

THE RESTORATION OF WEALTH: INTRODUCING IBN ABĪ AL-DUNYĀ'S *ISLĀH AL-MĀL*.

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Ibn Abī al-Dunyā's work, *Islāh al-Māl* (Restoration of Wealth), provides a wealth of insight into various attitudes towards wealth and property prevalent among Muslims in the first few centuries of the establishment of Islam as a world religion and civilization. This article introduces the recently published English translation of the work and maps out the general contours of those attitudes.

Keywords: Ibn Abī al-Dunyā; *hifẓ al-māl*; wealth, poverty.

Muslims generally know (or should know) that the preservation of wealth (*hifẓ al-māl*) is among the injunctions of the religion of Islam, and one of the five *maqāṣid* or over-riding objectives of the Revealed Law (*al-sharīʿah*).¹ But have they given due thought to questions such as: What is the definition of wealth? How is it defined the way it has been defined by the *fuqahāʾ* and *ʿulamāʾ*, and why? How do we actually go about implementing the principle of wealth preservation in all our social and commercial activities and transactions in today's world? What is the whole purpose of this preservation anyway? These are some of the key questions that should spring to mind in any serious understanding of the concept of wealth in Islam.

The word *ghināʾ* in Arabic means both wealth and independence, just as, in contrast, the word *faqr* means both poverty and dependence. In Islam, wealth (as both *ghināʾ* and *māl*) is seen as an aspect of well-being (*ʿāfiyah*), but

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1. See, for instance, Wahbah al-Zuhaylī, *Usūl al-Īmān wa al-Islām* (Damascus: Dār al-Fikr, 2009), 2:720-722; trans., Nicholas Mahdi Lock, "The 41st Foundation from the Foundations of Faith: Thrift in Expenditure and the Prohibition of Consuming Wealth by False Means," as Appendix II in Ibn Abī al-Dunyā, *The Restoration of Wealth: Islāh al-Māl*, trans., Nicholas Mahdi Lock and Adi Setia (Kuala Lumpur: IBFIM, 2015).
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only if it is earned licitly and expended judiciously to provide for the needs of oneself and his or her family, so that they remain independent of people, avoid beggary and thereby preserve their dignity, self-worth and self-respect. This financial independence will in turn provide them with the peace of mind and emotional tranquility required for nurturing their inner spiritual growth and purification.² Moreover, the rich are encouraged to reinvest their surplus wealth into uplifting the socio-economic situation of the poor and needy in their communities. This reinvestment of surplus wealth into promoting the common good (*maṣlaḥah ʿammah*) is achieved through various means, such as charity (*ṣadāqah* and *zakāt*), endowments (*awqāf*), gift-giving (*hibah*), and bequests (*wasīyyah*). It can also be achieved even more effectively through various forms of direct people-to-people (P2P) funding and investment based on venture capital (*muḍārabah*), business partnership (*mushārah*), contract production (*salam*, *istiṣnāʿ*), including the goodly loan (*qarḍ ḥasan*).³

Such direct community investment into substantively serving the real productive economy through various instruments and contractual forms of risk-sharing and equity-financing will facilitate a balanced circulation and recirculation of surplus wealth through all strata of society, so that all can live a dignified, productive life of independence, self-reliance and self-respect, thus pre-empting wealth from being something that only circulates amongst the affluent in society—so that it won't circulate merely among the rich in your midst.⁴ In this regard, Ibn Abī al-Dunyā's work, *Iṣlāḥ al-Māl* (*Restoration of Wealth*), provides an authentic primary resource for Muslims to derive theories and strategies for their contribution towards the current vibrant discourse on realising an economy of true wealth, wellbeing and plenitude for all. As Mufti Musa Furber puts it, "*The Restoration of Wealth* thus provides the raw material and foundation for a theory of Islamic finance and economics."⁵

Who is Imām Ibn Abī al-Dunyā?⁶

2. See, for instance, the section on "Life, Work, and Wealth" in Nuh Ha Mim Keller, *Sea Without Shore: A Manual of the Sufi Path* (Amman: Sunna Books, 2011), 202-217.
3. See the section on "Trade," in Nuh Ha Mim Keller, *Reliance of the Traveller: A Classic Manual of Islamic Sacred Law*, new ed. (Beltsville, Maryland: Amana Publications, 1997), 371-459.
4. Qurʾān, *al-Ḥashr*, 59:7.
5. His foreword to *The Restoration of Wealth: Iṣlāḥ al-Māl*, trans., Nicholas Mahdi Lock and Adi Setia (Kuala Lumpur: IBFIM, 2016, forthcoming).
6. This section is largely based on Muṣṭafā Muḥliḥ al-Qudāh's long introduction to his meticulous edition of *Iṣlāḥ al-Māl* (Manṣūrah: Dār

He is the Imām, ‘Abdullāh ibn Muḥammad ibn ‘Ubayd ibn Sufyān ibn Qays Abū Bakr al-Qurashī al-Umawī al-Baghdādī, well known as Ibn Abī al-Dunyā. He was born in Baghdad in the year 208/823 during the reign of Caliph al-Ma’mūn (d. 281/894). Baghdad at that time was the most affluent and prosperous metropolis of Islam and the seat of the Caliphate, as well as the center of Islamic learning, and thus he grew up in an ambience that was both rich in intellectual and economic enterprise. From an early age he learnt the Qur’ān, ḥadīth, *fiqh* (jurisprudence) and Arabic linguistic sciences, benefitting from the many and diverse circles of scholarship in the mosques of Baghdad.⁷

His high standing as a scholar is attested by his intellectual output of an estimated two hundred and twenty eight books and the positive testimonies of many notable scholars such as Ibn al-Jawzī (508-597/1115-1201),⁸ Ibn Bāṭish (574-655/1179-1257),⁹ Ibn Shākir al-Kutubī (686-764/1287-1363),¹⁰ Ibn Abī Ḥātim (240-327/854-938)¹¹ and Ibn Kathīr (701-774/1300-1373).¹² Ibn Nadīm (d. ca. 330/990)¹³ says of him that he was a conscientious man (*raḥul warī‘*). Likewise, Ibn Kathīr, who says, “He is a conserver and compiler in every discipline, well-known for his many beneficial works....” As for Ibn Taghrī Bardī (813-874/1411-1470),¹⁴ he says, “People after him are his dependents with

al-Wafā’, 1990), 15-136 passim, where he gives the various standard classical sources for his information.

