



# Principles of an Economic Life Based on Halal Gain in the Light of Prophet's Teachings

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**Abstract:** Earning through halal means is very important for a Muslim because it is not only required for his sustenance but is also an important part of his religion practice. Muslims must not escape a life based on hardwork and should not depend on charity to survive. They must instead put in effort to earn regular income since God has provided man with the means to seek providence through His resources. Thus, Muslims should not be involved in dodgy activities, but should actively participate in trade. However, trade must be conducted with honesty. It is always wise to seek the middle path in earning a living by neither neglecting worship nor being too greedy. Accumulating wealth does not make a person happy and in fact, can bring about his ruin if he neglects zakat and charity or usurps the rights of others. Unfortunately, in this age, Muslims show impassivity towards earning income using Islamic modes; whether in producing, trading, or working for oneself or on the behalf of others. Such individual weaknesses of Muslims lead to occasional and unjustified accusations on Islam. Indeed, the problem is not in Islam, but Muslims who have failed to apply its teachings to their lives- the basic motivation of this study. For this reason, this study intends to reveal and interpret the teachings of the Holy Prophet (pbuh) about halal earnings that are the guidelines for maintaining a moral economic life by making use of authentic books of hadith.

**Keywords:** Halal earnings, Effort and sustenance (rizq), Hadiths and economic life, Teachings of Prophet Muhammad, Islamic economics.

**JEL Classification:** J17, Z12, Z13

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## Introduction

All living beings strive with the resources given to them in order to attain sustenance. This is one of the most basic and natural rules of the Supreme Creator for this world. In order for people to survive, they must meet all their needs with the means and methods they have. However, unlike other creatures, man has been given different responsibilities and moral obligations (al-Qiyamah: 75; al-Ahzâb: 72). Therefore, in order to ensure the provision for human beings, it is recommended for them to act within the framework of these rules and in accordance with the purpose and order of the universe by choosing a method that also facilitates others in earning their sustenance. In fact, in this sense, the responsibilities and rules that modern humanity is trying to lay down as universal standards are largely similar with the divine orders.

From an Islamic point of view, earning is referred to be legitimate when it is halal. Otherwise, certain activities, income sources, and ways of doing business that are considered legitimate according to legal/official regulations may not be legitimate/halal in an Islamic sense. Moreover, anything that is considered legitimate in terms of formality and customs may not be Islamically acceptable because in order for something to be halal in Islam, it must be in accordance with the teachings of Quran, Sunnah and other sources of Islamic law. (Obida and Demikhab, 2011, pp. 82-83).

Indeed, Muslims show an impassivity towards earning income using Islamic modes, whether in producing, trading, or working for oneself or on the behalf of others. Unfortunately, they are not sensitive towards the transactions that may include interest or uncertainty (i.e. gharar, maysir and asymmetric information) while making, production, buying and selling decisions. While there is someone in the public who can do the same job better, an inexperienced (unskilled) but ambitious person will perform that work one way or another, preventing the work from realizing as it is supposed to be (loss of output) as well as deterring the development of a qualified workforce and reducing labour productivity (loss of labour force). Again, as concrete examples, some public officials may use official cars and service vehicles, communication channels, secretariat services, technical personnel and other services of the institutions for their personal gain, take unnecessary travels, and payments using their authority at their workplaces.

Likewise, since people who work in the private sector act with the motivation to earn plenty of money in a short way without raising themselves well (without the competence of the job). They both make people worse by causing bad jobs and loss of money and output. For example, when the buyer does not know the quality and

remuneration of the work, the economic life of the business does not last long, deterioration starts, or the customer thinks that he has been deceived. Therefore, in addition to material losses, dissatisfaction may arise in the society. As a result, although the work done is apparently in compliance with the current legislation, it may not be in accordance with the Islamic rules, even if it is in accordance with the rules of *fiqh*, it may be morally problematic, because when customer satisfaction is not sufficiently provided, in our opinion, the consent of the buyer is not fully realized.

Unfortunately, due to such weaknesses of Muslims, there are occasional and unjustified accusations on Islam. However, the problem is not in Islam itself, but in failing to apply the teachings of Islam. The problem equally lies in the inability of Muslims to translate these principles into their personal and corporate lives. This is the basic motivation of the study. In fact, the Messenger of Allah predicted that Muslims would be less sensitive about halal earnings in later times (Bukhari, Buyu: 962; Ahmad, II: 435), centuries ago, and advised believers to avoid suspicious works (ways of earning) in the realization of religious practices (Nesai, Buyu: 4431; Bukhari, Buyu: 959; Muslim, Musaqat: 1599; Tirmidhi, Buyu: 1205; also: Ahmad, I: 36, 50; Ibn Majah, Tijarat: 58).

