



**Universiteit
Leiden**
The Netherlands

Work Ethics in Islam: A comparison with Protestantism

Bayat, A.

Citation

Bayat, A. (1992). Work Ethics in Islam: A comparison with Protestantism. Retrieved from <https://hdl.handle.net/1887/9773>

Version: Not Applicable (or Unknown)

License: [Leiden University Non-exclusive license](#)

Downloaded from: <https://hdl.handle.net/1887/9773>

Note: To cite this publication please use the final published version (if applicable).

The Islamic Quarterly

Vol. ~~xxxxv~~, No. 1, 1992

36

THE WORK ETHIC IN ISLAM: A Comparison with Protestantism

Assef Bayat *

Abstract

Are Islamic ethics incompatible with the spirit of a rational capitalism? This is an old question, but is assuming a new relevance especially with the new Islamic revivalism which is sweeping across the Muslim societies. It was first Weber who put forward the "incompatibility thesis". He argued that while Protestantism (with its emphasis on hard work, discipline, honesty, asceticism, thrift and abstinence) provided ethics which corresponded to the spirit of rational capitalist enterprise, the eastern religions, including Islam, failed to do so. The ethics of Islam laid down (e.g. its this-worldliness, simplicity of religious requirements, its notion of sin, its ideal personality type, its advocacy of luxury and consumption) made it fit more as a religion of feudalism.

Others (e.g. Maxime Rodinson and Samir Amin), rejecting Weber's formulation, have argued that Islamic principles are in fact compatible with a capitalist economy and that the economic backwardness of Muslim countries must be accounted for by other factors (colonialism).

This paper argues that both Weber and his critics do not make a distinction between Islamic doctrine and that which acted as the ideology of the caliphates. On the other hand, the authors fail to account for the Islamic work ethic as a significant factor influencing the economic rationale of a

* Associate Professor of Sociology, The American University in Cairo

Muslim society. How, in essence, did Islamic doctrine advocate work? What did characterize the work ideology in Islam? What were the values attached to poverty, accumulation of wealth, economic asceticism, hard work or leisure and spending? What were the roles of the Islamic notions of sin and salvation, freedom and pre-destination on work?

The paper discusses the Islamic work ethic drawing on a detailed examination of the two fundamental sources of the Islamic doctrines: the Qur'an and the Prophet's *Sunnah*. The work ethos advocated in these texts seems to be a synthesis of the pre-Islamic values attached to labour in Arabia and the fundamental moral principles of Islam in general, i.e. values attributed to poverty and wealth, saving and accumulation, orientation to this or the other world, free-will and pre-destination, and self-reliance and dependence. It is concluded that, unlike Protestantism, Islam encourages *moderation* in working, as well as in generating wealth (a moderate working man and a moderate businessman). None of these tasks are considered holy duties for the sake of themselves or for the glory of God. Far from being a 'calling' or worship, in the Islamic doctrine work is viewed as a mundane concern, a necessary means to fulfil certain material and this-worldly needs. In this sense, Islam offers a 'traditional' work ethic. Such attitudes on work do not seem to be compatible with the spirit of a rationalized capitalist enterprise. But the question is to what extent the work ethos laid down by the Qur'an and the *Sunnah* are internalised and practised by ordinary Muslim individuals.

1. Introduction

Are Islamic ethics incompatible with the spirit of rational capitalism? This old question has assumed new relevance, especially given the present-day momentum of Islamic revivalism and 'fundamentalism' which is sweeping Muslim societies. It is well known that it was Max Weber who first systematically established a theoretical link between religious ethos and economic development. While Protestantism served the emergence of capitalism in the West, eastern religions, especially Islam, failed to do so.

Weber argued that the Protestant Reformation, especially Calvinism, was based upon an ethic which corresponded to the spirit of capitalism in the West. A rationalised capitalistic enterprise, according to Weber, required a disciplined labour force and regularised capital investment. Such a labour force was needed to perceive work not merely as a way to satisfy certain material needs, but as work for the sake of itself, as a moral duty. The businessman, on the other hand, was to be the one who would seek profit from capitalistic enterprises not simply to satisfy his day-to-day needs, buying certain material comfort, power or social position; rather, profit would be sought for the sake of reinvestment, to generate more profit and for the purpose of acquisition of wealth and accumulation.

Weber maintained that the Puritan sect of Calvinism, by emphasizing 'this-worldly asceticism', cultivated an ethic which ultimately served to promote the spirit of capitalism. The notion of 'calling' was central to Protestantism. It referred to the idea that the individual was to fulfil his/her moral obligation in this present world. Protestantism was a religion of salvation. Accordingly, an individual could redeem himself from eternal sin and damnation, at least psychologically, by fulfilling his moral obligations in this world, which meant adhering to asceticism, self-discipline, hard work and honesty. And these ethics were exactly what a rational and modern capitalist enterprise required. Weber seems to view this as a partial explanation for the emergence of modern capitalism in the West ¹.

In the Orient, however, economic development took a different direction. Modern capitalism did not emerge in the eastern countries, partly because the ethics attached to the eastern religions, such as Confucianism, Judaism and Hinduism, were incompatible with the spirit of European capitalism ². Islamic societies were no exception.

According to Weber, the ultimate elements of the Islamic economic ethic were not capitalistic, but "purely feudal" ³. Weber provides several pieces of evidence for this. First, whereas the "ideal personality type" in the Protestant ethic was the "economic man", in Islam it was the "warrior". Islam was the religion of the warrior class, as it benefitted from the acquisition of religious tribute. Secondly, unlike Puritanism, Islam advocated the usage and consumption of wealth, not only on life's necessities, but even on pleasure and luxuries. Thirdly, Islam was never a religion of salvation. Human beings were able to fulfil their obligations in this world without resorting to asceticism, hardship and self-deprivation, since Islam, according to Weber, is characterized by "the great simplicity of religious requirements and even greater simplicity of the modest ethical requirements" ⁴. Its notion of sin fits into a feudal character. Sin was "a composite of ritual impurity", "ritual sacrilege" and disobedience to the positive injunctions of the Prophet.

The final reason is a political one. For centuries, Muslim homelands had been dominated by a system of "patrimonial bureaucracy", or "sultanism", in which autonomy had little place in civil society. For instance, these societies lacked a tradition of systematic formal law. *Shari'a* was to be interpreted by the *Qadi* (Muslim judge), who often served the interest of the patrimonial rulers.

