

LAWFUL MEANS OF EARNING MONEY

A Muslim is obliged to differentiate between right and wrong means of earning money. The lawful means of earning livelihood are as under:

- 1- **Lawful Business:** For example agriculture, trading, craftsmanship, employment and skills etc. If a person exercises lawful activity he becomes safe from idleness and exploits his energy in constructive and developmental works. He discovers even that wealth which is hidden such as minerals and petroleum, keeping up with the commandment of Allah (*Ta'ala*).

Allah's Messenger *Sallallahu Alaihi Wasallam* and his companions used to do manual labor. Abu Bakr *RadhiAllahu Anhu* used to earn money using his hands to spend on him despite the fact that the Muslims requested him to dedicate all his time to render the duties of the state in his capacity as the Caliph. In a hadith it has been reported that:

كَانَ أَصْحَابُ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عُمَالًا أَنْفُسِهِمْ، وَكَانَ يَكُونُ لَهُمْ أَرْوَاحٌ فَقِيلَ لَهُمْ لَوْ اغْتَسَلْتُمْ. (البخاري).

Translation:

The companions of Allah's Messenger (ﷺ) used to practice manual labor, so their sweat used to smell, and they were advised to take a bath. (Al-Bukhari)

- 2- **Inheritance:** Through inheritance, the wealth inherited is transferred to the heirs in accordance with the principles established in the *Shari'ah*.
- 3- **Hiba** (Grant): If a person gives a portion of his wealth to anybody without a return, then the wealth so granted becomes ownership of that person.
- 4- **Waqf** (Endowment): It means to give right of taking benefit from a thing, but that thing can neither be sold nor inherited. *Waqf* (Endowment) sometimes is dedicated to the loved ones, relatives and the poor and sometimes it is dedicated to works of general benefit such as building masjid, school or hospital or other projects beneficial for general public etc.
- 5- **Wasiah** (Will): It means that a person writes his will to give a portion of his wealth to somebody, provided that the will should not exceed one third of his

total wealth. The person to whom the will is granted will inherit that portion of wealth after death of the person who has written the will.

- 6- **Ghanimah** (War Booty): It is the wealth collected from the battlefield as a result of fighting the enemies of Islam in the cause of Allah. Allah (*Ta'ala*) made the war booty lawful for the Muslims.
- 7- **Fai**: it is the war booty obtained from the enemy without actually engaging in war. In *fai* Muslims do not bear any hardship to obtain such wealth.

Unlawful means of Earning Money:

1. **Usury**: Allah (*Ta'ala*) has made lawful all the forms of usury. Allah (*Ta'ala*) says:

﴿وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا﴾ البقرة: ٢٧٥

Translation of Meaning:

Allâh has permitted trading and forbidden Ribâ (usury) (Al-Baqarah: 275)

2. **Hoarding**: Hoarding is unlawful in Islam. Allah's messenger *SallAllahu Alaihi Wasallam* said:

«مَنْ احْتَكَرَ فَهُوَ خَاطِئٌ» (مسلم ، أبو داود ، ابن ماجه)

Translation:

He who hoards is a sinner. (Muslim, Abu Dawood, Ibn-e-Majah)

3. **Transgression**: It is unlawful for a Muslim to take possession of another person's wealth by transgression. Allah (*Ta'ala*) says:

﴿وَلَا تَعْتَدُوا إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ﴾ البقرة: ١٩٠

Translation of Meaning:

But transgress not the limits. Truly, Allâh likes not the transgressors. (Al-Baqarah:190)

4. **Bribery**: Wealth a Muslim gathers by means of taking bribe is unlawful for him and he is a sinner by committing such mistake. Allah's Messenger *SallAllahu Alaihi Wasallam* said:

«لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الرَّائِيَّ وَالْمُرْتَشِيَّ» (أبو داود ، الترمذي)

Translation: The Messenger of Allah (ﷺ) cursed the one who bribes and the one who takes bribe. (Abu Dawood, Tirmizi).

5. **Cheating:** It is unlawful to earn money by means of cheating. Allah's Messenger (*Sallallahu Alaihi Wasallam*) said:

« مَنْ عَشَّ فَلَيْسَ مِنَّا » (مسلم ، أبو داود ، الترمذي)

Translation of Meaning:

“Whoever cheats, he is not one of us” (Muslim, Abu Dawood, Tirmizi).

A Muslim is obliged to keep away from doubtful things. Allah's Messenger *Sallallahu Alaihi Wasallam* said:

« فَمَنْ اتَّقَى الْمُسْتَبْهَاتِ اسْتَبْرَأَ لِدِينِهِ وَعِرْضِهِ » (البخاري ، الترمذي).

Translation of Meaning:

So whoever saves himself from these suspicious things saves his religion and his honor. (Al-Bukhari, Tirmizi)

Investment of Wealth:

Wealth has a great role to play in the development of the nation and in the improvement of the economic conditions of individuals and in alleviating their sufferings. Prophet's companions *RadhiAllahu Anhum* used to engage in trade and other businesses and used to increase their wealth. When Allah's Messenger *Sallallahu Alaihi Wasallam* and his companions migrated to Madinah, they left their wealth in Makkah. Therefore Allah's Messenger *Sallallahu Alaihi Wasallam* bonded the Ansar (Native of Madinah) and Muhajir (those who migrated from Makkah) with the relationship of brotherhood. Abdur Rahman bin Auf from the migrants and Sa'ad bin Rabi' *RadhiAllahu Anhuma* from Ansars were made brothers. Sa'ad *RadhiAllahu Anhu* offered half of his wealth to Abdur Rahman bin Auf *RadhiAllahu Anhu*. Abdur Rahman bin Auf *RadhiAllahu Anhu* said to his brother Sa'ad “May Allah bless you in your wealth and family, guide me to the market”. Sa'ad *RadhiAllahu Anhu* guided him to the market. Abdur Rahman bin Auf *RadhiAllahu Anhu* went to the market and traded till he became a wealthy person, to the extent that he became one of the wealthiest people among Muslims. He used to spend his wealth in the cause of Allah abundantly.

Allah's Messenger *Sallallahu Alaihi Wasallam* said to Amr bin Al-Aas:

« يَا عَمْرُو، نِعَمَ الْمَالِ الصَّالِحِ لِلْمَرْءِ الصَّالِحِ » (أحمد)

Translation:

“Amr! Sound property is very excellent for a sound man!” (Ahmad)

The wealth should be spent in agriculture, craftsmanship, construction of buildings etc. In addition it should be spent in other things such as inhabiting the earth, reformation of the human beings etc. It is unlawful to use wealth in such activities which are harmful for the nation.

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