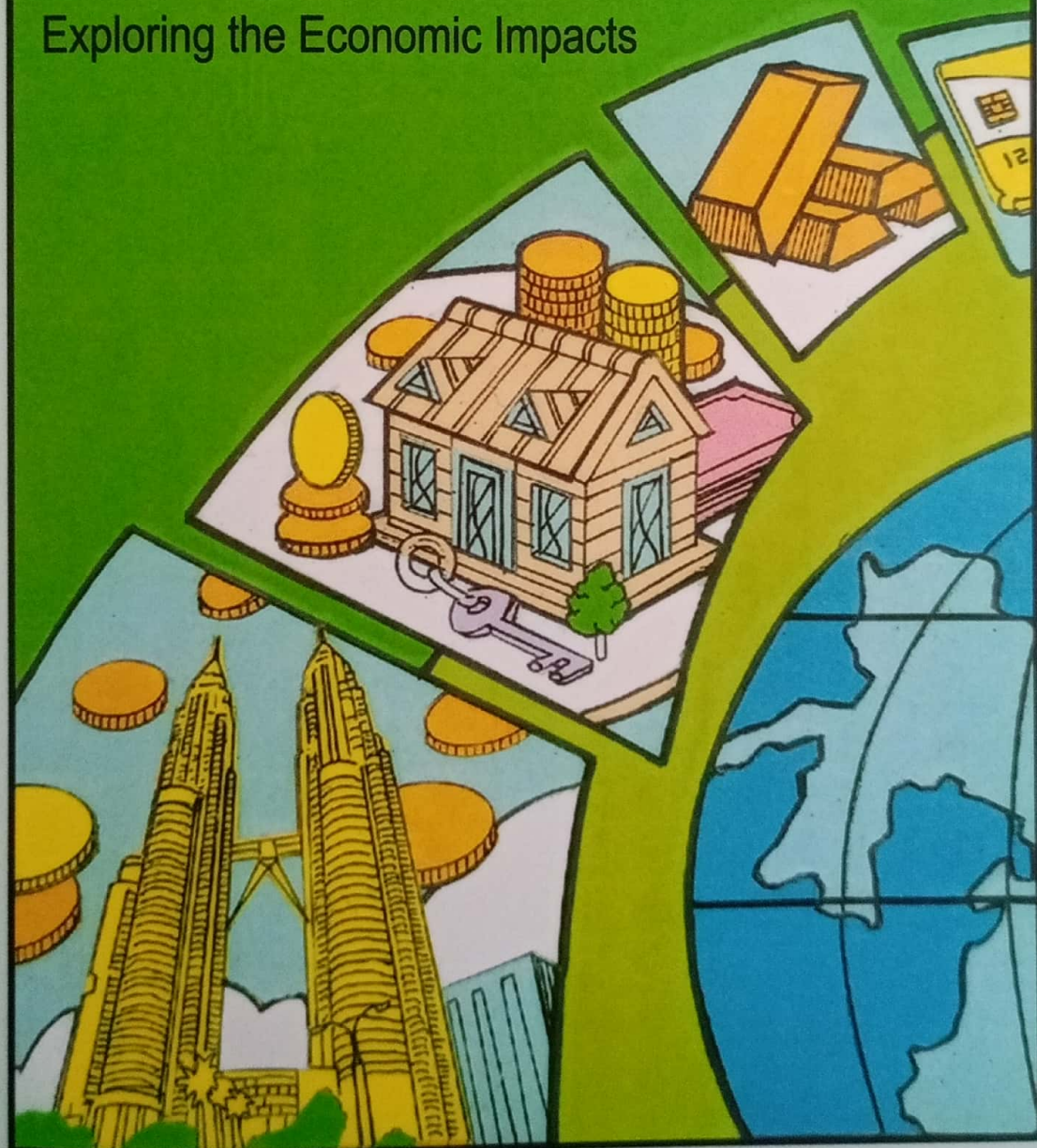


# اقتصاد

Exploring the Economic Impacts



*edited by*  
**ABDUL GHAFAR ISMAIL**  
**RAUDHA MD. RAMLI**  
**MUHAMMAD HAKIMI MOHD SHAFIAI**

# Al-Māl

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PENERBIT UNIVERSITI KEBANGSAAN MALAYSIA

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## Chapter 4

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# Wealth Spending and Management in Al-Quran: Approaches and Priority

