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How the Prophet Muhammad (peace be upon him) Earned and Spent Money? A Critical Study

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Sīrah (Prophet's biography) is one of the notable themes in Islamic literature. Numerous works have been written on its different facets; Political, Economic, Cultural and Social, in distinctive languages especially Arabic, Urdu and English. The enormous *Sīrah* literature produced by the scholars of sub-continent is in Urdu. A recent addition to this literature is Professor Yasin Mazhar Siddiqui's '*How the Prophet Muhammad (peace be upon him) Earned and Spent Money? A Critical Study*' is the collection of three papers, published in the Urdu quarterly journal on Islamic Studies, *Tahaqīqāt-i-Islāmī*, Aligarh, India. The book was translated into English by Abdur Raheem Kidwai, edited by Abul Kader Choughley and published by Brown Book Publications, (Aligarh, India), in association with K.A. Nizami Centre for Quranic Studies, Aligarh Muslim University and Ahsan Academy of Research Springs, South Africa.

The book essentially employs two methodological strategies;

- (i) to deconstruct flawed opinion of Orientalists and modern historian, that "Banū Hāshim, was a socially underprivileged segment of society" and "Prophet hailed from a poor family."
- (ii) to deconstruct the "viewpoint of most Muslim writers on *Sīrah*, that "the Prophet did not have a good financial position". Some even go to the extent of suggesting that "the Prophet's destitution was the part of divine plan" (p.21).

However, according to author, "under the influence of such notions the popular monastic belief is that wealth and piety cannot go hand in hand, rather, one's



poverty matters more” and “the pursuit of wealth even for lawful worldly needs and religious causes as something loathsome.” The proponents of both stances arrive at an identical conclusion. The author debunks these views and considers them as “un-Islamic and the innate extremism.” He argues that Islam has prescribed certain means and resources for earning one’s bread, it is mandatory religious obligation for leading a dignified, comfortable life. “Being wealthy is not at all discordant with Islamic concepts of piety, nor is it un-Islamic” (pp. 47-48).

Prof. Siddiqui, then proceeds to substantiate this view by providing a brief assessment of Prophet Muhammad’s economic life in the Makkan and the Madinite eras. The book adopts empirical, analytical and critical methodology and comprises of two chapters, excluding Introduction, notes and references.

Chapter One entitled, “The Prophet’s financial life in the Makkan Period” provides a brief sketch of Prophet Muhammad’s financial conditions in Makkah and is stratified into ten main themes; Family inheritance, the Prophet’s fosterage, as his mother’s dependence, grandfather’s dependence, uncles’ dependence, growing financially self-reliant and independent, the Prophet’s business activities, Khadijah’s wealth and business pursuits, the Prophet’s financial pursuits and Muslims support for him. The author argues that Prophet inherited a slave girl, five camels, a herd of goats and a house as family inheritance. He validates this opinion by providing Ibn Sa’ad account, who narrates on the authority of Wāqidī that ‘Abdullah ibn ‘Abd al-Muttalib had left behind a slave girl, Umm Ayman, five camels and a herd of goats and all this was inherited by the Prophet and Ibn Ishāq states: “Abdullah provided a house to his wife Aminah and it was there that they led their martial life.” Apart from that some authentic Ḥadith collections report “the Prophet had got also his ancestral house which was sold by his cousin, ‘Āqil Ibn Abī Ṭālib.” This view is supported by Wāqidī, Ibn Sa’ad and Balādhuri. Besides, the author contends; “the proceeds of Abdullah’s last business trip must have been received by his orphan son, Muhammad (peace be upon him)” (pp.22-23). The author further highlights the Prophet’s fosterage, and argues, in keeping with family traditions of Quraysh, ‘Abd al-Muttalib looked for a foster mother for him. Eventually, Ḥalīmah Sa’adiyah was fortunate enough to get this assignment. The author here raises a moot point that “whether these foster mothers were hired on wages, and if so, who paid their wages and at which rate” and debunks a common misperception that “Ḥalīmah Sa’adiyah and other foster mothers avoided taking young Muhammad (peace be upon him) under their care in that apart from being an orphan, he was financially weak” (pp. 25-26). The author, then discuss the Prophet Muhammad’s dependence on his mother, grandfather and uncles, their utmost care and affection with him.

Prof. Siddiqui argues that the young Muhammad then tried to relieve the burden of his loving and caring relatives and chose to graze a herd of goats. This assertion is

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endorsed by Imām Bukhārī and Imām ibn Mājah, who narrates that the Prophet (peace be upon him) is on record stating; “I used to graze goats for the Makkans at *Qarārīt*.” According to author, however, scholars differ about the phrase *Qarārīt*; Suwayd, Ibn Maja’s mentor, interprets *Qararīt* as a coin for each goat and Allāmah ‘Aynī refers the phrase to a place, in the vicinity of Ajyād. According to author’s finding, Imām Bukhārī and Imām ibn Mājah have placed the ḥadīth under the discussion in ‘Kitāb Al-Ijārah’, reinforce the point “the Prophet (peace be upon him) charged money for grazing goats” (p.32).

