

## A Study of the Debate on Financial Perspective of the Prophet (ﷺ)

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### Abstract

Some people, particularly orientalist claim that Prophet Muhammad belonged to a less privileged class; his financial condition was very weak and feeble. They assert that the major monetary source of the Prophet was booty and plunder. Muslim scholars and some of orientalist, on the contrary, affirm that the Prophet belongs to a rich family but he sacrificed his wealth for his sacred mission. This paper discussing the criticism on financial resources of the prophet provides valuable information on the subject. It concludes that the Prophet could create wealth and could lead a lavish life, but he did not live this way for the sake of others. The prophetic economy was actually the reflection of the Islamic principle of moderation, contentment and trust in God. His life was a symbol of gratitude with the enjoyment of the blessings created by Allah Almighty within the limitations of the principles of *Shari'ah*.

**Key Words:** Prophet Muhammad, financial condition, criticism

### Introduction

Some people, particularly orientalist claim that the financial condition of the Prophet Muhammad (ﷺ) was very weak and feeble.<sup>1</sup> They claim that the major monetary source of the Prophet was booty and plunder. Muslim scholars and some of orientalist, denying this view, on the contrary, affirm that the Prophet belongs to a rich family but he sacrificed his

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<sup>1</sup>F. Buhl & A.T. Welch, Encyclopedia of Islam (Leiden: E.J. Brill, Dec 2013), 7: 362.

wealth for his sacred mission.<sup>2</sup> This paper aims at providing useful information on the subject.

### **A brief look into scholars' views on the subject**

Some people are of the view that economic downturn was the divine will, from this point of view, the Prophet started driven by the monastic notion that the wealth or prosperity does not go right on equilibrium but piety and God-consciousness is weighted.<sup>3</sup> This viewpoint is almost universally found in most the Muslim biographers, writings.<sup>4</sup> From the orientalist, Watt,<sup>5</sup> Margoliouth,<sup>6</sup> The author in the Encyclopedia of Religions,<sup>7</sup> and Karen Armstrong,<sup>8</sup> have also the same view. It is said "that Muhammad

<sup>2</sup> Shiblī Nomānī, *Sīrat Al-Nabī* (Ā'zam garh: 1983), 1:176.

Abdul Hamīd Şiddīqī, *Life of Muhammad*, (Calcutta: Hilāl Publications 1982), 40,55, 54.

<sup>3</sup> Mawlānā Syed Abū 'Alā Mawdūdī, *Tafhīm-ul-Quran* (Delhi: Central School Islamic, 1982), 373, 374.

Abdullāh Yūsuf Alī, *The Holy Quran* (Frederick: Maryland Corporation: Print Wood, 1979), 1663.

<sup>4</sup> Maulana Maududi, *Seerat Sarwar Alam* (Lahore: Idara Tarjuman al Quran, 1980), II, p 95

Naeem Siddiqui, "Mohsin e Insaniyat" (Lahore: Al Faisal Nashran wa Tajiran Kutub, Urdu Bazar, ND) Pp.90 95

For details: Noor Muhammad Giffārī, *The Economic Life of the Prophet* (Lahore: Center for Research, Diāl Singh Trust Library, 1988), 65.

<sup>5</sup> William Montgomery Watt, *Muhammad Prophet and Statesman* (Oxford University Press, 1974), 38.

<sup>6</sup> D. S. Margoliouth, *Mohammed and the rise of Islam* (New York and London: Putnam, 1905), 55-56.

<sup>7</sup> Encyclopedia of Religion, (New York: London, 1927), 10: 138.

