



Economic Consumption Model Revisited: *Infaq* Based on *Al-Shaybani's* Levels of *Al-Kasb*

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ABSTRACT

This study attempts to investigate the economic ideas of al-Imām Muḥammad Ibn al-ḥasan al-Shaybānī (1986), focusing on his levels of al-Kasb. The study uses al-Shaybānī's levels of al-Kasb to develop a theoretical Infāq model that integrates the material, spiritual, moral, social and legal dimensions. Thus the Infāq model is broader than the concept of consumption in modern economics. It also has some advantages over the Islamic consumption models developed by contemporary Muslim economists. The model identifies some major implications in terms of basic needs fulfillment, social Infāq and distributive justice. The primary features of this model are its simplicity and comprehensiveness. It is easy to understand yet it embodies the individual, social, material, spiritual, moral and legal dimensions into the individual's spending decision making and behavior. The model is more realistic in understanding human behavior. It is growth friendly and instills the spirit of cooperation and social responsibility at the individual and social levels. It is suggested that future research further fine tune with some rigorous analysis

JEL Classification: A13, A31, B11, D01, D10

Key words: Al-Kasb, Consumption, Infāq, Model building

1. INTRODUCTION

The economic ideas of past Muslim scholars continue to draw the attention of modern Muslim economists. The volume of literature on these ideas and their relevance to modern economics has since the early 1930s increased

significantly. According to Islahi (2005), “perhaps the first article to introduce economic thought of Muslim scholars was written by ØÉlíÍ (1933) in Arabic entitled ‘Arab Economic Thought in the Fifteenth Century’ in which he discussed economic ideas of Ibn Khaldūn, al-Maqrīzī, and al-Dulajī. Next, al-Hāshimī (1937) published his paper on “Economic Views of al-Bīrūnī” again in Arabic. The same year Rifʿat (1937) wrote on Ibn Khaldūn’s Views on Economics’ in Urdu. The first paper in English was written by ʿAbdul-Qādir (1941) entitled “The Social and Political Ideas of Ibn Khaldūn”. And the first Ph.D. on the subject was awarded by Cairo University to Nashʿat (1944) on ‘Economic Thought in the Prolegomena of Ibn Khaldūn’ written in Arabic.” Some other prominent works that have been produced in this area include Sadeq and Ghazali (1992), Islahi (1984; 1986; 1988; 2001; 2005), Kallek, Cengiz (1998; 1999), Mustafa (1998), Chapra (1999, 2000), Rosly and Barakat (2002), Barakat (2002), Soharto, Ugi (2005), etc. These works and a few others have covered the economic ideas of more than twenty past Muslim scholars that include, Ibn Taymiyyah, Ibn Khaldūn, al-Maqrīzī, al-Bīrūnī, al-Dulajī, Abū ʿUbaydah, al-Dāwūdī, NiĎÉM al-Mulk, al-Ghazālī, Abū Yūsuf and al-AĦfahĦnĦ. In contrast, as acknowledged by Siddiqi (1982) the major works of al-Shaybānī containing economic ideas still remain unexplored. The few notable works that provided some abstracts on al-Shaybānī’s economic ideas include Siddiqi (1982), which is simply a survey of literature on the economic ideas of al-Shaybānī. Siddiqi cites another study by Udovitch (1970) that analyzes al-Shaybānī’s ideas on partnership and profit sharing. A study by Mustafa (1998) made some comparison between al-Shaybānī and al-RĦghib al-AĦfahĦnĦ on the subject of dignity of work. Mustafa highlighted al-Shaybānī’s categorization of earnings, which has some relevance to the present study. On the other hand, a chapter in Dunya’s *Iʿlām* (1984) is perhaps the only contribution that has tried to analyze the economic ideas of al-Shaybānī from the perspective of modern economics. Dunya discussed al-Shaybānī’s al-Kasb in five sections, namely: al-Kasb, consumption, social Infāq, concept of money, al-LitikĦr (hoarding or monopoly), debt-based economic system and public finance and its fiscal subordination to al-Zakāt. Although Dunya’s analysis is focused on presenting the relevance of and implications of al-Shaybānī’s ideas for modern economics, it has nevertheless provided a basis for the extension of the present study, which discusses al-Shaybānī’s levels of al-Kasb in detail with the view of developing Infāq Model. This has many advantages over the conventional micro-consumption model and the Islamic consumption models developed by contemporary Muslim economists.

