

FAULT-FREE ECONOMICS: PROPHETIC PERSPECTIVES

****Dr. Abdul Rahid***

ABSTRACT

Allah commanded the Prophet Muhammad (ﷺ) to inform the people in the following way:

O' my people, do you see whether I am on the (right) reason from my Lord Who provided me with the best subsistence, and I only intend to reform as far as possible, and whatever my capacities are, they are from Allah upon whom I have trust and revert to Him (for guidance and help.)

In this verse, the Qur'an has given the words that Hazrat Shoaib (A.S) used for the reformation of his nation. This also makes obvious the fact that the primary objective of the advent of Messengers has been the reformation of society. This great reformatory work was performed from Hazrat Adam (A.S.) up till Hazrat Isa according to the prevalent situation of their times. But after these holy personalities, their followers tampered with their teachings. Subsequently a personality was sent (by Allah) who in the light of the divine teachings pledged to reform not only his own people but the whole world. This holy man was Hazrat Muhammad (ﷺ) who came to this world fourteen hundred and sixty years ago as Mercy for All the Worlds By virtue of his magnanimity, he turned the darkness of the world into light. He reformed the society, uprooting all the evils of the human society, in such a manner that this society, corrupt for centuries, instantly turned into one that became exemplary for future generations. In other words, he, Muhammad (p.b.u.h) reformed the worst society of the world successfully, effectively and in a very short period of time.

*. Meritorious Professor, President Council of Global Spirituality, Romania

It is the basis of my research that the verse mentioned in the Abstract that the teaching of the holy life of Muhammad (ﷺ), is exemplary. I would like to bring under discussion the system of economy introduced by Muhammad (ﷺ) for the reformation of the society because, from the words the commentators have extracted the meanings of Prophet hood, guidance and purity of wealth.

Islam means "obedience", submission to Allah i.e. Islam bears the great quality that its teachings are highly exhaustive, comprehensive, complete, broad and embrace the whole of humanity. This faith provides guidance both for the individual as well as for collective life. In Islam, social, political and economic systems bear as much value and importance as the modes of worship and morality.

As for economics in Islam, wealth is such a test by which Allah examines its acquiring and spending by people. A person who is economically stable, uses his wealth in the service, prosperity, general welfare and improvement of other people. At the same time another person, contrary to this, causes trouble, hardship and harm by the use of his wealth. Thus, wealth is a means of fortune to the former and a source of misfortune to the latter. Hence, it becomes clear that the actual point lies in how wealth is used by the individuals or society. This means that if the society puts its wealth as a source for improving its conditions and for the fulfilment of its needs, then this wealth proves to be a perfect blessing. On the other hand, if the use of wealth is focused on the satisfaction of the individual, then it acquires the form of a personal good for whose sake that person fails to distinguish between right and wrong. As a result, the weaker section are deprived of their share whereas wealth comes into the possession of powerful section. Consequently, society falls victim to a big chaos, and evils of all kinds emerge. For the same reason, Allah, in His revelation upon the last Messenger, Muhammad (ﷺ) has declared wealth as a test.

"And know that your wealth and your offspring are a test and verily Allah has got a lot of good rewards".⁽²⁾

Now the situation is very strange and surprising for man because, on one side, nature attracts him towards itself to activate him with the objective to cause satisfaction and success in this world and the hereafter. On the other hand, his ego creates in him a sense of high-handedness and superiority complex over others. Islam, among all aspects of life, guides man in the economic side as well. Where it bans such negative use of wealth e.g. gambling, drinking alcohol, illicit sexuality that causes impairment to himself, and society, it also declares accountable such persons who keep hoarding money and do not spend it. Miserliness and meanness are condemned by the Qur'an very strongly:

"All the loss to the one who accumulates wealth and keeps on counting it. He thinks that his wealth will remain with him forever. Never, (on the contrary) he will be put into Hutamah and what knowledge do you have about Hutamah? (that in fact is) a fire blazed by Allah and it reaches up to hearts. No doubt they will be covered upon with it (fire) in long pillars".⁽³⁾

As a matter of fact, no peace and unity of human beings is possible without solving the issue of economy. Especially, in today's world, it has become more important than ever political freedom of a man becomes meaningless without economic freedom, and in absence of economic justice, no contentment, integrity and harmony can be achieved. But more important is the point that despite abundance of wealth, development of productivity, large resources and economic progress, you can observe poverty, unemployment and socio-economic injustice. Billions of people even today in the modern and developed world, go hungry. Why is it so? Why are we deprived of collective prosperity despite all the progress and development and why is the economic development of man incapable of bringing forth his welfare and betterment?