<sup>8</sup> <https://www.moroccoworldnews.com/2014/07/134696/> karen-armstrongs-biography-of-prophet-muhammad-dispels-prejudice/

(ﷺ) came of a humble family<sup>9</sup> having very high rank<sup>10</sup> and he got a lot in his inheritance.<sup>11</sup> As guardians of the Holy House, the great center of pilgrimage for all Arabia, *Quraysh* ranked higher indignity than any other Arab tribe.<sup>12</sup>

### Inheritance of the Prophet

It is mentioned in various sources that the Prophet found in heritage five eagle-eating camels and a herd of goats.<sup>13</sup> Some traditions highlight the transfer of the property to the parents after their death.<sup>14</sup> *Usāma Ibn Zaid* narrates that I said to the Prophet: Where will you stay tomorrow? This (happened) during his Hajj. He replied: Has *Aqīl* left any house for us? He then said: We shall stay at the valley of *Banū Kināna* where the *Quraysh* took an oath on unbelief. The reason is that *Banū Kināna* made an alliance with the *Quraysh* against *Banū Hashim* that they would have no marital connections with them, nor will have commercial transactions with them, nor will give them any refuge.<sup>15</sup> This shows that Prophet had got a house in inheritance. Some other evidence shows that the two cousins supported the Prophet and it was only after *Zubair's* death that *Abū Ṭālib* fulfilled his

<sup>9</sup> Margoliouth, D. S. (David Samuel), *Mohammed and the rise of Islam* ( New York and London: Putnam,1905), 47

William Montgomery Watt, *Muhammad at Mecca* (Edinburgh: Oxford at Clarendon Press 1952) , 32-40.

<sup>10</sup> Tor Andrae, trans. Theophil Menzel, *Mohammed: The man and his faith* (New York: Scribner, 1960), 42.

<sup>11</sup>William Muir, *The Life of Mahomet and history of Islam to the era of hegira* (United Kingdom: Smith Elder and Co, 1858) 1: 11.

<sup>12</sup>Martin Lings , *Muhammad: His Life Based on the Earliest Sources* (Cambridge: Islamic Texts Society, 1991), 8.

<sup>13</sup> Ibn Sa'd, *Al-tabaqāt al-Kubra* (Leiden: 1321 AH), 100.

<sup>14</sup> Ibn Ishāq, *Al-Sīra Al-Nabawiyya* (Oxford University Press, ND), 1: 33.

<sup>15</sup>Abu Dawūd Al-Sijistānī, *Al-Sunan* (Bairūt: Dār Al-Jail, 1992), Kitāb Al-Farā'id, Ḥadīth no: 2910.

responsibilities alone. While staying in uncle's house and being rewarded with his support and affection, he tried to do professionally and no matter how insignificant it may have been. Some traditions suggest that he graze goats.<sup>16</sup>

### Trade and *Khadīja*

Stepping up to youth, he adopted trade. Trade events with *Khadīja* and *Abū Sufyān* are witnesses for the dealings of *Mudāraba*.<sup>17</sup> He traveled towards Syria with the wealth of *Khadīja* along with her slave *Maisra*. He made more profit than others and *Khadīja* gave him more than she promised. Numbers of traditions show that after this journey the Prophet got married to *Khadīja*.<sup>18</sup> Some critics said that it was the financial obligations of the Prophet that prevented him from marrying further in the life of *Khadīja*. Stanley Lane Pool acknowledged the inappropriateness of such a claim. People claim that Mohammed was a poor man,<sup>19</sup> while *Khadīja* was a wealthy and influential woman.<sup>20</sup> There is no need to point out that the fear of poverty stopped by a true psychic young man for twenty-five years; especially, when not in any sense that *Khadīja*, who loved him whole-heartedly, even thought of divorce. And yet this explanation does not include remembering Muhammad's love for his old wife. If only her wealth had held him back for twenty-five years, one could expect that after her death he would throw off the garment, and thankfully repeat it all again. But Muhammad did nothing like that.<sup>21</sup>

Classical and modern commentators have also contributed to the idea that the wealth of *Khadīja* was responsible for Prophet's prosperity, and that

<sup>16</sup> Al-Bukhārī, *Saḥīḥ Al-Bukhārī*, (Bairūt: Dār Ibn Kathīr, 1990), Ḥadīth no: 2262.

