

4. ECONOMIC SYSTEM

Any one who has some knowledge of Islam knows that the real interest of a Muslim lies not in this world but in the Hereafter. That is the sole object he lives and dies for. It is a mark of distinction for a Muslim that he prefers the After-life to this world and concentrates his attention accordingly. This is something as plain as daylight. However it does not mean that Islam has not attached any importance to the things required for the material world. The position assigned to man by Islam as well as the purpose of his creation defined by it refute any idea of this nature. The concept of spiritual attainment and the struggle of a Muslim to achieve the nearness of Allah and the path which Islam has laid down for the realisation of this cherished goal also falsify such a notion. If in spite of these facts someone thinks otherwise he is but ignorant of Islam. "Muslim" or "believer" is not the name of a mere soul but a combination of body and soul. The fulfilment of his duties in this world, the accomplishment of his

mission and the struggle for the pleasure of Allah require his body and its physical faculties. Obviously he also needs some material for maintaining them, which we call the economic needs of man. The Prophet s.a.w. said:

"Next to obligatory prayers is the obligation of earning an honest living".

For this reason the Qur'an calls it "the riches of Allah", "Things clean", "Blessings of Allah" and "Favours of Allah". In short Islam attaches full importance to the material needs of man and has made abundant provision in its system that no one is deprived of them. This provision is comprehensive and includes the following effective measures:

- (i) It is incumbent on every Muslim that he should himself earn his living.
- (ii) Earning and spending is subject to certain limitations.
- (iii) Moral obligations of the rich to fulfil the needs of the poor.
- (iv) Legal obligations of the rich in regard to the poor.

A brief description of each of these measures is given in seriatum below:

- (a) It is incumbent for every Muslim that he should himself earn his living:

"Earning an honest livelihood is an obligation".

No one should become a burden on others for his livelihood and must earn it through his own labour.

No one would eat a food better than one which he took (after acquiring it with a labour of his hand) (*Bukhari*).

- (b) Begging is highly condemnable and one who does it without a genuine cause earns an unlawful livelihood and eats a forbidden

food.

"Qubaisah, it is all equal that one eats by begging or through ill-gotten property" (*Muslim*).

- (i) All the lawful avenues of earning a livelihood are open to every one. In economic field every body has equal opportunities of struggle. No monopoly of any kind exists. Agriculture, trade, industry, services, in short every source of earning livelihood, is open to all without any discrimination. Everybody is free to choose a profession of his own liking and aptitude. All sources of livelihood according to Islam, are created for men by Allah:

He it is Who created for you all that is in the earth (2:29).

- (ii) All things in the earth and space, in the creation of which man has not subscribed, can be utilised by all in accordance with their needs. The Prophet *s.a.w.* said:

"All Muslims have equal share in three things, namely water, grass and fire" (*Hujjat Allah al-Balighah*).

Although this tradition mentions only three things but in fact it lays down a principle that all such things which grow naturally, without any human effort, are free for everyone. Another tradition concerning a person who disallows the use of such things makes this point more clear. The Prophet *s.a.w.* said:

"On the Day of Judgement, Allah will say to such a person that today I deprive you of My blessings as you person did deprive men of the benefits of things you did not make" (*Hujjat Allah al-Balighah*).

In short, the water of the rivers, ponds and springs, grass and wood of the forests, the fruits of such trees as grow wild, unkept birds, fish, animals of the forest, ores, saltmines and other similar things, are reserved for public use. An abandoned land has also a

similar position. Any one who wants to cultivate it can do so without any restriction.

"The waste land belongs to Allah and His Messenger and it is meant for you on My behalf" (*Hujjat Allah al-Balighah*).

(iii) If a person acquires, through his labour, possession of a portion of such a thing as is open to common use, he becomes its owner. It cannot be snatched away from him. There is a saying of the Prophet *s.a.w.* in this regard:

✓ "Any one who cultivates a barren land becomes its owner" (*Hujjat Allah al-Balighah*).

(iv) After acquiring the ownership of a natural source of livelihood nobody can keep it idle. If a person keeps a piece of land idle and uncultivated, it would revert to its original state: become a common property again. Whoever likes can take into his possession and bring it under the plough:

"The one who keeps the land uncultivated for three years will have no claim over that land" (*Hujjat Allah al-Balighah*).

(v) Everyone is free to utilise his wealth for multiplying it further. Islam has provided great incentive for its followers for entering the trade and industry, the two major practical sources for multiplying wealth. Great blessings are promised for them who enter those two fields.

(vi) The freedom to multiply wealth is, of course, not absolutely unrestrained. It is subject to certain heavy moral and legal restrictions. These are as follows:

✓ (a) Scrupulous honesty and truthfulness are but essential for every deal. Any contrivance to involve a customer in an unfair deal is a major sin. The Prophet *s.a.w.* said:

"He who deceives is not one of my people".

- (b) Taking of false oaths for the purpose of increasing sales is also a great sin. According to a tradition one who increases his trade by false oaths, would be deprived of the grace of Allah on the Day of Judgement" (*Muslim*).

- (c) Business involving usury in any form is forbidden. Its receipt and payment both are unlawful:

Allah permitteth trading and forbiddeth usury (2:275).

Not only this, it is also a criminal offence of the level of treason. It is declaring war against the Islamic State:

O ye who believe! Fear Allah and relinquish what remains of interest, if you are believers. But if you do it not, then be warned of war (against you) from Allah and His Messenger (2:278-279).

- (d) No such partnership is permissible in which profit of one partner is guaranteed but of the others is not. All such transactions fall in the category of usury.

- (e) Gambling is an unlawful and an impious act.

O ye who believe! Strong drink and games of chance and idols and driving arrows are only an infamy of Satan's handiwork (5:90).

