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# Financial Corruption And The Approach Of The Noble Quran In Its Treatment

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## Abstract:

The Noble Quran addresses various issues that reflect the realities of people's lives, including the issue of corruption. It deals with this issue in various ways, highlighting its dangers to both the individual and society. The Quran discusses most types of corruption, including financial corruption, since money is one of the five essential things that must be preserved. Consequently, the Qur'an places great emphasis on the issue of money and advocates its lawful acquisition, management, and preservation. It narrates stories about the lawful earnings of some prophets to serve as examples, prohibits financial corruption, and outlines its manifestations while providing ways to deal with it. The Qur'an outlines a comprehensive approach to tackling financial corruption, beginning with identifying its moral and material causes and linking them to reform strategies. It also establishes the basic principles for addressing such issues, which include faith, reform, and construction.

**Keywords:** financial corruption, stewardship, reform methods.

## Introduction:

Praise be to Allah, the Lord of the worlds, and peace and blessings be upon our Prophet Muhammad, the Seal of the Prophets and Messengers, and his family and companions.

Wealth is inherently beloved by people because it enables movement and development in life. It is a necessity of life because it sustains it. The teachings of the Noble Qur'an advocate the attainment of this great goal by clarifying the foundations and principles for dealing with the phenomenon of financial corruption, all to enable individuals to fulfill their roles in life.

## Problem Statement:

A close observer of the state of the world today sees crises and calamities affecting individuals and society, the most prominent of which is financial corruption - whether at the level of individuals, communities, or nations - along with other crises that stem from financial corruption. Wealth is the lifeblood of existence; without it, the voice and weight of a state weakens both internally and externally. Families become unstable when they lose wealth, and individuals may face humiliation and contempt from others. Therefore, the Qur'an has shown great concern for wealth, urging its acquisition and preservation, depicting instances of financial corruption and outlining ways to combat it. It has provided a comprehensive approach to elevating the nation to the status that Allah has bestowed upon it. Thus, the researcher questions the Quranic methodology in dealing with financial corruption: What are its foundations and dimensions?

## Importance of the study:

The importance of this study lies in the following point: Wealth is one of the five essentials to be preserved. This study examines the Quranic approach to achieving the preservation of wealth and preventing its loss and damage, thereby ensuring strength, stability, and tranquility.

### **Objectives of the study:**

- To guide the management of wealth so that it effectively sustains life.
- To clarify the foundations and dimensions of the Qur'anic approach to the phenomenon of financial corruption.
- To strive for a natural balance that satisfies both spiritual and physical needs.
- To present solutions that contribute to the restoration of sovereignty, security, and stability.

This study is approached through an inductive method of analysis, following the following plan:

1. Introduction
2. Section One: Corruption and Wealth: Definition and Implications
3. Section Two: Fundamentals of the Quranic Approach to Financial Corruption
4. Section Three: The Quranic Method of Reforming Financial Corruption
5. Conclusion

### **Section One: Corruption and Money, Concept and Meaning**

The term “corruption” and its derivatives appear fifty times in the Qur'an in various forms<sup>1</sup>, condemning all kinds of corruption and indicating its severity. The word “money” and its derivatives are explicitly mentioned ninety-four times in the Qur'an, in both singular and plural forms<sup>2</sup>, defined and undefined, describing people's attitudes towards earning and being attached to money, while outlining the optimal path for acquiring and preserving it. Therefore, we will explore the meanings of corruption and money in the following subsections:

#### **Subsection One: Definition of Corruption**

First, according to Ibn Faris (d. 395 AH), he defines it as: “(فسد) the letters fa, sin, and dal are one word; something that is corrupted is said to have (فسد) and is “(فاسد).<sup>3</sup>”

This definition is general, focusing on its derivatives, meaning loss and destruction.

Secondly, according to Al-Raghib Al-Isfahani (d. 502 AH), he states: “Corruption is the deviation of something from moderation, whether the deviation is slight or significant, and its opposite is righteousness. It is used in reference to the soul, the body, and things that are outside of uprightness.<sup>4</sup>”

This is a comprehensive and precise definition, as it is defined by deviation from moderation. For instance, spending money extravagantly and wastefully is considered corruption, and

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<sup>1</sup>- Fouad Muhammad Abd al-Baqi, The Indexed Dictionary of the Words of the Holy Quran, (Dar Al-Kutub Al-Masriya, Dar Al-Hadith, Cairo, 1st ed., 1464 AH), p. 519.

<sup>2</sup>- The same source, p. 682.

<sup>3</sup>- Abu Al-Hassan Ahmad ibn Faris ibn Zakariya, The Dictionary of the Standards of the Language, edited by Abdul Salam Muhammad Haroun, (Beirut, Dar Al-Kitab Al-Arabi, 1st ed., 1403 AH - 1983 CE), vol. 3, p. 503.

<sup>4</sup>- Al-Raghib Al-Isfahani: Al-Hussein ibn Muhammad, The Vocabulary of the Words of the Quran (Dar Al-Qalam - Damascus, n.d., n.p.), vol. 2, p. 192.

conversely, being miserly with money is also corruption, leading to the neglect of rights and duties. He also defines it as the opposite of righteousness.

The meaning of corruption is consistent among commentators. Al-Zamakhshari, for example, defines it as follows: "Corruption is the deviation of something from its upright and beneficial state, while its opposite is righteousness, which is the attainment of the upright and beneficial state. Corruption on earth causes wars and strife because it leads to the corruption of what is on earth and the loss of uprightness in people's conditions and in agriculture and in both religious and worldly benefits"<sup>1</sup>.

I conclude that corruption is the opposite of righteousness and that which contradicts sound nature, such as deviation, destruction, and decay.

### **Subsection Two: Definition of Money**

First, according to Ibn Faris (d. 395 AH), he defines money as: "(مَوْلٍ) the letters mim, waw, and lām are one word; it means that a man has taken possession of something, and " (مال) means that his wealth has increased."<sup>2</sup>

The meaning is ownership, referring to a person who owns something, whether it is money, goods, or property.

Second, according to Ibn Manzur (d. 711 AH), he defines money as: "Mal that which you possess of all things."<sup>3</sup>

This agrees with Ibn Faris who defines money as property.

Third, according to Al-Murtada Al-Zabidi (d. 1205 AH), he quotes Ibn Al-Athir as saying: "Ibn Al-Athir said: Money originally refers to what is possessed of gold and silver, and then it was extended to all that can be obtained and possessed of material things. Most of the time, among the Arabs, money refers to camels, because they were the most significant of their wealth"<sup>4</sup>.

This last definition complements those of Ibn Faris and Ibn Manzur by detailing the original meaning of the term money and the meanings it has evolved into.