7. al-Quḍāh, 20.

8. ‘Abd al-Raḥmān Abū al-Faraj ibn al-Jawzī, a renowned Ash‘arī Ḥanbalī scholar; see his detailed biography in Merlin Swartz, *A Medieval Critique of Anthropomorphism: Ibn al-Jawzī’s Kitāb Akhbār al-Ṣifāt* (Leiden: Brill, 2001), 3-32.

9. Abū Majd Ismā‘il ibn Hibat Allāh al-Mawṣilī al-Shāfi‘ī, author of, among others, *Al-Tamyīz wa al-Faṣl* and *Ṭabaqāt al-Shāfi‘iyyah*.

10. Muḥammad Ibn Shākir al-Kutubī, author of *‘Uyūn al-tawārikh* and *Fawāt al-wafayāt*.

11. ‘Abd al-Raḥmān ibn Muḥammad ibn Abī Ḥātim al-Rāzī, a famous ḥadīth master; for a sketch of his life and works, see Erik Dickinson, *The Development of Early Sunnite Hadīth Criticism: The Taqdimna of Ibn Abī Ḥātim al-Rāzī* (Leiden: Brill, 2001), 11-40; see also Rif‘at Fawzī ‘Abd al-Muṭṭalib, *Ibn Abī Ḥātim al-Rāzī wa Atharuhu fī ‘Ulūm al-Ḥadīth* (Maktabat al-Khanjī, 1994).

12. Abū l-Fidā’ Ismā‘il ibn ‘Umar ibn Kathīr, famous tafsir expert and historian.

13. Abū al-Faraj Muḥammad bin Ishāq al-Nadīm al-Warrāq, famous author of *Kitāb al-Fihrist*.

14. Jamāl al-Dīn Abū al-Maḥāsīn Yūsuf ibn Taghrī Bardī, a noted historian and biographer.

regard to the disciplines he has compiled.”¹⁵

He studied with many teachers; al-Dhahabī (673-748/1274-1348)¹⁶ enumerated ninety-four, which was by no means exhaustive. The teachers from whom he narrated directly in his *Iṣlāḥ al-Māl* numbered up to a hundred and eighty.¹⁷ Among his major teachers were Abū ‘Ubayd al-Qāsim ibn Sallām¹⁸ (d. 224); Khalaf ibn Hishām ibn Tha‘lab al-Bazzār¹⁹ (d. 229); ‘Alī ibn al-Ja‘d ibn ‘Ubayd al-Jawharī²⁰ (d. 230); Zuhayr ibn Ḥarb ibn Shaddād Abū Khaythamah²¹ (d. 234); Muḥammad al-Ḥusayn ibn Abī Shaykh al-Burjulan²² (d. 238); Aḥmad ibn Ḥanbal²³ (d. 241); Aḥmad ibn Ibrāhīm ibn Kathīr al-Dawraqī²⁴ (d. 236); Muḥammad ibn ‘Abd al-Raḥmān ibn Abī Zuhayr al-Bazzār²⁵ (d. 255).²⁶

As an accomplished scholar, he, in his turn had many students, some of the more well-known of whom include Muḥammad ibn Khalaf ibn al-Marzabān ibn Bassām²⁷ (d. 309); Muḥammad ibn Ishāq ibn Khuzaymah al-Nisābūrī²⁸ (d. 311); ‘Abd al-Raḥmān ibn Muḥammad ibn Idrīs al-Rāzī²⁹ (d. 328); and Aḥmad

15. al-Quḍāh, 21-22.

16. Muḥammad ibn Aḥmad ibn ‘Uthmān ibn Qaymaz ibn ‘Abd Allāh Shams al-Dīn Abū ‘Abd Allāh al-Dhahabī al-Shāfi‘ī, famous ḥadīth master and historian.

17. A list of them is given in al-Quḍāh, 452-457.

18. Author of the famed *Kitāb al-Amwāl* (The Book of Revenues) on the administration of public revenues.

19. One of the ten imams of Qur’ānic recitation (*al-qurrā’ al-‘asharah*).

20. One of the chief ḥadīth scholars of Iraq.

21. A major ḥadīth authority from whom Muslim narrated more than a thousand ḥadīth in his *Ṣaḥīḥ*.

22. A major authority on ḥadīths pertaining to the subject of *zuhd* (abstinence).

23. Well known as the eponymous founder of the Ḥanbalī school of jurisprudence.

24. An authority for Muslim, Abū Dawūd, al-Tirmidhī, Ibn Mājah and al-Bughawī.

25. Known as Sā‘iqah, an authority in ḥadīth.

26. al-Quḍāh, 23-30.

27. A close companion of Ibn Abī al-Dunyā.

28. Prolific author and an authority for al-Bukhārī and Muslim;

29. Well known as Ibn Abī Ḥatīm, an expert on the science of ḥadīth authorities (*al-rijāl*), and author of *Kitāb al-Jarḥ wa al-Ta’dīl*.

ibn Marwān al-Dīnūrī al-Mālikī³⁰ (d. 333); and Qāsim ibn Aṣḡagh al-Qurṭubī³¹ (d. 340).³²

Ibn Abī al-Dunyā wrote many works in the various Islamic sciences, with a marked predilection for ethico-spiritual themes such as the religious virtues (*al-faḍā'il*), detachment from worldly concerns (*zuhd*), and ethical comportment (*adab*).³³ He also wrote on the science of Qur'ānic recitation (*al-qirā'āt*), ḥadīth, *fiqh* and creed (*al-aqā'id*). Some biographers have estimated his scholarly output to be in excess of a hundred works. Al-Dhahabī himself has enumerated some one hundred and sixty four works.

