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CHAPTER 4

Wealth Spending and Management in the Qur'an: Approaches and Priority

Introduction

Islam views wealth as something positive and good (*al-khayr*). Human being is not only granted authority over wealth (*mustakhlafin*) but is invited to enjoy and utilize wealth for his benefits and wellbeing (*maslahah*). Wealth is a reflection of God's bounties (*fadhil Allah*) to His creation. Therefore, in similar vein, the search for wealth to satisfy individual need's and family's needs is not only recognized but highly praised as good deeds (*'amal salih*) which deserved for rewards.

Nevertheless, the Qur'an also reminds that wealth is essentially belongs to Allah. Human acquisition and utilization of wealth is on the basis of trust (*amānah*) that demands for responsibility and accountability. Wealth at the same time is also a test (*ibtilla'*) from Allah whether individuals will use it for good or bad actions.

In Islamic perspective, wealth is not created for individual's satisfaction alone. Instead there is right of others' in individual wealth. Islam prefers wealth to be allocated in good purposes of helping others, family and those who needs for help or spent in the way of Allah (*fi sabil Allah*). Human being is expected to properly manage the wealth especially in spending the wealth in a moderate and balance way (*qawam* or *i'tidal*) (*al-Furqan* [25]: 67). Therefore, extreme spending in the form of wasting (*tabzir*), excessive (*israf*), and extravagance (*itraf*) is not allowed. Likewise, too stingy (*bukhl*) and miserly (*iqtār*) are not favored in wealth spending.

Islam also insists that wealth should really bring benefit to individual and society as a whole. Wealth therefore should not be idle or wasted or prevented from the circulation and hence prevent its benefits from society. Likewise, wealth should be properly managed.

This chapter attempts to explore the basic concepts of wealth as taught in the Qur'an. This is done by discussing the nature of wealth in the Qur'an, for individual and society and elaborating some teachings and guidelines on wealth management and spending from the Shari'ah perspective.

The Qur'an and the Nature of Wealth

Wealth or *maal* (singular) or *amwal* (plural) is among the central concepts in the Qur'an. The Qur'an provides thorough insights and information on wealth and how it should be perceived in human life. In general, the Qur'an describes wealth and human life in two ways: (1) the nature of wealth and its functions in human life and (2) the normative rulings of wealth and the expected human attitude towards wealth.

Wealth is described in the Qur'an as God's creation and endowed to human being as His bounties (*fadl Allah*) for human benefits and wellbeing (al-Jumu'ah: 10). In line with this principle, wealth is also described in the Qur'an in the word *khayr* which literally means *good*. For example, in al-Baqarah ([2]: 272), the Qur'an says:

وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلِأَنْفُسِكُمْ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُؤْتِ الْيَكْمَ وَأَنْتُمْ لَا تُظَلَمُونَ

10
Whatever of good (khayr) you give, benefits your own soul and you shall only do so seeking the "Face" of Allah. Whatever good (khayr) you give, shall be rendered back to you, and you shall not Be dealt with unjustly.

In this perspective, wealth is positively viewed as something good. Therefore, wealth acquisition or working to acquire wealth is allowed and in fact, it is highly praised and considered as good deed (*al-'amal al-salih*). Likewise, business and commercial activities are also viewed positively as mechanisms to fulfil the various needs of human being in a legitimate way. The Qur'an mentions:

مَنْ عَمِلَ صَالِحًا مِمَّنْ ذَكَرَ أَوْ أَنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ حَيٰوةً طَيِّبَةً وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ

Whoever works righteousness, whether male or female, while he (or she) is a true believer (of Islamic Monotheism) verily, to him We will give a good life (in this world with respect, contentment and lawful provision), and We shall pay them certainly a reward in proportion to the best of what they used to do (i.e. Paradise in the Hereafter) (al-Nahl [16]: 97).

Human beings are invited to find and explore God's bounties on earth as something good for them in their life which reflects God's mercy and blessing to mankind as mentioned in the Qur'an.

اللَّهُ الَّذِي سَخَّرَ لَكُمْ الْبَحْرَ لِتَجْرِيَ الْفُلُكُ فِيهِ بِأَمْرِهِ وَلِتَبْتَغُوا مِنْ فَضْلِهِ وَلَعَلَّكُمْ تَشْكُرُونَ

12
Allah it is He Who has subjected to you the sea, that ships may sail through it by His Command, and that you may seek of His Bounty, and that you may be thankful (al-Jatsiyah [45]: 12).

