

## Economics and Finance in the Qur'an

### “A Collection of Qur'anic Verses on Economic and Financial Matters”

Shams ud din<sup>1</sup>

#### Introduction to Qura'nic Finance

We Muslims believe the Qur'an as a divine and ultimate source of guidance. This belief itself is proved from a number of Qura'nic verses. For instance, it is mentioned in chapter 2 verse 2: “This is the book (Qur'an), whereof there is no doubt, a guidance to those who are *Al-Muttaqun* (pious). Allah says about Qura'n being as a source of guidance; in Chapter 31 verse 2 and 3 for instance, “these are the verses of the wise Book (Qura'n). A guide and a mercy for the *Muhsinun* (good doers). It is also mentioned in chapter 2 verse 185 where Allah says: “The month of Ramadan in which was revealed the Qura'n, guidance for mankind and clear proofs for the guidance and the criterion (between right and wrong). Allah further says in chapter 17 verse 9 “Verily, this Qura'n guides to that (path) which is most just and right”. It is mentioned in chapter 16 verse 89 where Allah says: “And we have sent down to you the book (the Qura'n) as an exposition of everything, a guidance, a mercy and glad tidings for those who have submitted themselves (to Allah as Muslims). It is this source which we, as Muslims, believe to be a complete way of life.

For Muslims, the study of the Qur'an is not a mere religious duty; they find its study morally and spiritually rejuvenating and intellectually invigorating. They turn fervently to the Qura'n for seeking guidance in all walks of life. Notwithstanding their unflinching commitment to the Qura'n, there are millions of Muslims who do not possess knowledge of Arabic and study the Qur'an in translation<sup>2</sup>. English speaking readers of the Qura'n have registered a dramatic increase in Qura'n related reading material in the twentieth century as a result of closer interaction with the West, and more importantly, owing to the marked presence of millions of Muslim communities in the UK, USA, South Africa, Australia, Canada and other parts of the world. Consequently, the study and application of Qura'nic guidance has profound effects on human life.

Economic and financial matters are the most important aspects of human life. The growing importance of Islamic finance in the global financial system is an emerging trend. Islam tresses particular importance on justice and fairness in the economic dealings, distribution of resources and economic bounties of the society. Islamic gives a special guidance to take care of the destitute and economically poor people of the society and provided them a special clause in the Qura'nic instructions about their right in the wealth of poor. On one hand, Qura'nic instructions guide us to establish a just economic society where all the economic resources and rewards are distributed in a fair and harmonic way, and on the other hand it encourages its believers to take care of the poor and needy of the society. Qur'an prohibits all kinds of earning which are derived

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<sup>2</sup>Reference works on the Qura'n in English: A survey (2006), Abdur Raheem Kidwai .Journal of Qura'nic Research and Studies. Vol.1, Issue 2

from mall practices of gambling, interest or any other illicit mean in economic transactions.

Qur'an has condemned all kind of unethical practices, sources of earnings, and has clear instructions about the prohibition of all kind of illicit income. Prohibition of interest (*Riba*), loan and mortgage contracts, financial right of wife (*Mahr*), taking care of the Orphan's property, feeding from *Halal* (permissible) sources, prohibition of deception in weights and measurements,

moderation in consumption and discouraging wealth accumulation are all those areas which are discussed in many places in the Qura'n. And to ensure the decent living of the poor and destitute, Qur'an has established the institution of *Zakat* (compulsory obligation) and charitable contributions which can surely help in poverty alleviation and uplifting the living standard of the poor and the destitute. This signified the need for collection of Qura'nic verses on financial matters.

The reason for this collection of Qura'nic verses being termed as "Economics and Finance in Qur'an" is twofold;

**First;** This collection of Qura'nic verses serves as a primary source for those who study and research in Islamic economics, banking and finance. Since it is a collection of Qura'nic verses, it is considered the most reliable source to use. When felt necessary, we need to refer to the authentic *Ahadiths* (traditions of the prophet Muhammad ﷺ) and Islamic Jurisprudence.

**Second;** Although *Zakat* is related to public finance and so are the prohibition of interest (*Riba*) and the law of inheritance, this work also presents a collection of instruction on *Zakat* and rules of distribution of wealth of inheritance.

It is important to mention the methodology of collecting verses of the Quran mentioned in Economics and Finance in the Qur'an. For this collection of Qura'nic verses, the reading of Qura'n for exploring verses on selected topics started in the month of Ramadan 2016. Each chapter (from chapter one till 114) was carefully read and checked for the relevance of verses on the topics chosen. Once the reading was completed, a comprehensive study of the interpretations of the Qura'n was then considered. It was found that the "translation of the meanings of the Noble Qura'n in the English language by Dr. Muhammad Taqi-Ud-Din Al-Hilali and Dr. Muhammad Muhsin Khan" was the most widely disseminated Qur'an in most Islamic bookstores and Sunni mosques throughout the English-speaking world<sup>3</sup>, this translation comes with a seal of approval from both the University of Medina and the Saudi *Dar al-Ifta*<sup>4</sup>.

Despite that the compiler of this collection has a strong command on Arabic language and participated in multiple circles of the interpretation of Quran during the months of Ramadan in a number of years, this collection of Qura'nic verses was checked by two Muslim religious scholars for the relevance of the verses.

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<sup>3</sup> Assessing English translations of the Qura'n(2005), Khaleel Mohammed, Middle East Quarterly, Vol.12, No.2, pp.58-71

<sup>4</sup>Rewriting the Qura'n (2004), Stephen Schwartz, Weekly Standard, September Issue. Pp 5-6

## I. Prohibition of Interest (*Riba* or Usury)

### Al-Baqarah (2:275)

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۗ فَمَنْ جَاءَهُ مَوْءٌ رَّبَّهُ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۗ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا

Those who eat *Riba*(usury) will not stand (on the day of resurrection) except like the standing of a person beaten by *Shaitan* (Satan) leading him to insanity. That is because they say: “Trading is only like *Riba*(usury),” whereas Allah has permitted trading and forbidden *Riba*(usury). So whosoever receives an admonition from his Lord and stops eating *Riba*(usury) shall not be punished for the past: his case is for Allah (to judge); but whoever returns [to *Riba*(usury)], such are the dwellers of the Fire-they will abide therein.

### Ale-Imran (3:130)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً ۗ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

O you who believe! Eat not *Riba*(usury) doubled and multiplied, but fear Allah that you may be successful.

### Aln– Nisa(4:161)

وَأَخَذِهِمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ ۗ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهَا عَذَابًا أَلِيمًا

And for their taking interest even though it was forbidden for them, and their wrongful appropriation of other people’s property. We have prepared for those among them reject faith a grievous punishment.

### Al-Baqarah(2:276)

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

God deprives interest of all blessing, but blesses charity; He loves not the ungrateful sinner.

**Al-Baqarah(2:278)**

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ  
فَأَذِنُوا لِحَرِّبٍ مِنَ اللَّهِ وَرَسُولِهِ ۗ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا

O you who believer! Fear ALLAH and give up what is still due to you from the interest (usury) if you are true believers. If you do not do so, then take notice of war from Allah and his Messenger. But, if you repent, you can have your principal. Neither you should commit injustice nor should you be subjected to it.

**Al-Baqarah(2:280)**

وَإِن كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۗ وَأَن تَصَدَّقُوا خَيْرٌ لَّكُمْ إِن كُنْتُمْ تَعْلَمُونَ

And if the debtor is in hard time (has no money), then grant him time till it is easy for him to repay, but if you remit it by way of charity, that is better for you if you did but know.

**Ar-Rum (30:39)**

مَا آتَيْتُم مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو عِنْدَ اللَّهِ ۗ وَمَا آتَيْتُم مِّن زَكَاةٍ  
تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

And that which you give in interest<sup>5</sup> (from others), in order that it may increase your wealth from other people's property has no increase with Allah; but that which you give in *Zakat*. Seeking Allah's Countenance, then those, they shall have manifold increase.

**II. Zakah and Ushr (compulsory contributions)**

**Al-Baqarah(2:43)**

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ  
الرَّاكِعِينَ

And perform prayers, and give *Zakat* and bow down with those who bow down or submit themselves with obedience to Allah (the exalted) and Muhammad (صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ).

<sup>5</sup>Tafseer-e-IbneKatheer by Imaduddin Abel Fida Ismail IbneKatheer Ad-Dameshquee, page 418

**Al-Baqarah(2:110)**

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ

And perform prayers, and give *Zakat* , and whatever of good (deeds that Allah loves) you sent forth for yourselves before you, you shall find it with Allah. Allah is All-Seer of what you do.

**Al-Baqarah (2: 177)**

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ  
الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ  
وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ  
بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّائِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ  
صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ

It is not *Al-Birr* (Piety, righteousness, and each and every act of obedience to Allah, etc) that you turn your faces towards east (or) west (in prayers); but *Al-Birr* is (the quality of) the one who believes in Allah, the last day, the Angels, the Book, the prophets and gives his wealth, inspite of love for it, to the kinsfolk, to the orphans and to the poor, and to the wayfarer, and to those who ask, and to set slaves free, performs prayer, and gives the *Zakat* and who fulfill their covenant when they make it, and who are patient in extreme poverty and ailment (disease) and at the time of fighting (during the battles). Such are the people of the truth and they are *Al-Muttaqun* (pious).

**An-Nisa(2:77)**

أَلَمْ تَرَ إِلَى الَّذِينَ قِيلَ لَهُمْ كُفُّوا أَيْدِيَكُمْ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ...

Have you not seen those who were told to hold back their hands (from fighting) and perform prayers, and give *Zakat*...

**Al-Ma'idah(5:12)**

وَلَقَدْ أَخَذَ اللَّهُ مِيثَاقَ بَنِي إِسْرَائِيلَ وَبَعَثْنَا مِنْهُمُ اثْنَيْ عَشَرَ نَقِيبًا وَقَالَ اللَّهُ  
لَنْ أَقْمَتُمُ الصَّلَاةَ وَآتَيْتُمُ الزَّكَاةَ وَآمَنْتُمْ بِرُسُلِي وَعَزَّرْتُمُوهُمْ وَأَقْرَضْتُمُ اللَّهَ قَ  
حَسَنًا لَّا كُفْرًا عَنْكُمْ سَيِّئَاتِكُمْ وَلَأَدْخِلَنَّكُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ فَمَنْ  
ذَلِكَ مِنْكُمْ فَقَدْ ضَلَّ سَوَاءَ السَّبِيلِ

Indeed Allah took the covenant from the children of Israel (Jews), and we appointed twelve leaders among them. And Allah said: “ I am with you if you perform *As-Salat* (prayers) and give

*Zakat* and believe in my messengers; honour and assist them, and end a good loan to Allah, verily, I will expiate your sins and admit you to gardens under which rivers flow (in paradise). But if any of you after this disbelieved, he is indeed gone astray from the straight path”.