2. A BRIEF OVERVIEW OF SOME MAJOR RELATED WORKS

Hitherto, the conventional micro-consumption models, particularly the Keynes's simple consumption model and the consumer's utility model, have remained the dominant models and tool of analysis even among Muslim economists. However, critics have found many limitations to these conventional consumption models and thus their inappropriateness in explaining the behavior of a Muslim consumer. For example, the conventional consumption model is guided by the self interest individualistic motivation where the objective of the individual is simply to maximize the utility of the material goods. The individual is only constrained by his budget line. Thus the normative constraints are relative and assumed as given.

Being mindful of these limitations of the conventional models, a few Muslim scholars have tried to develop Islamic consumption models. For example, Agil, Syed Omar (1992) tried to develop the utility maximization problem of a Muslim consumer as $U = F(E_1, E_2)$ subject to the constraint of his income $Y = E_1 + E_2$, where E_1 is spending to achieve satisfaction in this world that includes present consumption and savings, and E_2 denotes spending for others with the view of earning reward in the hereafter. This spending includes what is immediately consumed by the recipient and what is invested for social purposes. Although Agil acknowledges the importance of social and spiritual dimensions in utility maximization problem of a Muslim consumer and that the Islamic theory of consumption cannot be based on consummable goods only like the secular consumer, yet his model was still based on the conventional utility maximization theory. Unlike Agil, Kahf, Monzer (1981) incorporated Zakāt (Z) and spending for the sake of Allāh (FS) in the consumer's utility. Hence his model,

(1) Maximize $U = U(FS, S)$ subject to $FS + S = Y$ and $DW = S > Z (W + S)$,
Where,

U = consumer's utility

W = consumer's wealth

S = savings, and

D = time derived

Kahf concludes that the goals of a Muslim consumer must include enjoyment of material consumption as well as the enrichment of one's life in the hereafter. Furthermore, the Muslim consumer must replace the term 'consumption' with 'final spending', which comprises spending on goods and services that generate immediate satisfaction in this life and spending for the sake of Allāh, which has been excluded in the term consumption in the conventional analysis. Again similar to Agil, Kahf acknowledges the role

that the spiritual, material and social (Zakāt) dimensions play in the economic behavior of a Muslim consumer. He also acknowledges the limitations of using the conventional term 'consumption'. However, Kahf still adapted the conventional consumer's utility model to build his model. Zarqa, Anas (1992) presented a model of a partial relationship in a Muslim's utility function. The study investigated the relationship between the reward in the hereafter and one's consumption in this world. The reward in the hereafter is dependant on one's intention vis-a-vis consumption. Zarqa analyzed this relationship at three levels of consumption: necessities, conveniences and refinements. Besides being based on the conventional consumer's utility framework, the major draw back in Zarqa's model is that it raises a lot of complex questions that cannot be quantified. Zaman, Asad (1992) tried to mathematically develop foundations for an Islamic theory of consumer behavior. The author, however, admits that the model was, "...quite similar to the conventional in many ways..." (Zaman, 1992, p. 84).

Therefore, many of the works of Muslim scholars on micro-consumption rely on the conventional models for their analyses. Given the philosophy and limitations upon which these conventional models are based, it is difficult for these Muslim researchers to explicitly derive Islamic values from these models. At best, and in most cases, these scholars assume these values as given. Alternatively, the other approach is to make use of Islamic heritage and build economic models from works of early Muslim scholars. Unfortunately, many major works of these scholars including al-Shaybānī's have not been fully explored. Even the works that have discussed the economic ideas of al-Shaybānī do not extend their studies to the level of developing any models based on those ideas. That gap still cannot be filled by the existing Islamic consumption models, which are mostly based on the conventional models. It is for these reasons that the present study, by proposing the Infāq model, attempts to fill in this gap by developing al-Shaybānī's economic ideas into a model that is based on a Shari'ah foundation and its principles.

Hence, the salient objectives of this paper are firstly to present a brief background of al-Shaybānī and his work '*al-Iktisāb fī'l-Rizq al-MustāĪbb*' followed by a resenatation of al-Shaybānī's economic ideas on major issues and his levels of al-Kasb in particular. The paper then develops an Infāq Model based on al-Shaybānī's Levels of al-Kasb and discusses the implications of the Infāq model.