Hafas Furqani

### Introduction

Islam views wealth as something positive and good (al-khair). Humankind is not only granted authority over wealth (mustakhlafin) but is invited to enjoy and utilise wealth for his benefits and well-being (maslahah). Wealth reflects God's bounties (fadl Allah) to His creation. Therefore, in a similar vein, the search for wealth to satisfy individual needs and family's needs is not only recognised but highly praised as good deeds ('amal salih), which deserve rewards. Nevertheless, the al-Quran also reminds us that wealth essentially belongs to Allah SWT. Human acquisition and utilisation of wealth are based on trust (amanah) that demands responsibility and accountability. Wealth at the same time is also a test (ibtilla') from Allah SWT whether individuals will use it for good or bad.

From the Islamic perspective, wealth is not created for an individual's satisfaction alone. Instead, there is the right of others in individual wealth. Islam prefers wealth to be allocated for good purposes of helping others, family, and those needy or spent in the way of Allah SWT (fi sabilillah). Humankind is expected to manage wealth properly, especially spending it in a moderate and balanced way (*qawam* or *i'tidal*; Quran 25:67). Therefore, extreme spending in the form of wasting (tabzir), excessive (israf), and extravagance (itraf) is not allowed. Likewise, stinginess (bukhl) and miserliness (iqtār) are not favoured in wealth spending.

Islam also insists that wealth should bring benefits to individuals and society. Wealth, therefore, should not be idle or wasted or prevented from circulation; hence, preventing it from benefiting society. Likewise, wealth should be properly managed. This chapter attempts to explore the basic concepts of wealth as taught in the al-Quran. This is done by

discussing the nature of wealth in al-Quran, for individuals and society and elaborating some teachings and guidelines on wealth management and spending from the shariah perspective.

## The Al-Quran and the Nature of Wealth

Wealth or al-Mal (singular) or *amwal* (plural) is among the central concepts in the al-Quran. The al-Quran provides thorough insights and information on wealth and how it should be perceived in human life. In general, al-Quran describes wealth and human life in two ways:

1. The nature of wealth and its functions in human life.
2. The normative rulings of wealth and the expected human attitude towards wealth.

Wealth is described in the al-Quran as God's creation and endowed human beings as His bounties (*fadl Allah*) for human benefits and well-being (Quran 0:10). In line with this principle, wealth is also described in the Quran in the word *khair*, which literally means good. For example, in Al-Baqarah (272), Allah SWT says:

...And whatever good (*khair*) you (believers) spend is for yourselves, and you do not spend except seeking the face [approval] of Allah. And whatever you spend of good (*khair*) – it will be fully repaid to you, and you will not be wronged.

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 a good deed (*al-'amal al-salih*). Likewise, business and commercial activities are also viewed positively as mechanisms to fulfil the various needs of human beings legitimately. Allah SWT (Quran 16:97) says:

Whoever works righteousness, whether male or female, while he is a true believer – We will surely cause him to live a good life and We will surely give them their reward [in the Hereafter] according to the best of what they used to do.

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 al-Quran (45:12), "It is Allah who subjected to you the sea, that ships may sail upon it by His Command, and that you may seek of His bounty, and perhaps you will be grateful." This also means, ontologically, a strong connection of human beings (the



created) with God (the Creator) exists through wealth endowed to human beings. Mankind needs wealth for their development and sustainability, and wealth endowment to human beings is a reflection and manifestation of God's mercy and blessings.

Al-Quran also describes the role and function of wealth. Wealth and 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 al-Quran as an *amanah* (trust) from Allah SWT, whereby wealth essentially belongs to Allah SWT alone and human beings are granted wealth based on trust for he has been appointed as God's servant and God's vicegerent on earth (*khalifah*). In the Quran (57:7), Allah SWT says, "Believe in Allah and His Messenger and spend out of that in which He has made you successive inheritors...."

