



Open Access (ISSN: Print: 3106-8111/ Online: 3106-812X)

Al-Naza'ir Journal of Modern Religious Discourses (NJMRD)

Vol: 02, Issue: 01, 2026, Pages: 53-62 (Publishing Date: 30-June-2026)



The Principles of Earning in Islamic Law: Lawful, Unlawful, and Doubtful

1. Aiman Jabeen

MPhil Scholar, Department of Arabic and Islamic Studies, Government College University, Lahore, Pakistan, aimanjabeen275@gmail.com

2. Dr. Muhammad Qasim Butt

Assistant Professor, Department of Arabic and Islamic Studies, Government College University, Lahore, Pakistan, dr.qasimbutt@gcu.edu.pk

Abstract

This study explores the Islamic framework of earning by examining three interconnected categories: lawful (ḥalāl), unlawful (ḥarām), and doubtful (mushtabah) means of income. It argues that while earning a livelihood is a basic human need and right, Islam regulates economic activity through ethical and legal principles derived from the Qur'ān and Sunnah. Lawful earning is presented as an act of worship and a means of attaining personal dignity, social wellbeing, and divine acceptance. The study highlights Qur'ānic injunctions and Prophetic traditions that encourage honest labor, productive effort, and responsible use of wealth while emphasizing human accountability regarding both acquisition and expenditure of income. In contrast, unlawful earning is condemned due to its harmful moral, spiritual, and social consequences, including injustice and corruption. The study further discusses doubtful earning as an intermediate category and stresses avoidance of ambiguity as a sign of piety and moral discipline in Islamic economic life. Furthermore, the study examines the practical and ethical implications of these classifications in contemporary economic life, emphasizing that Islamic teachings seek not only to regulate financial transactions but also to cultivate moral consciousness and social justice. By analyzing the principles governing lawful, unlawful, and doubtful earnings, the research demonstrates how Islam establishes a comprehensive framework for economic conduct that balances individual rights with collective welfare. The study concludes that adherence to ethical earning practices contributes to the development of a just, transparent, and spiritually grounded economic order, while safeguarding individuals and societies from the adverse consequences of exploitation, uncertainty, and illegitimate financial practices.

Key words: Earning, Lawful, Unlawful, Doubtful, Islamic, Economic, Wealth, Accountability.

Introduction:

We are living in a world where the importance of money is not taken for granted as it is a man's instinctive need to survive and money is required. He must eat, drink and dress himself. He also requires a secure and comfortable place to keep himself safe and secure. He looks for interaction and affiliation, for acceptance, he is a social animal. He wants to maintain his reputation and he wants to show that he's able to be successful and valuable and that he's able to earn his own means. He does not want to 'spend' his life, but wants to 'live' it. He works to achieve these means, in that he finds means to make money and to improve his life. To earn a living is a basic human right but there are certain limitations of religion and state. He has to just take lawful means and must not use any illegal means.¹

1.1. Lawful Earning:

Islam prescribes legal earning (ḥalāl) and prohibits illegal earning (ḥarām). The basic sources of guidance, the Holy Qur'ān and Ḥadīth have guided Muslims and provided them ethical guidelines to make lawful earning and avoid from unlawful means. The term ḥalāl is used to mean that which is permitted and lawful according to religion and ḥarām is that which is prohibited and punishable by Islamic law.² Al-Qarḍāwī summarizes the principles which determine the ḥalāl and ḥarām in Islam as follows:

1. The essence (aṣl) is that things are allowed unless they are forbidden by the Sharī'ah.
 2. Allah SWT has the authority to make things lawful or unlawful.
 3. It is similar to shirk if someone makes lawful what is forbidden by Allah or forbids what is allowed by Allah.
 4. The prohibition of things is because of their impurity or their harmfulness.
 5. Whatever is made ḥalāl by Allah is sufficient for man and whatever he has made ḥarām is superfluous and unneeded for his survival.
- Any thing that makes a man to commit ḥarām is ḥarām, too.
7. If any technicality is permitted by a trick or it is a way to excuse, then it is haram.
 8. The haram is not acceptable even with a good intention.
 9. If there is uncertainty about whether a thing is ḥalāl or ḥarām, then that is something to be avoided, as a means of piety.
 10. The ḥarām is forbidden to all people.
 11. Necessities dictate exceptions.