In fact, we are not faced with this issue in the capacity as a state alone. Muslims all over the world as a community are concerned with it; and whereas the whole global community consisting of all humanity, is faced

with this issue. It is, therefore, necessary to found an economy that could satisfy our needs, that should improve our system of life, our culture and civilization and, more importantly, that should be a means of reformation of our society. This is possible only when we adopt the economic system in our society based on the teachings of the Messenger Muhammad (ﷺ), and this is the only way to free humanity from the curse of poverty and hunger, and to reform society. In the Divine Qur'an Allah says:

"And disperse in the earth after the prayer and seek the beneficence of Allah".⁽⁴⁾

Announcing this verse from Allah, the Messenger Muhammad (ﷺ) buried the false theory that religion is not linked with economy. Moreover, at several places in the Qur'an, subsistence has been termed as special bounty from Allah. This demands that like other concerns of life, economy should also be governed by divine rules. That is why in the Qur'an, Muslims are defined thus:

"Muslims do not ignore the mention of Allah in transactions of sale and purchase".⁽⁵⁾ and the term "mention of Allah", has a very wide scope. A Muslim must remember Allah in all circumstances and to keep striving for the sake of His favour. For this very reason, Islamic economy is entirely based on the Divine principles which were practised by the Messenger Muhammad (ﷺ). So, the economy system, established by Islam for the reformation of society, is based on spending in the way of Allah which in fact is spending by us for our own cause and for the very welfare of our own selves; how glorious is it that Allah calls such spending to be in His cause. He pays off its reward and He recognizes this good deed (of spending). It becomes clear that whatever we do in the service of our community for the welfare and progress of our fellow beings, we ourselves will share the benefit of its fruits because, in return, they will love and protect us. How beneficent of Allah that He rewards us for what we do, in our own interest. He is the Sustainer of all the Worlds, His beloved Messenger who is Mercy for all the worlds. Economic reform of the society remains a top priority. For the sake

of economic reform of society, the Messenger Muhammad (ﷺ) first prohibited such matters that lead society towards economic downfall. The topic of my discussion concerns these very points.

1. Curtailment of adulteration

In our present society, all the items of daily use, from food to medicine, are adulterated. In this context, Hazrat Abu Huraira (R.A.) narrates that the Messenger of Allah, Muhammad (P.B.U.H) once passed by a heap of grain. When he put his hand into it, he found it damp. On inquiring the reason for the dampness, the owner of the grain stated that it was due to rain. The Messenger of Allah (P.B.U.H) said:

"Whosoever practises adulteration, is not one of us".⁽⁶⁾

2. Ban on Hoarding

The second major factor causing economic adversity in society is hoarding which creates a state of anxiety, disorder and chaos. The way the Messenger of Allah corrected this evil is narrated by Hazrat Umar (R.A.) in the following words:

"Who hoarded victuals, Allah will inflict leprosy and poverty upon him".⁽⁷⁾

On another occasion he said,

"Hoarding is committed only by a wrong-doer".⁽⁸⁾

3. Eradication of bribery

Bribery is such a great evil that it aggravates the intensity of greed instead of dulling it. This evil destroys invaluable qualities like trust, credibility, consideration and brotherhood from society. As a result, the epidemic of selfishness and greed for wealth penetrates into society so quickly that nothing can stop the society from destruction and collapse through a collapse of its foundations. In order to save society from this heinous evil, the Messenger of Allah (P.B.U.H) on one hand, cursed the bribe-giver and the bribe-taker and, on the other hand, warned the bribe-stricken society of the growth of cowardice. He said:

"The nation wherein bribery is common, Allah inflicts fear upon it".⁽⁹⁾

4. Beggary

The curse of beggary is a sign of disgrace for any society. Especially, for an Islamic society, it is an ugly blot on its face. The Messenger of Allah Muhammad (P.B.U.H) strongly condemned beggary in the following words:

"He, who asks for something without need, is eating up blazing embers".⁽¹⁰⁾

Moreover, he said:

"Begging for something is like injuring oneself and by begging a man inflicts injuries on his face".⁽¹¹⁾

5. Eliminating Interest

Our present society is based on interest, in many forms. Pointing towards the havoc (of interest) with a view to prevent society from interest-based business, according to a narration of Hazrat Amr Bin Al Aas (R.A.), he heard the Messenger of Allah (P.B.U.H) saying:

"The nation wherein interest becomes common, Allah inflicts drought upon it".⁽¹²⁾

6. Responsibilities of the state

After indicating these basic evils for the purpose of collective reform of society, the Messenger of Allah introduced the advanced concept of economic guardianship in an Islamic state. He placed the responsibility of destitute persons of society upon the state. The Messenger of Allah (P.B.U.H) said:

"He who has got no guardian, the government is his guardian".⁽¹³⁾

Although this Hadith has been quoted from the "Kitabun Nikah", this guardianship is not confined to marriage alone. On the other hand, it means a general guardianship including satisfaction of the needs of the subjects. It was the result of this very advice about satisfying the needs of the subjects

that the following instance indicates when Hazrat Umar Bin Abdul Aziz became the caliph, his wife and found him on the prayer mat with his beard wet with tears. On being asked the reason, he replied, "I have taken responsibility of the whole community. Hence I am worried about the hungry, the needy and the helpless, the sick, the fighters (Mujahideen), the oppressed and the cruelty-stricken people, the captives, the elderly and the people who have got a large family but do not have support - I realize that on the day of resurrection, I shall be answerable to Allah for them and the Messenger of Allah, Muhammad (ﷺ) will be the advocate to Allah. This fear of accountability in my helpless soul makes me cry".⁽¹⁴⁾

In each state, regardless of its economic development, there always exists a group that faces poverty and want. Allah has made those who are well-off responsible for the subsistence of such people.

Verse 177 of Surah Al-Baqarah of the Qur'an declares the qualities of spending one's wealth for relatives, orphans, travellers, the needy and for freeing of slaves, as a standard of goodness.

7. Responsibility of the our state:

All gratitude to Allah that we are free and blessed with everything in our motherland. This land has always kept its inhabitants well-content although we are aware that our country is a developing one. Hence, this reality enhances of our responsibilities and exhorts us to take good care of our countrymen. Otherwise, it will be impossible to save ourselves from that destruction which is mentioned in the Chapter "Al-Haaqqah" of the Wise Qur'an viz;

"Arrest him, place him in neck-chains and throw him into the blazing fire, then entangle him well in the seventy-yard long chain because he did not believe in the only great and the only superior God, nor did he work to provide food to the poor".⁽¹⁵⁾

These verses of the Qur'an contain emphatic command that compels the human heart to be sensitive to the needs of others. This indicates the great

importance Islam holds for basic human needs. It is clear that whosoever avoids helping his brethren in need, he has no right to claim any share in the blessings that the Islamic system provides to the members of society under its umbrella. Moreover, it is only Islam that has declared it obligatory for the Islamic Society to provide for the requirements of the needy and an example of this has been cited in the case of Hazrat Umar Bin Abdul Aziz.

This was the pure and direct training that revolutionized the fate of those nations who embraced this system and wherever the blessings of this system spread, those states became model socio-economic units.

There is not doubt that the miracle of the teachings of the Qur'an and the practical effectiveness of the holy life of Hazrat Muhammad (P.B.U.H) continues till this day. The blessings and benefits are flowing from the fountain of Islam and the scope of the mercy of the holy Muhammad (P.B.U.H) is so broad that all of suffering and oppressed humanity can take shelter under its protection. To benefit in all aspects, it is essential that we adopt these teachings with sincere faith and firm belief. Today's materialist humanity is in dire need of Islamic mediation. Following the Islamic teachings, Pakistani society can become a symbol of moral elevation, spiritual purity and economic prosperity, and we will get such genuine subsistence as will keep our strength alive. Describing the same idea, the poet-philosopher of Pakistan, Doctor Muhammad Iqbal said:

"O'Divine bird, death is far better than such provision that hinders thy flight".⁽¹⁶⁾

Conclusion:

In the preceding paragraphs, the explanation given in the light of the holy life of Messenger Muhammad (P.B.U.H) regarding a fault free economy leads to the conclusion as it appears also in the verse 88 Surah Hud in the Wise Qur'an that the economic system plays a vital role in the redesigning of a society. The economic order presented by the Messenger Muhammad (P.B.U.H) for human society, through his practices, is a moderate economic system that condemns all forms of economic criminality and perpetration of

injustice. A balanced economic system is offered, which eliminates economic ills and malpractices.

Islam is far advanced of other economic systems that treat the production of wealth as the end of human life. It advocates the circulation of wealth flow from the rich to the poor and thus eliminating all forms of economic exploitation. By presenting the concept of Halal and Haram, it shows that only wealth which is lawfully obtained is pure and it condemns the savage rat-race in pursuit of unchecked materialism. Islam advocates charity and philanthropy and has presented remarkable examples of this in the lives of the guided (Rashidun) caliphs and others. A time came when everyone was so prosperous that no one could be found to accept Zakat. The institution of the bait-ul-maal was a fine example of Islamic concern for the underprivileged. Similarly, pensions paid to widows, orphans, war veterans and others indicate Islamic concern for socio-economic well-being. The Islamic economic system is flexible enough and futuristic enough to face all challenges in the time to come.

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