In order to understand how the subject of the study should behave in a sensitive manner that takes Islamic principles into account while gaining their income in every field, it is essential to look at the Qur'an and Sunnah and the considerations regarding *itiqad* and *fiqh* extracted from these. It is known that there are many considerations that theologians and Islamic jurists (*fuqaha*) discuss about halal earnings. In this way, important contributions can be made to the essence of Islamic economics studies that have increased rapidly in recent years. This is because if Islamic economics studies are studied with simple econometric methods based on data from countries and sectors without sufficient knowledge of basic resources, principles and values, the contribution hence remains only personal or local instead of producing permanent solutions to the problems encountered. In this respect, it is very beneficial for the researchers in Islamic economics to understand the basic resources and to cooperate with those who are competent in these matters.

This study aims at examining the issue of halal earnings through several hadiths, all from authentic sources<sup>1</sup>. Hadiths are classified under certain subtitles for a healthy analysis. While doing this, of course, verses on the subject were also taken

1 The list of these hadith books are as follows: *Sahih Al-Bukhari*, *Sahih Muslim*, *Sunan Al-Nasa'i*, *Jami' At-Termidhi*, *Sunan Abu Dawood*, *Sunan Ibn Majah*, and *Musnad Imam Ahmad bin Hanbal*. The fist six books are known as *Kutub al-Sittah*. Some hadith scholars consider the sixth one as *Al-Muwatta' of Ibn Malik* instead of *Sunan Ibn Majah*.

into consideration, and evaluations have been made by using some tafsir books. Thus, the most important goal of the study is to reveal the teachings of Prophet Muhammad in maintaining a moral economic life by earning using halal ways, a relevant issue for the Muslims today. Of course, some studies have been done on the hadiths related to economic life (especially trade). However, there is no academic study in the literature that takes into account all of the hadiths that are cited in this study. In short, the Islamic literature on halal earnings is already insufficient, while the existing literature focuses only on mystical interpretations, regardless of the economic perspective.

One of the important studies on hadiths about economic life is Khan's (2017). He collected the hadiths about economic life under 12 topics, taking into account certain reliable hadith sources in his book with short comments, including the title on gaining sustenance. Yıldırım (2014), in his book, collected some hadiths and discussed how Muslims earned their living through trade in the early period of Islam. Köse (2017), in the book on Islamic business and trade ethics, describes the situation of a Muslim merchant before, during and after earning by using references to Quranic verses and hadiths. In his book 'Business and Trade Ethics in 40 Hadiths', Güler (2012) discussed 40 hadiths, which are related to different topics on business ethics, including halal earnings. Yakubu et al. (2019) present a summary of the issues related to legitimate and illegitimate earnings in Islam, using old publications that refer to a limited number of verses and hadiths. Mahmood and Suhaib (2019) benefited from a very limited number of hadiths and briefly evaluated the ways of commercial gain in Islam within the limits of halal and haram. Based on some verses and hadiths, Faizal, Ridhwan and Kalsom (2013) examined the characteristics of a Muslim entrepreneur, including the issues of earning and consuming halal. Obida and Demikhab (2011), on the other hand, studied earnings management from an Islamic perspective and focused on the belief and moral dimensions of the subject on a theoretical basis. Finally, Tüysüz and Hira (2018), examined the commercial life in Madinah during the Prophet's period and the sensitivity to the earnings of the first Muslims was emphasized. Of course, there are many works in the Islamic literature that deal with issues of halal gain or sustenance. However, no study (in English and Turkish literature) has been carried out to address the issue from an economic point of view, considering all relevant hadiths from the authentic hadith books.

## The Necessity and Sacredness of Manual Labour and Halal Earnings

The issue of supplying one's sustenance by halal means is seen not only as a practical but also a religious issue in Islam. In other words, a Muslim's failure to pay attention to the fact that whether or not the source of his earnings is by halal, is attributed to his religious weakness and slackness in his faith. As a matter of fact, in the following hadith which Sahih-i Bukhari takes from another hadith source (Ibn al-Jawzi's *Kitabut Targhib wat Tarhib*), it is mentioned that searching for a halal way of income is made obligatory for every believer. The hadith gives glad tidings of Allah's blessings and forgiveness to the one who spends night by eating halal that he earns from his labour (Zebidi, 1980, p. 6/357). Likewise, the necessity and sacredness of manual labour are stated in Surah an-Najm as follows: "That man can have nothing but what he strives for; That (the fruit of) his striving will soon come in sight: Then will he be rewarded with a reward complete" (An-Najm: 39-41).

As it is known, the basic principles of the essence of the revelations sent to the Prophets Abraham and Moses are listed between the verses 36 and 54 of Surah al-Najm. Tafsir books gather these principles in five points (Karaman, *et al.*, 2008, pp. 5, 174-76): Responsibility, working with own labour, seeing the results of what man has done in this World and the hereafter, accountability in the hereafter, and final appreciation (i.e., there will never be an injustice in return for what is done, but grace and forgiveness belongs to Allah). As stated in the interpretations of Ibn Kathir and Hamdi Yazir's *tafsirs*, If no one suffers from someone else's sin, everyone will only get what they earned. (Ibn Kathir, 1988: 13, p. 7554; Yazir, 1971: 7, pp. 4609-4610). There is a famous saying in Turkish language: 'Every sheep is hung by its own leg' or in an Islamic jurisprudential (fiqhi) phrase, 'proxy does not apply to penalties'.