This also means, ontologically, through wealth endowed to human being, an indication of a strong connection of human being (the created) with God (the Creator). Mankind are in need of wealth for their development and sustainability and wealth endowment to human being is a reflection and manifestation of God's mercy and blessing to them.

The Qur'an also describes the role and function of wealth. Wealth, and also all creations in the universe, are created and endowed to mankind to facilitate his twin roles of being *'abd Allah* (servant of God) and His *khalifah* (God's vicegerent) on earth.

Therefore, wealth is also described in the Qur'an as an *amānah* (trust) from Allah whereby wealth essentially belongs to Allah alone and human being are granted by wealth on the basis of trust for he has been appointed as God's servant and God's vicegerent on earth (*khalifah*). In the Qur'an Allah SWT said:

7
 آمِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلَفِينَ فِيهِ
 قَالَتِ الَّذِينَ آمَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ

11 Believe in Allah and His messenger and spend of that whereof He hath made you trustees (*mustakhlafina fihi*); and such of you as believe and spend (aright), theirs will be a great reward (*al-Hadid*, [57]: 7).

Mustakhlafin means that Allah has made wealth under the authority of human being once he is appointed as a *khalifah* (God's vicegerent) on earth. He has authority to acquire, manage and utilize the wealth in conjunction with functions of *khalifah* with full responsibility and accountability. Al-Zamakhshari (n.d. vol.4, p. 473) in his *tafsir* explains the meaning of *mustakhlafin* as follows:

Mustakhalifin means that wealth (*amwal*) at our hands are essentially the wealth of Allah that created and given to human being for your benefits and Allah gives human being authority and power to use them (*khulafa'*), therefore wealth, is essentially not your wealth.

Within the framework of *istikhlaf*, the Qur'an reminds that wealth is essentially belongs to Allah and its endowment to human being is a reflection of His Mercy for human benefits and wellbeing to be a test (*ibtilla'* or *fitnah*) for the faith (*imān*) of individuals.

Human being has been created in such a way that he tends to love wealth and to have more wealth in his life. There is strong connection of human nature to wealth.

18
 رُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ
 مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ذَلِكَ مَتَاعُ
 الْحَيَاةِ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَآبِ

2 Beautified for men is the love of things they covet; women, children, much of gold and silver (wealth), branded beautiful horses, cattle and well-tilled land. This is the pleasure of the present world's life; but Allah has the excellent return (Paradise with flowing rivers, etc.) with Him (Qur'an, Ali 'Imran [3]: 14).

The Qur'an describes this tendency as a test whereby human being is advised should not be preoccupied too much to wealth as wealth is just comforts to the ³⁰ *boe* of the world (*mata' al-hayat al-dunya*) (Qur'an, *Ali 'Imran* [3]: 14) or the *adornment of the life of this world* (*zinah al-hayat al-dunya*) (Qur'an, *al-Kahfi* [18]: 46). Too much a ²³ *atched* to wealth would create loves to wealth and this may cause human being to *deviate tremendously away from the Right Path* (Qur'an, *al-Nisa'* [4]: 27) and hence human being might do unnecessary or prohibitive actions that would make him to be thrown in Hell (Qur'an, *Maryam* [19]: 59).

The wealth is essentially a test for human being to be directed to the higher objective as desired by Shari'ah (Qur'an, *Ali 'Imran* [3]: 186). According to al-Zamakhshari (1407H: vol.4, p. 473), wealth is the test from Allah whether the wealth is to be spent in the good cause as directed by Allah (*fi sabilillah*) or it is spent in the wrong way as whispered by Shaytan (*fi sabil al-shaytan*) by doing things which are sinful (*ma'shiah*), prohibited (*muharramat*) or something which are *fahsha'* (lewdness).

The goal, in the Qur'an is very clear, whereby ⁹ *spending in the way of Allah* is the only choice to succeed in this test (Qur'an, *al-Munafiqun* [63]: 10). This is very much in line with the reason why the Qur'an uses the word *al-khayr* for *al-maal* (wealth). Al-Maraghi (1946) in this regard argues that the word *al-khayr* to denote wealth shows a paradigm in spending the wealth (*al-infaq*) whereby it is to be used for good purposes only (i.e, spending in the way of Allah).¹

However, this is not easy as the *Shaytan*²⁴ would always whisper and create worries in individual's heart that by spending *their wealth in the way of Allah*, the wealth will be decreasing and the person might end up in poverty.

