
Resource Management: A Theoretical Study In The Light Of Islamic Texts

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Abstract- Resources are classified to different types. At the same time resources are for the better life of human beings. All types of resources should be managed genuinely and utilized for the overall development of mankind. According to the philosophy of Islam the earth and all of its resources have been created for the benefit of man. “It is He Who hath created for you all things that are on earth”, Says the Quran. The earth contains resources which are sufficient for fulfilling the needs of human race. Every individual of the society has the right to possess and make use of them in a lawful manner. As is evident from the following Quranic verses: “It is He Who has made the earth manageable for you, so traverse ye through its tracts and enjoy of the Sustenance which He furnishes: but unto Him is the Resurrection.”

I. QURANIC METHOD

Islam gives economic freedom to every member of the society and tries to prevent the monopoly of a particular class on wealth. The wealth should be circulated among all and not concentrated in a few hands. It must exchange hands as can be argued from the following verse:

What Allah has bestowed on His Messenger (and taken away) from the people of the townships, belongs to Allah, to His Messenger and to kindred and orphans, the needy and the wayfarer; In order that it may not (merely) make a circuit between the wealthy among you. So take what the Messenger assigns to you, and deny yourselves that which he withholds from you. And fear Allah. For Allah is strict in Punishment.¹

II. PROPHETIC METHOD

From an Islamic perspective, poverty and underdevelopment are the results of inequitable distribution of resources and concentration of wealth in the hands of a particular class. The Prophet (Pbuh) is reported to have said: “All human kind is like the family of God and the dearest of them in the sight of God is the one who is the most kind and helpful to God’s family.”² It means that the haves must help the have-nots. The same point has further been explained in the following *Hadith*:

The Prophet (Pbuh) further said that “a person who serves widows and the poor is equal to one who is engaged in Jihad in the path of God or to one who spends the whole day in fasting and the whole night in prayers.”³

The Prophet (Pbuh) introduced a systematic method to develop the per capita income of individuals. A man came to the Holy Prophet (Pbuh) and complained about his poverty and unemployment. The Prophet (Pbuh) asked him if he had anything as his own property. The man replied; ‘one thick sheet of cloth which I use as a

¹ Al-Quran 59:7

² As quoted in Momin, A.R., *The Empowerment of Muslims in India(perspective, context and Prerequisites)*, Institute of Objective Studies, New Delhi, 2004, p. 17

³ Ibn-e-Maja, Muhammad bin Yazid, *Sunan Ibn-e-Maja*, Aetiqaad Publishing House, New Delhi,1996, p.171

cover and as a mat to sit on and a cup to drink water.’ The Holy Prophet (Pbuh) asked him to bring both the things, the man gave both the things to the Prophet. The Holy Prophet (Pbuh) told the companions that he wanted to sell the sheet of cloth and the cup for at least one *Dirham*. He further said if there is one who could buy it for two *Dirham*. Another companion came forward and bought it for two *Dirham*. The Holy Prophet (Pbuh) gave two *Dirhams* to him and said to buy food with one dirham for you and your family and an axe with the *Dirham* left with you.

The man went away and returned with an axe without a handle. The Holy Prophet (Pbuh) fixed a handle in the axe and directed him to cut wood and sell it in the market. The Holy Prophet (Pbuh) told him to see him after 15 days. The man started to do the job of cutting wood and selling it in the market of *Madina*. After two weeks he visited the Prophet (Pbuh) again with much of gratification.

Michel H. Hart the author of *The Hundred* says that “by the end of Prophet’s period the entire Arabian Peninsula enjoyed economic security. The system he had developed reached its pinnacle during the period of Umar, the second caliph. It is said that during Umar’s time the Muslim society had become quite prosperous, so much so that there was hardly anyone who needed charity.”⁴

III. THE METHOD OF EARLY MUSLIM ADMINISTRATORS

Caring for the poor was the hall mark of Umar’s administration. His concern for the poor may be ascertained from the following story. Muad bin Jabal, the governor of Yemen in his time, sent one third of the tax he had collected to the caliph. Umar suspected that the amount was on the higher side and his governor had sent one third of the property without satisfying the needs of the poor and the destitute. Umar, therefore, wrote a letter to Muad saying that he had not sent you to Yemen to collect the tax and send it to *Madina* but the purpose was to collect taxes from the rich and distribute it among the poor. Muad wrote back saying that he had sent the money because he could not find a person who was in need of it. Next year Muad sent half of the *Zakah* money to the caliph. Again Umar wrote to Muad reiterating what he had written last year. In the third year Muad sent all of the *Zakah* money to the caliph. Again Umar wrote to him criticizing his action but Muad’s reply was the same: that he could not find a single person in Yemen who deserved the money of *Zakah*. That is why he sent all of these to *Madina*.

