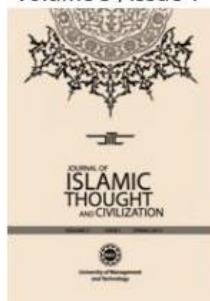


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Concept and Processes of Wealth and Poverty in the Light of Islamic Tradition

Abstract

This paper attempts to reveal Islam's concept and processes involved in the static and dynamics of 'wealth' and 'poverty' in the light of Holy Qur'an and the Sunnah—the primary sources of Islam. There are numerous references related to these concepts in these two basic sources—describing them in various contexts in addition to the dynamics involved in them. The paper focuses primarily on those teachings of the Qur'an and ahadith of the Prophet, which describes 'wealth' and 'poverty' in relation to the 'Purpose of Man in this World' as a test.

On the volitional level, Islam encourages people to work hard and strive for self-sufficiency and to meet the needs of one's family and others, and avoid the state of 'faqr' (Neediness). However, Islam forbids all those forms of earnings which hurt others or which create moral and social turpitude. Furthermore, Islam makes arrangements for establishing justice not only in the social arena but also in economy with affirmative commands like paying of Zakāt (poor due), caring for the financial needs of family (primarily wife and children, then parents, all near and dear ones, including neighbours). In addition, it discusses 'Justice' as the principle with direct impact on the dynamics of 'wealth earnings' and 'wealth expenses', 'benevolence' is an important value which regulates the behavior of the wealthy and channelizes their resources for the welfare of the poor and the needy. Moral, spiritual and social teachings and system of Islam are closely linked to its economic philosophy- particularly the concept of 'Wealth and Poverty'.

Key Words: *Halāl, Harām, Wealth and Poverty, Zakāt, Sahib al-Nisāb, Miskīn*

Introduction

The normative discourse on the concept of wealth and poverty in modern times is diametrically opposed to the Islamic tradition, which addresses the issue from the perspective of its peculiar world-view. This view is based on *Tawhīd*¹ (oneness of Allah, who is the Creator,² Sustainer³ and Master of the universe and everything in it⁴), *Risalah*⁵ (The Prophethood of Muhammad SAW) and *Ma'ād*⁶ (belief in Resurrection after death and the accountability of man for his beliefs, thoughts and actions in this world, the result of which is either reward of eternal Bliss—*Jannah*⁷ or eternal punishment Hell-fire—*Jahannum*).⁸ This particular belief system is integrally connected to the moral, cultural and legal system, which Islam espouses to create, sustain and nurture for the accomplishment of its goals. Islam considers this world a place of test for humans,⁹ if they live in it as vicegerents of Allah, fully conscious of their responsibilities towards Allah and His creatures, then they deserve Allah's grace and felicitations; if they are arrogant, deny the divine truth and lead a life of forgetfulness and insensitivity to their God-given responsibilities, they are doomed to failure and loose the right of getting Allah's grace in this world and salvation in the Hereafter.



In the contemporary times—when everything in the world is analyzed and interpreted through a political-economic lens—economics and its relevant dimensions exercise a profound influence on the life of a people. Allah, in his ultimate mercy, has guided men in this crucial way and did not leave man alone to tread the right path.¹⁰ In the divine scheme man is reminded that the real owner of everything is Allah alone; and that man is only a trustee, here upon earth. Whatever possessions a man gets; are a trust of Allah which ought to be utilized in accordance with the Divine scheme, how he ought to lead the life of moderation and ease for himself; for his family; and for those he holds dear, without any pomp and show. He must strive to earn this through lawful means without resorting to lies, cheating fraud, exploitation, and oppression. He must not be greedy of accumulating more and more wealth without caring for the means through which he does this or show non-sensitivity to the needs and obligations of spending it on family and social causes. Allah commands man to spend in His path taking care of family, parents, relatives, poor, weak, downtrodden, wayfarers, to make slaves free from bondage and for promoting the cause of Allah. Allah promises man a reward in the hereafter for spending his wealth on the pious causes. He, likewise, admonishes those whose possessions make them haughty and arrogant, who forget the bestower of riches, Allah, and are misers with severe punishments in this world and hereafter.