Islam not only forbids ordinary gambling but also such business which is akin to gambling i.e., speculation, lottery, life insurance, etc., etc.

- (f) Trade of all such things is also forbidden which have been held unlawful for eating and drinking:

"Allah and His Prophet has forbidden the trade of liquor, which dies of itself, swine and idols" (*Bukhari*). To speak of their trade even their price is unlawful:

"When Allah forbade to eat a thing, He also forbade its price."

(g) In business such methods which harm others, or the society as a whole, are also not permissible:

(i) Hoarding of necessities of life, with the motive of selling them afterwards at a higher price, is strictly prohibited. Those who do so have been strongly condemned:

"Hoarder is accursed" (*Baihaqi*).

(ii) Buying a merchandise on its way to marketplace is also not permissible.

"The merchandise flowing towards the market, must not be blocked" (*Muslim*).

(iii) No one living in a city is allowed to become an agent of a villager who has brought his merchandise for sale in the market. Nor is he allowed to stock his merchandise for the purpose of selling it at a higher price.

"No citizen should sell the goods of an absentee villager" (*Muslim*).

(h) No such business transaction is permissible in which the merchandise offered for sale is not in the seller's own possession. This is so because such a deal is likely to give rise to disputes. It also, in the long run, assumes the character of speculation, which culminates in the rise of prices.

"Do not sell the merchandise which is not in your possession" (*Abu Dawud*).

(i) All such sources of livelihood which cause material loss to others are forbidden in Islam. Similarly, sources which affect the morality and religion of the public are also unlawful. Intoxicants, dance, music, paintings, obscene literature, cinema (as it is being used at present) and similar things are prohibited as means of livelihood.

- (j) Any business transaction, the complete details of which are not clear, and on that account is open to dispute, is also not valid.

"Allah's Messenger *s.a.w.* has prohibited a fraudulent and ambiguous transaction" (*Muslim*).

7. The wealth earned within the limits stated above is a lawful property and can be spent freely. But, nevertheless, this freedom of spending is not unlimited. It is also subject to certain moral and legal limits. One who violates them will be brought to book by the Government. If, somehow, one escapes its punishment in this world he would not escape it in the Hereafter. The detail in regard to some of these restrictions is given in the forthcoming discussion and has been partly covered in the previous chapter under the title 'Social System'. The essence of these restrictions is that while there is no bar on leading a reasonably comfortable and prosperous life, it is forbidden to live in a luxurious, extravagant, pompous, ostentatious manner.

Injunctions to the Rich in Respect of Providing Needs of the Poor

Everyone is equally free to earn and amass wealth. But as all are not by birth endowed with an equal measure of physical and mental capacities, and conditions and circumstances do not favour everybody alike, the result of their economic struggle cannot be similar. It is just the opposite. What actually happens is that while a segment of society becomes excessively rich there also emerges a section of society which does not get enough for subsistence even. This situation obtains in spite of the admitted fact that the provision of the essentials of life is not only a civil obligation but a religious one also. Islam regards mankind as "the children of Allah" (*Mishkat*). Since we do not like to see our children deprived of food and clothing, how can it be possible that Allah Who is "The Kind" and "The Compassionate", would allow any of His children to live in that plight. For these reasons Islam stresses that the needs of those who do not

succeed in their economic struggle should be fulfilled by those who have succeeded in it. It is a joint responsibility of both the government and the rich, that they are not left to their misery. The sources of livelihood which Allah has created in this world are meant for all. If for certain reasons some people cannot get enough for their needs from their employment, while others earn more than they need, the excess earning of the latter is not meant for themselves. It is, in fact, the right of others which has passed to them. Such surplus earnings are like the securities of which they are the keepers only. It is their duty that they return them to their rightful owners. While enumerating the qualities of the believers the Qur'an expressly mentions:

And in their wealth the beggar and the outcast had due share (51:19).

Specific jurisdictions are imparted to the rich for paying this right to the poor and the needy. Some of them are given below:

1. *Ye will not attain to piety until ye spend of that which ye love (3:95).*
2. "It is contrary to the faith that a Muslim should sleep well-fed while his neighbour tosses about in his bed tormented by hunger" (*Mishkat*).
3. Richness is a great trial. It is, in fact a great ordeal, which very often leads to a catastrophe. Only those escape its consequences who spend their wealth most willingly on religious affairs and on the needs of the poor. The Prophet *s.a.w.* once said:

"I swear by the Lord of Ka'bah that they will be the losers".

On being asked as to whom he was referring he replied:

"The rich of them. Only those will escape the evil consequences who go on spending their wealth unhesitatingly in the way of Allah and the number of such persons is not large".

Legal Responsibilities of the Rich In respect to the Poor

In consideration of this right of the poor Islam imposed upon the rich certain legal responsibilities over and above the moral ones. These are the following:

1. Everyone, except the poor, has to pay annually to the poor a certain portion of his wealth and produce by way of their legal right. The government recovers the Zakat (poor-due) and the tithe from every member of the society and makes arrangement for its distribution among the poor. No one can refuse it. If anyone does, he not only spoils his After-life but is awarded the severest punishment by the government for his default.
2. If the amount recovered as tithe and Zakat (poor-due) does not suffice for the needs of the poor and other religious requirements, the government has right to levy additional tax on the rich.
3. When a Muslim dies his property is distributed among his nearest relatives. If such close relatives, as are entitled to the property of the deceased, do not exist it goes to other relatives who have a distant relationship with him. (For this purpose, Islam has provided a comprehensive law of inheritance for its followers.) By means of this system the wealth does not concentrate in the hands of a few and goes on spreading in different directions. This system also helps to curtail poverty as it stimulates the circulation of wealth and evolves its appropriate distribution. These two are the best methods for reducing the economic disparity in a society.