Furthermore, the chapter presents an overview of Prophet Muhammad’s business activities. The author contends, in his childhood, along with the uncles, Zubayr and Abū Ṭālib, “he had been on at least two business trips to Yemen and Syria.” Baladhuri’s explicit report confirms that he embarked upon his own business venture after he was 20 years old” (pp. 33-34).

Prof. Siddiqui notes that “Prophet must have started his business career when he was 18-20 years old” and like other Quraysh traders he too, “followed the principle of *muadārba* (a fix a profit to be shared between business parties) percentage in his business.” (p. 34)

Prior to Prophet’s married life, “he had business partnership with Sa’īd, Qays Ibn Sa’īb Makhzūmī and ‘Abdullah ibn Abī al-Hamsa”. All of them spoke highly of his fair dealings, truthfulness, keeping his word and excellent conduct. The author argues that the “Prophet’s association with Khadijah’s trade goods to Syria had happened at a much later date, when he had already established his impeccable credentials as an industrious, honest and accomplished businessman. Moreover, he refutes the view that the Prophet’s prosperity was on account of Khadijah’s wealth, the notion is linked with Verse 8 of *Al-Duha* which reads as follows: “And did Allah not find you (Prophet) in want and then enriched you?” According to author “the Arabic idiom, ‘*ayāl*’ is used of someone who turns a needy person in view of his family obligation and the Qur’ān reference is to be in need, not to poverty.” (p.40)

In Chapter second entitled “The Prophet’s financial conditions in the Madinaite Period” the author discusses Prophet’s financial resources –

- (i) an account of his own efforts,
- (ii) the spoils of war and *fay* and
- (iii) gifts from Muslims as well as non-Muslims.

The author emphasizes on the *Anārs* hospitality, for instance Prophet Muhammad (peace be upon him) stay at “Qubā for 14 days in Kulthūm ibn Hadam house” and after his arrival in Madinah the “Prophet stayed at the house of Abū Ayyūb Anṣārī for seven months” (pp. 50-51).

At the end of seven months long hospitality by Abū Ayyūb Anṣārī, the author states that Prophet first bought a plot of land from “an *Anṣār* in cash for 10 *dīnār* or 120

dirhams” and constructed a Mosque there and then two chambers for his wives, Ā’ishah and Şawdah. When Prophet (peace be upon him) married more women, “he got constructed separate chambers for each of them.” Furthermore, the author highlights “food, drinking item as gift, meals at the companions’ houses, hospitality while visiting their wedding feasts, arrangement for food during battles, companions’ presents during expeditions, the Prophet’s arrangement for food, the Prophet’s hospitality for his companions, delegations” (Pp.52-69). The author also maintains that “one of the means for meeting the Prophet’s expenses was his wives’ assets.” Some of his wives had inherited their deceased husbands land or property, with a regular income. For instance, “Umm Salmah received regular income from her family estate of orchard in Ṭā’if, Umm Ḥabībah got from Negus, the king of Abyssinia, gifts and dower money” and “Khadijah assets had been vital in helping the Prophet (peace be upon him)” (p.73). The author also argues that of various means of Prophet’s livelihood, “raising cattle”, “booty accruing from *Jihad*” clothes, riding animals as a gift from both Muslims as well as non-Muslims (pp.80-84). The author discusses the issue of slaves who were an important part of the society and economy in the 7th century and presents a detailed account of the slaves and slave girls whom Prophet (peace be upon him) received during Madinaite phase, and claims that Prophet Muhammad (peace be upon him) freed them all. Finally, Prof. Siddiqui examines Prophet Muhammad’s land ownership and asserts the fact that *Anṣār* had offered several land plots to Prophet (peace be upon him), but “he distributed some of it among his wives, daughters and the Muhajirīn.” After his demise, “Ā’ishah exercised her control over the land granted to her. She sold some of plots and bought some” (pp.80-89). The author concludes by claiming that Prophet Muhammad (peace be upon him) did not own land, orchard, estate and houses as he donated it in charity for the welfare of the Muslim community.

How the Prophet Muhammad (Peace be upon him) Earned and Spent Money? A Critical Study significantly delves deep into various dimensions of the Prophet Muhammad’s economic life in the light of the Qur’ān, Aḥādith, Islamic history and *Sīrah* literature both classical and contemporary. The book provides new perspectives on studying the Prophet’s economic life and debunks many misconceptions. In sum, Jalal Uddin Umari and Sayyid Hamid rightly conclude that Prof. Siddiqui’s works offers “originality and uniqueness”, as he “narrates, investigates and analyses.” His approach is “object and perceptive recorder of history.”



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