Zakāt is made an obligation for all believers, the negation of which amounts to the negation of faith itself. Though poverty is not regarded as a virtue, those who are poor are fully assured by Islam to live a life of dignity and contentment and not develop rancour and bias against those who possess more; although the wealthy are reminded constantly about the responsibilities towards poor. The cultural and legal system of Islam ensures establishment of a just economic and social order where the system is geared to end all forms of monopolies, of exploitations and oppression.

1. Concept of Wealth

The concept of wealth or the possession is a very important concept in the economic system. Wealth, property, or ownership is the basis of every conventional economic system and it is on the basis of the wealth that people are classified into ‘Haves’ and ‘Have-nots’ which are termed as ‘*sāhib al-Nisāb*’ and ‘*Miskin*’ respectively in Islamic terminology. It should be kept in mind that this world and whatever is present in it is nearer to nothing in comparison to the life hereafter. Prophet Muhammad (*SAW*) reported to have said:

By Allah, this world (is so insignificant in comparison) to the Hereafter that if one of you would dip his finger in the ocean and then should see as to what has stuck to it.¹¹

The pleasure of this world is short and transitory as prescribed by the Prophet (*SAW*) of Islam:

What have I do to with (the pleasures of) this worldly life? My stay in this world is like that of a wayfarer who stopped to relax under the shade of a tree (for a while) and then moved on and left it.¹²



It is in this short period that Allah (SWT) has provided some principles and guidelines to earn ones livelihood to provide himself some sort of laxness in this world. However, whatever a man earns in this world is not his wage rather *Fal* (Bounty) from Allah (SWT) which He gives whomsoever He wills.¹³ Allah (SWT) says in the Holy Qur'an:

*So that the People of the Book may know that they have no control over anything from Allah's bounty, and that bounty is in Allah's hand; He gives it to whom He wills, and Allah is the Lord of the great bounty.*¹⁴

Islam regards all the possessions of man including his wealth as bounty (*Fadhl*) of Allah (SWT) and even the terms of human earnings as His bounty only. Islam further elaborates that the real richness is not the abundance of material goods, rather it is the magnanimity of one self and higher qualities of soul are real wealth. Even it is made clear that the entire human beings are *Fuqara'* (Plural of *Faqir*—needy, poor) to Allah (SWT), who is the only *Ghani* (self-sufficient wealthy who does not need anything from anybody).¹⁵ Qur'an mentions tales of two persons—one who was wealthy and did not attribute his wealth as Allah's bounty—developed arrogance and created mischief in the world and attributed his richness to his strivings only. He was Qar'un. He was disliked by Allah (SWT) and was destroyed in this world too. Qur'an narrates story of *Dhul-Qarnayn* and the Prophet Sulayman (AS), who had great possessions, yet considered their possessions bounty of Allah (SWT) and behaved like a true servant of Allah (SWT) and used their power and wealth for establishment of justice and in the cause of human welfare. Hence Islamic tradition emphasises upon the possessors of wealth to recognize the Bestower—Allah (SWT) and behave like one beholden to the Master for His benevolence.

2. Difference in the Levels of Worldly Possessions—Divine Scheme

The disparity in the wealth that turns people into poor and rich is the Divine scheme in order to test both categories whether they remain obedient to Allah (SWT) or not. Allah (SWT) in His wisdom has distributed wealth in a way that some are preferred over others. Allah (SWT) says in the Holy Qur'an:

*Is it they who allocate the mercy of your Lord? We have allocated among them their livelihood in the worldly life, and have raised some of them over others in ranks, so that some of them may put some others to work. And the mercy of your Lord is much better than what they accumulate.*¹⁶

However, He has commanded those who have been preferred over others to take care of those who are dependent and in need of their help. Allah (SWT) says in the Holy Qur'an:

*And on some of you Allah has bestowed more abundant means of sustenance than on others: and yet, they who are more abundantly favoured are [often] unwilling to share their sustenance with those whom their right hands possess, so that they [all] might be equal in this respect. Will they, then, Allah's blessings [thus] deny?*¹⁷



While interpreting this verse, Mufti Muhammad Shafi holds that this deference in degrees of economic status is mercy for mankind and is dictated by the wisdom of Allah (SWT). If this state (of human society) were not to prevail and if all human beings were to become equal in wealth and possessions, it would have caused a breach of functioning of the world order.¹⁸

3. Covet Not What Allah (SWT) has Made Some of You Excel

Though Islam encourages people to strive for earning through legitimate means to help sustain their families, yet does not permit people to covet the possessions of others. Allah (SWT) says in the Holy Qur'an:

*Do not covet something in which Allah has made some of you superior to others. For men there is a share of what they earned, and for women, a share of what they earned. Pray to Allah for His grace. Surely, Allah is All-Aware of everything.*¹⁹

In this verse, Allah (SWT) has prohibited coveting things, traits and merits given to others for they are not acquirable by effort. It is the wisdom of Allah (SWT) to raise some in status above others and is a sort of test. If one covets, he would fall into many sorts of crimes like robbery, theft etc. to come at par or even to go ahead whom Allah has granted certain kind of blessings. However the ideal way is to ask Allah for His favour and blessings. It is so because Allah's grace has many sides and appears in different forms.²⁰ For example, wealth was Allah's favour to Prophet Dāwūd (AS) and for Qarun it was a seizure. However, in a tradition two kinds of men are exempted from this. It has been narrated on the authority Abdullah ibn Mas'ud that the Messenger of Allah (SWT) said:

*Do not wish to be like anyone, except in two cases: (1) A man whom Allah has given wealth and he spends it righteously (in a just and right way according to what Allah has ordered). (2) A man whom Allah has given Al-Ḥikmah (wisdom, knowledge of the Qur'an and the Sunnah—legal ways of the Prophet) and he acts according to it and teaches it to others.*²¹

4. Wealth Must be Shared with the Poor and Needy

To maintain the worldly order by giving the preference of some people over others in physical and rational faculties, and established variance in provision, wealth and property, subject to it, Allah (SWT) has established a strong system of economic equilibrium which aims that no particular group or party or a few individuals take over the treasures of wealth and centres of economic activity.²² Allah (SWT) has made such a system for circulation of wealth in a society "so that it may not circulate only between the rich among you"²³ This verse is one of the most important verses of the Holy Qur'an, maintains Syed Abul Ala Maududi, which lays down the basic principle of the economic policy of the economic community and government. It provides an economic balance in the community and prevents the rich from becoming richer and poor from becoming poorer.²⁴



In Islam there is an inbuilt strategy for circulating the wealth in the society by means of spending wealth in the Way of Allah; charity and *Zakāt*, the third of the five pillars of Islam. *Zakāt* has been mentioned constantly with prayer (*salah*) thirty-seven times in the holy Qur'an and both of them have been described with full emphasis as essentials of Islam, without which there can be no salvation.²⁵ It has been stressed in the Holy Qur'an thus:

Take a Charity from their wealth²⁶ and this charity and sadaqat are meant only to be given to the poor, the needy, to those employed to collect them, to those whose hearts are to be won, in the cause of the slaves and those encumbered with debt, in the way of Allah and to a wayfarer. This is an obligation prescribed by Allah.²⁷

5. Spending for Right Cause

It has been recommended again and again in the Islamic injunctions that human beings should spend out what Allah (*SWT*) has provided them.²⁸ Some of the Qur'anic injunctions in this regard are:

Believe in Allah and His Messenger, and spend out of that (wealth) in which He has appointed you as deputies. So, for those of you who have believed and spent (in Allah's way), there is a big reward.²⁹

