

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

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Abstract

Islamic economic system is a divine source and wholesomely based on Quran, Hadith, Ijma, Ijtihad and Qiyas. In this system, all economic activities and life are done within the framework of Halal and Haram (Lawful and Unlawfulness). In Islamic Economic System; the revenues of individuals, partnerships and the state are regulated in the same methods. The main sources of livelihood and income are clearly defined in the Holy Qur'an. Other livelihood and income types; circumscription is determined according to Hadith, Ijma, Ijtihad and Qiyas based on Holy Quran. All these types of income have been applied by some other societies and governments, either directly or by adaptation. Nowadays, although some of the names or formats change, other than a few types of these types of revenues are still in use. In this study; firstly, the legal sources of the Islamic religion and economy are based briefly explained. Secondly, the basic principles of the Islamic economics are summarized. Then, examined livelihood and income sources in Islamic Economic System according to Holy Quran.

Keywords: Islamic economics system, Livelihood, Quran, Hadith, Ijma, Ijtihad and Qiyas

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Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

Introduction

The Islamic Economic System (IES) is mainly based on Holy Quran and its root bonded with Holy Quran. Then IES is shaped with Hadith, Ijma, Ijtihad and Qiyas. (Demir, 2018, p. 49)

Nowadays different economic systems are implementing around the world such as; capitalism, socialism, mixed economics and some peculiar economic systems. All these systems are invented and improved by the humankind and their sources are not divine in general. Also, these systems are changing and modifying continuously according to new world requirements. But, IES basic principles are not changing because of The Holy Quran is not changing.

All of the economic systems have factors circulation flow diagram for individual and state existence also in IES. But in the IES livelihood and income sources and circulation must be lawfulness firstly according to Holy Quran.

Public finance deals with the income and expenditure of a state. It consists of the efficient management of taxes and other sources of revenue, proper budgeting and effective control over state expenditures. (IMF, 2020)

The Islamic Economics have inputs, outputs and feedback mechanisms and maintain an internal steady state despite a changing external environment and display properties that are different than the whole but, are not possessed by any of the individual part, as well as have boundaries that are usually defined by the system sources; according to Qur'an, Hadith, Ijma, Ijtihad and Qiyas. The Islamic Economics is peculiar and from divine sources. (BusinessDictionary.com, 2020) It is a well-established economic system that has been implemented by many states and civilizations for more than 1400 years, sometimes completely and sometimes partially. Abbasids, Umayyads, Safavids, Seljuks and Ottomans tried to fully implement the Islamic Economic System (IES). (Alkhateeb, 2014) Today, some states such as Saudi Arabia, Iran, Kuwait, Qatar, Malaysia and Indonesia are trying to implement the Islamic Economy completely or partially. For all these reasons The Islamic Economics is a system. In the Islamic economic system (IES), the sources of income have been determined in the Qur'an and have been regulated by Hadith, Ijma, Ijtihad and Qiyas (comparisons) based on the Qur'an. (Alsadek & Gait, 2007)

In this study, after general information about Islamic economic system (IES), we will deal with the basic sources of livelihood and its types in the I.E.S primarily from the Holy Qur'an. We have plan for same topic is writing in Hadith, Ijma, Ijtihad and Qiyas, in near future. According to the Islamic faith, the most important source is the word of Allah (cc) that is Quran, the holy of Muslims. Thus, the Qur'an is the supreme and primary source since it is the direct command of Allah (cc). We learn from the Prophet Muhammad (S.A.W) to a great extent about the explanations and practices of the Qur'an and its verses. For this reason, when we researched the basic sources of livelihood,

income and their types in the Islamic Economic System, we primarily focused on the verses of The Holy Qur'an.

I. The Islamic Economic System Summarized Overview

1. Islamic economic system (IES) is unique: It is not an imitation of other economic systems. (Gulen, 2009, p. 213) There are some ways in which other economic systems may look alike with Islamic economic system, some terms may be the same, but this still cannot spoil the uniqueness of Islamic economic system. (Zaman, 2008) It differs from the other systems (Gulen, 2009, pp. 217-220) Islamic Economic System, it is one within the others in life, and it is a reality. Human character, social life, and Islamic Economic System are compatible with human brain and body. There are sources of Islamic Economic System said by Tusi (Gulen, 2009, p. 230)

2. Islamic economic system as a whole is a divine system: There are founders of the other economic systems, but for Islamic economic system, we cannot mention an individual founder; the system is preached through Quran by Allah (SWT) and His prophet Muhammad (SAW) put it into practice. The foundation of the system is divine according to the mode of application and period in other not to do anything outside the foundation rules; we have Quran, Hadith, Ijma, Ijtihad and Qiyas (Gulen, 2009, pp. 226-228).

“The conventional economic system, on the other hand, is not guided by any religious or divinely inspired principles. Instead, this system was derived from theories that were developed by Western scholars such as Joseph Schumpeter, Max Weber, and Adam Smith. In general, the Islamic economic system is a system in which economic activities pertaining to production, distribution and consumption of resources are governed by Islamic principles. These principles are derived from Al-Quran, the divine speech of God, and Sunnah or traditions of the Prophet.” (Kapitalboost, 2018)

3. Islamic Economic laws are being revealed by Allah (SWT) Himself : All resources, human beings and events are well known by Allah and like other laws, He revealed this one also for our prophet to use them and to teach people (Saleem, 2010) & (Gulen, 2009, p. 230).

4. Islamic economic system is a reliable system: The IES implemented in real life for a long time. “The Islamic economy has demonstrated a favorable outcome that considered "the dynamism of capitalism" and "equality of socialism" with the economic system of Islam” (M.S & Z.M.A., 2019). The IES has accurate principles and regulations well-matched with real economic and social life.

Islamic economics has the strength to focus on all the directions of the economic activities, that determines the basis of earning rightful way and excluding haram way, eliminating interest, implementing system of zakat properly, abolishing business dishonesty, introducing of humanitarian labour, rationalizing the inheritance system, enacting of legitimate state intervention, finally, ". Ensuring social welfare and security system (Rakib & Ahmad, 2019 qtd. M. H. Rahman, 2009).

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

5. Generosity and sacrifices are known to be the ethics of a true believer: The prophet Muhammad (saw) said: “he is not of us, he who slept after he was full and his brother was hungry” according to these principles, he does not feed himself before feeding his brother, therefore, a believer should imitated this character. Again, while some people are hungry, he does not feed himself.

Gulen (2009) stated that: A believer is a person who is ready sacrifices his country or he need to be like that. If his country is in the condition that it cannot pay up its debt, he is ready to give 39% out of his 40%, not one part out of his properties, or he should be ready to give all of it. These are qualitatively of a true believer and we have some examples of this in our history (p. 230).