Some writers such as Bryan Turner and Maxime Rodinson have critically taken up the way in which Weber has treated Islam ⁵. Turner has suggested that, of the reasons given by Weber to demonstrate the incompatibility of Islam with capitalism, only the last one, the "sultanism" or "patrimonialism" thesis, is correct. Rodinson, however, has totally rejected Weber's

contention, arguing instead that, unlike some other religions which "discourage economic activity in general, counselling their followers to rely on God to provide them with their daily bread", Islam "looks with favour upon commercial activity" ⁶. Explanation for any economic backwardness in Muslim countries can be found rather by examining the external factors, especially the impact of colonialism.

Each of these rather contradictory accounts offers interesting insights into the study of Islam and economic development: Weber's emphasis on the cultural and ideological (i.e. Islamic ethics) impact on the economic organisation (i.e. rational capitalism); Turner's focus on the Weberian notion of "sultanism" and "despotism" to account for the economic backwardness in Middle Eastern countries; and Rodinson's consideration of the 'external' factors in economic development.

But in considering the role of Islam with regard to rational capitalism, the above authors tend to neglect two issues. First, they make little distinction between the Islam which was prescribed in the Qur'an and the Prophet's *Sunnah* (tradition) and the one which acted as the ideology of the Caliphates and kings in the Arab world and the Islamic empire in the post-Muhammad era. After all, one can trace many contradictions between the two aspects of Islam. Secondly, the authors fail to account for the Islamic work ethic as a significant factor influencing the economic rationale of Muslim society. How, in essence, did Islamic doctrine advocate work? What characterized the work ideology in Islam? What were the values attached to poverty, accumulation of wealth, economic asceticism, hard work or leisure and spending? What role did the Islamic notions of sin and salvation, freedom and pre-destination play in work?

The purpose of this essay is to explore the ethic of work in Islam by addressing the above questions, drawing on the injunctions of the Qur'an and the Hadith, the two fundamental sources of Islamic doctrine ⁷. The study is carried out with the conviction that the work ideology plays a crucial role in the economic performance of any given society. Islamic ethics relating to work are explored in comparison with Weber's Protestant ethic. Here, I draw my analysis of the work ethic exclusively from the Qur'an and *Ahadith*, leaving aside different interpretations and modifications that later Muslims might have made. More precisely, I shall leave two important and relevant questions for separate treatment: firstly, has the work ethic laid down in the Qur'an and *Sunnah* altered over time by different interpreters or Islamic theologians and to what extent has the work ideology in Islamic theory been internalised and practised by Muslims? Secondly, has it been replaced by a different ethos - those values which are more compatible with the rationale of the new economic systems?

2. Forms of Work Ideology

A work ethic or an ideology is a composite of ideas and assumptions about why work is done, why people believe that it should be done or how they have been persuaded that it should be done⁸. This implies that there is more than one ideology of work originating in the complex set of value systems, as well as historical exigencies.

For the ancient Greeks, manual work was simply a curse, a punishment, as it was for the Romans, who were influenced by Greek culture. Similarly, Judaism condemned hard, manual work and valued intellectual labour. Indeed, the ideal personality of Judaism was a 'scholar'.

Up to the time of Luther and the early development of capitalism, work was seen as being without intrinsic value, "simply an instrument of purification, charity and expiation"⁹. However, it was in the Protestant ethic that all distinctions between religious piety and worldly activity were swept aside. The Calvinist ideology of work was the foundation of modern factory discipline. Originally and at the ethical level, what underlay the Puritan work ethic, according to Weber, was the Calvinist notion of pre-destination. Since man, according to this notion, is unaware of his pre-ordained destiny, he suffers from uncertainty and anxiety. To remedy such anxiety, he is advocated to engage in good deeds, hard work, discipline and honesty.

The Protestant ethic thus perceived work not as a means of satisfying the day-to-day material needs advocated by the 'traditional' ideology of work, but as an essential moral and religious duty, a 'vocation' or 'calling'. Work, hard work, was to be carried out not for enjoyment and self-satisfaction, but as a sign of religious asceticism, self-deprivation, abstinence and thrift. It was a duty for "the glory of God and the preservation of the individual's soul", the refutation of which would have a divine sanction, an eternal damnation. Thus, idleness, begging and living on other people's account were abhorred. In short, the main features of work in the Puritan doctrines were: work not out of necessity, but as an end in itself, a moral duty; perform hard work to achieve religious asceticism; disciplined, regularised and systematic work was the duty of the obedient and conscientious workman; and the imposition of divine sanction against those who disregard these ethics.

The Puritan ethic of work concerned ideas not just about the act of working, but also about what one does with the fruits of one's labour (one's own or those of others). Thus, not only was the traditional idea of working merely to earn one's livelihood rejected, but so too was the idea of investment with the aim of making money to consume and buy material comfort, power and pleasure, discarded. Rather, wealth should be invested for the accumulation of more wealth, and not idly spent.

According to Anthony, following the spread of the Protestant work ethic during the 17th century, in reality two ideologies of work emerged in the West. First, the official doctrine which emphasized the effort for "calling, abstinence and thrift"¹⁰; and secondly, the radical (i.e. socialist and communist) work ideology. The radical doctrine stressed the total negation of self-indulgence by advocating the abolition of private property - an advocacy going beyond the capitalist restraint on personal expenditure. Similar to the capitalistic ideology, the radical doctrines also placed emphasis on the ascendancy of rational economic calculation. Finally, they put an extreme emphasis on the primacy of work to the extent of idealizing the worker¹¹. Thus, while the Protestant ethic of work represented a real historical break from the 'traditional' work ideology, that of subsequent radical doctrines (socialism and communism) did not depart much from the Protestant work ethic. This work ethic is believed to more or less prevail in today's Western world. But does a separate Islamic work ethic exist and, if so, how does it differ from that of Protestantism?

3. The Islamic Work Ethic in Contemporary Literature

With the emergence of Islamic revivalism in Muslim countries in recent years, the examination of 'Islamic economics' has assumed unprecedented momentum. Within this context, a growing body of literature has dealt with the notion of 'work' as a fundamental concept in the theory of the 'Islamic economy'¹². By discussing writers from different Muslim and non-Muslim countries (Egypt, Saudi Arabia, Iran and the USA), I would argue that the issue of the work ethic in Islam has largely been misinterpreted, primarily because its interpretations are based upon a literal (mis)reading of a number of Qur'anic verses and *Ahadith*, rather than synthesized from a holistic analysis of the spirit of the Islamic doctrine in its totality.

The literature seems to advance an undeclared argument against the (unmentioned) schools of Marxism, as well as the Weberian interpretation of Islam and its relation to economic development. Taken together, four basic themes prevail: the Islamic work ideology is liberating; labour in general is praised and valued highly in Islam; work in Islam has an essentially holy existence - it is regarded as worship and *Jihad*, or holy war; and hard work and discipline are specially encouraged.

