

Luxury in Islam, Between Prohibition and Permissibility

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Abstract:

Material well-being cannot be achieved unless the sufficiency of the human is secured at all levels, while the material sufficiency of individuals is an aim that the Wise Legislator enjoins and requires, and if we were to list it in a scale of priorities it would be right at the top, for it is not a luxury or refinements, for the definition of sufficiency for individuals connotes for individuals to attain a situation whereby they live a decent and suitable life. Thus once the individual attains a decent living without extravagance or conspicuous consumption he shall have transcended lowliness, and his capacities and talents are unleashed, and shall have reached the rank of honoring which God Almighty willed for him, and shall be able to perform the mission which God entrusted to him.

Thus luxury and material wellbeing are permissible in Islam as attested by the Holy Quran: {Say: Who hath forbidden the beautiful (gifts) of Allah, which He hath produced for His servants, and the things, clean and pure, (which He hath provided) for sustenance? Say: They are, in the life of this world, for those who believe, (and) purely for them on the Day of Judgment. Thus do We explain the signs in detail for those who understand.} Quran (7: 32). Moreover, there are several principles and precepts that attest to this which will be treated in this study.

Keywords: luxury, sufficiency, extravagance, wastefulness, need, refinements.

Introduction

The Islamic Shari`ah is characterized by being flexible and civilized, while fulfilling all the needs of human being at all the material, moral and intellectual levels. In fact Islam is anchored in a balance between the requirements of the individual and his material and religious needs, for when Allah Almighty required the Muslim to perform the myriad religious rituals and worships He did not command him to deprive himself of enjoying the pleasures of worldly life; rather He required him to perform religious duties in the manner prescribed by the Shari`ah without addition or decrease, and

without pretension or excess, so as to prevent boredom, and without extremism or fanaticism, and on the other hand Islam allows the individuals to enjoy the pleasures and good things of life, as long as he adheres to the religiously permissible way of earning money, and the collection of his monetary income, as well as the facets of spending, and thus does not earn what is prohibited, and does not spend on what is religiously prohibited or infringe and wrong others; thus Islam permits the individual to live in luxury in food, raiment and drink, as long as all of this is accompanied by lack of wastefulness and arrogant pretension in interacting with others.

Significance of the Study: The significance of the study lies in demonstrating that Islam permits its adherents to avail and enjoy worldly pleasures, while obtaining God's satisfaction and everlasting solace; thus it does not impose on them to live in accordance with programmed patterns in this world on grounds of asceticism and monasticism. In reality the philosophy of life in Islam is continual movement, that does not prescribe a single pattern to which all adherents retreat with introversion, but is rather, as I said earlier, a movement which arouses and stirs energies, fosters innovation, gives due regard to individual differences, and encourages investigation of what God has placed in this stunning nature in secrets to be harnessed, and what God has deposited in the human soul in energies to be unleashed, and in all of this to avail of all the gifts available to the human, rather than to engage in reprehensible forms of asceticism- but under the aegis of Islamic norms and parameters.

Aims of the study: The present study seeks to elucidate the concept of luxury (material wellbeing) and the position of Islam on it, and the Islamic rules that are built upon it, and the parameters and principles governing it. But what is the difference between it and reprehensible wastefulness.

Study problem: The study addresses the following themes:

Study questions:

- What is the concept of luxury?
- What is the difference between it and extravagance and wastefulness?
- What is the extent of the permissibility of luxury in Islam?
- What are the rules governing luxury?
- What are the restricting parameters of luxury?

I have adopted the inductive analytical method, represented in investigating the rules based on which the permissibility of luxury in Islam is explicated based on Muslim jurisprudence, whilst addressing primarily the issue subject of research and investigation.

My study is in five sections and a conclusion which includes the foremost findings as follows:

Section one: Islamic rooting of the boundaries of poverty and sufficiency.

Section Two: Islamic rooting of Zakat (alms) on jewelry.

Section Three: Islamic rooting of the necessity of the manifestation of the Divine gifts to the servant of God.

Section Four: Islamic rooting of the entitlement of the wife to a servant.

Section Five: Islamic rooting of refinements being among the aims of the Shari`ah.

Section One: Islamic rooting of the limit of poverty and sufficiency.

Human activity aims to fulfill the needs which are divided into two parts: the general needs which are satiated by general activity, and private needs which are fulfilled by private activity.

As to private needs, these are what the individual and family which he supports need, in terms of food, raiment and shelter.¹ If he possesses them in minimum extent he shall have secured himself from poverty, and if a person exceeds that and was materially comfortable he shall have attained what is called material wellbeing which denotes luxury and comfort from tiredness.²

As to public needs those have to do with what serves the interests of society as in maintaining domestic security, the safety of the borders, public health, the spreading of education and improving its standards, and establishing social and economic balance.³

To define the meaning of private need based on which the poor person deserves availing of Zakat (alms), it would be necessary for us probe the statements of the Muslim jurists (Fuqaha) to determine the limit which they considered a criterion for poverty, where we find that the Hanafi jurists consider him one who has the least, which is less than quorum, or an incomplete quorum, and he is immersed in need.⁴ Thus the rich person according to the Hanafi jurists is of three grades: the first has to do with a situation where Zakat is obligatory where he possesses quorum, and the second is what relates to a situation where the Fitr Zakat and the sacrifice of an animal is obligatory, where he possesses a quorum amount that is in excess of his basic needs, and the third is a situation where asking for alms is prohibited, where he possesses his daily provisions and bread according to the generality of Ulama (religious scholars), and likewise the strong poor earner of income is prohibited to ask for charity.⁵ According to the Maliki jurists the poor person is given the provisions of one year, and so is given what is sufficient for him and his dependents. And in Al-Nawader Ali and Ibn Nafe` stated what is the maximum that he a poor person is given in situations of abundant availability of charity resources. He said, there is no limit to it and the matter depends on the independent exertion of the one responsible for disbursal. It is said: its divider shall give to the poor person the provisions of one year in addition to necessary raiment, based on the great or little need of the poor, and he could be the poorest and so is given, and there could be others who are needier whereupon the needier is favored.⁶

Thus the Malikis apply the thinking of overriding interest insofar as the amount that is given to the poor person, for in Al-Nawader "it was said to Ibn Al-Qassem: is a man given forty Dirhams? He said: yes, if he has dependents, and one with ten dependents, where such will not suffice him. And 'Umar Bin Abdel Aziz said: and given from it is one who has a house, a servant and a horse, and in Al-Siyar of Ibn Sahnun, Al-Maghirah said: it is permissible for zakat to be given of an extent lesser than what is obligatory and is not given what is *Zakatable*".⁷ It is as though they bring the poor person to the least degree of sufficiency, and yet they balance and weigh matters, for they are not subject to their absolute assessment, and are governed by the interest related to the need of the poor, and priority is given to the

¹ See Abdoh, Issa, *Islamic Economics, an Introduction and Paradigm* ar., 1st ed., 1974, p.68.