According to the Islamic belief, every good and evil done by Muslims will certainly be given by Allah either in the hereafter, in the world or both.

And so, whoever does an atom's weight of good will see it; And whoever does an atom's weight of evil will see it. (Surah -99: Az-Zalzal (The Earthquake), Verses 7-8) (Unal, The Qur'an With Annotated Interpretation in Modern English, 2006)³

Whatever a person does is not unnoticed by God, and He records whatever people do. Both in this world and in the Hereafter, everyone will see and receive the consequences of their deeds. This is the basic principle of belief in God's justice and the Hereafter. The believers will receive most of the reward of their (religiously) good deeds in the Hereafter, though God does not leave them unrewarded, even in this world (Unal, The Qur'an With Annotated Interpretation in Modern English, 2006, p. 1190).

For this reason, Muslims try to do much more than worship that they have to do. For example, they give more charity than the zakat they give, and they also give infaq. Therefore, the Muslims are generous in general.

The generousities and sacrifices general current for all believers such Christians and Jews. Generosity and sacrifices are known to be the ethics of true a believer (Wuttke, 2016).

6. Islamic economic system sources are either divine or inferential

a-The Holy Quran; The main source of Islamic economic system is Quran. Other sources which include Hadith, Ijma, Ijtihad and Qiyas depend on the rulings in the Quran as explained below (Gulen, 2009, p. 237).

³ Translations of all verses in the Holy Quran used in this study were taken from the book which is The Qur'an With Annotated Interpretation in Modern English by Ali Ünal.

The word Quran literally means “recitation.” Muslims believe that the words of the Quran were originally revealed by the Angel Gabriel [Jibrīl] to Muhammad (S.A.W) in Arabic, and he then recited them to his followers. In this regard the Quran originally functioned as an aural/oral scripture that was meant to be recited, heard and experienced. The recitation of the Quran [tilāwah] is a science, an art, and a form of devotion, governed by tajwīd, the rules of pronunciation, intonation, and approach. (Haleem, *The Qur’an: A new translation*, 2005)

The verses of the Quran were written text, arranged in 114 surahs during, 23 years, before the Prophet Muhammad’s (S.A.W) death. The Holy Quran compiled into a written book properly during reign of the first Khalif Abu Bakr then be replicated and deployed during reign of the third Khalif Usman Bin Affan. (TDIB, 2020) and (Şen, 2010)

Readers can find a range of themes in these chapters: prayers and praise of God, a recounting of God’s signs in creation, stories of the messengers before Muhammad (S.A.W), passages about the Day of Judgment, legal matters, and representations of righteous behavior, such as looking after one’s parents, the poor, the sick, the needy, and orphans. Quranic teachings are considered to be the core of the Islamic tradition and hence the text has been the subject of many voluminous commentaries by religious scholars. While it is possible to translate the Arabic text of the Quran into other languages, Muslims generally consider translations to be interpretations and not the Quran itself. (Haleem, *The Qur’an: A new translation*, 2005, p. 3)

Allah describes the Quran in the Quran. The following are some of the descriptions about Quran within the Quran asserting its authority as a divine book revealed for the entire humanity at large. Quran is a book that is the word of Allah (God) and there is no doubt about its divinity. The claim is made by no one but Allah Himself.

This is the (most honored, matchless) Book: there is no doubt about it (its Divine authorship and that it is a collection of pure truths throughout) — a guidance for the God-revering, pious who keep their duty to God. (Surah-2: Al-Baqarah (The Cow), Verse-2)

Allah makes it clear in the Quran that it could not have been revealed by anyone other than Him. He says:

And this Quran is not such that it could possibly be fabricated by one in attribution to God, but it is a (Divine Book) confirming (the Divine origin of, and the truths that are still contained by,) the Revelations prior to it, and an explanation of the Essence of all Divine Books – wherein there is no doubt, from the Lord of the worlds. (Surah-10: Yunus (Jonah), Verse-37) (iqrasense, 2020).

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

There are no differences among the Divine Books – the Qurān, the Torah, the Gospel, and others – with respect to the essentials on which they are based. So, as the Prophet Muhammad, upon him be peace and blessings, testifies that all the previous Prophets were on God’s way and carried out the missions imposed on them by God, and as the Muslim Community testifies that all those who followed the previous Prophets correctly were on the right way in the footsteps of the Prophets, so, too, the Quran bears witness that all the previous Divine Books are books revealed by God (Ali Unal, p. 405).

b- Hadith is says of Prophet Muhammad (SAW). His says mostly depend on Quran and explanation of Quran.

Sunnah; the practical form of the revelations from the life of our prophet Muhammad (SAW). Hadith and Sunnah are the second most important sources in Islamic religion after the Qur'an. The word Hadith gained a different meaning with Islam, and by the words of the Messenger of Allah referring to the words of the Messenger of Allah (SWT); says of Prophet Muhammad (SAW). "el-ehâdîsü'l-kavliyye", the verbs "al-ehâdîsü'l-" fi'liyye ”and the things he approves (taqrir) were called“ el-ehâdîsü't-taqrîriyye ”(Ebü'l-Bekā, p. 370, 402) (Kandemir, 2016).

According to Islamic Encyclopedia Religious Foundation of Turkey (TDV, 2016) and the word Hadith Prophet Muhammad (S.A.W) alive in the era of the Companions and the subsequent period are used in the same sense as a general; It was used in the sense of the news reporting the words of the Messenger of God in his words and his affirmations.

The second of the main sources the law and the custom, it is means circumcision is the road in the dictionary. As a concept;The words of the Prophet Muhammad (pbuh), the vow, and his deeds, and the confirmation of what others have done, are called sunnah.The word that conveys the sunnah of the Prophet Muhammad is called hadith. The second primary source, circumcision, gets its binding from the first source, the Qur'an. It is explained in various verses that circumcision is the second primary source of Islam. (Demir, 2018, p. 52)

Prophet Muhammad (SAW) was born in Mecca (571-634 AD) during the period where there were too much individual and community problems. People were living at the highest level of immorality and after the age of 40, he did his prophetic duties for 23 years.

Prophet Muhammad (SAW) found himself in a period full of ignorance and so many immoral problems. During that period, men used to bury their female children alive, but within a period of 23 years the prophet changed them and today we call those periods as “Golden generation” and “rose periods (Kurucan, 2006). Those same men who buried their daughters alive, after a short period of time when they mistakenly compress an ant, they ran to prophet Muhammad (SAW) to ask for what shall be the compensation for that ant, and how they can ask for Allah’s forgiveness.

