

## ***Kasb*: A Comparative Study of the Concept of Economics in Islamic and Modern Economics**

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### **Abstract**

*Kasb* literature is a genre of works highlighting the exhortation to work and be involved in worldly material affairs, while being attentive to its perils, on the grounds that true reliance is on God alone and each individual man is responsible for his own actions, which must adhere to the boundaries of ethics and morality (*akhlāq*). Unlike modern economics, the concept of *kasb* emerges from the outlook of absolute monotheism; thus, man's involvement in economic activities from the *kasb* point of view has spiritual and transcendental purposes. On the other hand, modern economics deals only with the physical and material aspects of life, disregarding especially the metaphysical aspects of man. The usage of the term *kasb* in referring to economics-related discussions

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can be found persistently throughout the Islamic intellectual tradition, especially in works concerning ethics and spiritual manuals on embarking on a righteous life. Unfortunately, this genre of literature has been scantily explored to date. Hence, this paper aims to examine and analyse the concept of *kasb* in the Islamic economic tradition and compare it to its parallel in modern economics. The first section deals with the term *kasb* as used in the works of past scholars. It will then be followed by the discussion on the concept of *kasb* and a suggestion on the reorientation of the meaning of economics. Understanding the concept of *kasb* provides a proper basis for the actualisation of wholesome work (*al-kasb al-tayyib*) to attain the overarching objectives of the common good (*al-maṣlahah al-‘ammah*) and the good life (*al-hayāh al-tayyibah*).

### Keywords

*Kasb* literature, concept of *kasb*, Islamic economics, modern economics, ethics and morality.

## Introduction

Economics<sup>1</sup> as a discipline is defined as “a science of allocating limited or scarce resources to fulfill unlimited wants.”<sup>2</sup> Yet this

1. The term “economics” is generally referring to a social science that is concerned with the production, distribution, and consumption of goods and services. The term comes from the Greek words “*oikos*” meaning “household” and “*nomos*” meaning “management” or “distribution,” which together mean “household management.” Before the term “economics” came into common usage in late eighteenth century and early nineteenth century, there were several other terms used to describe the study of economic phenomena in the West, such as “praxeology” and “catallactics,” particularly found in Austrian economists’ literature. Over time, the term “economics” became the standard way of referring to the study of economic phenomena and has since developed into a broad field that encompasses topics ranging from microeconomics to macroeconomics. While other terms have been used to describe this field over the years, “economics” remains the most widely used term today. See: S.G. Medema and W.J. Samuels, *The History of Economic Thought: A Reader*, Second Edition (New York: Routledge, 2013).
2. The first to introduce this definition into the discipline is Lionel Robbins in his *Essay on the Significance of Economic Science* (London: MacMillan and

definition, widely taught in universities and economic courses as an axiom, has been argued by many that it does not encompass all aspects of the discipline.<sup>3</sup> The term *economics* is derived from the Greek *oikonomia*, which refers to “the management of the household” (*tadbīr al-manzil*), and was originally unseparated from its essential counterparts of “the management of the self” (*tadbīr al-nafs*), which is ethics, and “the management of the city” (*tadbīr al-madīnah*), which is politics.<sup>4</sup> The concept of economics was understood in the past to be very much embedded in ethics and the proper management of life in relation to the management of resources—in fact, economics was also considered a branch of ethics and moral philosophy. However, mainstream modern economics<sup>5</sup> has since declared their independence from ethics and moral judgement.<sup>6</sup>

Economists maintain that modern economics is value-free and should focus more on the analyses of economic phenomena rather than discussions of values, which they termed “positive economics” as opposed to the former being

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Co., 1945). This definition has since then been used widely in economics. Although Robbins used different wordings to define economics, which originally was “the science which studies human behaviour as a relationship between ends and scarce means which have alternative uses,” but the point to highlight is his assumptions underlying the studies of economics, which are: (1) scarcity of resources, and (2) unlimited wants of man, which this paper attempts to address.

3. Hafas Furqani, “Defining Islamic Economics: Scholars’ Approach, Clarifying the Nature, Scope and Subject-Matter of The Discipline,” *Turkish Journal of Islamic Economics* 5, no. 2 (August 2018): 69–93.
4. See discussion on *Tadbīr al-Manzil* in Sabri Orman, “From *Oikonomia* to *ʿIlm Tadbīr al-Manzil*—Intercivilisational Exchange of Knowledge in the Intellectual Tradition of Islam,” in *Civilisational Values* (Istanbul: ICOC, 2013), 179–202; and Adi Setia, “The Meaning of ‘Economy’: *Qasd, Iqtisād, and Tadbīr al-Manzil*,” *Journal of Islamic Sciences* 14, no. 1 (2016): 113–121.
5. Modern economics in this paper refers to the study of economics that appears to have scientific rigour as being put in place in the modern day, and does not deal with the fundamental social issues, as cited by Heilbroner in Robert L. Heilbroner “Modern Economics as a Chapter in the History of Economic Thought,” *Challenge* 22, no. 6 (1980): 20–24. The term “mainstream” here is referring to what is generally taught in universities, specifically the neoclassical economics theory.
6. Jack High, “Is Economics Independent of Ethics?” *Reason Papers*, no. 10 (1985): 3–16.

“normative economics.” This position has led to the rigorous mathematization of economics insofar as imitating the discipline of physics.<sup>7</sup> The long development of the discipline is assumed to be able to improve the management of resources by advancing the methods of analysing and predicting economic phenomena, yet since it is devoid of higher and transcendental purposes, it eventually serves to satisfy the elite and capitalistic demands and desires. Instead of attaining the common good in society as well as the inner fulfilment of the individual soul as the end of economics in Islam, modern economics instead favours the capitalists and the hoarding of wealth, since ethics and morality no longer serve to prioritise the weak and the downtrodden.