And spend out of what We have given to you before death overtakes one of you and he says, "My Lord, would you not give me respite to a near term, so that I should pay Sadaqah (alms) and become one of the righteous?"³⁰

If there is one in misery, then (the creditor should allow) deferment till (his) ease, and that you forgo it as alms is much better for you, if you really know.³¹

6. Whatever is Spent, is Replaced by Allah (*SWT*)

The Islamic traditions frequently speak of spending out what Allah (*SWT*) has provided without fearing that wealth would come to an end if one spends it out. Allah (*SWT*) says the more you spend in the way of Allah (*SWT*) the more you get. Allah (*SWT*) says:

Say, Surely, my Lord extends provision for whomsoever He wills, and straitens (it) for him. And whatever thing you spend, He replaces it, and He is the best of the sustainers.³²



According to a *Hadith* of Abu Hurayrah (RA) in Ṣaḥīḥ of Muslim, the Holy Prophet (SAW) said, “Everyday when people rise to see another morning, two angels descend from the heavens and pray: O Allah, bless the one who spends [out of what You gave him or her] with its return, and let the one who withholds You gave him or her] find it wasted.” And according to another *Hadith*, the Holy Prophet (SAW) said, “Allah has told me: You spend on people, I shall spend on you.”³³

7. Give Loan to Allah (SWT)

Allah (SWT) Says:

*If you advance a good loan to Allah, He will multiply it for you, and will forgive you. And Allah is Appreciative, Forbearing.*³⁴

*Surely those men who give Sadaqah (charity) and those women who give Sadaqah and have advanced a good loan to Allah, for them it will be multiplied, and for them there is a noble reward.*³⁵

*The example of those who spend in the way of Allah is just like a grain that produced seven ears, each ear having a hundred grains, and Allah multiplies (the reward) for whom He wills. Allah is All-Embracing, All-Knowing.*³⁶

These verses illustrate that spending a unit in the way of Allah (SWT) brings forth the reward of seven hundred units.³⁷ However, there are certain conditions what to and how to spend in the way of Allah (SWT). Some of them are:

1. Whatever being spent in the way of Allah (SWT) should be clean, pure and *halāl* (lawful) for it appears in *Hadith* that Allah Almighty accepts nothing except what is clean, pure and *halāl*.
2. One who spends should be good in intentions and righteous in deeds. An ill-intentioned and showy spender is like that ignorant farmer who throws away the grain on a spot where it is wasted.
3. The one to whom *Sadaqah* (charity) is given should also be deserving of it; it should not be wasted by spending on the non-deserving.³⁸
4. Do not publicize your favour after spending.
5. Do not consider the receiver practically disgraced, and do nothing to cause him insult or pain.³⁹



8. Acquisition of Wealth

It is true that the ownership (owing property (*maal*) of any kind) is referred to in the Holy Qur'an and the *Sunnah* many times which include the absolute ownership as well as the ownership of temporal kind. As for as the ownership of first kind is concerned, the Islamic Tradition advocates that the creator is the real owner of everything and He has made subject to Human beings every creature⁴⁰ and the human beings have to utilize every creature for his benefit according to the rules and regulations set-forth by the real owner of the creature.⁴¹ That is why the Islamic law (*Shari'ah*) considers property rights as Allah-given and Allah-regulated.⁴² However, Taqi al Din al Nabhani, the founder of *Hizb-u-Tahrir*, maintains the following four kinds of acquisition of commodity or wealth:

1. Consumption, like possessing an apple
2. Utilization, like owning a house
3. Possession of the benefit of the property, like leasing a house
4. Possession of the benefit resultant from human effort, like an architect's blueprints.⁴³

Nabhani while identifying the main problem of economic system holds that such problems are results from the viewpoint towards ownership, from the ill disposition of this ownership, and from the mal-distribution of the wealth amongst people.⁴⁴ He put forth the following three principles on which the economic system is built:

1. Ownership
2. Disposal of the ownership
3. The distribution of wealth amongst the people.⁴⁵

While earning one's livelihood and increasing further production one is bound to follow the rules prescribed by the Creator. This process should follow by utilizing *halal* (legal) means and ways and not the *haram* (illegal) ways or means. Thus we can say that the concept of *rizq* has been tied with the legal mechanism of *halal-haram* means of earning it. The teachings of Islam focus on the fact that the *rizq* is in the hands of *Razzaq*, Allah (*SWT*) who has commitment to feed, sustain and nourish all His creatures in the Universe.⁴⁶ The prophet of Islam (*SAW*) also said:

*O people, fear Allah and cut your ambitions of livelihood, for a man will not court death unless he is provided full sustenance (decreed) for him even if he restrains himself from it. So fear Allah and cut your ambitions in search of livelihood. Take whatever is lawful and leave whatever is unlawful.*⁴⁷



9. Lawful and Unlawful Means of Earnings

The pre-determination of *rizq* does not mean that the individual has nothing to do in this world rather it is the knowledge of Allah about an individual's conduct in this world. So it does not restrain a person from doing what he wants in this world. In this regard, every individual has been given some kind of volitional power to choose either of the two ways—lawful and unlawful—to earn his livelihood. To work is a lawful means of earning livelihood while theft is unlawful; to increase ones production by means of trade is lawful while usury or interest is unlawful in this regard. Allah (SWT) says in the Holy Qur'an:

*Those who take riba (usury or interest) will not stand but as stands the one whom the demon has driven crazy by his touch. That is because they have said: "Sale is but like riba.", while Allah has permitted sale, and prohibited riba. So, whoever receives an advice from his Lord and desists (from indulging in riba), then what has passed is allowed for him, and his matter is up to Allah. As for the ones who revert back, those are the people of Fire. There they will remain forever.*⁴⁸

Allah (SWT) condemns the notions of the people who proclaim that *riba* and *bay'a* are the same. Moreover, here the individual is free to make choice and if he chooses *riba* it will certainly destroy him and if he prefers *bay'a*, Allah (SWT) will grow his production. Allah (SWT) says:

*Allah destroys riba and nourishes charities and Allah does not like any sinful disbeliever.*⁴⁹

It is also narrated by the Holy Prophet (SAW) that he said, *no matter how much riba increases, it will decrease ultimately.*⁵⁰ Allah commands the believers to keep themselves away from usury and interest and what is withheld with them, they should give up very portion as early as possible. The Qur'an proclaims:

*O you who believe, fear Allah and give up what still remains of riba, if you are believers.*⁵¹

Here it was indicated that *Iman* (belief) requires that Divine injunctions should be followed faithfully. Acting otherwise negates *Iman*. If one does not give up *riba* he is at war with Allah and His Messenger in perspective of Qur'an. The Qur'anic verse reads thus:

*But if you do not (give it up), then listen to the declaration of war from Allah and His Messenger. However, If you repent, yours is your principal. Neither wrong, nor be wronged.*⁵²

It is thus obligatory for a person to work and earn his livelihood by following the commandments of Allah which is the only way to attain the eternal pleasure (*Sa'adah*). Hazrat Ali (RA) said that he heard the Messenger of Allah (SWT) saying: *(on the day of Resurrection) when there will be no shade except that of the Throne of Allah, the person who undertakes a journey to earn his livelihood and then returns with it towards his dependents, will be under the shade of Allah's Throne.*⁵³



10. Types of Ownership

With regard to the ownership, the absolute and the real owner is Allah (*SWT*) Himself which is frequently referred to in the Islamic Traditions. He is the owner of all Dominion⁵⁴ and puts mankind in charge of His property.⁵⁵ The property charge of mankind can be classified into private property and public property. The former kind is owned by an individual while the later is a type of property which is owned by the community as a whole and both kinds are governed under the rules and restrictions prescribed in the Islamic Tradition. Al-Nabhani maintains that, “through examination of the divine rules (*Ahkām Sharī’ah*) which allow man to possess property, it becomes apparent that the means of possession are limited to five which are:⁵⁶

