

***Concept of Economy in Light of Holy Quran***

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***Abstract***

*Islam believes in the Divine relation and encourage its followers to utilize the hidden qualities gifted by Allah. It commands the believers to follow instructions of Allah in practicing a financial transaction. All the economics modes i.e. consumption, production, distribution and exchange of wealth have been highlighted in detail so that to attain the specific goal of life.*

*In the article under reference the effort has been made to clarify the concept of economy in light of Holy Quran.*

***Key words:***Divine relation,Financial transaction, Economy,Holy Quran,

***Introduction***

Worldwide economic incorporation, a usually rising development, does not comprise a new observable fact. In the ancient period, communication and business happened among distant civilizations. Since Marco Polo's travels, worldwide economic incorporation included communication of economically practical information and knowledge, cause movements and trade<sup>1</sup>. And Who made the earth a bed for you, and the sky a structure and caused water to come down from heaven hence brought forth therewith some fruits for your food, therefore do not set up equals for Allah knowingly.

***Explanation***

That is, when man recognizes that all those things were done by none but God, then worship, devotion and service must be exclusively for Him. For who besides the Creator can legitimately claim these things from man? Not to set up others as rivals to Allah means not to make anyone other than God the object of worship, service and obedience that one owes to God alone. Later on we shall see, in some detail, how the Qur'an itself specifies the forms of

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worship and service which we owe exclusively to God, and wherein associating anyone else amounts to shirk (associating others with God in His divinity). This, the Qur'an seeks to eradicate<sup>2</sup>.

*O, believers! Eat our good things provided to you, and be grateful to Allah, if it is He whom you worship.*

### ***Explanation***

This is the first injunction concerning intoxicating drinks and gambling, and here the matter has been left merely as an expression of disapproval. This was a preliminary step designed to prepare the minds of people for the acceptance of their prohibition. The injunction prohibiting the performance of Prayer when in a state of intoxication came later, and ultimately alcohol, gambling and the like were categorically prohibited<sup>3</sup>. The example of those who spend their wealth in the way of Allah is like that of a grain which caused to grows even ears and in each ear one hundred grains and Allah may increase more than that for whomsoever He pleases; and Allah is Bountiful, All-knowing.

### ***Explanation***

Here the discourse turns to the subject touched upon in verses 244 ff. above. Believers were urged to sacrifice life and property for the sake of the great cause in which they believed. It is difficult, however, to persuade those whose standard of judgment in respect of economic matters has not completely changed, to rise above either personal or narrow group interests and dispense their wealth wholeheartedly for the sake of a righteous cause. People who have a materialistic outlook and whose life constitutes an uninterrupted pursuit of money, who adore every single penny they have, and who can never stop thinking about their balance sheets can never have the capacity to do anything really effective for the sake of higher ideals. When such people apparently do spend money for the sake of higher moral ideals, it is merely an outward act which is performed after carefully calculating the material benefits which are likely to accrue either to them, to their group or to their nation. With this outlook a person cannot go one step forward along the path of that religion which requires man to become

indifferent to considerations of worldly profit and loss, and constantly to spend time, energy and money to make the Word of God reign supreme.

To follow such a course requires a moral outlook of an altogether different kind; it requires breadth of vision and magnanimity and, above all, an exclusive devotion to God. At the same time it requires that man's collective life should be so re-moulded as to become conducive to the growth of the moral qualities mentioned above rather than to the growth of a materialistic outlook and behaviour. Hence the three succeeding sections i.e. ([verses 261-81 - Ed.](#)) are devoted to enunciating instructions designed to foster such an outlook<sup>4</sup>. Undoubtedly Allah heard those who said, "Allah is needy and we are rich." Now we shall put their sayings and their slaying of the prophets unjustly in writing; and we shall say, 'taste the torment of the fire.

### ***Explanation***

This statement was made by the Jews. On the revelation of the Qur'anic verse (2: 245): 'Who of you will lend Allah a goodly loan?', the Jews began to ridicule it and said: 'Look, God has now gone bankrupt and has begun to beg of His creatures for loans<sup>5</sup>.

*"O believers! Consume not unjustly the property of one another among yourselves except it be a trade by your mutual consent. And kill not yourselves. Undoubtedly, Allah is Merciful to you.*

### ***Explanation***

The expression 'wrongfully' embraces all transactions which are opposed to righteousness and which are either legally or morally reprehensible. By contrast, 'trade' signifies the mutual transfer of benefits between the parties concerned, such as that underlying those transactions in which one person provides whatever satisfies the needs of another person and is paid in return. 'Mutual consent' means that the exchange should be free of undue pressure, fraud and deception. Although bribery and interest apparently represent transactions based on mutual consent, closer examination reveals that such consent takes place by constraint and under pressure. In games of

chance, too, the participants seem to consent freely to the outcome.

This kind of consent, however, is due to the expectation entertained by the participants that they will win. No one takes part anticipating loss. Fraudulent transactions also seem to be based on the mutual consent of the parties concerned. That kind of consent, however, is based on the false assumption that no fraud is involved in the transaction. Nobody who knew that he would be subjected to fraud would consent to be a party to that transaction. This can be considered either as complementary to the preceding sentence or as an independent statement. If it is complementary, it means that to consume the property of others by wrongful means is tantamount to courting one's own destruction; for such practices corrupt society on such a scale that even the most cunning are not spared their destructive consequences. This is in addition to the severe punishment that is bound to be meted out to such people in the Next Life. Taken as an independent statement, it can mean either that one should not kill others or that one should not kill oneself. Both the words used and the sequence in which they have been placed by God in this verse make each of these three meanings feasible. God wishes His creatures well; their well-being and salvation please Him, and it is out of benevolence that He has forbidden things harmful to human beings<sup>6</sup>. The Jews have said, the hand of Allah is tied up, their own hands he tied up and there be curse of Allah on them for their uttering, but His hands are wide open. He gives how He pleases, And O beloved Prophet! What has been sent down to you from your Lord will increase many of them in wickedness and infidelity. And We have cast among them enmity and hatred till the Day of Judgment. Whenever they kindle the fire of war, Allah extinguishes it and run about in the land for mischief. And Allah loves not the mischief mongers.

