land for Allah loves not those who do mischief[1].

Alexis Carrel puts it in a rather subtle way*: Economists would realise that human beings think, feel and suffer, that they should be given other things than work, food and leisure; that they have spiritual as well as physiological needs. And, also that the causes of economic and financial crises may be moral and intellectual. We should no longer be obliged to accept the barbarous condition of life in great cities, the tyranny of factories and offices, the sacrifice of moral dignity to economic interest, of mind to money, as benefactions conferred upon us by modern civilization. We should reject mechanical inventions that hinder human development. Economics would no longer appear as the ultimate reason for everything. It is obvious that the liberation of man from the materialistic creed would transform most of the aspect of existence. Therefore, modern society will oppose with all its might this progress in our conception[1]*.

Al- Ihsan / Righteousness

Al- Ihsan in the literary sense means righteousness. The technical meaning given to it by Islam could be deduced from the Hadith of the Prophet when he was answering a poser from Jubril (A.S.) According to the Prophet, 'It is to worship Allah as if though one is seeing Him for if one cannot see Him; He sees one.[1]' It is therefore a mind set that leads to a habit. A mind set that God is not only ever present but equally watchful. This would bring into effect sincerity of purpose, a situation whereby actions are taken only to please Allah alone. This, according to Islam is the peak of righteousness.

It therefore means sincere devotion to Allah by way of worship, obedience, being dutiful to oneself- particularly taking care of the soul, being dutiful to ones relations, neighbours, the larger society and even the living and non-living things in the environment. This therefore, call for conscious

struggle for ones living, his dependants and social welfare base on Islamic concept of ***al-falah***

Allah says: Allah commands justice, the doing of good, and the liberality to the kith and kin, and He forbids all shameful deeds, and injustice and rebellion: He instructs you, that ye may receive admonition[1].

Let me state here no matter how brief, that out of one thousand and one sins that a man may commit, it is only one that affects Allah directly, thus the only unpardonable sin, yet the other ones affect fellow creatures-humans and non-humans. Hence faith and righteousness are the twain ticket to paradise (***Al- Jannah***). Therefore, it is clear that earning a living is *ipso facto* an act of worship as we are going to see in the succeeding paragraphs. It equally shows that there is no conflict between earning a living and worship as long as one does not trespass into domain of the other. One is to strengthen the other.

According to the foregoing discussion, all men are equal before their Lord to whom they are all responsible individually and collectively. Hence Islam places a high premium on cooperation, equality, justice and benevolence as well as sincerity for the attainment of ***falah*** both individually and collectively for this is the ultimate desire of every Muslim. This becomes necessary in view of the fact that it will be difficult for individual to succeed in isolation of their society.

We can therefore, conclude by saying that, since man is not the architect of his life, there is need for him therefore, to adopt a way of life suitable for his nature. This, his nature ***(fitra) is*** assigned to him by One who created him. Guidance on this has been sent to him and in following it lies his success here and in the hereafter. Hence, if he jettisons it and follows his desires, whims and caprices life becomes miserable not only for him but for all other things around him.

Allah says: But his Lord chose him for His Grace: He turned to him, and gave him guidance. He said get down, both of you- all together, from the garden, with enmity one to another: but if, as is sure, there comes to you guidance from Me, whosoever follows My guidance, will not lose his way, nor fall into misery. But whosoever turns away from the message, verily for him is a life narrowed down, and We shall raise him up blind on the Day of judgment. He will say: O my Lord! Why hast thou raised me up blind, while I had sight (before)? (Allah) will say: Thus didst thou, when Our signs came unto thee, disregards them: so wilt thou, this day, be disregarded[1].