The paper is divided into eight sections including the introductory section. The second section reviews briefly selected major related works. The third section presents an overview background of al-Shaybānī and his work, its coverage and methodology. The fourth section presents al-Shaybānī's

economic ideas on major issues. Section five discusses al-Shaybānī's levels of al-Kasb, followed by the sixth section that develops a theoretical Infāq model. The seventh section discusses the implications of the Infāq model. The final section concludes the study and makes suggestions for further research.

3. AL-SHAYBĀNĪ AND HIS WORK AL-IKTISĀB

This section will present an overview of al-Shaybānī and his work, '*al-Iktisāb fī'l-Rizq al- MustāĪb*' [Acquitting Wealth Through Lawful Means of Sustenance], which is often referred to simply as al-Iktisāb or al-Kasb, refelecting the theme of the book. The title embodies a TawĪdic and legal dimensions.

3.1. THE AUTHOR

The author's full name is Abū ʿAbdullāh MuĪammad Ibn al-ʿasan Ibn Farqād al-Shaybānī . He was born in 132 Hijrah/750 A.D. in WasiĪ although he grew up in Kūfah, both in Iraq. His father was an immigrant from Shām (modern Syria). Al-Shaybānī started his education during early childhood. He learned al-Qurʿān and attended Arabic and ʿadĒth study circles. He also studied Fiqh and UĪĒl al-Fiqh. At the age of 14, he started visiting Abū ʿanĒfah's study circle in Kūfah where he later became an active participant in every discussion, adopting Abū ʿanĒfah's Method of Fiqh. Among his great Shuyūkh (teachers) were al-Imām Abū ʿanĒfah, al-Imām Abū Yūsuf, al-Imām Mālik and al-Imām al-Awzāʿī. Al-Shaybānī's prominent students included Al-Imām al-Shāfiʿī. Al-Shaybānī was famous for his love for knowledge. He used to divide his nights into three parts, reserving one-third of it for studies. It was reported that he used to dress and change his clothes on the reading table. He spent for the sake of knowledge all his inheritance, allocating 30, 000 Dirham for Arabic syntax and poetry, and the rest for ʿadĒth and Fiqh. He wrote over 900 books including al-Iktisāb . Other titles include books on al-Salam (prepaid sale), trade, leasing, mortgage, Wadīʿah (deposit), Hibah (gift), al-Øarf (money exchange), partnership, agency, Kafālah (surety), ʿawālah (debt transfer), Waqf and al-Dayn (debt). Al-Shaybānī died in 189 Hijrah/804 A.D. at the age of 57, leaving behind rich treasures of knowledge and a rich legacy.

3.2. HIS WORK: AL-IKTISĀB

Al-Shaybānī defines al-Kasb as 'Īalāl means of acquiring māl (wealth)',

which is close to the English word earning. There had never been an extensive treatment of the concept, role and implications of al-Kasb prior to al-Shaybānī's treatment of this topic. Even then works produced on al-Kasb after al-Shaybānī, generally treated the subject as a sub topic under some other major theme and were limited to the extent of being a chapter or two included in books discussing various topics. For example, al-Ghazālī's *Iyyā* (n.d), Ibn Khaldūn's *Muqaddimah* (n.d) and al-AġfahĒnĒ's *al-Dharīah* (1985). Other scholars who discussed al-Kasb as cited by Abū Ghuddah (1997) include al-Muġāsibī (d.243 H), al-Imām Abū Bakr al-Khallāl (d.311 H) and ʿAbdulRaġmān Ibn ʿUmar (782 H). It is interesting to note some striking similarities between these works (which came much later than al-Shaybānī's work) and the work of al-Shaybānī in relation to the classification of occupations into agriculture, animāl husbandry, hunting and fishing, manufacturing and manual labor. Nevertheless, al-Shaybānī's work remains the only book that is entirely dedicated to the subject of al-Kasb. Rather, Dunya (1984) regards it as a detailed pioneering work and the first of its kind in the realm of economic ideas in Islam. Although al-Kasb was written by al-Shaybānī, it contains commentaries by al-Sarakhsī.

The major contents of the book include the following sections. It begins with the definition of al-Kasb and its dimensions. This is followed by discussion of al-Kasb and its relationship to al-Tawakkul (reliance on Allāh). In another section al-Shaybānī debates with those who regard earnings as *ĪarĒm* (unlawful) in Islam or at least as something that should be pursued under compulsion. There are topics on types and levels of al-Kasb (e.g. al-Kasb can be praiseworthy, blameworthy, compulsory, recommended, etc), issues on *Infāq*, *isrāf* (waste), moderation and social *Infāq*.