² Al-Manawi, Zein Eddin Muhammad, d.1031H., *Al-Tawqif 'Ala Muhimmat Al-Ta'arif*, Dar Alam Al Kutub, Cairo, 1st ed., 1990A.D, vol. 1, p179.

³ Abdoh, Issa, *Islamic Economics, an Introduction and Paradigm* ar., 1st ed., 1974, p.68.

⁴ Al-Zayla'i, Fakhr Eddin Uthman Bin Ali Bin Mihjan Al-Bari'i, d.743H., *Tabyin Al-Haq`eq Sharh Kanz Al-Daqa`eq*, published: Al-Kubra Al-Amiriyah printing press-Boulaq, Cairo, 3rd ed., 1313H, vol. 1, p269.

⁵ Ibid, vol. 1, p302.

⁶ Al-Hattab, Shams Eddin Abu Abdullah Muhammad Bin Muhammad Bin Abdel Rahman Al-Tarabulsi Al-Maghrabi,.. d.954H., *Mawaheb Al-Jalil Fi Sharh Mukhtasar Khalil* (Dar El Fikr, 3rd ed., 1992 A.D., vol. 2, p348.

⁷ Maliki, Abu Muhammad Abdullah Bin Abu Zayd Abdel Rahman Al-Nafazi Al-Qayrawani, d.386H., *Al-Nawader W'al Ziyadat 'Ala Ma F'il Mudawwanhah Min Ghayriha Min Al-Ummahat*, edited by Abdel Fattah Muhammad Al-Hilu, Dar Al-Gharb Al-Islami, Beirut, 1999A.D., vol. 2, pp.286-287.

needier, and yet it is understood from the statements that their approach is bringing the poor person from the circle of poverty and subsistence to the level of sufficiency and even to the steps of material wellbeing. Their position is approved by the Shafi`i jurists where Al-Mawardi based on the statement of Al-Shafi`i and the Shafi`i school of law states that richness is not anchored in wealth, but is rather the ability for perpetual sufficiency of himself and his expenses either merchandise or commerce or agriculture,⁸ and a corollary of this is that people are of five types: artisanal, merchants, real estate owners, and livestock owners. In my view this is the more plausible and suitable opinion which determines who avails of Zakat moneys based on sufficiency.

As to artisans, like the farmers, sailors, carpenters and masons, if one of them earns his merchandise to the point of sufficiency on a perpetual basis for himself, and for those that are dependent on him then Zakat to him is prohibited, and in case he does not earn his merchandise to the extent of sufficiency on a perpetual basis then Zakat to him is permissible and he is to avail of it to the extent of his sufficiency. As to merchants they are those that earn profits on their merchandise, where if the merchandise of one of them brings him profits to the extent of his sufficiency then Zakat to him is prohibited, and if he does not have quorum, and his income was not to the extent of his sufficiency then he is considered poor even if he has quorum and it is permissible for him to receive Zakat, where if he adds the Zakat he receives to his merchandise he earns sufficiency, and this varies according to their different trades, and this equally applies to the owners of real estate and livestock, where if he avails thereof what produces his sufficiency, then Zakat to him is prohibited, and if he does not exploit from it to the extent of his sufficiency then Zakat is permitted for him to buy with it real estate and livestock which when added to his wealth produces his sufficiency perpetually.⁹

Thus if a man does not have two hundred Dirhams and naught that is Zakatable then he is not permitted to take anything from it if he is not in need by virtue of a weak profession or a plethora of dependents, and where the man has more than it whereby he is in need due to a weak profession or many dependents whereby the need is what is customary to people to the extent of the situation of the requester of zakat rather than the solely the amount of wealth.¹⁰

According to the Hanbali jurists the poor person is given to the extent of producing sufficiency,¹¹ and to them the one who owns values and prices that are not to the extent of his sufficiency, then it is not richness even if the value is great, and if he has real estate or farmland which he exploits ten thousand or more is not sufficient then he shall take zakat, where he has an existing crop but does not have resources for the harvest then he shall take zakat. And if it was from the prices in one of the two narrations as such, and in the other narration if he owns fifty Dirhams or its equivalent in gold then he is rich, then it is not permissible to take from the owner, even if he is needy, and the one who owns it shall take even if he is not in need, and this narration is the position of the Madhab according to them.¹² It is as though what is wealth is the ownership of gold and silver. The interest is clearly manifest in this position.

⁸Al-Mawardi, *Al-Hawi Al-Kabir*, vol. 8, p519.

⁹Ibid, vol. 8, p. 520.

¹⁰Al-Shafi`i, *Al-Um*, vol. 2, p.102.

¹¹Ibn Mufleh, Abu Ishaq Ibrahim Bin Muhammad Bin Abdullah Bin Muhammad Ibn Mufleh, d.884H., *Al-Mubde` Fi Sharh Al-Muqne`*, Dar Al-Kutub Al-Ilmiyyah, Beirut-Lebanon, 1st ed., 1997, vol. 2, p.413.

¹²Al-Mardawi, Alaa Eddin Abu Al-Hassan Ali Bin Suleiman Al-Mardawi Al-Dimashqi Al-Salihi Al-Hanbali, d.885H., *Al-Insaf Fi Ma`rifat Al-Rajeh Min Al-Khilaf*, Dar Ihya`a Al-Turath Al-Arabi, 2nd ed., second edition is not dated, p.221.

Undoubtedly, after the discussion of the statements of the Fuqaha concerning what the poor person takes from Zakat, it is plausible and evident to us that the poor person takes what achieves his sufficiency, and the sufficiency of those he supports and cares for. This prompts us to elaborate and study the concept of sufficiency, and shed light on it.

The concept of the level of sufficiency, which the national income seeks to achieve, is considered a gateway for achieving economic development, for it is a mobile rather than an inert concept, for it is not a particular amount of goods and services, or a fixed amount of income, but is rather a dynamic level of fulfillment which varies depending on the varying levels of growth attained by society, and it is the suitable standard of living in the shadow of the conditions and capabilities of society, which gradually proceeds from the satiation of necessities to the satiation of needs, to the fulfillment of luxuries.

The more the resources of society increase the more the level of sufficiency rises, while the rise in the level of sufficiency augments the resources of society, and hence this means the presence of better living conditions rendering higher the productivity of the individual, which leads to the increase in the average productivity of society, thus augmenting national production, and the increase in the national product entails a rise in the standard of sufficiency which must be achieved anew, and accordingly the volume of the national product and the level of sufficiency are mutually influencing, in a perpetual movement of rise, which spurs society towards wider horizons of material wellbeing and progress.¹³

The guarantee of the minimum standard of living for each individual is not the level of subsistence, but is rather the level of sufficiency which is the soundest of statements, because the level of subsistence is fought by the compelled person to ward off suffering and perdition, while the level of sufficiency is the limit in which the responsibility of achieving this goal is either the direct responsibility of individuals based on social solidarity, or what is called by Muslim jurisprudence as the kinship right, the right of aid, the right of hospitality. Or the responsibility is collective, which is that of society in its entirety, where the state shoulders it on behalf of the members of the nation, and represents them in achieving this.