1. Work- this includes Cultivation of unused (dead) land, Extracting that which exists inside the earth, or in the air, Hunting, Brokerage (*Samsara*) and Commission Agency (*Dalala*), Partnership of body and capital (*Mudharaba*), Sharecropping (*Musaqat*), and Working for others for a wage.⁵⁷
2. Inheritance- this includes the property of father and forefathers.⁵⁸
3. Obtaining property for the sake of life.⁵⁹
4. The State granting its properties to the citizens.⁶⁰
5. Properties, which the individuals take without exchange of property or work.⁶¹

11. Provision of Basic Needs

One of the fundamental principles of Islamic economic system is to provide basic necessities of every individual like food, shelter and cloths. It is reported that Prophet Muhammad (*SAW*) have said: “The son of Adam has no better right than that he would have a house where in he may live, a piece of cloth whereby he may hide his nakedness and a piece of bread and some water” (*Tirmidhi*). Islam obliges each capable person to work, so as to achieve the basic needs for himself and his dependants. Islam obliges the children or the heirs to support the parents if they are not able to work, or obliges the State Treasury (*Bayt al-Mal*) to do so, if there is nobody to support them.⁶² These are Islamic traditions which make striving to earn and make provisions compulsory. Qur’an asserts:

*So walk in the paths of the earth and eat of His sustenance which He provides.*⁶³

The Qur’anic teachings frequently notify the believers to satisfy their economic needs under the restrictions of Islamic norms.



Eat and drink of what Allah has provided, and do not go about the earth spreading disorder.⁶⁴

O people, eat permissible good things out of what lies in the earth, and do not follow the footsteps of Devil (Satan); indeed, he is an open enemy for you.⁶⁵

O you who believe, do not hold as unlawful the good things that Allah has made lawful for you, and do not transgress. Verily, Allah does not like the transgressors. Eat from what Allah has provided you as good and lawful, and fear Allah in whom you believe.⁶⁶

Then once the Salah is over, disperse in the land, and seek the grace of Allah, and remember Allah abundantly, so that you may be successful.⁶⁷

Conclusion

Islamic traditions contextualise wealth and poverty and align it with its peculiar world-view which is based on *Tawīd*, *Risalah* and *Akhirah*. Wealth is regarded as a virtue, but only that which helps one earn Allah's pleasure if it is acquired through lawful means and spent on the right causes, while miserliness has been strictly condemned. Helping the needy, destitute, wayfarers, those who ask for help in the cause of Allah (*SWT*) is strongly commanded. The interests of orphans, the weak and marginalised are safeguarded and protected. A culture is created and sustained where Allah (*SWT*) is the ultimate bestower and the wealth is a test to earn eternal bliss (*Jannah*) by spending it for the right causes.

Circulation of wealth among the masses is commanded; the poor and needy are given dignity and contentment and asked not to covet what others possess. Basic needs of all the people are taken care of; wastage of wealth and ostentatiousness is condemned. All the forms of exploitation and oppression are condemned. Usury is recognized as an important tool of exploitation. Productions of intoxicants like wines are banned.

Islamic tradition strongly prohibits those wealthy people who only focus on earning more and more money by any means and do not care for Divine admonishments in this regard. The vices which usually are resorted to by the wealthy and the moral turpitude they exhibit including their arrogance and greed are strongly disapproved of. Islamic traditions possess a strong moral, legal and political system which is there to ensure that all forms of exploitation and oppression are ended and the system of social and economic justice is established—which nurtures a culture of mutual concern and care among the members of human society-like brothers in a family.