His methodology of discussion in the book is mixed. He establishes his views by proof from al-Qur'ān, then *ḥadĒth*, followed by examples from the companions, then examples from good Muslims of the succeeding generation after the companions and finally his own opinion. There are cases in the book where he adopts a style of debate or raised counter questions to address the issues under discussion. His approach to al-Kasb is multi-dimensional. It incorporates the material, moral, spirtual and legal dimensions. In some instances, al-Shaybānī uses al-Kasb and *Infāq* inter-changably. That is, on one hand he talks about al-Kasb and on the other he relates the *Infāq* aspects of it. This can also be seen in his choices of the *ĪadĒth*. For example, when discussing the first level of al-Kasb, he uses the *ĪadĒth* with the words 'Anfiqhu', meaning 'spend it'. Hence the *ĪadĒth* commands, 'spend on yourself, on your family and on your parents'.

4. AL-SHAYBĀNĪ 'S ECONOMIC IDEAS ON MAJOR ISSUES

As mention in section 3.2 above, al-Shaybānī refers to al-Kasb as ‘ĪalĒl means of acquiring māl (wealth)’. He says the term al-Kasb is used for positive means of acquiring māl as well as negative means of acquiring māl. Positive means of acquiring māl is praiseworthy and wins reward for the acquirer here and in the hereafter. Whereas negative earnings is blameworthy and bring sins upon the acquirer. He says al-Kasb is an obligation upon every Muslim just as ØalĒh (prayer) and fasting are. Any one who refrains from al-Kasb is considered sinful. He says, we acquire māl to satisfy our basic needs and those for our family members and the parents. Our kasb should also help the relatives and the members of the society in general. He attacked the thinking of certain ØĒfĒ factions, during his time, who claimed that al-Kasb was unlawful because a Muslim needed to depend on Allāh and wait for his fate from heaven. He sarcastically questioned them for taking food from others saying if al-Kasb was unlawful then the food they received from such unlawful means was also unlawful. They were not supposed to accept it. He said almost all the prophets of Allāh earned for their livelihood and so did the companions of the Prophet s.a.w. Al-Shaybānī classifies al-Kasb into three levels: obligatory, recommended and permissible .He discusses the division of occupations, which he classified into agriculture, hiring or leasing, manufacturing and trading. He regards all these four as the primary sectors in the economy. The degree of people’s preference for these occupations will depend on the dominant economic activities at a given time.

5. AL-SHAYBĀNĪ 'S LEVELS OF AL-KASB

In this section, we present al-Shaybānī ’s level of al-Kasb, which provides the basis for developing the Infāq model in the subsequent section. Al-Shaybānī classifies al-Kasb into three levels: 1) FarĪ al-^cAyn, 2) Mandūb and 3) Mubāl, which are discussed in detail in the following three sub-sections.

5.1. FARŌ AL-^cAYN (OBLIGATORY)

Al-Shaybānī describes this kind of al-Kasb as incumbent upon everybody because it entails the fulfillment of the basic needs necessary to facilitate ‘ibādah (act of worship). To pray, one needs food and clothing, which cannot be obtained except through al-Kasb. Since al-Kasb in this case has become means to fulfill ‘ibādah – which is wājib (compulsary), al-Kasb becomes compulsory too. Al-Shaybānī quotes fiqh maxim to justify his position:

(مالاً يتما الواجب إليه فهو واجب)

“Whatever is means to facilitate wājib is itself a wājib”¹.

In this first level of al-Kasb, al-Shaybānī includes the basic needs (for one’s self, his family members and his parents), settling debt and savings. Hence,

1. If one is single, he must strive to fulfill his basic needs. Al-Shaybānī includes in basic needs: food, clothing, shelter and means of transport, in line with the following Prophetic *ĪdĒth*²,

وقال صلى الله عليه وسلم لا ينبغي شرب ضياله من غير ما يعطيه.

“لَتَمَسُّهُمُ بِهَا جَوْعَتُكَ، وَخَيْرَ قَمِيصٍ أَرِيْبَهُاسُو عَتَاكَ، فَإِنَّكَ إِذَا كُنْتَ كَمَا كُنْتَ فَحَسِّنْ، وَإِنْ كُنْتَ إِذْ أَبْشُرْ كَيْفَ أَبْشُرْتَهُ.”