*Mustakhlafin* means that Allah SWT has made wealth under the authority of human beings once he is appointed as a *khalifah* (God's vicegerent) on earth. He has the authority to acquire, manage, and utilise the wealth in conjunction with the functions of *khalifah*, with full responsibility and accountability. Al-Zamakhshari (1407 H, 473) in his *tafsir* explains the meaning of *mustakhlafin* as follows: *Mustakhlafin* means that wealth (*amwal*) at our hands is the wealth of Allah that was created and given to human beings for your benefits, and Allah gives human beings authority and power to use them (*khulafa'*); therefore, wealth is essentially not your wealth. Within the framework of *istikhlaf*, the Quran reminds us that wealth belongs to Allah SWT and its endowment to human beings reflects His Mercy for human benefits and well-being to be a test (*ibtilla'* or *fitnah*) for the faith (*iman*) of individuals.

Human beings have been created in such a way that they tend to love and have more wealth in their lives. There is a strong connection between human nature to wealth. Al-Quran 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 life of the world (*mata' al-hayat al-dunya*; Quran 3:14) or the adornment of the life of this world (*zinah al-hayat al-dunya*; Quran 18:46). Too much attachment to wealth would create love to wealth, and this may cause human beings to deviate tremendously away from the Right Path (Quran 4:27); hence, human beings might do unnecessary or prohibitive actions that would make them be thrown into Hell (Quran 19:59). The wealth is essentially a test for human beings to be directed to the higher objective as desired by shariah (Quran 3:186). According to Al-Zamakhshari (1407 H, 473),



wealth is the test from Allah SWT whether it is spent in the good cause as directed by Allah (fi sabilillah) or in the wrong way as whispered by Satan (fi sabil al-shaytan) by doing sinful (ma'shiah) things, prohibited (muharramat), or fahsha' (lewdness).

The goal in the Quran is very clear, whereby spending in the way of Allah SWT is the only choice to succeed in this test (Quran 63:10). This is very much in line with why the Quran uses the word *al-khair* for al-Mal (wealth). Al-Maraghi (1946), in this regard, argues that the use of *al-khair* to denote wealth shows a paradigm in spending the wealth (al-infaq), whereby it is to be used for good purposes only (spending in the way of Allah SWT). However, this is not easy as Satan would always whisper and create worries in an individual's heart (Quran 2:268) that by spending their wealth in the way of Allah SWT, the wealth will be decreasing, and the person might end up in poverty. Besides, it is human nature to love wealth very much (Quran 89:20).

### Appropriation in Wealth Spending (Al-Infaq): Quranic Teachings and Guidelines

The key terminologies used in explaining the nature of wealth in the Quran are *fadl Allah*, *al-khair*, *amānah*, *istikhlaf* and *ibtala'* or *fitnah*, which essentially reflect the appropriation in wealth spending in terms of goals, ways, and mechanisms. The Quran, in this regard, has outlined some guidelines of how wealth should be acquired, utilised, and spent, which can generally be divided into the negative prohibitions or the undesired attitude in spending the wealth and positive imperatives of how the wealth should be spent.

#### 1. The Negative Prohibitions

Al-Quran describes at least three types of undesired ways of 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.

##### (a) *Tabzir* (Wastefulness)

*Tabzir* or wastefulness in spending wealth is prohibited in Islam. It is stated in the following verses: "And give the relative his right, and [also] the poor and the traveller, and do not spend wastefully"

(Quran 17:26) and “Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful” (Quran 17:27). The word *tabzir* is defined in *Mausu’ah al-Fiqhiyyah al-Kuwaitiyyah* (Wizarah Al-Awqaf wa Alshu’un Al-Islamiyyah 1983, 177) as to spend wealth not in a purposive thing (*tafriq al-mal fi ghayr qasd*). This action refers to two meanings:

- ii. Spending wealth not in what is needed and unnecessary
- iii. Spending wealth not in an appropriate way as desired by shariah.

The first meaning refers to spending wealth on an unnecessary thing, whereby someone does not need to spend wealth on that particular thing, which ends up not utilising it. Such action is considered wasteful (*tabzir*) because wealth has been spent not to fulfil what is needed but merely to fulfil whims or desires to own it.