Al-Quḍāh, in his exemplary edition of *Iṣlāḥ al-Māl*, provided a list of the titles of two hundred and twenty eight works attributed to Ibn Abī al-Dunyā, including *al-Aḥādīth al-Arba'in* (Forty Ḥadīths), *al-Adab* (Ethics), *al-Amr bi al-Ma'rūf wa al-Nahy 'an al-Munkar* (Enjoining the Good and Forbidding the Wrong), *al-Amwāl* (On Wealth), *al-Ayyām wa al-Layālī* (Days and Nights), *al-Taqwā* (Piety), *al-Bukā'* (Weeping), *al-Tawakkul* (Reliance on Allāh), *al-Tawbah* (Repentance), *al-Khayr* (Goodness), *al-Zuhd* (Detachment), *Dhamm al-Ribā* (Castigation of Usury), *al-Sahāb wa al-Ra'd wa al-Barq* (On Cloud, Thunder and Lightning), *al-Ṣabr* (Patience), *al-Ṣumt wa Ādāb al-Lisān* (Silence and the Comportment of the Tongue), *al-Ṣalāt 'alā al-Nabī, ṣallallāhu 'alayhi wassalam* (Invoking Blessings on the Prophet, Allāh's blessing and peace be on him), and *al-Marwt* (On Death).³⁴

Most of the biographers concur that he passed away in the month of *Jamādī al-Ūlā* in the year two hundred and eighty one (281) of the Hijrah,³⁵ which corresponds to the year eight hundred and ninety four (894) of the Common Era.

The Significance of *Iṣlāḥ al-Māl* (The Restoration of Wealth)

The book, *Iṣlāḥ al-Māl*, is mentioned in many of the biographical and related sources as among the many works of Ibn Abī al-Dunyā, while the title "*Iṣlāḥ al-Māl*" is mentioned at the end of the unique manuscript³⁶ itself. This consideration has lead the editor, Muṣṭafā Muḥliḥ al-Quḍāh, to conclude

30. A long time *qāḍī* (judge) of the city of Aswān in Egypt.

31. The ḥadīth authority of Andalusia.

32. al-Quḍāh, 31-34.

33. al-Quḍāh, 53-55.

34. al-Quḍāh, 35-52 *passim*.

35. al-Quḍāh, 57.

36. al-Quḍāh, 125-132.

unequivocally that the work can be safely attributed to Ibn Abī a-Dunyā.³⁷

The *Islāh al-Māl* can be situated in the general context of the rise of the systematic articulation of *taṣawwuf* or ṣūfism as a science, or as a genre of intellectual discourse directed towards inner or spiritual transformation distinct from the hitherto more established sciences like ḥadīth, *‘aqā‘id* (creed) and *fiqh* (jurisprudence). We may roughly say that this genre as a systematic discourse has its beginnings in al-Shaybānī’s (132–189/729–804) *Kitāb al-Kasb* (Book of Earning a Livelihood),³⁸ which as he says, was actually or essentially about *zuhd* (detachment from the world).³⁹ This brings us to another observation, which is, that many of the early systematic treatises on cultivating the inner virtues of the heart were embedded in the immediate context of the everyday challenges of earning a living (*kasb*) or the economic life in general, and thereby of ascertaining and correcting one’s proper attitude towards both the attraction of property and the privation of poverty.⁴⁰

This early period (roughly from ca 150/770 to ca 235/850) also coincided with the height of ‘Abbāsīd power, opulence and prestige and the worldly riches all that brought to the caliphal capital, Baghdad, which so happens to be also the main intellectual center from which this systematic *taṣawwuf* arose.⁴¹ As al-Quḍāh puts it:

The scholars disseminated their sciences in the midst of the masses who were captivated by the embellishments of the world which enveloped them totally, and so they endeavoured in exhorting their people to avoid being deluded by these

37. al-Quḍāh, 61-62.

38. Muḥammad ibn al-Ḥasan al-Shaybānī, *Kitāb al-Kasb*, ed. ‘Abd al-Fattāh Abū Ghuddah (Aleppo: Maktab al-Maṭbū‘at al-Islāmiyyah, 1417H), trans. Adi Setia as *The Book of Earning a Livelihood* (Kuala Lumpur: IBFIM, 2012); see also Adi Setia, “Imām Muḥammad Ibn al-Ḥasan al-Shaybānī on Earning a Livelihood: Seven Excerpts from his *Kitāb al-Kasb*,” in *Islam & Science* 10, no. 2 (Winter 2012), 99-116.

39. Trans. Adi Setia, *The Book of Earning a Livelihood* (Kuala Lumpur: IBFIM, 2011), xxi.

40. A discussion on the rise of early sufism is Harith Ramli, “The Rise of Early Sufism: A Survey of Recent Scholarship on Its Social Dimensions,” in *History Compass*, 8/11 (2010), 1299-1315.

41. Al-Quḍāh, 53-55. For an overview of the era, see Hugh Kennedy, *When Baghdad Ruled the Muslim World: The Rise and Fall of Islam’s Greatest Dynasty* (Cambridge, MA: Da Capo Press, 2006); and of course the section on the ‘Abbāsīds in Al-Mas‘ūdī, *Muruj al-Dhahab wa Ma‘ādin al-Jawāhir*, trans., Paul Lunde and Caroline Stone, *Masūdī, the Meadows of Gold: The Abbasids* (London: Routledge, 2010).

distractions and inclining to them, and reminded them of the felicity of the Afterlife. And hence, there arose, in the course of this, treatises on abstinence (*al-zuhd*) and sensitivities of the soul (*al-raqā'iq*), such as the books on abstinence (*Kitāb al-Zuhd*) by 'Abdullāh ibn Mubārak (d. 181 H), Aḥmad ibn Ḥanbal (d. 241 H) and Hannād ibn al-Sarī (d. 243 H).⁴²

It appears that, when the Caliphate arrived at its so-called Golden Age,⁴³ these conscientious scholars disdained, as it were, to see it as such, but instead responded by planting the seeds of what was later to be known as the science of *taṣawwuf*. Hence, it can be said that the gradual formalization of *taṣawwuf* as a science and praxis has its roots in this intellecto-spiritual, proactive response to the enveloping socio-economic prosperity, affluence and abundance. It was a *taṣawwuf* or an asceticism (*zuhd*, *wara'*, and *taqwā*) that was outwardly embedded in world while inwardly detached from it.