Muslim economists, especially after the world wars, have attempted to develop Islamic economics as a reaction against modern economics, departing from the conventional definition of economics to establish itself as an independent discipline.<sup>8</sup> Nevertheless, the underlying assumptions and methodologies employed by mainstream Islamic economics have been criticised as stemming from the same epistemology as that of modern Western economics.<sup>9</sup> As pointed out by many, the foundational principles of Islamic economics trace their intellectual and historical genealogies from post-Enlightenment thought that arose

7. See Philip Mirowski, “Do Economists Suffer from Physics Envy?” *Finnish Economics Paper* 5, no. 1 (1992): 61–68.
8. For some theories of Islamic economics, see e.g. Sayyid Abu al-A‘lā al-Mawdūdī, *The Economic Problem of Man and Its Islamic Solution* (Lahore: Markazi Maktaba Jama‘at-e-Islami Pakistan, 1955); Muhammad Abdul Mannan, *Islamic Economics: Theory and Practice* (Kent: Hodder & Stoughton, 1986); Khurshid Ahmad, *Studies in Islamic Economics* (Leicester, UK: Islamic Foundation, 1981); Muhammad Akram Khan, *Introduction to Islamic Economics* (Islamabad: International Institute of Islamic Thought, 1994); Monzer Kahf, “Islamic Economics: Notes on Definition and Methodology,” *Review of Islamic Economics* 13 (2003): 23–47.
9. Criticisms of Western economics have been produced by many scholars in the discipline. See works by among others M. Umer Chapra, *Islam and the Economic Challenge* (Riyadh: IIIT, 1992); Asad Zaman, “Crisis in Islamic Economics: Diagnosis and Prescriptions,” presented at the *8<sup>th</sup> Islamic Economics Conference* (Qatar, 2011); Idem, “An Islamic Critique of Neoclassical Economics,” *Pakistan Business Review* 14, no. 1 (April 2012): 9–62.

in the West, which is permeated with a secularised worldview.<sup>10</sup> Many critiques therefore see the birth of modern Islamic economics as coloured by the evolution of the natural and social sciences, and the Western classification of the modern social sciences.<sup>11</sup>

Despite the commendable efforts in developing Islamic economics,<sup>12</sup> their approaches seem to generally condone the utilitarianism of the secular Western worldview and its assumptions that underpin modern capitalism, gradually succumbing to market-driven demands, as seen with the capitalistic Islamic banking and finance.<sup>13</sup> The numerous problems we witness in the world today—the widening gap of economic inequality, deepening and widespread poverty, climate change, mental depression in workplaces, and many others—are

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10. Yusuf Jha, “Examining the Meta-Principles of Modern Economics,” *Islamic Sciences* 11, no. 2 (Winter, 2013): 169–184. Also see further discussions on the entrapment of Islamic economics within Western epistemology in Masudul Alam Choudhury, “Islamic Economics and Finance: Where Do They Stand?” *International Journal of Accounting and Finance* 1, no. 2 (2008): 149–167; Munawwar Iqbal, et al., *Advances in Islamic Economics and Finance* (Jeddah: IRTI-IDB, 2007), vol. 1, 75–98; Hafas Furqani, “The Foundational Challenges in the Construction of Islamic Economics Discipline,” *International Journal of Pluralism and Economics Education* 6, no. 4 (2015): 324–339.
  11. Sami Al-Daghistani, *The Making of Islamic Economic Thought: Islamization, Law, and Moral Discourses* (Cambridge: Cambridge University Press, 2022). Also, see: Ziauddin Sardar (ed.), *The Touch of Midas: Science, Values, and Environment in Islam and the West* (Manchester: The Manchester University Press, 1984).
  12. On the developments and genesis of Islamic economics as a discipline, see: Abdul Azim Islahi, “The Genesis of Islamic Economics” *Islamic Economic Studies* 23, no. 2 (2015): 1–28. Also, see: Toseef Azid, “Anthology of Islamic Economics: Review of Some Basic Issues,” *Review of Islamic Economics* 13, no. 2 (2010): 165–194.
  13. For some critiques of IBE, see: Mahmoud A. el-Gamal, *Islamic Finance: Law, Economics and Practice* (Cambridge: Cambridge University Press, 2006); Harris Irfan, *Heaven’s Bankers: Inside the Hidden World of Islamic Finance* (New York: Abrams Press, 2015); Tarek al-Diwany, *The Problem with Interest* (London: Ta-Ha Publishers, 1997); Tahir Mansoori, “Is ‘Islamic Banking’ Islamic? Analysis of Current Debate on Shari’ah Legitimacy of Islamic Banking and Finance,” *Islamic Studies* 50, no. 3/4 (2011): 383–411.

the consequences of aligning the understanding of economics to the capitalistic modern economics.<sup>14</sup> These have their roots in the ignorance and confusion of knowledge built upon the error in understanding the key economic concepts of progress, development, and change.