The second definition of *tabzir* refers to spending wealth not in an appropriate way as desired by shariah. This is interpreted in two ways. Firstly, *tabzir* means spending wealth on 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. However, since it is spent in wrongful ways, it becomes meaningless and brings nothing except more sins. That is why in the al-Quran, when the action of *tabzir* is mentioned, it is followed by the word brethren of Satan (*ikhwan shaytan*) as such action is whispered by Satan and his way. Imam al-Shawkani, in his *tafsir Fath al-Qadir* (1414 H, 263), defined 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 unthankful to God over what has been given.

Secondly, *tabzir* also means spending wealth, not in its right (*infaq al-mal fi ghayr haqqihi*). For example, instead of spending wealth in search of knowledge (education), wealth is spent in the unnecessary leisure of watching movies or concerts. As it is now, seeking knowledge is obliged in Islam, and if we have resources, those resources should be put for that purpose (either for tuition fees, buying books and equipment, or travelling to meet teachers). However, since money has been spent on that unnecessary thing, less money will be spent on education, making that person lose knowledge and become ignorant. Another example is, as indicated in the above verse of Al-Isra, 26–27, that there is a right of others (*haq*)



in our wealth. Therefore, unwillingness to share and give a portion of our wealth to others and hence, preventing the right of others is also considered *tabzir*.

(b) *Israf* (Excessiveness)

As explained, there is no restriction in the al-Quran for man to enjoy wealth as wealth is considered good (al-khair) and a reflection of God's bounties (fadl Allah). Nevertheless, while human beings are allowed such enjoyment, Allah SWT has prohibited excessiveness (*israf*). In al-A'raf, verse 31, Allah SWT says, "O Children of Adam, take your adornment [i.e., wear your clothing] at every masjid, and eat and drink, but not excessive. Indeed, He likes not those who commit excess" (Quran 7:31). *Israf* means spending wealth beyond the sufficient level of what is needed. It is 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 (n.d.) terminology "to go beyond the limit" (1/508) (مجاورة الحد) or "to go above the moderate level" (مجاورة القصد). In other words, *israf* is spending more than necessary or has passed the moderate or balance level limit (*fawq al-i'tidal wa miqdar al-hajah*; Wizarah Al-Awqaf wa Alshu'un Al-Islamiyyah 1983, 176).

Unlike *tabzir*, which is spending unnecessarily (*tajawuz fi maudi' al-haqq*), *israf* is spending beyond the quantity of what is needed (*tajawuz fi al-kimmiyyah*; al-Tariqi 1421 H, 19). The indicator of *israf* in this regard is more quantitative in the sense that it is spending on 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* (the Messenger of Allah, PBUH) said to Sa'ad in ablution. He then said: What is this excessiveness? Sa'ad then replied: Is there excessiveness in ablution? *Rasulullah* said: Yes, indeed, even if you are in the river (Sunan Ibn Majah).

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



(c) *Bukhl* (Stinginess)

Another unfavourable extreme in spending wealth is stinginess (*bukhl*). Allah SWT says:

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?" (Quran 4: 37).

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

- i. It is an attitude that would prevent wealth from being spent properly in fulfilling individual needs or the needs of his family. Such prevention, in the end, would lead to a miserable life.
- ii. It is an attitude of unwillingness to share the wealth with others. This might be because he thinks that wealth is acquired through his effort and that God has no role in granting him wealth. This might also be because of greed and selfishness to gain self-pleasure in enjoying the wealth without sharing it with others.
- iii. It is also an attitude that would prevent individuals from doing what Allah SWT has ordered. In this case, the *bukhl* character will prevent someone from spending his wealth in the way of Allah (*fi sabilillah*; al-Shawkani 1414 H, 538).

In all three cases, *bukhl* reflects an attitude of ungratefulness or unthankfulness to Allah SWT. He forgot that wealth essentially belongs to God, and his enjoyment of such wealth is because of God's mercy. Meanwhile, 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 (Quran 3:180). The Quran reminds us that such pleasure is only imaginary as Allah SWT has prepared him a humiliating punishment in the hereafter (Quran 4:37). While private ownership and consumption are recognised (Quran 3:14), they have not been created to merely satisfy man's wants, and hence, deny and neglect the right (*haq*) of society (Quran 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 (Quran 16:97).

