

<https://journal.unisza.edu.my/mjis>

OBSTACLES TO LAWFUL EARNINGS AND THEIR SOLUTIONS FROM QURAN AND SUNNAH PERSPECTIVE

¹MUHAMMAD FAIZUL HAQUE

²MD. FARUK ABDULLAH

¹Department of Islamic Studies, Manarat International University, Dhaka, BANGLADESH

¹ Faculty of Business and Management, Universiti Sultan Zainal Abidin,
Kampus Gong Badak, 21300 Kuala Nerus, Terengganu, MALAYSIA

*Corresponding author: farukabdullah@unisza.edu.my

Received Date: 19 October 2022 • Accepted Date: 17 December 2022

Abstract

Islamic Shariah encourages individuals to fulfil their financial needs in a lawful manner. However, a group of people strive for financial means without following a lawful approach while ignoring the principles of Shariah. This study aims to focus on Islamic principles of lawful and unlawful earnings. This paper examines the Qur'anic and Prophetic stance on lawful and unlawful financial income. It explores the main barriers that impede a person from earning financial resources using lawful approaches. This study adopts a qualitative analytical approach to study this critical issue. It analyses the relevant data from Islamic primary sources, i.e., the Qur'an and the Sunnah, along with jurisprudential views of the classical scholars and provides solutions to the problems related to earning lawfully. The study concluded that if humankind practices Islamic teachings and values regarding lawful earnings in their lives, it will help them to get closer to Allah and minimize unequal financial status among people.

Keywords: Lawful earnings, Unlawful earnings, Halal, Haram, Islamic Perspective.

Cite as: Muhammad Faizul Haque & Md. Faruk Abdullah. 2021. Obstacles To Lawful Earnings and Their Solutions from Quran and Sunnah Perspective. *Malaysian Journal for Islamic Studies* 6(1): 49-62.

INTRODUCTION

Islam encourages the financial stability of every individual in society. Islamic principles do not support the notion that human beings remain financially unstable, which would then undermine

their social status. If poverty increases in a society, it decreases their social values, dignity, and their motives in life (Al-Yūbī, 2017). Hence, Islam imposes specific guidelines for human beings to be able to be financially stable in society. Islamic principles firmly state that the process of attaining financial resources should be in a positive and rational manner (Toure, 2012). According to Islamic Shariah, it is strictly prohibited for all human beings to earn financial resources in an unlawful manner. (Surah Mumin, 51; Surah al-Baqarah, 172; Sahih Muslim, 2007, hadith, 1015).

The concept of lawful (*halāl*) and unlawful (*harām*) earnings have been known since the arrival of Islam (Mohammed, 2013). However, it is unfortunate that certain groups of people have the intention to become more prosperous through unlawfully acquiring wealth. This practice is a common phenomenon in Muslim societies. Due to engaging during unlawful earnings, a considerable portion of the country's wealth goes to the ultra-rich segment of the community. Hence, the act of earning through unlawful means created three different categories of people, which are the ultra-rich, the middle-income and the poor. Among these groups, most of the financial resources are hoarded and withheld by the ultra-rich. The second group of people (middle-income) have a slightly better position in society. Still, they are not able to fulfil their daily basic needs, along with maintaining other social aspects compared to the ultra-rich. The third group of people live vulnerably in society, and they face severe difficulties in terms of fulfilling their daily basic needs and maintaining their social status.

Individuals who earn their wealth through unlawful means are due to several reasons. The first is that they lack religious knowledge and practice it. The second reason is the lack of empathy for the needs of others, and lastly, the lack of a monitoring system from the Government, which means the absence of accountability. When government agencies turn a blind eye to this issue then politicians, government officials and other employees may involve in corruption to accumulate public resources for their own interest. It is observed in Muslim society that the ultra-rich community have totally ignored the middle-income and poor people's rights to have a share in the country's financial resources.

This study is divided into three sections. Firstly, this study will explore the views of Islamic principles regarding the process of earning lawful financial resources. Secondly, the study highlights the obstacles that lead an individual to be involved in acquiring resources in an unlawful manner. Finally, to overcome this vital issue, the paper has referenced several texts in the Qur'an and Sunnah and has analyzed them in line with their commentaries and jurisprudential views.

LITERATURE REVIEW

In today's world, the primary concern of people in society is obtaining material wealth. People are focused mainly on getting material things, careers, social status, and higher positions by completely disregarding Islamic values and ethics. Considering this scenario, parents are actively encouraging similar teachings and values to their children (Shahid, 2017). In the 21st century, everything is valued by money. Financial stability is one of the essential elements in a person's life, and its significance is increasing day by day to sustain dignity and respect. Without financial steadiness, one's life becomes challenging in the family and society (Yakubu, Yawale, Abdul Bari, & Abubakar, 2019). It is commanded by the Almighty Allāh (s.w.t) to humankind

to search for permissible (halal) provisions after the completion of *Salāt* (Prayers) and to seek His bounty by working (Sūrah al-Jum‘ah,10). Shariah does not put a limit on how much a person can earn, but it only commands that it must be acquired by lawful (Halal) means (Al-Qaradāwī, 2012).