The *kasb-zuhd* texts are, on the one hand, about the economics of the world, but, on the other hand, and at a deeper level, about the economics of the soul—an economics of the material in service of the spiritual, of this Life for the sake of the Afterlife. It was as if, on witnessing the opulence of the civilization of Islam of their time, these conscientious scholars were worried that their fellow Muslims would be seduced into preoccupation with worldly increase (*takāthur*) and hence they felt the need to remind them of their transcendental identity and destiny, of the truth that this worldly life, with all its attractions and tribulations, was but a seedbed to the Afterlife. So, though later observers have looked and still look at the era of the 'Abbāsids in the time of Hārūn al-Rashīd and al-Ma'mūn as the Golden Age of Islam, it might just as well have been viewed as the Age of Admonishment, by virtue of the appearance of so many treatises during this period seeking to remind Muslims of their true transcendental calling in order that their engagement with the world should never lead to their attachment to it, much less to its glorification—they were to be *in* the world but not *of* it.⁴⁴

Al-Shaybānī's *Kitāb al-Kasb* was followed, among others, by al-Muḥāsibī's (165–243/781–857) *al-Makāsib wa al-Wara'*,⁴⁵ al-Ḥakīm al-Tirmidhī's (ca. 133–

42. al-Quḍāh, 53.

43. Maurice Lombard, *The Golden Age of Islam* (Marcus Wiener, 2003); cf. Benson Bobrick, *The Caliph's Splendor: Islam and the West in the Golden Age of Islam* (Simon & Schuster, 2010).

44. See also al-Quḍāh, 63.

45. 'Abdullāh al-Ḥārith ibn Asad al-Muḥāsibī, *al-Makāsib wa al-Wara'*, ed., 'Abd al-Qādir Aḥmad 'Aṭā (Mu'assasat Kutub al-Thaqāfiyyah, 1987), trans. Adi Setia, *The Book of Livelihoods and Scrupulousness* (Kuala

255/750-869) *Ādāb al-Murīdīn wa Bayān al-Kasb*,⁴⁶ al-Khallāl's (234–311/849–923) *al-Hathth 'alā al-Tijārah*,⁴⁷ Ibn Abī al-Dunyā's (208–281/823–894) *Islāḥ al-Māl*, Abū Ṭālib al-Makkī's (d. 386/996) *Qūt al-Qulūb*,⁴⁸ al-Rāghib al-Iṣfahānī's (d. 443/1060) *al-Dharī'ah ila Maḥāsīn al-Sharī'ah*,⁴⁹ leading up to the concise yet masterful synthesis of al-Ghazālī's *Kitāb Ādāb al-Kasb wa al-Ma'āsh*,⁵⁰ which constitutes the thirteenth book of his celebrated *Iḥyā' 'Ulūm al-Dīn*.

These and other similar classical texts that came later⁵¹ comprise what may be called the *kasb* ethico-juristic genre in Islamic economic thought, which aims to provide a clear vision and understanding of the proper relationship between detachment (*zuhd*) from worldly wealth and engagement in the seeking of it (*kasb*); and of the meaning, function, and purpose of working for a living (*kasb/iktisāb/takassub*), the imperative of wholesome sources of incomes and revenues (*ṭīb al-maksib*), the moral obligation to avoid, even denounce, whatever is illicit (*ḥarām/maḥẓūr*) and of doubtful provenance (*shubḥah*), and the fine distinction between provisioning (*infāq*) and squandering (*isrāf*)

Lumpur: IBFIM, 2015). A new study on his life and works is Gavin N. Picken, *Spiritual Purification in Islam: The Life and Works of al-Muḥāsibī* (New York: Routledge, 2011).

46. Ed., 'Abd al-Fattāḥ 'Abdullāh Barakah (Matba'at al-Sa'ādah, 1986).

47. Abū Bakr Aḥmad ibn Muḥammad al-Khallāl, *al-Hathth 'alā al-Tijārah wa al-Ṣinā'ah wa al-'Amal*, ed. 'Abd al-Fattāḥ Abū Ghuddah (Aleppo: Maktab al-Maḥbūd'at al-Islāmiyyah, 1995); trans. Gibril Fouad Haddad, *The Exhortation to Trade, Industry and Work* (Kuala Lumpur: IBFIM, 2013).

48. *Qūt al-qulūb fī mu'āmalat al-maḥbūb wa wasf ṭarīq al-murīd ilā maqām al-tawḥīd* (Beirut: Dār al-Kutub al-'Ilmiyyah, 1997). A study of his life, thought, and influence is Saeko Yazaki, *Islamic Mysticism and Abū Ṭālib al-Makkī* (New York: Routledge, 2013).