These concepts, understood within the Western worldview, are deeply imbued with secular notions: “progress” is limited to sheer material progress; “development” is merely robust technological, infrastructural, and physical development; and “change” is seen as a necessary process bereft of a final purpose. In contrast, the worldview of Islam sees the concepts of change, development, and progress to ultimately mean a conscious and deliberate movement towards genuine Islam—that is, directed to a *definite* final purpose to be achieved.<sup>15</sup> It requires a proper understanding of the dynamic balance between the worldly life (*al-dunyā*) and the afterlife (*al-ākhirah*): the worldly life is the bedrock of the afterlife (*al-dunyā mazra‘at al-ākhirah*),<sup>16</sup> and hence must be properly and prudently managed so as to achieve the noble end in the afterlife, understood here as having the ever-higher significance. The economic aspects of life, put into their proper place, should not be seen as ends in themselves, but as the means to achieve the higher end that is happiness (*sa‘ādah*). Happiness here is not limited to mere sensual and material

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14. *The 80000 Hours* has recently listed down “The Most Pressing World Problems”—which include risks from artificial intelligence—seen as affecting jobs and eventually resulting in the loss of meaning of “work.” See: <https://80000hours.org/problem-profiles/>; accessed on 30th October 2022. See also the discussion on automation in Muhammad Husni Mohd. Amin, “Automation and the Good Work,” in *Thinking Framework* (Kuala Lumpur: RZS-CASIS, 2020). Even today, many jobs can be identified as “bullshit jobs” or “pseudo-work” because of their pointless nature. By properly understanding the meaning of *kasb* in Islam, such confusion might not occur. See: David Graeber, *Bullshit Jobs: A Theory* (London: Penguin Books, 2018); Dennis Normark and Anders Fogh Jensen, *Pseudowork: How We Ended Up Being Busy Doing Nothing* (Oslo: Gyldendal, 2021).
  15. Syed Muhammad Naquib al-Attas, *Prolegomena to the Metaphysics of Islam* (Kuala Lumpur: ISTAC, 1995).
  16. See al-Ghazali, *The Book of Proprieties of Earning and Living*, trans. Adi Setia (Kuala Lumpur: IBFIM, 2013).

happiness but is fundamentally related to true knowledge about God and His creative activity, which leads to certainty (*yaqīn*) and true reliance (*tawakkul*) in knowing God as the Provider (*al-Razzāq*) and the Sustainer (*al-Mudabbir*) of the universe.<sup>17</sup> Sabri Orman says:

“Economics” understood this way is reflected and manifested in *kasb* literature, identified as an interesting group of works devoted wholly to the praise and encouragement of work, industry, trade, action, effort, activity, mobility, and dynamism on the one hand, and rejection and discouragement of inactivity, idleness, and abandoning earning one’s livelihood on the other, on the grounds that God is to be trusted as the guarantor of sustenance for every creature.<sup>18</sup>

This genre of literature, however, is yet to be properly utilised by Muslim economists and historians of economic thought. The numerous treatises produced by past scholars that belong to this genre of literature, especially works concerning the virtues (*fadāʾil*) and comportment (*adāb*) of living in this worldly life, are typically classified under the subject of *taṣawwuf* or *akhlāq*, since the terminologies are often associated with the ethical aspects of life and the refinement of character, such as detachment (*zuhd*), scrupulousness (*waraʿ*), reliance (*tawakkul*), poverty (*faqr*), patience (*sabr*), and gratefulness (*shukr*). Scholars concerned with treading the path of righteousness towards God has been producing such treatises to advise or warn people from being too indulgent in this life; hence, these ethical virtues will be the guide to maintain moral probity, accountability, and responsibility especially in dealing with challenges in the practice of economics.

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17. For further discussion on the meaning and experience of happiness in Islam, see: al-Attas, *Prolegomena*, 91–110.

18. Sabri Orman, “Sources of the History of Islamic Economic Thought (II),” *Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilisation (ISTAC)* 3, no. 2 (1998).

This indeed resonates well with the current discourse of rethinking economics in the West that calls for the reintegration of ethics, thereby returning economics to the way it was understood as a branch of moral philosophy.<sup>19</sup> This is in tandem with the recent counter-economics discourses gaining traction in the West that address the confusion and absurdity of the current state of economics.<sup>20</sup> Key concepts in economics such as labour, work, consumption, demand, choice, wealth, and happiness are to be revisited in order to expand considerations that would include the minority, the poor, cultural determinants, and environmental sustainability. Because of the confusion in knowledge infected by the secularised worldview of Western philosophy and science, the proper understanding of economics needs to be re-learned again: the meanings underlying these concepts should be grounded in the worldview of Islam through the use of terms in *kasb* works that elaborate on the economic aspects of life, such as *infāq*, *ikhthiyār*, *ghinā*, *amwāl*, and *sa'ādah*.

In short, mainstream modern economics is prone towards capitalistic tendencies and the bourgeois, with the widening gap of inequality only breeding more problems such as starvation, poverty, crime, and the disintegration of society. The proper practice of *kasb*, meanwhile, would hinder such problems from

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19. There have been numerous articles written and movements initiated on rethinking economics in the West, especially after the global financial crisis of 2008. The conventional understanding of economics came under attack from all sides, yet the same economics textbook remained in use in universities. For further readings, see: Fischer Liliann et al., *Rethinking Economics: An Introduction to Pluralist Economics* (New York: Routledge, 2018). Also see: Laszlo Zsolnai, "A Framework of Alternative Economics," *International Journal of Social Economics* 20, no. 2, (1993): 65–75. For discourses on ethics in economics, see: Amartya Sen, *On Ethics and Economics* (Oxford: Blackwell Publishing, 1987); Daniel M. Hausman and Michael S. McPherson, "Taking Ethics Seriously: Economics and Contemporary Moral Philosophy," *Journal of Economic Literature* 31, no. 2 (1993): 671–731.
20. Some of the discourses include ecological economics, steady-state economics, degrowth economics, gift economics, solidarity economics, sacred economics, Amish economics, Buddhist economics, and many others.



festering within the economy. Based on the foregoing discussions, this paper will first explore *kasb* from the linguistic point of view and analyse the understanding and usage of the term in the Islamic intellectual tradition. Then, it will proceed to examine the concept of *kasb* in Islamic economics in comparison to the concept of economics in modern economics.