However, it is a widespread phenomenon across the world that people are more concerned about how to generate and earn money unlawfully. The Muslim world is not far from this phenomenon. In every society, politicians, executives, corporates, bureaucrats, and others who hold positions in the workforce of governmental agencies have violated the legitimate way of earning financial resources. The actions of the ultra-rich resulted in the creation of certain types of obstructions for the larger members of society and made their lives miserable. The practices of the ultra-rich allowed the domination of all forms of administrative activities and paved the way for their engagement in corrupt practices. This resulted in large segments of society losing their rights given to them by the law. Proper treatment and justice are the rights of all members of society, but because of the actions of the ultra-rich, they have been deprived of such. Government agencies and institutions are often engaged in the practice of mistreating and humiliating members of the society and often create barriers so that they are not given their due rights. In Shariah, it is strongly prohibited (*harām*) to create scenarios with the intention of acquiring the property of others by way of undue influence and force. (‘Awajī, 2006). This unlawful practice is placed in the similar ranking of shedding the blood of another. As the Prophet Muhammad (s.a.w) said,

Your blood and your wealth are sacred to one another, as sacred as this day of yours, in this month of yours, in this land of yours. All matters of the Jāhiliyyah are abolished beneath my feet. (Sahih Muslim 2007, hadith, 2950)

Moreover, the Qur'an and Prophetic Sunnah do not legitimize any sort of unlawful income and impose strict punishments on violators. (Al-Sha‘rāwī, 2011). In Islam, the process of earning financial resources (*al-kasb al-Māliyyah*) or livelihood and sustenance (*rizq* or *al-a‘dā al-Ma‘īṣah*) should be positive, duly authentic, and lawful (*halāl*). The Qur'an says: O mankind! Eat of that which is lawful and good on the earth and follow not the footsteps of Shaitān (Satan). Verily, he is to you an open enemy. (Sūrah al-Baqarah, 168):

O you who believe (in the Oneness of Allāh-Islamic Monotheism)! Eat of the lawful things that We have provided you with, and be grateful to Allāh, if it is indeed, He Whom you worship. (Sūrah al-Baqarah, 172)

O (you) Messenger! Eat of the Tayyibāt [all kinds of Halāl foods which Allāh has made lawful (meat of slaughtered eatable animals, milk products, fats, vegetables, fruits, etc.)] and do righteous deeds. Verily, I am All-Knower of what you do. (Sūrah al-Mu‘min, 51)

The verses mentioned above include all messengers (Prophets), believing men (*mu‘minīn*) and believing women (*mu‘mināt*), and in general, all of humanity to eat permissibly and earn from lawful sources (Ibn ‘Āshūr, 1984; Al-Garyānī, 2003). The fundamental message of the above-mentioned verses is that every individual is commanded to follow a path of earning financial means from lawful (Halal) sources (Al-Qaradāwī, 2012). In the exegesis of the aforesaid verses, the majority of the mufasssīrīn (Qur'anic Interpreters) say that for mankind's

worship to be accepted, one must earn his wealth lawfully. (Ibn Kathir, 1999). According to al-Razi, (1420H) and Rida (1990), the word '*Tayyibah*' mentioned in all three verses means (*halāl*) permissible things. According to Islamic *Sharī'ah*, a group of people will not be blessed with the mercy of Allah (s.w.t) in this world and in any affairs of their lives if they eat from unlawful income and earn or generate financial wealth from illegal sources. As the Prophet Muhammad (s.a.w) said in this regard,

It was narrated that Abū Hurairah said: "The Messenger of Allāh said: 'O people, Allāh is Tayyib (good) and does not accept anything but that which is good. Allāh has enjoined upon the believers that which He has enjoined upon the Messengers. He says: O (you) Messengers! Eat of the Tayyibāt (the lawful) and do righteous deeds. Verily, I am Well-Acquainted with what you do" and He says: O you who believe! Eat of the lawful things that We have provided you with ..., Then he mentioned a man who has undertaken a lengthy journey and is disheveled and dusty, raising his hands towards heaven and saying: 'O Lord, O Lord!' But his food is unlawful, his drink is unlawful, his clothing is unlawful, and he is nourished with what is unlawful, so how can he receive a response?" (Sahih Muslim, 2007, hadith, 2346)

Based on the afore mentioned Qur'anic and Prophetic texts, it is clearly understood that the Islamic *Sharī'ah* has emphasized earning lawful means to survive in this life. It includes the Prophet (s.a.w), believing men and women (*mu'minūn*) and mankind in general. Hence, there is no option for individuals to be involved in corruption, bribery, theft and cheating in trading to achieve financial means, which is later used for an individual's food, clothes, house, medical treatments, and other social activities. According to Husnī (2017), until a man takes his food, clothing, and other necessary items from lawful sources (*halāl*), he will not be considered a pious person in society. The essence of these Qur'anic and prophetic Sunnah passages highlights that the acceptance of an individual's submission and worship to his God is conditioned with earning through a lawful income.