Wealth is an enormous blessing of Allah. It is named 'khayr' (goodness) in the Holy Qur'ān and thus earning wealth by lawful means is of paramount importance.³

Wealth is an enormous blessing of Allah. It has been called 'khayr' (goodness) in the Holy Qur'ān which makes earning wealth by lawful means all-important. Islam recognizes wealth as positive and beneficial when it is acquired and utilized lawfully. Wealth is a means of economic capital. It increases productivity and preserves purchasing power across time. It contributes to social development by proving means of financing families.

When it comes to spending wealth, Islam provides a model of redistributive economics. Rather than concentrating wealth, Islam promotes circulation of wealth through ethical expenditure. Allāh Almighty says:

يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ ۖ قُلْ مَا أَنْفَقْتُ مِنْ خَيْرٍ فَلِلَّوَالِدَيْنِ وَالْأَقْرَبِينَ وَلِالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ ۚ

"They ask you, [O Muhammad], what they should spend. Say, "Whatever you spend of good is [to be] for parents and relatives and orphans and the needy and the traveler. And whatever you do of good - indeed, Allah is Knowing of it."

The verse outlines two broad categories of expenditure: private and social. In private expenditure, one should spend money on immediate family and then extend support to relatives. In the social sphere, orphans, the needy, and wayfarer are entitled to a share of one's wealth. Hence, the verse implies that

there should be a social welfare policy ensuring support and protection of all vulnerable and disadvantaged members of the society.

Similarly, Allāh the Almighty says:

كُتِبَ عَلَيْكُمْ إِذَا حَضَرَ أَحَدُكُمُ الْمَوْتُ إِن تَرَكَ خَيْرًا الْوَصِيَّةُ لِلْوَالِدَيْنِ وَالْأَقْرَبِينَ بِالْمَعْرُوفِ ⁵

“Prescribed for you when death approaches [any] one of you if he leaves wealth [is that he should make] a bequest for the parents and near relatives according to what is acceptable.”

The verse establishes that when death approaches a person who leaves behind wealth, he is instructed to make a bequest for parents and close relatives in a fair and recognized manner. It resembles contemporary legal frameworks such as estate succession planning through wills and testaments

Like wealth, children also adorn our lives. Islam recognizes both as two forms of assets: financial capital which increases living standards and provides economic security social mobility; and human capital which ensures continuation of economic and social legacy. Consequently, Allah mentions both at the same place as follows:

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا ⁶

“Wealth and children are [but] adornment of the worldly life.”

Once it has been established that wealth is good, one should not sit idle and wait for his share of wealth to approach through a miracle. Rather he should strive to earn and get a monetary reward for his service. Reflecting a performance-based income system, Allāh the Almighty says:

وَأَنْ لَّيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَى (39) وَأَنْ سَعِيهِ سَوْفَ يُرَى (40) ثُمَّ يُجْزَاهُ الْجَزَاءُ الْأَوْفَى (41) ⁷

“And that there is not for man except that [good] for which he strives. And that his effort is going to be seen. Then he will be recompensed for it with the fullest recompense.”

And whenever a responsible man set out to earn money by hard work, he should always do so by legal means. Allāh enjoins man to seek *halāl* and avoid *harām* as follows:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ ⁸

“O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.”

This verse establishes two key components of human consumption: *halāl* and *tayyib*. In modern economics, halal refers to legal and regulatory compliance. This means the economics activity shall operate within a legal framework. *Tayyib* extends beyond the legal regulation and refers to maintain high moral standards in economic activity. The warning to avoid devil's path warns against corrupt, exploitative and unethical practices in business and trade. The same instruction is enjoined on the Prophets by Allah:

يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا ⁹

“O Messengers, eat from the good foods and work righteousness.”

The Holy Prophet (peace and greeting may be upon him) also underscores the importance of seeking lawful earning by working with one's own hands. He said:

قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " إِنَّ أَطْيَبَ مَا أَكَلَ الرَّجُلُ مِنْ كَسْبِهِ ¹⁰

“The best food that a man eats is that which he has earned himself.”

He also motivates his followers by recalling the story of Prophet Dā'ūd (peace be upon him) who used to work for his livelihood. He said:

عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " أَنَّ دَاوُدَ - عَلَيْهِ السَّلَامُ - كَانَ لَا يَأْكُلُ إِلَّا مِنْ عَمَلِ يَدِهِ ¹¹

“The Prophet Dā'ūd used not to eat except from the earnings of his manual labor.”