### ***Kasb* in the Islamic Intellectual Tradition**

The term *kasb* is understood in the general sense as seeking sustenance (*talab al-rizq*) or earning a living (*talab al-ma'āsh*). Ibn Manzūr (d. 1312 CE) in his *Lisān al-'Arab* mentions the meaning of *kasb* as: “to seek for sustenance (*talab al-rizq*), whose root is gathering (*al-jam* ʿ).” Similarly, Fayrūz Ābādī (d. 1415 CE) in his *Qāmūs al-Muḥīṭ*<sup>21</sup> mentioned *kasb* as “seeking sustenance (*talab al-rizq*) or to attain something (*aṣāba*).” Al-Fayyūmī (d. 1369 CE) in his *al-Misbāḥ al-Munīr* wrote: “*Iktisāb* is more general than trade (*al-tijārah*), because trade is linguistically specified to buying and selling.”<sup>22</sup> Hence, *kasb* is more comprehensive in its referring to any kind of earning and acquisition of sustenance (*rizq*)—be it by trade, agriculture, services, or even asking for donations.

In the early *fiqh* tradition, al-Māwardī (d. 1058 CE) says in his *al-Hāwī al-Kabīr*, an authoritative reference in the Shāfiʿī *madhhab*: “*Kasb* is work that leads to material possessions.”<sup>23</sup> He then also quotes al-Sarakḥṣī (d. 1090 CE), a most prolific scholar known for his voluminous commentary on al-Shaybānī’s (d. 805 CE) Ḥanafī *fiqh* compendium, who defined *kasb* as “earning wealth for any reason.”<sup>24</sup> Such usage of *kasb* as found in the writings of many scholars indicates the concept of acquiring

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21. al-Fayrūz Ābādī, *al-Qāmūs al-Muḥīṭ*, Eighth Edition (Beirut: Mu’assasat al-Risālah, 2005), 130.

22. Ahmad ibn Muhammad ibn ‘Alī al-Fayyūmī, *al-Misbāḥ al-Munīr fī Gharīb al-Sharḥ al-Kabīr* (Damascus: Dār al-Fayḥā’, 2016).

23. al-Māwardī, *al-Hāwī al-Kabīr fī Fiqh Madhhab al-Shāfiʿī wa Huwa Mukhtaṣar al-Muzanī* (Beirut: Dār al-Kutub al-‘Ilmiyyah, 1994) vol. 5, 3.

24. Ibid.

material possessions. It is discussed in this context to give the meaning of working for a living, or earning a livelihood, by means of commerce, craft production, farming, or hiring out one's services, or by any other legitimate and ethical means.<sup>25</sup>

Outwardly, the term is simultaneously used and understood to mean “earning a living;” the inward aspects of the word, as reflected by its usage in the Qur'ān, has inspired scholars to understand it in relation to theological issues. The term *kasb* is used in the discourse of human actions (*af'āl al-ʿibād*), particularly in the science of *kalām*.<sup>26</sup> The usage of the term by the *mutakallimūn*, especially the Ashā'irah, refers to man's “acquisition” of his actions, while the capacity to perform the action was created or originated (*qudrah muhdathah*) by God. This was articulated to deal with the dispute between the two extremes of the time: the Jabariyyah on the one hand, who tried to defend the Absolute Oneness of God by attributing Him as the only Agent (*fāʿil*) and denying human capacity (*qudrah*) in actions, thus maintaining the belief of fatalism; and the Mu'tazilah-Qadariyyah on the other, who defended the absolute capacity of man over his actions—the ability to create his own actions—giving him “free will.”<sup>27</sup> In dealing with these questions, Abū al-Ḥasan al-Ash'arī came up with the concept of *kasb* or *iktisāb* (lit. acquisition), attributing to God the creation of action (*khalq al-af'āl*), while man is only given a portion of choice

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25. Adi Setia, “Al-Ghazālī on the Proprieties of Earning and Living: Insights and Excerpts from His *Kūtab Adāb al-Kasb wal-Ma'āsh* for Reviving Economies for Communities,” *Islamic Sciences* 11, no. 1 (Summer 2013): 19–62.
  26. See Michael Schwarz, “Acquisition (*Kasb*) in Early Kalām,” in *Islamic Philosophy and the Classical Tradition*, ed. S.M. Stern, A. Horani, and V. Brown (South Carolina: University of South Carolina Press, 1972), 335–387; Richard J. McCarthy, *The Theology of Al-Ash'arī* (Beyrouth: Imprimerie Catholique, 1953), 109, 275; Binyamin Abrahamov, “A Re-Examination of al-Ash'arī's Theory of 'Kasb' According to 'Kūtab al-Luma',” *Journal of the Royal Asiatic Society of Great Britain and Ireland*, no. 2 (1989): 210–221; William M. Watt, “The Origin of the Islamic Doctrine of Acquisition,” *Journal of the Royal Asiatic Society of Great Britain and Ireland*, no. 2 (1943): 234–247.
  27. For further reading, see: William Montgomery Watt, *Free Will and Predestination in Early Islam* (London: Luzac, 1948).

or the faculty of will (*juz' al-ikhtiyārī*) to acquire (*kasb*), thereby rendering him responsible for his actions.<sup>28</sup> These discussions were vigorous between the seventh and tenth centuries, through which the term *kasb* was gradually reified into the vocabulary of the theologians (*istilāḥāt al-mutakallimīn*).