Ibrahim El-Ne'mah, a Saudi writer, in his *Work and Workers in the Islamic Thought*, argues that, "Over the centuries when Islam was flourishing in the East, the working class enjoyed its complete rights - the rights which were unknown to Europe except in imagination"¹³. The author aims "to reveal to man what Islam offered to the worker: a free, respectful life and a feeling of dignity worth ten times what all the other systems in the world could attain"¹⁴. Work in Islam is perceived as the *Sunnat al-Hayat*, the law of existence, the path of salvation in this and the next world"¹⁵.

In Islam, according to Al-Ne'mah, work is a gift of God. It is so strongly recommended by God that even the Friday prayer, which involves a highly respectable and virtuous activity, "should not prevent Muslims from working" 16. Hard work, Ne'mah argues, is a virtue in Islam. The Prophet Muhammad himself, he points out, worked as a merchant in other people's businesses, and most of his disciples worked as manual and craft labourers, as tailors, carpenters and butchers.

Some Islamic commentators hold the idea that Islam regards work as *Jihad* (holy war) and workers as *Mujahidin*, who fight to spread the word of God on earth 17. They tend to base this notion on a *Hadith* from the Prophet. According to this *Hadith*, his disciples saw a very energetic man working. They asked the Prophet: "Would it be better if he devoted his energy for the sake of God?" The Prophet replied: "If he is working to earn a living for young children, for old parents or earning his own living, it is [like a *Jihad*] for the sake of God. [But] if he is only going out to show off, it is for the sake of the devil" 18.

On the other hand, the Islamic commentators invariably believe that Islam treats work as worship. According to Ismail Al-Faruqi, work in Islam "is not only honourable, it is worship" 19. The ritual of worship, he goes on, "includes work in any legitimate field whose purpose is providing for oneself, one's family, kin and the whole of society" 20. The same suggestion is made also by Ayyad and Ibrahim Al-Ne'mah 21. A number of *Ahadith* serve to substantiate this conclusion: (a) "If the last hour strikes and finds you," the Prophet is cited to have said, "holding a nurseling in your hand, go ahead and plant it"; (b) "There is no better or nobler food than that which is provided by the work of one's own hand" 22; (c) "One day the Prophet's disciples praised a man who was praying earnestly. The Prophet asked them who supported the man. They answered that they all did. The Prophet explained to them that anyone of them was better off than him and more pious" 23.

The main difficulty of these interpretations is the authors' misreading of the *Ahadith*. We will show later how various *Ahadith* indicate that while the Prophet did call for people to earn their own living instead of depending on charity, he did not advocate particularly hard work, despite the fact that he himself worked as a merchant and his disciples were involved in craft work. On the other hand, the above *Ahadith* do not advocate work as *Jihad*. In fact, the essence of the Prophet's statement does not directly address work. Rather, it highlights the value he grants to self-reliance and assistance to others, helping children, the elderly and one's family.

Similarly, one could have entirely different readings of the Prophet's *Sunnah* cited above to argue that Islam regards work as a form of worship. The first

of the above citations may be interpreted as one which underlines the significance of cultivating plants, agriculture and the development of the earth (see below). The other *Hadith* may be read to stress the high value attached to self-reliance and the avoidance of dependency on other people's labour, begging or charity. Indeed, the issue of self-reliance seems extremely important in the Prophet's tradition, as numerous references address this issue in different contexts, a point to which we shall return later.

Several reasons may explain these misreadings. First, the authors employ a narrow textual and literal method of interpretation. To discuss the Islamic conceptualization of work, they have focused almost entirely on the Qur'anic verses and *Ahadith* in which the word *al-'amal* (literally work and action) has appeared. But in so doing they have misconceived the meaning of the term. Most of these commentators do not distinguish between different connotations attached to the word *al-'amal* in the texts. Instead, they tend to attribute one universal and broad meaning to it: work, *per se*. Consequently, it has been concluded that the Qur'an stresses "the importance of work, involvement and personal exertion, [...] forbidding any kind of parasitical behaviour"²⁴; or that it commands that "the faithful should work righteously, gain righteously and, what is probably most important, act righteously"²⁵. In the Qur'an and *Ahadith*, however, quite different meanings are rendered to when referred to '*amal*'.

4. The Concept of '*al-'amal*' in the Qur'an and *Ahadith*

The word '*amal*' and its derivatives in the Arabic language of early Islam had four main denotations: (a) work, labour, job, occupation; (b) deed, action, activity; (c) trade, craft, handicraft; and (d) province, and administrative district. The subject '*amil*', therefore, referred to a person who laboured; performed an action or deed; a trader or craftsman; and a governor or viceregent. The connotation of the word '*amal*' in the verses cited by the commentators on the most part do not refer to 'work' as such, but simply to deeds or actions such as: assisting others, chastity, cooperation, perseverance, competition, etc. Incidentally, both the Qur'an and the *Sunnah* contain a large number of passages in which the word '*amal*' is used. *Al-Mu'jam al-Mufahras* of the Qur'an, a detailed concordance of the Qur'an, edited by M. F. Abdul Baqi, lists some 360 verses in which the term '*amal*' and its derivatives are referred to. But none of them deals with the general notion of work explicitly.²⁶ I have come across only one verse which seems to directly refer to 'work' *per se* (Surah *Al-Najm*: 38-40) and one verse in which '*amal*' has the connotation of 'occupation' (Surah *Al-Kahf*: 79). In addition, although some thirty verses contain the word *sa'y*, only one refers to 'striving' or labouring, the rest signifying 'effort', 'zeal' and 'activity'.

Ahadith, unlike the Qur'an, however, contain more references to the concept

of *al-'amal* as 'labour' and 'occupation'. The *Al-Mu'jam al-Mufahras, alfadh al-Hadith al-Nawabi*, the monumental work of A. Y. Wensinck, contains a collection of all the Prophet's statements which include the word '*amal*' and its derivatives. This index, which is based upon nine different collections of the Prophet's *Sunnah*, lists some 740 *Ahadith*. But only in thirty-six of them does the word '*amal*' carry the connotation of 'work' and 'labour'. The rest overwhelmingly relate to the alternative meaning, i.e. 'deed' and 'action' ²⁷.

But what do the Qur'an and *Sunnah* reveal about *al-'amal* understood as 'work'? Mehdi Bazargan, the author of *Work and Islam*, believes that the word *al-'amal* used in the Qur'an denotes a broad and general sense of 'work' and "should not be attributed with any religious or spiritual peculiarity" ²⁸. Thus, for him, the broad meaning of work consists of "any activity which is pursued [with] consideration towards a definite aim or objective" and which involves "toil and trouble" ²⁹. This definition includes the work of a labourer, a professor, a policeman, as well as that of "a man who dares to speak out against the injustices and tyranny of his nation's king or leader" ³⁰.