Observed the late H.A.R. Gibb, "Within the Western world, Islam still maintains the balance between exaggerated opposites. Opposed equally to the anarchy of European nationalism and the regimentation of Russian communism, it has not yet succumbed to that obsession with the economic side of life which is characteristics of present- day Europe and present-day Russia alike. Its social ethic has been admirably summed up by Professor Massignon: Islam has the merit of standing for a very equalitarian conception of the contribution of each citizen by the tithe to the resources of the community; it is hostile to unrestricted exchange, to banking capital, to state loans, to indirect taxes on objects of prime necessity, but it holds to the rights of the father and the husband, to private property, and to commercial capital….[1]

Islam is a religion as well as a way of life. It is indeed, a comprehensive way of life that covers the whole gamut of human life in all its ramifications. It regulates the social, political, economic and spiritual life of its adherents telling them what is lawful (***halal***), unlawful (***haram***), desirable (***mandub***), detestable (***makruh***), etc

Islamic economic system therefore, is part of the subject matters of ***shari'ah***–the Islamic Law to which every Muslim is a subject (***Mukallaf***). Obedience to the law (***Shari'ah***) is the practical demonstration of their faith

(***Iman***) in God which Islam demands from them. Hence, Islamic economic system or rather economic and or commercial activities of man, is seen as an aspect of or an act of worship ***(Ibadah***) in Islam. The Qur'an says:

Say! Verily my prayers and my sacrifice, my living and my dying, are all for Allah, the Lord of the worlds; He has no partner. This is what I am commanded and I am foremost of those who surrender themselves to His will[1].

Although, Islam has laid down the principle upon which Muslims are expected to conduct their economic activities and transact their businesses. The questions here are, how faithfully do they (Muslims) adhere to such principles? What are the trends? What are the factors responsible for such trends? All these issues are looked into in the succeeding paragraphs with a particular reference to Islamic concept of ***falah***

Philosophy of Islamic Economic System

The Qur'an and the **Sunnah** of the Prophet are the basis of Islamic Economics from where the philosophy as well as the principles of the system is derived. The Qur'an is an embodiment of the comprehensive codes of life, guiding and regulating the daily activities of a believer. It is the major primary source of Islamic law (Shari'ah). It was reveal to Prophet Muhammad in piece-meal (***bil-tadaruj***) for a period of twenty three years.[1] The ***Hadith*** or the ***Sunnah*** on other hand is the practical demonstration or practices of those codes as well as verbal explanations given by Prophet Muhammad for proper elucidation of the injunctions of Allah contained in the Qur'an, as it affects a believer's life.

The Qur'an asserts that it contains everything (wet and dry) that man ought to know. For Allah (SWT) could not just leave man alone to go (grope) in darkness.[1] Thus, prophets and revelations were sent for his

proper guidance from time to time.[1] Quite a good part of such revelation deals with economic activities of man. Such verses do not only encourage Muslims to engage in economic and commercial activities by extolling the virtues in them; but guide them as to how to go about them[1]. They shed light on what is ***halal*** (lawful) ***haram*** (unlawful), ***wajib*** (mandatory), ***makruh*** (detestable), ***mandub*** (approved) etc, all in respect of every facet of man's life as Islam or rather Allah does not divide life into water tight confines of spiritual and temporal.[1] It could therefore be said, that Islamic Economics forms part of the subject matters of ***shari'ah*** (the Islamic law) of which every believer (Muslim) is a subject (***Mukallaf***) Allah says:

We have given to you a law (a way of life) so follow it and do not follow the fancies of those who know not[1].

> "*Some people will travel seeking bounties of Allah (through trade) and some will travel to fight war of defence (**jihad**) in the path of Allah*"[1].

The above verses states two basic reasons why man especially a Muslim (believer) engages in travelling: for the purpose of economic and or commercial activities as well as for the defence and propagation of his religion. Let us quickly add here, that it is not Allah's intention to reduce man to just an ordinary robot and this is why He endowed him (man) with intellect so that he could think, reflect and exert himself in order to better his lots. And it is of great interest that even the secondary sources of Islamic law are the products of human minds regulated by Allah's revelation or Guidance. These secondary sources include: ***Ijma', Qiyas, Ra'y*** etc.[1]

Islam considers wealth as belonging to Allah and that He gives it to individuals in different proportions as His trustee over His treasures so as to try them thereby.

"*To Allah belong the Dominion of the Heavens and the Earth; and Allah has power over all things*"[1].

The above verse shows clearly that everything in the Heaven as well as on the Earth belongs to Allah; man inclusive.

Allah again says:

"*O men! Remember the grace of Allah unto you! Is there a creator, other than Allah, to give you sustenance from Heaven or Earth? There is no god but He: How then are you perverted*"[1].