The poor were not seen in the period of Umar bin Abd Al-Aziz who was known as Umar the Second. He implemented several projects to eradicate poverty from the entire Arab world during his tenure as caliph. He ordered the governor of Iraq to give a large scale of stipends to the people. The governor wrote that all the deserving have been given a large amount of stipends but still a large portion is remaining with him. Then Umar ordered him to search for indebted persons and help them to pay their debt. The governor wrote to the caliph saying that even after helping the indebted people a large amount was remaining. The Caliph wrote to him to pay to those who can not get married because of the financial burden a marriage involved. The governor searched all such people and gave them money and yet his treasury was full of money. Umar bin Abd Al-Aziz ordered him to search for those who were unable to pay taxes and give them enough amounts.

It had become a norm. The Muslim rulers had the feeling that it was their duty to find out the needy and help them. They had the apprehension that god will ask them on the Day of Judgment if they had fulfilled the social responsibilities. It was out of *Taqwa*, fear of god that made the rulers perform their duties. Ibn Al-Athir says that the wife of Umar bin Abd Al-Aziz reports:

Once I went to see him. He was offering prayer on a mat. His beard had become wet with tears. I asked: Has something happened? He replied: I was worrying about hungry beggars, helpless patients, old and poor persons with large families. I have realized that shortly on the Day of Judgment the almighty would question me about them. I fear that during cross examination my defense would not stand. Therefore, fearing (the fate

⁴ Hart, H., Michal, *The Hundred*, Meera Publications, Madras,1991, pp. 261 -265

of my soul) I started crying.⁵

The above mentioned events show that-there was a period in the history of man in which every deserving poor or needy person was helped in one or another way. Really it was the reflection of the Quranic teachings and traditions of the Prophet. The scholars of the post Prophetic period have discussed the economic problems of the society. The jurisprudence of Islam has framed certain codes of laws to meet the need of the time. They discussed topics like property, social welfare funds, loans, taxes of various types of public utility, trade and commerce, pension for old people and mothers, the buying and selling of food grains, prices and the matters of production, consumption and distribution.

IV. THE WORKS OF MUSLIM CLASSICAL SCHOLARS

The eminent scholars like Al- Hariri, Tusi, Ibn Khaldun, Abu Yousuf, Yahya bin Adam, Al- Sarkashi and Qudama bin Jafar have contributed a great to the theoretical studies of resource management. *Kitab Al-Kharaj* (a book of Taxation) by Imam Abu Yusuf (d. 798), *Kitab Al- Kharaj* by Yahya bin Adam Al- Quraishi (d. 818), *Kitab Al- Amwal* (A book on wealth and resources) by Abu Ubaid Qasim bin Salam (d. 839), *Kitab Al- Kharaj va Sina'* (a book of taxation and industry) by Qudama bin Jafar (d. 943) and *Al- Mabsut* by Imam Sarkashi are some early works on the management of resources. The *Keemia Al- Sa'ada* by Imam Al- Ghazali discusses the moral aspect of the dealings of the natural resources.

Ibn Khaldun too has written on what may be called economies in Islamic perspective. He says: “economics means desire of food and other requirements and efforts to obtain them; further, a science which deals with management of households and city (economy) in accordance with dictates of reason as well as ethics so that masses may be directed towards a behavior that leads to the preservation and performance of their species.”⁶

The Arab Muslims paid special attention to agriculture and trade. These were the major economic activities in that period. So they constructed a lot of dams and canals for irrigation purpose and constructed many roads as well as planned cities. They focused on producing rice, sugar, cotton and nurseries of all the fine garden and orchard, plantation of spinach, saffron and silk. They developed an irrigation system including dams and pumps. Ibn Abdul Hakam writes that “nearly 124000 workers were engaged in Egypt to dig canals and construct roads and bridges. They worked with spades and mattocks during both winter and summer seasons.”⁷