The level of sufficiency is a legitimate right of all the individuals upon their inability to achieve this level for reasons beyond their will, such as sickness, incapacity, old age and the lack of job opportunities, and here lies the responsibility of society and states to achieve this level which guarantees them an appropriate standard of living consonant with what other people have.¹⁴

And this is not a debt upon the charity section of the treasury given what we have shown, namely that the tribute is spent on the needs of Muslims contrary to when the imam needs to pay the warriors, and in case of a lack of money in the tribute section of the treasury then it will be funded by the charity section of the treasury and shall be a debt owed by the tribute section of the treasury; because charity is the entitlement of the poor and indigent and if the imam spends from it on other channels due to necessity this shall be a debt owed to them by the section associated with the tribute money.

It becomes clear that the level of sufficiency is limited, unstable and evolves with the development of society in which the movement and transformation are unceasing where the needs of yesterday are the necessities of today and the luxuries of yesterday are the needs of today, and so forth, in a ceaseless ascending movement with which this limit rises along with the progress and development of society. This perpetual progress and rise in the level of this limit which society must guarantee to all the

¹³Yousef, Ibrahim Yousef, *Islamic Paradigm of Development* ar., Symposium on the Contribution of Islamic Thought to Modern Economics, p414.

¹⁴Al-Zubayr, Muhammad Umar, *Role of the State in Achieving the Goals of the Islamic Economy*, Islamic Development Bank, Islamic Institute for Research and Training, p14.

members of society leads to the widening gap between the class of the poor and the rich in case states do not effectively and correctly interfere to correct this defect.^{15, 16}

The Shar`iah actually elucidated the demarcation line which achieves the level of sufficiency and easy living for the individual to a point consonant with the level of people. Muslim related in the Sahih: [It was narrated that Qabisah bin Mulchâriq Al-Hilâlî said: "I incurred a debt (in order to reconcile between two parties) and I came to the Messenger of Allah to ask him (for help) with it. He said: 'Stay with us until the charity comes, and we will order that something be given to you.' Then he said: 'O Qabisah, asking for help is not permissible except in one of three cases: A man who has incurred a debt (in order to reconcile between two parties), for whom it is permissible to ask for help until he has paid it off, then he should refrain; a man who has been stricken by a calamity that has destroyed all his wealth, for whom it is permissible to ask for help until he gets enough to get by' - or he said - 'he gets enough to meet his basic needs; and a man who is stricken by poverty and three men of wisdom among his people acknowledge that Soand- so has been stricken by poverty, then it becomes permissible for him to ask for help until he gets enough to get by' - or he said- 'to meet his basic needs. Apart from these cases asking for help, O Qabisah, is unlawful, and the one who begs is consuming something unlawful."],¹⁷ Jubayr Bin Muhammad related "that the Prophet peace be upon did not keep in his house wealth nor did he keep it overnight", and Umar Bin Al-Khattab said: [If you give then could what produces sufficiency"],¹⁸ and he means: from charitable giving.¹⁹

Ali Bin Abu Taleb God be pleased him was heard saying: Allah imposed on the wealth to spend from their wealth what would suffice the poor, where if they go hungry, or naked or encounter hardship then it is due to the wealthy withholding (charity), and it is the right of God Almighty to hold them to account on Judgment Day, and to punish them."²⁰

From the foregoing it becomes clear that easy and comfortable living is not achieved unless the sufficiency of the individual is secured at all levels, and the sufficiency of individuals is something intended and commanded by the Wise Legislator, and if we wish to place it in the scale of priorities it would be in a leading position, for it is neither a luxury or a refinement, for the standard of sufficiency for individuals, means for individuals to be able to live a dignified and decent life. Actually, when the individual attains a dignified and comfortable life without extravagance or conspicuousness, he shall transcend lowliness, and his talents shall be unlocked, and shall attain the rank of honoring which God intended for him, and shall be able to perform the mission which God entrusted to him.

¹⁵ Al-Zubayr, Muhammad Umar, *Role of the State in Achieving the Goals of the Islamic Economy*, Islamic Development Bank, Islamic Institute for Research and Training, p14.

¹⁶ Muslim, Abu Al-Hassan Al-Qushayri, d. 261H., *Al-Jami` Al-Sahih*, edited by Muhammad Fuad Abdel Baqi, published by Dar Ihya`a Al-Turath Al-Arabi, Beirut, H. 1044, vol. 2, p.722.

¹⁷ Al-Sana`ani, Abu Baker Abdel Razzaq Bin Humam Bin Nafe`, *Al-Musannaf*, d. 211H., edited by Habib Al-Rahman Al-A`dhami, Scientific Council-India, Islamic Bureau-Beirut, 2nd ed., H 7286, vol. 4, p.150.

¹⁸ Ibn Abu Shaybah, Abu Baker Abdullah Bin Muhammad Bin Ibrahim Bin Uthman, d.235H., *Al-Kitab Al-Musannaf F`il Ahadith W`al Aathar*, edited by Kamal Yousef Al-Hout, Maktabat Al-Rushd-Riyadh, 1409 H.A., vol. 2, p.403.

¹⁹ Al-Jawzajani, Abu Uthman Said Bin Mansour Bin Shu`bah Al-Khorasani, d.227H., *Al-Tafsir Min Sunan Said Bin Mansour*, study and editing: Dr. Sa`ad Bin Abdullah Bin Abdel Aziz Al Hamid, Dar Al-Smee`i for publishing and distribution, 1st ed., 1997A.D., vol. 5, p.109.

Section Two: Islamic rooting of Zakat on jewelry.

The Fuqaha have differed on the imperative of zakat on jewelry in terms of two positions:

The Hanafis²¹ and Shafi'i²² in modern times have held the position that it is obligatory to pay zakat on jewelry, which is the position of Umar Bin Al-Khattab God be pleased with him, Abdullah Bin Amro Bin Al-'Aas, Abdullah Bin Mas'oud, Ibn Abbas, Al-Zuhri and Al-Thawri.²³ They grounded their position on the following:

- What was related concerning two women who approached the Messenger of Allah peace be upon him with two gold bracelets in their hands, whereupon he said to them: do you pay zakat on them? They said: no, whereupon the Prophet said to them: would you like for Allah to chain you with two bracelets of fire?, and they said: no, and he said: so pay zakat on them.²⁴
- ['Abdullah bin Shaddad bin Al-Had narrated that they visited 'Aishah, the wife of the Prophet, and she narrated: "The Messenger of Allah once came to me and saw me wearing large silver rings. He said: 'What is this, o 'Aishah?' I replied: 'I made them in order to beautify myself for you, O Messenger of Allah.' He said: 'Do you give its Zakāt?' I said: 'No,' on 'Whatever Allah wills.' He replied: 'This will be your portion of the Fire.'"]²⁵
- [It was narrated from 'Amr bin Shu'aib, from his father, from his grandfather, that a woman from among the people of Yemen came to the Messenger of Allah with a daughter of hers, and on the daughter's hand were two thick bangles of gold. He said: "Do you pay Zakah on these?" She said: "No." He said: "Would it please you if Allah were to put two bangles of fire on you on-the Day of Resurrection?" So she took them off and gave them to the Messenger of Allah and said: "They are for Allah and His Messenger."].²⁶
- According to Abdullah: [His wife said to him: I have jewelry, so should I paid zakat on it? He said: "Yes, if it amounts to two hundred then pay zakat, and she said: I have a (needy) nephew, so shall I pay it to him? He said: yes."].²⁷
- And Al-Sha'abi related: [A woman came to the Prophet peace be upon him and said this is my jewelry worth seventy dinars so take what is due to God from it, whereupon the Prophet peace be upon him took a dinar or three quarters of a dinar, and it was related that the Prophet peace be upon him approached a woman circumambulating the Ka'aba with gold lockets on her, and he said: would it please you for Allah to place lockets of fire on you? She said no, and he said, so pay zakat on them.].²⁸

²¹Al-Sarakhsi, Muhammad Bin Ahmad Bin Abu Sahl, d.483H., *Al-Mabsout*, Dar Al-Ma'rifah-Beirut, without an edition, 1993A.D., vol. 2, p.192.

²²Al-Mawardi, *Al-Hawi Al-Kabeer*, vol.3, p.271.

²³Ibid, vol.3, p.271.

²⁴Al-Tirmidhi, Abu Issa, Muhammad Bin Issa Bin Sawrah Bin Musa Bin Al-Dahhak, Al-Tirmidhi, d.279H., *Al-Jami' Al-Kabir-Sunan Al-Tirmidhi*, edited by Bashar Awwad Ma'rouf, Dar Al-Gharb Al-Islami-Beirut, 1998A.D., Chapter on Zakat on Jewelry, H.637, vol.2, p22-23, and Al-Tirmidhi said: this Hadith was related by Al-Muthanna Bin Al-Sabah, from Amro Bin Shu'ayb, and Al-Muthanna Bin Al-Sabah and Ibn Luhay'a consider it weak, and naught in the chapter is a sound tradition of the Prophet peace be upon him.

²⁵Abu Daoud, Suleiman Bin Al-Ash'ath Bin Ishaq Bin Bashir Bin Shaddad Al-Sajistani, d.275H., *Sunan Abu Daoud*, edited by Muhieddin Abdel Hamid, Al-Maktaba Al-'Asriyyah, Sidon-Beirut, Chapter on the Nature of Hoarding and Zakat on Jewelry, H.1565, vol. 2, p95., and Al-Albani said it is a sound tradition.

²⁶Al-Nisa'i, Abu Abdel Rahman Ahmad Bin Shu'ayb Bin Ali Al-Khurasani, d.303 H., *Al-Sunan Al-Sughra*, edited by Abdel Fattah Abu Ghuddah, Maktab Al-Matbuat Al-Islamiya- Aleppo, 2nd ed. 1986 A.D.

²⁷Ibn Zanjawayh, Abu Ahmad Hamid Bin Mikhlid Bin Qutaybah Bin Abdullah Al-Khurasani, d.251H., *Capital*, edited by Dr. Shaker Dheeb Fayyad, King Faisal Center for Research and Islamic Studies, Saudi Arabia, 1st ed., 1986, H.2172, vol. 3, p.1166.

²⁸Al-Mawardi, *Al-Hawi Al-Kabeer*, vol.3, p.271.

The Malikis²⁹ and Shafi`is³⁰ of the old school, and the Hanbalis³¹ are of the position that zakat is not obligatory on Jewelry, and this is the position of the companions of the Prophet Abdullah Bin Umar, Jaber Bin Abdullah and 'Aysha Allah be pleased with them, and among the succeeding generations Al-Hassan Al-Basri, Ibn Al-Musayyeb and Al-Shi`abi.³²

Thus the woman may adorn herself with gold and silver and other jewelries, and a man may also possess what he wishes of it in case he utilizes it to adorn his wife or his Quran and sword, and in this regard zakat is not obligatory, thus in Al-Mudawwana: "And Malek said: Jewelry of women that they wear, no zakat is due upon it, and he said we said to Malek: if a woman acquires jewelry which she leases and thereby earns dirhams.. which she leases to brides..? And he said: no zakat is due upon it. He said: what is broken of their jewelry and they withhold it.. or what is owned by the man which was worn by his family and the mothers of his offspring and his servants.. no zakat is due upon it, and what is broken of it which he wishes to restore to its form- no zakat is due upon it."³³

Shafi`i stated in the book of Al-Um about the companions of the Prophet what indicates that they did not find zakat to be obligatory on jewelry, for 'Aysha God be pleased with her gave her nieces in her lap jewelry and she did not pay the zakat on them, and, moreover, Ibn Umar God be pleased with him gave his daughters and concubines jewelry and did not pay zakat on it, and it was related that a man asked Jaber Bin Abdullah about jewelry: should zakat be paid? Jaber said: no, and he said: even if it amounted to one thousand Dinars? Jaber said: too much.³⁴

My aim is not to elaborately exposit the differences of the Muslim jurists and to respond to them and to expound what is more plausible of their statements regarding zakat on jewelry; given that this is an old issue that was treated by the Fuqaha through comparative study between those that consider the zakat to be obligatory, and those that don't consider it obligatory, where each side possesses proofs for its argument,- but rather my aim is to point out that the two parties of jurists from among those that necessitate zakat and those that deny its necessity affirm the entitlement of the woman to adorn herself with gold, silver and jewels of gemstones, irrespective of their high price; and indeed they did not set a limit or amount not to be exceeded by the woman in terms of her private jewelry, but essentially, that zakat should be paid on the jewelry, and this is indicative of the permissibility of being adorned by jewelry of whatsoever value as long as the zakat is paid, and where the aim is not to be boastful and supercilious vis a vis the servants of Allah.

Section Three: Obligation of showing the impact of Divine bounty on his servant.

There is no inconsistency between prohibition of boastfulness, and the evincing of bounties. Allah Almighty says: {Say: Who hath forbidden the beautiful (gifts) of Allah, which He hath produced for His servants, and the things, clean and pure, (which He hath provided) for sustenance? Say: They are,

²⁹See: Al-Abdari, Muhammad Bin Yousef Bin Abu Al-Qassem Bin Yousef, d. 897H., *Al-Taj W`al Iklil Li Mukhtasar Khalil*, Dar Al-Kutub Al-Ilmiyyah, 1st ed., 1994, vol.7, p.535-536. Ibn Jazzi, Abu Al-Qassem, Muhammad Bin Muhammad Bin Ahmad Bin Muhammad Bin Abdullah, d.741H., *Al-Qawanin Al-Fiqhiyyah*, vol.1, p.69. Al-Qayrawani, Abu Muhammad Abdullah Bin Aby Zayd Abdel Rahman, d.386, *Al-Nawader W`al Ziyadat 'Ala Ma F`il Mudawwana Min Ghayriha Min Al-Ummahat*, edited by Dr. Abdel Fattah Muhammad Al-Hilu, Dar Al-Gharb Al-Islami, Beirut, 1st ed., 1999A.D., vo. 2, p.115.