## 2. Positive Imperatives

The above negative attitudes in spending the wealth of *israf* (excessiveness), *tabzir* (wastefulness), and *bukhl* (stinginess) are not favourable in Islam and will not bring any benefit for individuals or society. Instead, it might cause destruction to the individual himself and disorder in society. Wealth, as we have discussed, is essentially good (*al-khair*). Human beings are expected to fully utilise wealth for good purposes and good actions (*al-khairat*). Al-Quran explicates some good attitudes in wealth spending, namely to be wise and practise moderation in spending, to spend the wealth in the way desired by shariah, and to have priority in spending.

### (a) Wise and Moderation

The best attitude in wealth spending is to have a wise and moderation approach. This attitude is described in al-Quran (25: 67) as follows:

And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent" (Quran 17:29) and "And [They are] those who, when they spend, do not so excessively or sparingly but are ever, between that, [justly] moderate.

Moderation (*qawam*, *tawassut*, and *i'tidal*) is a middle ground between excessiveness (*israf*) and stinginess (*bukhl*) and between the two extremes of *ifrat* and *tafrit*. *Ifrat* means too stingy in spending the wealth by putting strict constraint or afraid that the wealth will decrease while he is in need, making his life or his family's life in difficulties. In contrast, *tafrit* means to easily spend wealth even for unnecessary things either for himself or his family, reducing his wealth and unable to fulfil their needs.

Human beings are invited to enjoy the wealth that Allah SWT has bestowed upon them to fulfil 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* (1414 H, 101), whether the spending is in the way desired by Allah SWT or not. In this regard, moderation level (*qawam*) is spending wealth in the way of Allah SWT, which might include any spending in fulfilling various needs so long it is in the spirit of Allah SWT obedience (*infaq fi ta'atillah*), abiding by the rules and avoiding what is prohibited. If the wealth



is spent not in the spirit of obedience to Allah SWT (*infaq fi ghayr ta'atillah*), it is called excessiveness (*israf*). Meanwhile, if wealth is prevented from being spent in the way of Allah SWT (*imsak fi ta'atillah*), it is called stinginess (*iqtar* and *bukhl*).

(b) Priority in spending: Self and family

The spirit of moderation in spending could also be achieved through prioritisation in spending. In spending the wealth, Islam puts priority that it should be spent first on the need of oneself and one's family. Allah SWT says, "They ask you, (O Muhammad), what they should spend. Say, "Whatever you spend of good (*khair*) is [to be] for parents and relatives and orphans and the needy and the traveller. And whatever you do of good (*khair*) – indeed, Allah is Knowing of it" (Quran 2:215). *Infaq* required in Islam is whatever above one's needs and requirements (including his family who depends on him). It is clarified in the al-Quran that "...And they ask you what they should spend. Say, "The excess [beyond needs]..." (Quran 2:219). The word *al-'afw*, according to al-Maraghi (1946, 2/146), means something extra (*al-fadl* or *al-ziyadah*) above one's needs and his family and after spending the obligatory spending (such as *zakat* and others). *Infaq* to society is only required if an individual already fulfils his needs and his family's.

(c) Spending in the fight way (Fi Sabilillah)

Islam also emphasises spending in the right cause for good purposes (*al-khairat* or *al-salihat*). This would include all types of charity and social philanthropy activities for the good causes of society, such as for education, health, infrastructure, public goods, and others. All the spending is categorised under spending in the way of Allah (*al-infaq fi sabilillah*). Al-Quran puts the analogy that spending in the way of Allah SWT (*al-infaq fi sabilillah*) is like giving *qard* (loan) to Allah SWT, "Who is it that would loan Allah a goodly loan so He will multiply it for him and he will have a noble reward" (Quran 57:11).

Imam al-Zamakhshari, in his *tafsir Al-Kashshaf* (1407 H, 474), explains that the meaning of *qard* (loan) here is whatever that has been given in the way of Allah SWT will be treated as if a loan to Allah SWT, whereby the repayment is not only certain and guaranteed but also will be multiplied as a manifestation of Allah's SWT blessing. Nevertheless, those who do not spend wealth in the



way of Allah SWT are criticised as those who are not thankful for the gift and blessing of Allah SWT. This attitude is heavily blamed as there is no reason not to spend wealth in the way of Allah SWT since the wealth essentially belongs to Allah SWT.