Prophet Muhammad (SAW) has educated some people who can solve problems and crisis the way he uses to solve them during his time. He uses to solve many problems everyday but he never for once caused any problem.

Prophet Muhammad (SAW) is quoted to have said “If there is going to be another prophet after me, then it shall be Abubakar (RA) and in other hadiths, it was said to be Umar (RA)”. He also said that “If I am the city of knowledge, then Ali (RA) is its door”. Even the Angels are shy of Usman (RA) because of his modesty. Thus, he educated the four rightly guided caliphs and the other companions

Even the Non-Muslims acknowledge to his attitude in solving human’s problems (Gulen, 2009, p. 89). For instance, George Bernard Shaw (1856 – 1950) states that “the problems of our time that comes over and over, are solved in a relaxed way by prophet Muhammad (SAW), we need him more in every period”. Bernard Shaw received the Noble price award in literature in 1925 and the Oscar award in 1938. He is the only person that won these two awards.

Prophet Muhammad (SAW) has taken some measures to prevent society and individual from falling into economic crises and problems through being an example in his way of living and by giving advices. His ethics, morals and words are from the Quran. Aisha (RA) was asked about the ethics of the messenger of Allah, and she is replied “His ethics are of the Quran”.

Prophet Muhammad (SAW) preached about how people can save themselves from economic crises and he has given some examples with his way of living. Thus, in Islamic Economic System, there are many precautions or ways to prevent someone from falling into economic crisis than solutions. The prophet (SAW) has preached on so many natural ways to avoid economic crisis and we can see that in some of his hadiths.

History tells us that more or less similar gloom prevailed in the 6th century Arabian Peninsula. Human values were completely absent. Greed and selfishness were at its peak. Among others, two of the seven social sins listed by India’s founding father Gandhi (i) wealth without work and (ii) commerce without morality were particularly rampant. But one individual changed all this. His name was Muhammad – the last Prophet of God. It is impossible to understand the relevance of Prophet Muhammad (peace and blessings of Allah be upon him and his family) without grasping the core of Islamic ideology that he successfully practiced and then preached within a short span of 23 years, to almost one third of humanity of his time. This piece therefore focused on the economic aspects of Islam. (Durrani, 2014)

Those that came after Prophet Muhammad (SAW) also did their economic activities within the line of Quran, Sunnah, Ijma and Qiyas which are the sources of Islamic Economic System used for over fifteen (15) generations. For the goodness of humankind in this world and hereafter, Allah (SWT) had arranged the humankind in a certain way and Allah (SWT) made the economic laws by himself. Allah has made some laws for humanity in order to test them (Gulen, 2009) and (Usmani, 2020).

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

c- **Ijma** is third juristically source of Islam. Ijma is a method of making a common decision about various subjects, based on the evidence of the Qur'an and hadith, put forward by companions and Islamic scholars after the death of Prophet Muhammad (saw).

In terms of law, ijma is that the mujtahids who have lived in any century have the same view on a legal issue. A subject that is about it is binding for all Muslims. In this respect, the evidence of ijma is stronger than some verses and hadiths that are open to interpretation. (Demir, 2018, p. 59)

In the fiqh method, Ijma is defined as “The consensus of the ummah of Muhammad (saw) (mujtahids) on the provision of a religious issue any time after his death”. (TDV, Islam Ansiklopedisi, 1983-2006)

Ijma is the coming together of the generous companions and having scholars' intellectual understanding on a fact.

Ijma, in Islamic law, the universal and infallible agreement of either the Muslim community as a whole or Muslim scholars in particular. The consensus—sometimes justified through a saying from the Hadith “My people will never agree in an error”—constitutes one of the sources of Islamic jurisprudence, *usul al-fiqh*.

In Muslim history, ijma has always referred to consensuses reached in the past, near or remote, and never to contemporaneous agreement. It is thus a part of traditional authority. Ijma also has come to operate as a principle of toleration of different traditions within Islam. It thus allows, for example, the four legal schools (madhhabs) equal authority and has probably validated many non-Muslim practices taken into Islam by converts. (The Editors of Encyclopaedia Britannica, Noah Tesch, Ahmed El Shamsy, 2018)

d- Ijtihad and Qiyas are those with the perfect knowledge and understanding of Islamic principles and lawful decision on a matter or an issue (Gulen, 2009, pp. 238-247) and (Şentürk Ö. F., 2007).

Ijtihad, in Islamic law, the independent or original interpretation of problems not precisely covered by the Quran, Hadith (traditions concerning the Prophet Muhammad's (S.A.W) life and utterances), and ijma (scholarly consensus). In the early Muslim community every adequately qualified jurist had the right to exercise such original thinking, mainly in the form of *ra'y* (personal judgment) and *qiyas* (analogical reasoning), and those who did so were termed mujtahids. But with the crystallization of legal schools (madhhabs) under the Abbasids (reigned 750–1258), jurists of the majority Sunni branch of Islam came to be associated with one or another of the schools of law and formulated their legal thought within the framework of their school's interpretive principles and against the backdrop of its doctrinal precedent. Over time, individuals' qualifications to exercise ijtihad were organized into levels, ranging from the absolute mujtahid, who was bound by no precedent and free to develop his own interpretive principles, to the absolute muqallid (“follower,” “layperson”), who was required to follow authoritative jurists unquestioningly. (The Editors of Encyclopaedia Britannica, Noah Tesch, Ahmed El Shamsy, 2018)

Qiyas, the term logic, fiqh and linguistics, expressing reaching the unknown from the known to the unknown. (TDV, Kiyas, 1983-2016).

Qiyas is in comparison with the meaning of measuring, comparing and determining as a word, it is defined as “applying the provision of an event with a judgment (verse, hadith) to an event without judgment due to the common causality between them” in Islamic law. (Demir, 2018, p. 62)

There are two kinds of comparison, with attainment (iqtiran) and exception (istisna), and they are divided into several types. When making comparison, a result is reached with reason by using logic rules. In this way, a decision is made about the existing information and the events that were not judged in the past.

In Islamic law, analogical reasoning as applied to the deduction of juridical principles from the Quran and the Sunnah (the normative practice of the community). With the Quran, the Sunnah, and ijma (scholarly consensus), it constitutes the four sources of Islamic jurisprudence (usul al-fiqh).

The need for qiyas developed soon after the death of Prophet Muhammad (S.A.W), when the expanding Islamic state came in contact with societies and situations beyond the scope of the Quran and the Sunnah. In some cases, ijma legitimized a solution or resolved a problem. Very often, however, qiyas was used to deduce new beliefs and practices on the basis of analogy with past practices and beliefs.