³⁰Al-Mawardi, *Al-Hawi Al-Kabeer*, vol.3, p.271.

³¹Al-Zarakshi, Shams Eddin Muhammad Bin Muhammad Al-Hanbali, d.772H., *Sharh Al-Zarakshi Ala Mukhtasar Al-Khiraqi*, Dar Al-Obeikan, 1st ed., 1993, vol. 2, p.496.

³²Al-Mawardi, *Al-Hawi Al-Kabeer*, vol.3, p.271.

³³Malek, Anas Bin Malek Bin Amer Al-Asbahi Al-Madani, d.179H., *Al-Mudawwanah*, Dar Al-Kutub Al-Ilmiyyah, 1st ed., 1994, vol. 1, p.305.

³⁴Al-Shafi`i, *Al-Um*, vol. 2, p.44.

in the life of this world, for those who believe, (and) purely for them on the Day of Judgment. Thus do We explain the signs in detail for those who understand.} Quran (7: 32). Moreover, the Prophet peace be upon him said: [Messenger of Allah said, "Allah loves to see the sign of His Bounties on his slave."]³⁵

This is to say that God likes for His benevolence and generosity to appear on His servant, for showing the bounty is a form of thanking God, and suppressing it is to be ingrate. Thus if God bestows a worldly bounty on a servant he/she must show it, such as by wearing clothes that are consonant with his condition, to show the generosity of God to him, and may the needy approach him to demand zakat and charity.³⁶

The jurisprudential evidence indicates that if what is intended by fine attire is to show the bounty of God to him, whilst being grateful for it, and debasing those that do not possess, he needn't have qualms about the licit raiment, even if it is of extreme value.³⁷

Abdullah bin Mas'ud (May Allah be pleased with him) reported: [The Prophet said, "He who has, in his heart, an ant's weight of arrogance will not enter Jannah." Someone said: "A man likes to wear beautiful clothes and shoes?" Messenger of Allah said, "Allah is Beautiful, He loves beauty. Arrogance means ridiculing and rejecting the Truth and despising people."].³⁸

Abu al-Ahwas quoted his father saying: [I came to the Prophet wearing a poor garment and he said (to me): Have you any property? He replied: Yes. He asked: What kind is it? He said: Allah has given me camels. Sheep, horses and slaves. He then said: When Allah gives you property, let the mark of Allah's favor and honor to you be seen].³⁹ Thus the Prophet peace be upon guided the companion God be pleased with him to show God's bounty to him, and accordingly it is inadmissible for the appearance of one whom God has given abundantly and one whose provisions are limited- where he is unable to manage his affairs and to secure his needs in terms of food and drink- to be identical. Thus one who has wealth and abundance should be distinguished by his attire so that the needy and weak may approach him, all of which should be accompanied by an eschewal of arrogance and pretension, which are reprehensible and prohibited.

In other words fine foods and raiment are permissible, provided they are licit, and do not encourage arrogance and pretension.⁴⁰

Jabir ibn Abdullah al-Ansari said: ["We went out with the Messenger of Allah, may Allah bless him and grant him peace, in the raid on the Banu Ammar tribe." Jabir said, "I was resting under a tree when the Messenger of Allah, may Allah bless him and grant him peace, came. I said, 'Messenger of Allah; come to the shade.' So the Messenger of Allah, may Allah bless him and grant him peace, sat down, and I stood up and went to a sack of ours. I looked in it for something and found a small cucumber and broke it. Then I brought it to the Messenger of Allah, may Allah bless him and grant him peace. He said, 'From where did you get this?' I said, 'We brought it from Madina, Messenger of

³⁵ Al-Tirmidhi, Sunan Al-Tirmidhi, Chapter on: God Likes to See the Signs of His Gifts on His Servants,, H.2819, vol.4, p.421. Al-Tirmidhi said that is a good (Hassan) hadith.

³⁶ Al-Qari, Ali Bin Sultan Muhammad, Abu Al-Hassan Nureddin Al-Mulla Al-Harawi, d.1014 H., *Mirqat Al-Mafatih Sharh Mishkat Al-Masabih*, Dar El Fikr, Beirut, 1st ed., 2002A.D., H.4350, p2783.

³⁷ Ibn Hajar, Fath Al-Bari, vol. 10, p.259.

³⁸ Muslim, Abu Al-Hassan Al-Qushayri, d. 261H., *Al-Jami` Al-Sahih*, edited by Muhammad Fuad Abdel Baqi, published by Dar Ihya`a Al-Turath Al-Arabi, Chapter on Prohibition of Arrogance and its Exposition, H. 147, vol. 1, p.93.

³⁹ Ibn Abd Al-Barr, Abu Umar Yousef Bin Abdullah Bin Muhammad Bin Asem Al-Nimri Al-Qurtubi, d. 463H., *Al-Istidhkar*, edited by Salem Muhammad Ata, Muhammad Ali Mu`awwad, Dar Al-Kutub Al-Ilmiyyah, 1st ed., 2000 A.D., Chapter on what is Stipulated on Wearing Clothes for Adornment, vol.8, p.297.

⁴⁰

Allah." Jabir continued, "We had a friend of ours with us whom we used to equip to go out to guard our mounts. I gave him what was necessary and then he turned about to go to the mounts and he was wearing two threadbare cloaks of his. The Messenger of Allah, may Allah bless him and grant him peace, looked at him and said, 'Does he have two garments other than these?' I said, 'Yes, Messenger of Allah. He has two garments in the bag.' I gave them to him. He said, 'Let him go and put them on.' I let him go to put them on. As he turned to go, the Messenger of Allah, may Allah bless him and grant him peace, exclaimed, 'May Allah strike his neck. Isn't that better for him?' He said (taking him literally), 'Messenger of Allah, in the way of Allah.' The Messenger of Allah, may Allah bless him and grant him peace, said, 'In the way of Allah.' " Jabir added, "The man was killed in the way of Allah."]⁴¹ The Hadith shows the importance of enjoying God's gifts to us and the imperative of showing them to God's servants, and that abstemiousness does not lie in coarse and dirty clothes, for God Almighty is beautiful and loves beauty, and for us the Prophet peace be upon is our exemplary model.⁴²