(d) Spending in accordance with the hierarchy of needs

Moderation in wealth spending can be achieved by following the hierarchy of needs, as envisaged in the concept of *maqasid al-shariah* (objectives of shariah). Shariah, as a system of life, envisages that the essential objective of legislating laws and regulations is to realise the benefits (*maslahah*) and prevent the harms (*mafsadah*) in human life. This should also be the goal of wealth spending. Imam al-Ghazali, in his *al-Mustasfa* (1993, I/74), clarifies the meaning of *maslahah* as protecting the five essential needs in human life: protection of faith (*din*), life (*nafs*), intellect (*naql*), lineage (*nasl*), and property (*mal*). Furthermore, the concept of *maqasid al-shariah* also envisages the hierarchy or priority of *maslahah* into essentials (*daruriyyat*), complementaries (*hajiyyat*), and embellishments (*tahsiniyyat*).

Spending wealth should follow the hierarchy: the *daruriyyat* is preferred to the *hajiyyat*, and the *hajiyyat* is preferred to the *tahsiniyyat*.

- i. Spending in *daruriyyat* is spending on the essential needs that are important to the normal order in society, and the survival and well-being of individuals in their religious and worldly affairs. The *daruriyyat* constitutes all-encompassing needs of human beings that should be satisfied for a sustainable life and well-being. Failure to spend wealth on *daruriyyat* needs would lead to life destruction, chaos and collapse of the normal order in individuals' lives and/or society (Kamali 2008: 4).
- ii. Spending in *hajiyyat* means spending on complementary needs that supplement the essential needs. It would facilitate people's affairs in a better way and remove severity and hardship in their life. The absence of spending in *hajiyyat* does not affect the survival of the normal order of life. It only brings hardship or inconvenience to a human's life. Spending in *hajiyyat* should be done only if the *daruriyyat* needs are preserved.
- iii. Spending in *tahsiniyyat* is spending on the embellishment needs whereby the realisation of those needs leads to life's improvement (*tahsin*), beautification (*tazyin*), and

perfection (*kamaliyyat*). Islam enjoins human beings to satisfy all *tahsiniyyat* needs, which are desirable without violating good moral standards (*makarim al-akhlaq*) or an excessive or extravagant lifestyle (*mahasin al-'adat*; al-Shatibi 1997: 22).

Finally, the framework of wealth spending and management in the Quran can be drawn as follows, with the highest extreme of *tabzir* (wastefulness) and *israf* (excessiveness) and the lowest unfavourable extreme of *bukhl* (stinginess). Islam prefers human beings to be wise, balanced, and moderate in spending, termed *qawam* in the chapter Al-Furqan (Quran 25: 67).