Muslim scholars consider qiyas a specific variant of the general concept of ijtehad, which is original interpretation and thought. It is also related to ra’y (vote), personal thought and opinion, a forerunner of qiyas criticized by traditional authorities as too arbitrary. (The Editors of Encyclopaedia Britannica, Thinley Kalsang Bhutia, 2016)

II. Basic Features of Islamic Economics

Islamic economics has the strength to focus on all the directions of the economic activities, that determines the basis of earning rightful way and excluding haram way, eliminating interest, implementing system of zakat properly, abolishing business dishonesty, introducing of humanitarian labour, rationalizing the inheritance system, enacting of legitimate state intervention, finally, ". Ensuring social welfare and security system (Rakib & Ahmad, 2019 qtd. Rahman, 2009).

1. Encourage production and restrain consumption: The factors of production in Islamic Economic System have to be active and efficient. Since, the system is dynamic, production will be encouraged. Likewise, consumption level is limited to needs of the society. Also, farmlands that are not in use for three consecutive years should be retrieved from the owner and given out to someone who is ready to use it effectively. (Gulen, 2009 qtd. Mevsili, el ihtiyar, p.384) There is a production economy according to the need. There is no understanding of mass production.

We can also say contentiousness. The contentious human type is at the forefront. Mass production is already a result of the industrial revolution. There is no mass production in the Ottoman Empire. But

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

we can say very clearly that; It has a high production potential in the Ottoman Empire. In the tradesmen system, in the agriculture system. There is iqta and grooming system in agriculture. A high production potential has been created within these systems. And we have to emphasize that, until the second half of the 18th century, that is, until the 1770s, Ottoman exports were more than imports. However, high production potential can achieve this. The merchant who brings goods from outside must deliver goods, not money. Weaving products were especially exported. (Tabakoglu, 2008)

2. Private ownership: According to the Islamic belief, the real property owner is Allah (SWT). Everyone and the state can own property, but they are the custodians of their property, and everyone will give their property to Allah (SWT) in the hereafter. For this reason, every Muslim has to use efficiently without wasting assets that he owns or is responsible for.

Entirely, ownership belongs to Allah (SWT) alone. In the Holy Quran, Allah (SWT) said: *“Do you know that God is He whom belongs to sovereignty of the heavens and the earth...?”* (Surah-2: Baqara (The Cow), Verse-107). Also, Allah (SWT) said: *“To God belongs the sovereignty of the heavens and earth; to God is the homecoming”* (Surah-24: An-Nur (The Light), Verse-42). However, the Almighty Allah gives ownership to His servants as trust (Gulen, 2009, pp. 299-300). In Quran, Allah (SWT) said: *“We (recorded in the Supreme Preserved Tablet and then) wrote down in the Psalms after the Torah that My righteous servants will inherit the earth”*. (Surah- Al-Anbiya (The Prophets), Verse-105) And Unal (2006) explains, “The real owners of the earth and its controllers are the righteous servants of Allah”. (Unal, The Qur'an With Annotated Interpretation in Modern English, 2006). Islam is in favor of special ownership. Special ownership is natural, human psychology is compatible with this point.

Islamic Economic System, contrary to Capitalism and Socialism, is based on following three divine principles to establish a ‘falahi’ (or we may call it Islamic Welfare Economic System):

- a) Man is not absolute owner of resources. God own all the resources and man is trustee to use these resources according to guidelines and protection provided to him.
- b) Economic activities are not guided by self-interest only (as in Capitalism). There are binding Islamic moral and legal constraints to acquire and develop resources.
- c) The religious aspect of earning and spending are as important as other worship obligations and practices of Islam. (Haq, 2013)

3. Wealth Accumulation: Wealth accumulation is not prohibited. In Islamic Economic System wealth accumulation and becoming rich is allowed, moreover, it is even encouraged. Prophet Muhammad (SAW) said that, “rich Muslims are better than poor Muslims” In another narration he is quoted to have said, “The hand that is giving is better than the hand that is always collecting”. (Muslims)

This presentation of lifetime resource allocation on consumption shows that in an Islamic economy, there is no risk-free non-labor income. The only way a person can add to lifetime resources beyond his labor income is through profit on entrepreneurial investment in either one's own business or by participating in other's business via the partnership modes of Mudarabah and Musharakah. Secondly, this model also shows that if a person keeps investible wealth idle, then Zakat will decumulate the idle capital. Hence, in an Islamic economy, the system of Zakat ensures circulation of wealth in productive use and increase the supply of investible wealth in the production sector of the economy. The subsequent increase in investible wealth will increase employment opportunities and hence provides a market based solution to kick start economic growth in the economy. (Shaikh, 2015)

4. Halal and Haram: In Islamic economic system, all economic activities are grouped into permissible (Halal) and prohibited (Haram) transaction. Economic goods, food items, inheritance, inheritor's properties, rights etc., all have their rulings spelt out in the Holy Quran.

In the Qur'an, Allah Almighty informs us that he made things good and beautiful halal by means of the Prophet, and that he rendered the ugly and bad things unlawful. "He enjoins upon them what is right and good and forbids them what is evil; he makes pure, wholesome things lawful for them, and bad, corrupt things unlawful." (Surah-7: Al-A'raf (The Elevated Places), Verse-157)

O you who believe! Do not hold as unlawful the pure, wholesome things that God has made lawful to you, and do not exceed the bounds (either by making forbidden what is lawful, or by over-indulgence in the lawful). God does not love those who exceed the bounds. (Surah-5: Al-Ma'idah (The inner Table), Verse-87)

There are many verses about lawful and unlawful things in the Holy Quran, but we written only two above.

5. Welfare, Utility and Benefit: Islamic Economic System is making the public to benefit freely from personal or collective events and public's basic targets are satisfied.

Islamic Economy targets people's well-being. It has determined that the factors of production are used efficiently for the benefit of the people.

As Prof. Fuad Besesio (2016) says "Islamic Economics is Happiness Economics, and Islamic financial system for human wellbeing. Islamic Economics in approaching Happiness Economics with a case study on the role of central banks in achieving human wellbeing."

Zakah is a religious obligation to pay a part of wealth and production to the government. However, in most countries, Zakah is not collected by the government and is not considered a compulsory payment (Powell, 2009). Respected Muslim scholar Ab-ul-ala Maududi (1970) reasoned that Zakah is a religious obligation and is not a substitute of tax. Taxes other than Zakah can be imposed in an Islamic economy if these taxes are levied by the legislative council and used for public welfare. He reasoned that the taxes discouraged in Ahadith are those which were imposed by autocratic kings for

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

their own lavish consumption and this kind of usurpation of public property was discouraged. (Shaikh, 2010)

6. Harmful products and services are forbidden: Usury (interest), alcohol, gambling, game of chance and other gambling related economic events is forbidden. As Allah (SWT) says in the Holy Quran:

90. O you who believe! Intoxicants, games of chance, sacrifices to (anything serving the function of) idols (and at places consecrated for offerings to any other than God), and (the pagan practice of) divination by arrows (and similar practices) are a loathsome evil of Satan's doing; so turn wholly away from it, so that you may prosper (in both worlds).