**At-Taubah(9:18)**

إِنَّمَا يَعْمُرُ مَسَاجِدَ اللَّهِ مِنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَلَمْ يَلْمِ يَ إِلَّا اللَّهَ فَعَسَىٰ أَنْ يَكُونُوا مِنَ الْمُهْتَدِينَ

The mosques of Allah shall be maintained only by those who believe in Allah and last day, perform prayers, and Give *Zakat* and fear none but Allah. It is they who are on true guidance.

**At-Taubah(9:60)**

تَمَّ الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمَوْلَقَةَ قُلُوبُهُمْ وَفِي الدَّ وَالْعَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

*As-Sadaqat* (here it means *Zakat*) are only for the *Fuqara* (poor), and *Al-Masakin*<sup>6</sup> (the poor) and those employed to collect (the funds), and to attract the hearts of those who have been inclined (towards Islam), and to free the captives, and for those in debt, and for Allah’s Cause (i.e for *Mujahidun*- whose fighting in the holy battle) ,and fir the wayfarer (a traveler who is cut off from everything); a duty imposed by Allah. And Allah is All-knower, All-wise.

**Maryam (19:31)**

وَجَعَلَنِي مُبَارَكًا أَيْنَ مَا كُنْتُ وَأَوْصَانِي بِالصَّلَاةِ وَالزَّكَاةِ مَا دُمْتُ حَيًّا

“And he has made me blessed wheresoever I be, and has enjoined on me *As-Salat*(prayers), and *Zakat* as long as I alive”.

**Maryam (19:55)**

وَكَانَ يَأْمُرُ أَهْلَهُ بِالصَّلَاةِ وَالزَّكَاةِ وَكَانَ عِنْدَ رَبِّهِ مَرْضِيًّا

And he used to enjoin on his family and his people *As-Salat*(prayers) and the *Zakat*, and his Lord was pleased with him.

<sup>6</sup>Narrated *Abu-Hurairah* (RA): Allah’s messenger (Muhammad PBUH) said, “*Al-Miskin* (the poor) is not the one who goes round the people and ask them for a mouthful or two (of meals) or a date or two, but *Al-Miskin* (the poor) is that who has not enough (money) to satisfy his needs and whose condition is not known to others, that others may give him something in charity and who does not beg of people.” (*Sahih Al-Bukhari*, Vol.2, *Hadith* No.557).

**Al-Anbiya' (21:73)**

وَجَعَلْنَاهُمْ أئِمَّةً يَهْدُونَ بِأَمْرِنَا وَأَوْحَيْنَا إِلَيْهِمْ فِعْلَ الْخَيْرَاتِ وَإِقَامَ الصَّلَاةِ وَإِيتَاءَ  
الزَّكَاةِ وَكَانُوا لَنَا عَابِدِينَ

And we made them leaders, guiding (mankind) by our commands, and we revealed to them the doing of good deeds, performing *Salat*(Prayers), and the giving of *Zakat* and of Us (alone), they were the worshippers.

**Al-Mu'minum(23:4)**

وَالَّذِينَ هُمْ لِلزَّكَاةِ فَاعِلُونَ

(Successful are indeed the believers) and those who pay the *Zakat*.

**An-Naml(27:3)**

الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ يُوقِنُونَ

Those perform *As-Salat*(prayers) and give *Zakat* and they believe with certainty in the hereafter (resurrection, recompense of their good and bad deeds, paradise and hell).

**Fussilat(41:7)**

الَّذِينَ لَا يُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ كَافِرُونَ

Those who give not the *Zakat* and they are disbelievers in the hereafter.

**Al-Mujadilah(58:13)**

أَسْفَقْتُمْ أَنْ تُقَدِّمُوا بَيْنَ يَدَيْ نَجْوَاكُمْ صَدَقَاتٍ ۚ فَإِذْ لَمْ تَفْعَلُوا وَتَابَ اللَّهُ عَلَيْكُمْ فَأَقِيمُوا  
وَأَطِيعُوا اللَّهَ وَرَسُولَهُ ۚ وَاللَّهُ خَبِيرٌ بِمَا تَعْمَلُونَ

Are you afraid of spending in charity before your private consultation (with him)? If then if you do it not, and Allah has forgiven you, the at least perform *As-Salat*(prayers) and give *Zakat* and obey Allah (i.e All that Allah and his messenger صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ had ordered you to do). And Allah is all aware of what you do.

## Al-Muzzammil(73:20)

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا ۚ وَ  
تَجِدُوهُ عِنْدَ اللَّهِ هُوَ خَيْرًا وَأَعْظَمَ أَجْرًا ۚ وَاسْتَغْفِرُوا لِلَّهِ ۚ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ  
مِّنْ خَيْرٍ

And give *Zakat*, and lend to Allah a goodly loan. And whatever good you send before you for yourselves (non-obligatory acts of worship; prayers, charity, fasting, *Hajj* and *Umra*), you will certainly find it with Allah, better and greater in reward. And seek forgiveness of Allah. Verily, All is Oft-forgiving, Most-merciful.

## Al-Ana'am(6:141)

وَهُوَ الَّذِي أَنشَأَ جَنَّاتٍ مَّعْرُوشَاتٍ وَغَيْرَ مَعْرُوشَاتٍ وَالنَّخْلَ وَالزَّرْعَ مُخْتَلِفًا أَكْلُهُ  
وَالزَّيْتُونَ وَالرُّمَّانَ مُتَشَابِهًا وَغَيْرَ مُتَشَابِهٍ ۚ كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَآتُوا حَقَّهُ يَوْمَ  
حَصَادِهِ ۚ وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

And it is he who produces gardens trellised and untrellised, and date-palms, and crops of different shape and taste (their fruits and their seeds) and olives, and pomegranates, similar (in kind) and different (in taste). Eat of their fruit when they ripen, but pay the due thereof (Its *Zakat* according to Allah's orders 1/10th or 1/20th) on the day of its harvest, and waste not by extravagance. Verily, He likes not *Al-Musrifun* (those who waste by extravagance).

## Al-Imran (3:180)

وَلَا يَحْسِبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ ۚ بَلْ هُوَ شَرٌّ لَّهُمْ ۚ  
يُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ ۚ وَاللَّهُ مِيرَاثَ السَّمَاوَاتِ وَالْأَرْضِ ۚ وَاللَّهُ بِمَا  
بِيرٌ

And let not those who covetously withhold of that which Allah has bestowed on them of his Bounty (wealth) think it is good for them (and so they do not pay the obligatory *Zakat*). Nay, it will be worse for them; the things which they covetously withheld shall be tied to their necks like a collar on the day of resurrection. And to Allah belongs the heritage of the heavens and the earth; and Allah is well-acquainted with all that you do.

## At-Taubah(9:35)

يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فُتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ ۚ هَذَا مَا



On the day when that (*Al-Kanz*: money, gold and silver the *Zakat* of which has not been paid) will be heated in the fire of hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them): “This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard.”

**Ar-Rum (30:39)**

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو عِنْدَ اللَّهِ ۖ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

And that which you give in gift (to others), in order that it may increase (your wealth by expecting to get a better one in return) from other people’s property has no increase with Allah; but that which you give in *Zakat* (*Sadaqah*-Charity ect.) Seeking Allah’s Countenance, then those, they shall have manifold increase.

**III. Distribution of War booty**

**Al-Anfal(8:41)**

رَاعِلْمُوا أَنَّمَا غَنِمْتُمْ مِّن شَيْءٍ فَإِنَّ لِلَّهِ خُمُسَهُ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ  
الْمَسَاكِينِ وَابْنِ السَّبِيلِ إِن كُنْتُمْ أَمِنْتُمْ بِاللَّهِ وَمَا أُنزَلْنَا عَلَىٰ عَبْدِنَا يَوْمَ الْفُرْقَانِ يَوْمَ  
التَّقَىٰ أَجْمَعِينَ ۗ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

And know whatever of war-booty that you may gain, verily one fifth (1/5<sup>th</sup>) of it is assigned to Allah, and to the messenger, and to the near relatives [of the messenger (Muhammad ﷺ)], (and also) the orphans, the poor, and the wayfarer, if you have believed in Allah and that which we sent down to our Slave (Muhammad ﷺ) on the day of criterion (between right and wrong), the day when the two forces met (the battle of Badr); and Allah is able to do all things.

**Al-Hashr (59:6)**

وَمَا أَفَاءَ اللَّهُ عَلَىٰ رَسُولِهِ مِنْهُمْ فَمَا أُوجِفْتُمْ عَلَيْهِ مِنْ خَيْلٍ وَلَا رِكَابٍ وَلَكِنَّ اللَّهَ يُرْسِلُهُ عَلَىٰ مَن يَشَاءُ ۗ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

And what Allah gave as booty (*Fai*) to his messenger (Muhammad ﷺ) from them- for this you made no expedition with either cavalry or camelry. But Allah gives power to his messenger over whosoever he wills. And Allah is able to do all things.

**Al-Hashr (59:7 and 8)**

أَفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ  
وَالْمَسَاكِينِ وَأَبْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ۚ وَمَا آتَاكُمُ الرَّ  
فُخْدُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا ۚ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ لِلْفُقَرَاءِ الْمُهَاجِرِينَ  
الَّذِينَ أُخْرِجُوا مِنْ دِيَارِهِمْ وَأَمْوَالِهِمْ يَبْتَغُونَ فَضْلًا مِنَ اللَّهِ وَرِضْوَانًا وَيَنْصُرُونَ اللَّهَ  
وَرَسُولَهُ ۚ أُولَئِكَ هُمُ الصَّادِقُونَ

What Allah gave as booty (*Fai'*) to his messenger (Muhammad ﷺ), the kindred (of Muhammad ﷺ), the orphans, the poor and the wayfarer, in order that it may not become a fortune used by the rich among you. And whatsoever the messenger (Muhammad ﷺ) gives you, take it; and whatsoever he forbids you, abstain (from it). And fear Allah; verily, Allah is severe in punishment. (and there is also a share in this booty) for the poor emigrants, who were expelled from their homes and their property, seeking bounties from Allah and to please him, and helping Allah (i.e. helping his religion) and his messenger (Muhammad ﷺ). Such are indeed the truthful.

**IV. Charitable (Optional) contributions****Al-Baqara(2:3)**

الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

Who believe in the *Ghaib*<sup>[7]</sup> and perform prayers and spend out of what we have provided for them (i.e give *Zakat*<sup>[8]</sup>), spend on themselves, their parents, their children, their wives, etc., and also give charity to the poor and also in Allah's casue).

**Al-Baqara(2:195)**

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا ۚ إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

And spend in the Cause of Allah (i.e. *Jihad* of all kinds) and do not throw yourselves into destruction (by not spending your wealth in the cause of Allah), and do good. Truly, Allah loves *Al-Muhsinun*( the good doers).