RESEARCH METHODOLOGY

The study is based on a qualitative approach. To achieve the research objectives, the paper adopts an analytical approach to study this vital issue. Under this analytical approach, the researchers have collected the data from secondary sources, e.g. books, articles, reports, newspapers and relevant websites. They also collected relevant information from classical and modern books of *tafsir* (Qur'anic Exegesis) and *ahādīth* (books of prophetic narrations). Finally, this study analyses several *fiqhi* (jurisprudential) views to provide solutions to the issue.

RESEARCH FINDINGS

Barriers to Earning Lawfully

Earning lawful financial means (*al-kasb al-māl al-halāl*) is an obligatory task for every individual so that they may survive in this world (Al-Majlisī, 1983). The process of lawful income is well described in the Qur'an and Prophetic traditions. However, there are various obstacles that hinder individuals from earning a lawful income in their worldly life. Several causes are highlighted below.

The Greediness of Earning Unlawful Wealth

It is a common phenomenon and perception in Muslim society that they do not want to relate Islamic principles to their worldly life (Shahid, 2017). They feel that Islamic principles emphasize only certain things, i.e. believing in Allah, offering five times prayer, fasting in the month of Ramadān, paying *Zakāt* and performing the Pilgrimage (*haj*). In Islamic *Sharī'ah*, the concept of worship is not confined only to the issues described above; instead, it is a broader concept. It includes every domain of human life (Beekun & Badawi, 2005; Ismaeel & Blaim, 2012).

It has been a standard norm among people that they should earn financial resources and their wealth by any means and at any cost without sourcing it from an authentic source.

The Prophet (s.w.a) said, "A time will come upon the people when one does not care how one gains one's money, legally or illegally." (Sahih al-Bukhari, 1997, hadith no. 2059)

At the same time, they believe that when they reach old age, they will donate their wealth or put their property for endowment (*waqf*) and allocate a portion of their unlawful income to charity. They carry a belief that doing so will reduce the sins that they have committed earlier in their life. It comes as a great surprise that people unlawfully earn financial means (*harām*) but at the same time look for lawful foods (halal foods) with that *harām* income (Shahid, 2017). However, prophetic traditions (*sunnah*) clearly state that the essential condition for the acceptance of humankind's charity is that it is done for the sake of Allah (s.w.t), and the wealth should be earned lawfully. The Prophet (s.a.w) said in this regard, Allah (s.w.t) does not accept anything but that which is good (*tayyib*), which means lawfully acquired.

Abu Hurairah said: "The Messenger of Allah said: 'No one gives charity earned from a good (*tayyib*) source - and Allah (s.w.t) does not accept anything but that which is good (*tayyib*) - but the Most Merciful takes it in His Right Hand - even if it is a date -and it is tended in the Hand of the Most Merciful until it becomes bigger than a mountain, as one of you tends his colt or young camel.'" (Muslim, 2007, hadith, 2342)

Lack of Empathy towards Others

In today's world, due to the socio-cultural norms and traditions, everyone is striving for money and social status, with no concern about whether the obtained financial wealth or other social positions are lawful or unlawful. Hence, it diminishes their moral values and responsibilities towards other people's needs and quality of life. However, when we observe the Islamic principles in the Qur'an and Sunnah on this issue, we find that the Islamic *Sharī'ah* has clearly emphasized the establishment and securement of every individual's economic right without any wastage of wealth. Allah (s.w.t) says in this regard,

And give to the kinsman his due and to the Miskīn (the needy) and to the wayfarer. But spend not wastefully (your wealth) in the manner of a spendthrift. (Sūrah al-'Isrā', 26; Al-Hilali, & Khan, 1434 H)

And in their properties, there was the right of the *Sā'il* (the beggar who asks) and the *Mahrūm* (the poor who does not ask others). (Sūrah al-Zāriyāt, 19; Al-Hilali, & Khan, 1434 H.)

In the exegesis of the first verse, scholars have asserted that Allāh (s.w.t) commands every individual to fulfil their relative's financial needs based on their capability. According to Rāzī and Imām Abū Hanīfah, this is an obligatory task for a financially capable person. He must look after his relatives and help the poor who cannot earn money (Al-Razi, 1420 H; Haque, 2020).

In the second verse, Allāh (s.w.t) describes two types of people (*Sā'il* & *Mahrūm*) who are in dire need of financial help from those who are financially capable. Al-Rāzī asserts that the first category consists of people who beg, known as '*Sā'il*' (beggar). They beg to survive and to fulfil their needs in their daily life. In the second category, these are people who do not ask or beg from other people in society, but they do not have financial stability, though society considers them as financially well-established (Ibn Kathir, 1999; Al-Razi, 1420 H).

Researchers understand and conclude from these two verses and from the scholars' points of view that everyone in a society must fulfil the responsibility which is mentioned and commanded in the Qur' ān. Thus, to accomplish this task, both men and women must make themselves financially secure. However, the process of achieving the means should be lawful (*halāl*) and must not contradict Islamic principles (*harām*).

Lack of Attention in Achieving Religious Knowledge

Islam is a complete code of life for all human beings which addresses every domain of human life so that they survive on this earth with dignity and respect (Haque, Solihin, Ahmad & Jani, 2020). Allah (s.w.t) says in this regard:

"...And We have sent down to you the Book (the Qur'an) as an exposition of everything, guidance, mercy, and glad tidings for those who have submitted themselves (to Allāh as Muslims)." (Sūrah al-Nahl, 89, Al-Hilali, & Khan, 1434 H).

