

Islamic Way of Spending and Ownership in the View of Sayyid Qutb

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Doi:10.5901/mjss.2016.v7n2s1p158

Abstract

This paper will discuss the importance of wealth as proposed by Sayyid in his masterpiece work, *Fi Zilal al-Quran*. The discussion will therefore revolve around the wealth conception, way of spending and ownership concept. Qutb's Islamic treatment of the subject of human economic affairs derives from the belief that Islam is a comprehensive system covering all aspects of human society. Using content analysis approach based on Qutb's work, *Fi Zilal al-Quran*, the study found that Qutb's idea in many ways, was influenced by Maududi's thought on the subject. Qutb's ideas tended to propagate the belief that whatever an individual Muslim possesses is not, in fact, his alone. Instead, all that he has is by way of trust, a 'trust' vouchsafed by God and all that is spent must be in accordance with His command and within the limits prescribed by Him..

Keywords: Muslim society; Islamic ideology; Islam

1. Introduction

This paper will look into Qutb's notion of the economic system of Islam. His Islamic treatment of the subject of human economic affairs derives from the belief that Islam is a comprehensive system covering all aspects of human society. Therefore, any treatment of the social justice of Islam would not be complete without looking to the way in which Islam regards wealth and the suggested way of solving the economic crisis facing humankind as a whole and the Muslim people in particular. Islam has provided an economic system for humankind that guarantees freedom of enterprise and private possession to its members. It is a system "not drawn in the light of arithmetical calculations and capacities of production alone. Rather, it is drawn and conceived in the light of a comprehensive system of morals and principles."(Abdalati, 1987).

In the teachings of Islam, God is the absolute owner of the Universe and whatever is in it. He is the Nourisher and the Master of all humankind. Only He can bestow upon them any rights of ownership and necessities in relation to wealth etc. In this regard, He can impose limitations and restrictions on their ownership, since everything belongs to Him alone. Man's power to dispose of worldly pleasures therefore derives from his role as vicegerent and trustee. Qutb stated that since God is the Creator of the universe and all contained therein, the role of man is only to uphold the trust (*al-amanah*) which God has conferred upon him as "vicegerent of man in the earth (*khalifat al-insan fi'l-ardh*)."(Qutb, 1992) According to Qutb, clarity on this question is vital as the human will soon realize that he is merely an agent appointed by God to administer His wealth in accordance with His *manhaj* and law.(Qutb, 1992). Qutb's emphasis on the issue derived from

his years experiencing various forms of exploitation of wealth by the rich upon the poor and needy people. Thus social programmes that will correct the unequal distribution of wealth and promote social justice to benefit all Egyptians was necessary. In October 1947 for instance, after his long study of the Qur'an coupled with a consciousness of the national crisis, did he establish, with some friends, a weekly journal, *al-Fikr al-Jadid* (New Thought). The journal offered Islamic agenda for the social problems facing the country. In addition, it attempted to bring people's attention to Islam instead of following capitalist and communist groups, who were active in spreading their reformative programmes for the Egyptians.

The journal focused more on a just distribution of wealth in Egypt, relations between landowners and workers, and between employers and employees in regard to wages and working hours (Musallam, 1993). The reform programmes advocated by the journal opened the minds of the Egyptians to the need to stand up to the privileged elite in their society and demand social justice in the distribution of wealth, individual ownership and so on. As Heyworth-Dunne (1950) writes:

"The journal promised to be one of the most interesting experiments of modern times, as it offered some real contributions by suggesting methods which could be employed for the solution of some of the acute social problems facing the Egyptian today. The editors also made it their duty to show up the real situation amongst the poor, both in the towns and in the country. He (Qutb) and his agents collected a number of detailed reports on the living conditions of their compatriots and published these with photographs"
(Heyworth-Dunne, 1950: 97).

Qutb's proposed programmes to many extents relevant in the context of current scenario facing Muslims community whose socio-economic life still dependent on the capitalist system as a result of exploitation and disintegration amongst Muslims. Despite the current global capitalism is now being challenged by its own internal weaknesses, contradictions and inequities, and the response of Muslim which belong to culturally different worldviews, social and moral aspirations, and cultural and civilizational traditions, there needs a return to Islamic approach to life that bring the entire social order into an organic unity. Thus economic life and the system of resource allocation cannot be taken in isolation. Specialization and division of work are important, but all elements have to be interrelated, making a wider matrix. All these can be done once the economic approaches are rooted in the faith (*Aqidah al-tawhid*), the worldview and moral and cultural framework of a people. It is only through a holistic, integrated approach that all aspects of human life can again be taken care of (Khurshid Ahmad, 2001).