**Al-Baqara(2:215)**

<sup>7</sup> *Al-Ghaib* literally means a thing not seen. This word includes vast meanings such as belief in Allah, Angels, holy books, Allah's messengers, day of resurrection and *Al-qadar* (divine pre-ordainment).

<sup>8</sup> *Zakat* means purification, growth or increase, it refers to alms giving as a religious obligation and is levied 2.5% each lunar year on the wealth of a Muslim given to the five categories of people described in Quran (9:60)

سَأَلُونَكَ مَاذَا يُنْفِقُونَ قُلْ مَا أَنْفَقْتُمْ مِنْ خَيْرٍ فَلِلْوَالِدَيْنِ وَالْأَقْرَبِينَ وَالْيَتَامَىٰ  
وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ وَمَا تَفْعَلُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

They ask you ( O Muhammad صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ what they should spend. Say: whatever you spend of good must be for parents and kindred and orphans and the poor and the wayfarer, and whatever you do of good deeds, truly, Allah knows it well.

**Al-Baqara(2:254)**

أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ يَوْمٌ لَا بَيْعٌ فِيهِ وَلَا خُ  
شْفَاعَةٌ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ

O you who believe! Spend of that with which we have provided for you, before a day comes when there will be no bargaining, nor friendship, nor intercession. And it is the disbelievers who are the *Zalimun* (wrong doers).

**Al-Baqara(2:261)**

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي  
مِائَةِ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

The likeness of those who spend their wealth in the way of Allah, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grain. Allah gives manifold increase to whom he wills. And Allah is All-Sufficient for his creatures' needs, All-knower.

**Al-Baqara(2:262)**

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتْبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَدَىٰ لَّهُمْ أَجْرُهُمْ  
عِنْدَ رَبِّهِمْ وَلَا حَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who spend their wealth in the Cause of Allah, and do not follow up their gifts with reminders of their generosity or with injury, their reward is with their Lord. On them shall be no fear, nor shall they grieve.

**Al-Baqara(2:264)**

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُبْطِلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ رِئَاءَ  
 لَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ  
 صَلْدًا ۖ لَا يَقْدِرُونَ عَلَى شَيْءٍ مِّمَّا كَسَبُوا ۗ وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ

O you who believe! Do not render in vain your *Sadaqah*(charity) by reminders of your generosity or by injury, like him who spend his wealth to be seen of men, and he does not believe in Allah, not in the Last Day. His likeness is the likeness of a smooth rock on which is a little dust; on it falls heavy rain which leaves it bare. They are not able to do anything with what they have earned. And Allah does not guide the disbelieving people.

#### Al-Baqara(2:265)

وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ ابْتِغَاءَ مَرْضَاتِ اللَّهِ وَتَثْبِيئًا مِّنْ أَنفُسِهِمْ كَمَثَلِ  
 أَصَابَهَا وَابِلٌ فَآتَتْ أَكْثَلَهَا ضِعْفَيْنِ فَإِن لَّمْ يُصِبْهَا وَابِلٌ فَطُلٌّ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ

And the likeness of those who spend their wealth seeking Allah's pleasure while they in their own selves are sure and certain that Allah will reward them (for their spending in His Cause), is the likeness of a garden on a height; heavy rain falls on it and it doubles it yield of harvest. And if it does not receive heavy rain, light rain suffices it. And Allah is All-Seer (knows well) of what you do.

#### Al-Baqara(2:267)

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۗ وَلَا  
 تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ  
 حَمِيدٌ

O you who believe! Spend of the good things which you have (legally) earned, and of that which we have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allah is rich (Free of all needs) and worthy of all praise.

#### Al-Baqara(2:272)

لَيْسَ عَلَيْكَ هُدَاهُمْ وَلَكِنَّ اللَّهَ يَهْدِي مَنْ يَشَاءُ ۗ وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلِأَنفُسِكُمْ ۗ وَ  
 فَوْنَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ ۗ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُوَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ

Not upon you (Muhammad صلى الله عليه وسلم) is their guidance, but Allah guides whom he wills. And whatever you spend in good, it is for yourselves, when you spend not except seeking Allah's

Countenance. And whatever you spend in good, it will be repaid to you in full, and you shall not be wronged.

**Al-Baqara(2:273)**

لِلْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ  
أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِلْحَافًا<sup>9</sup> وَمَا تُنْفِقُوا مِنْ حَيْدٍ  
فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

(Charity is) for *Fuqara* (the poor), who in Allah's Cause are restricted (from travel), and cannot move about in the land (for trade or work). The one who knows them not, thinks that they are rich because of their modesty. You may know them by their mark, they do not beg of people at all<sup>9</sup>. And whatever you spend in good, Surely, Allah knows it well.

**Al-Baqara(2:274)**

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا دُ  
عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who spend their wealth (in Allah's Cause) by night and day, in secret and in public, they shall have their reward with their Lord. On them shall be no fear, nor shall they grieve.

**Al-Imran (3:92)**

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ<sup>9</sup> وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

By no means shall you attain Allah's reward (Paradise) unless you spend (in Allah's Cause) of that which you love; and whatever of good you spend, Allah knows it well.

**Ale-Imran (3:117)**

مَثَلُ مَا يُنْفِقُونَ فِي هَذِهِ الْحَيَاةِ الدُّنْيَا كَمَثَلِ رِيحٍ فِيهَا صِرٌّ أَصَابَتْ حَرْثَ قَوْمٍ ظ  
أَنْفُسَهُمْ فَأَهْلَكَتْهُ<sup>9</sup> وَمَا ظَلَمَهُمُ اللَّهُ وَلَكِنْ أَنْفُسَهُمْ يَظْلِمُونَ

The likeness of what they spend in this world is the likeness of a wind which is extremely cold; it struck the harvest of the people who did wrong against themselves and destroyed it. Allah wronged them not, but they wronged themselves.

<sup>9</sup> The Arabic word *Ilhafa* literally means: "to beg with importunity", but Imam Tabari in his *Tafsir* and the majority of the religious scholars agree that the verse means: "they do not beg of people at all".

**Ale-Imran (3:134)**

الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكَاطِمِينَ الْغَيْظَ وَالْعَافِينَ عَنِ النَّاسِ وَاللَّهُ يُحِبُّ  
الْمُحْسِنِينَ

Those who spend (in Allah's Cause) in prosperity and adversity, who repress anger, who pardon men; verily, Allah loves the good doers.

**An-Nisa(4:8)**

وَإِذَا حَضَرَ الْقِسْمَةَ أُولُو الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينُ فَارْزُقُوهُمْ مِنْهُ وَقُولُوا لَهُ

And when the relatives and the orphans and the poor are present at the time of division, give them out of the property, and speak to them words of kindness and justice.

**An-Nisa(4:38)**

وَالَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُونَ بِاللَّهِ وَلَا بِالْيَوْمِ الْآخِرِ وَمَنْ يَ  
الشَّيْطَانُ لَهُ قَرِينًا فَسَاءَ قَرِينًا

And (also) those who spend of their substance to be seen of men, and believe not in Allah and the last day [they are the friends of *Shaitan*(Satan)], and whoever takes *Shaitan*(Satan) as an intimate; then what a dreadful intimate he have!

**Al-Anfal(8:3)**

الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

Who perform prayers and spend out of what we have provided them.

**Al-Anfal(8:60)**

وَمَا تُنْفِقُوا مِنْ شَيْءٍ فِي سَبِيلِ اللَّهِ يُوَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ

And whatever you shall spend in the Cause of Allah shall be repaid unto you, and you shall not be treated unjustly.

**At-Taubah(9:53)**

لَنْ أَنْفِقُوا طَوْعًا أَوْ كَرْهًا لَنْ يُتَقَبَلَ مِنْكُمْ إِلَّا تَنْتَهُنَّ قَوْمًا فَاسِقِينَ

Say: “Spend (in Allah’s Cause) willingly or unwillingly, it will not be accepted from you. Verily, you are ever a people who are *Fasiqun* (rebellious, disobedient to Allah).

**At-Taubah(9:54)**

وَمَا مَنَعَهُمْ أَنْ تُقْبَلَ مِنْهُمْ نَفَقَاتُهُمْ إِلَّا أَنَّهُمْ كَفَرُوا بِاللَّهِ وَبِرَسُولِهِ وَلَا يَأْتُونَ الدَّ  
وَهُمْ كُسَالَىٰ وَلَا يُنْفِقُونَ إِلَّا وَهُمْ كَارَهُونَ

And nothing prevents their contributions from being accepted from them except that they disbelieved in Allah and in his messenger (Muhammad ﷺ), and that they came not to perform *As-Salat* (prayers) except in a lazy state, and they offer not contributions but unwillingly.

**At-Taubah(9:79)**

الَّذِينَ يَلْمِزُونَ الْمُطَّوِّعِينَ مِنَ الْمُؤْمِنِينَ فِي الصَّدَقَاتِ وَالَّذِينَ لَا يَجِدُونَ إِلَّا جُهْدَهُمْ  
فَيَسْخَرُونَ مِنْهُمْ سَخِرَ اللَّهُ مِنْهُمْ وَلَهُمْ عَذَابٌ أَلِيمٌ

Those who defame such of the believers who give charity (in Allah’s Cause) voluntarily, and such who could not find to give charity (in Allah’s cause) except what is available to them- so they mock at them (believers); Allah will through back mockery on them; and they shall have a painful torment.

**At-Taubah(9:103)**

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ  
وَاللَّهُ سَمِيعٌ عَلِيمٌ

Take *Sadaqah*(alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily, your invocations are a source of security for them; and Allah is All-hearer, All-knower.

**At-Taubah(9:104)**

لَمْ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّهَ هُوَ الدَّ  
الرَّحِيمُ

Know they not that Allah accepts repentance from his slaves and takes the *Sadaqats*(alms, charity), and that Allah alone the one who forgives and accept repentance, most merciful.

**At-Taubah(9:121)**

وَلَا يُنْفِقُونَ نَفَقَةً صَغِيرَةً وَلَا كَبِيرَةً وَلَا يَقْطَعُونَ وَادِيًا إِلَّا كُتِبَ لَهُمْ لِيَجْزِيَهُمُ اللَّهُ أَحْسَنَ مَا كَانُوا يَعْمَلُونَ

Nor do they spend anything (in Allah's Cause) –small or great- nor cross a valley, but is written to their credit that Allah may recompense them with the best of what they used to do (i.e Allah will reward their good deeds according to the reward of their best deeds which they did in the most perfect manner).