³⁷
الشَّيْطَانُ يُعِدُّكُمْ الْفَقْرَ وَيَأْمُرُكُمْ بِالْفَحْشَاءِ وَاللَّهُ يُعِدُّكُمْ مَغْفِرَةً مِّنْهُ
وَفَضْلًا وَاللَّهُ وَاسِعٌ عَلِيمٌ

⁵
Shaitan (Satan) threatens you with poverty and orders you to commit Fahsha (evil deeds, illegal sexual intercourse, sins etc.); whereas Allah promises you Forgiveness from Himself and Bounty, and Allah is All-Sufficient for His creatures' needs, All-Knower (Qur'an, al-Baqarah [2]: 268).

Besides human nature to love wealth with very much.

وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا

And you love wealth with much love! (Qur'an, al-Fajr [89]: 20).

Appropriation in Wealth Spending (*Al-Infaq*): Qur'anic Teachings and Guidelines

²⁷
¹ To Quote al-Maraghi (1946: vol.2, p. 129): الخَيْرُ هُنَا: هُوَ الْمَالُ، وَنَمَى بِهِ لِأَنَّ حَقَّهُ أَنْ يَنْفَقَ فِي وَجْهِهِ

The key terminologies as have been described in explaining the nature of wealth in the Qur'an, namely wealth as *fadl Allah*, *al-khayr*, *amānah*, *istikhlaf* and *ibtala'* or *ftnah* essentially reflect that there should be appropriation in wealth spending in term of goals, ways and mechanisms.

The Qur'an, in this regard, has outlined some guidelines of how wealth should be acquired, utilized and spent which can generally be divided into (1) the *negative prohibitions* or the *undesired attitude* in spending the wealth and (2) *positive imperatives* of how the wealth should spent.

1. The Negative Prohibitions

Qur'an describes at least three types of undesired ways in spending the wealth namely *tabzir* (wastefulness), *israf* (excessiveness) and *bukhl* (stinginess). The first two types determine the highest level of constraint in spending wealth and the last type depict the lowest level constraint in spending wealth.

- **Tabzir (wastefulness)**

Tabzir or wastefulness in spending wealth is prohibited in Islam:

22
 وَأَتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمَسْكِينِ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا
 إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

6
 And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully. Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful (Qur'an, *al-Isra'* [17]: 26-27).

21
 The word *tabzir* is defined in *Mausu'ah al-Fiqhiyyah al-Kuwaitiyyah* (n.d. vol. 4, p. 177) as to spend wealth not in a purposive thing (*tafriq al-mal fi ghayr qasd*). This action refers to two meanings: (1) spending wealth not in what is needed and unnecessary and (2) spending wealth not in appropriate way as desired by Shari'ah.

The *first* meaning refers to action of spending wealth in unnecessary thing whereby someone actually does not need to spend wealth in that particular thing whereby it ends up by not utilizing it. Such action is considered as wasteful (*tabzir*) because wealth has been spent not to fulfill what is needed but merely to fulfill whims or desires to own it.

The *second* definition of *tabzir* is refers to spend wealth not in appropriate way as desired by Shari'ah. This is interpreted in two ways. *Firstly*, *tabzir* means spending wealth in unlawful things (*muharramat*), such as spending wealth on wine, adultery, gambling, and ostentatious display. Such spending is considered wasteful because that wealth if it is spent in the right way can give rewards (*thawab*) as a return. But, since it is spent in wrongful ways, it becomes

meaningless and brought nothing except adding more sins. That is why in the Qur'an, when the action of *tabzir* is mentioned, it is followed by the word brethren of satan (*ikhwan shaytan*) as such action is whispered by *shaytan* and his way. Imam al-Shawkani in his *tafsir Fath al-Qadir* (vol. 3, p. 263) defines the meaning of *ukhuwwah* in that verse as *mumathalah al-shayatin* (bear a resemblance to satan) as he is following step of satan who disbelief is and unthankful to God over what has been given.