The early Muslim rulers established a system of economic security and systematic method to manage the economic resources under their rule regardless of sect, religion or region. They provided much provisions and assistance to the poor in all provinces of their state. Umar the second calif ordered the in charge of *Baith al-Mal* (Islamic Treasury) to find out poor and needy *Dhimmi* (non muslims in Islamic State) and satisfy their needs. Abu Yusuf writes in his *Kitab Al-Kharaj* (The book of Tax):

Umar once passed in front of a house. He saw a blind old man begging. Umar hammered him from sides and asked: “Which religion you follow? In which revealed book you believe”? The beggar replied that he was a Jew. Umar further asked: “what has made you to beg”? He replied: I am begging because of old age, destitution and to clear jiziah (Tax of non muslim)” Then Umar got hold of his hand and took him to his residence. He gave some articles to the blind Jew. He then called the treasurer and ordered: “Take care of this (blind old) person and others like him. I swear by Allah that it is not just that we should collect (jiziah from them) while they are young and leave them to fend for themselves in their old age.”⁸

⁵ Ibn Al-Athir, Ahmad, Halbi, *Tarik Al- Kamil*, Egypt, 1303(A.H), Vol.5, p.24

⁶ Ibid, p.9

⁷ Ibn-e-Abdul Hakam, Abdul Kasim, Abdur Rahman, *Futuh Misr Wa Akhbaraha*, Leiden, 1920, p.151

⁸ Abu Yusuf, Yaqub, Ibrahim, *Kitab Al-Kharaj*, Matbah Al- Salfiyyah, Cairo, 1346(A.H), pp.150-151

Creating a welfare society has been a dream of mankind since ancient time. We see discussion on it in *The Republic* of Plato in *Al-Madina Al-Fazila* of Al-Farabi, in *The Utopia* of Thomas Moor and in *The Conquest of Happiness* by Russel. However, it is a fact that the pious Muslim rulers had established a society which was free of poverty under the shadow of the economic system of Islam. Ibn Al-Jowzi reports:

A great concern before Umar bin Abd Al- Aziz was that his subjects should be free from hunger and destitution. Once a person came from *Madina*, Umar bin Abd Al-Aziz specifically asked about some poor persons who used to sit at a particular place. He was told that the poor no longer sat there (because they no longer need to) “the Almighty Allah has freed them of that need.”⁹

V. POVERTY AS A RESULT OF MISMANAGEMENT OF RESOURCES

It is a pity to note that the situation of poverty is so terrible in many parts of the world. Millions of children face death every year by starvation around the world. Christina Aguilera, international spokesperson for the World Hunger Relief Organization says: “it is unacceptable that a child dies every six second somewhere around the world from hunger.”¹⁰

There are reasons why poverty is so prevalent in the third world countries. The main reason, however, is the loan on high interest rate which the African countries have taken. They have already paid three times more than what they had taken loan. A large portion of their revenue is paid as interest to the super powers of the world. And thus a very little amount is spent for improving people’s condition. James Robertson a prominent economist opines that the income and properties are flowing from the poor to the rich, from a poor country to a rich country in the form of interest. He says:

The transfer of revenue from poor people to rich people, from poor places to rich places and from poor countries to rich countries is systematic. One cause of the transfer of wealth from poor to rich is the way interest payments and receipts work through the economy. The transfer of money from poorer to richer localities takes place through the automatic working of the national and international banking and financial networks. Third world in 1980 and 1990 illustrate some of the causes and effects of the systematic transfer of wealth from poorer to richer countries. Out of \$1,200 billion owed by the third world to the first world in 1990, only \$400 billion constituted original borrowing. The rest consisted of accrued interest and capital liabilities.¹¹

The holy Quran commands to keep a balance between the personal benefit and the benefit of the society. It gives opportunity to satisfy the needs of every individual. It is a different method based on a creative idea; That property is of Allah in accordance with the teaching of the Quran. The man is just a custodian of this property for a particular time in a temporary manner.