“He upon whom are Allāh’s blessings and Peace said to Ibn *×*ubayshī (May Allāh be pleased with him) while teaching him, “Food to satisfy your hunger with and clothing to cover yourself with. If you have a shelter to dwell in then it is good, and if you have an animāl to ride so much the better”³

2. If the person is indebted, then acquiring māl for settling the debt in addition to the basic needs becomes obligatory too. Hence, those in debt are obliged to acquire māl in order to repay their debt, as required by a *ĪdĒth* al-Shaybānī cites,

وقال صلى الله عليه وسلم: “الذَّيْمُ قَضِيٌّ”

“He upon whom are Allāh’s blessings and Peace said, “Debt must be settled”⁴

3. Those who have spouses and children must acquire māl to provide the livelihood of their families as instituted by the following Qur’anic verses and Prophetic *ĪdĒth*:

[أَسْكُنُوهُنَّ مِنْ حَيْثُ سَكُنْتُمْ مِنْ وُجُوْكُمْ] (الطلاق: 6)

“Let the women live (In ‘iddah) in the same style as ye live, according to your means...”⁵

[وَعَلَى الْمَوْلُودِ لَهُ رِزْقُهُنَّ وَكِسْوَتُهُنَّ بِالْمَعْرُوفِ لَا تُكَلَّفُ نَفْسٌ إِلَّا وُسْعَهَا] (البقرة: 233)

“... And the man whose resources are restricted let him spend according to what Allāh has given him.”⁶

[وَمَنْ قَدِرَ عَلَيْهِ رِزْقُهُ فَلْيَبْفِقْ مِمَّا آتَاهُ اللَّهُ] (الطلاق: 7)

“... But he shall bear the cost of their food and clothing...”⁷

وقال صلى الله عليه وسلم: “إِنَّ لِنَفْسِكُمْ عَلَيْكُمْ حَقًّا، وَإِلَّا هَلِكُمْ عَلَيْكُمْ حَقًّا، فَأَعْطِكُمْ أَنْ يَحْفَظَهُ.”

“He upon whom Allāh’s blessings and Peace are said, “You have rights for yourself and your family, give to each its due rights.”⁸

4. It is obligatory for one having a family not only to provide for the immediate basic needs of his dependants, but also keep for them, if he has the ability, sufficient food in store for days ahead. Based on the *ĪdĒth*,

لَمَّا رَوَى أَنَا النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَخْرَقُوا تَعْيَالَهُ يَلْبَسْتَهُ.

It was reported that the Prophet (s.a.w) stored food stuffs for his family adequate for a year.⁹ In another *ĪdĒth*,

قال صلى الله عليه وسلم: "أنتد عورثكأ غنياء خيرٌ منأنتد غمعالئيكفوقوالناسفياأبيهم".

“He upon whom are Allāh’s blessings and Peace said, “It is better to leave your heir rich than to leave them poor begging people”¹⁰

5. It is incumbent upon one to fend for his parents according to the following *ĪadĒth*,

قال صلى الله عليه وسلمللرِجلالذياتأناهُوقال: أريدُالجهادمعك، فقال: ألكأبوان؟ قالتعم، قالصلىاللهعليهوسلم: إرجعقبيهماقجاهاذ.

“He upon whom are Allāh’s blessings and Peace said to a man who came to him (s.a.w) and said, “I want to join Jihad with you. The Prophet (s.a.w). asked him, “do you have both your parents alive? The man replied, “yes”, then the prophet said: “Go to them, and in them do your Jihad”¹¹

On another occasion,

لماؤويأترجلأالرسولاللهصلى الله عليه وسلم: معيبيتار، فقالصلى الله عليه وسلم: "أنفقهُعلتفسيك"، فقال: معياأخر، قالصلى الله عليه وسلم: "أنفقهُعلعياالك"، قال: معياأخر، قالصلى الله عليه وسلم: "أنفقهُعلنوالذيك".