This Hadith is an illumination of an erroneous concept of abstemiousness embodied in the understanding of the companion of God be pleased with him, where the Prophet rectified it, given that the companion had two worn-out cloaks on him, whereupon the Prophet inquired whether this man had clothes other than what he is wearing? And the answer was yes. The Prophet immediately ordered a replacement of the worn-out clothes he is wearing by the new clothes he had, for Islam does not accept for a person to debase or devalue himself, and to degrade his appearance, in a situation where his resources permit him to live well. Enjoyment of the gifts of God Almighty comfort the psychological condition of a person while spurring him to avidly and enthusiastically worship God and to reflect and contemplate the Kingdom of God, all of which should be accompanied by an eschewal of wastefulness, pretension and arrogance towards the creatures of God Almighty. Ibn 'Umar reported Allah's Messenger having said: [He who trailed his garment out of pride, Allah would not look toward him on the Day of Resurrection].⁴³ And it was related from Ibn Abbas: ["Eat, drink, wear clothes and give Sadaqah but with neither extravagance nor pride."]⁴⁴

It was related that Umar Bin Al-Khattab said: ['Allah has been generous to you, so be generous to yourselves.'].⁴⁵ And Al-Bara'a related: ["I never saw anyone more handsome than the Messenger of Allah, with his hair combed, wearing a red suit."].⁴⁶

Nevertheless the necessity of showing the gifts of God is limited by eschewing wastefulness, excess, and arrogant pretension; for wastefulness is expenditure of substantial money on a mean aim,⁴⁷ and it was also defined as spending beyond what is suitable, whilst: and it is also exceeding the

⁴¹Ibid, vol. 8, p.296.

⁴²Ibn Abd Al-Barr, *Al-Istidhkar*, vol. 8, p.297.

⁴³Ahmad, Abu Abdullah Ahmad Bin Muhammad Bin Hanbal, d.241H., *Musnad Al-Imam Ahmad Bin Hanbal*, edited by Shu`ayb Al-Arna`out-Adel Murshid, and others, supervised by: Dr. Abdullah Bin Abdel Muhsin Al-Turki, Mu`assassat Al-Risalah, 1st ed, 2001A.D., vol.9, p.2001.

⁴⁴Ibn Abu Shaybah, Abu Baker Abdullah Bin Muhammad Bin Ibrahim Bin Uthman, d.235H., *Al-Kitab Al-Musannaf F`il Ahadith W`al Aathar*, edited by Kamal Yousef Al-Hout, Maktabat Al-Rushd-Riyadh, 1st ed., 1409H., Chapter on the Position that one can wear what one wishes without extravagance or boastfulness, H.24878, vol. 5, p.171.

⁴⁵Ibn Abd Al-Barr, *Al-Istidhkar*, vol. 8, p.298.

⁴⁶Ibn Abd Al-Barr, *Al-Istidhkar*, vol. 8, p.301.

⁴⁷Al-Jirjani, Ali Bin Muhammad Bin Ali Al-Zein Al-Sharif, d.816H., *Al-Ta`rifat*, edited and revised by a group of scholars under the supervision of the publisher, Dar Al-Kutub Al-Ilmiyyah, Beirut-Lebanon 1st ed., 1983 A.D., vol.1, p.23.

proper amounts, for it is an ignorance of the amounts of rights.⁴⁸ Love of wealth and possession is a human instinct, which grows the more attached a person is to life, for wealth is the object of the love of the heart: {And ye love wealth with inordinate love!} Quran (89: 20), Quran: {Fair in the eyes of men is the love of things they covet Women and sons; Heaped-up hoards of gold and silver; horses branded (for blood and excellence); and (wealth of) cattle and well-tilled land. Such are the possessions of this world's life; but in nearness to Allah is the best of the goals (To return to).} Quran (3: 14), Quran: {Say: "If ye had control of the Treasures of the Mercy of my Lord, behold, ye would keep them back, for fear of spending them: for man is (ever) miserly!"} Quran (17: 100); and there is much else that makes a human keen on spending wealth, and that urges earning it by licit means.⁴⁹ God says Quran: {Believe in Allah and His messenger, and spend (in charity) out of the (substance) whereof He has made you heirs. For, those of you who believe and spend (in charity),- for them is a great Reward.} Quran (57: 7). Moreover, Islam enjoins moderation in spending: Quran: {Make not thy hand tied (like a niggard's) to thy neck, nor stretch it forth to its utmost reach, so that thou become blameworthy and destitute.} Quran (17: 29).

Thus frugality is unacceptable, given that it entails the hoarding of immense wealth, which undermines the circulation of money, which is necessary for vigorous economic life in every society, for hoarding of wealth is a deactivation of its function of expanding the domains of production, and fostering employment.

Actually, Islam prohibits wastefulness and the unwarranted squandering of wealth, or what lead to harm even if for the sake of good, for wastefulness is the road of poverty in which the squanderer ultimately becomes a burden on society, which forebodes nefarious social risks, in addition to the fact that squandering is a means for implanting rancor and hatred among people and the deprived. God says Quran: {Verily spendthrifts are brothers of the Evil Ones; and the Evil One is to his Lord (himself) ungrateful.} Quran (17: 27). On the other hand moderation in consumption and saving is a fundamental principle in Islam.⁵⁰ God says: {eat and drink: But waste not by excess, for Allah loveth not the wasters.} Quran (7: 31). Narrated Abu Huraira: [The Prophet said, "The example of a miser and the one who gives in charity, is like the example of two men wearing iron cloaks so tightly that their arms are raised forcibly towards their collar-bones. So, whenever a charitable person wants to give in charity, his cloak spreads over his body so much so that it wipes out his traces, but whenever the miser wants to give in charity, the rings (of the iron cloak) come closer to each other and press over his body, and his hands gets connected to his collarbones. Abu Huraira heard the Prophet saying. "The miser then tries to widen it but in vain."]⁵¹ Thus the generous person, when he embarks on spending his chest is opened, and his hands obey whereupon they give, while the chest of the stingy person contracts, and he refrains from spending. And God Almighty safeguards the interests of the spender by virtue of his spending, and conceals his private honor in this world and the next like this cloak covers its wearer, while the stingy person is like one who wears the cloaks up to his chest i.e. he remains uncovered; and scandalized in the two abodes, and if a spender spends his charity it will

⁴⁸ Al-Kafawi, Ayyoub Bin Mousa Al-Husseini Al-Quraymi Al-Kafawi, d.1094H., *Al-Kulliyat*, edited by Adnan Darwish-Muhammad Masri, Mu`assassat Al-Risala-Beirut, vol.1, p.113.

⁴⁹ Suboh, Ali Ali, *Prophetic Portrayal of the Moral and Legislative Values in the Hadith* ar., Al-Maktabah Al-Azhariyyah L'il Turath, 1st ed., 2002A.D., vol.1, p.162.

⁵⁰ Al-Zuheili, Wahbah Bin Mustafa, *Muslim Jurisprudence and its Proofs* ar., Dar El-Fikr-Damascus, 4th ed., vol. 7, 4983-4984.