At the same time Islam gives much importance to the acquisition of wealth. Acquiring wealth for the benefit of one’s kith and kin is a natural desire of man. Islam permits and encourages this desire. Islam also wants that the resources of the world are managed properly. The Islamic perspective is that a man would be questionable on the Day of Judgment about every single penny which he earned and spent. Every individual has the freedom to possess and spend the wealth in a lawful manner, and he/she is required to take care of the poor while spending his wealth.

Once the Prophet (Pbuh) learned that some of his companions upon seeing young man eagerly taking away his share in the booty had remarked that the same eagerness shown in the case of Allah would do more good to him. The Prophet (Pbuh) told his companions: “look here, if he is striving for his parents or one of them, he is in the cause of Allah, if he is striving for his dependents in order to maintain them, then too he is in the cause of Allah, (even) if his endeavors are for his own self he is in the cause of Allah. Allah is great and glorious.”

⁹ As quoted in Siddiqui, Nejatullah, *Islamic Pubic Economics*, Idarah-i-Adabiyat, Delhi, 2001, pp. 80-81

¹⁰ www.87local.com/Aguilera to be international spokesperson for World Hunger Relief Organization(WHRO)

¹¹ Robertson, James, *Transforming Economic Life: A Millennial Challenge*, Green Books, Devon, 1998, pp.51-54

The Prophet (Pbuh) has said that; “to strive to earn a livelihood through right means is an obligation after the main duty (prayer)”¹³ and the “bread earned by one’s own labor is the best of all earnings.”¹⁴ Similarly he also said that “the honest truthful Muslim trader shall have his rise with martyrs on the Day of Judgment.”¹⁵ Similarly, Umar-Ibn-Khatib came to see some people sitting in the mosque after they had performed *Juma* prayer. They were waiting for their food relying upon the invisible forces of God to afford them. Umar flogged them and said, should a person escape from efforts and say o’ God! give me sustenance? He should know that gold and silver never pour down like rain from the sky. God says: “And when the Prayer is finished, then may ye disperse through the land, and seek of the Bounty of Allah. And celebrate the Praises of Allah often (and without stint): that ye may prosper.”¹⁶

At the same time Islam gives many rights to the deprived class of the society. The natural differences among people in their abilities and tendencies to satisfy their needs results in their relative wealth or poverty. Allah says: “it is He Who hath made you (His) agents, inheritors of the earth: He hath raised you in ranks, some above others: that He may try you in the gifts He hath given you: for thy Lord is quick in punishment: yet He is indeed Oft-forgiving, Most Merciful.”¹⁷

Islam does not seek to abolish the gap between the rich and the poor by force. Its method is persuasive and it believes in gradually reducing the gap between the rich and the poor. Says Maududi: “Islam does not try to end the distinction of rich and poor in one flash through some artificial brutal enforcement. It tries to close the difference between the two to the minimum through various basic techniques”¹⁸

In Islamic perspective, poverty is defined as the failure to satisfy the basic human needs. The basic necessities of life are food, clothes and shelter. Ibn-e-Hazam says that “the poor should be given funds adequate enough to procure required quantity of food, similarly (they will be provided with) winter and summer clothing, and a house which would protect them from rain, heat and dust and from the eyes of the passerby.”¹⁹ Shihabuddin Al-Ramli a great scholar of *Shafi* School of jurisprudence explains the basic needs as follows: “it is required that such dress should be provided which covers body and which is suitable both in winter and summer seasons. Further along with food and dress other necessary things include payment of fees to physician, cost of medicines, personal attendants to the handicapped.”²⁰

Islam blesses the mankind with a permanent solution to the poverty. Paying of poor due is a major pillar of Islam and a practical economic instrument for the eradication of poverty. Etymologically the term *Zakah* has two meanings; purification and growth. Allah says that “Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who heareth and knoweth”²¹ Along with growing the wealth get purified. So the production, job opportunity and the national income will achieve growth and increase along with purification. Any way

¹² As quoted in Siddiqui, Nejatullah, *Economic Enterprise in Islam*, Markazi Maktaba Islami Publishers, New Delhi, 2000, p.16

¹³ Ibid. p.18

¹⁴ Khan, Muhsin, Muhammad, *The Translation of the Meanings of Sahih Al-Bukhari*, Darussalam Publishers, Riyadh, 1997, vol.3, p.168