Secondly, *tabzir* also means spending wealth not in its right (*infāq al-maal fi ghayr haqqihi*). For example, instead of spending wealth in seeking for knowledge (education), wealth has been spent in unnecessary leisure of watching movies or concert. As it is now, seeking of knowledge is obliged in Islam and if we have resources, those resources should be put for that purpose (either for tuition fee, buying books and equipment, or for travelling to meet teachers). But, since money has been spent in that unnecessary thing, less money will be spent for education which ends up making that person as losing knowledge and in state of ignorant.

Another example is, as indicated in the above verse of Al-Isra: (17): 26-27 that there is a right of others (*haqq*) in our wealth. Unwilling to share and give portion of our wealth to others and hence preventing the right of others is also considered as *tabzir*.

- **Israf (excessiveness)**

As it has been explained, there is no restriction in the Qur'an for man to enjoy wealth as wealth is considered good (*al-khayr*) and a reflection of God's bounties (*fadl Allah*). Nevertheless, while human being is invited for such enjoyment, Allah SWT has prohibited the excessiveness (*israf*). In al-A'raf (7): 31, the Qur'an said:

31
يَبْنِيْ اٰدَمَ خُدُوْا زِيْنَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوْا وَاشْرَبُوْا وَلَا
تُسْرِفُوْا اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ

15
O children of Adam, wear your beautiful apparel at every place of worship, and eat and drink but be not excessive; indeed, He does not like the excessiveness (al-Qur'an, al-A'raf [7]: 31).

Israf means spending wealth beyond the sufficient level of what is needed. It is a wilful overspending of wealth or overuse of property when the actual purpose may be served by lesser spending or use (Al-Mawardi, 2/218). It is, in Al-Qushairy's terminology "to go beyond the limit" (مجاورة الحد) (1/508) or "to go above the moderate level" (مجاورة القصد). In other word, *israf* is spending more than what is necessary or has ²¹ssed the moderate or balance level limit (*fawq al-i'tidal wa miqdar al-hajah*) (*al-Mausu'ah al-Fiqhiyyah al-Kuwaitiyyah*, n.d. vol. 4, p. 176).

Unlike *tabzir* which is spending on the place that is not needed (*tajawuz fi maudi' al-haqq*), *israf* is spending beyond the quantity of what is needed (*tajawuz fi al-kimmiyyah*) (al-Tariqi, 1421H, p. 19). The indicator of *israf* in this regard is more

on quantitative in the sense that it is spending in the permissible things but exceeding the quantitative limits beyond what is needed.

The meaning of *israf* could be more understood in the Hadith of the Prophet narrated by Ibn 'Umar whereby "Rasulullah saw Sa'ad in ablution. He then said: What is this excessiveness? Sa'ad then replied: Is there excessiveness in ablution? Rasulallah said: Yes, indeed, even if you are in the river (Sunan Ibn Majah).

16
عَنْ عَبْدِ اللَّهِ بْنِ عُمَرَ وَأَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَرَّ
بِسَعْدٍ وَهُوَ يَتَوَضَّأُ، فَقَالَ: مَا هَذَا السَّرَفُ؟ فَقَالَ: أَفِي الْوُضُوءِ
إِسْرَافٌ؟ فَقَالَ: نَعَمْ، وَإِنْ كُنْتَ عَلَى نَهْرٍ جَارٍ ۖ

- **Bukhl (Stinginess)**

Another unfavorable extreme in spending wealth is stinginess (*bukhl*). The Qur'an mentions:

26
الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَيَكْتُمُونَ مَا آتَاهُمُ اللَّهُ مِنْ
فَضْلِهِ وَأَعْتَدْنَا لِلْكَافِرِينَ عَذَابًا مُهِينًا
13
Who are stingy (bukhl) and enjoin upon [other] people stinginess and conceal what Allah has given them of His bounty - and We have prepared for the disbelievers a humiliating punishment? (al-Qur'an, al-Nisa' [4]: 37).