In *Kitāb al-Ta'rifāt*, an important lexicon in the Islamic sciences, al-Sharīf al-Jurjānī (d. 1413 CE), himself a *mutakallim*, defines *kasb* as “what leads to accruing benefits or warding off harm. Thus the actions of God (*af'āl Allāh*) cannot be named as *kasb*, for He transcends (*munazzah*) beneficialness or harmfulness.”<sup>29</sup> He further explains in his *Sharḥ al-Mawāqif* that “human actions, either involuntary (*idtirārī*) or voluntary (*ikhtiyārī*), are both created by God, and man only appropriates (*kasb*) them.”<sup>30</sup> These lexicons, compiled in the fourteenth and fifteenth centuries after many terminologies in the Islamic sciences have been reified, show that the term *kasb* has been understood by different meanings in different sciences, yet upholds the similar theological idea that man does not create his own actions, but has a portion of will to appropriate the created actions.

The term *kasb*, when analysed in depth, does not refer only to the product of human action, but also the action itself.<sup>31</sup> The term denotes both the processes of performing an action, as well as the accomplished action as such. In the Qur'ān, man's “acquisitions” (*kasaba*), either good or evil, constitutes his “moral account” before God. Such usage shows that *kasaba* is only used when values are involved: it was never used for a morally indifferent action. This justifies *kasaba* to mean carrying

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28. See: Abū al-Hasan al-Ash'arī, *Maqālāt al-Islāmiyyīn wa Ikhtilāf al-Muṣallīn* (Cairo: 1969) vol. 2, 218; *al-Ībānah 'an Uṣūl al-Diyānah* (Cairo: Dār al-Anṣār, 1977) vol. 2, 192; *al-Luma' fī al-Radd 'alā Ahl al-Zaygh wa al-Bida'* (Cairo: Matba'at Miṣr Shirkah Muṣāhamah Miṣriyyah, 1955), 69–91. Also see al-Sayyid al-Sharīf al-Jurjānī, *Sharḥ al-Mawāqif* (Beirut: Dār al-Kutub al-'Ilmiyyah, 1998) vol. 8, 163.

29. al-Jurjānī, *Kitāb al-Ta'rifāt* (Cairo: Dār al-Faḍīlah, 2004), 154.

30. Idem, *Sharḥ al-Mawāqif*, 163.

31. Schwarz, “Acquisition (*Kasb*).”

out an action that makes the agent deserving of something in return.<sup>32</sup> Therefore, the usage of *kasb* is inseparable from moral values attached to the action, which anticipates the discussions on human action as being imbued with responsibility and accountability. This is perhaps the reason why the term is adopted by scholars to represent work-related concepts in the Islamic intellectual tradition.

The indication of the meaning of the term is also reflected in the saying of the Prophet who, when asked about the best (*afḍal*) or the most wholesome (*atyaḥ*) of *kasb*, said: “A work (*ʿamal*) of a man done by his own hands and every blessed trade (*bayʿ mabrūr*).”<sup>33</sup> Based on the *ḥadīth*, the best of *ʿamal* is done by one’s own effort and struggles and will be graciously rewarded by God; this is indicated in the Qur’ān as performing righteous works (*ʿamal ṣāliḥ*), which is consistently mentioned after belief (*īmān*). Therefore, *kasb* is directly related to *ʿamal ṣāliḥ*, which concerns the actions of man that will be questioned in the Hereafter—not only acts of worship (*ʿibādah*), but also the works or jobs that would nurture or make better (*ṣāliḥ/islāḥ*) the conditions of society as well as the world. The above *ḥadīth* is also among the arguments used by scholars as the basis in composing *kasb* works to justify that not only is it permissible to earn a livelihood and trade—in fact, it behoves a man to work and earn for himself and his dependents in a blessed and ethical manner, away from begging or being involved in prohibited (*ḥarām*) or usurious (*ribā*) activities.

Moreover, the term *kasb* being used as referring to economic undertakings are not merely made up by the scholars, but rather revealed by God in His saying: “Spend of the good things which ye have earned (*anfiqū min ṭayyibāt mā kasabtum*)!”<sup>34</sup> Therefore, working and engaging in economic activities are enjoined by God as long as it is done in the proper ways.

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32. Ibid.

33. In this instance, the Prophet specifies the term *kasb* to mean *ʿamal*. Thus, the terms *kasb* and *ʿamal* can be interchangeable, but *kasb* is more general.

34. *Sūrat al-Baqarah* (2): 267.

## The Concept of *Kasb* in Comparison to the Concept of Economics

In the current discourse of Islamic economics, *kasb* literature is yet to be properly recognised as contributing great ideas to the discipline. This section thus intends to highlight these works as significant contributions towards determining the understanding of economics in Islam. At the same time, a comparative study approach will be used in analysing the concepts of *kasb* and economics.<sup>35</sup>

From the preceding linguistic discussion of the term, *kasb* is used to refer to economics-related concepts including labour, earning, seeking sustenance, profession, and also career, to an extent. In fact, the term is used a great deal to signify discussions of earning a livelihood in the Islamic intellectual tradition. The concerns of past scholars were focused on the idea of working, earning, and seeking sustenance (*nizq*) not only from a *fiqhī* aspect, but also the belief (*‘aqīdah*) as well as the ethico-moral (*akhlāq*) and spiritual (*taṣawwuf*) aspects of economics. Modern economics, in contrast, focuses merely on the physical and material aspects, neglecting the spiritual and metaphysical aspects and resulting in the flawed understanding of the nature of man, i.e., the terrestriation and despiritualisation of man. Therefore, the question of ethics is also ignored since it is irrelevant in the mathematical modelling of its theories.<sup>36</sup>

The tradition of reorienting the ethics or *ādāb* of earning a livelihood has been written by many scholars in Islamic economics, such as *Kitāb al-Kasb* by al-Shaybānī (d. 804 CE), *al-Makāsib wa al-Warā‘* by al-Muḥāsibī (d. 857 CE), *Bayān al-Kasb*

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35. The comparison of economics here is not focusing on the scope of studies, i.e., the aspects of production, consumption, distribution, and exchange in economics, but rather on its essence and implications of the study.