### **Definition of Financial Corruption**

- As a compound term, after defining both corruption and money, we can arrive at an understanding of financial corruption. While I have not found a specific definition that combines both terms, based on my research and study of the subject, I define financial corruption as: the improper handling of money, whether in earning or spending, by means that are not permissible under Islamic law.

This means that a person's behavior and handling of money in terms of earning or spending determines the classification of that interaction. If it conforms to divine laws and then to earthly laws, it is considered correct; if it deviates, it is classified as corrupt, such as in cases of usury, bribery, and fraud.

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<sup>1</sup>- Al-Zamakhshari: Mahmoud ibn Amr ibn Ahmad Abu Al-Qasim, Al-Kashaf on the Truths of the Mysteries of Revelation, (Dar Al-Kitab Al-Arabi, Beirut, 3rd ed., 1407 AH), vol. 1, p. 100.

<sup>2</sup>- Ibn Faris, The Dictionary of the Standards of the Language, vol. 5, p. 285.

<sup>3</sup>- Ibn Manzur: Jamal Al-Din Abu Al-Fadl, Lisan Al-Arab, (Dar Sader, Beirut, 3rd ed., 1414 AH), vol. 11, p. 635.

<sup>4</sup>- Al-Murtada Al-Zabidi: Muhammad Abu Al-Fayd, (d. 1205 AH), The Crown of the Bride from the Jewels of the Dictionary, edited by a group of editors, (Dar Al-Hidaya, Kuwait Government Printing, n.d., n.p.), vol. 30, p. 428.

## **Causes of Corruption:**

The Quran mentions corruption and its causes, indicating that the root causes that lead to corruption should be addressed. Allah (SWT) states: “Corruption has appeared in the land and the sea by what the hands of men have earned, that He may make them taste a part of [the consequence of] what they have done, that they may return.” (Surah Ar-Rum, 30:41). The causes can be broadly categorized into two types: moral causes and material causes.

### **First: Moral causes:**

These generally include sins, diseases of the heart, recklessness, and following desires. Ibn Kathir interpreted the above verse as follows: “The lack of fruits and crops is due to sins. Abu Aliah said: Whoever disobeys Allah on earth has corrupted the earth, for the righteousness of the earth and the heavens is through obedience<sup>1</sup>.

Interpreters have differed in their understanding of the corruption of the land and the sea in this verse<sup>2</sup>, but they agree that it refers to disobedience. This indicates that the differences reflect a diversity of views. Committing these sins distances a person from the purpose for which they were created, which is to achieve submission to Allah Almighty and to cultivate the earth. Therefore, in dealing with the phenomenon of corruption, we should not overlook the importance of purifying the heart and raising the youth on the straight path. Allah (SWT) states: “If the people of those cities had believed and feared Allah, We would have opened for them the blessings of the heavens and the earth: but they rejected [the truth], so We took them for what they deserved. (Surah Al-A’raf, 7:96).

In the Commentary: “Had they believed in Allah and feared Him, their circumstances would have been changed, blessings would have been bestowed on them, and Allah would have given them out of His bounty in the heavens and the earth. They would have enjoyed His blessed grace, which brings tranquility to life without subsequent punishment or ruin<sup>3</sup>.

When we look at the present state of the nation, we find a neglect of these moral causes. For example, a shepherd may betray his flock in a time of economic decline, workers may not keep their required hours, craftsmen may not perfect their work, and merchants may lack honesty and integrity in their business dealings. This situation has led many to complain about the lack of money and the difficulty of meeting basic needs, let alone luxuries.

### **Second: Material causes:**

These are primarily related to illicit gains, which the Qur’an refers to as the unjust consumption of people’s wealth. Allah says:

> “O you who believe! do not consume each other’s wealth unjustly, nor send it to the rulers [as a bribe], that they may help you to consume a part of the wealth of the people in sin, when you know that it is unlawful”.

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<sup>1</sup>- Ibn Kathir: Ismail ibn Umar Abu Al-Fida, The Interpretation of the Great Quran, edited by Sami ibn Muhammad Salama, (Dar Tayba, 2nd ed., 1420 AH / 1999 CE), vol. 6, p. 320.

<sup>2</sup>- See: Al-Qurtubi: Abu Abdullah Muhammad ibn Ahmad, The Comprehensive on the Rules of the Quran, edited by Abdullah ibn Abdul Mohsin Al-Turki, (Al-Risala Foundation, Lebanon, 1st ed., 1427 AH - 2006 CE), vol. 16, p. 441.

<sup>3</sup>- Sayyid Qutb Ibrahim Hussein, In the Shadows of the Quran (Beirut, Dar Al-Shorouk, 10th ed., 1402 AH / 1982 CE), vol. 3, p. 1335.

> (Surah An-Nisa, 4:29) "Unlawful" refers to any means not permitted by the Shari'ah, which includes theft, betrayal, usurpation, gambling, and usurious contracts<sup>1</sup>. Some interpreters have explained "unjust" with examples of forbidden wealth, while others have interpreted it to refer to blind purchases where the buyer cannot judge the defects of the goods. Al-Baydawi, however, provided a broader interpretation and defined "unjust" in the verse to include two things:

**1. Illegal wealth itself:** This is of two types:

- The first type is inherently unlawful, such as wine, pork, carrion, and spilled blood, with numerous Quranic texts prohibiting these items.

- The second type refers to items that have become corrupted, such as spoiled food that is no longer fit for consumption<sup>2</sup>.

The Quran contains general injunctions against causing harm to human beings, as in:

1. "And do not kill yourselves [or each other]. For Allah is ever Merciful to you."

> (Surah An-Nisa, 4:29) In a narration by Abu Said Al-Khudri, the Messenger of Allah (peace be upon him) said: "There should be neither harm nor retaliation."<sup>3</sup>

**2. Corrupt wealth in the form of income:** This is limited to two issues:

- The first is the lack of mutual consent between the parties involved. :

- The second is the violation of Sharia principles in transactions. Examples of this type, which are particularly dangerous to the community and its economic growth, include usury, bribery, and fraud. Qur'anic texts explicitly forbid these practices, and prophetic traditions reaffirm their prohibition.

It is unfortunate that usurious transactions have become a hallmark of modernity, despite their conflict with Sharia. Some Islamic governments even legislate such practices in order to make profits, but they lament economic crises that require a sincere return to Quranic teachings, but they do not respond to divine calls. Meanwhile, Islam's enemies have realized that usury threatens their economies, causing them to reevaluate many of their financial practices.

Avoiding usury in all its forms is a way to temper the desire for wealth and a path to material progress.

## **Second requirement: Foundations of the Quranic Approach to Addressing Financial Corruption**

The Quran relies on fundamental principles that represent its methodology for addressing financial corruption. These foundations can be summarized in three key aspects: belief, stewardship, and civilization.