49. See the study by Yasien Mohamed, *The Path to Virtue* (Kuala Lumpur: ISTAC, 2006).

50. Trans., Adi Setia, *The Book of the Proprieties of Earning and Living* (Kuala Lumpur: IBFIM, 2013).

51. Such as by Ja'far al-Dimashqī (fl. 6th/12th cent.) with his *al-Ishārah ila Maḥāsīn al-Tijārah*, trans. Adi Setia, *The Indicator to the Virtues of Commerce* (Kuala Lumpur: IBFIM, 2011); Muḥammad ibn Aḥmad al-Qurṭubī (d. 671/1273) with his *Qam' al-Ḥirṣ bi al-Zuhd wa al-Qanā'ah*, ed. Mas'ad 'Abd al-Ḥamid Muḥammad al-Sa'dānī (Beirut: Dār al-Kutub al-'Ilmiyyah, 1994); and 'Alā' al-Dīn 'Alī al-Lubūdī (ca.900/1500) with his *Faḍl al-Iktisāb wa Aḥkam al-Kasb wa Ādāb al-Mā'ishah*, trans. Adi Setia and Mahdi Lock, *The Virtue of Working for a Living* (Kuala Lumpur: IBFIM, 2012).

tabdhīr), and thereby integrating the private devotional (*‘ibādāt*) and the public transactional (*mu‘āmalāt*) dimensions of the religious life.⁵²

Ibn Abī al-Dunyā, like his teacher, Abū ‘Ubayd, was also tutor to the princes of the caliphs, some of whom later on became caliphs themselves, like al-Mu‘taḍid (d. 289 H) and his son ‘Alī (d. 295 H), who, by virtue of their office, became responsible for the proper administration of public revenues. So in this context Ibn Abī al-Dunyā’s *Iṣlāḥ al-Māl* can be compared to Abū ‘Ubayd’s more well known *Kitāb al-Amwāl* as a detailed manual of administration of wealth, property and public revenues rooted in the ethico-legal precepts of the Qur‘ān, Sunnah and traditional wisdom.⁵³ Nevertheless, it needs to be said that we do not find Ibn Abī al-Dunyā explicitly expressing his objectives for compiling his books,⁵⁴ but these can be inferred from a close look at the socio-intellectual context of his writings.

In general, as the title indicates, the subject matter of *Iṣlāḥ al-Māl* is wealth, property and the proper management thereof, and related issues pertaining to work, livelihoods, commerce and occupations, prosperity, food, clothing, and inheritance. The edited book is well organized into two parts. The first part, comprising eleven chapters, concerns itself with licit acquisition of wealth, virtue of wealth, organization of livelihoods, real estate, commercial dealings and manual work. The second part of the book, comprising six chapters, is concerned with moderation in wealth, food, and clothing; and inheritance, and the problem of abundant wealth and poverty. He restricts his discussion of these various themes to what has been said in regard thereof in the Prophetic ḥadīths and the sayings and anecdotes of the Companions and Followers, and traditional wisdom of the sages (*al-hukamā’*). In the edition of al-Quḍāh, there are altogether five hundred and nine ḥadīths, wise sayings (*aqwāl*) and anecdotes of the Companions and the *Salaf*, and poems (*abyāt shi‘riyyah*).

A close, thorough reading of the *Iṣlāḥ al-Māl* will provide for the discerning reader an integrated view of both the tangible and intangible dimensions of wealth as understood and cultivated during the epoch when the civilization of Islam lived through its “golden age.”⁵⁵ And today, when many concerned people in the East and West are rethinking the meaning and expression of wealth in the aftermath of the 2008 credit crunch, the insights derived from

52. See also the discussion in al-Quḍāh, 71-78.

53. al-Quḍāh, 63-65.

54. al-Quḍāh, 67.

55. A well-received review of the period is Maurice Lombard, *The Golden Age of Islam* (Marcus Weiner, 2003).

the *Islāḥ al-Māl* will help in this collective search for *true wealth*⁵⁶ and its re-discovery.

What can We Learn from the *Islāḥ al-Māl*?

What follows may serve as a preliminary conceptual exploration into the meaning, significance and function of wealth and property inasmuch as these can be gleaned by a careful perusal of Ibn Abi al-Dunyā's *Islāḥ al-Māl* and other relevant classical texts and scholarly studies on the topic.

1. What is *māl* (wealth)?⁵⁷

The Arabic term *māl* literally means anything that one is naturally inclined to acquire, own and possess.⁵⁸ In the *Majallat al-Aḥkām al-ʿAdliyyah*,⁵⁹ the technical term *al-māl* is defined as “something, movable or immovable to which human nature is inclined and which can be stored for a time when it is needed.”⁶⁰ For Imām al-Shafiʿī, *māl* is “a thing that has a material value, with which it can be sold.”⁶¹

It is also defined in general as “everything that is owned by an individual or by a community, such as useful things, trade goods, real estate, money or animals.”⁶² And ‘ownership’ (*al-milk*) is defined by the jurists as “a legal connection between a person and a thing that allows him the exclusive right of disposal over it, such that others are preempted

56. For example, Juliet Schor, *Plenitude: The New Economics of True Wealth* (Scribe, 2010).

57. See also the concise yet informative treatment in Muhammad Wohidul Islam, “The Concept of Property in Islamic Legal Thought,” in *Arab Law Quarterly*, vol. 14 no. 4 (1999), 361-368; and the longer, economic discussion by al-Dimashqī in Appendix 3 at the end of this translation. See also the section on the concept of *māl* in Islamic Law in Mahdi Zahraa and Shafaai M Mahmor, “Definition and Scope of the Islamic Concept of Sale of Goods,” in *Arab Law Quarterly*, vol. 16, no. 3 (2001), 215-238, on 217-222.

58. Saʿdī Abū Jayb, *Al-Qāmūs al-Fiqhī*, 344; *Encyclopedia of Islam*, new ed. (1986), s.v. ‘*māl*’; Ibn Manẓūr, *Lisān al-ʿArab*, s.v. ‘*māl*’.

59. See the English translation in C. R. Tyser, *The Mejelle* (Kuala Lumpur: The Other Press, 2000), article 126.

60. Cited in Saʿdī Abū Jayb, *Al-Qāmūs al-Fiqhī*, 344.

61. Al-Suyuti, *al-Ashbāh wa al-Nazāʾir*, 258, cited in Mahdi Zahraa and Shafaai M. Mahmor, “Definition and Scope of the Islamic Concept of Sale of Goods,” in *Arab Law Quarterly*, vol. 16 no. 3 (2001), 215-238 on 219.