It was reported that a man said to the Messenger of Allāh (s.a.w), “I have one extra dinar” The prophet said, “spend it on yourself”, the man replied, “I still have another extra one”. The prophet said, “Spend it on your family”. He said, “I still have another extra one”. The prophet then said, “Spend it on your parents”¹²

After fulfilling the level of *FarĪ al-°Ayn*, the individual should still strive to acquire *māl* to achieve the following higher level of *al-Kasb* discussed in 5.2 below

5.2. MANDŪB (RECOMMENDED)

After fulfilling the basic needs for one’s self, for his family members, settling his debts, saving for future consumption and providing for the parents’ basic needs, then it is recommended that he earns to provide for the basic needs of his near relatives, has some provisions to honor his guests and assist friends in need. Al-Shaybānī cites the following *ĪadĒth*:

قالصلى الله عليه وسلم: "لاخيرَ فيمنلا يُجباالمالليصاأبهرجمة، ويكر مبهضتيقه، ويأير بهضديقه".

He upon whom are Allāh’s blessings and Peace said: “There is no virtue to one who does not love for his wealth to meet the demands of his relatives, to honor his guest, and to assist his friend”¹³

5.3. MUBĀ× (PERMISSIBLE)

Beyond the relatives, one has the choice of either accumulating permissible

wealth or refraining from accumulating it, which is also permissible. Al-Shaybānī says that for those who wish to control their excessive desires or wants, it is sufficient for them to limit the goals of their earnings to the second level. He cites the Qurānic verse to support his view,

[وَأَمَّا مَنْ خَافَ مَقَامَ رَبِّهِ وَتَهَيَّأَ النَّفْسَ عَنِ الْهَوَىٰ فإِنَّ الْجَنَّةَ هِيَ الْمَأْوَىٰ] [النار عات: 40-41]

“And for one who holds fear of standing before his Lord and thus restrained his soul from desires, his abode will be paradise”¹⁴. Otherwise, he said, al-Kasb beyond the second level would give the earner the opportunity to widen his sphere of Infāq to include religious obligations such as Zakāt and $\times\bar{a}j$, and recommended acts such as voluntary $\hat{I}adaq\bar{a}t$ and all other forms of virtues. Hence by limiting the goals of one’s earnings to the second level, he says, the person will only be able to fulfill a part of his religious pillars, namely $\bar{O}al\bar{a}h$ (prayer) and $\bar{O}awm$ (fasting). Al-Shaybānī said the Prophet (May Allāh’s blessings and Peace be upon him) used to pray for the expansion of his rizq in his old age,

وكان صلى الله عليه وسلم يقول لفيده عات: "اللهم اجعلوا وسع رزقي عندك كبيراً وسعاً عظيمياً انقضت عمري".

He upon whom are Allāh’s blessings and Peace used to say in his supplication, “Oh Lord grant the widest means of my sustenance in my old age towards my last days”¹⁵. Al-Shaybānī said among the companions there were those who accumulated wealth for noble causes and there were those who refrained from accumulating wealth and instead dedicated their time exclusively to $\bar{I}b\bar{a}dah$. However, al-Shaybānī emphasized that the means to accumulate such wealth must be lawful and the goal must be for preserving the dignity of man. One should not accumulate wealth just for the sake of accumulating it. He emphasized that earnings should preferably be sufficient not only to help friends and relatives but also the less privileged members of the society. The work effort should largely be in the sector that has a wider sphere of $ma\bar{I}la\bar{I}ah$ (public interest) to the society and one from which $\hat{I}adaqah$ can be derived.. He cited the following Prophetic $\hat{I}ad\bar{E}th$ to support his point,

وقال صلى الله عليه وسلم: "خير الناس منتهوا أنفسهم للباس".

“He upon whom are Allāh’s blessings and Peace said, “the best of the people are those who are most useful to the society”¹⁶

In the following section, we will use al-Shaybānī’s three levels of al-Kasb to develop Infāq Model.

6. INFĀQ MODEL BASED ON AL-SHAYBĀNĪ’S LEVELS OF AL-KASB

Based on al-Shaybānī’s levels of al-Kasb explained in Section 5 above, his general theory of the levels of al-Kasb can be represented by equation (2) below:

$$(2) KS = f(K_{fa} + K_{md} + K_{mb})$$

where,

KS = al-Kasb (earning)

K_{fa} = Farī al-ʿAyn Kasb (obligatory earning)

K_{md} = Mandūb Kasb (recommended earning) and

K_{mb} = MubÉÍKasb (permissible earning)