### **First Foundation: Belief**

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<sup>1</sup>- Abu Hayyan: Muhammad ibn Yusuf, The Sea of the Surrounding in Interpretation, edited by Sidqi Muhammad Jamil, (Dar Al-Fikr, Beirut, 1420 AH), vol. 3, p. 609.

<sup>2</sup>- See: Doctoral thesis: Desires in the Holy Quran and Their Impact on the Individual and Society - A Subjective Study - Prepared by researcher Mustafa Madyani, supervised by Dr. Karima Boukhrass, at Abou Bakr Belkaid University, Tlemcen, Department of Islamic Sciences, 2016/2017 academic year, p. 281.

<sup>3</sup>- Al-Hakim: Muhammad ibn Abdullah, The Restatement of the Two Authentic Books, edited by Mustafa Abdul Qadir Atta (Dar Al-Kutub Al-Ilmiyah, Beirut, 1st ed., 1411 / 1990), vol. 2, Book of Sales, Hadith number: 2345, p. 66. Al-Dhahabi stated: "The hadith is authentic according to the conditions of Muslim, and they did not include it."

Belief is the essence and foundation of religion. The Quran emphasizes this belief and its establishment through various means and methods. Sheikh Hassan al-Banna defined belief as: “The beliefs are matters that your heart must affirm, your soul must find peace in, and you must hold with certainty, free from doubt and uncertainty.”<sup>1</sup> Every prophet has called for the oneness of God and His worship, as stated in the Quran: “And We did not send before you any messenger except that We revealed to him that there is no deity except Me, so worship Me.” (Surah Al-Anbiya, 21:25).

This belief has affected transactions between people as well as their behaviors and actions. Here are some examples to illustrate this:

### **1. Addressing the phenomenon of deception:**

The Qur’an addresses the issue of cheating, represented by cheating in weights and measures, by linking it to two fundamental principles of faith: divine matters and the Day of Judgment. The Prophet Shu’ayb (peace be upon him) commands his people to worship God alone and fulfill their measures, because faith requires facing reality, rejecting corruption, and respecting the rights of others: “And to Midian [We sent] their brother Shu’ayb. He said: “O my people! worship Allah, for ye have no god but Him. And do not deprive people of their due, and do not mistreat the earth and spread corruption.”” (Surah Hud, 11:84-85).

At the end of this verse, God considers the act of taking away the measure and weight as corruption on earth, because it is a transgression against the rights of others and constitutes eating people’s wealth unjustly.

The Quran not only warns against fraud but also associates it with punishment, as indicated in the beginning of Surah Al-Mutaffifin, which suggests that those who believe in the Day of Resurrection and know that they will be held accountable for everything would not engage in unjustly taking the wealth of others.

A nation that is rife with the phenomenon of fraud is a nation that drives its economy to decline and backwardness, for corruption does not bring profit, nor does it lead to progress and civilization; rather, it leads to loss and regression.

### **Second: The Civilization of Thamud and Their Denial of God’s Blessings**

The Prophet Salih (peace be upon him) addressed their reality through the creed he called for, which is discussed in several chapters of the Quran, including Surah Al-A’raf, Surah Hud, Surah Ash-Shu’ara, and Surah Al-Fajr. Allah says:

“And to Thamud [We sent] their brother Salih. He said, ‘O my people, worship Allah; you have no deity other than Him. There has come to you a clear proof from your Lord. This is the she-camel of Allah, [a sign] for you. So let her feed upon Allah’s earth and do not touch her with harm, lest there seize you a painful punishment.”” (Surah Al-A’raf, 7:73).

He also said: “Will you be left in what is here, secure in gardens and springs, and fields and palm trees with soft fruit? And you carve out of the mountains homes with great skill. So fear Allah and obey me. And do not obey the command of the transgressors, who cause corruption in the land and do not amend [it].” (Surah Ash-Shu’ara, 26:146-152).

Their sin is clear from these verses: the failure to thank Allah for His blessings by acknowledging His unity and obeying His Messenger. This includes their advances in construction, industry, and

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<sup>1</sup>- Hassan Al-Banna, Messages of the Martyr Imam Hassan Al-Banna, The Message of Beliefs, (n.d., n.p.), p. 290.

agricultural superiority, which resulted in abundant harvests and the blessings of security and stability.

The commentators mention that Thamud was an Arab tribe that reached a peak of material civilization due to the blessings and means of development granted by Allah. However, they denied these blessings and rejected the call of the Prophet Salih, even though they witnessed the miracle of the camel sent to assist him. Allah reminded them of the tribe of 'Aad before them, whose fate was destruction and misery. He warned them not to obey the transgressors who cause corruption in the land without reforming it, for they were enslaved by their desires and deviated from moderation. They responded to this material progress with disbelief, tyranny, and harm to the camel, believing that these blessings would continue despite their disregard for the truth. Consequently, the punishment that Prophet Salih had warned them of came upon them<sup>1</sup>.

Our Prophet Muhammad (peace be upon him) dealt with the practice of usury that was prevalent among the Quraysh and that undermined their profits and economy, especially in trade. The description given by the commentators reads:

“According to Qatadah, the usury of the pre-Islamic period consisted of a man selling goods on credit, and when the term expired, if the buyer could not pay, he would increase the amount owed and extend the term.

The Qur'an is based on fundamental principles that represent its approach to combating financial corruption. The most prominent of these foundations can be summarized in three key concepts: faith, stewardship, and civilization.

### **First Foundation: Belief**

. Faith is the essence of religion and its foundation. The Qur'an promotes faith and its establishment through various means. Sheikh Hassan al-Banna defined it as follows: “Faith is that which your heart must affirm, your soul must be at peace with, and you must hold with certainty, free from doubt and uncertainty. Every prophet has called for the unity of God and His worship, as stated in the Qur'an: “And We sent no messenger before you except that We revealed to him that there is no God but Me, so worship Me” (Surah Al-Anbiya, 21:25).

