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An Analysis of the Principles of Sustainable Income based on *Kitab al-Kasb*

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Abstract

This article aims to analyze the principles of sustainable income according to Islam based on the writings of Imam al-Syaibani in *Al-Kasb*. He highlighted the principles of responsibility and trust in seeking income, the appreciation of the concept of *tawakkal* and the priority of earning a living. This study is qualitative, using content analysis methods to extract some of the themes mentioned above. The study found in the book *Al-Kasb* is an injection of Islamic economic thought that encourages the practice of sustainable wealth management by al-Shaybani to respond to economic problems involving Muslims.

Keywords: *Al-Kasb*, Al-Shaybani, Sustainable wealth management.

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1.0 Introduction

The survival of human life depends on a sustainable economic position covering good employment, halal income ability and blessing (*barakah*) to maintain the quality of life of an individual (Lutfi Mustafa el-Batnani, 2000). Man as a caliph needs to maintain a vertical relationship to Allah SWT but never neglect the horizontal branch in human life (Abdul Hashim, 2010). Thus, the priority for an individual in living life in the world is to maintain and administer life activities embodied in social, economic and political aspects based on the Islamic landscape (Safira, A., 2017). Based on the philosophy of Islamic economic thought built from society's socio-economic life during the Prophet SAW, many famous scholars were born. Among them are Ibn Khaldun, al-Ghazali, Abu Yusuf, al-Shaybani, Ibn Hazm and many others who have studied, commented and documented Islamic economics to the point of successfully building a superior Islamic civilization today (Sayyid Salim, 2003).

In contrast to the Islamic economic approach, the system of capitalism practised in Malaysia exploits human resources to maximize profits beneficial only for the elite economy. This system is trapped in the global household economic crisis when purchasing power is declining and impoverishing subordinates (Adi Setia, 2017). As a result, society tends to take shortcuts to borrow money or resources to fulfill life goals. Physically, the economic system is more advanced, but the fact is the opposite because it has created a waste of resources and fraud from various parties (Mahmood Mohamed Sanusi, 2017). As a result, Western economic philosophy succeeds in pinning the worldly element and setting aside the moral element in economic activity (Monzer Khaf, 1982). It can be seen based on the statistics of

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complaints in the business market showing the implications of capitalism in business and the economy in Malaysia, such as complaints of price manipulation, online fraud, misleading advertisements, counterfeit trade and so on, as shown in Table 1.1 below:

Table 1: Comparison of the 10 top complaints accordance to categories in 2019-2020

Complaints	2019	Complaints	2020
Price	658	Price	1013
Online Transaction	553	Online Transaction	623
Manipulation services	353	Manipulation services	341
Manipulation advertising	88	Controlled Goods	102
Controlled Goods	88	Weigh and measurement	73
Motor vehicle workshop	86	Counterfeit trade	72
Counterfeit trade	83	Motor vehicle workshop	69
Fake product	52	Manipulation Advertising	65
Car rental	47	Fake product	40
Jualan murah	41	Car rental	38

Source: KPDNHEP, <https://www.kpdnhep.gov.my/>

This culture creates an economic environment that ignores elements of social welfare and income equity. It can be illustrated by the cases of breach of trust and corruption that occur every day in Malaysia. The statistical increase in cases involving employee integrity has tarnished the image and progress of the Malaysian economy. Table 5.2 represents the statistic cases reports by SPRM from 2016 to June 2020 as follows:

Table 2: Statistics cases reported by SPRM

2016	2017	2018	2019	2020 (Jun)
939	879	894	1,101	242

Source: SPRM, <https://www.sprm.gov.my/>

Based on the increase in complaints, demands in business activities and the integrity of employees describe the situation of society shackled with the Western economic system that has destroyed the Islamic economic civilization. According to Islamic economic thought, the glory of an individual's rank is in performing pious deeds loved by Allah SWT and human beings (Muhammad Abd Manan, 1989). Allah SWT mentioned in Taha: 75, about the position of people who do good deeds:

Meaning: But whoever comes to Him as a believer having done righteous deeds - for those will be the highest degrees [in position]: (Taha, 20:75)

From the verse, it is significant in finding a good job and halal income. Recognizing the significance of sustainable income in human existence, this article tries to illustrate the principles of sustainable income and their value according to the Qur'an and Sunnah in depth from *al-Kasb* by al-Imam Muhammad Ibn al-Hasan al-Shaybani. Al-Shaybani's prominence in Islamic economic thought should be highlighted as a source of driving force for the progress of Islamic economics, especially in the aspects of social welfare and philanthropy (Mustafa Omar Mohammed, 2013). Elements of responsibility and trust in earning an income for every Muslim, appreciation of the concept of *tawakal*, types of income and employment differences, position and priority of earning a living, *infaq*, waste parameters in spending and the advantages of helping each other in the Islamic economic system can be applied in a favourable Islamic economic system. Social responsibility practices such as philanthropy, *infaq* in helping the economic development of Muslims in particular and the country in general (Al-Shaybani, 1980; 1997).