Abdullah Yusuf Ali asserts:

"*The primal cause of all things is Allah thus the need for man to turn to Allah instead of running after false fancies. For Allah is not only the source, but the centre of life and activity, and all affairs return to Him. The world is sustained, by Allah's grace and providence. 'Sustenance' is to be taken in Qur'anic language, for all that helps to maintain and develop every aspect of life, physical and spiritual. It would be height of folly, then for men to ignore Allah's gracious message, as explained in His Revelation*".[1]

Allah says:

"*Believe in Allah and His Messenger and spend (in charity) out of the (sustenance) whereof He has made you Heirs. For those of you who believe and spend (in charity) for them is a great reward*"[1].

Ali Abdullah Yusuf again comments:

Wherever power or wealth or influence or any good thing is transferred from one person to another, it involves added responsibilities to the person receiving these advantages. They must be more zealous in real charity and all good works; for that is a part of the evidence that they give of their faith and gratitude. And, besides, their good deeds carry their own rewards.[1]

Consider what Allah says:

> "*Let those who find out the wherewithal for marriage keep themselves chaste, until Allah gives them means out of His grace. And if any of your slaves ask for a deed in writing (for emancipation). Give them such a deed if you know any good in them; ye give them something yourselves out of the means which Allah has give to you. But force not your maid*"[1].

The above verse further corroborates the fact that all wealth belongs to Allah and that He gives it to people in different proportions.

> "It is He who has made the Earth submissive to you so traverse its path and eat what He provides you".

Man according to Islam is Allah's vicegerent on Earth and so every thing needed by him had long before his coming to Earth been provided by God. This is to ease his task or rather his duties and responsibilities of God's representative on earth. Thus, Islam considers as misleading and of course ***embarrasse de richesse*** the tendency of narrowing down human life to economic pursuit alone. This tendency has reduced man to ordinary animal controlled by its basal passion.

It should be borne in mind that Islam considers human problem as multi-faced and so in proffering solution to them, all the facets are taken into consideration as a compact whole. It thus, maintains a middle golden mean course. Hence, neither materialism nor unbridled asceticism is acceptable to Islam. Man is never an ordinary economic animal so that his needs are only food, shelter and cloth. He needed all these basic necessities of life and cannot neglect them. He possesses the physical body yet all his problems could not be solved through physical sciences.

Man is equally psychological as he has emotions, desires, likes and dislikes yet, it is a recondite fact of mute reality that psychology alone can not

provide panacea to his multi-dimensional problems. He is also social as he lives together with others and cannot afford to do otherwise yet it will be misleading to think that solution can be preferred to his avalanche of problems via sociology alone. In fact, the resultant effects would be more devastating than the problem it is aimed at solving. For no doubt, this is a case of wrong diagnosis and wrong medication as earlier observed.

> "*This approach is however utterly unscientific. It is as if an expert in the liver disease isolate the liver from the whole bodily system and disregarding the position allotted to and occupied by the liver in the human body and its relationship with other bodily organs starts looking at the liver in isolation and he becomes so much absorbed in examination than ultimately the whole bodily frame and physical system appear to him as a vast liver and nothing else*".[1]

According to Aristotle, 'the life of money making is a life of constraint; and wealth is obviously not the good of which we are in quest; for it is useful merely to something else".

Principles and Practice of Islamic Economics

All Wealth Belong To Allah

All wealth according to Islam belong to Allah and He gives it in whatever proportion He likes to His creature just as He wishes.

> "*It is He who hath made you inheritors of the earth. He hath raised you in ranks, some above others, that He may try you in the gifts He hath given you for thy Lord is quick in punishment; yet He is indeed oft forgiving Most Merciful*"[1].

Islam holds economic activities in high esteem as it has lofty purpose to serve, however it can attract the pleasure and or wrath of Allah based upon the way or manner it is acquired and disbursed. Man is therefore, a trustee of Allah with regard to wealth given to him.

Acquisition of Wealth Is a Necessity of life

Since man can not provide all his need by himself, the need therefore, arise that he should make available his own goods and services for the satisfaction of those of others as he would definitely stands in need of theirs. Thus, he need to work or rather engage in economic/commercial activities so as to be able to acquire the basic necessities of life such as food, shelter and clothing. Besides, the pillars of Islam require money. To build mosque which according to Islam, attracts a lot of rewards, money is definitely needed. To pay ***Zakat*** wealth is needed just as money is needed for ***Hajj***- the holy pilgrimage to ***Makkah*** and its precincts.