36. Stigler, for example, said: “The economist does not need ethics; only arithmetic. His task is to clear up social mistakes.” See: George Stigler, “The Economist as Preacher,” in *The Economist as Preacher* (Oxford: Blackwell Publishing, 1982), 3–13.

by al-Hakīm al-Tirmidhī (d. 909 CE), *al-Hathth ‘alā al-Tijārah wa’l-Ṣinā‘ah wa’l-‘Amal* by al-Khallāl (d. 923 CE), *Adāb al-Kasb wa’l-Ma‘āsh* by al-Ghazālī (d. 1111 CE), *Fadl al-Iktisāb wa Ahkām al-Kasb wa Adāb al-Ma‘āsha* by al-Lubūdī (c. 1400’s), and many others. These concerns are at times also discussed interchangeably, employing other terms such as *al-‘amal*, *al-ma‘āsh*, *ṭalab al-rizq*, *al-tijārah*, *al-ṣinā‘ah*, *al-sa‘y*, and *al-ḥarakah*. In addition, the themes of *kasb* and its properties permeate many works on *akhlāq*, *tasawwuf*, and even *ḥadīth* compilations, of which some had several chapters devoted to *kasb* and its similar discussions.<sup>37</sup>

The proper understanding of *kasb* enables Muslims to be creative and productive in everyday interactions within the world of sense and sensible experience (*‘ālam al-shahādah*), particularly in relation to economic affairs.<sup>38</sup> It can be seen as the source of ideology that drove them to flourish in nurturing civilisations. However, at the same time, the idea of *kasb* is deeply imbued with ethical and moral values, and is employed by Ṣūfī scholars in their being responsible and cautious of worldly comfort, such that al-Shaybānī had warned Muslims of his time not to be too indulgent in wealth.<sup>39</sup> Also, al-Muḥāsibī in his *al-Makāsib wa al-Wara‘* elaborates on the dynamic balance and proper relations between the outward pursuit of livelihood and the inward

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37. To mention a few examples: Ibn Abī al-Dunyā’s *Islāh al-Māl*, al-Dimashqī’s *al-Ishārah ilā Mahāsīn al-Tijārah*, Abū Tālib al-Makkī’s *Qūt al-Qulūb*, al-Qurtūbī’s *Qam‘ al-Hirsi*, Rāghib al-Iṣfahānī’s *al-Dharī‘ah ilā Makārim al-Sharī‘ah*, Abū al-Layth al-Samarqandī’s *Tanbih al-Ghāfilīn*, al-Marrūdhī’s *Kitāb al-Wara‘*, and many others.

38. See H. Imanul Muttaqin, “Konsep Al-Kasb dan Modernisasi Islam,” *Al-Insyiroh: Jurnal Studi Keislaman* 1, no. (2015): 23–43; also see Hamzah Harun al-Rasyid, “Al-Asy‘ariyyah Theory of Al-Kasb and Its Urgency in Work Productivity Improvement,” *Proceedings of the 9th Asbam International Conference (Archeology, History, & Culture in the Nature of Malay)*, vol. 660 (Paris: Atlantis Press, 2021), 510–516.

39. In fact, his *Kitāb al-Kasb* was meant to explicate the meaning of scrupulousness (*wara‘*) and detachment (*zuhd*). See: Adi Setia, “Imam Muhammad Ibn al-Hasan al-Shaybānī on Earning a Livelihood: Seven Excerpts from his *Kitāb al-Kasb*,” *Islam & Science* 10, no. 2 (Winter 2012): 90–116. Also see: Hanif al-Hakim, *Makna dan Pemikiran Kasb Menurut Imam al-Shaybānī* (Kuala Lumpur: Rihla, 2021).

cultivation of Islamic spiritual virtues, such as reliance (*tawakkul*), scrupulous (*waraʿ*), and obedience (*tāʿah*).<sup>40</sup> Al-Ghazālī in his *Kitāb Adāb al-Kasb wa al-Maʿāsh*<sup>41</sup> highlights the obligations of adhering to *fiqhī* parameters at the minimum level, which translates into performing justice (*ʿadl*), then further to *ihsān*, which is the practice of economics at the level of excellence. Al-Hakīm al-Tirmidhī in his *Bayān al-Kasb* elucidates on the effects of a proper understanding of the concept of *kasb*, which will eventually lead to the happiness of the heart. He repeatedly mentions that it is indeed the remedy of the soul, its refinement (*muʿālat al-naḥs wa tatyībihā*) and calm (*li-taskīn al-nufūs*), or the means to the attainment of certainty and tranquility of the heart (*qalb mūqin muṭmaʾinn*). These treatises lay down the guidelines of proper comportment (*ādāb*) in everyday interactions (*muʿāmalah*)—that man should go out and earn, but at the same time be conscious of how the pursuit of material wealth might affect his soul.