In his famous tafsir book *Tafhimu'l-Qur'an*, Imam Maududi says that a person can only share the good things he does with others (Maududi, n.d.). Again, in Hamdi Yazir's famous Turkish tafsir book namely, *The True Religion Qur'an Language (Hak Dini Kur'an Dili)*, by referring to famous Ottoman jurist (*faqih*), *mufassir* and the chief religious official Abussuud Afandi (d. 982/1574) and the Andalusian great scholar Abu Hayyan (d. 745/1344), he notes that "when you verify what is essentially the labour of man and which he is entitled to say 'this is mine', you will only find it as your own labour. Other than that, what happens is always mercy. None of them belong to man" (Yazir, 1971: 7, p. 4619).

Again, another hadith contains a recommendation of the Prophet to one of his close companions as follows: "... O Enes! Gain halal! Your prayer is accepted. For if a person takes a haram bite in his mouth, forty days of prayer will not be accepted"

(Zebidi, 1980, p. 357). There are two hadiths in this regard, which are as follows. In the first hadith similar to the previous one, with reference to verses, it is explained by through very striking example that even prayers will not be accepted till one leaves eating a bite of haram:

“... O people, Allah is Good and He therefore, accepts only that which is good. And Allah commanded the believers as He commanded the Messengers by saying: ‘O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do’ (al-Muminun: 51). And He said: ‘O those who believe, eat of the good things that We gave you’ (Baqara: 172) He then made a mention of a person who travels widely, his hair dishevelled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication): ‘O Lord, O Lord’ whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful, and his nourishment is unlawful. How can then his supplication be accepted?” (Muslim, Zakah: 2214).

The second hadith is as follows: “... If anyone gives as Sadaqa the equivalent of a date from that (earning) earned honestly, for Allah accepts that which is lawful, the Lord would accept it with His Right Hand, and even if it is a date, it would foster in the Hand of the lord, as one of you fosters his colt, till it becomes bigger than a mountain” (Muslim, Zakah: 2211).

These hadiths prove very clearly that if one does not pay attention to halal ways of earning, he should not forget that he may not get the expected result from the acceptance of his prayers and worship. In other words, the inference that can be drawn directly from the hadith, as stated in the place of this hadith in the Sahih al-Bukhari is that the goods given from halal gain are accepted by Allah. However, again in the Bukhari, where the hadith 693 is mentioned, with reference to the verses 276 and 277 of Surat al-Baqara; non-halal earnings and interest income are indicated; even when talking about the manners of charity, and a separate section about ‘interest in charity’ is present (Zebidi, 1980: 5, p.139). These findings show us that when talking about halal earnings, Islamic scholars have pointed to the illegitimacy of the income obtained through interest and therefore such income cannot be given as charity in the way of Allah. On the other hand, it is reported that the *infaq* (charity) made from the income earned through the halal way will certainly be accepted by Allah and its reward will be given abundantly.

In another hadith narated by Abu Huraira, Allah’s Apostle said: “No doubt, you had better gather a bundle of wood and carry it on your back (and earn your living thereby) rather than ask somebody who may give you or not” (Bukhari, Distributing Water: 562). In the last narration, it is stated that earning by hand is an

honorable act, and being dependent on someone else as a result of laziness may damage the reputation of a Muslim. Therefore, as stated in Surah al-Isra (verse 70), it is recommended to protect the dignity and honor of a human being who has been given command over every opportunity on land, sea and air. In other words, the indispensable condition for a dignified life is to be fed on halal bite. That is why, in Islam, the principle of 'the hand giving is always superior to the receiving hand' is accepted as clearly stated in the following hadith, narrated by Hakim bin Hizam. The Prophet said:

“The upper hand is better than the lower hand (i.e. he who gives in charity is better than him who takes it). One should start giving first to his dependents. And the best object of charity is that which is given by a wealthy person (from the money which is left after his expenses). And whoever abstains from asking others for some financial help, Allah will give him and save him from asking others, Allah will make him self-sufficient” (Bukhari, Zakah: 508-509; Muslim, Zakah: 122-23 (1033-34); Nesai, Zakah: 2543-44; 2533-34; 2534-35<sup>2</sup>; Tirmidhi, Zakah: 40 (2343)<sup>3</sup>; Abu Dawood, Zakah: 93 (1648); Muwatta, Sadaqa: 8).

According to a narration quoted in Ihyau Ulumiddin, the most important work of Imam Ghazali, when Prophet Jesus asks a man he met about what he was doing, he said that he was worshiping God. When he asked who provided his subsistence, he said that his brother met. 'So, your brother is more worshiper than you' he said (Ghazali 1979, pp. 4-10).