However, in the contemporary world, everyone is looking for an education which could secure a better job and social position (Taylor, 2018). To achieve a better job and social position, people often ignore religious knowledge and its values in their individual and collective lives. Hence, it affects people's moral development and ethical values in their familial and societal life. Nevertheless, from an Islamic perspective, attaining or obtaining religious knowledge is an obligatory task for every individual Muslim. As the Prophet (s.a.w) urged and encouraged every Muslim to acquire spiritual knowledge. The Prophet (s.a.w) said: "Seeking knowledge is made compulsory upon every individual Muslim (male and female)" (Al-Khurāsānī, 2003, *hadīth*, 1545). In addition, al-Ghazālī defines education as "a process which enables an individual to distinguish between the truth and the false, the good and bad, and the right conduct and the evil." (Islam, 2016; Haque, 2020).

If an individual gets proper religious knowledge, it will help him to pursue and maintain a morally and spiritually fulfilling life in the family and society. Religious knowledge is a fundamental element which motivates and changes a person's bad manners into positive

behaviour. It also changes people's perceptions regarding lawful (*halāl*) and unlawful means (*harām*). Thus, religious knowledge that relates to people's everyday lives should be a compulsory subject at all levels of education. It will cause an individual to become a better person morally, both in his family and in society. However, the soul of knowledge should be put into action (*'amal*) in a positive manner. Otherwise, the acquired knowledge will be valueless and insignificant for a person (Fadzil, Bannga & Hamat, 2008).

Lack of Proper Monitoring System

Globally, leaders are selected by the people with the expectation to run their country lawfully, followed by the guidelines enshrined in the constitution. However, it is regrettable that many inconsistencies are observed in Muslim countries in terms of monitoring financial affairs. Muslim societies are involved in the broader form of bribery and corruption and often violate the constitutional framework while ruling the country. According to 'Transparency International's Corruption Perception Index 2019 (CPI), among 180 countries in the world, there is not a single Muslim country which secured its rank among the top 20. On the other hand, most Muslim-populated countries remain at the bottom (Transparency International, 2020).

Government representatives in Muslim countries not only ignore and overlook their task to fulfil people's needs but also disregard the accountability of individuals who are directly or indirectly involved in corruption and engaged in illicit money laundering activities. Due to a lack of a proper governmental monitoring system and accountability on public affairs, private companies, institutions, and individuals, many are earning unlawfully. Striving after money in an illegal approach not only creates an imbalance among ultra-rich, middle income and the poor in society but also leads to building an imbalance in financial stability.

SOURCE OF UNLAWFUL INCOME

According to Islamic Shariah, any form of unlawful sources of income is impermissible *harām*, i.e. bribery, magic, false witness, lying, fraudulent trading etc. (Al-Qaradāwī, 2012; Zuhdi, 2017). There are various ways to earn income unlawfully, and people commonly practise them. Several sources of unlawful income are mentioned below.

Ribā (interest)

One of the fundamental requirements of a business in Islam is that it is free from *ribā* (interest) (Yusoff, 2013). However, it is a common scenario across the world that people are earning financial means through interest (*ribā*). Islam strongly condemns any sort of interest (*ribā*), such as those based on businesses and transactions (Mohammed, 2013). According to the Islamic viewpoint, gaining financial means through practising *ribā* is unlawful (*harām*) (Yusoff, 2013). Most people have a perception that 'trade is just like interest'. In Islamic *Sharī'ah*, it is strictly prohibited for anyone to be involved in *ribā* businesses to earn financial resources ('Abū Zaid, 2017). The Qur'an clearly states in this regard, "Allāh (s.w.t) has permitted trade and has forbidden interest." (Sūrah al-Baqarah, 275). Similar views have been

stated by the Prophet (s.a.w) on gaining money via practising *ribā* (illegal interest). Ibn Mas‘ūd narrated: "The Messenger of Allah (s.a.w) cursed the one who consumed Riba, and the one who changed it, those who witnessed it, and the one who recorded it." (Al-Tirmidhi, 2007, hadīth, 1206). (Isnāduhū Hasan)

Bribery (*Al-Reswah*)

Islamic jurists have defined bribery (*reshwa*) in numerous ways. Al-Zarkashī (1985) states that *reswah* involves a monetary dealing that invalidates the right (*al-haq*) and validates a deception or wrong (*bātil*) (Al-Zarkashī, 1985). Other scholars define bribery as a type of gift, whether in real or monetary terms, offered to judges and other decision-makers to facilitate a favourable ruling or judgment (Al-Shātībī, 1997; Arafa, 2012).

However, certain groups of people within governmental and non-governmental institutions are actively involved in dealing with corruption (*reswah*) within their businesses and jobs. They often do not work or give good services to citizens they are assigned without employing an unlawful financial contract. Islam strongly condemns those who are actively participating in corruption and illegal financial dealings (*reswah*) while doing their jobs. Sometimes bribes are used to entice a deal in the name of giving a gift (*hadiyah*) in order to get their work done smoothly. According to the Islamic *Sharī‘ah*, this kind of transaction falls under the category of being unlawful. Allah (s.w.t) has clearly warned humankind not to be involved in bribery and not to transgress His rules and regulations to attain worldly life.