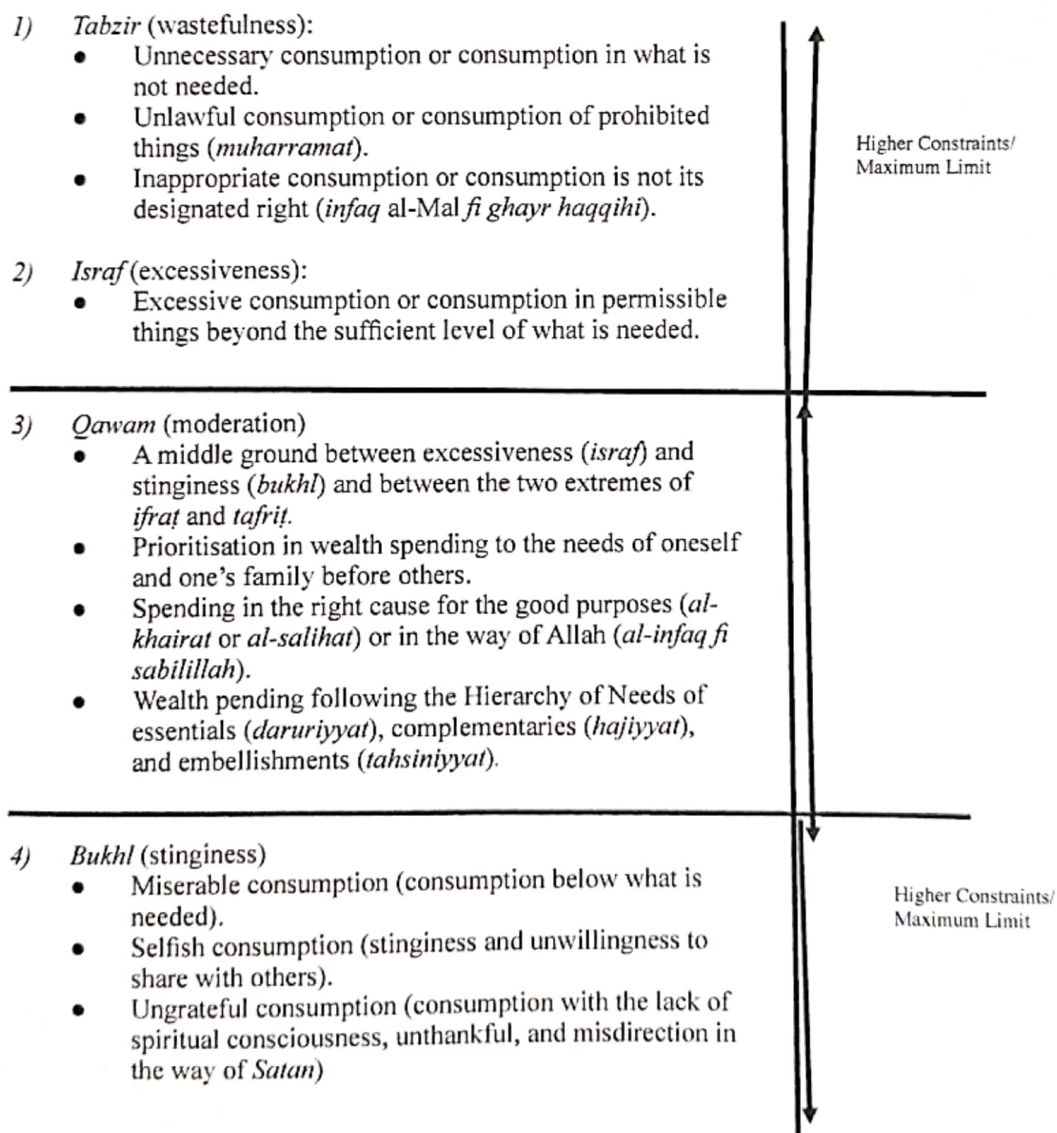


FIGURE 4.1 Quranic framework in wealth spending



## Conclusion

The chapter elaborates on the concept of wealth, how it is perceived in Islam and the right way to spend wealth. Wealth is perceived in Islam as something good in nature and created for human well-being in pursuing his role as the *khalifah* of Allah. The Quran uses the terms *al-khair* (good) and *fadl Allah* (God's blessing) for wealth, indicating the positive view of wealth in Islam. As wealth is viewed as naturally good, wealth acquisition (*al-kasb*) and wealth spending (*al-infaq*) are desirable and encouraged in Islam. The action is treated as good action (*'amal al-salih*) that deserves rewards from Allah SWT if it is done in the right way by observing the rules and guidance of the Quran. This is important as the Quran also reminds that wealth is essentially an *amānah* (trust) from Allah SWT and it is a test (*ibtila'*) to human beings of their responsibility by acquiring and spending the wealth in the right way. Therefore, the Quran comes with normative guidelines on how to acquire and spend wealth. Two guidelines exist on wealth acquisition and spending: the positive imperatives and negative constraints.

Wealth spending should not be done excessively in the form of excessiveness (*israf*) and wastefulness (*tabzir*). On the other hand, wealth should not also be spent in a very disproportionate way following the needs such as stinginess and miserliness (*bukhl*). Instead, wealth should be spent in a balanced and moderate way (*qawam*, *tawassut*, and *i'tidal*). Spending to self and family is prioritised before spending to others; likewise, spending in the way of Allah SWT (*fi sabilillah*) is also prioritised, and spending in *darūriyyāt* needs should be done before spending in the *hājiyyāt* and *taḥsiniyyāt* needs.



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