*Kasb* discussions in this context also include questions on how the earnings ought to be spent and invested according to the ethical virtues in Islam, which is denoted by the term *infāq*.<sup>42</sup> The income, profit, or revenues gained from *kasb* must be directed to provision (*infāq*) first and foremost his own livelihood, then his dependants, and then the wellbeing of his community through various forms of interaction (*muʿāmalah*), such as buying and selling, investment, endowments, and charity. Yet the understanding of *infāq* today has been reduced to connote only charitable acts; while partially true, as spending one's income

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40. al-Hārith al-Muhāsibī, *Scrupulousness and the Pursuit of Livelihood*, trans. Adi Setia (Kuala Lumpur: IBFIM, 2017).

41. al-Ghazālī, *Book of the Proprieties*.

42. In English, the word used for spending one's income is "consumption." Its Arabic translation, however, is *istihlāk*, which literally means "seeking destruction"—technically, it means to use up something until nothing is left of it, which is devoid of any moral purpose. *Infāq*, meanwhile, conveys more the tendency of being morally upright, to do with the spending that has a clear, prior ethico-moral objective and end in mind. See: Adi Setia, "The Meaning of 'Economy': *Qasd, Iqtisād, Tadbīr al-Manzil*," *Islamic Sciences* 14, no. 1 (Summer 2016): 113–121.

in a proper way is indeed a charitable act, *infāq* does not only refer to acts of donating (*sadaqah* or *zakāt*) to others; it in fact includes all forms of spending, so long as they are prioritised correctly to benefit his as well as the community's physical and spiritual needs. That is why economics is known by the term *iqtiṣād*: it reflects the notion of “conscious spending,” which has both the notions of purposefulness (*qaṣd*) and economy or moderation (*iqtiṣād*),<sup>43</sup> and opposes the practice of profligacy (*isrāf*) and the squandering of resources (*tabdhūr*).<sup>44</sup> *Kasb* also has a direct relationship with the concept of *tadbīr*, which concerns the effective, prudent organisation and management of earnings. Good management of wealth is also part of *kasb*, for one of the meanings of *tadbīr* is “selective acquisition” (*al-kasb al-mukhtār*):<sup>45</sup> it corresponds to the concept of *ādāb*, defined by al-Attas as “right action that springs from self-discipline founded upon knowledge.”<sup>46</sup>

In order to bring *kasb* literature into the attention of the contemporary discourse of Islamic economics, Adi Setia in his writings<sup>47</sup> and translations of several *kasb* texts<sup>48</sup> has unearthed the Islamic civilisational heritage in the economic domain of life and highlighted the importance of these texts to be

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43. Ibid.

44. The Qur'an condemns those who squander (*tabdhūr*) and live a life of excess (*isrāf*), associating squanderers with brothers of the devils (*shayātīn*) in *al-Isrā'* (17):27; and detests profligacy in *al-An'ām* (6):141 and *al-A'raf* (7):31.

45. Mohd Zaidi Ismail and Mohd Sani Badron, *Good Governance: Adab-Oriented Tadbīr in Islam* (Kuala Lumpur: IKIM Publisher, 2011), 14.

46. al-Attas, *Prolegomena*. The emphasis in italics is mine, which is to highlight that the concept of *ādāb* as expounded by al-Attas is concerned with human “actions,” which is exactly what *kasb* is about.

47. Adi Setia, “*Mu'āmalah* and The Revival of The Islamic Gift Economy,” *Islam & Science* 9, no. 1 (Summer 2011): 67–88.

48. Among Adi Setia's translations include: al-Dimashqī's *al-Ishārāt ilā Mahāsīn al-Tijārah*; al-Shaybānī's *Kitāb al-Kasb*; al-Lubudī's *Faḍl al-Iktisāb wa Ahkām al-Kasb wa Adāb al-Ma'āsh*; al-Jāhiz's *Kitāb al-Tabassur bil-Tijārah*; al-Khallāl's *al-Hathth 'alā al-Tijārah wal-Snā'ā wal-'Amal*; al-Ghazālī's *Kitāb Adāb al-Kasb wa al-Ma'āsh*; Ibn Abī al-Dunyā's *Islāh al-Māl*; and al-Muhāsibī's *al-Makāsib wa al-Wara'*. All are published by IBFIM Publications.



read and understood by contemporary society. He urges the redefinition of economics according to the worldview of Islam, which must be understood in a proper cosmo-psychological outlook. On one hand, cosmologically in Islam, resources are “abundant”—in contrast to what is believed in modern economics as “scarce”—due to resources having a transcendent source of being, regeneration, and renewal.<sup>49</sup> Resources are sufficient (*kafāf*) to be distributed for the purpose of fulfilling the needs of man, including other creatures; yet becomes depleted when used in a reckless and covetous manner. On the other hand, psychologically in Islam, man has dual aspects: the physical and spiritual, the latter of which the former is embedded in and serves.<sup>50</sup> Therefore, he should voluntarily limit his material desires through cultivating the self-discipline of *zuhd*, in order that he might better realise his higher and truer spiritual aspirations by which he finds his true self and place in the larger order of creation and being.<sup>51</sup> Thus, the definition of economics should be centred around the concepts of *kasb* and *infāq*—of “provisioning (*kasb*) and sharing (*infāq*)—by mutual giving and receiving through fair social and commercial exchange—of natural and cultural abundance for realising material and spiritual wellbeing.”<sup>52</sup>

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49. As reflected in *Sūrat Ibrāhīm* (14):7, “And remember when your Lord proclaimed, ‘If you are grateful, I will certainly give you more. But if you are ungrateful, surely My punishment is severe.’” Muslims faithfully believe that God will surely grant more when they are grateful. Therefore, resources in this sense are never “scarce,” since God can always add more if He so wills. Even so—to argue from the unbelievers’ point of view, as done by Hoeschele—the scarcity outlook predominating the economic discourses of today, which perpetuates the capitalist system, is actually “manufactured scarcity,” created by “scarcity-generating institutions.” Hence, scarcity is not genuinely a natural phenomenon. For further discussion, see: Wolfgang Hoeschele, *The Economics of Abundance: A Political Economy of Freedom, Equity, and Sustainability* (New York: Routledge, 2010).