2. Materials and Methods

Data for this article is based on a qualitative research conducted using content analysis approach. According to Stemler (2001), content analysis is a systematic, replicable technique for compressing many words of text into fewer content categories based on explicit rules of coding. Holsti (1969) on the other hand view content analysis as any technique for making inferences by objectively and systematically identifying specified characteristics of messages. In the context of this paper, Qutb's ideas and thought in regards to wealth and its management are analyzed based on general themes appear in his *Zilal* works. Other secondary data such as books, journal articles discussing and commenting on Qutb's thought are also taken into account in order to have a clear picture about Qutb's thought particularly that related to wealth discussions.

3. Result and Discussions

Qutb's ideas tended to propagate the belief that whatever an individual Muslim possesses is not, in fact, his alone. Instead, all that he has is by way of trust, a 'trust' vouchsafed by God and all that is spent must be in accordance with His command and within the limits prescribed by Him. As verse 7 of *Surah 57 (al-Hadid)* states: "Believe in Allah and His apostle, and expend of that unto which He has made you stewards (*mustakhlafan fih*)."(Quran: 57:7) Citing this verse, Qutb argued that whatever individuals give or spend something is not theirs at all but the property of God. They act as trustees who give away what is due to others, fulfilling their duty according to the conditions imposed upon them by God (Qutb, 1992)

3.1 Ways of spending

According to Qutb, verses 261-274 of *Sura 2 (al-Baqara)* have several important elements regarding the successful management of the economic system. The verses describe how the proper management of wealth can strengthen the sense of brotherhood and solidarity (*takaful*) among the Muslims (Qutb, 1992). The Qur'an says:

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 grains. Allah gives manifold increase to whom He wills. And Allah is All-Sufficient for His creatures' needs, All-Knower. 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 (Quran: 2: 261-262).

According to Qutb, continual repetition by the Qur'an on the subject of wealth and the nature of wealth in God's sight, aims to remind Muslims of their responsibilities, so that they will not deviate from the right path so easily in their pursuit of wealth (Qutb, 1992). In addition, the Qur'an teaches them how wealth which is in their hands can lead to a profitable outcome if properly managed in accordance with God's command.

Qutb saw that the major problem facing the Muslims of the Modern age, who were sometimes involved in unhealthy economic transactions, arose from their lack of a proper understanding of the concept of wealth and its expenditure as provided by their religion. For this reason, there has emerged a new notion that whatever individuals possess is theirs and they can, therefore, spend it as they please and invest it in ways that give them a profitable return. That is why there are people who feel no guilt, cheat in their business transactions and indulge in usury (*riba*) when providing income for themselves. It is also no surprise to see people who spend their wealth by donating to the poor so that they might be seen as generous in the eyes of the public. They do not notice that such a donation is useless in the sight of God.

All these types of expenditure might bring prosperity to the proprietor from one aspect but not the kind of prosperity which Islam seeks to achieve. Condemning these forms of expenditure, Qutb argued that Islam has its own method of expenditure together with its own ethics (*adab*). It is this ethical value that turns the giving of charity (*sadaqa*) into a profitable activity for both the proprietor and the receiver. On the part of the proprietor, *Sadaqa* trains his conscience to be free from greedy thoughts, selfishness etc. while those who receive the charity consider it useful for helping those in need (Qutb, 1992).

It is a distinctive feature of the Qur'an that it deals with the human conscience by taking into consideration the natural love for wealth and other worldly pleasures. For this reason, it does not detract from the value of wealth since wealth is one of the adornments of the present world. According to Qutb the Qur'anic method of teaching is interesting from the point of view that it begins by encouraging individuals to spend their wealth as part of their worship of God, since it is God's promise to reward for doing so. Though the verses relate to rules that need to be followed pertaining to the expenditure of wealth, it does not begin by placing people under obligation. Rather, people are urged to spend moderately, depending on their capability. In addition, examples of people doing good deeds and their rewards are mentioned to show how profitable such deeds are in human society. This undeniably has a great impact on the individual's conscience and thus successfully captivates his heart (Qutb, 1992).

Islam places great concern on wealth and the expenditure of wealth, since they constitute important elements in realizing a just society whose members co-operate with one another with a sense of brotherhood and responsibility towards each other. The Prophet (pbuh) is reported to have said, "Mankind are Allah's dependants, all of them, so the most beloved of them in the sight of Allah are those who are most beneficent to His people."