91. Satan only seeks to provoke enmity and hatred among you by means of intoxicants and games of chance, and to bar you from the remembrance of God and from Prayer. So, then, will you abstain?

For interpretations of these two verses Ali Unal says:

These two last verses, which contain significant principles for human life in this world and the next, draw attention to dangers, such as alcohol, drugs, gambling and all other kinds of games of chance, and a predilection for erecting monuments and statutes of an idolatrous nature, which are an embodiment of ostentation, pride, worldliness, and the vain desires of immortality. They also present to us enmity, hatred, and the crimes caused by these. (2006, p. 265)

7. Free Market and Competition: Competition and free market is allowed in Islamic economic system. However, extreme pricing and unjust competition is prohibited. The interference of monopoly in the prices of food items affects free market therefore, it should be avoided.

Islam is not inherently in contradiction with free market economy. None of the 5 pillars of free market economy (private property, freedom of choice and entrepreneurship, competition, free trade and limited government) is rejected or outlawed by the basic teachings of Islam. On the contrary, Islam promotes free market institutions. Theoretically, Islam and free market are compatible. Practically it is possible to see market economy flourish in a Muslim society (Acar, *Towards a Synthesis of Islam and the Market Economy? The Justice and Development Party's Economic Reforms in Turkey*, 2009).

8. Development and Growth: The development of a country is determined through social and economic contributions of that country (Gulen, 2009, p. 303). Development and growth are measured through the adjustment of economics situation in the country.

As (M.S & Z.M.A., 2019) say, "Last 15 years their economic development was outstanding, and most of the financial development was based on Islamic economy that reflected us Islamic economy can be a good emerging economic system in the present world."

Hence, in an Islamic economy, the system of Zakat ensures circulation of wealth in productive use and increase the supply of investible wealth in the production sector of the economy. The subsequent increase in investible wealth will increase employment opportunities and hence provides a market based, solution to kick start economic growth in the economy. (Shaikh, 2015)

9. Legitimate Profit in Islam is Essential: Islamic economic system will not harm people if there are profits in a particular business and if people's right, institutional right, and government/state right are properly maintained. Profit must be legitimately minimized without violation, otherwise it will be prohibited.

Even though some Muslim jurists allege that price fixing is in favor of people in general and must be implemented in case of high prices, both the practice of Prophet (pbuh) and some jurists –including Imam Abu Hanifah and most of his followers- assert that price fixing is useless in most cases and it causes scarcity of fixed priced goods and services, hence the prices of hidden goods will rise and only rich people can buy them, which is an unintended result by the price fixing authority (Abu Zahra, 1969:117-118) (Acar & Akin, 2013).

10. Sacred Motivation: The social and economic activities of people in Islam are hereby guided and directed by the teachings of Islam. In Islamic economic system, one has to act according to the teachings of Islamic faith by doing what he is expected to do and avoiding its prohibitions (That is, Halal and Haram).

Islamic teachings also suggest a positive relationship between Islam and intrinsic work values – openness to change and the pursuit of initiative and creativity at work. Thus, as Islamic adherents approach work, they are likely to view the intrinsic aspects of work (i.e., having an interesting job or a job useful to society, etc.) positively, as, work is considered to be a source of independence and a means of fostering personal growth, self-respect, satisfaction, and self-fulfillment (Isa Mohammed Adamu & Gani, 2013 qtd. Yousef, 2000, p. 515).

The mechanism of the Islamic economic system goes through four basic ingredients that are:

A moral based filtration of human behavior. b) Strong morality and motivation to induce men and women to give their best abilities and efforts. c) Socio-economic and political instructions that are consistent with the general objectives of the system, and d) Strong presence of a goal-oriented government. (Chapra, 1991)

11. Income Distribution and Zakat: In Islamic Economic System, the income distribution is generally arranged in two ways; before production and after the production. Zakat and charities, when given to the poor (low income earners) by the rich people, it reduces the difficulties of the poor people.

It closes the gap between the rich and the poor, but in a situation whereby the rich don't give out Zakat, the poor will become poorer and the rich becomes richer. Giving Zakat, charity and foundations should be established in our societies in order to be used as means of alleviating poverty

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

level (Aliyu & Safiyya 2013 p. 126). Islamic scholars, based on the Qur'an and Sunnah, examined the zakat and its varieties to the finest detail and helped to be applied correctly.

Some classical works that actually contain accounting practice Islam, particularly with respect to charity, among other things, first, a work entitled al-kharaj, such as the Kitab al-Kharaj by Abu Yusuf (d. 798 CE), Yahya ibn Adam al-Qarasyi (w . 818 AD), and Qudamah ibn Ja'far (d. 932); second, the book entitled al-Amwal, such as the Kitab al-Amwal by Abu Ubayd al-Qasim ibn Sallam (d. 838 AD), Ibn Humaid Zanjawaih, and Abu Ja'far ibn Nasir ad-Dawudi (d. 1012); The third work entitled al-Ahkam as-Sulthaniyah, such as the works of Abu Ali Hasan al-Mawardi (d. 1058 AD) and Abu Ya'la al-Hanbali, and fourth, the works of potpourri that emerged in the second half of the century 5 H, such as the Kitab al-Muhalla by Muhammad Ibn Hazm, al-Ghiyatsi al-Juwaini of Imam al-Haramain al-Juwaini, and at-Tibr al-Masbuk fi Nashihat al-Muluk by Imam al-Ghazali (Jaelani, 2017).

In addition to the direction of worship, which should be fulfilled and require sincere intention just because it is the order of Allah, zakah has many benefits that enliven the religious and moral values in the individual and society, strengthen the social structure and bring life to life. Zakat is the right of the poor, in the words of the Qur'an, to give it provides "tathîr" and "tazkiya" (et-Tawba 9/103), cleaning and purifying the material and spiritual existence of the person. It saves the rich from stinginess, excessive greed; generosity and the ability to give him a share of his own sweat gives the gift of gratitude to the given blessing in his own kind. It strengthens social solidarity in the society, reaches out to those in need, which the state cannot reach, nourishes feelings of brotherhood, takes the poor under the auspices of their dignity, and ensures that the capital is directed towards investment rather than staying idle. (TDV, 2016)

According to Islamic lawyers, zakat and charity are the same as the word meaning, but they are two different things in the implementation.