Whereas al-Shaybānī defines al-Kasb as ‘the ÍalÉÍ means of acquiring māl (wealth), Infāq is the spending aspect of that māl. Abū Jayb (1998) defines Infāq as spending of māl and its disposition. Similarly, QalʿAjī (1997) refers to it as the spending of māl on basic needs and other expenditures. Therefore, while al-Shaybānī’s three levels of al-Kasb represent the objectives for acquiring māl through ÍalÉÍ means, Infāq on the other hand fulfills these objectives. Hence, the relationship between al-Kasb and Infāq is presented in Equation 3 below:

$$(3) KS = IQ$$

where,

KS = al-Kasb (earning)

IQ = infāq (spending)

Infāq thus corresponds to al-Kasb in terms of the general theory represented by the three levels. The Infāq general theory model is:

$$(4) IQ = f(I_{fa} + I_{md} + I_{mb})$$

where,

I_{fa} = Farī al-ʿAyn Infāq (Obligatory spending)

I_{md} = Mandūb Infāq (Recommended spending)

I_{mb} = MubÉÍ Infāq (Permissible spending)

Hence, the general concept of the first level of Infāq (Farī al-ʿAyn) is represented by

$$(5) I_{fa} = f(BN_s + BN_f + BN_p + D_s + S)$$

where,

BN_s = the basic needs for one’s self

BN_f = the basic needs for one’s family

BN_p = the basic needs for one’s parents

D_s = settling one’s debt and

S = savings

At this level of Infāq, it is compulsory for every individual, besides his basic needs, to spend for the basic needs of his family members and his parents.

He has to settle his debts and save for the future needs of the family. From this general concept several other situations can be assumed although al-Shaybānī mentions two situations. That is, assuming the individual has no family, neither parents nor debt obligations, then his Infāq function would be as shown in Equation 6 below:

$$(6) I_{fa} = f(BN_s)$$

where,

I_{fa} = Farī al-ʿAyn Infāq (Obligatory spending) and

BN_s = the basic needs for one's self.

Other wise if it is assumed that he has debt obligation, then his Infāq will cover the basic needs plus the debt expenditure (Equation 7).

$$(7) I_{fa} = f(BN_s + D_s)$$

where,

I_{fa} = Farī al-ʿAyn Infāq (Obligatory spending),

BN_s = the basic needs for one's self and

D_s = settling one's debt.

In the second level, we assume the individual has fulfilled all the Infāq required in the first level (I_{fa}), and he is now required to assist the relatives, visitors and friends. Thus his Infāq function will be represented by

$$(8) I_{md} = f(I_{fa} + R_s + V_s + F_r)$$

where, R_s is One's Relatives, V_s is One's Visitor(s) and F_r is One's Friend(s).

Here again as in the first level, several situations can be assumed. If the individual is in a situation where he has no close relatives then his obligations will only be to spend on visitors and friend. Hence his Infāq function would look as under:

$$(9) I_{md} = f(I_{fa} + V_s + F_r)$$

The Third Level of Infāq (MubÉÍ) will be denoted by:

$$(10) I_{mb} = f(I_{fa} + I_{md} + Z_t + H_j + S_q + O_v)$$

Where, Z_t is Zakāt, H_j is ×āj, S_q is ĩadaqāt and O_v is other virtues.

This third level is optional according to al-Shaybānī . It comes after fulfilling the first two level, I_{fa} and I_{md} . In the third level, the individual can choose not to accumulate wealth and thus limit his Infāq to the second level. But if we assume that the individual chooses to accumulate wealth then he will have to do Infāq for his Zakāt and ×āj obligations and provide voluntary ĩadaqāt to the members of the society (Equation 9).

7. IMPLICATIONS OF INFĀQ MODEL

Kahf (1981) suggests that the Muslim consumer must replace the term 'consumption' with 'final spending', which comprises spending for the sake of Allāh, which has been excluded in the term consumption in the conventional analysis. The term presumably will capture the spiritual dimension of consumption. The present study introduces the term Infāq, which is all-encompassing. Its use in the Qur'ān and ĪadĒth relates to spending on the self, on the family, on the parents, on the society, for the sake of Allāh, and so on. Therefore, just like al-Kasb, Infāq embodies the individual, social, material, spiritual, moral and legal dimensions into the individual's spending decision making and behavior.

The Infāq model combines both the FarĪ al-°Ayn and the FarĪ al-Kifāyah concepts in the individual's spending decision making and behavior. This automatically makes every individual socially responsible and instills in him the moral duty of caring for others. Economically, it allows the individual to spread his earnings, which presumably will narrow the gap between the haves and the have nots thereby contributing to the equitable distribution of income and wealth. Besides, the notion of caring for others he will contribute to their income, reduce their marginal propensity to consume and increase their marginal propensity to save, something that is an inherently growth friendly.