Through this belief, God addresses people's interactions with each other, as well as their behaviors and actions. Here are a few illustrative examples:

#### **1. Addressing Dishonesty.**

The Qur'an confronts the issue of cheating, particularly in weighing and measuring, linking it to two foundational aspects of belief: the Divine and the Day of Judgment. Prophet Shu'ayb (peace be upon him) commanded his people to worship God alone and then instructed them to fulfill measures. This is because belief necessitates addressing reality, rejecting corruption, and respecting the rights of others. God says: “And to Madyan We sent their brother Shu'ayb. He said, ‘O my people, worship Allah; you have no deity other than Him. And do not deprive people of their due and do not commit abuse on earth, spreading corruption’” (Surah Hud, 11:84-85). At the end of the verse, God considers the act of cheating in measures and weights to be corruption

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<sup>1</sup> - See: Al-Hijazi, Muhammad Mahmoud, *The Clear Interpretation*, (Dar Al-Jil Al-Jadid, Beirut, 10th ed., 1413 AH), vol. 2, p. 765. Also: Abu Zahra: Muhammad Ahmad Mustafa, *The Flower of Interpretations*, (Al-Azhar, Islamic Research Academy, General Administration for Research, Authorship, and Translation, 1987 CE, n.d.), p. 5389. Also: Ibn Badis: Abdul Hamid Muhammad Al-Sanhaji (d. 1359 AH), *Councils of Remembrance from the Words of the Wise Expert*, edited by Ahmad Shams Al-Din, (Dar Al-Kutub Al-Ilmiyah, Beirut, 1st ed., 1416 AH / 1995 CE), p. 395.

on earth, as it constitutes a transgression against others' rights and an unjust acquisition of their wealth.

The Qur'an warns against cheating and associates it with punishment, as mentioned at the beginning of Surah Al-Mutaffifin, indicating that those who believe in the Day of Resurrection and know that they will be held accountable will not unjustly consume the wealth of others. A society in which fraud is prevalent cannot prosper; such corruption cannot bring profit or progress, but rather loss and regression.

## **2. The Thamud civilization and its ingratitude for God's blessings.**

Prophet Salih (peace be upon him) addressed the reality of his people through the faith he demanded, as discussed in several Suras, including Al-A'raf, Hud, Ash-Shu'ara, and Al-Fajr. God says: "And to Thamud We sent their brother Salih. He said: "O my people! worship Allah, for ye have no god but Him. A Clear Sign has come to you from your Lord. This is the she-camel of Allah, a Sign for you. So let her graze on Allah's earth, and do not touch her with harm, lest a grievous chastisement come upon you" (Surah Al-A'raf, 7:73).

Their sin is evident in the verses: their failure to thank God for His blessings by worshipping Him alone and obeying His Messenger. They enjoyed progress in construction, agriculture, and abundance of fruits, which reflected in their security and stability. However, despite their material progress, they denied these blessings and rejected the call of Prophet Salih (peace be upon him) even after witnessing the miracle of the camel. God reminded them of the fate of the 'Ad tribe who preceded them and were destroyed because of their ingratitude. They were warned not to follow the transgressors who spread corruption without reform, for they were enslaved by their desires, far from moderation. They met their material prosperity with disbelief and tyranny, and they mistreated the camel, believing that such blessings would remain despite their obstinacy against the truth. As a result, the punishment that Salih 'alaihi-salâm' had warned them of came upon them<sup>1</sup>.

## **3. Addressing Usury.**

Our Prophet (peace be upon him) confronted the usurious practices prevalent among the Quraysh, which hindered their profits and economy, especially in trade. The form of usury was such that "a man would sell goods for a certain period of time, and when the period expired without repayment, he would increase the debt and postpone it.

The Qur'an calls upon the believers with a call to faith so that they realize that it is essential to distance themselves from all forms of corruption, including financial corruption. God says: "O you who have believed, fear Allah and give up what is left of your interest, if you are believers. But if ye do not, then be warned of a war from Allah and His Messenger. But if you repent, you may have your capital - [thus] you do no wrong, nor are you wronged" (Surah Al-Baqarah, 2:278-279).

The Prophet (peace be upon him) announced the abolition of usury during the farewell pilgrimage: "...and the usury of the pre-Islamic era is abolished, and the first usury I abolish is that of my uncle Abbas ibn Abdul Muttalib; it is all abolished."<sup>2</sup>

**\*\*Second Foundation:** The concept of stewardship is mentioned in many verses of the Qur'an. God sent His prophets and made them His stewards on earth so that societies could live in

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<sup>1</sup>- Al-Tabari, The Comprehensive Commentary on the Interpretation of the Quran, vol. 5, p. 38.

<sup>2</sup>- Sahih Muslim, vol. 2, Chapter on the Prophet's Pilgrimage, Hadith number: 1218, p. 889.



security, peace, and prosperity, free from chaos and threats-be they social, religious, or economic. God says: "Allah has promised those among you who believe and do righteous deeds that He will certainly grant them a succession on the earth as He granted it to those before them. And He will establish for them their religion which He has chosen for them, and He will certainly give them security in return for their fear [of Him]" (Surah An-Nur, 24:55).

The term "stewardship" refers to "God's empowerment of human beings, generally and specifically, to replace those who came before them in the ownership of earth and wealth... The steward is one who develops the earth, is empowered in it, manages it, benefits from it, and has authority over it<sup>1</sup>.

Sayyid Qutb clarifies the reality of stewardship by stating: "It is not only about ownership, coercion, domination, and rule. Rather, it embraces all these on condition that they are used for reforming, building, and achieving the divine methodology that God has outlined for mankind to follow in order to reach the level of perfection destined for them on earth, worthy of a creation that God has honored."<sup>2</sup>

The preceding verse summarizes the reasons for stewardship, the most important of which are faith and righteous deeds, as exemplified by God's words in the same verse justifying stewardship and empowerment: "They will worship Me and associate nothing with Me."<sup>3</sup>

As the verse mentions, the fruit of succession is the empowerment on earth by establishing the religion and achieving security. The verse concludes with the phrase: "And establish prayer and give zakah and obey the Messenger, that you may receive mercy" (Surah An-Nur, 56). This indicates the condition for achieving mercy and victory from Allah, which is to establish prayer, give zakah, and obey the Messenger. This is similar to the statement of Allah: "Indeed, Allah will surely support those who support Him. Indeed, Allah is Exalted in Might and Exalted in Might. Those who, if We give them authority on earth, establish prayer and give zakah and enjoin what is right and forbid what is wrong. And to Allah belongs the outcome of all matters" (Surah Al-Hajj, 40-41).

Among the wisdoms related to the role of succession, which is pertinent to our study, are the collection and distribution of zakah, the division of inheritances, and the unjust consumption of financial rights of others, such as stinginess in obligatory expenditures on a wife and children, unjustly consuming the wealth of orphans, and exploiting workers. These matters and others necessitate the existence of a just ruling to resolve disputes and other issues.

### **The Third Foundation: Urbanization**

The root (ع م ع) appears in the Quran in various derivatives such as: "and they inhabited it," "he lives," "We make you live," "he inhabits," "he will be inhabited," "he is inhabited," and "We made you inhabit," among others. However, the term "urbanization" does not appear in the Quran.