62. Saʿdī Abū Jayb, *Al-Qāmūs al-Fiqhī*, 344.

from disposing of it.”⁶³

Hence in relation to ownership (*milik*), a person's wealth (*māl*) is something useful and beneficial that he has properly earned (and hence his *proper-ty*⁶⁴), and thereby acquired ownership (*milik*) of and right of disposal (*taṣarruf*) over as he deems fit, within the ethico-legal parameters of Revealed Law (*al-sharīʿah*).⁶⁵ In short, wealth or property is something valuable that is owned or ownable by way of lawful acquisition. The first chapter in the *Iṣlāḥ al-Māl* is on the theme of the rightful acquisition of wealth, in which the following ḥadīth appears:

Whoever takes wealth rightfully will be blessed therein, and whoever takes wealth without right is like someone who eats and is never satiated.⁶⁶

Most of the *fuqahāʾ* make a distinction between wealth as corpus and wealth as usufruct. Nicholas Mahdi Lock (my co-translator of *Iṣlāḥ al-Māl*) clarifies the conceptual and legal distinction and connection between wealth as corpus (*ʿayn*) or the concrete property itself, and wealth as usufruct or the beneficial use (*manfaʿah*) derived from the corpus, as follows:

...*manfaʿah* and *ʿayn* are both property, and this is why the term ‘owner’ (*ṣāhib*) is applied to both, and their categorisation as property precludes any interference in the disposal thereof on the part of a non-owner. For example, in *waqf* (charitable endowment), if I dedicate a fiqh book to a madrasah for the benefit of the students there, Allāh becomes the *ṣāhib al-ʿayn* (owner of the corpus) and the students are the *ṣāhib al-manfaʿah* (owner of the usufruct); they can read the book and study it, etc., but they can't sell it, give it away or let someone inherit it. In the case of rent (*ijārah*), if I rent a car or house from you then I am the *ṣāhib al-manfaʿah* and you are the *ṣāhib al-ʿayn*. I have the right to drive the car or live in the house for however long the contract is in force. However, like the *waqf* above, I can't sell the car or house, give it away or include it in my will to be inherited by my heirs. As owner of the corpus of the house or car, you can only enter the house or use the car after the rental period has ended, but not during the said period, as that would

63. Saʿdī Abū Jayb, *Al-Qāmūs al-Fiqhī*, 340 (citing al-Jurjānī).

64. i.e., proper to his control or right of disposal; thus wealth acquired wrongfully is properly speaking, “*im-proper-ty*”!

65. See also the discussion of wealth in relation to ownership in al-Qudāh, 82-83.

66. *Iṣlāḥ al-Māl*, §1; al-Qudāh, 137.

be an infringement upon my (albeit abstract) property, which is the *manfaʿah*.⁶⁷

From the brief overview above we may, from a general conceptual standpoint, concisely say that wealth or property is essentially constituted of the following six elements, namely (i) value, (ii) relevance, (iii) goodness, (iv) licitness, (v) beneficialness, and (vi) ownability. It is interesting to note that, in general, these six elements are also constitutive of what can be validly the subject matter of a sale (*bayʿ*) transaction, in which there is consideration of countervalue or payment, as well as a gift (*hibah*) transaction, in which there is no such consideration.⁶⁸

2. What is earning a livelihood (*al-kasb*)?

From the the above definition of wealth, we can then see that earning a livelihood means ethically and lawfully acquiring the ownership of wealth by which a person can provide (*infāq*) for himself and his family, and by extension, for his community⁶⁹; and this provisioning is an aspect of *jihād* or striving in the path of Allāh, as pointed out in a ḥadīth:

Seeking the lawful is a *jihād*, and indeed Allāh, Mighty and Majestic, loves the slave who practices a profession.⁷⁰

The emphasis on ethico-legal means of acquiring of wealth points to the fact that in Islam wealth is seen ultimately as a trust bestowed by the Creator on humankind for their wellbeing on earth, as alluded to in the verse:

*Believe in Allāh and in the Messenger of Allāh, and give provisions out of what We have made you inheritors to.*⁷¹

Hence, the manner in which wealth is used and disposed of has to be within the ethico-legal parameters of the Revealed Law (*al-sharīʿah*), for humankind will be held accountable for the manner in which they acquire and expend it. {And then you will, that day, be questioned about your

67. Clarification by personal communication through email, August 15, 2015.

68. See also the interesting article by Colin Turner, “Wealth as an immortality symbol in the Qurʾan: a reconsideration of the *māl amwāl* verses,” in *Journal of Qurʾanic Studies*, 8:2 (2006), 58-83.

69. Al-Qudāh, 84-85.

70. *Iṣlāḥ al-Māl*, §202; al-Qudāh, 239.

71. *al-Ḥadīd*, 7.

enjoyment}).⁷² In this respect, Ibn Abī al-Dunyā cites the ḥadīth:

On the Day of Resurrection, the feet of the son of Ādam will not move from before his Lord, Mighty and Majestic, until he has been asked about his wealth, where he earned it from and what he spent it on.⁷³

In his *Kitāb Ādāb al-Kasb wa al-Ma'āsh*⁷⁴ and *Kitāb al-Ḥalāl wa al-Ḥarām*,⁷⁵ Imām al-Ghazālī has well clarified in comprehensive detail these ethico-legal parameters pertaining to the manner wealth should be judiciously acquired and disposed of in the course of earning and provisioning of livelihoods.⁷⁶

3. Various Ways of Wealth Acquisition

The ownership of the wealth required for livelihood is by way of acquisition (*kasb*) through ethical, lawful and productive work ('amal). The Prophet, Allāh's blessing and peace be on him, said:

Whoever goes to bed exhausted from seeking the lawful, goes to bed and Allāh, Mighty and Majestic, is pleased with him.⁷⁷

Work by one own's effort is the direct way for acquiring wealth; and there are many types of work, such as working for a wage, hiring out one's services, practicing a craft, vocation or profession, cultivating the earth, animal husbandry, or by way of commercial and business dealings through various legitimate forms of sale transaction and of active or passive commercial partnership.