It is really difficult and degrading to ask for something from someone else in times of need and be turned away, especially from one who is stingy ('bad neighbor'). For this reason, members of a culture and civilization who pray to Allah to take their life rather than falling into a miserable state, in fact, embody how much they value their dignity and labour. What is needed can be achieved, but if the other person is not mature enough, they may act in a hurtful and humiliating way.

Therefore the best way is to make every effort to provide sustenance for oneself in order not fall dependent upon others, even upon the closest person, and to ask Allah for his reward and blessings. The words that are frequently used in Turkish calligraphy and appear on the Fesçiler Gate of Istanbul Grand Bazaar express this idea in the following words: "Al-kasibu habibullah". That is, 'the one who makes ef-

2 It was narrated by Abu Hurairah.

3 It was narrated by Abu Umamah.

fort is a friend of Allah<sup>4</sup>. Abundance of sustenance, in fact, depends on the fact that earnings are earned from halal means through manual labour, avoiding waste and stinginess while spending, sharing (*infak*) some of it with others and being thankful.

Imam Ghazali narrates an event in his famous book *Ihyau Ulumiddin* about the Caliph Omar. Omar saw Zaid b. Maslama planting saplings in his land and said: "You do a very accurate job, don't need anyone, this is more protective for your religion and makes you grow even more in the eyes of the public. Indeed, your brother Uhayha b. Cullah (as poetry) said: I am watering and zoning Zevra (from the land of Medina) / Because only the owner of a land is valuable in the eyes of his friends" (Ghazali, 1979, pp. 4-12).

Moreover, Omar expressed his sensitivity in this matter in a very striking language: "I think there is no more lovable place of death than when my death comes and hugs my throat in a place where I shop for my offspring" (Ghazali, 1979, pp. 4-13). Again, Ayyûb as-Sahtiyânî (d. 131/749) says that from the great hadith and fiqh scholars, Tabi'in<sup>5</sup> Abu Kulâba (or Kilâba) al-Carmî (d. 104/722) said to his student Ayyûb as-Sahtiyânî: "Don't leave the market (shop); for wealth is good (not needing people, one of the good things Allah has graced)" (Ghazali, 1979, pp. 4,13; Ateş, 1994, pp. 10, 176-77). Again, Abu Kilaba said to someone that "it's more adorable to me to see you trying to get your sustenance than to see you in the corner of the mosque" (Ghazali, 1979, pp. 4, 14).

When Ahmad b. Hanbal (d. 241/855) was asked; "what do you say about someone who says that 'I'm not going to work, the appreciated sustenance should come to me spontaneously?' he said: "This person is a person who does not know the science and deviates from his thinking. I wonder if this person didn't hear those hadiths of the Prophet?" Then he quoted the following hadith: The Caliph Omar narrated that "the Messenger of Allah said that if you could put your trust (tawakkul) in Allah, He would have provided you with the same provision (rizk) as the birds. You would leave hungry in the morning and turn back in the evening" (Tirmidhi, Zuhd: 33 (4825); Ibn Majah, Zuhd: 4303).

It is known that the shifts of birds, which start in the very early hours of the morning to seek sustenance, continue until the evening. In the same way, people

4 It is written by famous Calligrapher (Khattat) Sami Afandi (1838-1912) in 1903. It is stated as hadith without mentioning its source (Derman, 1990, p. 33); however, we could not reach its source.

5 The second generation of Muslims, seeing and living with the first generation (sahabah) but not the Prophet Muhammad.



should get up early and focus on working, trying to gain their earnings in legitimate ways, and then put their trust and wait for the reward from Allah. Just as birds cannot obtain the sustenance for themselves and their families by waiting in their nests, and can only obtain their sustenance in the far distances, people need to spend the night resting and the day working in the same way. In this case, just as Allah constantly sustains birds, He will provide sustenance to humans too.

Beyond that, it is recommended that a person be content and grateful about the income generated by his work. In the Qur'an, the gratefulness (*shukur*) has been shown as a condition for prosperity (*barakah*): "And remember! your Lord caused to be declared (publicly): If you are grateful, I will add more (favours) unto you; But if you show ingratitude, truly My punishment is terrible indeed." (Ibrahim: 7). Moreover, as stated in a hadith in Muslim; even if Allah's property, power and mercy are eternal, even if Allah meets all the demands of people, this will not cause any significant deficiency for him. The following hadith exactly supports this: "Abu Dharr reported Allah's Messenger as saying that Allah said: "... O My servants, were the first of you and the last of you, the human of you and the jinn of you to rise up in one place and make a request of Me, and were I to give everyone what he requested, that would not decrease what I have, any more that a needle decreases the sea if put into it..." (Muslim, Birr(Virtue): 2577). Because, He is "... omnipotent" and "... and Thou givest sustenance to whom Thou pleasest, without measure" (Ali Imran: 26-27) and "... Allah enlarges the provision or restricts it, for any He pleases..." (al-Zumar: 52; al- Ra'd: 26; al-Ankabut: 62).