#### **Definition of Urbanization:**

Linguistically, it is a source derived from the verb عَمَّر (to inhabit). Ibn Faris said: "(عَمَّر) Al-Ain, Al-Mim, and Al-Ra are two correct roots. One indicates permanence and the extension of time, while the other pertains to something that rises, from sound or otherwise. The first refers to life,

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<sup>1</sup>- Aatif Ibrahim Al-Mutawalli Rifai, *The Rulings and Politics of the Ummah in the Quran*, Doctoral thesis in Quranic Interpretation and Sciences, supervised by Dr. Al-Sayed Sayed Ahmed Najm, at International Islamic University Malaysia, Faculty of Islamic Sciences, Department of Quran and its Sciences, 1435 AH / 2014 CE, p. 95.

<sup>2</sup>- Sayyid Qutb Ibrahim, *In the Shadows of the Quran*, vol. 4, p. 2528.

<sup>3</sup>- The same source, vol. 4, p. 2528.

which is also العمر (life span). The Arabs say: 'By your life,' swearing by their life. ... In this context, the inhabitation of the land is mentioned, as it is said that people inhabited the land (عَمَرَ) it, meaning they cultivated it.

The other meaning refers to noise and clamor. It is said: "The man performed Umrah when he raised his voice with the talbiyah for Umrah."<sup>1</sup>

The first meaning, which refers to the cultivation of the earth and benefiting from it, is the foundation in addressing financial corruption.

### **Definition of Urbanization in Terminology:**

"Urbanization is the construction and what beautifies the city through agriculture, industry, trade, an increase in population, successful enterprises, and civilization. Justice is the foundation of urbanization, and the science of urbanization (according to Ibn Khaldun) is the science of society."<sup>2</sup> Ibn Khaldun defined it as: "Urbanization is cohabitation and interaction within a city, or a settlement for companionship and meeting needs, based on their nature of cooperating for livelihood... Some forms of urbanization are nomadic, occurring in outskirts, mountains, and scattered settlements in deserts and sandy regions, while others are urban, occurring in cities, towns, and fortified places<sup>3</sup>.

The first meaning according to Ibn Faris, which is the opposite of destruction, is also found among interpreters when they explain the root ع ر م. Ibn Ashour said: "And colonization refers to inhabitation, meaning making you inhabit it; the 's' and 't' are for emphasis, similar to that in استبقى (to preserve) and استفاق (to wake up). The meaning of inhabitation is that they made the land populated with buildings, trees, and crops, as this is considered the cultivation of the land, to the extent that agriculture is termed 'inhabitation' since its purpose is to cultivate the land<sup>4</sup>."

Ibn Ashour added to the definition of what constitutes development by building, cultivating and planting. Al-Qurtubi stated: "(And He made you its inhabitants) means that He made you its builders and inhabitants. Mujahid said that the meaning of 'He made you inhabit it' is from the phrase: 'So-and-so made so-and-so inhabit his house'; therefore, it is his property. Qatadah said that it means He made you live in it. Al-Dhahak mentioned that He prolonged your lives, which ranged from three hundred to a thousand years. Ibn Abbas said that He made you live in it. Zayd ibn Aslam noted that He ordered you to develop what you need in it, such as building houses and planting trees. It was also said that it means that He inspired you to cultivate it with agriculture, planting, digging rivers, and other activities<sup>5</sup>.

Al-Qurtubi mentioned the different interpretations of the term "He made you live in it. Upon reflection, we find that the differences among them are variations and all converge on the meaning of development, dwelling, and profiting from life.

The Qur'an encourages earning a livelihood in order to achieve the development God intended for humanity, as it states: "It is He Who has made the earth subservient to you; so walk in its ways and eat of the food He has provided. To Him will you be resurrected" (Surah Al-Mulk, 15).

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<sup>1</sup>- Ibn Faris, *The Standards of the Language*, vol. 4, p. 141.

<sup>2</sup>- Ibrahim Mustafa - Ahmad Al-Zayat - Hamid Abdul Qader - Muhammad Al-Najjar, *The Intermediate Dictionary*, (Dar Al-Da'wah, n.d., n.p.), vol. 2, p. 627.

<sup>3</sup>- Ibn Khaldun: Abdul Rahman ibn Muhammad, *The Introduction of Ibn Khaldun*, edited by Ali Abdul Wahid Wafi (Dar Nahdat Misr, 7th ed., 2014, 3 volumes), vol. 1, p. 336.

<sup>4</sup>- Al-Tahir Ibn Ashour, *Liberation and Enlightenment*, vol. 12, p. 108.

<sup>5</sup>- Al-Qurtubi: *The Comprehensive on the Rules of the Quran*, vol. 11, p. 149.

Furthermore, the Qur'an establishes a punishment for those who unjustly cause corruption on earth, saying: "And when he departs, he strives throughout the land to cause corruption therein and to destroy the crops and the animals. And Allah does not like corruption" (Surah Al-Baqarah, 206).

Al-Baghawi explained: "And when he goes away: meaning he turns away from you, (he strives in the land) meaning he works in it, or he walks in it (to cause corruption), according to Ibn Jurayj, this refers to severing ties of kinship and shedding the blood of Muslims (and destroying crops and offspring). This refers to the story of Al-Akhnas who had a feud with Thaqif and one night he burned their crops and destroyed their livestock. According to Muqatil, he went to Ta'if to collect a debt from a debtor and burned a storehouse and killed a donkey. Offspring' refers to the offspring of any creature, including man. Al-Dhahak said: (And when he goes away) means that he takes control and becomes a governor (he strives in the land), as Mujahid said regarding Allah's words: (And when he goes away, he strives in the land), meaning if he rules and acts with aggression and injustice, Allah withholds rain and destroys crops and offspring (and Allah does not like corruption), meaning He does not approve of corruption, as Saïd ibn al-Musayyib said: "Cutting off the dirham is part of corruption on earth."<sup>1</sup>

Furthermore, the Qur'an gives examples of civilizations and clarifies that their destruction was due to their deviation from God's guidance, including: the civilization of 'Aad, the civilization of Thamud, and the civilization of the Queen of Sheba, as mentioned in Surah An-Naml.

God has made the earth suitable for human development, as He says: "And He has subjected to you what is in the heavens and what is in the earth, all from Him. Surely in this are signs for a people who reflect" (Surah Al-Jathiya, 13).

Therefore, by implementing these basic principles of faith, succession and development, we can protect individuals and society from economic pitfalls and financial risks.

### **The Third Requirement: The Qur'an's Approach to Reforming Financial Corruption**

Through examining the verses related to financial corruption, we can identify the Qur'anic methodology for addressing financial corruption in four aspects. The first is doctrinal reform, the second is economic reform, the third is social and humanitarian reform, and the fourth is ethical and educational reform. These are detailed as follows:

#### **First: Doctrinal Reform:**

By tracing the verses on corruption and its derivatives, we reach the following conclusions:

The verses make it clear that the injunction against corruption is a prohibition. Allah says:

> "And cause not corruption in the earth after it has been reformed. And call upon Him with fear and longing. For the mercy of Allah is near to those who do good. (Surah Al-A'raf, 7:56).