⁵¹ Al-Bukhari, Al-Jami` Al-Sahih, Chapter on the Similitude of the Charity Giver and the Stingy Person , H.1443, vol. 2, p.115.

expiate and erase his sins, and the cloaks would safeguard his honor, while the heart of the stingy person does not help him to spend, and thus his sins remain unexpected, just like the gown leaves parts of his body exposed, and thus he is exposed to evils.⁵² Thus the Prophet peace be upon him says: ["Eat, give charity and clothe yourselves, without being extravagant, and without showing off. Allah loves to see the sign of His Bounties on his slave."⁵³ And Amro: ["Eat, give charity and clothe yourselves, without being extravagant, and without showing off. Allah loves to see the sign of His Bounties on his slave."].⁵⁴

Section Four: Islamic rooting for the servant.

The Maliki jurists aver that if the wife is rich and of social standing, and of prestigious lineage, and the husband is rich, then she needn't housekeep her home at all, and it is incumbent on the husband to manage the affairs of the house by enlisting one who would housekeep and care for the house in terms of cooking, washing, cleaning and other facets of housekeeping, for the wife is not obligated to perform such tasks, which are not among her duties. Thus the husband is obligated to hire one who performs all those activities, and shall pay for such from his own wealth. And if she had in her family home prior to marriage a servant she is familiar with then she may take her with her to the house of marriage, and the husband shall defray all the wages; and indeed if she had more than one servant, then it is incumbent on the husband to pay all their expenses. Moreover, the husband shall provide suitable raiment which covers the wife's body, and he must also provide a house that is compatible with what she enjoyed in her family's home, and it is not required for it to be private property and it may be rented.⁵⁵

I say, therefore, that the Religion which does not obligate the woman to perform housekeeping, and in fact commands the husband to make a servant available to her, reflects powerfully the legitimacy of luxury in Islam, for the husband who marries a woman used to being pampered in the house of her family is obliged to provide the same to his wife, and this is not considered as extravagant, or class pride and arrogance, but rather as an honoring and appreciation of her, given that he married her whilst being knowledgeable of this, and he could have betrothed another woman.

Section Five: Islamic rooting of luxuries (refinements) is among the aims of the Shari`ah.

In prescribing obligations the aim of the Islamic Shari`ah was not merely to bring people under the authority of religion, but rather seeks to achieve the purposes of the Legislator in terms of human interests in the religious and worldly realms, and due regard in every rule of the Shari`ah is given to: Either the preservation of the five necessities "Religion, life, mind, offspring, property", which are the foundations of civilization which are recognized by every religion, without which worldly interests would not be soundly safeguarded, and eschatological salvation would be foregone. As to the

⁵²Al-Ayni, Abu Muhammad Mahmoud Bin Ahmad Bin Mousa Bin Ahmad Bin, d.855H., *'Umdat Al-Qari Sharh Sahih Al-Bukhari*, Dar Ihya`a Al-Turath Al-Arabi-Beirut, vol. 8, p.309.

⁵³Related by Al-Naysabouri, , See: Al-Naysabouri, Abu Abdullah Al-Hakem Muhammad Bin Abdullah Bin Muhammad Bin Hamdawayh, d.405H., *Al-Mustadrak 'Ala Al-Sahihayn*, edited by Mustafa Abdel Qader Ata, Dar Al-Kutub Al-Ilmiyyah-Beirut, 1st ed., 1990A.D., H.7188, vol.4, p.150. And Al-Naysabouri said that this is a hadith of sound chain of transmission (isnad).

⁵⁴Ahmad, Abu Abdullah Ahmad Bin Muhammad Bin Hanbal, d.241H., *Musnad Al-Imam Ahmad Bin Hanbal*, edited by Shu`ayb Al-Arna`out-Adel Murshid, and others, supervised by: Dr. Abdullah Bin Abdel Muhsin Al-Turki, Mu`assasat Al-Risalah, 1st ed., 2001, H.6708, vol.11, p.312.

⁵⁵See: Ibn Jazzi, Abu Al-Qassem, Muhammad Bin Muhammad Bin Ahmad Bin Muhammad Bin Abdullah Al-Kalbi Al-Gharnati, d.741H., *Al-Qawanin Al-Fiqhiyyah*, 1st ed., p.147.

preservation of the needs, these are the types of transactions, without which people would be in duress. As to the preservation of some of the refinements and luxury, these are attributable to good manners and positive customs.⁵⁶

All occasions are attributable to giving due regard to the aims, and the aims are divided into three ranks or categories:

- What lies in the domain of necessities and the corollary subsets.
- What lies in the domain of needs and the corollary subsets.
- What lies in the domain of facilitation and easy living and luxury.

The upright and easy Shari`ah seeks to achieve the latter aim of refinement and ease.⁵⁷

The stations of those accordance differ in appearance, based on the difference of those ranks:

Thus the highest are what lies in the ranks of necessities; such as the preservation of life, for it is the aim of the Legislator, and is among the necessities of creation, and followed by the rank of needs so as to ward off duress from people, and then the third rank: what is neither associated with a necessity or a need, but has rather to do with luxury and adornment, and facilitation and ease; which underpin the best of paradigms in worship and transactions, and to foster the finest manners, and customs.⁵⁸

Thus refinements are for people to have fine manners and noble qualities.⁵⁹ This is for instance the prohibition of eating dirt, and among such is suitable for an interest related to the Hereafter which is associated with the wisdom behind honing the soul, and refining morals, where the benefit is manifested in Afterlife solace.⁶⁰

Al-Shatibi defined it as adopting the fine customs, and avoiding the sacrilegious elements which the sound minds are averse to, and these fall together under the rubric of fine morals and manners.⁶¹

The real aims of the Shari`ah were ordained by God Almighty, to be a complete and perfect interest in this world and the next, and thus were legislated rules known as completers or auxiliaries.. And those completers include all the aims related to necessities, needs and refinements.

Thus the aims of refinement are those that do not fall within the aims of necessity and need, which are what improves the condition of Man, and consummates his living in the best of conditions, and achieves his happiness in this world and the next- and those are called the aims of luxury.⁶²

Among examples of them are adornments and to follow the etiquettes of food and drink, and raiment and entry and exit and going to the toilet and removal of impurities, deeds of purity, avoidance of wastefulness and frugality and stinginess, avoidance of consuming impure food and drink, slumber, and other virtues and mannerisms.

Refinements and instances thereof are attributed to virtues and nobilities that go beyond the interests associated with necessity and need, and thus fall under the rubric of refinement and beautification, and they were confirmed through a large number of religious proofs and stipulations both total and partial, and they represent a matter that complements and reinforces the interests of necessity and need, and a

⁵⁶See: Al-Shatibi, *Al-Muwafaqat*, Introduction, p5, with flexible excerpting.