Bukhl (stinginess) is a reverse of *tabzir* (wastefulness). *Bukhl* refers to unwillingness to spend wealth in what is needed. The meaning of *bukhl* refers to three things:

- a) It is an attitude that would prevent wealth to be spent in its proper use in fulfilling individual needs or the needs of his family. Such prevention at the end would lead to a miserable life.
- b) It is an attitude of unwillingness to share wealth with others. This might be because he is thinking that wealth is acquired to his personal effort and there is no role of God in granting him wealth. This might be also because of greedy and selfishness in order to gain self-pleasure in enjoying the wealth without sharing it with the others.
- c) It is also an attitude that would prevent individual doing what Allah has ordered to do. In this case, *bukhl* character will prevent someone from spending his wealth in the way of Allah (*fi sabilillah*) (al-Shawkani, vol.1, p. 538).

In all three cases, *bukhl* reflects an attitude of ungrateful or unthankful to Allah. He forgot the wealth essentially belongs to God and his enjoyment of such wealth is because of God's mercy. While those who are *bukhl* (stingy) might think that such attitude might bring good to them as more satisfaction from wealth can be derived solely for them (Qur'an, *ali 'Imran* [3]: 180), the Qur'an reminds that such pleasure

is only imaginary as actually Allah has prepared him a humiliating punishment in the hereafter (Qur'an, al-Nisa' [4]: 37).

While private ownership and consumption are recognized (Qur'an, 3: 14), they have not been created to merely satisfy man's wants and, hence, deny and neglect the right (*haqq*) of society (Qur'an, 89: 17-20). Instead, wealth is to be used in the best way to fulfil the need of individuals and society for a better life (Qur'an, 16:97)

(ii) Positive Imperatives

The above negative attitudes in spending wealth of *israf* (excessiveness), *tabzir* (wastefulness) and *bukhl* (stinginess) are not favorable in Islam and will not bring any benefit for human being as individuals or society. Instead it might cause destruction to individual himself and disorder in society.

Wealth, as we have discussed is essentially good in nature (*al-khayr*). Human being is expected to fully utilize the wealth for good purposes and good actions (*al-khayrat*). The Qur'an explicates some good attitude in wealth spending, namely (1) wise and moderation in spending, (2) to spend the wealth on in the way desired by Shari'ah and (3) to have priority in spending.

- **Wise and Moderation**

The best attitude in wealth spending is to have a wise and moderation approach. This attitude is described in the Qur'an as follows:

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسِطِ فَتَقْعَدَ مَلُومًا
مَّخْسُورًا

17 And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent (Al-Isra' [17]: 29)

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

14 And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate (al-Furqan [25]: 67)

Moderation (*qawam*, *tawassut*, *i'tidal*) is a middle ground between excessiveness (*israf*) and stinginess (*bukhl*) and between the two extremes of *ifrat* and *tafrīt*. *Ifrāt* means too stingy in spending the wealth by putting strict constraint or afraid that the wealth will be decreasing while he is in need, so that make his life or his family's life in difficulties and *tafrīt* means to easy to spend wealth even for the unnecessary things either for himself or his family and hence reduce his wealth so that unable to fulfill his and his family needs.

Human beings are invited to enjoy wealth that Allah has given them to fulfill various needs in their life in the space between the two-extreme avoiding the

extreme highest-level constraint of overspending in wastefulness (*tabzir*) and excessiveness (*israf*) and the lowest level constraint of too little spending of stinginess (*bukhl*).

The indicator for moderation is, as Imam al-Shawkani clarified in his *Fath al-Qadir* (vol. 4, p. 101) whether the spending is in the way as desired by Allah or not. In this regard, moderation level (*qawām*) is spending wealth in the way of Allah which might include any spending in fulfilling various needs so long it is in the spirit of Allah obedience (*infāq fi tā'atillāh*) by abiding the rules and avoiding what is prohibited. If the wealth is spent not in the spirit of Allah obedience (*infāq fi ghayr tā'atillāh*) is called as excessiveness (*israf*) and if wealth is prevented from spending in the way of Allah (*imsāk fi tā'atillāh*) is called stinginess (*iqtār, bukh*).

- **Priority in Spending: Self and Family (suggest to discuss after the below subtopic)**

The spirit of moderation in spending could also be achieved through prioritization in spending. In spending the wealth, Islam puts priority that it should be spent first to the need of one's self and one's family. The Qur'an said:

28
3
 يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ ۗ قُلْ مَا أَنْفَقْتُمْ مِنْ خَيْرٍ فَلِلْوَالِدَيْنِ وَالْأَقْرَبِينَ
 وَالْيَتَامَىٰ وَالْمَسْكِينِ وَالسَّبِيلِ ۗ وَمَا تَفْعَلُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ
 عَلِيمٌ

They ask thee, (O Muhammad), what they shall spend. Say: that which ye spend for good (must go) to parents and near kindred and orphans and the needy and the wayfarer. And whatsoever good ye do, lo! Allah is Aware of it (al-Baqarah [2]: 215).