## Making Good Use of Daytime in Earning Activities

It is not true for a Muslim society to see laziness, underdevelopment and poverty as a way of life for itself and condemn itself to living in dependence on others. On the contrary, Islamic sources and cultural heritage are full of advice to devote certain hours of the day to regular work, and to spend other time performing other activities, resting and sleeping. As long as this divine and natural order is complied with, more goods and services will be produced, enriched and there will be more employment growth. In fact, this must be the wisdom of increasing productivity, that is, prosperity in Islam, which gives a disciplined life. As a matter of fact, when we look at the economically and socially developed societies of today, the working order has an essential place.

In this regard, when we look at the development levels of societies, the productivity of their economies and their long-term sustainability, it is seen that the regularity of life styles and their ability to use different times of the day more function-

ally and efficiently play an important role. Although these features can be seen in the countries that are known as developed today, it can be said that countries such as Germany and Japan differ especially in terms of using time effectively (punctuality). Due to these characteristics, citizens of other countries that go to these countries from outside and who are not accustomed to this kind of life, and who are more comfortable in complying with social rules, find it difficult to adapt to their way of life. It is also known that societies living in the Middle East and Mediterranean climate generally have a more comfortable lifestyle in this regard. In fact, as a requirement of the *siesta* culture that is valid in some of these countries, business life is suspended for a while in the middle of the day for rest (sleep). Of course, it is a fact that societies with this lifestyle are having more difficulties than others during economic downturns. As a matter of fact, the difference between these two countries was generally felt in the periods of 2008 Global Financial Crisis and 2019 Corona (Covid-19) Pandemic.

However, it is clearly explained in the Qur'an and hadiths to spend the night for rest and the day to provide the needs of social and economic life and to act disciplined in this regard. There are several verses that reveal the secret of the creation of the night: "And made your sleep for rest, And made the night as a covering, And made the day as a means of subsistence?" (Nebe: 9-11). "And He it is who makes the night as a robe for you, and sleep as repose, and makes the day (as it were) a resurrection<sup>6</sup>" (Furkan: 47).

As stated in Ibn Kathir and Safwat al-Tafasir which are the very well-known commentary books of the Holy Qur'an, the peaceful time spent during the night in the environment of family, relatives and friendship helps to relieve the fatigue that occurs in the body and soul of the person throughout the day and gets up the next day with renewal. (Ibn Kathir, 1987: 15, p. 8256; As-Sabuni, 1995: 7, p. 190).

The following hadith, on the other hand, is a commentary of the verses that explain the secret behind the creation of day and night as mentioned above. This famous hadith is a good example in this regard: "May Allah make abundant the works of my ummah (nation) in the first hours of the day. Sahr says that When the Messenger of Allah sent a military unit and army to war, he would send it early in the morning. The narrator says that Sahr was busy with trade, he used to go out

6 The word "nuşûr" in the verse is expressed in different meanings and interpretations with the following meanings by different scholars (<http://www.kuranmeali.info>): "Time to move and work", "time to search for sustenance", "working (time) through dispersing around", "a new life", "a new life (activity)", "a new resurrection" and "waking/standing up and working".

and send (what he needs to send) in the early hours of the morning, so he became rich and grew his property” (Tirmidhi, *Buyu*: 1212; Abu Dawood, *Jihad*: 2206; Ibn Majah, *Tijarat* (business transactions): 2236-2238; Ahmad, I: 154-156; III: 416-417, 432; IV: 384, 390-391).

If we pay attention, there is a clear incentive in the hadith to start working early in the day. In this regard, the early start of work for economic and social activities is considered as *sunnah/mustahab* in terms of religious rule. At this point, the aphorism of the ‘al-mubakara mubarakatun’ which means ‘starting work early is a source of abundance (*barakah*) should be seen as a golden advice that should not be forgotten. Already, “abundance means material or spiritual, a good and pleasant opportunity, and the blessing of continuity and permanence” (Güler, 2012, p. 23). In this way, it’s our understanding that the concept of abundance (*barakah*) does not contain a purely metaphysical meaning, but the work to be done in a timely manner which reflects a productive economic situation with maximum efficiency which maintains maximum output.

An important point is that there is a close relationship between the original nature of man’s creation and his livelihood based on manual labour. It is explained in Surah al-Isra: “We have honoured the sons of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favours, above a great part of Our Creation” (Isra: 70). As stated in the verse, the original nature of man carries honour and dignity. Vehicles are given to him on land and in the sea so that he can obtain sufficient supplies from clean sources without harming the order. It is stated from the beginning that he has already been honoured over other creatures. The way to reverse this award is to stop the provision from oines manual labour and to earn money through ways which are not legitimate.