The mean of Zakah or Zakat in the dictionary, "increase, refinement; praise and blessings," refers to the certain share of the wealth of Muslims who are considered religiously rich to be spent in the classes specified in the Qur'an.

The process of removing this share from the commodity is called zakah. the word sadaqah (charity) is synonymous with zakat as a term. Abu Ubeyd Kasim b. Sellâm (d. 224/838), one of the early authors of Islamic finance law, "When it comes to charity, charity is the zakat of Muslim's goods such as gold, silver, camel, cattle, sheep, cereals and crops; this zakah is given to the eight groups appointed by Allah" (Sellâm, 1981, p. 24).

One of important jurists of Imam Shafi school Maverdi said, "Zakah is also a Sadaqah (charity), both of which are given the same name. They pay attention to this synonym when giving the definition of zakat is the obligatory (fard) worship that is capable of reproducing, which is truly and judged, and which is received by the owner from legitimate means, and which means a help to those who are

worthy (Maverdi, 1976, p. 125). The word ushr (110), which expresses the proportion of zakat from soil products, has become the special name of zakat collected from agricultural crops (TDV, 2016).

We will not write more about zakat in this chapter, because zakat will be described below again, as the biggest source of income and livelihood in the Islamic economic system.

III. Livelihood and Income Sources Of State And Individuals in Islamic Economic System: According To The Holy Qur'an

In this section, we will consider the kinds of economic livelihoods and income sources in Islam that are based solely on the Holy Qur'an. The legitimate and accepted basic sources of livelihood and income in Islamic Economic System are;

1. Agriculture, Horticulture, Livestock and marine resources
2. Trade/Business
3. Mining
4. Labour
5. Industrial Works and Vocational Skills
6. Booty
7. Iqta and Rental
8. Hunting
9. Legacy
10. Sadaqa (Charity)
11. Zakat (Alms or Poor rate)
12. Others; a) Jizyah, b) Waqif (Waqf)

1-Agriculture, Horticulture and Livestock

Allah (S.W.T) encourages people in the Quran to engage in agriculture, horticulture and animal husbandry, as well as to utilize marine resources. There are many verses in the Qur'an about it. We chose only a few of them.

Surely in the creation of the heavens and the earth, and the alternation of night and day (with their periods shortening and lengthening), and the vessels sailing in the sea with profit to people, and the water that God sends down from the sky, therewith reviving the earth after its death and dispersing therein all kinds of living creatures, and His disposal of the winds, and the clouds subservient between sky and earth – surely there are signs (demonstrating that He is the One God deserving worship, and the sole Refuge and Helper) for a people who reason and understand (Surah-2: Al-Baqarah (The Cow), Verse- 164).

There are most basic production sectors in this system are agriculture, animal husbandry, water, products and forestry. In agriculture, both field and horticultural products are emphasized.

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

Made innately appealing to men are passionate love for women, children, (hoarded) treasures of gold and silver, branded horses, cattle, and plantations. Such are enjoyments of the present, worldly life; yet with God is the best of the goals to pursue. (Surah-3:Al-'Imran (The Family of Imran),Verse-14).

O you who believe! Fulfill the bonds (you have entered into with God and with people). Lawful for you is the flesh of cattle (grazing beasts of the flock), save what is mentioned to you (herewith), and unlawful (for you is) hunted game when you are in the state of pilgrim sanctity. Assuredly, God decrees as He wills. (Surah-5: Al-Ma'idah (The Dinner Table), Verse-1)

In IES, soil cultivation and efficient production is very important, while Prophet Muhammad (S.A.W) was alive, some legal arrangements were made on soil and fertile production.

(Ever providing you with lawful, pure and wholesome food), He it is Who produces gardens (and vineyards, and orchards) trellised and non-trellised, and date-palms, and crops varying in taste, and olives, and pomegranates, resembling one another and yet so different. Eat of their fruits when they come to fruition and give (to the poor and the needy) the due thereof on harvest day. And do not be wasteful (by over-eating or other unnecessary consumption, or by giving to others so much as to leave in need those whose maintenance is your responsibility); indeed, He does not love the wasteful (Surah- 6: Al-An'am (The Cattle), Verse -141).

In the Qur'an, Allah (SWT) reminds us that animals are raised not only for consumer goods but also for transportation and farming.

And of the cattle (He has created) some for carrying loads, and some for the sake of their flesh, and skins and fur. Consume from what God has provided for you as sustenance, and do not follow in the footsteps of Satan (by laying down rules other than those of God, and adopting ways other than God's); surely, he is a manifest enemy to you (Surah- 6: Al-An'am (The Cattle), Verse-142).

And the cattle He has created, from which you get warmth (of clothing) and other uses, and from them you get (food) to eat (Surah-16: An-Nahl (The Bee), Verse-5).

With it He causes to grow for you the crops, the olives, the date-palms, the grapes, and all (other) kinds of fruit. Surely in this is a sign (manifesting the truth) for people who reflect (Surah-16: An-Nahl (The Bee), Verse-11).

And He it is Who has made the sea to be of service (to you) so that you eat from it fresh meat and draw out from it ornaments that you wear. And you see the ships plowing their course through it so that you may go forth in quest of His bounty and give thanks (to Him Who has created all this) (Surah-16: An-Nahl (The Bee), Verse-14).

And surely in the cattle (feeding on the pastures of the revived earth), there is a lesson for you: We give you from that which is within their bodies, (marvelously distinguished from) between the waste

and blood, milk that is pure and palatable to those who drink (Surah-16: An-Nahl (The Bee), Verse-66).

Humankind has just recently understood the value of some small animals, such as bees carrying pollen and producing honey (University of Arkansas, 2020). However, in the Holy Qur'an there is a bee pasture and livestock are encouraged.

And your Lord inspired the (female) bee: “Take for yourself dwelling place in the mountains, and in the trees, and in what they (human beings) may build and weave. “Then eat of all the fruits, and returning with your loads, follow the ways your Lord has made easy for you.” There comes forth from their bellies a fluid of varying color, wherein is health for human beings. Surely, in this, there is a sign for people who reflect (Surah-16: An-Nahl (The Bee), Verse-68-69).

And (among His blessings on you) God has made for you of your houses places of dwelling and rest; and He has made for you, from the hides of cattle, (another kind of) dwellings that you find light when you travel and when you stop to camp; and in their wool, fur, and hair (He has provided you with means for) furnishings and enjoyable comforts for a while (Surah-16: An-Nahl (The Bee), Verse-80).

There are more verses similar to above verses in the Holy Quran; agriculture, animal husbandry forestry, both land and seas and rivers recommend and encourage the use of lawful (halal) ways. Therefore, the most important source of livelihood and income in IES are natural resources such as soil, water and animals.