It is strongly recommended that humans turn to divine commands with humility and reorient their lives in its light to ensure it is their escape from the predicaments of contemporary life. It ensures lead it to live a life of dignity and brotherhood in this world with salvation in the hereafter. Allah (*SWT*) says in the Holy Qur'an:



If the people of the towns believed and feared Allah, We would have opened for them blessings from the heavens and the earth, but they disbelieved. So, We seized them because of what they used to earn for themselves.⁶⁸

References and Endnotes

- 1 See for example, *al-Qur'ān*, al-An'ām, 06:102.
- 2 These are some verses (among others) from the Holy Qur'ān which testify that Allah (*SWT*) is the Creator:, al-An'ām 6:14,102; Yūsuf, 12:101; al-Ra'ad, 13:16; Ibrāhīm, 14:10; Sūrah al-Hijr, 15:86; Sūrah al-Mu'minūn, 23:14; Fāṭir, 35: 3; Sūrah Yāsīn, 36:61; al-Şāffāt, 37:125; al-Zumar, 39:46; al-Shūrā, 42:11; al-Mumtaḥinah, 60:24; al-Jumu'ah, 62.
- 3 Allah (*SWT*) is the sustainer, the fact is denoted by the frequent use of the word *Rabb* in the *Qur'ān*. See for example al-Fāṭihah,01:01; al-Baqarah, 2:131, 139; al-Mā'idah, 05:28; al-An'ām ,6:45, 71; al-A'rāf, 7: 54, 61, 67, 104, 162; al-Ra'ad, 13: 16; al-Sabā, 34:39; al-Ṭūr, 52:58.
- 4 al-Baqarah,02:106; al-e-Īmrān, 3:26; al-Ḥāmīm al-Sajdah, 41:39, 53; al-Ḥadīd, 57:1-6.
- 5 The belief in *Risālah* is next to *Tawhīd*. It is recommended frequently in Qur'ān. See for example, al-Baqarah,02: 285; al-Şaff, 61:11; al-Jumu'ah, 62:2; al-Taghabun, 64:8, 12; al-Muzzammil, 73:15.
- 6 One of the three basic beliefs is the belief in Hereafter which has been described in the Qur'ān, particularly in its Makki Surahs. It is also described as the essential quality for *Muttaqūn*. See al-Baqarah,02: 4; 39:9.
- 7 See for example, al-Baqarah, 2:62; al-Mā'idah, 05:72; al-Şād, 38:46; al-Ghāfir, 40: 39.
- 8 al-Aḥzāb 33:57; al-Şabā 34: 8; Az-Zumar, 39: 26, 45; al-Fussilāt, 41:16.
- 9 al-Baqarah, 2:155; al-e-Īmrān, 3:152; al-Mā'idah, 5:48, 94; al-A'rāf, 7:165; al-Mulk, 67: 2; al-Dahr,76: 2.
- 10 al-Baqarah, 2:185; al-e-Īmrān, 03:3-4, 8, 73, 96, 138; al-An'ām, 6:71, 88; al-A'rāf, 7:52, 203; al-Tawbah, 9:33; al-Yusuf, 12:111.
- 11 Muslim ibn-e-Hajjaj, *Sahih Muslim*, Book: 51, Hadith no. 66. As quoted in Muhammad Akram Khan, *Economic Teachings of Prophet Muhammad* (Delhi: Oriental Publications, 1992), 16.
- 12 Abu Isa Muhammad ibn Isa at-Tirmidhi, *Sunan Tirmidhi*, Book: 34, Hadith no. 44, As quoted in *Economic Teachings of Prophet Muhammad*, op. cit., 17.
- 13 al-e-Īmrān,3:73, 74, 174; al-Muhammad, 57:21.
- 14 al-Muhammad, 57:29.
- 15 Fāṭir, 35:15 which reads: "O men, you are the ones who need Allah, and Allah is Free-of-All-Needs, the Ever-Praised."
- 16 al-Zukhruf, 43:32.
- 17 al-Naḥl, 16:71.



- 18 Mufti Muhammad Shafi, *Ma'ārif al-Qur'ān*, Eng.tr. Muhammad Shamim, vol. 5, (Karachi: Dār al-'Ulūm Karachi, 1995), 385-386.
- 19 al-Nisā', 04:32.
- 20 *Ma'ārif al-Qur'ān*, op.cit., vol. 2, 412-416.
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