**Ar-R'ad(13:22)**

وَالَّذِينَ صَبَرُوا ابْتِعَاءَ وَجْهِ رَبِّهِمْ وَأَقَامُوا الصَّلَاةَ وَأَنْفَقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً وَيَدْرَعُونَ بِالْحَسَنَةِ السَّيِّئَةِ أُولَئِكَ لَهُمْ عُقْبَى الدَّارِ

And those who remain patient, seeking their lord's countenance, perform *As-Salat* (prayer), and spend out of that which we have bestowed on them, secretly and openly, and defend evil with good, for such there is a good end.

**An-Nahl (16:90)**

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ ۗ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

Verily, Allah enjoins *Al-Adl* (i.e justice and worshipping none but Allah alone- Islamic Monotheism) and *Al-Ihsan* [to be patient in performing your duties to Allah, totally for Allah's sake and in accordance with the *Sunnah* (legal ways) of the prophet صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ in a perfect manner], and giving (help) to kith and kin<sup>10</sup> (i.e All that Allah has ordered you to give them e.g., wealth, visiting, looking after them, or any other kind of help), and forbids *Al-Fahsha* (i.e All evil deeds, e.g. illegal sexual acts , disobedience of parents, polytheism, to tell lies, to give false witness, to kill a life without right), and *Al-Munkar* (i.e all that is prohibited by Islamic Law) and all kinds of oppression. He admonishes you, that you may take heed.

**An-Nahl(16:75)**

ضَرَبَ اللَّهُ مَثَلًا عَبْدًا مَمْلُوكًا لَا يَقْدِرُ عَلَىٰ شَيْءٍ وَمَن رَّزَقْنَاهُ مِنَّا رِزْقًا حَسَنًا فَهُوَ يُنْفِقُ مِنْهُ سِرًّا وَجَهْرًا ۗ هَلْ يَسْتَوُونَ ۗ الْحَمْدُ لِلَّهِ ۗ بَلْ أَكْثَرُهُمْ لَا يَعْلَمُونَ

<sup>10</sup>Degree of kinship:First of all, your parents, then your offspring, then your brothers and sisters, then your paternal uncles and aunts, then your maternal uncles and aunts and then other relatives.



Allah puts forward the example of (two men- a believer and disbeliever); a slave (disbeliever) under the possession of another, he has no power of any sort, and (the other), a man (believer) on whom we have bestowed a god provision from us, and he spends thereof, secretly and openly. Can they be equal? (by no means). All the praises and thanks are to Allah. Nay! (But) most of them know not.

**Al-Isra(17:100)**

قُلْ لَوْ أَنْتُمْ تَمْلِكُونَ خَزَائِنَ رَحْمَةِ رَبِّي إِذَا لَأَمْسَكْتُمْ خَشْيَةَ الْإِنْفَاقِ ۗ

Say (to the disbelievers): “If you possessed the treasure of the mercy of my Lord (wealth, money, provision.), then you would surely hold back (from spending) for fear of (being exhausted), and man is ever miserly!”

**Al-Isra(17:26)**

وَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تَبْذُرْ نَبْذِيرًا

And give to the kinsman his due and *Miskin*<sup>11</sup>(poor) and to the wayfarer.

**Al-Hajj (22:35)**

الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَتْ قُلُوبُهُمْ وَالصَّابِرِينَ عَلَىٰ مَا أَصَابَهُمْ وَالْمُقِيمِي الصَّلَاةِ رِزْقَانَهُمْ يُنْفِقُونَ

Whose hearts are filled with fear when Allah is mentioned and *As-Sabirun* [who patiently bear whatever may befall them (of calamities)]; and who perform prayers, and who spend (in Allah’s cause) out of what we have provided them.

**An-Nur(24:22)**

وَلَا يَأْتَلِ أُولُو الْفَضْلِ مِنكُمْ وَالسَّعَةِ أَن يُؤْتُوا أُولِي الْقُرْبَىٰ وَالْمَسَاكِينَ وَالْمُهَاجِرِينَ فِي سَبِيلِ اللَّهِ ۗ وَلْيَعْفُوا وَلْيَصْفَحُوا ۗ أَلَا تُحِبُّونَ أَن يَغْفِرَ اللَّهُ لَكُمْ ۗ وَاللَّهُ غَفُورٌ رَّحِيمٌ

And let not those among you who are blessed with graces and wealth swear not to give (any sort of help) to their kinsmen, the poor, and those who left their homes for Allah’s Cause. Let them pardon and forgive. Do you not love that Allah should forgive you? And is Oft-forgiving, most merciful.

<sup>11</sup> See (9:60) on page 6

**At-Taubah(9:34)**

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَحْبَارِ وَالرُّهْبَانِ لِيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِ  
وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ ۗ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا ينفِقُونَهَا فِي سَبِيلِ اللَّهِ  
فَبَشِّرْهُم بِعَذَابٍ أَلِيمٍ

O you who believe! Verily, there are many of the (Jewish) rabbis and the (Christian) monks who devour the wealth of mankind in falsehood, and hinder (them) from the way of Allah (i.e Allah's religion of Islamic monotheism). And those who hoard up gold and silver [*Al-Kanz*:the money, the *Zakat* of which has not been paid] and spend them not in way of Allah, announce unto them a painful torment.

**Al-Furqan(25:67)**

وَالَّذِينَ إِذَا أَنفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

And those who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes).

**Ar-Rum (30:38)**

فَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ ۗ ذَلِكَ خَيْرٌ لِلَّذِينَ يُرِيدُونَ وَجْهَ اللَّهِ ۗ  
وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

So give the kindred his due, and to the poor and to the wayfarer. That is best for those who seek Allah's countenance; and it is they who will be successful.

**Fatir(35:29)**

إِنَّ الَّذِينَ يَتْلُونَ كِتَابَ اللَّهِ وَأَقَامُوا الصَّلَاةَ وَأَنفَقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً يَٰ

Verily, those who recite the book of Allah (this Quran), and perform *As-Salat*(prayers), and spend (in charity) out of what we have provided for them, secretly and openly, they hope for a (sure) trade-gain that will never perish.

**Ya-Sin (36:47)**

وَإِذَا قِيلَ لَهُمْ أَنفِقُوا مِمَّا رَزَقَكُمُ اللَّهُ قَالَ الَّذِينَ كَفَرُوا لِلَّذِينَ آمَنُوا أَنُطْعِمُ مَنْ لَوْ يَٰ  
أُطْعَمَهُ إِن أَنْتُمْ إِلَّا فِي ضَلَالٍ مُّبِينٍ

And when it is said to them: “Spend of that with which Allah has provided you,” those who disbelieve say to those who believe: “Shall we feed those whom, if Allah willed, he (himself) would have fed? You are only in a plain error.

**Adh-Dhariyat(51:19)**

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

And in their properties there was the right of the *Sa'il*(the beggar who asks) and the *Mahrum* (the poor who does not ask others).

**Al-Hadid(57:7)**

بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلِفِينَ فِيهِ ۖ فَالَّذِينَ آمَنُوا مِنْكُمْ لَهُمْ أَجْرٌ كَبِيرٌ

Believe in Allah and his messenger صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ, and spend of that whereof he has made you trustees. And such of you as believe and spend (in Allah’s way), theirs will be a great reward.

**Al-Hadid(57:10)**

مَا لَكُمْ أَلَّا تُنْفِقُوا فِي سَبِيلِ اللَّهِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ ۗ لَا يَسْتَوِي  
وَقَاتِلْ ۗ أَوْلِيكَ أَكْثَرُ دَرَجَةً مِّنَ الَّذِينَ أَنْفَقُوا مِنْ بَعْدِ وَقَاتَلُوا ۗ وَكُلًّا  
وَعَدَ اللَّهُ الْحُسْنَىٰ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

And what is the matter with you spend not in the Cause of Allah? And to Allah belong the heritage of the heavens and the earth. Not equal among are those who spent and fought before the conquering (of *Makkah* with those among you who did so later). Such are higher in degree than those who spent and fought afterwards. But to all Allah has promised the best (reward). And Allah is All-Aware of what you do.

**Al-Hashr(59:7)**

مَا أَفَاءَ اللَّهُ عَلَىٰ رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ  
وَالْمَسَاكِينِ وَأَبْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ۗ وَمَا آتَاكُمُ الرَّ  
فُحْدُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا ۗ وَاتَّقُوا اللَّهَ ۖ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

What Allah gave as booty (*Fai'*) to his messenger (Muhammad صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ) from the people of the townships- it is for Allah, his messenger (Muhammad صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ), the kindred (of Muhammad صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ), the orphans, the poor, and the wayfarer, in order that it may not

become a fortune used by the rich among you. And whatsoever the messenger (Muhammad (الله عليه وسلم)) gives you, take it; and whatsoever he forbids you, abstain (from it). And fear Allah; Verily, Allah is severe in punishment.

**Al-Munafiqun(63:10)**

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُن مِّنَ الصَّالِحِينَ

And spend (in charity) of that with which we have provided you before death come to one of you, and he says: “My Lord! If only you would give me respite for a little while (i.e return to the worldly life), then I should give *Sadaqah* (i.e *Zakat*) of my wealth, and be among the righteous [perform *Hajj* (i.e perform pilgrimage to Makkah) and other good deed]

**At-Taghabun(64:16)**

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ ۚ وَمَنْ يُوقِ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

So keep your duty to Allah and fear him as much as you can; listen and obey, and spend in charity; that is better for yourselves. And whosoever is saved from his own covetousness, then they are the successful ones.

**Al-Haqqah(69:34)**

وَلَا يَحْضُ عَلَىٰ طَعَامِ الْمِسْكِينِ

And urged not on the feeding of *Al-Miskin*<sup>12</sup> (the poor).

**Al-Ma'arij(70:18)**

وَجَمَعَ فَأَوْعَىٰ

And collect (wealth) and hide it (from spending in Allah’s cause)

**Al-Ma'arij(70:24, 25)**

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ

[Verily, man (disbeliever) was created very impatient except] those whose wealth there is a recognized right for the beggar who asks, and for the unlucky who has lost his property and wealth, (and his means of living has been straitened).

<sup>12</sup> See (9:60) on page 6

**Al-Insan/Ad-Dahr(76:8,9)**

وَيُطْعَمُونَ الطَّعَامَ عَلَىٰ حُبِّهِ مِسْكِينًا وَيَتِيمًا وَأَسِيرًا  
إِنَّمَا نُطْعِمُكُمْ لِوَجْهِ اللَّهِ لَا نُرِيدُ مِنْكُمْ جَزَاءً وَلَا

And they give food, inspite of their love for it (or for the love of him), to the *Miskin*(the poor), the orphan, and the captive. Saying: “We feed you seeking Allah’s countenance only. We wish for no reward, nor thanks from you.

**Al-Lail(92:17,18)**

سَيُجَنَّبُهَا الْأَتْقَى  
الَّذِي يُؤْتِي مَالَهُ يَتَزَكَّى

And the pious<sup>13</sup> will be far removed from it (Hell). He who spends his wealth for increase in self purification.