Allah says:

> "*But seek, with the (wealth) which Allah has bestowed on thee, the home of the hereafter nor forget thy portion in this world. But do thou good as Allah has been good to thee, and seek not (occasion for) mischief in the land for Allah loves not those who do mischief*[1]".

Acquisition of Wealth Is a Means to an End

Economic/commercial activities are not ends in themselves but rather a means to an end. Hence, Islam teaches that wealth has to be acquired via a lawful and wholesome means. And just as it has to be acquired through rightful means, the disbursement has to be wholesome as well, and should not be spent on things declared as unlawful by Islam. Hence, Islam teaches that Muslim should neither be extravagant nor niggardly, rather they are to maintain middle course in between the conflicting extremes. It therefore, condemns in an unequivocal way inordinate ambition to amass wealth, passionate love for the same and megalomania tendency, all of which are inherent in man and further aggravated by modern materialistic view of the world we inhabit. Islam frowns at the idea of the 'end justifies the means'. So, as earlier observed, it regulates the sum total of the affairs of its adherents. It teaches that satisfaction and soccur is not achieved by way of

amassing wealth but rather via God consciousness or rather remembrance of Allah.

The Qur'an says:
Those who believe and whose hearts find satisfaction in the remembrance of Allah; for without doubt, in the remembrance of Allah, do hearts find satisfaction[1].

Islam therefore appeals strongly to its adherents to avoid such tendency of neglecting other duties they owe God and follow human beings as a result of their passionate desire to amass wealth.

'The mutual rivalry for pilling up (The good things of this world) diverts you (from the more serious things), until ye visit grave but nay, ye soon shall (know the reality). Again, ye soon shall know! Nay ! were ye to know with certainty of mind (ye would beware.) Ye shall certainly see hell fire! Again, ye shall see it with certainty of sight, then, shall ye be questioned that day about the joy (ye indulged in!)[1]' According to Prophet Muhammad (S.A.W.):

'A truthful trader will rise up with the prophets, the righteous and the martyrs.'

As a human weakness, greed and temptation over power man, particularly the greed for wealth and paraphernalia. This is alluded to by the prophet when he says: A man gets older and two things become younger in him: the desire to get more wealth and live longer. In another Hadith, the Prophet was reported to have said: Whoever gather unlawful riches and then gives out in charity, it will not be accepted of him. There will be no blessing in what he spends and what he leaves behind (for his dependents) but it is a provision for the fire of hell.

Going by the above verses of the Qur'an as well as ***ahadith*** of the prophet (SAW), it becomes clear that the dictum: 'the end justifies the means,' is not compatible with Islam.

Wealth is a Trial from God

Wealth for both the haves and the have not is a trial from Allah. It is a trial in the sense that the haves are charged with certain social responsibilities while those of have nots are expected to be patient and avoid all ineptitude conducts in a bit to get rich. Wealth may therefore constitute a source of pleasure or displeasure based on certain factors. The source of ones wealth as well as the way it is being spent must be wholesome as man according to Islam is going to give account of his earnings or incomes especially with regards to how he comes by them and on what he spends them. Hence, he should avoid a situation whereby the struggle for wealth eludes his attention towards his duties to Allah and or his fellowmen. Thus, he should not allow the hustle and bustle for wealth to deter or rather debar him from prayer (***salat***), charity or alms (***zakat*** or ***sadaqah***), pilgrimage (***hajj***) and striving for the cause of Allah, it is the duty of those who have to support those who have not among their relatives, neighbours, wayfarers etc. This is ***sadaqah*** which is distinct from the statutory ***zakah*** payable only once in a year on a ***nisab***. This, according to Islam, is the right of Allah which has to be fervently and reverently observed by every Muslim. Allah says:

And in your property is the right of the beggars and those devoid of riches (i.e. the poor).

You give to your relatives their rights and to the poor and wayfarers

….those who, when they spend are neither extravagant nor niggardly; but hold just (balance) between those extremes.