This verse encompasses all types of corruption, whether it is religious, such as spreading disbelief and polytheism; or harming souls, such as killing innocents, children, and women; or financial, such as usury and extortion; or lineage, such as adultery and slander; or intellectual,

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<sup>1</sup>- Al-Baghawi: Al-Hussein ibn Mas'ud Abu Muhammad, Landmarks of Revelation in the Interpretation of the Quran, edited by Abdul Razzaq Al-Mahdi, (Dar Ihya Al-Turath Al-Arabi, Beirut, 1st ed., 1420 AH), 5 volumes, vol. 1, p. 263.

such as consuming intoxicants and drugs. These five are among the five essentials that must be preserved, and preserving these essentials ensures a good life and eternal happiness<sup>1</sup>.

The goodness of attaining faith and keeping away from corruption is evident in Allah's statement:

> "And to Midian [We sent] their brother Shu'ayb. He said: "O my people! worship Allah, for ye have no god but Him. A Clear Sign has come to you from your Lord. So give full measure and weight, and do not deprive people of their due. And do not misuse the earth and spread corruption. That is better for you if you are believers. (Surah Al-A'raf, 7:85).

He began with the call to Allah, the Almighty, and proper worship, which is the foundation of faith. Then he commanded them to give full measure and weight when selling and prohibited them from depriving people of their rights when buying. The verse concludes by pointing out that the observance of these commandments and prohibitions leads to goodness in this world and in the Hereafter: "It is better for you if you believe. For He knows what is good for you and what is bad<sup>2</sup>.

Unfortunately, some Muslims today recite these verses daily, but they are absent in their financial dealings. They exploit the stranger by charging high prices in cafes, restaurants, shops, and markets for no other reason than their status as needy strangers. This exploitation occurs because the unjust do not realize that the secret of their success and the attainment of goodness depends on the Oneness of Allah and distancing themselves from all forms and manifestations of corruption.

### **Analysis and Prohibition:**

The concepts of analysis (halal) and prohibition (haram) are exclusive to the Creator, the Owner, the Blessed and the Exalted. Corruption is forbidden by the text of the verses, while righteousness is permitted by the text of the verses. No individual or government has the right to allow what God has forbidden or to forbid what God has allowed. Thus, usury remains forbidden despite its acceptance by many Islamic governments. Consequently, God responded to the disbelievers of the Quraysh when they positioned themselves in the matter of analysis and prohibition by admonishing them with His words:

Say: "Have you seen what Allah has sent down to you in the way of regulations, some of which He has made lawful and some of which He has made unlawful? Say: "Has Allah permitted you, or do you invent lies about Allah?"

The interpretation of Al-Manar states: "These two verses establish a proof against the deniers of revelation among the pagans by an act that they do not deny or dispute. This proof is based on the principle that the practical legislation of what is forbidden and what is permitted is the right of Allah alone, and on the principle that the default state of provisions and all that is beneficial to creation is permissibility. Moreover, the principle that the claim of slaves to legislate is an invention against their Lord and a denial of Him, deserving of the severest punishment"<sup>3</sup>.

### **Second, economic reform:**

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<sup>1</sup>- See: Fakhr al-Din al-Razi: Muhammad ibn Umar Abu Abdullah (d. 606 AH), Keys to the Unseen, The Great Commentary, (Dar Ihya Al-Turath Al-Arabi, Beirut, 3rd ed., 1420 AH, 32 volumes), vol. 14, p. 283.

<sup>2</sup>- See: Muhammad Rashid Rida, The Interpretation of the Wise Quran, commonly known as Tafsir Al-Manar, (Egyptian Book Authority, 3rd ed., 1990 CE), vol. 8, p. 228.

<sup>3</sup>- The same source, vol. 11, pp. 406-407.

The Qur'an has forbidden everything that hinders the movement of financial development, such as fraud and deception. It has also called for the preservation of wealth, since money is a necessity of life, being its sustenance. The Qur'an calls it good and makes it inherently lovable so that movement and benefit can be realized in life. Therefore, we will deal with it in the following branches:

**Branch One: Prohibition of Hoarding** The Qur'an has prohibited hoarding and made it a great sin. Allah says: "And those who hoard gold and silver and do not spend it in the way of Allah, let them know of a painful punishment. On the Day that this [wealth] will be heated in the Fire of Hell, and their foreheads, their sides, and their backs will be branded with it. This is what you have hoarded for yourselves, so taste what you have hoarded" (Surah At-Tawbah, 34-35).

In the Arabic language, "hoarding" refers to accumulated things and has been applied to money. Ibn Mandhur states: "Hoarding (kanz) is the name for wealth when it is stored in a container, and it is said that hoarding is buried wealth, with its plural being treasures"<sup>1</sup>.

Al-Tahir Ibn Ashour said: "Hoarding, with the 'k' open, is the noun of the verb when one saves money, and it is applied to stored wealth of gold and silver."<sup>2</sup>

Abu Al-Baqa said: "Hoarding: Any hoarding in the Quran is wealth, except in Surah Al-Kahf where it refers to a manuscript of knowledge<sup>3</sup>. Any wealth from which its Zakat has been paid is not considered hoarding, even if it is buried, while any wealth from which Zakat has not been paid is hoarding, even if it is visible"<sup>4</sup>.

In the terminology of the interpreters, scholars have differed in their opinions about hoarding, although they agree that it refers to wealth from which the owner has deprived himself of his due right.

Al-Tabari said: "Scholars differ on the meaning of 'treasure' (kanz). Some say that it refers to any wealth on which zakat is due but has not been paid. Ibn Umar reported: Any property on which Zakat has been paid is not considered a treasure, even if it is buried. Any wealth on which Zakat has not been paid is the treasure mentioned by Allah in the Qur'an, and its owner will be punished by being branded with it, even if it is not buried. Others say that any wealth exceeding four thousand dirhams is considered a treasure, whether or not zakat has been paid. Some say that treasure is anything that exceeds a person's needs<sup>5</sup>. Abu Ja'far said: The most valid opinion on this matter is the one reported by Ibn Umar: that any wealth on which zakat has been paid is not a treasure, and its owner is forbidden to hoard it, regardless of its amount. Any property on which Zakat has not been paid subjects its owner to the punishment and warning of Allah, unless Allah grants him forgiveness, even if it is small, provided that it is Zakatable.

Indeed, they all agree that it is the wealth on which Allah's right has not been fulfilled that is Zakat. This is the wealth that Allah has designated as a known right for the beggar and the needy. Islam has dealt with the issue of hoarding by providing punishments, legislating Zakat, charity, and spending in the way of Allah. In the verse on hoarding, Allah concludes with: So announce to

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<sup>1</sup> Ibn Manzur, Lisan Al-Arab, vol. 5, p. 40.