¹⁵ Ibn-e-Maja, Muhammad bin Yazid, op.cit., p.171

¹⁶ Al-Quran 62:10

¹⁷ Al-Quran 6: 166

¹⁸ Maududi, Abul A’la *Islamic Economic System, Principles and Objectives*, Markazi Maktabe Islami, New Delhi, 2005, p.28

¹⁹ Ibn-e-Hazam, Ali Ahmad Saeed, *Al-Muhalla*, Matba Al-Faiz, Egypt, 1347(A.H), Vol.6, p.156

²⁰ Al Ramli, Ahmad, Shahabuddin, *Nihaya Al-Muhtaj*, Egypt. undated, p.194

²¹ Al-Quran 9:103

the property will not decrease by paying of poor due. Prophet (Pbuh) says that “the property of a person does not decrease because of *Sadaqah*.”²²

The practice of poor due reflects the humanitarian approach of Islam to solve the problems of poverty throughout the society. It creates fraternity and enhances affection and cooperation among the individuals. It maintains the socio-economic balance and tranquility of the society and creates an atmosphere of peace and happiness.

The poor due cleans the heart of cruelty and selfishness. The payer of poor becomes a pious man. Shah Waliullah, a prominent Muslim scholar of the Indian Subcontinent, observes:

Poor due has been ordained to serve two purposes: Self-discipline and provision against social destitution. Riches breed stinginess, selfishness, mutual loathing and aversion and even moral degeneration. The best remedy against these evils is charitable disposal of one’s money. This uproots stinginess and cures one of selfishness. It also heals social cleavage and replaces it with a spirit of comradeship. Slowly but surely, noble habits transform man into a paragon of moral excellence.²³

Poor due can be defined as a fixed amount from the wealth paid to the particular category of the society at a particular time. It is an obligatory distribution of wealth among the poor and needy and other categories mentioned in the Quran. *Zakah* can not be given to any other than the eight categories mentioned in the Quran. Allah says that “Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah. And for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom”²⁴

The Heads of expenditure which are described in the above mentioned Quranic verse can be listed as follows:

1. The Poor
2. The paupers
3. Those employed for collecting *Zakah*
4. Those whose hearts are to be reconciled
5. The Slaves
6. The Debtors
7. In the way of Allah
8. The Wayfarer

The *Zakah Al-Fitr* is an obligatory levy on all those who have means has remains beyond their expenses which is paid on in the day of *Eid Al-Fitr*. Purification of the fasting of Ramadan and the feeding of poor are the basic aims of this deed. Allah says: “But those will prosper who purify themselves.”²⁵ Many of the scholars of *Tafsir* have commended that this verse refers to *Zakah Al-Fitr*.

The alms giving, welfare and charity activities are highly encouraged by Islam. Islam elevates the idea of charity by describing it a service to the cause of Allah. On the day of resurrection Allah will say: “oh man, I was hungry and you did not feed me. The man will reply, oh my Lord how could I feed you since you are the Lord of the worlds. Then Allah will say did you now know that such and such a servant of mine asked you food from you, yet you gave him none? Surely if you had given him food you would have found it with me.”²⁶

Hadrath Umar got some piece of land in *Khaibar* and went to the Holy Prophet (Pbuh) and said; “the best of

²² As quoted in Zalloom, Qadeem, Abdul, *Funds in the Khilafa State*, Milli Publications, New Delhi, 2002, p.122

²³ Al- Dahlawi, Shah Waliullah, *Hujjathullah Al-Baligha*, Himayatul Islam Press, Lahore, 1953, p.273

²⁴ Al-Quran 9:60

²⁵ Al-Quran 87:14

²⁶ As quoted in Syed, M.H., *Human Rights in Islam Modern Perspective, Vol.2 Social Justice*, Anmol Publications, New Delhi, 2003, p.57

my wealth is the land at *Khaibar*. I want to give it in alms, kindly let me know how to accomplish it.” The Holy Prophet (Pbuh) said; “keep the land with you but distribute its produce among the poor and the needy.” So Hadrath Umar used to distribute the products and fruits of the land among the poor and the needy as was told by Holy Prophet. It was a type of a trust for it could not be sold, mortgaged or given in inheritance.

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