In addition, Allah wants man to use the means of obtaining resources in order to deal with the boundaries He draws Himself and states that while spending them, the same limits should be observed. As a result, it invites man to effective use of resources without wasting them. Thus, the real problem, contrary to the traditional (neoclassical) understanding of economics on one hand is the unnecessary and inefficient use of resources rather than ‘the scarcity’; and on the other hand, rather than ‘the infinity of needs’, not limiting the wants in line with the moral norms and needs without causing waste in the use of goods and services. The unlimited (irresponsible) use of resources (inputs) already provided by manual labour will not be very reasonable for man. Especially when it is known that this is forbidden with clear warnings, spending behavior that pursues desires and ambitions instead of real needs will not is unacceptable for a Muslim individual.

## Decreased Sensitivity of Muslims in Providing Halal Sustenance

In a hadith, the Prophet Mohammad pointed out that Muslims will lose their sensitivity towards earning halal over time, and expressed his anxiety about the moral weaknesses in their economic life: “There will be a time when it comes to people that no matter whether or not he earned the goods he seized from the halal or forbidden” (Buhari, Buyu: 962; Ahmad, II: 435).

Although jobs which are halal and forbidden in Islam are generally clearly stated, in some situations doubts may emerge over time due to the dynamic nature of life. Such situations often emerge especially in issues related to earnings. Occasionally, hesitation may occur, even if the work performed is in accordance with traditions and laws, either because it does not represent sufficiently manual labour, or because there are situations that do not fully comply with the legitimacy limit of the work and its source. As mentioned in the hadith above, the general corruption in the society and the people’s short-term interest calculations over time can divert them from the idea of halal and moral-based earnings. In these cases, it has been recommended to avoid suspicious businesses and transactions as much as possible. The following hadith explains this situation: “... Halal is clear, forbidden is clear. There are also suspicious things between the two. ... Doing suspicious work is also likely to commit things that are forbidden - with encouragement from it. It would be very quick for the shepherd who grazed herd around the forbidden area to kidnap herd to that forbidden area” (Nesai, Buyu: 4431; Bukhari, Buyu: 959; Muslim, Musaqat: 1599; Tirmidhi, Buyu: 1205).

As mentioned above, although this hadith is known as a basic Islamic principle that should be considered in all areas of life, some Islamic sources directly link it with the issue of halal earnings based on manual labour and especially mention this hadith when dealing with the issue of interest. The reason is that, as the verses about interest came towards the end of the revelation, the Prophet did not have enough time for explanation and application of the interest-related issues. Therefore, it is recommended that Muslims should be more sensitive and behave timid about this issue than other issues. As a matter of fact, Caliph Omar said the following in a sermon (khutbah): “One of the last verses of the Quran that was revealed is the interest verse. The Messenger of Allah has passed away without explaining it to us. Leave things that seem suspicious to you and get things that aren’t suspicious” (Ahmad, I: 36, 50; Ibn Majah, Tijarat: 58; Ibn Kathir, 1988: 3, p. 1067).

In another narration, more clearly at the end of the same hadith it is said that; “... leave the works with interest doubt as you left the known riba” (Zebidi, 1980, p.

388). That's why the word 'doubt about interest is interest' has become an Islamic jurisprudence principle (Zebidi, 1980, p. 388).

The hadith mentioned above about avoiding suspicious transactions has been found crucial in the explanation and implementation of issues related to economic and social life, especially the legitimacy and morality of the ways of earning. Some Islamic scholars even said that this hadith is 'one third of Islam'<sup>7</sup>. In the Interpretation of Sahih Al-Bukhari, this hadith is listed among the hadiths that are regarded as 'the pride of Islam' (Zebidi, 1980, p. 346-47; Nasai, 1981: 7, pp. 325-26; Davudoğlu, 1983: 8, pp. 80-88). Abu Dawud Es-Sicistani (d. 275/889) said that he wrote 500 thousand hadiths and saw 4 thousand of them authentic but they are based on 4 hadiths (hence, Islam is gathered around these 4 hadiths), and one of them is this one (Nasai, 1981: 7, p. 326)<sup>8</sup>.

In this regard, a story attributed to Abu Hanifa is quite impressive. According to the narration, once in Iraq, the sheep of Badiye and Kufa herds mixed together and they had difficulty in distinguishing the sheep. The Imam does not find eating the meat of these animals suitable for taqwa. Based on the information that sheep live for an average of seven years, he does not eat sheep meat during that time (Zebidi, 1980, p. 348).

## Trade and Halal Earnings

Trade is undoubtedly one of the most important ways to obtain sustenance. Marketplaces are places or environments where God has provided people with one another. In Islamic sources it is stated that; "markets are the established tables of Allah. Whoever comes to those tables surely gets his share" (Ghazali, 1979, pp. 4, 11). However, trade is also an appropriate area where parties are able to wrong each other, and where violations of halal earnings may occur. A functioning economic (commercial) life devoid of religious and moral values offers many opportunities for parties to seize each other's rights based on asymmetric information.