He says that the best earning is manual work, and the following is his description of manual work:

سُئِلَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ أَفْضَلِ الْكَسْبِ فَقَالَ بَيْعُ مَبْرُورٍ وَعَمَلُ الرَّجُلِ بِيَدِهِ ¹²

The Prophet was asked, “What is the best earning?” The Prophet said, “It is an honest sale and a man's work with his hands.”

These sayings of the Holy Prophet (Upon whom be peace and blessing) establish that economic value must be generated through direct human effort, productive labour, and ethical trade practices. This reflects a labour-first production model, where manual labour ensures direct production of economic value. Instead of rent-seeking, self-earned income should be preferred. Productive labour model shall be combined with honest trade practices, such as transparent markets, fair pricing, and contract integrity.

He further emphasized the importance of lawful earning by saying that to seek the lawful wealth is the best approach for any righteous person. ‘Amr b. al- ‘Aṣ reported that the Holy Prophet Muammad (Upon whom be peace and blessing) said to him:

يَا عَمْرُو إِنِّي أُرِيدُ أَنْ أَبْعَثَكَ عَلَى جَيْشٍ فَيُعْطِيكَ اللَّهُ وَأَزْعَبَ لَكَ رَغَبَةً مِنَ الْمَالِ صَالِحَةً فَلْتُ إِتِي لَمْ أُسَلِّمْ رَغَبَةً فِي الْمَالِ إِنَّمَا أَشَلَمْتُ رَغَبَةً فِي الْإِسْلَامِ فَكُونْ مَعَ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ يَا عَمْرُو نَعَمْ الْمَالُ الصَّالِحُ لِلْمَرْءِ الصَّالِحِ ¹³

“O ‘Amr, I intend to send you at the head of an army and Allah will award you with spoils. I will give you an appropriate portion of the property. ‘Amr said, I did not embrace Islam in hopes of earning spoils, but rather I submitted in hopes of Islam and to be with the Messenger of Allah. The Prophet said, O ‘Amr, lawful wealth is excellent for a righteous man.”

But even in its importance, wealth is also a temptation, a test or a trial. It is given for a specific reason. There is definite plan behind it; that is to test a person how does he earn his income and where does he spend it? He is answerable to Allāh about his sources of income. The Holy Qur’ān tells:

وَأَعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَأَنَّ اللَّهَ عِنْدَهُ أَجْرٌ عَظِيمٌ¹⁴

“And know that your properties and your children are but a trial and that Allah has with Him a great reward.”

Allāh Almighty will ask about the blessings he bestowed to human being in Surah *al-Takāthur* in this way:

ثُمَّ لَتُسْأَلُنَّ يَوْمَئِذٍ عَنِ النَّعِيمِ¹⁵

“Then you will surely be asked that Day about pleasure.”

Ṭabarī in his exegesis provides this Hadith to elucidate this verse with the reference of Jābir b. ‘Abd Allāh:

عن عَمَّارِ بْنِ أَبِي عَمَارٍ، قَالَ: سَمِعْتُ جَابِرَ بْنَ عَبْدِ اللَّهِ يَقُولُ: أَتَانَا النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ وَأَبُو بَكْرٍ وَعُمَرُ رَضِيَ اللَّهُ عَنْهُمَا، فَأَطْعَمَنَا رَطْبًا، وَسَقَانَا مَاءً، فَقَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: هَذَا مِنَ النَّعِيمِ الَّذِي تُسْأَلُونَ عَنْهُ¹⁶

“Jābir b. ‘Abd Allāh says, the Prophet, Abu Bakr and Umar (Allah be pleased with them) came to us. We gave them dates to eat and water to drink. He remarked: It is a pleasure (*na‘īm*) that you will be asked about.”

The same has also been emphasized by the sayings of the Holy Prophet (peace and greetings be upon him). He has reiterated that a person would be asked five questions on the Day of Judgment; and two of such questions would be about the earning:

عَنْ أَبِي بَرْزَةَ الْأَسْلَمِيِّ، قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: لَا تَزُولُ قَدَمَا عَبْدٍ يَوْمَ الْقِيَامَةِ حَتَّى يُسْأَلَ عَنْ شَعْرَةٍ فِيمَا أَفْتَاهُ وَعَنْ عِلْمِهِ فِيمَا فَعَلَ وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ وَعَنْ جِسْمِهِ فِيمَا أَبْلَاهُ¹⁷

“Abū Barzah Al-Aslamī narrated that the Messenger of Allah said: The feet of the slave of Allah shall not move (on the Day of Judgment) until he is asked about five things: about his life and what he did with it, about his knowledge and what he did with it, about his wealth and how he earned it and where he spent it on, about his body and for what did he wear it out.”