And do not consume or eat one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the in sin, while you know [it is unlawful]. (Sūrah al-Baqarah, 2: 188)
It is reported that the Prophet (s.a.w) said that both the one who offers a bribe, and the receiver are cursed.

‘Abdullāh bin ‘Amr narrated: "The Messenger of Allah cursed the one who bribes and the one who takes a bribe." (Al-Tirmidhi, 2007, hadith, 1337), (Isnāduhū Hasan) [Abū ‘Eīsā said:] This Hadīth is Hasan Sahīh.

Eating Orphans' Wealth

Another common practice in a Muslim society is whereby specific individuals consume an orphan's financial wealth unlawfully, especially from orphans with whom they have been entrusted. They engage in such actions even though Islamic principles in the Qur'an and Sunnah strongly prohibit and condemn those who eat or unlawfully acquire an orphan's wealth. Allah (s.w.t) says about this crucial matter:

Indeed, those who unjustly devour the property of orphans are only consuming fire into their bellies. And they will be burned in a Blaze [i.e., Helfire]. (Sūrah al-Nisā’, 10)

Gaining Financial Means Through Theft

Stealing is another source of acquiring financial resources unlawfully. Islamic provisions do not condone one's involvement in theft and robbery. The Qur'an and Prophetic traditions clearly forbid all forms of theft. As Allah (s.w.t) says in this regard:

"As for the thief, the male and the female, amputate their hands in recompense for what they earned [i.e., committed] as a deterrent [punishment] from Allah". (Sūrah al-Mā'idah, 38)

Similar principles can be inferred from the Sunnah. It is reported that the Prophet (s.a.w) said that to obtain another's wealth unlawfully is prohibited (*harām*). In the hadith, it is emphasized that one should protect each other's property and not eat it illegally.

It was narrated that Abū Hurairah said: "The Messenger of Allah (s.a.w) said: 'All the Muslim is Haram for the Muslim: His wealth, his honour and his blood. It is sufficient evil for a man to despise his brother Muslim.'" (Abū Dāwūd, 2008, hadith, 4882) (Isnāduhu Hasan)

Trading Prohibited (*harām*) Goods

Trading drugs is an example of gaining income from prohibited goods. Islamic *Sharī'ah* forbids humankind not to indulge in any sort of addictions which destroy their mental strength and demoralize their character. In the case of wine (*al-Kahmr*), those who are involved in its sale, its carriage, its packaging, and sale are considered sinful, including the grape harvester. (Abū Harbīd, 2017).

Another example is a meat seller who often sells meat from dead animals not slaughtered lawfully. This kind of cheating makes his financial means prohibited (*harām*). According to Islamic principles, the Qur'an and Sunnah do not allow earning financial means through cheating and fraud (Shahid, 2017). Involvement in gambling, selling alcohol and other products which destroy people's mental strength and makes them mentally disordered are all prohibited. In Islamic *Sharī'ah*, these deeds are compared with the events of Satan. Allah (s.w.t) says in this regard:

"O, you who have believed, indeed, intoxicants, gambling, [sacrificing on] stone alters [to other than Allāh] and divining arrows are but defilement from the work of Satan, so avoid it that you may be successful." (Sūrah al-Mā'idah, 90)

DISCUSSION OF THE SOLUTIONS

Islam provides solutions to an individual's every domain of his life, i.e., spiritual, economic, political, social etc. (Obid & Demikha, 2012). Allah (s.w.t) says that He has sent down a book to humankind which explains in detail the needs of humans while staying in this world:

"...And We have sent down to you the Book (the Qur'an) as an exposition of everything, guidance, mercy, and glad tidings for those who have submitted

themselves (to Alāh as Muslims)." (Sūrah al-Nahl, 89, Al-Hilali, & Khan, 1434 H).

However, though Islamic *Sharī'ah* has elaborated the proper guidelines to humankind about their lifestyle and their relationships and communications with each other, it is unfortunate that one still does not follow the guidelines of their Creator concerning their worldly life affairs. Nevertheless, to overcome this phenomenon, specific ways need to be followed by humankind.

Strive for Lawful Means

Every individual, society and nation need financial stability to sustain their life. Thus, Islam always emphasizes one to earn financial means or any other resources such as property that are very significant for their persistence in this world in a lawful manner (Al-Yūbī, 2017). Islam also states that the righteous and the best individual to Allah (s.w.t) is the one who always tries to be involved in every aspect of his worldly affairs while following a lawful way. The Prophet (s.a.w) said about the significance of lawful income.

"If a person earns property through *harām* means and then gives charity, it will not be accepted (by Allah); if he spends it, there will be no blessing on it; and if he leaves it behind (upon his death), it will be his provision in Hellfire. Indeed, Allah (s. w. t.) does not obliterate one bad deed with another bad deed, but He cancels out a bad deed with a good deed. An unclean thing does not wipe away another unclean thing." (Al-Shaybani, Musnad Ahmad, 2001, hadith, 3672), as cited (Haque, Djeghi, Shehu, & Sulaiman, 2010).