<sup>2</sup> Al-Tahir Ibn Ashour, Liberation and Enlightenment. vol. 10, p. 176.

<sup>3</sup> "From Mujahid, 'And there was under it a treasure for them' (Surah Al-Kahf, verse 82), meaning: scrolls containing knowledge." Mujahid: Abu Al-Hajjaj Mujahid ibn Jabr, Interpretation of Mujahid, edited by Dr. Muhammad Abdul Salam Abu Al-Nil, (Dar Al-Fikr, Egypt, 1st ed., 1410 AH / 1989 CE), vol. 1, p. 450.

<sup>4</sup> Abu Al-Baqa Al-Kafawi: Ayoub ibn Musa Al-Husseini, The Kulliyat Dictionary of Terms and Linguistic Differences, edited by Adnan Darwish Muhammad Al-Masri, (Al-Risala Foundation, Beirut, 2nd ed., 1419 AH / 1998 CE), p. 741.

<sup>5</sup> Al-Tabari, The Comprehensive Commentary on the Interpretation of the Quran, vol. 11, p. 424. Also: Ibn Kathir, The Interpretation of the Great Quran, vol. 4, p. 122.

them a grievous chastisement on the Day when they will be burned in the Fire of Hell, and their foreheads, sides, and backs will be branded with it. This is what you have stored up for yourselves, so taste what you have stored up” (Surah At-Tawbah, 34-35).

In a narration from Abu Huraira (may Allah be pleased with him), the Messenger of Allah (peace be upon him) said: “Whoever Allah has given wealth to but does not pay his Zakat will be represented on the Day of Resurrection as a fierce, bald serpent with two black spots around its neck, which will grab him by the jaws and say, ‘I am your wealth, I am your treasure,’ and then he will recite: “Let not those who withhold...”<sup>1</sup>

Just as Islam requires honesty in earning money, it also requires that money be spent in permissible ways. Allah says: “O you who believe! spend of the good things which you have earned and of what We have produced for you from the earth, and do not aim it at the inferior, while you would not take it except with closed eyes. And know that Allah is free from want and praiseworthy’ (Surah Al-Baqarah, 267).

One of the most significant forms of misappropriation is the money spent, both in the past and in the present, to obstruct the path of Allah, the Exalted. This includes: funds used to fight Muslims, funds used to tarnish the reputation of the faith, and funds used to incite discord among Muslims, dividing and disrupting their unity. Allah says:

“Surely those who disbelieve spend their wealth to turn people away from the way of Allah. So they will spend it, and it will be a source of regret for them, and they will be overcome. And those who disbelieve will be gathered together in Hell.

(Surah Al-Anfal, 8:36-37).

The Holy Quran also prohibits waste and extravagance. Allah says:

“And do not waste [your resources], for He does not like those who waste.” (Surah Al-An’am, 6:141).

And He says:

“And do not waste (your resources), for the wasteful are the brothers of the devils, and Satan is always ungrateful to his Lord.” (Surah Al-Isra, 17:26-27).

(Ibn Abbas, may Allah be pleased with him, said regarding the verse, “And do not waste: “Do not spend in vain, for waste is extravagance in what is not right”)<sup>2</sup>.

In general, spending money inappropriately is considered a loss, even if it is a small amount. For example, spending a sip of alcohol would be considered wasteful, while spending millions on a charitable project would not be considered wasteful. Ibn Jurayj and Mujahid stated: “If a person spends all his wealth on what is right, it is not waste, but if he spends a small amount on what is wrong, it is waste<sup>3</sup>.

### **Section Three: Encouragement of Work and Earning**

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<sup>1</sup>- Al-Bukhari: Abu Abdullah Muhammad ibn Ismail, The Comprehensive Authentic Hadith, A Brief Collection of the Matters of the Messenger of Allah - peace be upon him - and His Traditions and Days, edited by Muhammad Zuhair ibn Nasir Al-Nasr, (Beirut, Dar Al-Fikr, n.d., n.p., 1427 AH - 2007 CE), vol. 2, Chapter on the Sin of the Zakat Preventer, Hadith number: 1403, p. 106.

<sup>2</sup>- Ibn Hajar Al-Asqalani: Ahmad ibn Ali Abu Al-Fadl, Fath Al-Bari Explanation of Sahih Al-Bukhari, (Beirut, Dar Al-Ma'rifah, n.d., n.p., 1379, 13 volumes), vol. 8, p. 394.

<sup>3</sup>- Al-Tabari, The Comprehensive Commentary on the Interpretation of the Quran, vol. 17, p. 429.

One of the methods for economic reform is through work, earning, and the enhancement of wealth. The Holy Quran calls for earning money in many verses and discusses various financial transactions that were conducted by the prophets and righteous individuals, such as trade, leasing, industry, and agriculture, in pursuit of a prosperous livelihood. To fulfill this innate desire for wealth, Allah says:

“He it is Who made the earth subservient to you, so walk in its pathways and eat of His provision, and to Him is the resurrection.” (Surah Al-Mulk, 67:15).

In a hadith it was asked: “O Messenger of Allah, which is the best of the two?” He replied: “A man’s work with his own hands and any lawful business.”<sup>1</sup>

In another narration, Umar said: “I see a man whom I admire, and I ask him, ‘Does he have a profession? If they say no, he falls in my estimation.’”<sup>2</sup>

**Fourth: Social Reform Allah**, the Exalted, has entrusted some of His servants with the blessing of wealth and has called upon them to give charity and to spend it on obligatory and voluntary charity, such as Zakat and the maintenance of mosques, among others.

Zakat is obligatory as prescribed in the Holy Quran, and it is coupled with the duty of prayer to emphasize its importance and status. Its recipients are specified, and the prophetic tradition has confirmed its obligation and outlined its general principles, conditions, and rulings. There is no doubt that Zakat contains wisdom and secrets that benefit the giver, the wealth and the society. Allah says: “Take, O Muhammad, from their wealth a charity by which you purify it and make it grow, and call upon Allah for it. For thy supplications are a reassurance to them. And Allah hears and knows. (Surah At-Tawbah, 9:103).

### **Spending for Good Causes**

The Holy Quran encourages spending for good causes by using the method of motivation for spending in the way of Allah, along with the method of warning against not spending. Regarding the former, Allah says: “The example of those who spend their wealth in the way of Allah is like a grain of corn that grows seven ears; in each ear there are a hundred grains. And Allah multiplies [His reward] for whom He pleases, and Allah is all-embracing and all-knowing.” (Surah Al-Baqarah, 2:261).