### ***Explanation***

To say that someone's hands are tied, in Arabic usage, is to say that he is niggardly, that something prevents him from being generous and bountiful. Thus the Jewish observation does not mean that God's Hand is literally tied but that He is

niggardly and miserly. For centuries the Jews had lived in humiliation and misery. Their past greatness had become legend, seemingly too remote ever to be restored, and so they would blasphemously lament that God had become a miser and that as the door to His treasury was now permanently locked, that He had nothing to offer them except suffering and calamity. This attitude, however, is not confined to the Jews. When confronted with trials and tribulations foolish people of other nations, too, are prone to utter such blasphemies rather than turn to God with humble prayer and supplication. They accused God of the miserliness from which they themselves had suffered and had become notorious for. If they entertained the hope that by such insolent and taunting expressions they might evoke God's munificence, and that His bounties would begin to shower upon them, they were dreaming of the impossible. Indeed, such insolence was bound to have the opposite effect - to alienate them further from God's bounty, to cast them even further from His mercy. Instead of learning any lessons from the Book of God, instead of recognizing their own mistakes and wrongs and then trying to make amends for them, instead of probing their miserable situation and then turning to reform, they reacted by launching a violent campaign of opposition to truth and righteousness. Rather than take to the right way as a result of being reminded of the forgotten lesson of righteousness, they attempted to suppress the voice which sought to remind them and others of such things<sup>7</sup> and eat what Allah has provided you lawful and pure. And fear Allah in whom you believe.

### ***Explanation***

Only that which God has held to be lawful is lawful, and only that which God has declared unlawful is unlawful. If men were to declare certain things either lawful or unlawful on their own authority, they would not be following the law of God but their own laws. The second directive is that they should not adopt the course of world-renunciation and abstention from worldly pleasures as the Christian monks, Hindu mendicants, Buddhist bhikshus and illuminist mystics did. Religious-minded and virtuous people have always tended to consider their physical and carnal desires an impediment to spiritual growth. They have considered suffering, deprivation from worldly

pleasures and abstention from the means of worldly sustenance to be acts of goodness and indispensable for achieving proximity to God. Even some of the Companions leaned in this direction<sup>8</sup>.

*And undoubtedly, we established you in the earth, and have made there in the means of your livelihood. How little thanks you give.*

### ***Explanation***

The darkness that was needed for the peace and rest of your body in view of its structure has been provided in the night and the light that was needed for earning livelihood has been provided in the day. This arrangement that has been made precisely in accordance with your needs by itself testifies that it could not be possible without the wisdom of a Wise Being<sup>9</sup>. Undoubtedly, the infidels spend their wealth to prevent from the path of Allah, they will spend it now, then again they will regret on it, then will be overpowered. The infidels shall be gathered towards hell.

### ***Explanation***

Concealing God's bounty is to live, as if God had not bestowed that bounty. If anyone has considerable wealth and yet lives at a standard strikingly lower than that warranted by his income, if he shuns spending on himself and his family, and also on helping other creatures of God, and avoids providing financial support to any philanthropic cause, then he creates the false impression of being in a state of financial stringency. This is sheer ingratitude to God. The Prophet (peace be on him) is reported, according to a tradition, as saying: 'If God confers a bounty on somebody, He would like to see that benefaction displayed.' (IbnKathir, vol. 4, p. 486 - Ed.) This means that a person's day-to-day life, his eating and drinking, his dress and his abode and his spending on others, all these should reflect God's bounty<sup>10</sup>.

*'O believers! Verily many of the priests and monks devour the wealth of the people wrongfully and bar from the path of Allah. And those who hoard up gold and silver and spend not in the path of Allah give them the goodtidings of a painful torment.*

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**Explanation**

This means that ever since Allah created the sun, the moon and the earth, the new moon takes place only once in a month; thus the year has always been of twelve months. This has been mentioned to refute the practice of nasi (Ayat 37) whereby the pagan Arabs increased the number of the months of a year to 13 or 14 to enable them to interpose in the calendar the forbidden month which had been made lawful by them<sup>11</sup> and that. You ask forgiveness of your Lord then repent to Him. He will give you a good pulling until an appointed term, and will cause to reach His grace to every man of grace, and if you turn your face, then I fear for you the torment of a Great Day.