2.0 The Concept of *Zuhud* In *Al-Kasb*

In the hadith of the Prophet, PBUH said:

Meaning: "Renounce the world, and Allah will love you, and renounce what the people possess and the people will love you." (Ibn Majah; 4102)

Based on the above hadith, *zuhud* means turning away from something or not wanting something because it has no quality or value. According to Islamic law, *zuhud* takes only what is necessary from something that is believed to be halal (Ibn Manzur, 1876). In *al-Kasb*, al-Shaybani explains the meaning of *zuhud* in the context of Sufism in contrast to the principle of *tasawwuf* in the pursuit of income (Adi Setia, 2011). He touched on the importance of pious deeds in employment to earn income related to career and personal advancement by contributing common good in society, such as philanthropy and social welfare (Mohammed, 2013). It can be understood that wealth is a gift and belongs to Allah SWT, so it needs to be shared. Therefore, human beings need to be balanced (*wasatiyyah*) when doing economic activities because it will invite arrogance or neglect towards society (Bonner, 2001). The nature of arrogance and monopoly of wealth will destroy civilization, such as boasting of wealth so that the nature of *riyak* and *takabbur* and willingness to fight among human beings has been touched by Imam al-Ghazali book *Ihya Ulumuddin* (Al-Ghazali, 1939).

The situation occurred because the Muslim community had prioritized worship vertically while rejecting worldly wealth. They have assessed *zuhud* narrowly by distancing themselves from worldly matters, including the pursuit of income, not spending the acquired wealth

for oneself and family, as well as prioritizing poverty (Bashir Abul Qaraya, 2015). The understanding of *zuhud* at that time was also understood with the approach of choosing to own material but in an obsolete state despite owning property, allowing Muslims not to build manufacturing and production sectors such as factories, warehouses, buildings and businesses. The fact is, the concept of *zuhud* is more holistic and has been touched upon by Sufi scholars such as al-Ghazali, Ibn Qayyim and many others.

Therefore, al-Shaybani has discussed the problem of society's confusion on the concept of *zuhud* in *al-Kasb* to correct the situation of society in that century, which adheres to the principle of *tahrim al-makasib* (prohibition of earning a living). He stressed that Islam had taught its people to realize the needs and sufficiency for an individual and family by working and earning a sustainable income. Allah SWT's words in surah al-Taubah: 105:

وَقُلْ أَعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ إِلَىٰ عِلْمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ

Meaning: "Work (righteousness): Soon will Allah observe your work, and His Messenger, and the Believers: Soon will ye be brought back to the knower of what is hidden and what is open: then will He show you the truth of all that ye did." (Al Taubah, 90:105)

2.1 Background of *al-Kasb*

Kitab *al-Kasb* is found in three versions with different authors: al-Shaybani, Ibn Sama, and al-Sarakshi. However, this article approaches the first version written by al-Imam Abu Abdullah Muhammad Ibn al-Hasan Ibn Farqad al-Shaybani (131-189 H). Al-Shaybani is an Iraqi jurisconsult who grew up in Kufah and developed deep intelligence and knowledge in various fields. He was the son of a disciple of Imam Abu Hanifah, Abu Yusuf, Imam Shafie, al-Bukhari and many others (Adi Setia, 2011; Bashir Abul Qaraya, 2015).

Kitab *al-Kasb* is an important book for Sufism in the branch of Islamic economics that contains 1000 topics of debate on income, ethical-moral dimensions in employment, capital accumulation, poverty, acquisition of charity, and profit. The book was published in 1986, then translated and well-reviewed by Islamic economic philosopher Dr Adi Setia published by IBFIM in 2011 and rewritten from a modern approach by Dr Bashir Abul Qaraya, Abu Dhabi in 2015. Recent article writing in Islamic economic philosophy often associates this book in shaping the arguments and gist of its contents. This book explains the whole idea of income search, including procurement and alms, the meaning of *haqq*, the economics of poverty, the concept of donor and recipient, and more (Muhammad Majdy Amiruddin, 2019).