In contrast, the indirect avenue to the acquisition of wealth or property is by way of inheritance, gift or donation. It is indirect because it does not require one's personal labour and exertion, but rather, it is acquired as a bestowal by others. The importance of inheritance as a source of wealth

72. *al-Takāthur*, 8.

73. *Iṣlāḥ al-Māl*, §30; al-Quḍāh, 156-157.

74. Trans. Adi Setia, *The Book of the Proprieties of Earning and Living* (Kuala Lumpur: IBFIM, 2013).

75. Trans. Nicholas Mahdi Lock, *The Book of the Lawful and the Unlawful* (Kuala Lumpur: IBFIM, 2013).

76. An overview is Adi Setia, "Al-Ghazālī on the Proprieties of Earning and Living: Insights and Excerpts from His *Kitāb Ādāb al-Kasb wa al-Ma'āsh* for Reviving Economies for Communities," in *Islamic Sciences* (Summer 2013).

77. *Iṣlāḥ al-Māl*, §207 and §208; al-Quḍāh, 242-243.

is recognised in Islam, so much so that Ibn Abī al-Dunyā devotes a whole chapter to the subject,⁷⁸ in which he cites the following ḥadīth:

That you leave your inheritors wealthy is better than you leaving them dependent, begging people.⁷⁹

And by extension we may reason that our current use of the earth's resources should be constrained by prudence in order that we do not deprive future generations—*our inheritors*—of their rightful inheritance of the earth's bounty. We must always bear in mind through every decision and action “our responsibility to the seventh generation.”⁸⁰

4. Motivations for Earning a Livelihood

These motivations can be divided into two, namely, those pertaining to (i) personal good (which includes the good of one's immediately family members), and those pertaining to (ii) the common good (the good of the community and people in general). Those pertaining to personal good include overcoming poverty⁸¹ and avoiding dependence on others for one's livelihood, and to provide for one's family and dependents. Those pertaining to the common good include cultivating a vocation or undertaking a business venture in order to cater to some need in society or in one's community.⁸² All these legitimate motivations are well summarized and integrated in the following enlightening words of al-Ḥārith al-Muḥāsibī:

Therefore, when you wish to go out to your market or do something for your livelihood, or take up a craft or become an agent (*wakālah*), or engage in some other vocations in order to seek the licit, and to imitate the practice of Allāh's Messenger—Allāh bless him and grant him peace—and to seek recompense (*tharwāb*) for yourself and your dependents, to earn provisions for them, and in order to be independent of people, while

78. al-Quḍāh, 342-345.

79. *Iṣlāḥ al-Māl*, §416; al-Quḍāh, 342.

80. Linda Clarkson, Vern Morrisette and Gabriel Regallet, *Our Responsibility to the Seventh Generation* (Winnipeg, Manitoba: International Institute for Sustainable Development, 1992); cf. Musa Furber, *Obligations to Future Generation: A Shari'ah Perspective* (Abu Dhabi: Tabah Foundation, 2012).

81. al-Quḍāh, 94.

82. For further discussion, see Adi Setia, “*Farq al-Kifāyah*, Community and the Common Weal: Reconnecting Economics and the Economy to Communities,” in *Islamic Sciences* (Summer 2013).

showing compassion to brethren and neighbours, and to pay the obligatory alms and discharge every obligatory right, then hold out hope through these efforts that you shall meet Allāh—glorified and exalted be He—while your countenance is as the moon on the night when it is full.⁸³

5. Prosperity (*al-ghinā*) and Poverty (*al-faqr*)

The Arabic term *ghinan* means both affluence and independence from being in need of others, whereas the term *faqr* denotes both indigence and dependence. Both the states of affluence and indigence, or prosperity and poverty, if not handled properly (as outlined by al-Ghazālī in his *Ādāb al-Kasb*), can be a source of tribulation, hence the ḥadīth in which the Prophet, Allāh’s blessing and peace be on him, prayed:

O Allah, I seek refuge in You from the evil of the tribulation of wealth, and from the evil of the tribulation of poverty.⁸⁴

The tribulation of wealth is when it leads one into wantonness, hubris and vanity in the way one disposes of it; while the tribulation of poverty is when it leads one into discontentment with the decree of Allah respecting the manner He apportions His bounty amongst people.

Poverty is deemed to be evil and hence to be avoided if it leads to dependence on people through beggary, which destroys one’s innate (*fīṭrī*) sense of self-worth and personal dignity. Islam also sees a close connection between poverty (*faqr*) and infidelity (*kufī*). This connection arises when the poor harbour doubts about divine justice when they compare their straitened circumstance with the opulence of the rich. Poverty may also drive people to commit crimes like prostitution, stealing, robbery, lying and cheating, or lead them into depression, despair or constant worry, all of which divert them from upholding the dictates of the religion and nurturing the spiritual life.⁸⁵ Hence, as Yūnus ibn ‘Ubayd has said, “When poor and in need one should have strong faith and a powerful intellect.”⁸⁶

In general, one’s poverty should not be debilitating in a manner that destroys one’s dignity or diverts one’s attention from inner spiritual growth or renders one unable to provide for dependents. For most people, this means they need to acquire wealth up to the degree of sufficiency

83. al-Hārith al-Muḥāsibī, *al-Makāsib wa al-Waraʿ*, ed., ‘Abd al-Qādir Aḥmad ‘Aṭā (Beirut: Muʾassasat al-Kutub al-Thaqāfiyyah, 1987), 66-67.

84. *Iṣlāḥ al-Māl*, §441; al-Quḍāh, 351.

85. See the discussion in al-Quḍāh, 96-97.

86. *Iṣlāḥ al-Māl*, §462; al-Quḍāh, 360.