**Ad-Duha(93:9,10)**

فَأَمَّا الْيَتِيمَ فَلَا تَقْهَرْ  
تَقْهَرْ

Therefore, treat not the orphan with oppression. And repulse not the beggar.

**Al-Ma'un(107:3)**

وَلَا يَحْضُرْ عَلَىٰ طَعَامِ الْمِسْكِينِ

And (the one who denies the recompense) urges not on the feeding of *Al-Miskin*(the poor).

**Al-Humazah(104:1, 2, 3)**

وَيْلٌ لِّكُلِّ هُمَزَةٍ لُّمَزَةٍ

يَحْسَبُ أَنَّ مَالَهُ أَخْلَدَهُ

<sup>13</sup> The believers of Islamic Monotheism who fear Allah much (abstain from all kinds of sins and deeds which he has forbidden) and love Allah much (perform all kinds of good deeds which he has ordained).

Woe to every slanderer and backbiter who has gathered wealth<sup>14</sup> and counted it. He thinks that his wealth will make him last forever.

**Al-Ma'arij (70:18)**

وَجَمَعَ فَأَوْعَىٰ

And collect (wealth<sup>15</sup>) and hide it (from spending it in the cause of Allah)

## V. Taking care of the Orphan's property

**An-Nisa(4:2)**

وَأْتُوا الْيَتَامَىٰ أَمْوَالَهُمْ<sup>ط</sup> وَلَا تَتَّبَدَّلُوا الْخَبِيثَ بِالطَّيِّبِ<sup>ط</sup> وَلَا تَأْكُلُوا أَمْوَالَهُمْ إِلَىٰ أَمْوَالِكُمْ<sup>ع</sup>  
إِنَّهُ كَانَ حُوبًا كَبِيرًا

And give unto orphans their property and do not exchange (your) bad things for (their) good ones; and devour not their substance (by adding it) to your substance. Surely, this is a great sin.

**An-Nisa(4:5)**

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَامًا وَارْزُقُوهُمْ فِيهَا وَاكْسُوهُمْ وَ  
لَهُمْ قَوْلًا مَّعْرُوفًا

And give not unto the foolish your property which Allah has made a means of support for you, but feed and clothe them therewith and speak to them words of kindness and justice.

**An-Nisa(4:10)**

إِنَّ الَّذِينَ يَأْكُلُونَ أَمْوَالَ الْيَتَامَىٰ ظُلْمًا إِنَّمَا يَأْكُلُونَ فِي بُطُونِهِمْ نَارًا<sup>ط</sup> وَسَيَصْلُونَ سَعِيرًا

Verily, those who unjustly eat up the property of orphans, they eat up only fire into their bellies, and they will be burnt in the blazing fire!

<sup>14</sup>The one on which Zakat is not paid.

<sup>15</sup>The one on which Zakat is not paid

**Al-Ana'am(6:152)**

الْيَتِيمَ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ  
بِالْقِسْطِ لَا تُكَلِّفُ نَفْسًا إِلَّا وُسْعَهَا وَإِذَا قُلْتُمْ فَاعْدِلُوا وَلَوْ كَانَ ذَا قُرْبَىٰ وَبِعَهْدِ اللَّهِ  
أَوْفُوا ذَلِكُمْ وَصَاكُم بِهِ لَعَلَّكُمْ تَذَكَّرُونَ

And come not near to the orphan's property, except to improve it, until he (or she) attains the age of full strength; and give full measure and full weight with justice we burden not any person, but that which he can bear. And whenever you give your word (i.e. judge between men or give evidence), say the truth even if a near relative is concerned, and fulfill the covenant of Allah. This he command you may remember.

**Al-Isra(17:34)**

الْيَتِيمَ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا بِالْعَهْدِ إِنَّ الْعَهْدَ

And come not near to the orphan's property except to improve it, until he attains the age of full strength. And fulfill every covenant. Verily, the covenant will be questioned about.

**Al-Fajr(89:17,18,19,20)**

كَلَّا لَئِن لَّمْ يَؤْتِ رَبُّكَ الْبَلَّ لَا تَكْرُمُونَ الْيَتِيمَ  
وَلَا تَحَاضُونَ عَلَىٰ طَعَامِ الْمَسْكِينِ

Nay! But you treat not the orphans with kindness and generosity (i.e you neither treat them well, not give them exact right of inheritance). And urge not one another on the feeding of *Al-Miskin*(the poor). And you devour the inheritance with greed. And you love wealth with much love.

**Ad-Duhaa(89:9,10)**

فَأَمَّا الْيَتِيمَ فَلَا تَقْهَرْ  
وَأَمَّا السَّائِلَ فَلَا تَنْهَرْ

Therefore, treat not the orphan with oppression. And repulse not the beggar.

**An-Nisa (4:6)**

وَابْتَلُوا الْيَتَامَىٰ حَتَّىٰ إِذَا بَلَغُوا النِّكَاحَ فَإِنْ آنَسْتُمْ مِنْهُمْ رُشْدًا فَادْفَعُوا إِلَيْهِمْ أَمْوَالَهُمْ ۖ وَلَا تَأْكُلُوهَا إِسْرَافًا وَبِدَارًا أَن يَكْبَرُوا ۚ وَمَن كَانَ غَنِيًّا فَلْيَسْتَعْفِفْ ۚ وَمَن قَرِيرًا يَأْكُلْ بِالْمَعْرُوفِ ۚ فَإِذَا دَفَعْتُمْ إِلَيْهِمْ أَمْوَالَهُمْ فَأَشْهَدُوا عَلَيْهِمْ ۚ وَكَفَىٰ بِاللَّهِ حَسِيبًا

And try orphans (as regards their intelligence) until they reach the age of marriage; if then you find sound judgment in them; release their property to them, but consume it not wastefully and hastily fearing that they should grow up, and whoever (amongst guardians) is rich, he should take no wages, but if he is poor, let him have for himself what is just and reasonable (according to his labour). And when you release their property to them, take witness in their presence; and Allah is All-Sufficient in taking account.

**VI. Inheritance**

**An-Nisa (4:7)**

لِّلرِّجَالِ نَصِيبٌ مِّمَّا تَرَكَ الْوَالِدَانِ وَالْأَقْرَبُونَ وَلِلنِّسَاءِ نَصِيبٌ مِّمَّا تَرَكَ الْوَالِدَانِ وَالْأَقْرَبُونَ مِمَّا قَلَّ مِنْهُ أَوْ كَثُرَ ۚ نَصِيبًا مَّفْرُوضًا

There is a share for men and a share for women from what is left by parents and those nearest related, whether the property be small or large- a legal share.

**An-Nisa (4:8)**

وَإِذَا حَضَرَ الْقِسْمَةَ أُولُو الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينُ فَارْزُقُوهُمْ مِنْهُ وَقُولُوا لَهُمْ

And when the relatives and the orphans and *Al-Masakin* (the poor) are present at the time of division, give them out of the property, and speak to them words of kindness and justice.

**An-Nisa (4:9)**

وَلْيَخْشَ الَّذِينَ لَوْ تَرَكَوْا مِنْ خَلْفِهِمْ ذُرِّيَّةً ضِعَافًا خَافُوا عَلَيْهِمْ فَلْيَتَّقُوا اللَّهَ وَلْيَقُولُوا سَدِيدًا



And let those (executors and guardians) have the same fear in their minds as they would have for their own, if they have left weak offspring behind. So let them fear Allah and speak right words.

#### An-Nisa (4:11)

يُوصِيكُمُ اللَّهُ فِي أَوْلَادِكُمْ لِلذَّكَرِ مِثْلُ حَظِّ الْأُنثِيَيْنِ ۖ فَإِن كُنَّ نِسَاءً فَوْقَ اثْنَتَيْنِ فَلَهُنَّ ثُلُثَا مَا تَرَكَ ۖ وَإِن كَانَتْ وَاحِدَةً فَلَهَا النِّصْفُ ۖ وَلِأَبَوَيْهِ لِكُلِّ وَاحِدٍ مِّنْهُمَا السُّدُسُ مِمَّا تَرَكَ ۚ إِن كَانَ لَهُ وَلَدٌ فَإِن لَّمْ يَكُن لَّهُ وَلَدٌ وَوَرِثَهُ أَبَوَاهُ فَلِأُمِّهِ الثُّلُثُ ۚ فَإِن كَانَ لَهُ إِخْوَةٌ فَلِأُمِّهِ السُّدُسُ ۚ مِن بَعْدِ وَصِيَّةٍ يُوصِي بِهَا أَوْ دَيْنٍ ۗ آبَاؤُكُمْ وَأَبْنَاؤُكُمْ لَا تَدْرُونَ أَيُّهُمْ أَقْرَبُ نَفَعًا ۗ فَرِيضَةٌ مِّنَ اللَّهِ ۗ إِنَّ اللَّهَ كَانَ عَلِيمًا حَكِيمًا

Allah commands you as regards your children's (inheritance): to the male, a portion equal to that of two females; if (there are) only daughters, two or more, their share is two-thirds of the inheritance; if only one, her share is a half. For parents, a sixth share of inheritance to each if the deceased left children; if no children, and the parents are the (only) heirs, the mother has a third, if the deceased left brothers (or sisters), the mother has a sixth. (The distribution in all cases is) after the payment of legacies he may have bequeathed or debts. You know not which of them, whether your parents or your children, are nearest to you in benefits; (these fixed shares) are ordained by Allah). And Allah is ever All-Knower, All-wise.

#### An-Nisa (4:12)

وَلَكُمْ نِصْفُ مَا تَرَكَ أَزْوَاجُكُمْ إِن لَّمْ يَكُن لَّهُنَّ وَلَدٌ ۚ فَإِن كَانَ لَهُنَّ وَلَدٌ فَلِكُمُ الرُّبْعُ مِمَّا تَرَكَنَّ ۚ مِن بَعْدِ وَصِيَّةٍ يُوصِيَنَّ بِهَا أَوْ دَيْنٍ ۚ وَلَهُنَّ الرُّبْعُ مِمَّا تَرَكَنَّ ۚ إِن لَّمْ يَكُن لَّكُمْ وَلَدٌ ۚ فَإِن كَانَ لَكُمْ وَلَدٌ فَلَهُنَّ الثُّمُنُ مِمَّا تَرَكَنَّ ۚ مِن بَعْدِ وَصِيَّةٍ تُوصُونَ بِهَا أَوْ دَيْنٍ ۗ وَكَانَ رَجُلٌ يُّورِثُ كَلَالَةً أَوْ امْرَأَةً وَلَهُ أَخٌ أَوْ أُخْتٌ فَلِكُلِّ وَاحِدٍ مِّنْهُمَا السُّدُسُ ۚ فَإِن كَانُوا أَكْثَرَ مِن ذَلِكَ فَهُمْ شُرَكَاءُ فِي الثُّلُثِ ۚ مِن بَعْدِ وَصِيَّةٍ يُوصَىٰ بِهَا أَوْ دَيْنٍ غَيْرِ مُضَارٍّ ۚ وَصِيَّةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَلِيمٌ

In that which your wives leave, your share is a half if they have no child; but if they leave a child, you get a fourth of that which they leave after payment of legacies that they may have bequeathed or debts. In that which you leave, their (your wives) share a fourth if you leave no child; but if you leave a child, they get an eighth of that which you leave after payment of legacies that you may have bequeathed or debts. If the man or woman whose inheritance is in question has left neither ascendants nor descendants, but has left a brother or a sister, each one of the two gets a sixth; but if more than two, they share in a third after payment of legacies he (or she) may

have bequeathed or debts, So that no loss is caused to (any one). This is a commandment from Allah; and Allah is ever All-Knowing, Most-Forbearing.