Research scholars in the field of behavioral psychology, however, are of the opinion that the concept of expenditure (*infaq*) as propounded by Islam, where the rich are required to spend what is beyond their necessity on the poor and the needy, to some extent leads to emotional conflict for the recipients. In this context, they (the recipients) will always experience a feeling of weakness and inferiority before the rich and will possibly make efforts to be more superior to them.

This phenomenon sooner or later leads to class struggles in the society. Rejecting this view, Qutb contended that the class struggle only existed in a society that had lost its faith in God. He further maintained:

this might be true in the societies of ignorance (al-mujtamacat al-jahiliyyat), they are societies without the spirit (al-ruh) of Islam and are not ruled by Islam. As for this religion, the problem will be solved from another angle. Islam instils in the individuals a feeling that wealth belongs to Allah. The wealth that is in the hands of the proprietors is Allah's wealth. This is the reality that requires no argument except from those who know-nothing about the nature of wealth. (Qutb, 1992)

Qutb's argument on wealth seems to be in no way contradicts the Islamic concept of property as a whole. His ideas on and analysis of the function of wealth in strengthening the relationship between the rich and the poor lies firmly within the Islamic framework. For a clear example of this, let us look to the institution of *zakat* and its contribution to Muslim society. Here, one can see Qutb's ideas at work. As for the objective of the institution of *zakat* and its obligation, it not only purifies the property of the contributor but also purifies his heart from selfishness and greed. In return, it purifies

the heart of the recipient from uneasiness, envy and jealousy. It fosters goodwill in his heart and warm wishes for the contributor. As a result, society at large will purify and free itself from class warfare, ill feelings, distrust and corruption (Abdalati, 1987).

Despite encouraging individual Muslims to spend their wealth in the way of God, Qutb contended that Islam sets certain rules and conditions for doing so. This means that proprietors have no right to spend their money or handle their possessions in whatever way they please. Indeed, they are always reminded of the fact that God is the Real Provider and Actual Possessor.

The declaration regarding rules of expenditure is clearly stated in Qur'an in verses 26-30 of *Sura 17 (al-Isra')* when God said:

And render to the kindred their due rights, as (also) to those who want, and to the wayfarer. But squander not (your wealth) in the manner of a spendthrift. Verily, spendthrifts are brothers of the Evil Ones, and the Evil One is to his Lord (Himself) ungrateful.

God further states:

Make not your hand tied (like a niggard's) to our neck, nor stretch it forth to its utmost reach (like a foolish spendthrift); lest you become rebuked and destitute. Verily your Lord does provide sustenance in abundance for whom He please, and He provides in a just measure. For He does know and regard all His servants.

According to Qutb, the above verses provide rules pertaining to the spending of wealth. How much wealth is spent is not the point. The most important thing is spending (*infaq*) in accordance with God's command and fulfilling the real purpose of existence in this world which is the true worship of God (Qutb, 1992). This includes the rights of kinsman, the poor, and the wayfarer whose needs are to be fulfilled by the rich. In other words, these indigents and needy have a share in what is possessed within lawful boundaries.

For the meaning of spendthrift in these verses, Qutb quoted a definition given by Ibn Mas'ud and Ibn 'Abbas, that is "any type of spending which is not in the right way." This might include wealth which is spent in a large or small amount on what God has prohibited, for example alcoholic beverages, drugs, gold and silver utensils or it might include the squandering it on things which are of no benefit either to oneself or others.

Qutb held, however, that if the money is used wholly in the right way, the spender is not to be considered in the category of spendthrift since the purpose of his spending is for the sake of God. Qutb based his argument on Mujahid's who stated: "If a man spends all his possession in the right way, he is not regarded as a spendthrift. But if he spends even a half bushel (of the possession) in a wrong way, he is a spendthrift."

3.2 Ownership in Islam (*al-mulkiyya al fardiyya*)

Since wealth and property, including all of humankind, belongs to One God, Qutb maintained that the bounties of nature and worldly pleasures (wealth etc.) should be accessible to all humans. Therefore, any human transactions that end up with the monopoly of wealth among the rich are prohibited. Moreover, these transactions are also in contradiction with the Islamic principle of the unity of humankind which postulates that: anything God has vouchsafed to humans should not become confined to a particular group of people or a privileged class, but should be for all of humanity. For this reason, the management of wealth and other economic activities become part of the whole human social system, with inter-relation between them.

Thus, any means that leads to the accumulation of wealth in the hands of a few not only opposes the economic system prescribed, but also the goal of social organization (*al-tanzim al-ijtima'i*) as a whole (Qutb, 1992).