<sup>17</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 1: 188.

<sup>18</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 1: 188 – 190.

<sup>19</sup> Henry Stubbe, *An Account of the Rise and Progress of Mahometanism* (London: Luzac & co, 1911), 76-77.

<sup>20</sup> Bernard Lewis, *Muhammad and the Rise of Islam* (New York: Oxford University Press, 1999), 35.

<sup>21</sup> Stanley Lane Pool, *Studies in a Mosque* (London: W. H. Allen & Co. 1883), 79.

Allah provided this-worldly resource so that the Prophet may work for his sacred cause free from worldly businesses. In support of this view, the commentators presented the reference of the Qurān'ic verse:" And He found you poor and made [you] self-sufficient."<sup>22</sup> Exegetes state that: "If the Prophet was poor, Allah made him rich."<sup>23</sup> It was also included in his worship that he used to feed those who came to him.<sup>24</sup> *Khadija*, after the first revelation of the Quran, reminded all these of his attributes and gave evidence of his affirmation and faith.<sup>25</sup> When he got married to *Khadija*, he gave to his father-in-law and relatives dresses and gave to *Khadija* twenty goats and camels.<sup>26</sup>

### Prophet's economy in Medina

After migration to Medina the Prophet married *Sawda* and *Ā'isha*. Here he gave four to five hundred dirhams each of them and it was also evident that he arranged *Walīma*.<sup>27</sup> *Abū Salama Ibn 'Abd al-Raḥmān* reported: I asked *Ā'isha*: What is the amount of dower of Allah's Messenger? She said: It was twelve *Awqiyas* and one *Nash*. She said: Do you know what is al-*Nash*? I said: No. She said: It is half of *Awqiya*, and it amounts to five hundred dirhams.<sup>28</sup> In the same way, he married his daughters and arranged dowry for them. He asked about *Zaid* from *Khadija* and married him to *Umm Ayman* from whom *Osāma* was born, and he continued to provide sustenance in the form of the budget for the whole family. Other slaves included *Abū Kabsha*, *Ānsa*, *Sāleh Shaqran*, and *Safīna*. He probably

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<sup>22</sup> Al-Duḥā 93:8.

<sup>23</sup> Ibn Kathīr, *Tafsīr Ibn Kathīr* (Karachi: Meer Muhammad Kutub Khāna, ND), 4: 596.

<sup>24</sup> Karen Armstrong, *Muhammad A Prophet of our time* (New York: Harper Colin Publisher, 2007), 26-27.

<sup>25</sup> Ibn Ishāq, *Al-Sīra*, 133.

<sup>26</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 1: 188 – 190.

<sup>27</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 2 :643.

<sup>28</sup> Muslim Ibn al-Hajjāj Al-Qashayrī, *Ṣaḥīh Muslim* (Bairūt: Dār al-Fikr, ND), Ḥadīth no. 1426.

bought them all and set them freely under his care. At the time of migration, he had to give up all his animals and property and bought a camel provided by *Abū Bakr*, which was of four hundred dirhams.<sup>29</sup> After reaching Medina he stayed in the house of *Abū Ayūb Ansārī*<sup>30</sup> who used to send food from the upper floor to the lower floor of his residence at mealtimes. Usually *Ansārī* and other companions used to present with him at dinner.<sup>31</sup>

In Medina he first built the Mosque and then the rooms for his two wives *Sawda* and *ʿĀʾisha*.<sup>32</sup> After other marriages more rooms were built for the spouses. All of them were six cubits wide and ten cubits long, adjacent to the mosque.<sup>33</sup> It was also a *Sunnah* of the Prophet that he used to visit the houses of various companions from time to time and when he visited them, they served him as much as possible.<sup>34</sup> Traditions also say that companions usually took care of the poor who were sitting at the door of the Prophet and the one who took the most care of them was *Saʿd Ibn ʿUbāda*.<sup>35</sup>

One of the sources of prophetic expenses was the wealth of his wives. Almost all the wives of the Prophet belonged to financially well-off families, their parents and siblings were wealthy and well off. In addition to gifts and presents, some spouses also inherited from their parents or ex-husbands and owned property that was a permanent income.<sup>36</sup> Gifts were from a Muslim and non-Muslim an important source of clothing for the Prophet. Such gifts were usually of ready-made clothes.<sup>37</sup> The king of

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<sup>29</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 1: 487.