Bazargan's definition of work (which he suggests to be also that of the Qur'an) is so broad that it would include almost any activity, ranging from playing sport, walking, fighting against injustices, to self-entertainment, theft, begging and an inexhaustible list of activities which require energy and planning. Clearly, work must be conceptualized in tighter terms and must be kept separate from general human deeds deemed as moral and immoral, such as caring about family, helping the elderly, "struggling against injustices" or stealing. 'Work', in a broad sense, describes human activities which are carried out in order to make a living, for the sake of subsistence. This may include wage work or self-employment, manual or intellectual work (including writing and 'artistic' labour), productive or non-productive, and hard or easy work. I would suggest that this is how the Qur'an and *Ahadith* conceptualize 'work'.

A *Hadith* from the Prophet comments that: "There are two blessings which many people lose: [they are] health and free time for doing good deeds." ³¹ Here, the Prophet explicitly separates the sphere of necessity in one's daily life from the sphere of freedom, i.e. he distinguishes between two kinds of activities. First, that part of one's activities which is necessary to satisfy certain material daily needs, such as working to produce, earning a living for oneself and one's dependents. This is 'work' or 'labour'. The other consists of the "non-work" activities which may take place, according to the *Hadith*, during "free time" and which may consist of "doing good deeds". Thus, for the *Hadith*, good deeds are distinguished from work as such.

The misconception and misrepresentation by the authors of the Islamic concept of work stems largely from their methodological approach, i.e. their

approach is entirely textual, literal and narrow. A more substantive and holistic perspective is necessary. To explore the Islamic conceptualization of the work ethic, stipulated in the Qur'an and *Sunnah*, we must not limit ourselves to only those statements which directly relate to work. Rather, the work ethic must be examined in the broader context, using Islamic notions and injunctions about poverty and wealth, salvation and sin, the value of this and the other world, accumulation and saving, self-reliance and charity, and free will and pre-destination. The combination of these ethical notions ultimately determines a particular work ideology.

5. The Islamic Work Ethic - the Qur'an and *Sunnah*

The Islamic work ethic is revealed by examining both the pre-Islamic work ethos which prevailed in Arabia and the fundamental moral principles of Islam, such as the values of poverty and wealth, savings and accumulation, beliefs relating to other-worldliness, free will and pre-destination, and self-reliance and dependence.

5.1 Work Ethos in Pre-Islamic Arabia

Prior to the emergence of Islam in the period of *Jahiliyyah*, the tribes of Arabia had different views on work. The settled Arabs were involved primarily in four main occupations: agriculture (in Medinah), trade (in Mecca), navigation (in the coastal region of Oman) and craftsmanship such as carpentry and blacksmithery throughout the area. But most manual labour was viewed with contempt. Navigation, for example, was looked down upon by the Tamimites, "who scornfully called Azd 'sailors', because their kindred in Oman were navigators" ³². This was partly because the Arabs were afraid of the sea ³³. The noble Quraysh tribe, in Mecca, despised handicraft. They also looked at the residents of Medinah, who were involved in agriculture, with disgust and contempt ³⁴.

On the other hand, the term *al-mihna*, which at the time referred to 'toil' and 'labour' in general, but more specifically referred to serving others, had the connotation of humiliation. In fact, this word is derived from the verb *mahana*, which means to serve, to humble, to degrade and to employ for manual work ³⁵. Furthermore, the term *mutabadhdhil*, which means the one who humiliates himself, "was used by Arabs as a description of him who does his own work by his own hands" ³⁶.

In short, the *Jahiliyyah* Arab scorned hired and manual labour, looked down with contempt on occupations such as agriculture, sailing and craft. It glorified those noblemen whose position allowed them to hire others to do their work for them and who lived without occupations. It was believed that such people preserved their dignity and did not humiliate themselves.

Instead, for a noble *badawi*, "cattle-rearing, trading, hunting and robbery [were] in his opinion the only occupations worthy of men" ³⁷. It was within this cultural framework that Islam emerged, and so the consequent Islamic work ethic seemed partially to be a reaction to the *Jahiliyyah* ideology of work advocated by the noble and powerful tribes who opposed Muhammad's message, Islam.

5.2 Poverty, Work and Accumulation

In general, both the Qur'an and *Sunnah* grant a higher spiritual and ethical position to the needy (*al-Masakin*) and the poor (*al-Fuqara*) than to the rich (*al-Aghniya*). The Prophet went so far as to say, when specifying about Paradise, that it was the poor people who would constitute "the majority of its dwellers" ³⁸. Ethical considerations apart, some historical conditions also played a role in determining the Prophet's position on the poor. The first converts to Islam, his early supporters, were rootless migrants, poor men and members of weak clans in Mecca, for whom the Prophet's message proved a vital alternative ³⁹. The Prophet, when referring to poverty, does not conjure up a notion of living in misery and desperation, but rather regards it as living in extreme simplicity, as opposed to the prevailing luxury and false pride - which were features of the powerful Meccan clans. This notion perhaps exemplifies the life of the Prophet himself, who (after marrying his rich wife, Khadijah), according to 'Aisha (his favourite wife later in life), never saw "a roasted sheep with his eyes" and for months he would take only dates and water ⁴⁰. Yet this kind of Islamic 'asceticism' fundamentally differs from the one advocated by Protestantism. In other words, asceticism is not encouraged essentially as a virtue, but is simply a consequence of a fundamental ethos in Islam - its other-worldliness. Protestantism encourages working hard, spending little and saving a great deal - issues which the Qur'an view as insignificant or mundane. The fundamental problem of the Qur'an, rather, is concerned with spirituality and the Hereafter.

Similar to Christianity, Islam, contrary to Weber's perception, is also an other-worldly religion. And similar to Protestantism, a notion of pre-destination also exists in Islam: "Say, nothing shall ever befall us except what Allah has ordained for us" ⁴¹. Numerous explicit and emphatic statements in the *Ahadith* proclaim that before one is born one's destiny has already been decided by God ⁴². It is even already determined who "will be of the wretched or the blessed" ⁴³. How then will this affect an individual's actions? Is it expected of individuals to perform special efforts to ensure that they will be of the blessed? Indeed, the Prophet's companions confronted him with similar questions.⁴⁴ In Protestantism, as was mentioned before, individuals tend to remain in a state of constant uncertainty and anxiety, since they do not know if they are chosen or

damned. In order to relieve themselves of this state of anxiety, they are advised to perform good deeds, hard work, be disciplined and honest. However, Muslims do not, for the purposes of salvation, need to engage in particularly similar efforts. "In fact, [an effort like] vowing does not prevent anything" ⁴⁵, since, in Islam, a state of uncertainty and the permanent feeling of sin simply do not occur. Muslims are advised not to give up before their preordained destiny. Rather, the Prophet tells them to "carry on your deeds", "be patient and look for Allah's reward" ⁴⁶.