***Explanation***

The assurance that:

*"He will let you enjoy a fair provision for a term appointed" has been given to remove the misunderstanding which Satan has imbued in the heart of every foolish worshiper of the world that piety ruins one's worldly life, though it might lead to one's success in the Hereafter. Allah has reassured the true believers that He will shower His blessings on God fearing people and they will live happy and peaceful lives and will be honored and respected everywhere. The same thing has been stated in a different manner in "Whoso will do good deeds, whether a man or a woman, provided the one is a believer, we will surely make such a one lead a pure and clean life in this world."*

Allah has refuted this theory of Satan and his disciples that piety inevitably brings poverty, distress and affliction and ignominy to the person who adopts truth, righteousness and virtue. He has assured that He will make the life of the one who will believe in Him and adopt a righteous life truly successful both in this world and in the Hereafter. And it is common experience that only those people enjoy real peace of mind and are honored and respected who are God fearing and possess a pure character, who are fair and generous in all their affairs and dealings and who are free from evil. For they are trusted by all and none fears any wrong or wickedness from them. According to the Quran, the provisions of life are either mataul-hasana

meaning good provisions or mataul-ghuroor meaning deceptive provisions. Here those, who return to Allah, have been assured that they will be given good provisions of life and not deceptive ones. The provisions are good if their recipient becomes even more grateful to Allah than before and uses these for fulfilling His rights and the rights of mankind and of his own self. Such good provisions make his life truly successful in this world and also in the next world. On the contrary, the provisions are deceptive, if they become a temptation for the recipient, and get him involved in the worship of the things of this world more than before. Though the deceptive provisions might appear to be a blessing and a favor, these are, in fact, a curse and means of some future torment<sup>12</sup>. And O my people! Fill up measure and weight with justice and do not give the people their things decreasing and do not roam in the earth spreading mischief.

***Explanation***

A word used for an inferior and base thing in Arabic. Terminologically, tattif is used for giving short weight and short measure fraudulently, for the person who acts thus while measuring or weighing, does not defraud another by any substantial amount, but skimps small amounts from what is due to every customer cleverly, and the poor customer does not know of what and of how much he is being deprived by the seller<sup>13</sup>. And there are different regions adjoining each other, and there are gardens of grapes and are corn fields and palm trees growing from one base and separately, all are watered with one water and in fruits, we make onto excel the other. No doubt, in that are signs for wise people.

***Explanation***

It should be noted here that the addressees themselves accepted the truth of all the claims that have been made in this verse. Therefore no proofs were required of the facts that it is Allah Who has raised up the heavens without any visible support and subjected the sun and the moon to a fixed order. These things have been mentioned here only as arguments to prove that Allah is the sole Sovereign and ruler of the entire universe. Now let us consider this question: How can such an argument as this convince those who do not believe at all in the

existence of God nor acknowledge that He is the Creator of the universe and the Director of all of its affairs? The answer is that the arguments in support of the doctrine of Tauhid advanced in the Quran to convince the mushriks equally apply against the atheists to prove the existence of God. It is like this: The entire universe, the earth, the moon, the sun and the countless heavenly bodies constitute a perfect system which is working under the same all powerful law. This is a proof that such a system must have been designed by some All-Powerful Sovereign, Who possesses wisdom and unerring knowledge. This proves conclusively the existence of that Allah Who has no other equal nor associate nor partner. For there can be no system without an administrator, no law without a ruler, no wisdom without a sage, and no knowledge without the possessor of that knowledge. Above all, no one can ever conceive that there can be any creation without a Creator except the one who is obdurate or has no sense left in him at all<sup>14</sup>. And We have provided for you therein means of livelihood and also for those you provide not for. And there is nothing of which there are not treasures with Us, and We do not send it down but with a known measure.

### ***Explanation***

This is to bring home the fact that it is not vegetable life alone that has a fixed limit to its growth, etc. The same is true of everything that exists, whether it be air, water, light, heat, cold, mineral, vegetable, animal or power or energy, in short, each and every thing exists in the prescribed quantity, number, etc. which neither decreases nor increases. It is this determined course in each and every thing which has produced appropriate balance and proportion in the entire system of the universe to such a perfection that one is led to the inevitable conclusion that the whole thing has been designed by its All-Wise Creator. For, had the universe come into existence by mere accident or had it been created by many gods, it was impossible to have such a perfect balance and appropriate proportion with perpetual consistence in so many different things and powers<sup>15</sup>.

And keep not your hand tied with your neck, nor open it completely lest you sit down, blamed, tired. Say you, 'if you

would have been owners of the treasures of the mercy of my Lord, you would surely hold them back for fear of speeding. For man was ever grudging.

### ***Explanation***

*"And do not keep your hand fastened to your neck", means: Do not be parsimonious. "Nor outspread it altogether widespread" means: Do not be extravagant.*

The Quran desires the people to follow the golden mean, i.e. they should neither be so parsimonious as to prevent the circulation of wealth nor so extravagant as to destroy their own economy. On the contrary, they should learn to behave in a balanced manner so that they should spend money wherever it should be spent and refrain from becoming spendthrifts so as to involve themselves into trouble. As a matter of fact, it is ingratitude towards Allah's favor to spend money for the sake of show, luxury and sinful acts and similar things which are neither man's real necessities nor useful. Therefore, those people who spend money lavishly on such things as these are the brethren of Satan. These clauses too, are not merely meant to be moral instructions for individuals. They are intended to safeguard the Islamic society against extravagance by moral instruction, collective pressure and legal restrictions. Accordingly, in the Islamic state of Al-Madinah, practical steps were taken to safeguard the community against extravagance. First, many forms of extravagance and luxury were forbidden by law. Secondly, legal measures were taken against it. Thirdly, social reforms were introduced to put an end to those customs which involved extravagance. The government was empowered to prevent people from the obvious forms of extravagance. Above all, Zakat and voluntary charity helped to break parsimony and the lust of hoarding money. Besides these measures, a public opinion was created that enabled the people to discriminate between generosity and extravagance and thrift and parsimony: so much so that parsimonious people were looked down upon as ignominious and the thrifty people were regarded as honorable. This moral and mental attitude became a part and parcel of the Muslim society, and even today the parsimonious people and hoarders are looked down upon in the Muslim society, while the generous people are respected

everywhere. This verse also suggests the same thing that has already been mentioned in Ayat 55. This hints at the real psychological reason why the disbelievers of Makkah were not inclined to accept Muhammad (peace be upon him), their contemporary, as a Prophet. For thus they would have to acknowledge his superiority and one does not easily acknowledge the superiority of his contemporary. This verse may be expanded like this: Those people who are so narrow minded that they are unwilling even to acknowledge the real superiority of another, cannot be expected to be generous in spending on others, if they possessed the keys of the treasures of Allah's blessings<sup>16</sup>.