<sup>30</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 1: 493.

<sup>31</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 1: 497.

<sup>32</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 1: 496-7

<sup>33</sup> Nomānī, 1, 281-82.

<sup>34</sup> Al-Bukhārī, *Saḥīḥ al-Bukhārī*, Ḥadīth no: 211.

<sup>35</sup> Ibn Saʿd, *Al-tabaqāt Al-Kubra*, 2: 5.

<sup>36</sup> Ibn Hishām, *Al-Sīra Al-Nabawiyya*, 1: 187-190.

<sup>37</sup> Tirmadhī, *Al-Sunan al-tirmadhī*, The Book on Clothing, Ḥadīth no: 1769.

Rome presented a fur of silk brocade to the Prophet and he wore it. The scene that his hands were moving (while wearing the robe) is before my eyes. He then sent it to *Ja'far* who wore it and came to him. The Prophet said: I did not send it to you to wear. He asked: What should I do with it? He replied: Send it to your brother Negus.<sup>38</sup> Apart from clothing and apparel, other important means of supply were from Muslim and non-Muslim offerings, Invitations, gatherings. Most of the references in this series are related to riding animals.<sup>39</sup>

### **Reasons for the weak financial condition of the Prophet**

Prophet's weak financial condition was, in fact, contentment and trust and it was optional and not reflexive. In fact, his generosity was the cause of his poor livelihood. It was the heartfelt desire of the *Ummah* and its forced disabled people to fulfill the requirements and necessities that deprived him and his family of even the bread of the night. *Muḥaddithīn* all agreed that the Prophet was the most generous of all people. If he accepted gifts and presents, he would not want to be left behind.<sup>40</sup> It was the *Sunnah* of the Prophet to entertain all the delegations and their members from outside except local guests, the companions of Medina, the people of Medina. *Bilāl* always kept a sum of silver for the needs of the Prophet or he used to provide food items by mortgaging necessities and weapons, etc.<sup>41</sup> The Prophet bought some foodstuff on credit for a limited period and mortgaged his armor for it.<sup>42</sup> *Ā'isha* added: When we were at *Minā*, beef was brought to me and I asked, "What is this?" They (the people) said, "Allah's Messenger has slaughtered some cows as sacrifices on behalf of his wives."<sup>43</sup>

### **Conclusion**

<sup>38</sup> Abū Dawūd, *Al-Sunan* (Bairūt: Dār al-Ḥadīth, 1969) Ḥadīth No: 4047.

<sup>39</sup> Ibn Sa'd, *Al-tabaqāt*, 4: 18,150-2.

<sup>40</sup> Al-Bukhārī, Ḥadīth no: 6081.

<sup>41</sup> Ibn Ishāq, 446.

<sup>42</sup> Al-Bukhārī, Ḥadīth no: 2509.

<sup>43</sup> Al-Bukhārī, Ḥadīth no: 5548.

It is claimed; particularly by the orientalist that Prophet Muhammad belonged to a less privileged class; his financial condition was very weak and feeble. This article presents an analysis of the financial resources of the Prophet in Mecca & Medina. It identifies his different means of livelihood such as buying and selling, trade, agriculture, horticulture, animal husbandry, handicrafts and booty, etc. It concludes that the Prophet could create wealth and could lead a lavish life, but he did not live this way for the sake of others. The prophetic economy was actually the reflection of the Islamic principle of moderation, contentment and trust in God. His life was a symbol of gratitude with the enjoyment of the blessings created by Allah Almighty within the limitations of the principles of *Sharī'ah*.