Allah will accept the charity of a person only from what he has earned legally. If the money is illegal, He does not accept his charity. His prayer will not be heard even if he approaches him with prostration in the House of Allah with the body that is being fed by illegal food. Imam Muslim narrates the following saying of the honorable Prophet:

عَنْ أَبِي هُرَيْرَةَ، قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " أَيُّهَا النَّاسُ إِنَّ اللَّهَ طَيِّبٌ لَا يَقْبَلُ إِلَّا طَيِّبًا وَإِنَّ اللَّهَ أَمَرَ الْمُؤْمِنِينَ بِمَا أَمَرَ بِهِ الْمُرْسَلِينَ فَقَالَ { يَا أَيُّهَا الرُّسُلُ كُلُّوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ }

وَقَالَ { يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ } " . ثُمَّ ذَكَرَ الرَّجُلَ يُطِيلُ السَّفَرَ أَشْعَثَ أَغْبَرَ يَمُدُّ يَدَيْهِ إِلَى السَّمَاءِ يَا رَبِّ يَا رَبِّ وَمَطْعَمُهُ حَرَامٌ وَمَشْرَبُهُ حَرَامٌ وَمَلْبَسُهُ حَرَامٌ وَغُذِيَ بِالْحَرَامِ فَأَنَّى يُسْتَجَابَ لِذَلِكَ ¹⁸

“Abū Hurayrah reported Allah’s Messenger as saying people, Allah is Good (*tayyib*) and He therefore, accepts only that which is good (*tayyib*). And Allah commanded the believers as He commanded the Messengers by saying: O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do (23:51). And He said: O those who believe, eat of the good things that We gave you (2:172). He then made a mention of a person who travels widely, his hair disheveled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication): O Lord, O Lord, whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful and his nourishment is unlawful. How can then his supplication be accepted?”

1.2. Unlawful Earning:

Unlawful is strongly condemned and strictly prohibited in Islam. When a nation adopts corrupt and unjust means of acquiring wealth, it invites divine displeasure and social decline. Blessings, contentment and true happiness are diminished, while unemployment, injustice, oppression, and financial crisis become widespread. Diseases and calamities may also emerge as consequences of moral and social decay. The people who consume *ḥarām* is like those who drink seawater: quenches their thirst; rather, the more they drink, the greater their thirst becomes.

The present age is witnessing an increasing spread of unlawful sources of income and a growing disregard for ethical limits in acquiring wealth. The Holy Prophet (peace and blessings be upon him) has foretold such a time and warned against this moral decline. He said:

عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَيَأْتِيَنَّ عَلَى النَّاسِ زَمَانٌ لَا يُبَالِي الْمَرْءُ بِمَا أَخَذَ الْمَالَ أَمْ مِنْ حَلَالٍ أَمْ مِنْ حَرَامٍ ¹⁹

The Prophet (peace and blessings be upon him) said, “A time will surely come upon people when a person will not care how he acquires wealth—whether from lawful or unlawful sources.”

This saying warns against the collapse of ethical economic behaviour and the erosion of moral responsibility in financial dealings. Many of these economic malpractices are increasingly evident in contemporary society. Profit maximization has become one of the primary objectives of modern economies. When profit becomes the only measure of success, individual and institutions tend to engage in corruption, fraud, deception, exploitation, tax evasion, bribery, insider trading, or unjust business practices. Such tendencies undermine the moral foundations necessary for sustainable prosperity.

The Qur’an also warns that a lot of people become susceptible to the deceptive whisperings of Satan and consequently earn their living by prohibited means. One such form of earning is referred to in the Qur’an as *al-suht*, which denotes unlawfully acquired wealth that is strongly condemned and strictly prohibited. The Qur’an highlights this prohibition in emphatic terms as follows:

وَتَرَى كَثِيرًا مِنْهُمْ يُسَارِعُونَ فِي الْإِثْمِ وَالْعُدْوَانِ وَأَكْلِهِمُ الشُّحْتَ ۚ لَبِئْسَ مَا كَانُوا يَفْعَلُونَ ²⁰

“And you see many of them hastening into sin and aggression and the devouring of [what is] unlawful. How wretched is what they have been doing.”