Furthermore, this book also emphasizes the importance of finding a good income by redefining the term *infaq*, which means providing sustenance to revive the economy for survival and the common good and not just an allocation and expenditure of resources. Al-Shaybani stated that all Muslims must earn an income to continue a good life, just like the obligation to seek knowledge while rejecting views that deny the obligation to earn a living and sustenance and reject the pursuit of sustenance of maintaining asceticism in oneself. Thus, *al-Kasb*'s interest in socio-economic development is intended to be re-spent on good deeds such as *infaq* (spending), alms, donations, *zakat* and *waqf* (Bonner, 2000).

3.0 Research Methodology

This study uses a qualitative method in which the reading highlights are done concerning the main book of *al-Kasb* and several other related reading materials. Next, content analysis methods were implemented to identify and extract the Islamic principles applied in the book to be adapted in the current context. The justification behind the selection of this book is due to the discussion of *al-Kasb*'s concept of finding sustainable income is made in-depth and specifically in this book. The discussion on the book explained the relevance in providing an understanding of employment and the pursuit of sustainable and blessed income. The advantage of this method above the conventional method is that it is based on the Sufi book in a comprehensive and authentic field of economics. Most of the application of Islamic principles of sustainable income search is analyzed from the discussion of al-Shaybani and other Islamic economic thinkers.

4.0 Findings and Discussion

This writing only focuses on Kitab *al-Kasb*, which is included in the discussion of the principles of sustainable income search, including the principles of responsibility and trust in income search for every Muslim, appreciation of the concept of trust, types of income and job differences, position, and priority of earning a living, *infaq*, waste parameters expenditure as well as the advantages of helping each other in the Islamic economic system (Adi Setia, 2011; Bashir Abul Qaraya, 2015). Briefly, the entire topics covered in Book of *al-Kasb* are presented in table 5.3 below:

Table 3: Part of the Discussion Related to Finding Sustainable Income to Support Social Welfare Practices According to the Book of *Al-Kasb*.

NO.	TOPIC	IMPORTANT ELEMENT OF SUSTAINABLE INCOME FROM <i>AL-KASB</i>
1.	The concept of <i>al-Kasb</i> (work)	<ul style="list-style-type: none"> ● Work as a means of finding property acquisition. ● Through halal means, appreciation of the concept of trust. ● Everything that human beings do includes work for the world and work for the hereafter. ● <i>Ash'ariyyah</i> theology states that <i>al-Kasb</i> and <i>tawakal</i> are parallel, not affecting the nature of dependence on the power of Allah SWT.

		<ul style="list-style-type: none"> ● Example: A wife works to help improve the quality of life of the household.
2.	Types of income and employment differences	<ul style="list-style-type: none"> ● Includes economic activities such as business, manufacturing, agriculture, livestock, trade and services. ● Muslims must believe that choosing a halal job is an obligation commanded by Allah SWT. ● It is obligatory to try to leave all illegal jobs and sources of income. ● It is obligatory to seek sustenance in a halal and good way and intended as an act of worship to Allah SWT. ● Example: Hukum <i>fardu kifayah</i> in the agricultural industry supplies basic needs to the community and completes the supply chain to other industries.
3.	Position and priority of earning a living	<ul style="list-style-type: none"> ● Resembles the demands of seeking knowledge. ● Work for the world's life is considered important and noble in Islam as long as it is allowed by Islamic law. ● Islam obligates work on all its people regardless of rank, descent or skin colour because all human beings are equal in the sight of Allah, except because of his piety. ● Example: Work either <i>aqli</i>/mental pattern (white-collar job) or physical pattern (blue-collar job).
4.	<i>Infaq</i>	<ul style="list-style-type: none"> ● The unity of the ummah can be formed, which ultimately strengthens the strength of an ummah. ● Increasing the economic dominance of the ummah in line with current developments that the current economic uncertainties may stress. ● The result of this execution is that the feelings and hearts grow tranquil, whether the nature of appreciation from the rich or the nature of respect from the poor. ● Example: The result can erode the nature of greed, revenge, envy, and various other traits of <i>mazmumah</i>.
5.	Waste parameters in expenditure	<ul style="list-style-type: none"> ● The purpose is to obey and be grateful for the blessings of Allah SWT. ● Be careful in searching for income and utilize it in alms and donations to avoid wastage and neglect of resources. ● Any income that exceeds the usual rate must be returned as charity. ● Prohibition of <i>tabzir</i> and <i>israf</i> because every excess property exists the right of others to it. <p>Example: Avoid throwing away food</p>
6.	The social responsibility of helping each other	<ul style="list-style-type: none"> ● Rights and responsibilities ● To meet primary needs, earn wages and contribute to social welfare. <p>Example: The concept of "the rich need the poor and the poor need the rich".</p>