In short, this other-worldliness in Islam differs from Protestantism, which features the unrepentable sin and a constant fear of damnation. In Islam, individuals can quite easily guarantee their salvation in this world, not by carrying out extraordinarily hard work, but simply by doing "good deeds properly, sincerely and moderately", by worshiping Allah and by "always" adopting "a middle, moderate regular course whereby you will reach your target" ⁴⁷. This condition seems to support Weber's view about the simplicity of religious duties in Islam. The deeds that satisfy God are not extraordinary effort and intensive work beyond the capacity of the individual, but consist simply of the "most regular constant deeds, even though they may be few" ⁴⁸. The Prophet explicitly proclaims that: "Religion [Islam] is very easy, and whoever overburdens himself in his religion will not be able to continue in that way. So, you should not be extremists..." ⁴⁹. And he adds: "Do not take upon yourselves, except the deeds which are within your ability" ⁵⁰.

Not only does the Islamic doctrine appreciate the poor, but it deplors the rich. "The rich are in fact poor (little rewarded) on the Day of Resurrection..." ⁵¹. Love for worldly, material riches and wealth, according to the *Ahadith*, results from greed, which is viewed as part of the negative human nature which individuals must fight against. "Wealth is (like) green and sweet (fruit)" and "nothing can fill the belly of Adam's son except dust (death)" ⁵². In a strong tone, the Qur'an considers the "desire of increase in worldly possessions" as "vain" and predicts that the rich "will soon come to know how mistaken [they] are" ⁵³.

The notion of wealth in this context does not refer to working to achieve comfortable and decent life. The issue relates rather to the acquisition of wealth for the sake of itself, i.e. accumulation and savings. Accumulation results not only from greed and a preoccupation with mundane concerns, but it springs from and perpetuates competition for the acquisition of wealth. Competition, according to the Prophet, preoccupies people with worldly possessions and prevents them from involvement in good deeds for the sake of God ⁵⁴. Thus, *Riba* (literally 'increase', but referring to interest), a widespread practice in pre-Islamic Arabia and among the Jews, which was a means of accumulating wealth at the cost of the destitution of the poor, was

strictly prohibited by the Qur'an. *Riba*, or "any unjustified increase of capital for which no compensation is given" ⁵⁵ is one of the gravest sins. Practising even the least of its many forms is on a par with incest and many other evils sometimes punishable by "Fire" ⁵⁶. So, "he", the Prophet proclaimed, "who asks people their money in order to accumulate fortune is but asking for burning coals, so let him accumulate little or much" ⁵⁷.

The rich, "the poor of Paradise", however, may repent in this world, but only by stripping themselves of material possessions and by spending their wealth in the form of charity to the poor. Prophet Muhammad declares that he "would not like to have gold equal to this mountain of Uhud, unless nothing of it, not even a single Dinar of, remains with me for more than three days, except something which I will keep for repaying my debts" ⁵⁸. According to the Qur'an, prosperity lies not in those who seek material wealth, but in "those who seek the pleasure of Allah, and it is they who will prosper" ⁵⁹, since only this brings real and eternal rewards. Thus, the Qur'an smiles upon the wealthy when their wealth is spent for the cause of God, not when it is amassed ⁶⁰. This, however, differs from squandering and waste. "Waste not by excess, for God does not like the wasters" ⁶¹. True prosperity comes, rather, by giving your wealth away as alms, distributing it among the poor.

So far, Islam discourages accumulation of wealth by advocating charity and spending on the poor as a moral duty. It similarly discourages any amassing of wealth simply for its own sake, since at worst it is immoral and at best it holds little significance for Muslims. Rather, for Islam the crucial concern is the Hereafter.

If the redistribution of wealth for the cause of God in the form of charity to the poor is a moral and religious duty, should it not imply that Islam encourages idleness and poverty as such? Not quite. To begin with, the Qur'an introduces harsh measures against theft as a manifestation of idleness by ruling to "cut off the hands" of those responsible, "in retribution of their offence as exemplary punishment from Allah" ⁶². On the other hand, while the giving of charity by the rich is favoured, receiving it by the poor is deplored and discouraged ⁶³. Instead, Islam seems to advocate that an individual's own labour constitutes his source of livelihood. Numerous examples in the *Sunnah* emphasize self-reliance, self-sufficiency and pride in one's own work even if it yields little or involves hardship. Begging, dependence, passivity and idleness are despised. "By God, it is better for any one of you to collect logs of wood than ask from a rich man who may or may not give" ⁶⁴. "There is no better food than that which is provided by the work of one's own hand" ⁶⁵. But what is the nature and quantity of such work? How hard should one labour? What determines the amount of labour one needs to spend?

In the Islamic ethic (both the Qur'an and *Sunnah*), work is viewed as a means of satisfying certain material needs and making a necessary livelihood. Unlike Protestantism, work is by no means regarded as a moral duty, religious practice or worship, as most Islamic commentators have suggested. Rather, the moral duty is to generate one's own livelihood without relying on other people. Secondly, people should labour only as much as they need to, to satisfy their general material needs, not more, not less. Obviously, the notion of 'needs' contains a subjective as well as an historical element. The nature and the degree of 'needs' change in different places and times. Yet needs perceived as 'excessive' are timelessly addressed and limited by the Qur'an and the *Sunnah*, which call for moderation and a middle course.

5.3 The Nature and Amount of Work

Perhaps as a reaction to the "false pride" of the privileged Arab clans who despised and scorned manual work such as agriculture and handicrafts, Muhammad particularly emphasized the importance of performing manual labour. In a clear statement indicating his own and his companions' distance from the prevailing work ethos, he proclaimed: "We are the people who labour with their hands" ⁶⁶. Yet an Islamic ethic does not particularly advocate or even encourage hard work, deprivation and asceticism. As a matter of fact, it discourages obsession with work and excessive toil, and instead encourages leisure and good health ⁶⁷. According to a *Hadith*, God will "cause humiliation" for those who indulge themselves too much in work⁶⁸. Indeed, life on earth does not deserve intense toil, a point the Prophet addresses while under the toil of digging trenches in the Battle of Al-Khandaq. He desires "the life of the Hereafter", since temporal life is "no life worth living" ⁶⁹.