Ibn Kathīr expresses the word *al-suḥt* as:

وَأَكْلَهُمُ السَّحْتَ: وَأَكْلَهُمُ أَمْوَالَهُمُ بِالْبَاطِلِ²¹

“*Wa aklihim al-suḥt*: their devouring of wealth by unfair means.”

The Qur'an highlights a pattern of systematic moral and economic corruption. Those who consume illegal money (*al-suḥt*) do so by engaging in exploitation (*al-'udwān*) and unethical behavior (*al-ithm*). *Al-Suḥt* includes all forms of unfair financial means, including bribe, theft, fraud, tax evasion, money laundering, and other misappropriation of money. These economic malpractices reduce national revenue, weaken governance, and distort markets.

Similarly, Allah prohibits all kinds of unlawful means of earning in the following verse:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا²²

“O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.”

The Qur'an's verse 4:29 prohibits all forms of unlawful earning. This may refer to every means of acquiring wealth without a legitimate, ethical, and lawful basis. This includes fraud, bribery, corruption, theft, embezzlement, deception in trade, usury (*ribā*), exploitation, market manipulation, unjust contracts, misappropriation of public resources, tax evasion, coercive transactions, and all forms of consuming others' wealth without right.

Allah the Almighty reiterated the same in the following verse:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ²³

“And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].”

Al-Baghawī explains under this verse that consuming wealth unjustly refers to consuming it through ways that are not permitted by Allah. Such unjust consumption may occur in various forms and practices, some of which he explicitly mentions in his commentary. These include different unlawful methods through which people violate the ethical and legal principles governing financial transactions:

والأكل بالباطل أنواع قد يكون بطريق الغصب والنهب وقد يكون بطريق اللهو كالقمار وأجرة المغني ، ونحوهما وقد يكون بطريق الرشوة والخيانة²⁴

“Eating unlawfully is of various types. It may be by means of usurpation and plundering, or it may be by way of amusement, such as gambling and the singer's wages, and the like, and it may be by means of bribery and betrayal.”

1.3. Doubtful Earning:

The comprehensiveness of Islam is evident in the fact that it not only distinguishes between what is lawful and unlawful, but also addresses the grey areas between the two. At times, the distinction is not clearly obvious and the believer is confused about the right course of action. In such situations, Islam takes his hand and leads him to avoid doubtful and abstain from prohibited, unlawful and illegal. If anyone is not sure whether he has the right to earn or not, then he should follow the right and pious way to earn. In this regard, the Messenger of Allah (peace and greetings be upon him) said:

الْحَلَالُ بَيِّنٌ، وَالْحَرَامُ بَيِّنٌ وَبَيْنَهُمَا أُمُورٌ مُشْتَبِهَةٌ، فَمَنْ تَرَكَ مَا شُبِّهَ عَلَيْهِ مِنَ الْإِثْمِ كَانَ لِمَا اسْتَبَانَ أَثَرُكَ، وَمَنْ
اجْتَرَأَ عَلَى مَا يَشْكُ فِيهِ مِنَ الْإِثْمِ أَوْشَكَ أَنْ يُوَاقِعَ مَا اسْتَبَانَ، وَالْمَعَاصِي حِمَى اللَّهِ، مَنْ يَزْتَغِ حَوْلَ الْحِمَى يُوشِكُ
أَنْ يُوَاقِعَهُ²⁵

“Both lawful and unlawful things are obvious, and in between them are doubtful matters. So, whoever forsakes those doubtful things lest he may commit a sin, will definitely avoid what is clearly unlawful; and whoever indulges in these (suspicious) doubtful things fearlessly, is likely to commit what is clearly illegal. Sins are Allah’s private pasture and whoever pastures (his sheep) near it, is likely to get in it at any moment.”

In modern economic terms, this hadith reflects the idea of risk management, ethical compliance, and preventive governance. Islamic ethics advises individuals to maintain a safety margin from suspicious sources of income to prevent legal and financial violations. The metaphor of Allah’s protected pasture illustrates that constantly approaching ethical boundaries may eventually lead to crossing them.