Source: (Researcher, 2021)

4.1 Discussions related to Sustainable Income Search to support social welfare practices according to Kitab al-Kasb.

4.1.1 The concept of al-Kasb (Work)

The term *al-Kasb* is derived from the word *al-Iktisab* (الاكتساب), meaning a means of generating money or income, acquisition of assets and property (Al-Shaybani: 1980; 1997; Adi Setia, 2011; Bashir Abul Qaraya, 2015). Allah SWT has made it obligatory on His servants to seek sustenance to continue life to facilitate obedience to Him as stated in surah al-Jum'ah, meaning: "Seek what you desire from the bounty of Allah and remember Allah a lot (in all circumstances), so that you succeed (in this world and the hereafter)". (Al-Jum'ah, 62. In *Ihya' Ulum al-Din*, Al-Ghazali argues that the attitude of trust is obligatory for each individual or the entire family component. Work effort, or *al-Kasb*, and *tawakal* are comparable in terms of religious duties, but according to *Ash'ariyyah* theology, the act of work does not restrict the power of trust in Allah SWT (Muttaqin, Imamul, 2015). According to *al-Kasb's* theory, it can reflect an attitude and creativity in the daily economy while performing the function of the caliphate in response to the progress of world civilization today, such as 'uruf women work to help household economic survival (Fadhilah et al., 2019).

4.1.2 Types of income and employment differences

In addition, the word *al-Kasb* also includes all forms of employment, including business, manufacturing, agriculture, livestock, trade and services, and crafts (endeavours) to earn income. Al-Shaybani said, *al-Kasb* encompasses a sense of helping to approach and obey God by spending (*infaq*), giving (*sadaqah*), and it is important to fulfill obligations such as paying debts and supporting the family (Al-Shaybani: 1980; 1997; Adi Setia, 2011; Bashir Abul Qaraya, 2015).

From a legal point of view, the type of work is divided into two scopes, namely *fardu ain* and *kifayah*. The law of *fardu kifayah* occurs when economic needs complement the needs of fellow human beings. When the supply chain stops, it will result in backward and economic crises such as food security issues (food security), scarcity (scarcity), unemployment (unemployment) and economic turndown (economic turndown). Meanwhile, the law of *fardu ain* is subject to the individual and the family to meet the personal welfare and dependents (Joni Tamkin, 2001). Therefore, Muslims must believe that choosing a halal job is an obligation commanded by Allah SWT and strive to leave all illegal jobs and sources of income as stated in surah al-Baqarah: 2; meaning: "O people! eat of that which is lawful and good in the earth, and follow not the footsteps of the devil; for verily the devil is an open enemy to you".

4.1.3 Position and priority of earning a living

One of the importance of working and earning an income, according to al-Shaybani, is to look after the wellbeing of the ummah. The field of employment creates economic activities such as production and manufacturing, supply of materials, trading, rental, trade and industry. In addition, al-Shaybani also prioritizes agriculture because it can produce and supply various basic human needs and the natural cycle in primary and or secondary. Agriculture compared to trade is seen as more significant because the benefits can be channelled into charity by sharing the sustenance given by Allah SWT. The words of the Prophet PBUH; meaning: "Any Muslim who cultivates and then is eaten from it by birds, humans or animals is nothing but for him as charity" (Narrated by al-Bukhari: 2320)

Sustainable income means a sustainable and stable financial capability to achieve a good level of performance. Every individual should have a good and adequate source of income to ensure the survival and harmony of the family system (Fadhilah et al., 2019). An individual or household needs assets to achieve positive life outcomes (Nathen, Selvaratnam, & Norlaila, 2011). This positive life outcome refers to the generation of high income to reduce the risk of an individual being exposed to danger (vulnerability) (Babulo et al. 2008; Nesar Ahmed et al. 2010), thus reducing poverty rates and relying on more equitable access to resources. According to *al-Kasb*, earning an income is obligatory for individuals to support their dependents to get a quality life and earn much income that will be able to help the poor and the needy. Profits from wealth can be channelled from the upper hand to merit from the lower hand (Al-Shaybani, 1997).

