

**ILLEGAL SOURCES OF INCOME SCRUPULOUS  
ANALYSIS IN THE LIGHT OF ISLAMIC FINANCE  
PERSPECTIVE**

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**Abstract**

From Quranic point of view only that income is lawful which is the result of human labour only, except that any income from any source is not admitted by Quran? Whereas the illegal sources of income are concerned Quran has divided them in two categories first *al-riba* and the second is *batil* income. From Quranic point of view *al-riba* is the reward of any asset in any form and quantity also regardless of purpose and place of letting the assets. Whereas the latter is concerned Quran has used it for all those sources of income which are considered as illegal. Quran has strictly prohibited both *al-riba* and *batil* income.

**Keywords:** Quran; Al-riba; *Batil* income; Illegal income; Verses.

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## 1. Introduction

Quran has given significant importance to the concept of income, the way of earning and its types, with that the effects of income on human personality and society. Whereas the Quranic concept of income is concerned proper attention is not given in this regard, but as far as the Quranic teachings are concerned there is not any ambiguity in this regard. Quran has categorically divided all the sources of income in three categories. First the income of all human being which is the result of their dint of labour, Quran just recognize only this type of income as lawful (Aziz, khan 2012). For the second source of income Quran has used the term *al-riba* which represents the reward of each and every type of asset in any form and quantity. *Batil* income is third source of income in which income from all illegal activities is included e.g. exploitation, gambling, cheating, fraud, robbery, dacoit, smuggling, theft, corruption etc. Quran has completely prohibited both *al-riba* and *batil* income. The basic objective of this paper is to prove the fact that Quran has divided all illegal sources of income in these two categories. For this purpose analysis of both of these Quranic terms is given in the following sections of this paper.

## 2. Reward of Any Asset is Al-riba in Quranic Perspective

The Quranic term *al-riba* basically represents the reward of any asset or capital. Quran has used it in a wide range and in Quranic perspective any income in any form and quantity received as interest or rent is included in it. But unfortunately Muslim thinkers has reduced its meaning and restricted it just to that excess amount which a creditor receives from the debtor on the expiry of loan subject to the condition that, this increment is pre-decided and part of the agreement (Moududi 1997). But this concept is quite baseless and cannot come up to the any standard of reasoning (Aziz, Fahim 2013). Another important aspect of this term is that Quran has used the term *al-riba*, it means Quran is focusing on special type of increment, but in all discussions it is termed as *riba* only. It is another big mistake in this regard. There is a major difference between these two terms. *Al-riba* is a comprehensive term showing the return on all assets regardless

of quantity. This is the reason that, in this paper Quranic term *Al-riba* is used instead of just *riba*.

Whereas this hypothesis is concerned that Quran has used this term for the reward of any asset, it can be proved from the following verses of Quran.

*O ye who believed! Observe your duty to Allah and give up what remains of (due to you) from al-riba, if ye are indeed believe. And if ye do not do then the message of Allah and His messenger is that, the ultimate result of this crime is nothing except misery / chores. And if ye repent then ye shall have your assets only. Wrong not, and ye shall not be wronged. (Chapter 2, Verses 278-279,)*

The above translation of initial words of verse 279 is slightly different from traditional point of view, because it gives a more meaningful impression of these words of Quran. In the above translation the meaning of Quranic word *herb* is taken as misery or chores which are also the meanings of this word in the dictionary (Parwaiz 1987). Whereas from the traditional point of view its meanings are taken as war, due to which the meaning of the initial words of this verse become abstract.

In the same verse order is given to all Muslims that, when they give any of their asset to anyone, at the time of return they can taken back just their original assets and any excess amount in any form cannot be receive with them in the form of interest or rent. Any excess amount in any form is strictly prohibited on any asset. The point of consideration is that, Quran has used the words *rausoamwal-e-kum* in this regard. Out of these two words first word has the meaning of original, best part of anything, head, principal amount (Bhatti 1999). The second word *amwal-e-kum* is the plural of the Arabic word *mal*. This word is used in the sense of all assets in Arabic language, or for those items which a man wants to keep, or use or get advantage from it (Taseen 1986).

Quran has used this word in almost 86 verses and in all of these verses it is used in the meaning of assets or represents the different characteristics of assets. It means the word *mal* is synonymous of assets. In this background when in the verse 2/279 order is given in the words of *rauso amwal-e-kum* then it means reward of all types of assets is prohibited and any asset can be taken back only in its original form only. This fact simply proves that from Quranic point of view reward of any asset in any form is included in *al-riba*. It means the term *al-riba* represents a particular type of increment and this increment is in the form of reward of any asset in any form and quantity. It cannot be just restricted to excess amount on debt as the traditional thinking said.

### 3. Concept of Batil Income

In context of income, Quran has used another notion *batil* income. The word *batil* is used for those things which should be destroyed sooner or later, perishable goods, the items which do not have any solid base etc. (Mayrathvi 1994). In this background Quran has used above mentioned concept for all illegal sources of income which are not accepted in any society throughout the world. This fact can be proved from the following verses of Quran.

*Because of wrong doing of the Jews We stopped the supply of good things which were (before) available to them and because of their much hindering from Allah's way. And of their taking al-riba when they were forbidden it and of their devouring people's wealth by false pretences. We have prepared for those of them who disbelieve a painful doom.*

(Chapter 4, Verses 160-161)

In these verses three reasons are described due to which harsh punishment was given to Jews. First they stopped the people from the way of Allah, second they took *al-riba* when they were forbidden it, and third they took the peoples wealth by illegal or wrong ways. In the other words all unlawful income of Jews is divided in two categories i.e. *al-riba* and income from all unlawful sources or in Quranic concept *batil* income.

Definitely if both of them are same then there was not any need of this bifurcation. The concept of *batil* income can also be derived from the following verse

*O ye who believe! Squanders not your wealth among yourselves in vanity, except it is a trade by mutual consent and kills not yourselves. Lo! Allah is ever merciful unto you. (Verse 29, chapter 4)*

In this verse order is given to all Muslims that do not take each other's wealth by unfair means or in the other words they are stopped to take any *batil* income. It means Quran has used this notion for all those economic activities which are not acceptable or unfair.

### Conclusion

Quran has divided all illegal income sources in two categories one *al-riba* and second *batil* income. Former is the reward of all assets and latter is the collective name of all unlawful earnings and both of them are strictly restricted by Quran.

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