Infāq that is required in Islam is whatever above one's needs and requirements (which also include his family who depends on him). It is clarified in the Qur'an that:

20
 وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ ۗ قُلِ الْعَفْوَ

They ask thee what they should spend (in charity). Say (Spend) what is beyond your needs (al-'afw).

The word *al-'afw* according to al-Maraghi (2/146) means something extra (*al-fadl* or *al-ziyādah*) above one's needs and his family and after spending the obligatory spending (such as *zakāh* and others). *Infāq* to society is only required if an individual already fulfil his own need as well as his family.

- **Spending in the Right way (*Fi Sabilillāh*)**

Islam also puts emphasize on spending in the right cause for the good purposes (*al-khayrat* or *al-sālihāt*). This would include all types of charity and social philanthropy activities for the good causes in society such as for education, health,

infrastructure, public goods and others. All these spending is categorized under spending in the way of Allah (9)-*infāq fi sabilillāh*).

The Qur'an puts analogy that spending in the way of Allah (*al-infāq fi sabilillah*) is like giving *Qard* (loan) to Allah.

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ⁴

Who is he that will lend to Allah a goodly loan, then (Allah) will increase it manifold to his credit (in repaying), and he will have (besides) a good reward (i.e. Paradise) (al-Hadid [57]: 11).

Imam al-Zamakhshari in his *tafsir Al-Kashshaf* (1407H, vol. 4, p. 474) explains that the meaning of *qard* (loan) here is that whatever has been given in the way of Allah will be treated as if a loan to Allah whereby the repayment is not only certain and guaranteed but also will be added in multiply as a manifestation of Allah blessing.

Nevertheless, those who do not spend wealth in the way of Allah are criticized as those who are not thankful to the gift³² and blessing of Allah. This attitude is heavily blamed as there is no reason for not to spend wealth in the way of Allah since the wealth is essentially belongs to Allah.

- **Spending in accordance with the Hierarchy of Needs**

Moderation in wealth spending is also²⁵ be achieved by following the hierarchy of needs as envisaged in the concept of *maqāsid al-Shari'ah* (objectives of Shari'ah). Shari'ah as a system of life envisages that the essential objective of legislating laws and regulations is to realize the benefits (*maṣlahah*) and to prevent the harms (*mafsadah*) in human life.

This should also be the goal in wealth spending. Imam al-Ghazali in his *al-Mustasfa* (1993: I/74) clarifies the meaning of *maṣlahah* as⁹ protecting the five essential needs in human life, namely protection of faith (*din*), life (*nafs*), intellect (*naql*), lineage (*nasl*), and property (*maal*). Furthermore, the concept of *maqāsid al-Shari'ah* also envisages hierarchy or priority of *maṣlahah* into essentials (*daruriyyat*), complementaries (*hajiyyat*) and embellishments (*tahsiniyyat*). Spending wealth should be following that hierarchy whereby the *ḍarūriyyāt* is preferred to the *hājiyyāt*, the *hājiyyāt* is preferred to the *tahsiniyyāt* respectively.

- Spending in *ḍarūriyyāt* is spending in the essential needs that are important to normal order in society as well as to the survival and wellbeing of individuals, in their religious and worldly affairs. The *ḍarūriyyāt* constitutes all-encompassing needs of human being that should be satisfied for a sustainable life and wellbeing. Failure to spend wealth in *ḍarūriyyāt* needs would lead to life destruction, chaos and collapse of normal order in individuals' lives and/or society (Kamali, 2008: 4).