It is allowed to use the soil for sowing and reaping. An appropriate use of the soil is allowed in Islamic rule on farming. The distributed lands are supposed to be collected from those who have not used it for the period of three years and given it to someone who is ready to make effective use of it. (Gulen (2009), p.452 & Abu Ubayd, Al Amval, p 368.) and (Abu Ubayda El Sellâm, 1981, p. 368).

2-Trade/Business

Trade is one of the biggest livelihoods and income sources for all societies. Commercial activities have been strongly encouraged in the Islamic economy. Prophet Mohammed (pbuh) traded in some periods of his life.

Trade was praised in Islam and Hz. Prophet, “Reliable, honest merchant is with the prophets, judges and martyrs” (Musned, III, 437; İbn Mace, “Tijârât”, 1; Tirmizi, “larger”, 4); He said: “Nine of them are in trade” (Ibn Hajar al-Askalânî, VII, 352). The hadith (“Musnad, III, 428, 444; İbn Mace, “Tijârât”, 3; Tirmizi, “Magic”, 4; Dârimî, “Spell”, 7) reflects the warning of the utmost care to avoid haram in commercial transactions. (Kallek & Çağrı, 2016)

O you who believe! When you contract a debt between you for a fixed term, record it in writing. Let a scribe write it down between you justly and let no scribe refuse to write it down: as God has taught him (through the Quran and His Messenger), so let him write. And let the debtor dictate, and let him

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

avoid disobeying God, his Lord (Who has created him and brought him up with mercy and grace) and curtail no part of it. If the debtor be weak of mind or body, or incapable of dictating, let his guardian dictate justly. And call upon two (Muslim) men among you as witnesses. If two men are not there, then let there be one man and two women, from among those of whom you approve as witnesses, that if either of the two women errs (through forgetfulness), the other may remind her. Let the witnesses not refuse when they are summoned (to give evidence). And (you, Ascribes) be not loath to write down (the contract), whether it be small or great, with the term of the contract. Your doing so (O you who believe), is more equitable in the sight of God, more upright for testimony, and more likely that you will not be in doubt. If it be a matter of buying and selling concluded on the spot, then there will be no blame on you if you do not write it down; but do take witnesses when you settle commercial transactions with one another, and let no harm be done to either scribe or witness (nor let either of them act in a way to injure the parties). If you act (in a way to harm either party, or the scribe and witnesses), indeed it will be transgression on your part. (Always) act in due reverence for God and try to attain piety. God teaches you (whatever you need in life, and the way you must follow in every matter); God has full knowledge of everything. (Surah-2: Al-Baqarah (The Cow), Verse-282)

Allah (SWT), clearly talks about the economic relations and transactions in the longest verse of the Qur'an above. Because the biggest and major disputes arise from this area. Also, Allah (SWT) commands that it should be done with written agreements and witness arrangements, also without damaging others while trading.

O you who believe! Do not consume one another's wealth in wrongful ways (such as theft, extortion, bribery, usury, and gambling), except it be dealing by mutual agreement; and do not destroy yourselves (individually or collectively by following wrongful ways like extreme asceticism and idleness. Be ever mindful that) God has surely been All-Compassionate toward you (particularly as believers) (Surah-4: An-Nisa (The Women), Verse-29).

And to (the people of) Midian, (We sent) their brother, Shu'ayb, as Messenger. He (conveying the same message) said: *"O my people! Worship God alone: you have no deity other than Him. A manifest proof has assuredly come to you from your Lord. So, give full measure and weight (in all your dealings), and do not wrong people by depriving them of what is rightfully theirs, and do not cause disorder and corruption in the land, seeing that it has been so well-ordered. That is for your own good, if you are (to be) true believers (Surah-7: Al-A'raf (The Elevated Places), Verse-85).*

"O my people! Give full measure and weight, with perfect equity, and do not wrong deprive people by depriving them of what is rightfully theirs, and do not go about acting wickedly in the land, causing disorder and corruption (Surah-11: Hud (The Holy Prophet), Verse-85).

Give full measure when you measure, and weigh with a true, accurate balance. That is what is good and (to do so is) best in the long term (Surah-17: Al-Isra' (The Night Journey), Verse-35).

(Those guided are) men (of great distinction) whom neither commerce nor exchange (nor any other worldly preoccupations) can divert from the remembrance of God, and establishing the Prayer in conformity with all its conditions, and paying the Prescribed Purifying Alms; they are in fear of a Day on which all hearts and eyes will be overturned (Surah 24 An-Nur (The Light), Verse-37).

“Give full measure (in all your dealings) and be not one of those who (by cheating and giving less) cause loss to others. “And weigh with the straight true, accurate balance”. “Do not wrong people by depriving them of what is rightfully theirs, and do not go about acting wickedly in the land, causing disorder and corruption (Surah-26 Ash- hu’ara (The Poets), Verses-181,182,183).

So that you may not go beyond (the limits with respect to) the balance. And observe the balance with full equity, and do not fall short in it (Surah-55: Ar- Rahman (The All-Merciful), Verses-8,9).

By mentioning balance in three successive verses, the Quran shows the importance attached to it. It clearly states that there is a very sensitive balance in creation and the relationships among its parts. The wonderful accord observed in the universe and its maintenance is due to this most sensitively computed balance. It is also indispensable to human life, both individually and socially. Its social manifestation is justice. With respect to human education and perfection, this balance requires that everything is given its due importance in life and that the basic faculties or impulses of anger, desire or appetite, and reason be trained, disciplined, and employed in order to develop them into the virtues of chivalrous courage, moderation and chastity, and wisdom (for a detailed explanation, see surah 2, notes 23, 39, and 113) (Unal, *The Qur'an With Annotated Interpretation in Modern English*, 2006).

“Assuming wealth is ten per cent, nine out of it is from business” (Prophet Muhammad (pbuh) encourages us to engage ourselves in trade. The Prophet himself had engaged in business since from his childhood. It was through trade and business that the prophet got the tittle Al-Amin (The trustworthy). Our prophet also said, “An honest and trustworthy businessman shall be under the shade of Allah’s throne on the day of Judgment” Prophet Muhammad (saw) and his companion left everything behind in Macca and migrated to Medina in the year 622. Two years later because of Islamic Principles and their honesty in business, their condition became very strong (Gulen, 2009, p. 319).

3-Mining

One of the main sources of income of the Islamic Economic System is the underground wealth. The Holy Quran encourages people to make use of the ground and underwater mines and other economic assets to make a living. We have listed the related basic verses below.