4.1.4 Infaq

Infaq, according to al-Jurjani (1978), means spending property on the needy. In terms of terminology, *infaq* is withdrawing a portion of property or income/income for an interest enjoined in the teachings of Islam (Ibn Manzur, 1876). The words of Allah SWT in al-Baqarah; meaning: "And spend (what you have) for (upholding) the religion of Allah, and do not deliberately throw yourselves into the danger of destruction (by being stingy), and make good your deeds; for verily Allah loves those who strive to improve their deeds". (Al-Baqarah, 2: 195). According to *al-Kasb*, income search is an activity that integrates material, spiritual, moral, social, and economic dimensions. The implications are meeting basic human needs, social information, and distributive justice because it is growth-friendly and instils a spirit of cooperation and social responsibility at the individual and social levels (Bonner, 2001). Through *infaq*, the unity of the ummah can be formed, which ultimately strengthens the strength of an ummah.

Moreover, *infaq* will increase the economic dominance of the ummah in line with current developments that are stressed by the current economic uncertainties (Mohammed, 2013). The pretty big thing is the effect of this execution; the feelings and hearts become calm, whether it is the nature of gratitude from the rich or respect from the poor. The result can erode the nature of greed, resentment, envy, and various other traits of *mazmumah* (Al-Ghazali, 1988; 1992).

4.1.5 Parameters to avoid wastage in spending

The parameter of wastage in spending, according to *al-Kasb*, is that every individual should have a prudent attitude (*zuhud*) in the pursuit of income and frugality in spending. To avoid wastage, every income should be utilized with alms and donations as it is done to avoid waste or neglect of resources in addition to approaching and obeying God. *Al-Kasb* also forbids throwing away food and condemns the practices of waste, extravagance, arrogance, and competitive accumulation, and all income more than the norm should be returned as charity. The word *tabzir* is spending property in an illegal way that contradicts the requirements of Islamic law, and the available property is channelled in a way that angers Allah SWT, while the word *israf* means spending excessive property in a halal way or a way that should be, we are also prohibited from doing such a thing *israf* because on the excess property there is a right over the entitled people, and the excess property can meet the needs of the poor fakir (Al-Shaybani: 1980; 1997; Adi Setia, 2011; Bashir Abul Qaraya, 2015).

4.1.6 Social responsibility

According to al-Shaybani, the basis of this principle is based on *haq* and *masuliyah* because everyone has rights and responsibilities to each other. Another example that can be shared with others is the concept of "the rich need the poor, and the poor need the rich". This concept is conveyed through helping through charity and donations, which play a big role (Adi Setia, 2011). Practically, *al-Kasb*'s wonderful message is that society should not despise and hate the poor and because Islam is very careful of social responsibility between the rich and the poor (Joni Tamkin, 2008). Thus, we can apply the knowledge from *al-Kasb* by practising it ourselves and disseminating it to others. The Prophet PBUH said; Meaning: "Whoever relieves from a Believer one hardship from the hardships of the world, Allah SWT will relieve from him one hardship from the hardships on the Day of Judgment. Whoever makes it easy for the person in need, Allah will make it easy for him in this world and the hereafter. Whoever covers (aurat or dignity) a Muslim, Allah will cover (aurat or dignity) in this world and the hereafter. God always helps a servant as long as he helps his brother. (Muslim History: 2699).

5.0 Conclusion & Recommendations

In Islam, the caliph is very much required to find a good and halal job to search for a sustainable income that meets daily needs and achieve the blessings of Allah SWT by contributing sustenance and *infaq* to the people. The concept of this work is often mentioned in the book of *al-Kasb* described by al-Shaybani. The thinking taught in *al-Kasb*'s book plays a very important role in studying economic problems that ignore social welfare with various cases such as breach of trust, usury, and unethical behavior that can affect employees' integrity, resulting in the image and economic progress of Malaysia.

Based on the findings and discussion, the researcher found that this book highlights the principles of responsibility and trust in finding income for every Muslim, appreciation of the concept of trust, types of income and job differences, position and priority of earning a living, *infaq*, parameters of waste in spending and the benefits of helping each other. in the Islamic economic system. The results of al-Shaybani's writings are relevant and significant because the peels and thoughts discussed are very detailed in clarifying the importance of the values of justice, *ihsan*, *syafaqah*, not only for the caliph himself but important for Islamic philanthropy. This writing is an injection of Islamic

economic thought that encourages the practice of *infaq* and philanthropy by al-Shaybani as a response and solution to economic problems involving Muslims.

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