50. As elaborated in Syed Muhammad Naquib al-Attas, *The Nature of Man and the Psychology of the Human Soul: A Brief Outline and Framework for An Islamic Psychology and Epistemology* (Kuala Lumpur: ISTAC, 1990).

51. Adi Setia, “*Mu’āmalah*.”

52. Idem, “The Meaning of ‘Economy’.”

The above definition thus heavily departs from the widely accepted definition of modern economics as “the science of allocating *scarce* resources to fulfil *unlimited* wants,” which views the universe as limited or *scarce*—hence the need for competition between mankind. Competition, however, is rather unnecessary when resources are shared and allocated properly with the goal to satisfy needs, not greed. The latter definition also views man’s desires as *unlimited*, as if man could incessantly consume all the resources at once—even if such was true, man should be educated to recognise the true demand and be content (*ganā’ah*) with less. This is where ethics and morality serve as an essential foundation to the understanding of economics. The aforementioned definition along with the objectives of economics—to realise material and spiritual well-being—ultimately relate to the common good; it should serve to fulfil both the individual man as well as society.

Reorienting the meaning of economics towards a proper understanding in conformity with the worldview of Islam can be seen as an effort in Islamising knowledge. The Islamisation of knowledge, with regard to economics, here means to apply the worldview of Islām<sup>53</sup> to the domain of economic, social, and commercial exchange in the service of promoting right livelihood for the common good (*kasb al-tayyib wa maslahat al-‘ammah*).<sup>54</sup> The aim of providing right livelihood and attaining the common good should be the highest virtues to be pursued in economics in Islam, which primarily concerns man’s attainment of happiness (*sa’ādah*), and the proper cultivation of the inner virtues in engaging the worldly life. “Right livelihood” refers to proper and meaningful work (*kasb*) that brings not only its monetary and material rewards, but also emotional, intellectual and spiritual satisfaction and contentment in the way he relates

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53. See the exposition on the worldview of Islam in al-Attas, *Prolegomena*, 1–40.

54. Ibn Abī al-Dunyā, *The Restoration of Wealth (Islāh al-Māl)*, trans. Adi Setia (Kuala Lumpur: IBFIM, 2016), 20.

to himself, his family, his community and his Creator.<sup>55</sup> While “common good” refers to the collective works (*‘amal*) of sufficing each other (*kifāyah*) and justly proportioning material and cultural wealth to be circulated for and benefit the greater good (*maṣlahah*) of the community—including the good of the environment and a sustainable future.<sup>56</sup> These meanings and objectives can be found embedded in the *kasb* literature that harmoniously integrate ethics (*akhlāq*), jurisprudence (*fiqh*), theology (*taḥwīd*) and *taṣawwuf* in the discussions.

## Conclusion

The reorientation and restoration of the meaning of economics must begin with liberating the mind of man from the shackles of the secular worldview, and towards the understanding that man has to first recognise his place in relation to the larger order of creation and being, especially to God. Only then can he proceed to deal with the material world in an ethical, responsible manner so as to perform his obligation in doing righteous works (*‘amal sāliḥ*) or right livelihood (*kasb al-tayyib*) to realise the common good (*maṣlahah ‘ammah*). The concept of economics as understood today needs to be re-defined again to reorient its objective and purpose by emphasising the concepts of *kasb*, *kafāf*, and *infāq* at the personal, microeconomic level, and

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55. Many works on *kasb*, written since the time of Imam al-Shaybānī until today, discuss the best works a person should be doing. In fact, a *ḥadīth* is reported on the authority of Rifā‘ah bin Rafī‘, that the Prophet was asked, “What type of earning is best (*kasb tayyib*)?” He answered: “A man’s work with his hand and every transaction which is free from cheating or deception (*bay‘ mabrūr*).” Reported by al-Bazzār; al-Ḥākim graded it *ṣaḥīḥ* in *Bulūgh al-Marām* by Ibn Ḥajar al-‘Asqalānī.

56. See Herman Daly, John B. Cobb, Jr. & Clifford W. Cobb, *For the Common Good: Redirecting the Economy toward Community, the Environment, and a Sustainable Future* (Boston: Beacon Press, 1994). Many scholars of jurisprudence (*uṣūliyyūn*) also discuss matters of common good, such as the common good (*maṣlahah ‘ammah*) being preferable above personal good (*maṣlahah khāṣṣah*). See al-Ghazālī in *al-Mustasfā*; ‘Abd al-Karīm Zaydān in *al-Wajīz fī Uṣūl al-Fiqh*.

then expanded for its principles and aspirations to be applied at the state, macroeconomic level.

The purpose and meaning of modern economics—due to its not being grounded in a proper metaphysical worldview, ethical values, and morality—becomes confused, with no proper direction in the service of humanity and the common good. While in the Islamic intellectual tradition, *kasb* literature produced by the luminaries of the past are greatly resourceful as both reference and guide to understand the right purpose and meaning of economics in Islam. The study of economics, especially Islamic economics, should go beyond *fiqh* literature in developing the proper understanding of right meaning of economics in Islam, and instead further explore in the disciplines of theology (*ʿaqīdah*), ethics (*akhlāq*), and metaphysics (*taṣawwuf*) to seek for the best theories and practices of economics. Therefore, more thorough studies and deliberation on these *kasb* works are needed to bring forward great economic ideas from the texts.

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