#### An-Nisa (4:19)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا يَحِلُّ لَكُمْ أَنْ تَرِثُوا النِّسَاءَ كَرِهًا<sup>ط</sup> وَلَا تَعْضُلُوهُنَّ لِتَذْهَبُوا بِ  
مَا آتَيْتُمُوهُنَّ إِلَّا أَنْ يَأْتِيَنَّ بِقَاحِشَةٍ مُبَيِّنَةٍ<sup>ع</sup> وَعَاشِرُوهُنَّ بِالْمَعْرُوفِ<sup>ف</sup> فَإِنْ كَرِهْتُمُوهُنَّ  
فَعَسَىٰ أَنْ تَكْرَهُوا شَيْئًا وَيَجْعَلَ اللَّهُ فِيهِ خَيْرًا كَثِيرًا

O you who believe! You are forbidden to inherit women against their will; and you should not treat them with harshness, that you may take away part of the *Mahr* (obligatory bridal-money given by the husband to his wife at the time of marriage) you have given them unless they commit open illegal sexual intercourse; and live with them honourably. If you dislike them, it may be that you dislike a thing and Allah brings through it a great deal of good.

#### An-Nisa (4:33)

وَلِكُلِّ جَعَلْنَا مَوَالِي مِمَّا تَرَكَ الْوَالِدَانِ وَالْأَقْرَبُونَ<sup>ع</sup> وَالَّذِينَ عَقَدْتَ أَيْمَانُكُمْ فَأَتَوْهُمْ  
نَصِيبُهُمْ<sup>ع</sup> إِنَّ اللَّهَ كَانَ عَلَىٰ كُلِّ شَيْءٍ شَهِيدًا

And to everyone, we have appointed heirs of that (property) left by parents and relatives. To those also with whom you have made a pledge (brotherhood), give them their due portion (by *Wasiyyah*-will). Truly, Allah is ever a witness over all things.

#### An-Nisa (4:176)

يَسْتَفْتُونَكَ قُلِ اللَّهُ يُفْتِيكُمْ فِي الْكَلَالَةِ<sup>ع</sup> إِنْ امْرُؤٌ هَلَكَ لَيْسَ لَهُ وَلَدٌ وَلَهُ أُخْتٌ فَلَهَا نِصْفُ  
مَا تَرَكَ<sup>ع</sup> وَهُوَ يَرِثُهَا إِنْ لَمْ يَكُنْ لَهَا وَلَدٌ<sup>ع</sup> فَإِنْ كَانَتَا اثْنَتَيْنِ فَلَهُمَا النُّثْلَانِ<sup>ع</sup> وَمَا تَرَكَ<sup>ع</sup> وَإِنْ  
أَبْنَاوًا إِخْوَةً رِجَالًا وَنِسَاءً فَلِلَّذَكَرِ مِثْلُ حَظِّ الْأُنثِيَيْنِ<sup>ط</sup> يُبَيِّنُ اللَّهُ لَكُمْ أَنْ تَضِلُّوا<sup>ط</sup> وَاللَّهُ بِكُلِّ  
شَيْءٍ عَلِيمٌ

They ask you for a legal verdict. Say:“Allah directs (thus) about *Al-Kalalah* (those who leave neither descendants nor ascendants as heirs). If it is a man that dies leaving a sister, but no child, she shall have half the inheritance. If (such a deceased was) a woman who left no child, her brother takes her inheritance. If there are two sisters, they shall have two-thirds of the inheritance; if there are brothers and sisters, the male will have twice the share of the female. (Thus) does Allah make clear to you (his law) lest you go astray. And Allah is the All-Knower of everything.”

**Al-Baqara (2:180)**

كُتِبَ عَلَيْكُمْ إِذَا حَضَرَ أَحَدَكُمُ الْمَوْتُ إِنْ تَرَكَ خَيْرًا الْوَصِيَّةَ لِلْوَالِدَيْنِ وَالْأَقْرَبِينَ  
بِالْمَعْرُوفِ حَقًّا عَلَى الْمُتَّقِينَ

It is prescribed for you, when death approaches any of you, if he leaves wealth, that he makes a bequest to parents and next of kin, according to reasonable manners. (This is) a duty upon *Al-Muttaqun*(the pious).

**Al-Baqara (2:240)**

وَالَّذِينَ يُتَوَفَّوْنَ مِنْكُمْ وَيَذُرُونَ أَزْوَاجًا وَصِيَّةً لِأَزْوَاجِهِمْ مَتَاعًا إِلَى الْحَوْلِ غَيْرَ إِجْرٍ  
فَإِنْ خَرَجْنَ فَلَا جُنَاحَ عَلَيْكُمْ فِي مَا فَعَلْنَ فِي أَنْفُسِهِنَّ مِنْ مَّعْرُوفٍ وَاللَّهُ عَزِيزٌ حَكِيمٌ

And those of you who dies and leave behind wives should bequeath for their wives a year's maintenance and residence without turning them out, but if they (wives) leave, there is no sin on you for that which they do of themselves, provided it is honourable (i.e. lawful marriage). And Allah is All-might, All-Wise.

**VII. Mahr(Bridal-money: Financial right of wife)**

**An-Nisa (4:4)**

وَأْتُوا النِّسَاءَ صَدُقَاتِهِنَّ نِحْلَةً فَإِنْ طِبْنَ لَكُمْ عَنْ شَيْءٍ مِّنْهُ نَفْسًا فَكُلُوهُ هَنِيئًا مَّرِيئًا

And give to the women (whom you marry) their *Mahr* (obligatory bridal-money given by the husband to his wife at the time of marriage) with a good heart; but if they, of their own good pleasure, remit any part of it to you, take it, and enjoy it without fear of any harm (as Allah has made it lawful).

**An-Nisa (4:19)**

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا يَحِلُّ لَكُمْ أَنْ تَرِثُوا النِّسَاءَ كَرِهًا ۖ وَلَا تَعْضُلُوهُنَّ لِتَذْهَبُوا بِ  
مَا آتَيْتُمُوهُنَّ إِلَّا أَنْ يَأْتِيَنَّ بِقَاحِشَةٍ مُّبِينَةٍ ۖ وَعَاشِرُوهُنَّ بِالْمَعْرُوفِ ۖ فَإِنْ كَرِهْتُمُوهُنَّ  
فَعَسَىٰ أَنْ تَكْرَهُوا شَيْئًا وَيَجْعَلَ اللَّهُ فِيهِ خَيْرًا كَثِيرًا

O you who believe! You are forbidden to inherit women against their will; and you should not treat them with harshness, that you may take away part of the *Mahr*<sup>16</sup> you have given them, unless they commit open illegal sexual intercourse; and live with them honourably. If you dislike them, it may be that you dislike a thing and Allah brings through it a great deal of good.

### VIII. Prohibition of Eating up one another's property unjustly

#### Al-Baqara(2:188)

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتَذَلُّوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْ

And eat up not one another's property unjustly (in any illegal way i.g. stealing, robbing, deceiving, etc.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully.

#### An-Nisa(4:29)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَ  
مِنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is most merciful to you.

#### At-Taubah(9:34)

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَحْبَارِ وَالرُّهْبَانِ لِيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ  
وَيَصُدُّونَ عَنْ سَبِيلِ اللَّهِ ۗ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ  
فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ

O you who believe! Verily, there are many of the (Jewish) rabbis and the (Christian) monks who devour the wealth of mankind in falsehood, and hinder (them) from the way of Allah (i.e Allah's religion of Islamic monotheism). And those who hoard up gold and silver [*Al-Kanz*:the money, the *Zakat* of which has not been paid] and spend them not in way of Allah, announce unto them a painful torment.

#### Ar-Rum (30:39)

<sup>16</sup>*Mahr*: Bridal-money given by the husband to his wife at the time of marriage.

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو عِنْدَ اللَّهِ ۖ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

And that which you give in gift (to others), in order that it may increase (your wealth by expecting to get a better one in return) from other people's property has no increase with Allah; but that which you give in *Zakat* (*Sadaqah*-Charity ect.) Seeking Allah's Countenance, then those, they shall have manifold increase.

#### IX. Moderation: Neither extravagance nor niggardliness

An-Nisa(4:37)

الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَيَكْتُمُونَ مَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ ۗ وَأَعْتَدَ لِلْكَافِرِينَ عَذَابًا مُّهِينًا

Those who are miserly and enjoin miserliness on other men and hide what Allah has bestowed upon them of his bounties. And we have prepared for the disbelievers a disgraceful torment.

Al-A'raf(7:31)

يَا بَنِي آدَمَ خُذُوا زِينَتَكُمْ عِندَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

O children of Adam! Take your adornment (by wearing your clean clothes), while praying and going round (the *Tawaf*) of the *Ka'bah*, and eat and drink but waste not by extravagance, certainly He (Allah), likes not *Al-Musrifun* (Those who waste by extravagance).

Al-Isra(17:27)

إِنَّ الْمُبَدِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

Verily, the spendthrifts are brothers of the *Shaitan*( devils), and the *Shaitan* (Devil-Satan) is ever ungrateful to his Lord.

Al-Isra(17:29)

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا

And let not your hand be tied (like a miser) to your neck, not stretch it forth to its utmost reach (like a spendthrift), so that you become blameworthy and in severe poverty.

Al-Hadid(57:24)

الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَمَنْ يَتَوَلَّ فَإِنَّ اللَّهَ هُوَ الْغَنِيُّ الْحَمِيدُ

Those who are misers and enjoining upon people miserliness- (Allah is not in need of their charity). And whosoever turns away (from faith- Allah's monotheism), then Allah is rich (free of all needs), worthy of All praise.