*And who-ever turned his face from My remembrance, then undoubtedly, for him there is straightened life, and We shall raise him blind on the Day of Resurrection.*

### ***Explanation***

“A life of hardship” does not mean a life of poverty. It means that such a one shall be deprived of the peace of mind, even though he may be a millionaire or the ruler of a vast empire. For, the one who will turn away from the admonition will win all the worldly successes by unlawful means and, therefore, will always be suffering from pangs of a guilty conscience and deprived of the peace of mind and real happiness. Here the story of Prophet Adam (peace be upon him) ends. In the light of this part of the story which has been related here and at other places in the Quran, I have come to the conclusion (and correct knowledge is with Allah alone) that the vicegerency of the earth was the same as was initially bestowed on Adam in the Garden, which might have been created in the heavens or on this earth. Anyhow the vicegerent of Allah was supplied gratis with all the necessities of life and the angels were placed under his command for service. This was to enable him to discharge the high and noble obligations of vicegerency, without any worry about the procurement of the necessities of life. But in order to make him permanent in this office, it was necessary to put him to a test so that all his capabilities, excellences and weaknesses might be known. Accordingly, he had to take his test in which some of his weaknesses came to the surface. He was prone to be seduced by greed and temptation.

He did not remain firm in obedience. He was capable of forgetfulness. That is why he was given the vicegerency as a trial on the earth for a fixed term up to the Day of Judgment. During this period of trial, he had himself to make arrangements for the necessities of life though he was allowed to exploit all the resources of the earth and to rule over other creatures. The trial is this: does he or does he not obey his Lord in spite of having the power to obey or not to obey. And if he forgets or is seduced by greed, does he or does he not repent through warning and admonition, when he realizes his error. At the same time, his Lord has warned him that a full and perfect record of all his deeds and misdeeds is being kept, and that he shall be judged on the Day of Reckoning in accordance with it. Those who will come out successful will be given permanent vicegerency and that eternal life and everlasting kingdom by which Satan seduced him. The righteous servants will become the heirs to the Garden, if they had obeyed their Lord or repented after forgetfulness. It should also be noted well that life in the Garden will not merely be to eat, drink and be merry, but there will be such higher things to achieve as no human being can conceive in this world. That is why only those blessings of the Garden have been mentioned in the Quran which can be comprehended by human beings in this world. It will be worthwhile to make a comparative study of the account of Adam and Eve as given in the Quran with that given in the Bible. According to Genesis: And the Lord God formed man of the dust of the ground, and breathed into his nostrils the breath of life; and man became a living soul. And the Lord God planted a garden eastward in Eden, and there he put the man whom he had formed. And out of the ground made the Lord God to grow every tree, the tree of life and the tree of knowledge of good and evil. And the Lord God commanded the man, saying: Of every tree of the garden thou mayst freely eat: But of the tree of the knowledge of good and evil, thou shalt not eat of it: for in the day that thou eatest thereof thou shalt surely die. And the rib, which the Lord God had taken from man, made he a woman, and brought her unto the man. And they were both naked, the man and his wife, and were not ashamed. Now the serpent was more subtle than any beast of the field which the

Lord God had made. And he said unto the woman, Yea, hath God said, Ye shall not eat of every tree of the garden. And the serpent said unto the woman, Ye shall not surely die. For God doth know that in the day ye eat thereof, then your eyes shall be opened, and ye shall be as gods, knowing good and evil. She took of the fruit thereof, and did eat, and gave also unto her husband with her and he did eat. And the eyes of them both were opened, and they knew that they were naked, and they sewed fig leaves together, and made themselves aprons. And they heard the voice of the Lord God walking in the garden in the cool of the day, and Adam and wife hid themselves from the presence of the Lord God amongst the trees of the garden. And the Lord God called unto Adam, and said unto him, Where art thou? And he said, I heard Thy voice in the garden, and I was afraid, because I was naked; and I hid myself. And He said, who told thee that thou west naked? Hast thou eaten, whereof I commanded thee that thou shouldest not eat? And the man said, The woman whom thou gayest to be with me, she gave me of the tree, and I did eat. And the woman said, the serpent beguiled me, and I did eat. And the Lord God said unto the serpent, Because thou hast done this, thou art cursed above all cattle, and above every blast of the field. Upon thy belly shalt thou go, and dust shalt thou eat all the days of thy life. And I will put enmity between thee and the woman, and between thy seed and her seed. It shall bruise thy head, and thou shalt bruise his heel. Unto the woman he said, I will greatly multiply thy sorrow and thy conception, in sorrow thou shall bring forth children; and thy desire shall be to thy husband, and he shall rule over thee. And unto Adam he said, Because thou hast hearkened unto the voice of thy wife, and hast eaten of the tree, of which I commanded thee, saying, Thou shalt not eat of it: cursed is the ground for thy sake; in sorrow shalt thou eat of it all the days of thy life. In the sweat of thy face shalt thou eat bread. Unto Adam also and to his wife did the Lord God make coats of skins, and clothed them. And the Lord God said, Behold, the man is become as one of us, to know good and evil: and now, lest he put forth his hand, and take also of the tree of life, and eat, and live forever: Therefore the Lord God sent him forth from the garden of Eden, to till the ground from whence he was

taken. It is obvious that the Bible has not done justice to Adam and Eve, nay, even to God Himself. On the other hand, the account given in the Quran is itself a clear proof that the stories given in it have not been copied from the Bible; for the Quran not only corroborates those parts of the Bible which have remained un-tampered but also corrects its wrong statements<sup>17</sup>.