O ye who believe! There are indeed many among the priest and anchorites, who in falsehood devour the substance of men and hinder (them) from the

way of God. And there are those who bury gold and silver, and spend it not in the way of God: announce unto them a most grievous penalty. On the day when heat will be produced out of that (wealth) in the fire of hell, and with it will be branded their foreheads, their flanks and their backs. 'This is the (treasure) which ye buried for yourselves: taste ye, then, the (treasure) ye buried.

Islam condemns all acts of dissoluteness, wanton conviviality and obscenity. A situation whereby a rich man indulges in adultery and or fornication, and arrange for an army of prostitutes is condemned as a great sin in Islam, a sin against God and a crime against humanity as it greatly affects the social fabric of the society. Sensual enjoyment of music and wine that warrant the need to employ another army of musicians, dancing girls, drum beaters and manufacturers of musical instruments and distillers of wine are out-rightly condemned. This, according to the Qur'an is lavish and evil spending of the highest order and those who engage in them are dubbed as incarnates of Satan. Just as wealth is a trial for the wealthy ones so it is for the indigent members of the society. They are to be hardworking, prayerful and put their hope and trust in God. They should not be too passionate in their bid to get rich. Therefore, to steal or commit any other form of fraud or to be begging for alms while they are healthy, hale and agile to toil and struggle for their livelihood is considered as a crime, indeed ***haram*** (unlawful) in Islam. This is one of the significant differences between Islamic and the conventional economics. While Islamic economics is religiously (morally) imbued, the conventional economics is materially inclined.

Individual Ownership

Islam permits and encourages individual ownership of wealth for cogent reasons. This is why Islamic economics is described as a mid-way between capitalism and socialism or communism. Even though, certain power is

given to the state to check the excesses of its subjects and to inflict certain punishment where necessary; yet, Islam permits individual ownership just because, on the Day of Judgment, there is not going to be collective accountability. Moreso, one of the major issues upon which account is going to be rendered is economic or commercial pursuit of man. Thus, owing to the fact that individuals will appear before Allah to give accounts of their deeds, it behoves that individual or private ownership be granted man. This suggests that, individual has to be very careful of pilling up wealth unlawfully for the generations coming after him. For such generations would only give account of how they spend it and not how they come about it. This encourages healthy competition and facilitates economic development and growth of individuals and nations.

Acquisition of Wealth as a Form of Worship

Apart from the fact that Muslims use the proceeds from their labour for acts of worship like ***zakah***, ***hajj***, building of mosques, and or striving for the cause of Allah; a great reward awaits a believer who sets out of his place in search of his livelihood and of course, this is categorised to be part of remembrance of Allah which the Qur'an tags as the greatest virtue. Allah says: Say verily, my prayer (***salah)*** and sacrifice (***nusuk***) my living (***hayah***) and my dying (***mamat***) are surely for Allah-the Lord of the worlds, this is what I am commanded and I am foremost of those who surrender themselves to the will of Allah.

Conclusion

Islam considers economic and commercial activities of man as an act of worship as long as they are based on good motives and are in consonance with the teachings of Islam. It further teaches that economic or material well–being of man is not enough to guarantee the much needed peace and happiness that man so desires. To achieve this all–important feat in this world and the next, a synergy it opines, should be formed by combining the

spiritual well-being with material comfort. No wonder, the Qur'an and ***Sunnah*** of the Prophet are replete with several verses charging Muslims to explore and exploit all the resources that have been made available at their disposal. Prophet Muhammad once said: "Take to trade, for out of ten divisions of livelihood nine are in trade.'' This is why neither asceticism nor materialism is acceptable to Islam, it rather maintain a middle course between the two extremes. When Muslims took to this lofty teachings of Islam their 'Ummah was an autarchy and they were leaders of thought in all ramifications. Today, the 'Ummah is the weakest, hungry, ignorant, to say the least; the most backward among the comity of nations. This was the effects of the fitnah experienced by the 'Ummah towards the tail end of the period of the Khulafaur-Rashidun as a result of which God fearing men withdrew from active life into a life of quietude.

It should be noted therefore, that Islam does not approve the dichotomy between spiritual and temporal life, a situation that has become well pronounced in our midst today; hence, the need for re-orientation of the Muslims.

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