#### X. Prohibition of deception in weights and measurements

Al-A'raf(7:85)

وَإِلَىٰ مَدْيَنَ أَخَاهُمْ شُعَيْبًا ۗ قَالَ يٰقَوْمِ اعْبُدُوا اللَّهَ مَا لَكُمْ مِنْ إِلَهٍ غَيْرُهُ ۗ قَدْ جَاءَتْكُم بَيِّنَةٌ مِنْ رَبِّكُمْ ۗ فَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تُفْسِدُوا فِي الْأَرْضِ بَعْدَ إِصْلَاحِهَا ۗ ذٰلِكُمْ خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ مُؤْمِنِينَ

And to (the people of) Madyan (Midian), (We sent) their brother Shu'aib. He said: "O my people! Worship Allah! You have no other *Ilah* (God) but him". Verily, a clear poof (sign) from your Lord has come unto to you; so give full measure and weight and wrong not men in their things, and do not do mischief on the earth after it has been set in order, that will be better for you, if you are believers.

Hud(11:84)

وَإِلَىٰ مَدْيَنَ أَخَاهُمْ شُعَيْبًا ۗ قَالَ يَا قَوْمِ اعْبُدُوا اللَّهَ مَا لَكُمْ مِنْ إِلَهٍ غَيْرُهُ ۗ وَلَا تَنْقُصُوا الْمِكْيَالَ وَالْمِيزَانَ ۗ إِنِّي أَرَأَيْتُمْ بِخَيْرٍ وَإِنِّي أَخَافُ عَلَيْكُمْ عَذَابَ يَوْمٍ مَّحِيطٍ

And to the Madyan (Midian) people (we sent) their brother Shu'aib. He said: " O my people! Worship Allah, you have no other *ilah*(God) but him, and give not short measure or weight. I see you in the prosperity and verily I fear for you the torment of a day encompassing.

Hud(11:85)

وَيَا قَوْمِ أَوْفُوا الْمِكْيَالَ وَالْمِيزَانَ بِالْقِسْطِ ۗ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعِدُوا الْأَرْضَ مُمْسِكِينَ

And O my people! Give full measure and weight in justice and reduce not the things that are due to the people, and do not commit mischief in the land, causing corruption.

**Al-Isra(17:35)**

وَأَوْفُوا الْكَيْلَ إِذَا كِلْتُمْ وَزَنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ۚ ذَٰلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

And give full measure when you measure, and weigh with a balance that is straight. That is good (advantageous) and better in the end.

**Al-Mutaffifin(83:1, 2, 3)**

وَيْلٌ لِّلْمُطَفِّفِينَ  
الَّذِينَ إِذَا أَكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ  
وَإِذَا كَالُوهُمْ أَوْ وَّزَنُوهُمْ يُخْسِرُونَ

Woe to those give less in measure and weight. Those who, when they have to receive by measure from men, demand full measure, and when they have to give by measure or weight (to other) men, give less than due.

**XI. Discouraging wealth accumulation and love for worldly life**

**At-Taubah(9:55)**

فَلَا تُعْجِبْكَ أَمْوَالُهُمْ وَأَوْلَادُهُمْ ۚ إِنَّمَا يُرِيدُ اللَّهُ لِيُعَذِّبَهُمْ بِهَا فِي الْحَيَاةِ الدُّنْيَا وَتَرْهَقَ  
أَنْفُسُهُمْ وَهُمْ كَافِرُونَ

So let not their wealth nor their children amaze you (O Muhammad صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ); in reality Allah's plan is to punish them with these things in the life of this world, and that their souls shall depart(die) while they are disbelievers.

**At-Taubah(9:85)**

وَلَا تُعْجِبْكَ أَمْوَالُهُمْ وَأَوْلَادُهُمْ ۚ إِنَّمَا يُرِيدُ اللَّهُ أَنْ يُعَذِّبَهُمْ بِهَا فِي الدُّنْيَا وَتَرْهَقَ أَنْفُسُهُمْ  
وَهُمْ كَافِرُونَ

And let not their wealth or their children amaze you. Allah's plan is to punish them with these things in this world, and that their souls shall depart (die) while they are disbelievers.

**Al-Qasas(28:58)**

وَكَمْ أَهْلَكْنَا مِنْ قَرْيَةٍ بَطَرَتْ مَعِيشَتَهَا فَتِلْكَ مَسَاكِنُهُمْ لَمْ تُسْكَنْ مِنْ بَعْدِهِمْ إِلَّا قَلِيلًا  
وَكُنَّا نَحْنُ الْوَارِثِينَ

And how many a town (population) have we destroyed, which was thankless for what its means of livelihood (disobeyed Allah, and his messengers, by doing evil deeds and crimes)! And those are their dwellings, which have not been inhabited after them except a little. And verily, we have been the inheritors.

**Al-'Ankabut (29:64)**

وَمَا هَذِهِ الْحَيَاةُ الدُّنْيَا إِلَّا لَهُوٌّ وَلَعِبٌ وَإِنَّ الدَّارَ الْآخِرَةَ لَهِيَ الْحَيَوَانُ لَوْ كَانُوا  
يَعْلَمُونَ

And this life of the world is only an amusement and a play! Verily, the home of the hereafter—that is the life indeed (i.e the eternal life that will never end), if they but knew.

**Ar-Rum (30:7)**

يَعْلَمُونَ ظَاهِرًا مِّنَ الْحَيَاةِ الدُّنْيَا وَهُمْ عَنِ الْآخِرَةِ هُمْ غَافِلُونَ

They know only the outside appearance of the life of the world (i.e the matters of their livelihood, like irrigating, or sowing or reaping, etc.), and they are heedless of the hereafter.

**Al-Mujadilah (58:17)**

لَنْ نَغْنِيَّ عَنْهُمْ أَمْوَالُهُمْ وَلَا أَوْلَادُهُمْ مِنَ اللَّهِ شَيْئًا أُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا

Their children and their wealth will avail them nothing against Allah. They will be the dwellers of the fire to dwell therein forever.

**Al-Munafiqun(63:9)**

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُلْهِكُمْ أَمْوَالُكُمْ وَلَا أَوْلَادُكُمْ عَنْ ذِكْرِ اللَّهِ وَمَنْ يَفْعَلْ ذَلِكَ فَأُولَئِكَ  
هُمُ الْخَاسِرُونَ

O you who believe! Let not your properties and or your children divert you from the remembrance of Allah. And whosoever does that, then they are the losers.

**At-Taghabun(64:15)**

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ



Your wealth and your children are only a trail, whereas Allah! With him is a great reward (paradise).

**An-Nazi'at(79:37, 38, 39)**

فَأَمَّا مَنْ طَغَىٰ  
وَأَثَرَ الْحَيَاةِ الدُّنْيَا  
فَإِنَّ الْجَحِيمَ هِيَ الْمَأْوَىٰ

Then for him who transgressed all bounds, (in disbelief, oppression and evil deeds of disobedience to Allah). And preferred the life of this world (by following his evil desires and lusts), Verily, his abode will be Hell-Fire.

**At-Takathur(102:1, 2)**

أَلِهَاتِكُمُ التَّكَاثُرُ  
حَتَّىٰ زُرْتُمُ الْمَقَابِرَ

The mutual rivalry (for piling of worldly things) diverts you, until you visit the graves (i.e. till you die).

## XII. Eating from *Halal* (permissible) sources

**Al-Maidah(5:88)**

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا ۗ وَاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ

And eat of the things which Allah has provided for you, lawful and good, and fear Allah in whom you believe.

**Al-Maidah(5:90)**

إِنَّمَا الَّذِينَ آمَنُوا إِنَّمَا الْحَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلَامُ رَجْسٌ مِّنْ عَمَلِ  
الشَّيْطَانِ

O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and *Al-Ansab*<sup>17</sup>, and *Al-Azlam*(arrows for seeking luck or decision) are an abomination of *Shaitan*'s (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.

<sup>17</sup> Animals that are sacrificed (slaughtered) on *An-Nusub* and for the idols. *An-Nusub* were stone-altars at fixed places or graves, whereon sacrifices were slaughtered on certain occasions in the name of idols, jinn, angels, pious men, saint in order to honour them or to expect some benefit from them.

**Al-Ana'am(6:151)**

قُلْ تَعَالَوْا أَتْلُ مَا حَرَّمَ رَبُّكُمْ عَلَيْكُمْ ۖ إِلَّا تَشْرِكُوا بِهِ شَيْئًا ۖ وَبِالْوَالِدَيْنِ إِحْسَانًا ۖ  
تَقْتُلُوا أَوْلَادَكُمْ مِمَّنْ إِمْلَاقٌ ۖ نَحْنُ نَرْزُقُكُمْ وَإِيَّاهُمْ ۖ وَلَا تَقْرَبُوا الْفَوَاحِشَ مَا ظَهَرَ مِنْهَا  
وَمَا بَطَّنَ ۖ وَلَا تَقْتُلُوا النَّفْسَ الَّتِي حَرَّمَ اللَّهُ ۖ إِلَّا بِالْحَقِّ ۗ ذَٰلِكُمْ وَصَّاكُم بِهِ لَعَلَّكُمْ

Say O Muhammad ﷺ: "Come, I will recite what your Lord has prohibited you from: Join not anything in worship with him; be good and dutiful to your parents; kill not your children because of poverty- we provide sustenance for you and for them; come not near to *Al-Fawahish* (shameful sins, illegal sexual intercourse) whether committed openly or secretly; and kill not anyone whom Allah has forbidden, except for a just cause (according to Islamic Law). This he has commanded you that you may understand.

**Al-Jumu'ah(62:10)**

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا

Then when the *Jumu'ah* (Friday) prayer is ended, you may disperse through the land, and seek the bounty of Allah (by working, etc.), and remember Allah much: that you may be successful.

**Al-Isra(17:66)**

رَبُّكُمْ الَّذِي يُزْجِي لَكُمْ الْفُلْكَ فِي الْبَحْرِ لِتَبْتَغُوا مِنْ فَضْلِهِ ۗ إِنَّهُ كَانَ بِكُمْ رَحِيمًا

Your Lord is he who drives the ship for you through the sea, in order that you may seek of his bounty. Truly, he is ever most merciful towards you.

**Albaqara(2:168)**

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطَوَاتِ الشَّيْطَانِ ۗ إِنَّهُ لَكُمْ  
عَدُوٌّ مُبِينٌ

O mankind! Eat of that which is lawful and good on the earth, and follow not the footstep of *Shaita'n* (Satan). Verily, he is to you an open enemy.