As for the second aspect, Allah says: “Here ye are, called to spend in the way of Allah, but among you are those who withhold. And whoever withholds, he withholds only from himself. And Allah is the One Who has no need, and ye are the needy. And if ye turn back, He will replace you with another people, and they will not be like you. (Surah Muhammad, 47:38).

The ways of lawful spending are included in the way of Allah. Spending may be obligatory, such as in Jihad, the obligatory Zakat (both financial and physical), and the maintenance of family and dependents. It can also be voluntary, for which one is rewarded and through which one ranks up

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<sup>1</sup>- Ibn Hanbal: Abu Abdullah Ahmad ibn Muhammad ibn Hanbal, The Musnad of Imam Ahmad ibn Hanbal, edited by Shu'aib Al-Arna'ut - Adel Murshid, and others, (Al-Risala Foundation, 1st ed., 1421 AH / 2001 CE), vol. 26, Hadith of Rafi' ibn Khadij, Hadith number: 17265, p. 502.

<sup>2</sup>- Ibn Al-Jawzi: Jamal Al-Din Abu Al-Faraj Abdul Rahman (d. 597 AH), The Strange Hadith of Ibn Al-Jawzi, edited by Dr. Abdul Muti Amin Al-Qala'ji (Dar Al-Kutub Al-Ilmiyah, Beirut, Lebanon, 1st ed., 1405 AH - 1985 CE, 2 volumes), vol. 1, p. 205.

and sins are atoned for. The verse from Surah Al-Baqarah summarizes the areas of voluntary spending by saying:

“They ask you what they should spend. Say: ‘Whatever you spend of good is for parents and relatives, orphans, the needy, the traveler, and whatever good you do, Allah is well aware of it. (Surah Al-Baqarah, 2:215).

Our Lord concludes the verse - after mentioning parents and relatives - by saying: “And whatever good you do.” The term “good” in its indefinite form encompasses all charitable endeavors, such as building mosques, establishing schools for education, encouraging and supporting students of knowledge, endowing charitable foundations, and helping the sick and disabled.

Through these expenditures, the needs of the poor, the weak and the needy are met and kindness is shown to them. This, in turn, fosters love and affection between the rich and the poor, which reflects positively on the entire community and leads to solidarity, cooperation, and unity.

#### **Fourthly: Moral and Educational Reform**

One of the dimensions that the Holy Quran aims to address in combating corruption is the elevation of the self towards righteousness, purification, and spiritual growth. Allah says:

“Take, [O Muhammad], from their wealth a charity by which you purify them and cause them to grow, and invoke Allah upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.” (Surah At-Tawbah, 9:103).

The greatest benefit a Muslim gains from avoiding corruption is the purity and elevation of the soul. The soul is purified and elevated by avoiding the forbidden and adhering to the commanded acts. As Qatadah, Ibn Uyaynah, and others stated, “Successful is the one who purifies his soul through obedience to Allah and righteous deeds.<sup>1</sup>”

Purification of the soul is to cleanse it of impurities and to rise above deficiencies, thereby earning the pleasure of Allah and the respect of people. Allah promises success to those who purify their souls, for He says: “Surely he who purifies his soul will succeed. (Surah Ash-Shams, 91:9).

He also says: “Surely he who purifies himself and remembers the name of his Lord and prays, he will succeed. (Surah Al-A’la, 87:14-15)<sup>2</sup>.

Furthermore, the purification of the soul from the vice of avarice has serious consequences for both the individual and society. Allah says: “And whoever is protected from the greed of his soul - such are the successful. (Surah At-Taghabun, 64:16).

Al-Razi said: “To be protected from the greed of the soul refers to greed, which includes wealth and other things. One is said to be stingy with money, status, and kindness<sup>3</sup>.

In a hadith narrated by Anas ibn Malik, the Prophet Muhammad (peace be upon him) said:

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<sup>1</sup>- Ibn Taymiyyah: Ahmad ibn Taymiyyah, The Collected Fatwas of Sheikh Al-Islam, vol. 10, p. 625.

<sup>2</sup>- Saleh ibn Abdullah, a group of specialists under the supervision of Sheikh Saleh ibn Abdullah ibn Hamid, The Radiance of Paradise in the Noble Character of the Honorable Messenger - peace be upon him (Dar Al-Wasila, Jeddah, 4th ed., n.d.), vol. 1, p. 48.

<sup>3</sup>- Al-Razi, Keys to the Unseen, vol. 30, p. 557.



“Three things lead to destruction: obeying one’s greed, following one’s desires, and being impressed with oneself because of arrogance. And three things lead to salvation: righteousness in joy and anger, moderation in wealth and poverty, and fear of Allah in secret and in public”<sup>1</sup>.

### **Conclusion:**

In concluding this study on the Quranic approach to combating financial corruption, the following findings can be noted:

1. The study highlighted the Quran’s significant focus on the issue of financial corruption, which involves the improper handling of wealth, whether in earning or spending, in a manner that is contrary to Islamic law and sound human nature.
2. The Quran outlines a comprehensive methodology for dealing with financial corruption, beginning with identifying its moral and material causes and linking them to ways of reform. It also establishes the foundations and pillars for this reform, namely faith, construction, and development.
3. The Qur’anic approach to reforming financial corruption includes four main methods: doctrinal reform, economic reform, social reform, and moral and educational reform.
4. The Qur’an encourages earning and spending, while establishing rules and regulations to achieve the prosperity intended by Allah, promoting economic activity along the right path, and avoiding anything that hinders the development of wealth.
5. The Quran uses various methods to deal with corruption, including a preventive approach by prohibiting corruption and anything that leads to it, as well as using narrative stories from the Quran to illustrate the results of corrupt individuals. It also uses methods of motivation and warning, and serves as a means of condemnation.

### **Recommendations:**

After conducting this study and research, the researcher recommends the following:

- Authorities should contribute to raising the awareness of the community to avoid all forms of corruption and its impact on the development of the nation.
- Investigate the role of the media in the fight against financial corruption.
- Study the issue of moral values and their impact on the improvement of the nation’s economy.
- Conduct a study on moderating the desire for wealth - a substantive examination.

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<sup>1</sup>- Al-Tabarani: Sulayman ibn Ahmad, The Great Dictionary, edited by Tariq ibn Awd Allah, Abdul Mohsen ibn Ibrahim, vol. 5, Hadith of those named Muhammad, Hadith number: 5452, p. 328. Also: Al-Bayhaqi: Ahmad ibn Al-Hussein, Branches of Faith, edited by Mukhtar Ahmad Al-Nadwi, vol. 2, Book on Fear of Allah, Hadith number: 731, p. 204, and the editor stated that the hadith’s chain is weak, but due to its multiple sources, it has risen to the degree of good.

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