As a matter of fact, the reputation of the merchants was not very good because of this feature in the pre-Islamic period; they were called as brokers. The Prophet

7 Ibn al-Arabi (d. 638/1240) states that this hadith is so important because it is possible to judge all the provisions in accordance with this hadith while Qurtubi (d. 671/1273) attributes that this hadith depends on halal, haram and other provisions and the heart in all respects, and that in this respect, it is possible to link all the judgments to her (Davudoğlu, 1983: 8/83).

8 For other hadiths, see: Davudoğlu, 1983: 8/82; and Nasai, 1981: 7/326.

made a similar warning to the merchants to use the measurement and weighing instruments correctly. It is said in the hadith narrated from Ibni Abbas that; “You are at work with two situations; when you use it correctly, you earn Heaven, when you commit fraud, you will fall into Hell. The societies that passed before you were the ones who perished on this issue” (Tirmidhi, Buyu: 1217). As a matter of fact, Allah has revealed a surah in the Qur’an regarding cheating in measure and scale that takes its name from the word “shame on them!”. The relevant verses at the beginning of the Surah are as follows: “Woe to those that deal in fraud, Those who, when they have to receive by measure from men, exact full measure, But when they have to give by measure or weight to men, give less than due. Do they not think that they will be called to account?” (Mutaffifin: 1-4).

Again, according to the narration from Abu Said al-Khudry, the Prophet said that; “honest and trustworthy merchant is with the prophets and the righteous people and martyrs who affirm the prophets” (Tirmidhi, Buyu: 1209; Ibn Majah, Tijarat: 2139). In fact, we see how great value is given to halal earnings in Islam, and that great gospel gives it to a morally upright merchant who pursues halal earnings.

According to the narration by Imam al-Ghazali, Ibrahim en-Nahai (d. 96/714) who was one of the important narrators of the Prophet’s hadiths and among *tabiin* (the second generation of the Muslims) asked about the state of honest merchant as follows: “Do you think it is better to be a true merchant, or a worshipper who gives himself completely to worship?”. Nehai answers: “I think the honest trader is better. Because the honest trader is constantly in jihad. Satan constantly attacks him on scale and weighing; he wants to enure (influence) him from giving and receiving perspectives. He repels the devil by struggling with him” (Ghazali, 1979, pp. 4, 12-13).

## **Avoiding Intemperance and Understatement in Seeking Sustenance: Focusing on Happiness**

There is a clear incentive to earn halal in the Qur’an and hadiths; however, it is recommended to avoid intemperance and understatement. The main function of the believer is to lead a life for the hereafter, conscious of his servanthood. To this end, he should make maximum efforts within the legitimate measures to increase the sustenance of both himself and his family and the welfare of others (society). However, this kind of working life should be fulfilled to the maximum extent by all members, not by certain segments of the society. Otherwise, not only economic goals, but also the right of society to live happily and freely will not be possible.

Today, the extravagance, based on illegitimate and not hard-earned income, is another behaviour that is destroying the moral standards of the world. For this reason, in order for a morality based Islamic economics to exist, it is necessary to emphasize not only the permissibility of consumption but perhaps the permissibility (legitimacy) of the acquisition as well. However, in doing so, it is recommended to avoid the attitudes, behaviors and means that will risk the goal of gaining God's consent and follow a moderate way. Indeed, it is said in the hadith: "... Be moderate in seeking worldly things, for everyone will be facilitated for which he was created" (Ibn Majah, Tijarat: 2142).

In the following hadith, while the middle way is recommended for the provision of sustenance, it is stated that man cannot get beyond the appreciated sustenance for him, and for that reason, he should be calm by not pushing the limits of halal and haram gain: "... "O people, fear Allah and be moderate in seeking a living, for no soul will die until it has received all its provision, even if it is slow in coming. So, fear Allah and be moderate in seeking provision; take that which is permissible and leave that which is forbidden" (Ibn Majah, Tijarat: 2144).

As stated in the hadith, it is recommended not to neglect work and to be lazy by focusing on individual worshiping, nor to be overwhelmed by being overly greedy by neglecting the duty of servitude. That is to say 'the good of things is the middle way' in Islamic culture. As stated in the above hadith, one has to make effort but if he behaves ambitiously by neglecting his duties to himself, his family and his Lord, as if his property would escape from his hands, it may bring many risks and mistakes. Because ambitious behavior may require putting aside the restrained and moral attitude, it can harm halal gain.

It is useful to point out another important point in this regard. Is it purely a utility-based economic well-being or a happiness that includes the level of social and cultural-spiritual satisfaction, which should be maximized individually and socially or in terms of micro and macroeconomic optimization. A person may spend his time on earning excessive money, instead of spending it on his rest, prayers, and family, however, this does not mean that the individual is more useful to himself and his environment; moreover, it may not make him happier. This situation will lead to neglecting of the person's health conditions, education, social relations and responsibilities in the long term, and will increase the opportunity cost socially and spiritually and will not make him happy.