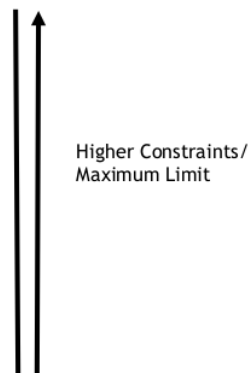
- Spending in *ḥājīyyāt* is spending in the complementary needs that supplement the essential needs. Spending in *ḥājīyyāt* would facilitate people's affairs in a better way and removing severity and hardship in their life. The absence of spending in *ḥājīyyāt* needs does not pose a threat to the very survival of normal order of life. It only brings hardship or inconvenience in human life. Spending in *ḥājīyyāt* should be done only if the *ḍarūriyyāt* needs are preserved.
- Spending in *taḥsiniyyāt* is spending in the embellishments needs whereby the realisation of those needs leads to life's improvement (*taḥsin*), beautification (*tazyīn*), and perfection (*kamāliyyāt*). Islam enjoin human being to satisfy all *taḥsiniyyāt* needs which are desirable without any violation of good moral standards (*makārim al-akhlaq*) or an excessive or extravagant lifestyle (*maḥāsin al-ādāt*) (al-Shatibi, *al-Muwāfaqāt*, vol.2, p.22).

Finally, the framework of wealth spending and management in the Qur'an can be drawn as the following with the highest extreme of *tabzir* (wastefulness) and *Israf* (excessiveness) and the lowest unfavorable extreme of *bukhl* (stinginess). Islam prefers human being to be able to be wise, balance and moderate in their spending which is termed as '*qawam*' as in *al-Furqan* ([25]: 67).

Figure 1: Qur'anic Framework in Wealth Spending

1). *Tabzir* (wastefulness):

- Unnecessary-consumption or consumption in what is not needed.
- Unlawful-consumption or consumption in the prohibited things (*muharramat*).



- Inappropriate-consumption or consumption in not its designated right (*infāq al-maal fi ghayr haqqihi*).
- 2). *Israf* (excessiveness):
- Excessive consumption or consumption in permissible things beyond the sufficient level of what is needed.

3). *Qawam* (moderation)

- A middle ground between excessiveness (*israf*) and stinginess (*bukhl*) and between the two extremes of *ifrāt* and *tafrīt*.
- Prioritization in wealth spending to the need of one's self and one's family before to the others.
- Spending in the right cause for the good purposes (*al-khayrat* or *al-salihat*) or in the way of Allah (*al-infaq fi sabilillah*).
- Wealth pending in accordance with the Hierarchy of Needs of essentials (*daruriyyat*), complementaries (*hajiyyat*) and embellishments (*tahsiniiyyat*).

4). *Bukhl* (stinginess)

- Miserable-consumption (consumption below than what is needed).
- Selfish-consumption (stinginess and unwilling to share with others).
- Ungrateful-consumption (consumption with lack of spiritual consciousness, unthankful and misdirection in the way of satan)

Higher Constraints/
Maximum Limit

Conclusion

The chapter elaborates the concept of wealth, how it is perceived in Islam and what is the right way in spending the wealth. Wealth is perceived in Islam as something which is good in nature and being created for human wellbeing in pursuing his role as *khalifah* of Allah. The Qur'an uses the term *al-khayr* (good) and *fadl Allah* (God's blessing) for wealth which shows the positive view of wealth in Islam. As wealth is viewed as naturally good, hence wealth acquisition (*al-kasb*) and wealth spending (*al-infaq*) are something desirable and encouraged in Islam. The action is treated as good action (*'amal al-salih*) that deserves rewards from

Allah if it is done in the right way by observing the rules and guidance of the Qur'an. This is important as the Qur'an also reminds that wealth is essentially an *amānah* (trust) from Allah and it is a test (*ibtila'*) to human being that requires his responsibility by acquiring and spending the wealth in the right way. Therefore, the Qur'an comes with the normative guidelines on how to acquire and spend the wealth. In general, there are two guidelines, the positive imperatives and negative constraints.

Wealth spending should not be done in excessive way in the form of excessiveness (*israf*) and wastefulness (*tabzir*). Wealth on the other hand, should not also be spent in a very disproportionate way in accordance with the needs such as stinginess and miserliness (*bukhl*). Instead, wealth should be spent in a balance and moderation way (*qawam, tawassut and i'tidal*), there should also be priority in spending whereby spending to self and family is prioritized before spending to others, likewise, spending in the way of Allah (*fi sabilillah*) is also prioritized, and spending in *ḍarūriyyāt* needs should be done before spending in the *ḥājjiyyāt* and *taḥsiniyyāt* needs.

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