

## NOTION OF INCOME-A CYCLORAMIC ANALYSIS FROM QURAN PERSPECTIVE

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### **Abstract**

Quran has divided human income in two main categories. First the income which is result of human labor, this type of income will be termed as earned income. Second type of income is that which is not the result of human Labor, it will be termed as unearned income. Second type of income is further subdivided by Quran in two parts, one is *al-riba*, which represents the reward of all assets and second is *batil* income which consist of all those sources of income which are considered as illegal sources e.g. corruption, fraud, cheating, black marketing, theft and exploitation etc. Quran has permitted only the farmer (earned income) and prohibited each & every unearned income (*al-riba* and *batil* income both).

**Keywords:** Quran; Verses, *al-riba*; Illegal Income; Prohibited.

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## 1. Introduction

Earning of income is one of the most important aspects of human life. A big proportion of time of human beings particularly males is spent just in the struggle of income. This is the reason that Quran has given due importance to this important aspect of human life. Wholly book has given basic principles in this regard like all the other aspects of human life. Before to start the discussion in purely Quranic perspective it is necessary to keep in mind traditional concepts in this regards. According to these concepts reward of all assets is lawful in the form of rent (Sdidiqi 1968). A term *ijara* is used in this regard in which reward of human labor and capital both are included (Usmani 2005) in this way it is assumed that, there is no difference between these two sources of income. On the same basis different financial methods which create income without labor are also considered as lawful e.g. *mudaraba* and *murabaha* etc. (Ayub 2010). In the same line private ownership of land is considered as lawful and also a method of share cropping termed as *mazara* also taken as valid (Seurharvi 1984). In short from traditional point of view any income from capital is justified except *riba* (interest). Only this income is completely prohibited. It is normally defined as, it is that excess amount which a creditor receives from the debtor on expiry of loan, subject to the condition that, this increment is pre-decided and part of the agreement (Chapra 2005). On this basis it can be said that Muslim economic thinkers accepts income from capital and land except *riba* (interest). Unfortunately it is just apposite to the teachings of Quran.

Analysis of Quranic teachings in this regard reveals that, Quran has divided the human income in two main categories. One consists of that income which is the result of human labor only. This income will be called as earned income in this paper; the other can be termed as unearned income which is the result of any activity except human labor. The latter source of income is further sub-divided in two types of by Quran i.e. *al-riba* and *batil* income. Out of these former represents the reward of each and every asset including interest and economic rent both. It should be clear that, Quran does not recognize the private ownership of land (Aziz, Khan 2012) hence there is not any question of rent of land. In this background Quranic term *al-riba* means the reward of each and every capital.

The Arabic word *batil* is used for any matter which is completely baseless, out of wisdom, without reason, illegal, nondurable or unstable, unlawful etc. (Nadvi 1998). In this background Quran has used the term *batil* income for all illegal sources of income e.g. corruption, cheating,

black marketing, fraud, each and every type of exploitation and misuse of power, etc. According to Quranic teachings all such type of income is unlawful and it should be wasted. This is the reason that Quran has used the term *batil* income for such type of earnings and strictly prohibited *al-riba and batil* income both. Hence Quran has admitted or considered as lawful only the first type of income i.e. earned income. In the other words Quran has prohibited each and every type of unearned income.

In order to prove above claim this paper is divided in three parts. In the first part it is proved that Quran has accepted earned income only. In the second part it is proved that according to Quran *al-riba* means each and every type of reward of capital and it is strictly prohibited by Quran. In the third part discussion is focused on the fact that in Quranic terminology *batil* income means all those sources of income which are against the law and these are also prohibited by Quran.

## 2. Only Earned Income is Recognized By Quran

Different Quranic verses can be presented to prove this claim. In this regard first verse is as follows.

*And in no wise covet those things in which Allah hath bestowed His gifts more freely on some of you than on others: to men is allocated what they earn; and to women what they earn: but ask Allah of His bounty. For Allah hath full knowledge of all things.* (Chapter 4, Verse 32)

In this verse first important point is that, at here God is addressing to the whole mankind. It means that message of this verse is for each and every men and women till the Day of Judgment, regardless of any distinction like religion, cast, area or language etc. There are two important messages which are conveyed in these words. First the word *Kasab* is used for the earning for all human being both men & women. In Arabic language this word has the meaning of 'to collect', 'struggle for income', 'to get something' etc (Parwaiz 1988). In Quran this word is used at different places for the struggle e.g. chapter 2, verse 286. In this background, when in the above mentioned verse this word is used for income, it means Quran is recognizing only that income for all men & women, till the Last Day which is the result of their struggle or effort only. It should be kept in mind that, income from any capital in the form of interest or rent is not the result of human effort. The second important point is that, order is given to whole mankind that, they just keep that portion of their income which can satisfied their needs and the rest should be given in the way of God.

In some other verses this fact is communicated particularly to Muslims. In this context references of following verses may be given.