According to Qutb, the right to property which Islam has permitted to the individual is a "trust" which requires fulfillment in a way recognized by the *shari'a*. In this regard, though the individual has a right to enjoy his possessions he is still bound by some limitations and conditions, especially in relation to its acquisition (*wasilat al-tamalluk*), development (*wasilat al-tanmiyya*) and expenditure (*wasilat al-infaq*) (Qutb, 1992).

Without such limitations, people would be easily influenced by their own desires and thus involved themselves in wasteful spendings. As for the acquisition of wealth by the private individual Qutb maintained that it must be through means recognized by the *shari'a*. He outlined several means of acquisition which Islam has permitted, such as securing possession of unowned uncultivated land and making it cultivable, hunting, inheritance, commerce, working for another for a wage, etc.

Apart from these limitations on property rights, the owner must also be competent enough to exercise his rights of

control. According to Qutb, if the owner is capable of fulfilling the conditions which Islam has imposed on him, his possessions are sacred and no one can violate his rights. If not, he is no longer a trustee of the wealth and the right of ownership returns back to the community or Muslim *umma*.

For man is virtually the community's agent in relation to his property and that his tenure of it is more like employment than ownership, and that ownership in general is fundamentally the right of the community and that the community has this as a delegation (mustakhlafah f'hi) from God, Who is the only true owner of anything (Qutb, 1952).

Qutb included the weak-minded (*al-sufaha*) who squander their wealth and the orphans under the category of those who need special attention from the community. This is because the properties which are in their hands, in reality, belong to the Muslim *umma* as a whole. They are only given rights to it in order that wealth can be in constant circulation and not accumulated in the hands of a few. In that way, the greater would be the degree of prosperity in society.

However, if they are incapable of making use of their wealth in the right way, Qutb held that the wealth must be returned to members of the community who will take responsibility for it. With regard to this situation, priority is given to those having family ties with the orphan (Qutb, 1992).

Qutb's treatment showed that he tended to regard the ownership of property as a social function too. In addition, he described how Islam treated the question of private ownership by considering the individuals' problem as the community's problem: all members have to co-operate with one another in solving it. Qutb's argument is based on verse 5 of *Sura 4 (Al-Nisa)* when God said:

Do not give your wealth, which Allah has made a means of support for you, to the weak-minded, but feed and clothe them from it and speak to them words of kindness.

With regard to the way of managing the weak-minded and orphan's property God said:

And try orphans (as regards their intelligence) until they reach the age of marriage; if then you find sound judgement 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 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.(Quran: 4:6)

According to Qutb, the way Islam establishes this concept (ownership of wealth), is not based on the individual's status or sex. Every individual has rights to the possessions they have acquired through lawful means. This means that men and women have the same rights to wealth without any discrimination. In the past this phenomenon would not happen, since women had no place in society. They were transferred from one person to another like goods in the Arab society of the *jahili* period. Nevertheless, Qutb maintained that the seeds of a *jahili* society still exist in the modern era when womens' rights have been put aside as a sign of respect given to men. The transference of the entire property into the hands of the first son in the case of the parents' death, and the requirement of the husband's permission, even in transactions involving the women's own wealth, are among the phenomenon that clearly eliminate womens' rights.

Islam, Qutb argued, gives full respect to women by considering whatever they earn through lawful means as theirs. Other's interference, including the husbands' interference with their possession, is prohibited except in the case permission granted by the owner to do so. Qutb viewed verse 229 of *Sura 2 (al-Baqara)* having a clear explanation on this issue when God said:

And it is not lawful for you (men) to take back (from your wives) any of your Mahar (bridal-money given by the husband to his wife at the time of marriage) which you have given them.

Therefore, if the husband is forbidden from taking back anything which he has given as a gift to his wife, it becomes more inappropriate for him to take whatever belongs to the wife (which is acquired through her own works).(Qutb, 1992)

4. Conclusion

The above discussion has detailed out Qutb's view on wealth and its expenditure. Qutb's idea in many ways was also influenced by Maududi's thought on the subject. Qutb's ideas show that he tended to propagate the belief that whatever an individual Muslim possesses is not, in fact, his alone. Instead, all that he has is by way of trust, a 'trust' vouchsafed by

God and all that is spent must be in accordance with His command and within the limits prescribed by Him. In regards to ownership concept, Qutb was on a view that the right to property which Islam has permitted to the individual is a "trust" which requires fulfilment in a way recognized by the *shari'a*. There is no room for any individual to freely spend his wealth.

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