And we taught him the making of garments for you so that it may protect you against your violence; will you then be grateful?

### ***Explanation***

According to, it was like this: And We made the iron soft for him (and commanded him): Make coats of mail complete in every way, and arrange the plates properly. This shows that Allah had made Prophet David an expert in the use of iron, and had especially taught him the art of an armorer for defense purposes. This fact is confirmed by archaeological and historical researches, for according to these the iron age in the world started between 1200 and 1000 BC and this was precisely the period of Prophet David. At first the Hittites in Syria and Asia Minor, who flourished between 2000 and 1200 BC, discovered a method of melting and molding iron, but they guarded it as a close secret from the world, and it could not be put to common use. Later on, the Philistines came to know of it, but they too guarded it as a secret. The incessant defeats suffered by the Israelites at the hands of the Hittites and the Philistines before King Saul, were due mainly to the use of chariots of iron in their wars by the latter. In 1020 BC when Saul became ruler over the Israelites by Allah's command, he subdued the Canaanites and recaptured most of Palestine. After him Prophet David (1004-965 BC) not only annexed the whole of Palestine and Jordan to the Israeli kingdom but a major portion of Syria as well. This was the time when the secret of armor making closely guarded by the Hittites and the Philistines, became well known and cheaper articles of daily use began to be made. The recent archaeological excavations conducted in Edom, to the south of Palestine, which is rich in iron ore, have brought to light furnaces for melting and molding iron. The furnace excavated near Ezion-geber, a port on the

Gulf of Aqabah, in the time of Prophet Solomon, seems to have been built on the principles which are used in the modern blast furnaces. It is therefore natural that Prophet David must have first of all utilized this discovery for war purposes, because a little earlier the hostile Canaanites around his kingdom had made life really difficult for his people. The Bible also says that Prophet David was an expert in the art of melting and using iron for war purposes<sup>18</sup>. Are they imagining that by the wealth and children with which we are helping them.

***Explanation***

Walid bin al-Mughirah had ten or twelve sons of whom Khalid bin Walid became most famous. For these sons the word shuhud has been used, which can have several meanings:

1. That they do not have to run about and go abroad in search of their livelihood: they have enough provisions at home; therefore, they can always remain at the beck and call of their father.
2. That all his sons are prominent and influential people: they sit in assemblies and conferences with him.
3. That they are the people of high rank and position and their testimony is accepted in all matters of life<sup>19</sup>. And those who when they expend neither exceed the limit nor they are straitened and remain in between the two on the middle path.

***Explanation***

The true servants of Allah adopt the golden mean between the two extremes in spending their money. They neither go beyond prudence and necessity in expenditure nor live in wretched circumstances in order to save and hoard money but are frugal. This was the characteristic of the followers of the Prophet (peace be upon him), which distinguished them from the well-to-do people of Arabia, who were either spend thrifths in regard to the gratification of their own lusts or niggardly in spending their money on good works. According to Islam extravagance is:

1. *To spend even the smallest amount of money in unlawful ways. To go beyond one's own resources in expenditure even in lawful ways, or to spend money for one's own pleasure.*
2. *To spend money in righteous ways not for the sake of Allah but for mere show. On the other hand, one is miserly if one does not spend money for his own needs and requirements and those of his family in accordance with his resources and position, or if one does not spend money for good works. The way taught by Islam is the golden mean between the two extremes. The Prophet (peace be upon him) has said: It is a sign of wisdom to adopt the golden mean in one's living. (Ahmad, Tabarani)<sup>20</sup>.*

*Or He who made heavens and earth, and sent down for you water from the heaven, then we caused to grow therewith gardens full of loveliness; you had no power to cause their trees to grow. Is there any other god along with Allah? Nay they deviate from the path.*

### ***Explanation***

No one from among the mushriks could answer that someone other than Allah had done these works, or someone else was Allah's associate in doing these. The Quran at other places says with respect to the pagans of Makkah and the Arab mushrikin: "If you ask them, who has created the heavens and the earth?" they will surely say:

*"The All-Mighty, the All-Knowing One has created them.", "And if you ask them, who has created them?" they will surely say, 'Allah'. "If you ask them, who sent down rain water from the sky and thereby raised the dead earth back to life?" they will surely say, 'Allah', "Ask them, who provides for you from the heavens and the earth? who has power over these faculties of hearing and sight? who brings forth the living from the dead and the dead from the living? who controls and directs the system of the universe?"*

They will surely say, 'Allah'. Not only the polytheists of Arabia but of the whole world generally acknowledged, and acknowledge even today, that Allah is the Creator of the universe and He alone controls and directs its system. Therefore, none of them could answer this question even obstinately for the sake of the argument that their deities were Allah's associates in those works, for if he had done so,

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thousands of his own people would have belied him saying that, that was not their belief. This and the other questions that follow not only contain a refutation of the creed of shirk (polytheism) but of atheism as well. For example, in this first very question, it has been asked, "Who has sent down rainwater and caused to spring up by it beautiful gardens?" Just consider whether the presence of the substances essential for the growth of countless kinds of plant life, in the soil or near the soil, and the existence in water of those very qualities which are in accordance with the requirements of animal and vegetable life, and the evaporation of this water again and again from the seas, and its condensation and raining regularly in different parts of the earth from time to time, and the coordination between the soil and the air, the water, the temperature; etc, conducive to proper growth of plant life and fulfillment of the countless requirements of every sort of animal life, could be just accidental, or the result of the wise scheming and planning the supreme power and will of an All-Wise Designer. And is it possible that this accident should continue to recur constantly for millions and millions of years? Only an obstinate person who has been blinded by prejudice will regard it as accidental, for no truth loving, sensible person can make such a senseless claim or accept it<sup>21</sup>.