Avoiding the Mix-up of Lawful and Unlawful Resources

Al-Qaradāwī (2009) states that a group of people in Muslim society tend to mix the unlawful (*harām*) into lawful (*halāl*) through practising *ribā*, gambling, theft, bribery, cheating in trading and money laundering in financial transactions (Abū Harbīd, 2017). In doing that, they often ignore the Qur'anic and prophetic injunctions. Thus, it is commanded to believing men and women not to mix their lawful means (*halāl*) with unlawful income (*harām*). Earning financial means through these methods destroys their lawful resources and creates obstructions for their worship to be accepted by Allah (s.w.t). Therefore, for humankind's submission and worship to be accepted by Allah, they must earn via lawful resources, i.e., food, clothing, drinking etc.

The *Amānah* (trust) of Wealth and Abilities

Allah (s.w.t) created all humankind to test them in their worldly activities and to determine the best person when it comes to doing righteous deeds. The Qur'an states this: He, who created death and life to test you [as to] which of you is best indeed, and He is the Exalted in Might, the Forgiving. (Surah al-Mulk, 2).

Based on the passage of the verse, it is understood that every individual will be held accountable and responsible for their actions on the day of resurrection and will be asked about all the blessings and bounties that were given to him. (Haque, et al., 2010). Allah (s.w.t) says:

"And [for] every person We have imposed his fate upon his neck, and We will produce for him on the Day of Resurrection a record which he will encounter spread open.", and [It will be said], "Read your record. You yourself are sufficient as a reckoner against you this Day" (Surah al-Isrā', 17: 13-14).

Similar principles have been reported from the Prophetic tradition, as the Prophet (s.a.w) says:

"The feet of the slave of Allah shall not move [on the Day of Judgement] until he is asked about five things: About his life and what he did with it, about his knowledge and what he did with it, about his wealth and how he earned it and where he spent it on, and about his body and for what did he wear it out." (Al-Tirmidhī, hadith, 2417).

Another *hadīth* (*kullukum ra'in*) testifies that everyone is responsible for his own actions and words. The Prophet said:

... 'Abdullāh bin 'Umar had said, "I heard Allāh's Messenger (SAW) saying, 'All of you are guardians and responsible for your wards and the things under your care. The Imām (i.e. ruler) is the guardian of his subjects and is responsible for them, and a man is the guardian of his family and is responsible for them. A woman is the guardian of her husband's house and is responsible for it. A servant is the guardian of his master's belongings and is responsible for them', ... (Sahīh al-Bukhārī, hadīth no 893)

The essence of the two hadīth mentioned above is that an individual needs to comply with Islamic ethics while earning because Allah (s.w.t) made it an obligatory duty for all humankind to ensure their earning source is *halāl* (Al-Majlisī, 1983).

CONCLUSION

The Qur'an and Sunnah are not only mere religious books for Muslims but also well-balanced guidance for all humankind to be successful in this worldly life (Abidin, 2012). However, everyone is entitled to acquire and earn as much as they want to survive in this worldly life, but the process of acquiring wealth must follow a lawful method. From the process of gaining wealth, if anyone is involved in earning wealth in an unlawful approach, their wealth will be considered illegal (*al-mālul harām*). Thus, believers must follow religious guidance in their daily life activities. Halal (lawful) and haram (unlawful) are the two terminologies which everyone must abide by in their everyday life, particularly when earning their wealth, social status, and power. From the Islamic perspective, *halāl* income, *halāl* foods, clothing, and halal

drinking are all fundamental conditions for one's worship to be accepted by Allāh (s.w.t). To avoid unlawful activities from happening in a society, it is recommended that individuals, groups, and the nation must work together. The Qur'an and Sunnah state that if anyone witnesses an action prohibited (harām) in society, he should attempt to stop it. Finally, every individual must be cautious about his daily activities, particularly in earning financial means. Searching for *halāl* means is one of the best *ibādah* (worship). It is also an obligatory task for all humankind to make sure that their earning source is *halāl*. If anyone enjoys his unlawful wealth, it will destroy his or her total wealth, which was earned lawfully. The destructive impacts of acquiring wealth in an unlawful manner (*turuq al-harām*) demoralize a person's character, respect and status within the family and society. Thus, the Government, politicians, academic scholars, and social activists must work together to increase awareness among the public concerning earning lawfully in line with Islamic principles.