The first and second levels of al-Kasb oblige every capable member of the society to earn and make Infāq dependant upon obligatory Kasb. This notion discourages idleness and inspires efficiency in the economy. Furthermore, in the first level, indebtedness is discouraged and savings is encouraged. Needless to say, savings is the sacrifice of present consumption for future consumption, which also includes the consumption of future generations. On the other hand, indebtedness brings forward future consumption to the present, thereby making future generations poor, something that goes against the spirit of the ĪadĒth cited in (4) of sub-section 5.1 of this paper. Therefore, discouraging indebtedness means Muslim households and the societies at large should avoid debt-based economic system that will slide them into nations of indebtedness instead of being nations of savers and investors. The model is also realistic as it addresses different situations at the various levels of income. The individual is encouraged to strive for earnings to the extent of contributing to a wider sphere of maĪlālah for the society. Finally, in the model, when the individuals achieve the second level in their Kasb and Infāq, they rise above the level of Zakāt recipients. Instead, they become potential Zakāt contributors in the following level, third level in the heirarchy of Kasb and Infāq.

8. CONCLUSION

This paper has presented the economic ideas of al-Shaybānī on major issues in general and his levels of al-Kasb in particular. The paper used the three levels of al-Kasb as provided by al-Shaybānī to develop the Infāq model. The concept of the model has several advantages over the conventional micro-consumption models. The primary features of this model are its simplicity and comprehensiveness. It is easy to understand yet it embodies the individual, social, material, spiritual, moral and legal dimensions into the individual's spending decision making and behavior. The model is more realistic in the context of the understanding of human behavior, growth friendly and instills the spirit of cooperation and social responsibility at the individual and social levels. The paper hopes to trigger the interest of scholars and researchers in exploring this new direction of research and to further improve the model through rigorous analysis.

ACKNOWLEDGEMENTS

The author acknowledges the invaluable contributions of the following IIUM Kulliyah of Economics and Management Sciences faculty members: Professor Dr. Moussa Larbani (Department of Business Administration), Professor Dr. Muhammad Arif Zakaullah (IIUM Graduate School of Management) and Assoc. Prof. Zakaria Man (former IIUM staff at the Department of Economics) for reviewing the manuscript and suggesting valuable comments that were incorporated in the paper. May Allāh reward them all.

ENDNOTES

1. Al-Iktisāb p.99
2. *Al-Iktisāb*, p.36
3. When one analyses the stated *ĪdĒth* on basic needs, he derives three new interpretations. Firstly, the first two items in the hadith, namely food and clothing are the direct responsibility of the individual. Secondly, in the last two items: shelter and transport, the Prophet s.a.w begins by the word *if*, which is a conditional statement. It can be understood by posing a counter question. That is, what if a person does not have shelter, what if he does not have transport? The answer is, then the society or the state should provide for him. This is unlike the first two items: food and clothing where the statement is unconditional. The third interpretation is

that the term ‘if’ used in the *ÁadÊth* is infinite. That is, if you have health care, if you have education, and so on. With such infinite lists of basic needs, it indicates that the basic needs vary according to time and place

4. AbËDËwËD, Sunan, kitËb 88, Chapter 39, *ÁadÊth* No.3548, p.478
5. *Al-Qur ’ān*, 65:6.
6. *Al-Qur ’ān*, 65:7.
7. *Al-Qur ’ān*,2:233.
8. Ibn×ajar al-‘AsqalËnË, AÍmadibn×Ali, *Fat-Í al-BËrË*, KitËb 30, Chapter 51, *ÁadÊth* No.1968, p.209.
9. *Al-Iktisāb*, p.36.
10. *Al-Iktisāb*, p.125.
11. *Fat-Í al-BËrË*, KitËb 56, Chapter 137, *ÁadÊth* No.3004, p.162.
12. AbËDËwËD, Sunan, Chapter 45, *ÁadÊth* No.1675, p.110.
13. *Al-Iktisāb*, p.37.
14. *Al-Qur ’ān*, 79:40-41
15. Narrated by al-ÛabrËnË, *Al-Iktisāb*, p.132.
16. *Al-Iktisāb*, p.41.

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