Allah expands provision for whom He will of His bondmen and straitens for whom He will. Undoubtedly Allah knows everything.

### ***Explanation***

That is, man cannot realize the wisdom of the disparity of wealth among the people. Therefore, man should not try to interfere by artificial means with the natural distribution of wealth. It is wrong to level down natural inequality or to aggravate it by artificial means so as to make it unjust. Both the extremes are wrong. The best economic system is that which is established on the divine Way of the division of wealth. As a result of the realization of the wisdom of economic disparity, no such problems arose which might have made that disparity an evil in itself so as to demand the creation of a classless society. On the contrary, in the righteous society established at Al-

Madinah on these divine principles which are akin to human nature, the economic differences were not artificially disturbed. But by means of moral and legal reforms these became the means of many moral, spiritual and cultural blessings and benefits instead of becoming the means of injustice. Thus, the wisdom of the disparity created by the Creator of the Universe was practically demonstrated at Al-Madinah<sup>22</sup>.

*'O mankind! remember the favour of Allah upon you. Is there any creaser beside Allah who provides for you from the heavens and the earth? There is no God but He, whither then are you turning back?*

### ***Explanation***

*"Remember Allah's favor upon you": Do not be ungrateful: do not forget that whatever you have, has been given by Allah. In other words, this sentence is meant to warn that whoever worships other than Allah, or regards a blessing as a favor done by other than Allah, or thanks other than Allah for a favor received, or prays to other than Allah for the grant of a blessing, is ungrateful. There is a subtle gap between the first and the second sentence, which is being filled by the context itself. To understand this, one may visualize the scene like this: The polytheists are being addressed. The speaker asks the audience: "Is there another creator beside Allah, who might have created you, and might be arranging provisions for you from the earth and heavens?" After this question the speaker waits for the answer. But there is no reply from anywhere. No one replies that there is another one beside Allah, who is their creator and sustainer. This by itself shows that the audience also believe that there is none beside Allah, who could be their creator and sustainer. Then the speaker says: "If so, then He alone can also be the Deity and no one else. How have you been so deceived? Why have you taken these others as your deities, when Allah alone is your Creator and Sustainer? <sup>23</sup>" He said, 'O my Lord' forgive me, and bestow me a Kingdom which may not suit to anyone else after me. Undoubtedly, you are the Big Bestower. Then we subjected the wind to him that it ran by his commandment softly, wherever he desired. And subjected to him the giants (Satan), every builder and diver. And others bound in fetters. This is our gift, now you do favor upon whom you like or withhold there is no reckoning upon you. And undoubtedly, he has necessarily nearness to us and an excellent resort.*

**Tahdhib al Afkār Concept Of Economy in Light Of Holy Jan-Dune, 2015**  
**Explanation**

In view of the contest, the real object here is to relate this event; the preceding verses are an introduction to it. Just as above this, first the Prophet David (peace be upon him) was praised, then the event narrated by which he was put to temptation, then it was said that Allah Almighty does not spare even such a beloved servant from accountability, then about his noble nature it was said that as soon as he was warned of the temptation, he repented and bowed before Allah and withheld himself from the act, so also here the sequence is like this: First, the Prophet Solomon's (peace be upon him) high rank and his deep sense of devotion has been mentioned, then it is said that he was also put to the test, then it has been stated that when a mere body was placed on his throne, he immediately felt warned on his error, and pleading the forgiveness of his Lord, withdrew from the act, because of which he was involved in the temptation. In other words, Allah by means of these two stories wants to impress two things upon the reader simultaneously:

1. Not to speak of the common men, even high-ranking Prophets were not spared from His strict accountability; and,
2. The right attitude for man is not to brag and feel proud after committing an error, but to bow down humbly before his Lord as soon as he realizes his sin. It was the result of this attitude that Allah not only forgave the mistakes of those illustrious men but blessed them with still more favors and kindness. For explanation, thereof. However, there is one thing which requires further explanation here. In Surah Al-Anbiya where mention has been made of subjecting the wind for the Prophet Solomon (peace be upon him), it has been described as the strongly blowing wind, but here "it blew by his command gently wherever he intended". This means that the wind in itself was strong and violent as is needed for moving the sailing-ships but it had been made gentle for the Prophet Solomon in the sense that it blew whithersoever he wanted it to blow for his commercial fleets. For explanation, and the E.Ns thereof. The satans imply the jinns, and the satans linked in chains imply the serving satans, who were fettered and imprisoned as a

punishment for making mischief. It is not necessary that the fetters and chains in which those satans were bound might be made of iron and they might appear as bound in them like the human prisoners. In any case, they were imprisoned in a manner that they could neither escape nor were able to commit further mischief. This verse can have three meanings:

1. This is our unlimited gift: You have the authority to give of it freely to whomsoever you like and keep it from whomsoever you like.
2. This is our gift: You may give of it to whomsoever you like and keep it from whomsoever you like, you will not be called to account for giving it or keeping it from the people.
3. Another meaning of it given by some commentators is: The satans have been placed entirely under your control: you may set free whomsoever you like and restrain whomsoever you like. You will not be held accountable for this. Here, the object is to tell that just as a servant's arrogance causes Allah's displeasure and wrath, so does his humility earns Allah's pleasure and approval for him. If a servant commits an error and becomes even more arrogant when warned, he is led to the same fate as is being mentioned in connection with the story of Adam and Satan below. Contrary to this, if a servant happens to commit an error and he repents and bows down before his Lord humbly, he is blessed with such bounties as the Prophets David and Solomon (peace be upon them) were blessed with. The prayer that Prophet Solomon (peace be upon him) had made after seeking Allah's forgiveness, was literally fulfilled and Allah actually granted him a kingdom as had neither been granted to anyone before him nor bestowed on anyone after him. Having control over the winds and the jinn's is an extraordinary power, which has been granted only to the Prophet Solomon (peace be upon him) and to none else in human history<sup>24</sup>. For Him is the keys of the heavens and the earth. And those who rejected the signs of Allah, they are the people who are in loss.

**Tahdhib al Afkār Concept Of Economy in Light Of Holy Jan-Dune, 2015**  
**Explanation**

From here again the discourse turns to the theme of Tauhid and the Hereafter for the admonition of the disbelievers and the mushriks. That is, “He provided all the various means in the earth for your sustenance and made such arrangements that everyone should receive something from the circulation of the provision. That is:

*“If those whom you have set up as deities can neither create, nor provide sustenance, nor have power over life and death, nor can raise you back to life after death, then what for have you set them up as your deities? <sup>25</sup>”*

*Do they distribute the mercy of your Lord? We have distributed their livelihood among them in the life of the world and have raised some of them over others in degrees, that in between them one may laugh at the other. And the mercy of your Lord is better than that they amass.*

***Explanation***

This is the answer to their objection, which briefly mentions many important things: First, it asks: Since when do these people become responsible for distributing the mercy of your Lord? Is it for them to decide whom Allah should favor with His mercy and whom He should not? (Here, by Allah’s mercy is implied His general mercy from which everyone has a share). Second, Allah says: Prophet hood is a great blessing. We have even kept the distribution of the common means of life in the world in our own hand, and have not entrusted it to anyone else. We create someone beautiful and another ugly, someone with a sweet voice and another with a harsh voice, someone robust and strong and another weak and frail, someone intelligent and another dull, someone with a strong memory and another forgetful, some with healthy limbs and another a cripple, or blind or deaf and dumb, someone in a rich family and another among the poor, someone in an advanced country and another in a backward community. No one can do anything about this destiny concerning birth. One is compelled to be what We have made him. And it is in no one’s power to avert the impact his circumstances of birth have on his destiny. Then it is we our self Who are distributing provisions, power, honor, fame, wealth, government, etc. among men. No one can degrade

the one whom We have blessed with good fortune, and no one can save from ruin the one whom We have afflicted with misfortune. All plans and schemes of man become ineffective against Our decrees. In this universal divine system, therefore, how can these people decide as to whom should the Master of the universe make His Prophet and whom He should not? Thirdly, an abiding principle that we have kept in view in this divine system is that everything should not be given to one and the same person, or everything should not be given to everybody. If you look around carefully, you will see that great differences exist between the people in every respect. We have given one thing to one person but deprived him of another, and given the same to another one. This is based on the wisdom that no human being should become independent of others, but everyone should remain dependent on the other in one way or the other. Now if would be foolish on your part to think that We should have given the Prophet hood also to the same person whom We had blessed with wealth and nobility. Likewise, will you also say that wisdom, knowledge, wealth, beauty, power, authority and all other excellences should be assembled in one and the same person, and the one who has not been given one thing, should not be given anything else<sup>26</sup>? And We sent down out of heaven blessed water and We caused to grow thereby gardens and the grain that is harvested. And tall palm trees with spathes piled one over another. As a provision for bondmen and We thereby revived a dead city. Thus is your coming out from the graves.

### ***Explanation***

The question of the provision of sustenance also is not so simple as a person may feel it to be from a cursory study of this brief sentence. There exist on this earth millions of animal and vegetable species, each comprising billions of members having different food requirements. The Creator has arranged the means of sustenance for each species in such abundance and so within easy reach that members of no species ever go without food. Then the agencies of the earth and sky which combine and work together in this system are varied and countless. Unless there is the right kind of coordination and harmony between the heat, light, air, water and the diverse substances of the earth, not

a single particle of food can be produced. Can anyone conceive that this wise system could come about just accidentally without the intelligent planning and design of an All-Wise Creator? And can anybody in his senses imagine that in this system there could be any hand of a jinn or an angel or the spirit of a pious man<sup>27</sup>? And keep up the weight with justice, and shorten not the weight.

***Explanation***

That is, as you are living in a balanced universe, whose entire system has been established on justice, you should also adhere to justice. For if you act unjustly within the sphere in which you have been given authority, and fail to render the rights of others, you would indeed be rebelling against the nature of the universe; for the nature of this universe does not admit of injustice and perversion and violation of the rights. Not to speak of a major injustice, even if a person fraudulently deprives another of an ounce of something, by giving him short measure, he disturbs the balance of the entire universe. This is the second important part of the Quranic teaching that has been presented in these three verses. The first teaching is Tauhid and the second is justice. Thus, in a few brief sentences the people have been told what teaching has been brought by the Quran which the Merciful God has sent for the guidance of man<sup>28</sup>. 'O believers! Let not your wealth and your children divert you from the remembrance of Allah and whoever does so, they are really in loss.