REFERENCES

- Abidin, D. Z. (2012). *Islam the Misunderstood Religion*, Kuala Lumpur, Malaysia: Pts Millennia SDN. BHD.
- 'Abū Zaid, W. A. (2017). *Ru'ya Maqāsidiyyah fī 'Ahdās 'Asriyyah*. Al-Qāhirah: Dār al-Maqāsidi li al-Tibā'ah wa-al-nasr wa-al-Tawzī'.
- Al-Bukhārī, M. I. I., & Khān, M. M. (1997). The translation of the meanings of Sahīh Al-Bukhārī: Arabic-English. Riyad: Darussalam Publishers and distributors.
- Al-Gharyānī, Ādil Muhamamd 'Abdul 'Azīz. (2003). *Muhādirāt fī Tafsīr 'Āyāt al-'Ahkām*. (1st ed.) Kuala Lumpur: Faja Ulung.
- Al-Hajjāj, Imām 'Abu al-Hussain ibn Muslim. (2007). *English Translation of Sahih Muslim*. Trans. by Nasiruddin al-Khattab. (1st ed.). Riyadh: Darussalam Publishers.
- Al-Hilali, M. T. U. & Khan, M.M. (1404 H). *The Noble Qur' ān English Translation of the meanings and commentary*. Saudi Arabia: Madinah, King Fahd Glorious Qur' ān Printing Complex.
- Ali, M. M., Solihin, S. M., & Haque, M. F. (2018). Empowerment of Women: An Analytical Study from the Islamic Perspective. *Islamic Quarterly*, 62 (2), 303-334.
- Al-Khurāsānī, Ahmad bin al-Hussain bin Ālī bin Mūsā al-khusrawjerdī. (2003). *Su 'ab al-'īmān*. (1st ed.). Ed. By. 'Abdul'Alī'abdulHamīd. Riyad: Maktaba al-Rusdh li-al-nasrwa-al-tawjī'.
- Al-Majlisi, M. B. (1983). *Bihār al-'Anwār al-Jāmi'atu li-durar 'Akhbar al-'A'immati al-Athār*. Beirut: Mu'assasah al-wafā'.
- Al-Qaradāwī, Y. (2009). *Kayfa nata 'āmul ma 'a al-Qur'ān al-'Azīm*. Al-Qāhirah-Misr: Dār al-Shurūq.
- Al-Qardawi, Y. (2012). *Al-Halāl wa al-Harām fī al-Islam*. (1st ed.). Al-Qāhirah: Maktaba al-Wahabah
- Al-Qazwīnī, Imām Muhammad bin Yazīd ibn Mājah. (2007). *English Translation of Sunan ibn Mājah*. (1st ed.). Ahādīth edited & referenced by: Hāfiz Abū tāhir Zubayir 'Alī Za'ī, Translated by: Nāsiruddīn al-Khattāb (Canada). Final review by: Abū Khaliyl (USA), 'Abwāb al-'Adab. Riyadh: Darussalam Global leaders in Islamic Books.

- Al-Qur'an. (2016). *The Qur'an English Meaning and Notes by Sahih International*. Riyadh, KSA: Published by Al-Muntada Al-Islami Trust, Dar Qiraat for Publishing and Distribution.
- Al-Qurtubī, (1994). *Jāmi' Bayān al-'ilmi wa-fadlihī*, taḥqīq: Abi al-Ashbāl al-Zuhayrī, 1st edition. Al-Mamalakt al-'Arabiyyah al-Sa'ūdiyyah: Dār Ibn al-Zawziyyah.
- Al-Rāzī, Fakhr al-Dīn. (1420h). *Mafātīl al-Gayīb (al-Tafsīr al-kabīr)*. (3rd ed.). Bayrūt: Dār 'Ihyā' al-Turāth al-'Arabī.
- 'Al-Sha'rāwī, M. M. (2011). *Mukhtasaru Tafsīr al-Sha'rāwī*. I'dād: Abdur Rahīm Muhammad Mutawllī al-Sha'rāwī. Al-Qāhirah: Dār al-Tawfiqiyyah li-at-Turāth.
- 'Al-Shātībī, Abū Ishāq Ibrāhīm bin Mūsā bin Muhammad al-Lakhmī al-Gharnātī al-Shātībī. (1997). *'Al-muwāfaqāt*. Al-Muhaqqiq, 'Abū 'Ubaydah Mashūr bin Hasan Āli Salmān. (1st ed.) Dār ibn 'Affān.
- Al-Shībānī, Abū 'Abd Allāh Ahmad bin Muhammad bin Hambal bin Hilah 'Asad. (2001). *Musnad Imām 'Ahmad bin hambal*. (1st ed.). Bayrūt: Mu'asasah al-Risālah.
- Al-Yūbī, Muhammad Sa'd Ahmad. (2017). *Maqāsid al-Sharī'ah al-Islāmiyyah wa-'Alaqātuhā bi al-'adillah al-Sharī'iyah*. (7th ed.). Al-Qahirah: Dar ibn al-Jawzi.
- Al-Zarkashī. A. A. B.D.M. (1985). *'Al-manthūr fi al-qawā'id al-fiqhiyyah*. (2nd ed.) Wazāratu al-'Awqāf al-Kuyetiyyah.
- Arafa, M. A. (2012). Corruption and Bribery in Islamic Law: Are Islamic Ideals Being Met in Practice. *Annual Survey of International & Comparative Law*. 18 (1), 197.
- Astal, Y., Harbid, A. A & Zuhdi, A. N. (2017). *Al-Mālul Harām: 'Anwā'uhū wa-kaifiyyatu al-Takhallus Minhu*.
- At-Tirmidhī, Imam Hafiz 'Abū 'Eīsā Mohammad ibn 'Eīsā. (2007). *English Translation of Jāmi' at-Tirmidhī*. Trans. by Abu Khalil. Riyadh: Darussalam Publishers.
- Awaji, G. B. A. (2006). *Al-Mazāhib al-Fikriyyah al-Mu'āsirah wa-Dawruhā fi al-Mujtami'āt wa-Mawqif al-Muslim minhā*. Jeddah: Al-Mamalakat al-'Asriyyah al-Zahabiyyah.
- Beekun, R. I., & Badawi, J. A. (2005). Balancing ethical responsibility among multiple organizational stakeholders: The Islamic perspective. *Journal of business ethics*, 60(2), 131-145.
- Fadzil, A., Bannga, A. E. M., & Hamat, A. A. (2008). Shatibi's Theories of Knowledge as seen in his al-Muwafaqat: A Preliminary Study. *International Journal of the Humanities*, 6(1), 231-238.
- Haque, M. F. (2020). *Women Empowerment: An Analysis from the Qur'anic Perspective*. (Doctoral thesis). Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University Malaysia, Kuala Lumpur.
- Haque, M. F., Solihin, S. M., Ahmad, N., & Jani, M. S. (2020). Women Rights to Inheritance in Muslim Family Law: An Analytical Study. *International Journal of Islamic Business & Management*, 4 (1), 15-26. Doi.org/10.46281/ijibm.v4i1.543
- Haque, M., Djeghi, N., Shehu, F. M., & Sulaiman, K. U. (2010). *Ethics and Fiqh for Everyday Life: An Islamic Perspective*. IIUM Press.
- Husni, I. (2017). *Maḥmūd al-Islāh fi-al-Qur'ān al-Karīm Dirāsatu fi-asbābihī wa-madhāhirihī*. USA: The International Institute of Islamic Thought (IIIT).
- Ibn 'Ash'ath, Imām Hāfiz 'Abū Dāūd Sulaimān. (2008). *English Translation of Sunan Abū Dāūd*. (1st ed.). Riyād: Dārussalam.