One of the major tenets of the Qur'an and *Ahadith* revolves around the view that this present world is nothing more than an insignificant and transitory stage in one's life. "Be in this world as if you were a stranger or a traveller," warned the Prophet to one of his disciples, 'Abdallah bin 'Umar ⁷⁰. Worldly concerns, among them temporal work, constitute only an insignificant moment when compared with one's eternal life in the Hereafter. In a word, indulging in unnecessary toil and amassing property simply are not worthy of one's energy and attention. Man's desires and energies, instead, must be directed to the other world, the eternal life of the Hereafter. Only sincere deeds for the cause of Allah can achieve this purpose. "A (small) place," the Prophet sums up his perception of the value of the Hereafter, "equal to an area occupied by a whip in Paradise is better than the (whole) world and whatever is in it; and an undertaking (journey) in the forenoon or in the afternoon for Allah's cause is better than the whole world and whatever is in it" ⁷¹.

To sum up, while the Islamic doctrine does not mind poverty in the sense of

simplicity, it strongly opposes extremes such as living miserably and toiling excessively for wealth, vanity and accumulation. Yet Muslims are required to make their own living by working, a consequence of which is creating wealth, i.e. use-values. How then is this to be carried out or how is wealth to be generated?

In the words of the Qur'an, it is labour which seems to be the source of wealth: "...[M]an will have nothing but that which he strives for" ⁷². Ibn Khaldoun interprets the Qur'anic conception by stating that "the craft which [a] man has mastered is the measure of his value, or rather the value of his labour which is the source of his livelihood"⁷³. The better and the more efficiently one works, the more wealth one may generate. However, in an Islamic ethic, the acquisition of wealth and livelihood does not justify indulging in any kind of activity, even though it may involve "toil and trouble" or even creativity. In Islam, work must be a moral affair. Therefore, one may not earn a living, for instance, by way of prostitution or *Riba* ⁷⁴.

On the other hand, work in Islam is conceived of in terms of covering a range of activities beyond labouring individually in one's own enterprise or wage-labouring for others. The concept of *Sa'y*, or effort, includes activities such as establishing an enterprise and employing a number of other people to work for a wage. Consequently, ownership of the means of production, investment and management (i.e. setting the instruments of work in motion by hiring other labourers to work with them) is also considered to be work. Thus, the Islamic doctrine permits the acquisition of property and wealth through (the work of) capital investment and especially trade ⁷⁵. Prophet Muhammad himself was, in one stage of his life, a merchant, as was his first wife, Khadijah. Merchants generally occupy a high moral position in Islamic doctrine. The Prophet places honest merchants in the same rank as prophets and martyrs.

One might also strive to acquire property through trade and commerce, an act permissible only if it is with "mutual consent" ⁷⁶, with "honesty" and if done "in a legal way" ⁷⁷. Otherwise: "Whoever seeks to acquire property by way of transgression and injustice, We shall cast him into the fire" ⁷⁸. The latter is an explicit ruling against "unlawful" and "immoral" work and acquisition of wealth. Yet the exact meaning of "unlawfulness" and "immorality" remains controversial even up to this day, except where they are explicitly stated by the Qur'an or *Ahadith*. It is explicitly unlawful, for example, for "one who employs a labourer and takes full work from him, but does not pay him for his labour" ⁷⁹.

5.4 The Basis of Social Stratification

If labour is considered to be the source of wealth and material value, then what determines the division between people? What factor is behind the social demarcation, stratification and the division of labour in society? Is property a factor of social division in the Islamic doctrine? The truth is that, because Islam is an 'other-worldly' religion, socio-economic stratification does not have an important place in Islamic doctrine. According to the Qur'an and *Ahadith*, what truly divides people in society is not property, wealth or power, but morality, the degree of piety and closeness to God. The most honourable people, for the Qur'an, are the most pious ones; and on the Day of Judgement: "Everyone will rank according to his conduct" ⁸⁰. Thus, rich and poor, properties or property-less, and employers and employees may be considered of one and same (moral) category or class, as long as they conduct the same kind of deeds in relation to God. In Islam, therefore, the main line of demarcation is one which divides the believers from the non-believers, *al-Mu'minun* from the *al-Kuffar*. Certain historical circumstances also contributed to such Islamic principles. Following his departure, in 622 AC, from Mecca, where the Prophet had faced severe opposition from the wealthy and powerful clans, Muhammad and his companions were able to forge a political alliance with the rich and powerful tribes of Medinah. Here the formation of the first *Umma*, or community of Muslim believers, overrode socio-economic differences of wealth or position in society.

Quite apart from their moral division in terms of being 'believers' and 'non-believers', the people of Prophet Muhammad's period were also objectively divided in terms of wealth and power. How the Islamic doctrine views objective realities of social and economic differences must be addressed. Social stratification and the division of labour, in Islam, appear to be in the natural order of things. God bestows upon individuals different interests, talents and abilities; they may then pursue different occupations, which afford them different social positions or economic status. This God-given individual differentiation serves to create the conditions for mutual interdependence and relations. "It is We who distribute among them (the people) their livelihood in this life, and We exalt some of them above others in rank, so that they may serve each other mutually" ⁸¹. It is not believed, however, that God pre-determines a person's social and economic position before birth. Indeed, as mentioned before, the criteria for achieving worldly rewards, one's livelihood, depends upon one's effort, or *Sa'y*. Rather, the individual's abilities and interests or natural capacity for certain work achievements are pre-ordained. In short, the Qur'an and the *Ahadith* perceive social stratification and the division of labour in society as a direct result of the intrinsic differences in people's talents and interests, which in the end makes for a mutually beneficent and socially cohesive community based upon inter-dependence and social harmony. In this sense, economically stratified societies may not necessarily be characterized as immoral or unjust. Differentiation and variety are intrinsic features of human societies.

Summary and Conclusion

One of the most important cultural values which may influence economic achievement, it has been suggested, is the work ethic, or the way in which the act of working in a given culture is valued. Weber and others have explored the impact of the Puritan work ethic on the development of capitalism in the West. Today, many development experts point to the particular work values of the people of south-east Asia to explain the economic success these countries have achieved in the last decade⁸². Any theory which attributes the economic achievement (development or under-development) in a country solely to culture, without taking into account the equally urgent factors of political and international influences, seems obviously deterministic. Yet ignoring the cultural and ideological side of economic performance equally represents a short-sighted approach.

Without intending to evaluate the economic impact of Islam in present-day Muslim societies, my aim has been limited to evaluating the work ethos in Islam. Comparisons with Weber's Protestant work ethic have been included where relevant. The two fundamental sources of the Islamic doctrine, the Qur'an and the Prophet's *Sunnah*, have been drawn on for purposes of this discussion. The work ethos advocated in these texts seems to be a synthesis of the pre-Islamic values attached to labour in Arabia, as well as the fundamental moral principles of Islam in general, i.e. values attributed to poverty and wealth, saving and accumulation, orientation to this or the other world, free will and pre-destination, and self-reliance and dependence.