The following hadith clarifies this point precisely: Muadh bin Abdullah bin Khubaib narrated from his father, that his paternal uncle said:

“We were sitting in a gathering, and the Prophet came with traces of water on his head. One of us said to him: ‘We see that you are of good cheer today.’ He said: ‘Yes, praise is to Allah.’ Then people plunged to explain about being rich. He said: ‘There is nothing wrong with being rich for one who has piety (taqwa), but good health for one who has piety is better than riches, and being of good cheer is a blessing” (Ibn Majah, Tijarat: 2141).

In *al-Azizi*, the Commentary book of Camiu’s-Saghir, it is said that the person who earns wealth through halal way and spends it on charity he is the owner of piety, but health is considered better than wealth since a healthy body helps to fulfill worship (Ibn Majah, Tijarat: 2141). Again, according to the famous hadith scholar Suyuti, “the asset without piety (taqwa) is dangerous, it takes its owner to the ruin. Because, when the person who has no piety wins his property, he does not pay attention to this coming from a legitimate or illegitimate way. He does not perform his duties regarding zakah and similar charities. Moreover, he uses his property in illegal ways. If the owner has a sense of piety, the aforementioned drawbacks are gone and the goodness comes instead” (Ibn Majah, Tijarat: 2141).

It is clearly understood from the hadith that wealth is permissible for those who take into account the boundaries drawn by Allah and respect the halal (legitimate) measures while earning and spending. However, the phrase “peace of mind and comfort (being of good cheer) is a blessing” in the last part of the hadith is very important. Thus, the meaning of the following Qur’anic verse confirms the meaning of above hadith: “But whosoever turns away from My Message, verily for him is a life narrowed down, ...” (Taha, v. 124). Accordingly, it is understood that the price of moving away from Islamic beliefs brings a lifestyle, which is difficult and restless (As-Sabuni, 1995, pp. 4, 56). Whereas Allah says that; “... and for those who fear Allah, He (ever) prepares a way out, And He provides for him from (sources) he never could imagine. And if anyone puts his trust in Allah, sufficient is (Allah) for him ...” (Talaq: 2-3). So, the employee will already receive the reward of his labour; the surplus (grace, abundance part) is at the discretion of Allah Almighty. Its measure is given in the above-mentioned verses in Taha and Talak surahs (As-Sabuni, 1995, pp. 6, 478).

## Conclusion

In this study, an investigation was made on the hadiths regarding the importance of halal earning based on hard work i.e. manual labour. Related hadiths in the most reliable hadith sources known as Kutub al-Sittah were scanned thus; avoiding repeated hadiths on the basis of text. Later, the selected hadiths are classified on different subject bases and interpreted. While some of the hadiths are directly related to abstract



topics, others are narrated through examples from the (working) life of the prophet, his companions, early caliphs and previous prophets. In this study, only general hadiths have been examined and the following conclusions have been reached.

The first point is that, the issue of supplying one's sustenance by halal means is seen not only as a practical but also a creed issue in Islamic religion. This is because the failure of a Muslim to pay attention to whether the source of his income is halal or not is attributed to his religious weakness and frailty in his faith. Because, in some hadiths, it is stated that if the person does not pay attention to obtaining his earnings through halal ways, he may not get the result expected from the acceptance of his prayers and worship. In fact, the principle of having a body fed with halal bite is adopted as an indispensable condition for dignified people and dignified life in Islamic economic thought.

The second point is that the abundance (*barakah*) of livelihood, depends on the fact that earnings are gained from halal means based on manual labour. It is also recommended for the believer to be content and grateful about his income earned by his labour. So much so that the Islamic sources and cultural heritage are full of advices to devote certain hours of the day to regular work, and to spend other time performing other activities, resting and sleeping. In fact, this must be the wisdom of increasing productivity, that is, abundance in Islam, which gives us a disciplined life. This way of life is more consistent with the original format of man who is equipped with honor and dignity.

The third important point is that since the Prophet pointed out his anxiety about Muslims' sensitivity towards halal earnings over time, they are advised to avoid suspicious jobs and transactions as much as possible while earning money. For this reason, Islam directed Muslims to trade and produce instead of earning money based on prohibited ways such as interest, *gharar*, gambling, and asymmetric information.

Finally, the middle way is recommended for the provision of sustenance, and it is stated that man cannot get beyond the appreciated sustenance for him, and for that reason, he should be calm by not pushing the limits of halal and haram gain. Since the main function of the believer is to lead a life for the Hereafter, he needs to make maximum effort within the legitimate measures to increase the sustenance of both himself and his family and the welfare of others (society). Therefore, in order for a moral-based Islamic economic order to exist, the believers are recommended to avoid the attitudes, behaviors and means that will risk the goal of gaining God's consent and follow a moderate way. It is clear that wealth is permissible in Islam for those who take into account the boundaries drawn by Allah and respect the legitimate measures while earning and spending.

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