(*kifāyah*), which is that amount which suffices for their material wellbeing in terms of food, clothing and dwelling, beyond which their attention is to be directed towards inner, spiritual growth.⁸⁷ It is in this sense that “wealth is part of health” (*al-ghinā min al-‘āfiyah*),⁸⁸ and {righteous wealth for a righteous person is a wonderful thing = *ni‘ma al-māl al-ṣāliḥ li al-mar’ al-ṣāliḥ*}.⁸⁹

6. The Meaning of ‘Economy’ (*qasḍ, iqtisād*)

Here, we may do well to briefly revisit the meaning of the term ‘economy’ or ‘economics’, which, I think, has been much abused and corrupted in the modern secular science of economics and finance.

The word, of Greek provenance, originally means household management (*tadbīr al-manzil*), or the management of the family or household, as distinct from ethics (management of the self or ‘ilm al-akhlāq, *tadbīr al-sakhs, tadbīr al-nafs*) and politics (management of the city or *siyāsah, tadbīr al-madīnah*). In household management, the overriding concern of the head of the household is the prudent, judicious management or stewardship of the resources, income and expenditure of the household so as to provide for the needs of all the members, humans and non-humans, of the household. In a typical household, relatively more concern and resources are devoted to the care and provision of the needs of the disabled and the weak (babies, children, the elderly, those with handicaps), while the less dependent and independent members (grown-ups and the able bodied) are pretty much left alone to fend for themselves, or are even expected to contribute to the overall economy and general wellbeing of the household.

Now, the city and the country as a whole can be seen as an extended household in which the head is called the government, and the same principle of relatively more concern for the weak (i.e., the poor and the disadvantaged of the population) applies here as well. So the ‘economy’

87. A good exposition of the relation between securing one’s livelihood and the spiritual life is Nuh Ha Mim Keller, *Sea Without Shore: A Manual of the Sufi Path* (Amana, 2011), 218-233 on “Life, Work and Wealth.”

88. al-Khallāl, *Exhortation to Trade*, trans. Gibril Fouad Haddad, §8, 7n15, a saying of the Follower, Abū Qilābah al-Baṣrī; see also *Iṣlāḥ al-Māl*, §222; al-Qudāh, 251.

89. Ḥadīth narrated by Imām Aḥmad and Imām Abū Yalā’, cited by Gibril Fouad Haddad in his translation of al-Khallāl, *Exhortation to Trade*, page facing the copyright page; see also *Iṣlāḥ al-Māl*, §43; al-Qudāh, 164.

extends from the family (*tadbīr al-manzil*) to the city (*tadbīr al-madīnah*) and even to the whole earth as the macro-household (*khilāfat al-ard*). From this perspective, economics and ecology—and moreover, since etymologically they share the same root—are essentially one science and one discipline, not two separate disciplines at loggerheads with each other, as is currently the case in the secular modern academia and in policy making. There is no tradeoff between economy and ecology, but rather, *economy must conform to ecology*.

Moreover, the fact of the matter is that economics (*al-iqtisād* = the seeking of what is judicious) in the Islamic understanding is the science of earning and provisioning (*‘ilm al-iktisāb wa al-infāq*), and hence it is the study of how people earn their livelihoods by drawing upon the divine bounty in nature (*faḍl Allāh fī al-ard*), and thereby, *a healthy economy is dependent upon a healthy ecology*. Now, since economics is the science of household management, or rather, the science of household stewardship, and the end of this stewardship is the wellbeing of the household, then any economic system that leads, wittingly or unwittingly, to the dissolution of the household, or to the earth as the macro-household, can only be an elaborate nihilistic inversion of the true and real meaning and purpose of economics and the economy.

The above thinking and conceptualising on the true meaning of ‘economy’, ‘economics’ and the ‘economical’ can be gleaned from a close reading of *Iṣlāḥ al-Māl* and other classical texts on work, livelihood and similar topics. As a matter of fact, Ibn Abī al-Dunyā devotes three chapters on *qasḍ* (prudence, thriftiness, moderation, frugality) in wealth, food and clothing.⁹⁰ The following saying of al-Ḥasan al-Baṣrī (21-110/642-728) captures very well in concrete terms this understanding of what constitutes a true economy:

Indeed the signs of a believer are: strength of religion, prudence in gentleness, that he be a guide when certainty is required, discernment in knowledge, intelligence with wealth, giving when it is right, thrift when one is rich, forbearance when one is poor, beneficence when one is able, carefulness when one has desire, restraint in exertion, patience in hardship, strength in adversities, that he be steadfast in prosperity, that he be thankful and not overwhelmed by anger, that his endurance be to defend not deviate, that he not be frivolous, that he not be arrogant or presumptuous, that he not harm his neighbours, that he not rejoice at others’ affliction, that his passions do not overwhelm

90. al-Quḍāh, 301-341.

him, his desire does not ruin him, his tongue does not squander him, his sight does not get ahead of him, his private parts do not overwhelm him, he does not incline towards his caprice, his stomach does not disgrace him, his greed does not provoke him, his house does not confine him, he is not stingy, he does not waste, he does not squander, he is not tight-fisted, he is the same person when he is wealthy, and he is like everyone else in hope, there is no ambiguity to be seen in his character or faith, there is no hubris in his joy, there is no anxiety in his grief, he guides those who seek his advice and his companions are happy with him.⁹¹

Conclusion

The term *iṣlāḥ* in the title *Iṣlāḥ al-Māl* means rectification and restoration, which is to put right what is wrong and to make whole and productive again what has been fragmented and corrupted. So perhaps the purpose of the book and its author is already obvious from its title, which is to restore or reinstate the original holistic, integrative understanding of wealth and its economic (i.e., *qaṣḍī* = judicious) management.⁹² This understanding goes a long way towards redefining and redirecting the modern science of economics away from its current obsession with growth and scarcity towards *again* showing true concern for the *judicious acquisition and disposition of wealth for material and spiritual wellbeing*.

91. *Iṣlāḥ al-Māl*, §333; al-Quḍāḥ, 305.

92. al-Quḍāḥ, 116-122; *Iṣlāḥ al-Māl*, Chapters 12-14, §322-§415.