- Ibn ‘Āshūr, Mu‘ammad ibn ‘Uāhir. (1984). *Al-Tahrīr wa al-Tanwīr*. (1st ed.). Tūnisia: Al-Dār al-Tūnisiyyah li-al-Nasr.
- Ibn Kathīr, (1999). *Tafsīr al-Qur’ān al- ‘Azīm*. (2nd ed.). ed. By, Shgāmī bin Mu‘ammad Salāmah. Al-Qāhirah: Dār al-‘Uyayibah li-al-Nasr wa al-Tawjī‘.
- Islam, M. S. (2016). Importance of Girls' Education as Right: A Legal Study from Islamic Approach. Scientific Research Publishing, *Beijing Law Review*. 7, 1-11.
- Islam, S. (2017). The Importance of Lawful Earning in Islam: Part 1. Retrieved May 13, 2020. Available at <https://salamislam.com/en/lifestyle/importance-lawful-earning-islam-part-1>
- Ismaeel, M., & Blaim, K. (2012). Toward applied Islamic business ethics: responsible halal business. *Journal of Management Development*. 31(10), 1090-1100.
- Jalal, R., Zeb, N., Khan, H., & Fayyaz, U. E. (2016). Earnings Management in Terms of Islam: A Literature Analysis. *International Journal of Management Sciences and Business Research*, 5(2), 11-17.
- Mohammed, J. A. (2013). *Business Precepts of Islam: The Lawful and Unlawful Business Transactions According to Shariah*. Handbook of the Philosophical Foundations of Business Ethics, 883-97.
- Obid, S. N. S. and Demikha, L. (2012). Structural framework of Islamic Aqidah on the practice of earnings management. *Journal of Middle Eastern and Islamic Studies*, 6(4), 51-71.
- Ridā, M. R. I. A. M. S. (1990). *Tafsīr al-Qur’ān al-Hakīm (Tafsīr al-Manār)*. Al-Qāhirah: Al-Hai’ah al-Misriyyah al- ‘Āmmah li-al-Kitāb.
- Shahid, I. (2017). *Importance of Halal Income in Islam*. Retrieved May 8, 2020. <https://www.linkedin.com/pulse/importance-halal-income-islam-islamic-finance-consultant->
- Solihin, S. M. (2008). *Islamic Da'wah: Theory and practice*. Kuala Lumpur: International Islamic University Malaysia, IIUM Press.
- Taylor, M. C. (2018). *The Financial Rules for New College Graduates: Invest Before Paying off Debt and Other Tips Your Professors Didn't Teach You*. Santa Barbara, California: Praeger.
- Toure, A. K. (2012). The Concept of Halal and Haram from Quran and Sunnah Perception. *Kajian Syariah dan Undang-Undang*, 142-156.
- Transparency International the Global Coalition Against Corruption. (2020). *Corruption Perception Index 2019 (CPI)*. ISBN: 978-3-96076-134-1.
- Yakubu, A., Yawale, H., Isa Abdulbari, Y., & Salihu Abubakar, M. (2019). Legal and Illegal Earning in Islam: A Literature Review. *International Journal of Research and Innovation in Social Science*, Vol. III, Issue. VIII, 1-4.
- Yusoff, M. (2013). Riba, profit rate, Islamic rate, and market equilibrium. *International Journal of Economics, Management and Accounting*, 21(1), 33-63.