Muslims, unlike pre-Islamic nobles, the ancient Greeks and Jews, but similar to Christians, value manual work highly. Just as in Protestantism, Islam rejects idleness and the waste of human resources. It discourages dependence on other people's property and views self-reliance in creating one's livelihood as a moral duty. Unlike the Puritan work ethic, however, deprivation, asceticism and hard work for the sake of itself or for amassing wealth are rejected in Islam. Those who indulge themselves in too much work in order to accumulate property are deplored. The economically deprived, the poor, secure a high status in the Prophet's *Sunnah* and are considered eternally prosperous humans. It is the rich, those who seek to accumulate wealth for the sake of accumulation, that are the really 'poor', the 'poor of Paradise'. The rich, the accumulators of wealth, prosper only by spending their possessions among the needy. It is this work (of charity in God's cause), not saving, abstinence or thrift, which brings about eternal prosperity and welfare in the Hereafter.

In short, Islam encourages moderation in working as well as in generating wealth. None of these tasks is considered a holy duty for the sake of itself or for the glory of God. Far from being a 'calling' or worship, in the Islamic doctrine work is viewed as a mundane concern, a necessary way of fulfilling certain material and temporal needs.

Having learnt about the position of Islam on work and accumulation, it seems that Weber's conclusion on the incompatibility of an ideal type of capitalist rationale with Islam is quite justified, although he arrives at this conclusion from a slightly different argument. The Islamic work ethic perceived as above does not seem to serve or promote the 'spirit' of a 'rational' capitalism - one which needs hard work, discipline and time-consciousness, as well as labourers and entrepreneurs who work with the intent of over-satisfying their daily needs for moral, material and social reasons. In short, the rational capitalism conceptualized by Weber is not compatible with the 'moderation' in labour and in business ethics that the Islamic doctrine seems to advocate.

Has this work ethic contributed to the economic ill-performance of present-day Muslim societies? To understand this, some key questions have to be addressed. To what extent has the Islamic work ethos been internalised and practised by the working people and business community in Muslim societies? Has the work ethic laid down by the Qur'an and the *Sunnah* been changed and replaced by alternative values over the history of Islam? These questions are fundamental issues of theory and policy and require a separate treatment.

Acknowledgements

I am grateful to Prof. Marsden Jones of the American University in Cairo (AUC) for his guidance and criticism, and to Profs. Frank Fanselow and Lutz Richterberg for their critical comments on an earlier version of this essay. I would also like to thank Maha Mahfouz, of AUC, who helped me a great deal in digging into the original Arabic sources, and Linda Herrera, who did a significant amount of editorial work. None of them, however, is responsible for any conclusions I have drawn in this paper.

Notes

1. Weber's theory has come under severe criticism on many grounds. Apart from the fact that he misinterpreted both Catholic and Protestant doctrine alike, the link between Protestantism and modern capitalism has been argued to be empirically unwarranted. In addition, some have argued that it was indeed the capitalist spirit that later moulded the evolution of Puritanism rather than the reverse (see Anthony Giddens, "Introduction", in Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, New York, Charles Scribner's Sons, 1976, pp.11-12). Whatever empirical errors Weber might have committed, his concern about the impact of ideology and culture on economic development remains valuable given the underlying place attached to economism in today's development theories.
2. Max Weber, *The Sociology of Religion*, Boston, Penguin Books, 1963.

3. *ibid.*, p.262.
4. *ibid.*, p.264.
5. See Bryan Turner, *Weber and Islam*, London, Routledge and Kegan Paul, 1974; Bryan Turner, *Capitalism and Class in the Middle East: Theories of Social Change and Economic Development*, London, Heineman, 1984; Maxime Rodinson, *Islam and Capitalism*, London, Penguin Books, 1974.
6. Rodinson, *Islam and Capitalism*, p.14.
7. Of the two fundamental sources of Islamic doctrine, the *Ahadith* are considered to be controversial. *Hadith*, literally meaning a communication or narrative, refers specifically to a record of actions and sayings of Prophet Muhammad and his companions. In more specific terms, it signifies the body of Muhammadan tradition, or *Sunnah*. The *Ahadith* (plural of *Hadith*) are collected and recorded through a chain of transmission beginning with first-hand reports of the 'companions' (Sahabi) of the Prophet, going through the 'successors' (Tabi'un) of the companions, then the 'successor of the successors', etc.

Some commentators have expressed doubts about the historical reliability of the *Sunnah* (for instance, Maxime Rodinson, *Islam and Capitalism*, London, Penguin, 1974). According to the *Encyclopaedia of Islam* (Leiden/New York, E. J. Brill, 1987), the majority of traditions cannot be guaranteed as reliable historical accounts of the *Sunnah* of the Prophet. Rather, they "express opinions which had come to be held in authoritative circles in the early centuries after Muhammad's death and were only then ascribed to the Prophet" (p.190). But Muslim scholars believe that *Ahadith* have different documentary values. A tradition can only be considered credible when its reference (Isnad) forms an unbroken chain of reliable authorities. According to this, the reliability of various collections is classified. Thus, *Sahih* (sound) is considered to be "utterly faultless tradition"; *Hasan* (beautiful), not perfect in reliability; *Da'if* (weak), doubtful; and *Matruk* (abandoned), false (*ibid.*, p.190). The *Sahih* of Al-Bukhari, a nine-volume collection of the traditions that is used in this paper, is considered to be one of the most reliable collections.

It is worth noting here that the *Ahadith* might not have historical validity as to the real *Sunnah* of the Prophet; it might largely express opinions of the post-Muhammad authoritative circles, although there exist extreme doubts about this. Yet in this paper the point is not whether or not the *Ahadith* are authentic, as long as they are believed to be genuine by the followers. Even 'false' or unauthentic traditions are sometimes believed, incorporated into culture and practised.

8. P. D. Anthony, *The Ideology of Work*, London, Tavistock Publications, 1977, p.4.
9. Alan Fox, *A Sociology of Work in Industry*, London, Macmillan, p.9.