The avoidance of prohibited sources of earning is a sign of a righteous person as the Prophet Allah (peace and greetings be upon him) has said:

لَا يَبْلُغُ الْعَبْدُ أَنْ يَكُونَ مِنَ الْمُتَّقِينَ حَتَّى يَدَعَ مَا لَا بَأْسَ بِهِ حَدَرًا لِمَا بِهِ الْبَأْسُ²⁶

“The servant will not be among the pious until he gives up things that are objectionable for things that are not objectionable and harmful.”

This ḥadīth teaches that true piety involves exercising moral restraint and remaining cautious of matters that may lead to wrongdoing. In modern economic terms, this reflects the principle of “ethical due diligence” and “preventive compliance.” Ethical due diligence requires carefully examining the source, method, and consequences of earning before accepting or engaging in it. Preventive compliance means avoiding practices that may not yet be clearly unlawful but create a risk of falling into unethical or prohibited conduct.

The Companions of the Prophet had the highest standard of ethical consciousness regarding consumption and sources of income. The Companions did not merely avoid clearly unlawful wealth; they also distanced themselves from doubtful benefits to preserve integrity and spiritual accountability. Their conduct demonstrates that responsible consumption requires attention to the origin, legitimacy, and ethical quality of wealth, not merely its material value.

It is reported by ‘Aishah (Allah be pleased with her) that her father Abu Bakr had a slave who used to give him some of his food to eat. One day he brought something and he ate from it. On inquiry, it was discovered that in the pre-Islamic period, he predicted the future, by deduction. That person happened to meet him, and rewarded him for his old service to him. Then, Abu Bakr placed his hand in his mouth and vomited whatever he had eaten.²⁷

Likewise, the Companion ‘Umar ibn al-Khattab (Allah be pleased with him) drank some milk, but did not like the taste of it. He inquired about it and came to know that it was taken from the camels of Zakah. He put his hand in his mouth and vomited. He has been reported to have asked people to refrain from doubtful things along with usury as follows:

قَالَ قَالَ عُمَرُ رَضِيَ اللَّهُ عَنْهُ إِنَّ آخِرَ مَا نَزَلَ مِنَ الْقُرْآنِ آيَةُ الرِّبَا وَإِنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قُبِضَ وَلَمْ يُفَسِّرْهَا فَدَعُوا الرِّبَا وَالرِّبَاةَ.²⁸

“Umar bin al-Khattab said: The last thing to be revealed was the verse on *riba*, but the Messenger of Allah passed away and did not discuss it with us. So, give up *riba* and doubtful things.”

This statement of ‘Umar ibn al-Khattāb reflects the Companions’ careful approach toward financial ethics and doubtful transactions. Although the prohibition of *ribā* (usury/interest) was firmly established, ‘Umar emphasized avoiding not only clearly prohibited financial practices but also matters of uncertainty and suspicion (*rība*) that may lead to them.

Conclusion:

Islam provides a comprehensive ethical framework of earning money. It clearly sets the standards to distinguish between *halāl* and *haram*. These two models of earning establish the legal boundaries of Shar‘iah within which all economic activities of Muslim individual and societies must operate. This demands strict adherence to the divine guidance obtained through the Qur’an and the Sunnah.

Model of lawful earning is not only permitted but encouraged as a form of worship when pursued through honest labour, trade, and ethical conduct. Wealth is portrayed as a blessing and a means of social development, provided it is acquired and spent responsibly. Islam further promotes redistributive justice through obligatory and voluntary spending on family, relatives, and vulnerable members of society, thereby preventing wealth concentration and strengthening social welfare.

In contrast, the model of unlawful earning is strongly condemned due to its destructive moral and social consequences, including injustice, corruption, and economic imbalance. Forms of illegitimate wealth such as fraud, bribery, theft, exploitation, and usury are explicitly prohibited. The Qur’ān also warns against doubtful earnings, urging believers to maintain ethical caution and avoid grey areas that may lead to sin.

In short, Islamic economic ethics establish a comprehensive system in which wealth is both a trust and a test: it must be earned through lawful means, spent with responsibility, and approached with moral vigilance to ensure justice, purity, and social well-being. Key principles of Islamic economic ethics, including divine sovereignty over legality, prohibition of harmful practices, avoidance of means leading to *haram*, and the necessity of precaution in doubtful matters.

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