***Explanation***

Now a word of admonition is being addressed to all those people who have entered Islam, whether they are true and sincere believers, or those who profess the faith merely verbally. As we have explained at several places above. the words alla-dhinaamanu in the Quran are sometimes used to address the true believers and sometimes to address the hypocrites, for they profess the faith only with the tongue, and sometimes to address the Muslims of all kinds in general. The context itself shows which group is the audience at a particular place<sup>29</sup>. Or who is he, who may provide you, if He withholds

His provision? Nay, but they have become shameless in contumacy and disdain.

### ***Explanation***

The simple fact that has been expressed in this one sentence is so vast in meaning and detail that as one considers it more and more deeply, one goes on getting new and ever new proofs of Allah's existence and His unity. To the first place, take the question of the creation itself. Man by his knowledge has not been able to discover what life is, and how and where it comes from. So far the admitted scientific fact is that the mere arrangement of inanimate matter by itself cannot bring about life. Though the atheists assume, unscientifically, that life comes into existence automatically when all the elements essential for its creation combine together accidentally in the right proportion, yet if the mathematical law of chance is applied to it, the possibility of its occurrence comes to naught. All attempts made so far to produce animate matter out of inanimate matter experimentally in the laboratory have met with utter failure in spite of employing every possible care. At the most what has been created is DNA, which is the basic constituent of the living cell. This is the essence of life but not life itself. Life in itself even now is a miracle which cannot be explained scientifically except by saying that it is the result of a Creator's will and command and design<sup>30</sup>. And we have made the day for seeking livelihood.

### ***Explanation***

That is, the night has been made dark so that protected from light, you could enjoy a peaceful sleep more easily and made the day bright for the reason that you could work for your livelihood with greater ease and facility. Reference has been made to only one benefit out of countless benefits of the continuous alternation of night and day regularly on the earth to tell that all this is not happening without a purpose or accidentally, but there is supreme wisdom underlying it, which has a deep connection with your own immediate interests.

### ***Conclusion***

Islamic Economics is concerning kindness, and sincerity and serving the deprived awaiting poverty has all but gone and helping the wealthy and everybody else to surmount their acquisitiveness and their alarm and the techniques to achieve this. The believer in Allah and the Here-After will thus be imbuing with this particular kind of kindness. Islamic Economics consequently models economic existence in such a way as to make possible kindness, encourage communal wellbeing and to delay economic selfishness, gluttony and not the slightest economic deception. Islamic Economics is confidentially associated to the reality that this existence is but a fleeting moment, where human being are repeatedly experienced. The Quran and Sunna have many declarations of behavioral customs and strategy direction: For example the Quranic verse 3:10 (on ribáh) or the prophetic hadith: "Zakáh is not lawful to (be paid to) a rich person nor to a sound and capable one," because they should be able enough to provide for themselves. There are also statements in Quran and hadith-literature that describe human beings behavior lacking giving direct recommendations as how to treat it in an economic policy, for example with regard to accretion of wealth and the detection of enjoyment in the prophetic tradition: "If a son of Adam has two valleys of gold, he would seek to get a third valley, and nothing fills the inner of sons of Adam except soil." (Bukhari and Muslim). These are guidelines, which inform economic decisions, in this case to prohibit gluttony and individual enhancement at the expenditure of everybody also.

## **References**

- 1 Surah 'Al-Baqra' and Verse No: 22.
- 2 Surah 'Al-Baqra' and Verse No: 219.
- 3 Surah 'Al-Baqra' and Verse No: 261.
- 4 Surah 'All-Imran' and Verse No: 181.
- 5 Surah 'Al-Nisaa' and Verse No: 29.
- 6 Surah 'Al-Maida' and Verse No: 64.
- 7 Surah 'Al-Maida' and Verse No: 88.
- 8 Surah 'Al-Araaf' and Verse No: 10.
- 9 Surah 'Al-Anfaal' and Verse No: 36.
- 10 Surah 'At-Tauba' and Verse No: 34.
- 11 Surah 'Hud' and Verse No: 3.
- 12 Surah 'Hud' and Verse No: 85.
- 13 Surah 'Ar-Ra'd' and Verse No: 04.
- 14 Surah 'Al-Hijar' and Verse No: 20-21.
- 15 Surah 'Israeal' and Verse No: 29,100.
- 16 Surah 'Taha'a' and Verse No: 124.
- 17 Surah 'Al-Anbeya' and Verse No: 80.
- 18 Surah 'Al-Momenoon' and Verse No: 55.
- 19 Surah 'Al-Furqaan' and Verse No: 67.
- 20 Surah 'An-Naml' and Verse No: 60.
- 21 Surah 'Al-Ankabut' and Verse No: 62.
- 22 Surah 'Fatir' and Verse No: 03.
- 23 Surah 'Sad' and Verse No: 35-40.
- 24 Surah 'Az-Zumar' and Verse No: 63.
- 25 Surah 'Az-Zukhruf' and Verse No: 32.
- 26 Surah 'Qaf' and Verse No: 9-11.
- 27 Surah 'Ar-Rahman' and Verse No: 09.
- 28 Surah 'Al-Munafiqun' and Verse No: 31.
- 29 Surah 'Al-Mulk' and Verse No: 21.
- 30 Surah 'An-Nabaa' and Verse No: 11