*O ye who believe! give of the good things which ye have earned and of the fruits of the earth which We have produced for you.* (Chapter 2, Verse 267).

Situation in context of earning of income is quite same in this verse also. Same word *Kasab* also used in this verse. It means again only that income is considered as lawful which the result of human labor. The same message is also given in the following verse.

*Say: if it be that your fathers, your sons, your brothers, your mates, or your kindred; the wealth that ye have gained; the trade in which ye fear a decline* (Chapter 9, Verse 24).

The situation is again quite same. In this verse also Quran has admitted only that income which is the result of human labor. In this verse the word *Iqtarftmo* is used, in the context of verse it is used in the sense of earning or getting. Particular meaning of this word will be “you have struggled or you have earned”. It means in this verse also wholly book is repeating the same message i.e only that income is valid which is the result of human labor only.

This message is not just restricted to these verses only, but can be found in those verses also in which order is given to Muslims to found the bounty of God. In this context references can be given of some other verses e.g. (Chapter 62, Verse 10), (Chapter 48, Verse 29), (Chapter 59, Verse 8) and (Chapter 73, Verse 20) etc. On the basis of analysis of these verses it can be proved that Quran has recognized the income of human labor only.

### 3. Quranic Term *Al-riba* Stands For Any Income From Capital

Quranic term *al-riba* stands for the reward of all types of capital in which reward of cash/currency i.e. interest and rent of all assets e.g. machines, buildings and equipments is included. Normally in the discussions of *riba* no distinction is made between the terms *riba* and *al-riba*. However this difference makes a significant change in this regard (Aziz, Fatima 2012), which has to be considered, but unfortunately it is completely ignored.

Whereas this point is concerned that, Quran has used the term *al-riba* for the reward of each and every capital it can be proved from the following verse of Quran.

*If ye do it not, take notice of war from Allah and His Messenger; but if ye repent ye shall have your capital sums; deal not unjustly and ye shall not be dealt with unjustly.* (Chapter 2, Verse 279).

In this verse of Quran the fundamental order is that, any person who lets any of his/her asset to any person at anywhere can take back just his/her original assets and any excess amount in any form cannot be taken on it. In the other words complete restriction of any income from any asset. In this verse the words *Falakum ra-o-so amwa-le-kum* left no stone unreturned that any excess amount on any assets cannot be received. The translation of these words is “you can take back your original assets”. Out of these words the word *mal* is used in Quran in the meaning of assets at almost 86 times. This fact clearly indicate that according to these words any Muslim whenever gives his/her any asset to any other person for any purpose he can receive his original asset nothing else.

Unfortunately this word *mal* which is used in Quran in a very wide meaning Muslim thinkers has restricted it just to currency or cash and on this basis traditionally *riba/* interest is defined in a very narrow sense as the reward of cash only. It is definitely a baseless concept and cannot be come up to any standard of reasoning (Aziz, Abass 2011). The real fact is that Quran has used the term *al-riba* for all assets and restricts its award by saying that:

*Allah hath permitted the trade and forbidden the excess amount on capital* (Chapter 2, Verse 275).

Through these words Quran strictly prohibited the reward of any asset. It is another proof that Quran recognized only the reward of human labor.

#### 4. Concept of Batil Income (The Income From All Illegal Sources)

As it is mentioned above, Quran has used the term *batil* income for all illegal sources of income. This fact that Quran has used this term for all those sources of income which are restricted by law can be proved from the following verse of Quran.

*And of their taking al-riba (reward of capital) though they were forbidden and that they devoured men's wealth wrong fully* (Chapter 4, Verse 161).

In this verse Quran has highlighted two main reasons of torment on Jewish. One is that, they take *al-riba* and second is, they got earnings from all illegal sources of income. It is quite clear if both of these terms are same then there is not any reason left to use these two terms in this verse. Quran has used the former for the reward of capital as this term is used in the verses 275 to 279 in chapter 2 and the term *batil* income for all those sources of income which are left after human labor and capital. Definitely the remaining sources are nothing except that which are not accepted by law e.g. cheating, fraud, corruption, black marketing, smuggling, each and every

type of exploitation etc. This term is not used in Quran in the above mentioned verses only but in some other verses also e.g.

*O ye who believe! eat not up your property among yourselves in vanities; but let there be amongst you traffic and trade by mutual consent; no kill (or destroy) yourselves; for verily Allah hath been to you Most Merciful! (Chapter 4 verse 29).*

In this verse this term is also used by Quran in the same meaning.

### Conclusion

From the Quranic point of view the income of human being can be divided in two main categories. First the income which is the result of human labor, and second the income which is not the result of human labor and may be obtained from capital in the form of interest or rent or may be the result of any illegal activity. Quran has accepted the former and prohibited the latter. Whereas the latter income is concerned Quran has divided in two types as *al-riba* and *batil* income. Quran just recognized the income from labor and strictly prohibited any income except this source.

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