10. Anthony, *Ideology of Work*, p.45.
11. *ibid.*
12. The literature that I have encountered, and which will be the subject of my discussion in this section, includes: Issa 'Abduh, and Ahmad Ismail Yahya, *Al-'Amal Fil-Islam* (Work in Islam), Cairo, Dar Al-Ma'arif, 1983; Zaydan 'Abdul Al-Baqi, *Al-'Amal wa al-'Ummal wa al-Mihan fil-Islam* (Work, Workers and Professions in Islam), Cairo, Maktabah Wahba, 1978; Abul-Hasan Banisadre, *Kar va kargar dar Eslam* (Work and the Worker in Islam), Tehran, Payam-i Azadi, 1980; Ismail al-Faruqi, *Towards Islamic Labour and Unionism*: Three Papers, Cairo/Geneva, The International Islamic Confederation of Labour, 1980+; Abdul-Samih Al-Misri, *Muqawwamat al-'Amal fil-Islam* (Elements of Work in Islam), Cairo, Maktabah Wahba, 1982; Ibrahim Al-Ne'mah, *Al-'Amal wa al-'Ummal fil-Fikr el-Islami* (Work and Workers in Islamic Thought), Jeddah, Addar Al-Saudiah, 1985; and Mehdi Bazargan, *Work and Islam*, Houston, Free Islamic Literature Inc., 1979.
13. Al-Ne'mah, *Al-'Amal wa al-'Ummal*, p.8.
14. *ibid.*, p.9.
15. 'Abduh and Ismail Yahya, *Al-'Amal fil-Islam*, p.33.
16. Al-Ne'mah, *Al-'Amal wa al-'Ummal*, p.12.
17. See for instance *ibid.*
18. Cited in *ibid.*, p.17.
19. Al-Faruqi, *Towards Islamic Labour*, p.12.
20. *ibid.*
21. Mohammad 'Ayyad, *The Concept of Labour in Islam: The Status, Duties and Rights of Laborers*, American University in Cairo, M.A. thesis, p.10; and Al-Ne'mah, *Al-'Amal wa al-'Ummal*.
22. Cited in Al-Faruqi, *Towards Islamic Labour*, pp.12-13.
23. Cited without a reference in Al-Ne'mah, *Al-'Amal wa al-'Ummal*, pp.17-18.
24. 'Abduh and Ismail Yahya, *Al-'Amal fil-Islam*, p.35.
25. Bazargan, *Work and Islam*, p.48.

26. M. F. 'Abdul Baqi, ed., *Al-Mu'jam al-Mufahras al-Quran*, Cairo, undated.
27. A. Y. Wensinck, ed., *Al-Mu'jam al-Mufahras al-Fadhl al-Hadiith al-Nawabi*, Leiden, Brill, 1955.
28. Bazargan, *Work and Islam*, p.41.
29. *ibid.*
30. *ibid.*
31. *Al-Bukhari (Sahih)*, ed. M. Muhsin Khan, Beirut, Dar Al-Arabia, 1985, 9 vols.
32. *Encyclopaedia of Islam*, Leiden/New York, Brill, 1987, vol.1, p.375.
33. *Cambridge History of Islam*, Cambridge, Cambridge University Press, 1970, vol.1, p.88.
34. *ibid.*
35. See *Lisan al-'Arab*, xvii, p.313.
36. *ibid.*, p.53; see also Ayyad, *Concept of Labor in Islam*, p.10.
37. *Encyclopaedia of Islam*, Vol.1, p.375.
38. *Al-Bukhari*, vol.8, no.456.
39. Ira Lapidus, *A History of Islamic Societies*, Cambridge, Cambridge University Press, 1988, p.29.
40. *Al-Bukhari*, *ibid.*, nos.463-65.
41. Qur'an, 9:51.
42. *Al-Bukhari*, *ibid.*, nos. 470, 474, 593-917.
43. *ibid.*, no.593.
44. *ibid.*, nos. 595, 602.
45. *ibid.*, no.605.
46. *ibid.*, nos. 602, 599.
47. *ibid.*

48. *ibid.*, no.472
49. Al-Bukhari, *ibid.*, vol.1, no.38.
50. Al-Bukhari, *ibid.*, vol.8, no.472.
51. *ibid.*, no.450.
52. *ibid.*, nos. 444, 448.
53. Qur'an, 102:2-8. Such strong injunctions against the rich and worldly possessions seem to be quite understandable in view of the hostile position the powerful Meccan clans took against Muhammad's message. These were people whose false pride led them to neglect the poor, giving charity and supporting the weaker members of the community; see Lapidus, *A History of Islamic Societies*, *ibid.*, pp.23-4.
54. Al-Bukhari, *ibid.*, vol.8, no.431.
55. *Encyclopaedia of Islam*, vol.6, p.1148.
56. Qur'an, 2:275-80; 30:39.
57. In *Sahih al-Nawawi*, vol.vii. p.130.
58. Al-Bukhari, *ibid.*, vol.8, nos. 451, 452.
59. Qur'an, 30:39.
60. Qur'an, 2:662. Also note the following passage from the Qur'an: "The case of those who spend their wealth in the cause of Allah is like that of a grain of corn, which grows seven ears, and in each ear are a hundred grains" (2:262).
61. Qur'an, 6:141; 7:18; see also Qur'an, 2:188.
62. Qur'an, 5:39.
63. Prophet Muhammad rules that: "And the upper (giving) hand is better than the lower (taking) hand"; see Al-Bukhari, *ibid.*, vol.8, no.448.
64. Prophet Muhammad, in Ibn-Hanbal, *Al-Musnid*, vol.15, no.7974.
65. In Al-Bukhari, *ibid.*, vol.3, no.286.
66. See various *Ahadith* in Al-Bukhari, *ibid.*; refer especially to the 'Book of Sales', no.15; also see 'Kitab al-Anbia', no.37.

67. Narrated Ibn Abbas, the Prophet said: "There are two blessings which many people lose: (they are) health and free time for doing good"; see Al-Bukhari, *ibid.*, vol.8, no.421.
68. In Al-Bukhari, *ibid.*, no.514. It is narrated that Abu Umam al-Bahili saw some agricultural equipment and said, "I heard the Prophet saying: 'There is no house in which this equipment enters except that Allah will cause humiliation to enter it'"; see Al-Bukhari, *ibid.*, no.514.
69. *ibid.*, no.423.
70. *ibid.*, no.424.
71. *ibid.*, no.425.
72. Qur'an, 53:40.
73. Ibn-Khaldoun, *Al-Muqaddimah*, London, Routledge and Kegan Paul, 1967.
74. See Al-Bukhari, *ibid.*, 'Kitab al-Ijarah'.
75. Qur'an, 4:30; also *ibid.*, no.472.
76. Qur'an, 4:30.
77. Al-Bukhari, *ibid.*, vol.8, no.434.
78. Qur'an, 4:31.
79. Al-Bukhari, *ibid.*, vol.3, no.470.
80. Qur'an, 6:132.
81. Qur'an, 25:32.
82. Aidan Foster-Carter, *The Sociology of Development*, Lancashire, Causeway Press, 1985.