⁵⁷Al-Ghazali, Abu Hamed Muhammad Bin Muhammad, d.505 H., *Shifa`a Al-Ghalil Fi Bayan Al-Shubah W'al Mikhyal Wa Masalik Al-Ta`lil*, edited by: Dr. Hamad Al-Kubaysi, edited by: Dr. Hamad Al-Kubaysi, Al-Irshad press-Baghdad, 1st ed., 1390H., vol.1, pp.161-162.

⁵⁸See Al-Ghazali, *Shifa`a Al-Ghalil*, vol.1, p169, with flexible excerpting.

⁵⁹Al-Razi, Abu Abdullah Muhammad Bin Umar Bin Al-Hassan Bin Al-Hussein Al-Taymi, d.606H., *Al-Mahsoul*, edited by Dr. Taha Jaber Fayyad Al-Ulwani, Mu`assasat Al-Risala, 3rd ed., 1997A.D., vol. 5, p.161.

⁶⁰Al-Razi, *Al-Mahsoul*, vol.5, p.161.

⁶¹See Al-Shatibi, Ibrahim Bin Musa Bin Muhammad Al-Lakhmi, d.790H., *Al-Muwafaqat*, edited by Abu Ubaydah Mashour Bin Hassan Al Salman, Dar Ibn Affan, 1st ed., 1997A.D., vol.2, p.22.

⁶²Al-Khadimi, Nour Eddin Bin Mukhtar, *Ilm Al-Maqasid Al-Shar'iyah*, Maktabat Al-Ubeikan, 1421H., p.89.

bolsterer of the civilization of Muslims through which the Muslim Umma is beautified in its life system and eschatological solace.⁶³

I am concerned in this context to elaborate on the meaning of refinements given their relevance to my investigation of luxury in Islam which reflects the concern of Islam with the refinements, and rendering them to be among the aims of the Shari`ah, and in certain instance the refinements were considered to be completers of needs, and in other instances they along with needs were completers of necessities. Thus we may observe the extent to which Islam cared for refinements given that without them the life of people shall not be upright, and so that there is no duress, hence, recreation and luxury are intended by Islam and are indeed among its aims; and we may recognize that refinements are completers of needs and necessities because a human cannot perennially live in harsh conditions and duress, because life, as I said earlier, cannot exist uprightly solely based on diligence and austerity, for a human needs from time to time recreation, and to enjoy the good things of life even if to a limited extent, each according to his means, given that the criterion or standard is personal, and we cannot generalize, but living comfortably even if to a minimum extent is prescribed by Islam because it helps a person to worship, and to endure the harshness and difficult burdens of life. Actually, the perpetual deprivation of the self from all the pleasures of life leads to psychological illnesses, and to self-closure and glumness of outlook which the Islamic view decries given its shining and loving view of life. {Say: Who hath forbidden the beautiful (gifts) of Allah, which He hath produced for His servants, and the things, clean and pure, (which He hath provided) for sustenance? Say: They are, in the life of this world, for those who believe, (and) purely for them on the Day of Judgment. Thus do We explain the signs in detail for those who understand.} Quran (7: 32). All of this is accompanied by refraining from extravagance and boastfulness, whilst respecting the priorities of life.

Conclusion containing the foremost findings of the study:

- **Luxury or material wellbeing: wide provisions and soft living, and it also implies rest from tiredness.**⁶⁴
- The Hanafis have considered richness to be of three ranks: the first is associated with the necessity of Zakat for one who has quorum, and the second has to do with the obligation of paying the charity of the end of Ramadan and sacrifice of an animal, where he possesses the amount of quorum beyond his basic needs, and the third is in the situation where begging is prohibited, and it is understood from the statements of Maliki jurists that their aim is to lift the poor person from the scope of poverty and subsistence to the threshold of sufficiency, and indeed to the threshold of richness. The Shafi`is agree with this view, while according to the Hanbalis the poor person is given to an extent where he becomes in a condition of sufficiency.
- The sound position is evidently that the poor person takes what achieves his sufficiency, and the sufficiency of his dependents and those he takes care of.
- Comfortable living and material wellbeing are not achieved unless the sufficiency of a person is secured at all levels.
- Adornment, recreation and embellishment without wastefulness or boastfulness achieve one of the aims of the upright Shari`ah, because it fulfills a satiation of the desires of the human self, and effects a balance between what the human is required to do in life.

⁶³Ibid, p.90.

⁶⁴Al-Manawi, Zein Eddin Muhammad, d.1031H., *Al-Tawqif 'Ala Muhimmat Al-Ta`arif*, Dar Alam Al Kutub, Cairo, 1st ed., 1990A.D., vol.1, p179.

- Providing the sufficiency of individuals is required by the Wise Legislator, for it is not among the refinements; and thus the limit of sufficiency for individuals means for the latter to reach a threshold whereby they could live a decent and dignified life.
- Once an individual attains a decent and comfortable life without wastefulness or pretension, he transcend inferiority, his talents become unlocked, and he reaches the station of honoring which God ordained for him, and he becomes able to perform the mission which the Lord entrusted to him.
- Islam does not accept for a person to debase himself and his appearance at a time when his resources allow and enable him to live well, for appearing in a worn-out state and worn-out attire is an erroneous concept of abstemiousness.
- Enjoying the gifts bestowed by God soothes the psychology of an individual and prompts him to embark enthusiastically on worships, and reflect on the dominions of God Almighty, all of which should be concomitant with eschewal of extravagance, wastefulness and arrogance towards the creatures of God.
- **Both groups of Muslim jurists who affirm and negate the duty of zakat on jewelry hold the position that woman is entitled to be adorned by gold, silver, and precious jewels and stones, irrespective of price, and indeed they did not set a limit or value which a woman must not exceed in her possession of private jewelry, where what is of essence for those that consider zakat on jewelry to be obligatory is for her to pay the zakat on her jewelry. This represents evidence that luxury is lawful in Islam.**
- **Obligating the husband of a wife who is used to having a servant in her family home to provide a servant for her is ample proof that luxury is permissible in Islam.** And there is nothing wrong with that and does not constitute extravagance or class-based arrogance, but is rather an honoring and appreciation of her, where he married her whilst being aware of this, and he could have married another person.
- We can observe the extent of the care of Islam for refinements even though human life can be lived without them, because recreation and material wellbeing is one of the aims of Islam.
- A human cannot always live in harsh conditions, for life is not upright when anchored in a single pattern of seriousness and austerity, for he needs, from time to time, to have recreation, and to enjoy the good things of life.
- The standard is personal for defining the amount of recreation and luxury, for each according to what his budget can support, and we cannot generalize, but recreation and luxury even to a minimum extent is sanctioned by Islam because it helps a person to worship, and to endure the harshness of life, for the perpetual denial of the self of all the pleasures of life leads to psychological illnesses, and a closure of the heart and a pessimism which the bright view of Islam and its love of life decries.
- **Enjoyment of life is commendable for those with adequate income for all the expenses, and who perform all the religious duties; it is a personal standard given that what suits one person may not suit another.**

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