**Al-Ara'f(7:157)**

الَّذِينَ يَتَّبِعُونَ الرَّسُولَ النَّبِيَّ الْأُمِّيَّ الَّذِي يَجِدُونَهُ مَكْنُوبًا عِنْدَهُمْ فِي التَّوْرَةِ وَالْإِنْجِيلِ  
يَأْمُرُهُمْ بِالْمَعْرُوفِ وَيَنْهَاهُمْ عَنِ الْمُنْكَرِ وَيُحِلُّ لَهُمُ الطَّيِّبَاتِ وَيُحَرِّمُ عَلَيْهِمُ الْخَبَائِثَ

وَيَضَعُ عَنْهُمْ إِصْرَهُمْ وَالْأَغْلَالَ الَّتِي كَانَتْ عَلَيْهِمْ ۗ فَالَّذِينَ آمَنُوا بِهِ وَعَزَّرُوهُ وَنَصَّوهُ  
وَاتَّبَعُوا النُّورَ الَّذِي أُنزِلَ مَعَهُ ۗ أُولَٰئِكَ هُمُ الْمُفْلِحُونَ

Those who follow the messenger, the prophet who can neither read nor write (i.e. Muhammad (صلى الله عليه وسلم) whom they find written with them in the Torah (Deut, xviii 15) and Gospel (John xiv, 16), - he command him for *Al-Maruf* (i.e. Islamic monotheism and all that Islam has ordained); and forbids them from *Al-Munkar* (i.e. disbelief, polytheism of all kind, and all that Islam has forbidden); he allows them as lawful as regards things, deeds, beliefs, persons, foods), he release them from their heavy burdens (of Allah's covenant with the children of Israel), and prohibits them as unlawful (i.e. all evil and unlawful as regards things, deeds, beliefs, persons, foods)

### XIII. The nature and process of loan contract

Al-Baqara(2:282)

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ وَلْيَكْتُب بَيْنَكُمْ  
بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ  
اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ  
يَسْتَضِيعُ أَنْ يُمْلَىٰ لَهُ فْلْيُمْلِلْ وَلِيهِ بِالْعَدْلِ ۗ وَأَسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ ۖ  
يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَانِ مِمَّنْ تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكَّرَ  
إِحْدَاهُمَا الْآخْرَىٰ ۗ وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَا دُعُوا ۗ وَلَا تَسْأَمُوا أَنْ تَكْتُبُوهُ صَغِيرًا أَوْ  
كَبِيرًا إِلَىٰ أَجَلِهِ ۗ ذَلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا ۗ إِلَّا أَنْ تَكُنْ  
تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا ۗ وَأَشْهِدُوا إِذَا تَبَايَعْتُمْ  
وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ ۗ وَإِنْ تَفَعَّلُوا فَإِنَّهُ فُسُوقٌ بِكُمْ ۗ وَاتَّقُوا اللَّهَ ۖ وَيَعْلَمُ اللَّهُ ۗ وَاللَّهُ  
بِكُلِّ شَيْءٍ عَلِيمٌ

O you who believe! When you contract a debt for a fixed period, write it down. Let a scribe write it in justice between you. Let not the scribe refuse to write as Allah has taught him, so let him write. Let him (the debtor) who incurs the liability dictate, and he must fear Allah, his Lord, and diminish not anything of what he owes. But if the debtor is of poor understanding, or weak, or is unable to dictate for himself, then let his guardian dictate in justice. And get two witnesses out of your own men. And if there are not two men (available), then a man and two women, such as you agree for witnesses, so if one of them (two women) errs, the other can remind her. And the witnesses should not refuse when they are called (for evidence). You should not become weary to write it (your contract), whether it be small or big, for its fixed term, that is more just with Allah; more solid as evidence, and more convenient to prevent doubts among yourselves, save

when it is a present trade which you carry out on the spot among yourselves, then there is no sin on you if you do not write it down. But take witnesses whenever you make a commercial contract. Let neither scribe or witness suffer any harm, but if you do (such harm), it would be wickedness in you. So be afraid of Allah; and Allah teaches you. And Allah is the All-Knower of each and everything.

#### XIV. *Rahn* (mortgage)

##### Al-Baqara (2:283)

إِن كُنْتُمْ عَلَىٰ سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَانٌ مَّقْبُوضَةٌ فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ  
الَّذِي أَوْثُمِنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْنُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آثِمٌ قَلْبُهُ  
وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ

And if you are on a journey and cannot find a scribe, then let there be a pledge taken (mortgaging)<sup>18</sup>; then if one of you entrust the other, let the one who is entrusted discharge his trust(faithfully), and let him be afraid of Allah, his Lord. And conceal not the evidence for he, who hides it, surely his heart is sinful. And Allah is All-Knower of what you do.

#### XV. The human preference for profit (risk aversion)

##### Fussilat(41:49)

لَا يَسْأَلُ الْإِنْسَانُ مِنْ دُعَاءِ الْخَيْرِ وَإِنْ مَسَّهُ الشَّرُّ فَيَئُوسٌ قَنُوطٌ

Man does not get tired of asking good (things from Allah); but if an evil touches him, then he gives up all hope and is lost in despair.

##### Al-Ma'arij(70:19, 20, 21)

إِنَّ الْإِنْسَانَ خُلِقَ هَلُوعًا  
مَسَّهُ الشَّرُّ جَزُوعًا  
وَإِذَا مَسَّهُ الْخَيْرُ مَنُوعًا

<sup>18</sup> Narrated Aishah (RA): The prophet ﷺ bought some foodstuff on credit for a limited period and mortgaged his armour for it. (Sahih AL-Bukhari Vol.3, Hadith No.686)

Verily, man (disbeliever) was created very impatient; irritable (discontented) when evil touches him, and niggardly when good touches him.

## XVI. Allah is All-provider and the sustainer

An-Nahl (16:71)

وَاللَّهُ فَضَّلَ بَعْضَكُمْ عَلَىٰ بَعْضٍ فِي الرِّزْقِ ۖ فَمَا الَّذِينَ فُضِّلُوا بِرَادِّي رِزْقِهِمْ عَلَىٰ مَا مَلَكَتْ أَيْمَانُهُمْ فَهُمْ فِيهِ سَوَاءٌ ۗ أَفَبِعِزَّةِ اللَّهِ يَجْحَدُونَ

And Allah has preferred some of you above others in wealth and properties. Then, those who are preferred will by no means hand over their wealth and properties to those (slaves) whom their right hands possess, so that they may be equal with them in respect thereof. Do they then deny the favour of Allah.

Al-Isra (17:30)

إِنَّ رَبَّكَ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ ۗ إِنَّهُ كَانَ بِعِبَادِهِ خَبِيرًا بَصِيرًا

Truly, your Lord enlarges the provision for whom he wills and straitens (for whom he wills). Verily, he is ever All-Knower, All-Seer of his slaves.

Al-Isra (17:31)

وَلَا تَقْتُلُوا أَوْلَادَكُمْ خَشْيَةَ إِمْلَاقٍ ۗ نَحْنُ نَرْزُقُهُمْ وَإِيَّاكُمْ ۗ إِنَّ قَتْلَهُمْ كَانَ خِطْئًا كَبِيرًا

And kill not your children for fear of poverty. We shall provide for them as well as for you. Surely, the killing of them is a great sin.

Al-Qasas (28:82)

وَأَصْبَحَ الَّذِينَ تَمَنَّوْا مَكَانَهُ بِالْأَمْسِ يَقُولُونَ وَيَكَانَ اللَّهُ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ عِبَادِهِ وَيَقْدِرُ ۗ لَوْلَا أَن مَنَّ اللَّهُ عَلَيْنَا لَخَسَفَ بِنَاءُ وَيْكَانَهُ لَا يُفْلِحُ الْكَافِرُونَ

And those who had desired (for a position like) his position the day before, began to say: “Know you not that it is Allah who enlarges the provision or restricts it to whomsoever he pleases of his slaves. Had it not been that Allah was gracious to us, he could have caused the earth to swallow us up (also!) know you not that the disbelievers will never be successful.

**Al-'Ankabut (29:60)**

وَكَايِنٌ مِّنْ دَابَّةٍ لَّا تَحْمِلُ رِزْقَهَا اللَّهُ يَرْزُقُهَا وَإِيَّاكُمْ ۗ وَهُوَ السَّمِيعُ الْعَلِيمُ

Andso many a moving (living) creature carries not its own provision! Allah provides for it and for you. And he is the All-Hearer, and All-Knower.

**Al-'Ankabut (29:62)**

اللَّهُ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ لَهُ ۗ إِنَّ اللَّهَ بِكُلِّ شَيْءٍ عَلِيمٌ

Allah enlarges the provision for whom he wills of his slaves, and Strains it for whom (he wills). Verily, Allah is the All-Knower of everything.

**Ar-Rum (30:37)**

أَوَلَمْ يَرَوْا أَنَّ اللَّهَ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ ۗ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِّقَوْمٍ يُؤْمِنُ

Do they not see that Allah enlarges the provision for whom he wills and strains (it from whom he wills), verily, in that are indeed signs for a people who believe.

**Az-Zumar (39:52)**

أَوَلَمْ يَعْلَمُوا أَنَّ اللَّهَ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ ۗ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِّقَوْمٍ يُؤْمِنُ

Do they not know that Allah enlarges the provision for whom he wills, and strains it(for whom he wills). Verily, in this are signs for the folk who believe!

**Ash-Shura(42:12)**

لَهُ مَقَالِيدُ السَّمَاوَاتِ وَالْأَرْضِ ۗ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ ۗ إِنَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ

To him belong the keys of the heavens and the earth. He enlarges provision for whom he wills, and straitens (it for whom he wills). Verily, He is the All-Knower of everything.

**Ash-Shura (42:27)**

رَضٌ وَلَكِن يُنزِّلُ بَقْدَرٍ مَّا يَشَاءُ ۗ إِنَّهُ بِ

خَيْرٍ بَصِيرٌ

And if Allah were to enlarge the provision for his slaves, they would surely rebel in the earth, but he sends down by measure as he wills. Verily! He is, in respect of his slaves, the Well-Aware, the All-Seer (of things that benefit them).

**Adh-Dhariyat (51:58)**

إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ

Verily, Allah is the All-provider, owner of power, the most strong.

**Az-Zukhruf (43:32)**

هُمْ يَفْسِمُونَ رَحْمَتَ رَبِّكَ ۗ نَحْنُ قَسَمًا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا ۗ وَرَفَّ  
بَعْضُهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ بَعْضًا سُخْرِيًّا ۗ وَرَحْمَتُ رَبِّكَ خَيْرٌ مِمَّا  
يَجْمَعُونَ

Is it they who would portion out the mercy of your Lord? It is we who portion out between them their livelihood in this world, and we raised some of them above others in ranks, so that some may employ others in their work. But the mercy (Paradise) of your lord (O Muhammad صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ) is better than the (the wealth of this world) which they amass.

**At-Talaq (65:3)**

وَيَرْزُقُهُ مِنْ حَيْثُ لَا يَحْتَسِبُ ۗ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ ۗ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ ۗ

And he will provide him from (sources) he never could imagine. And whosoever puts his trust in Allah, then he will suffice him. Verily, Allah will accomplish his purpose. Indeed Allah has set a measure for all things.