If only they had truly observed the Torah and the Gospel, and all that was sent down to them from their Lord (faithfully, without introducing distortions therein, and, therefore, would believe in Muhammad and follow his way), they would have been fed from above them and from beneath their feet (as God would have poured forth His blessings upon them from both heaven and earth). Among

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

them there are just, moderate people who hold to the right course, but many of them – evil indeed is what they do! (Surah-5: Al-Ma'idah (The Dinner Table), Verse-66).

Allah (SWT) created mines and minerals for the benefit of humankind. Allah (SWT) explains to us in various verses of the Holy Qur'an that He (SWT) gave some prophets the ability and opportunity to lead mining and processing them. Thus, humanity has benefited from these mines and minerals throughout history.

Assuredly, We graced David with a great favor from Us: "O mountains! Sing the praises of God with him, and likewise you birds!" And We also made iron supple for him (Surah- 34: Saba (The Saba), Verse-10).

And to Solomon, we (subjugated) the wind: its morning course covered the distance of a month's journey (at normal pace), and its evening course, a month's journey. And We caused molten copper to flow for him (like a fountain). Among the jinn were some who, by the leave of his Lord, worked under him. Whoever of them swerved away from Our command (by disobeying him), We would make him taste the punishment of a fiery blaze (Surah-34: Saba (The Saba), Verse-12).

As Islamic scholar M. Fethullah Gulen (2009) says Today, we are all witnesses that oil, gas, gold, silver, iron, coal etc. are being found under the ground as natural resources provided freely by Allah. Prophet Muhammad (pbuh) says "Search deep beneath the soil for wealth (316).

It is He Who (prepared the earth for your life before He gave your life, and) created all that is in the world for you (in order to create you – the human species – and make the earth suitable for your life); then He directed (His Knowledge, Will, Power, and Favor) to the heaven and formed it into seven heavens. He has full knowledge of everything (Surah-2: Al-Baqarah (The Cow), Verse-29).

O, you who believe! Spend (in God's cause and for the needy) out of the pure, wholesome things you have earned and of what We have produced for you from the earth, and do not seek after the bad things to spend thereof (in alms and in God's cause) when you would not take it save with disdain; and know that God is All-Wealthy and Self-Sufficient (absolutely independent of the charity of people) All-Praiseworthy (as your Lord, Who provides for you and all other beings and meets all your needs) (Surah-2: Al-Baqarah (The Cow), Verse-267).

Allah (SWT) in different verses in Holy Quran, also encourages underwater mining for to be obtain precious stone and minerals.

There come forth from them pearl and coral. Like rubies and coral (they will seem, in rare beauty and radiance) (Surah-55: Ar-Rahman (The All-Merciful), Verses-22 and 58).

He has set in it (the earth) firm mountains rising above it, and bestowed blessings therein, and determined its provisions in due measure (to be obtained) in four periods, in a way to meet the vital

necessities of all things and beings, that seek their provision from Him (Surah-41: Fussilat (Distinctly Spelled Out), Verse- 10).

Assuredly We have honored the children of Adam (with many distinctions): We have sustained their traveling on the land and the sea, and provided for them (their sustenance) out of pure, wholesome things, and preferred them above many of those whom We have created with particular preferment Surah-17: Al-Isra' (The Night Journey), Verse-70).

Assuredly We have sent Our Messengers with manifest truths (and clear proofs of their being Messengers), and We have sent down with them the Book and the Balance so that (relations among) humankind may live by equity. And We have sent down iron, in which is stern might and benefits for humankind, so that God may mark out those who help (the cause of) God and His Messengers, though they do not see Him. Surely God is All-Strong, All-Glorious with irresistible might (Surah-57: Al-Hadid (The Iron), Verse- 25).

Iron is perhaps the most important and necessary matter for technology. It is also our most elemental material, as it is the core of the earth. So, this verse may also be referring to the origins of the earth. Iron is also necessary to make weapons to fight in God's cause to uphold His Word, and to eradicate injustice (Unal, 2006).

And He it is Who has made the sea to be of service (to you) so that you eat from its fresh meat and draw out from it ornaments that you wear. And you see the ships plowing their course through it so that you may go forth in quest of His bounty and give thanks (to Him Who has created all this) (Surah-16: An-Nahl (The Bee), Verse-14).

The above verse is related to the mining, also fishing, manufacturing and transportation sectors.

Do you not see that God sends down water from the sky? Then We bring forth with it produce of various colors (shapes and taste); and in the mountains there are streaks of white and red, of various colors (due to the flora or the variety of stone and rock), as well as raven-black (Surah-35: Fatir (The Originator), Verse-27).

The verse above marks the mines in the mountains by drawing our attention to the colors.

There are different minerals in the structure of the soil. For example, iron minerals commonly found in soil are yellow-brown, and hematite is red black. Calcium carbonate, which is one of the minerals commonly found in soil, is a semi-transparent mineral in calcite white color. Quartz, the second most abundant mineral in the earth's crust, is white gray. Minerals containing manganese are mostly black (Sarigül, 2017).

Prophet Muhammad (pbuh) says "Search deep beneath the soil for wealth" (Gulen, 2009, p. 316). Today, we are all witnesses that oil, gas, gold, silver, iron, coal etc. are being found under the ground as natural resources provided freely by Allah. We have listed the related basic verses below.

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

4-Labour

Allah (SWT) encouraged people to work in the Holy Quran. He (SWT) has repeatedly stated that He (SWT) will pay for this in both the world and the Hereafter. Allah (SWT) has declared that he loves people who work and do their jobs right and sure. He also ordered that the workers be treated well and that their wages were paid in full and on time. Allah (SWT) said in His Glorious Book:

And that human has only that for which he labors. And his labor will be brought forth to be seen. And afterward he will be repaid for it with fullest payment (Surah-53: An-Najm (The Star), Verses-4140,41).

In another verse, Allah (SWT) emphasized that:

“And say: work, so Allah will see your work and His Messenger and the believers, and you shall be brought back to the knower of the unseen and the seen, then He will inform you of what you did” (Surah-9: At-Taubah (The Immunity), Verse-105).

M. Fethullah Gulen says (2009), “However, workmanship is one of the ways of the work, that Allah (SWT) appreciates and Prophet Muhammed encourages. The prophet (SAW) said “None of you will eat food that is better than that which he earns using his hands” in his book (Gulen, 2009, p. 323).

(People differ from each other in capacity and means of livelihood, and it is not in your hands to be born male or female. Therefore) do not covet that in which God has made some of you excel others (thus envying others in such things as status or wealth, or physical charms, and so objecting to God’s distribution). Men shall have a share according to what they have earned (in both material and spiritual terms), and women shall have a share according to what they have earned. (On the other hand, do not refuse effort and aspiration; instead of envying others,) ask God (to give you more) of His bounty (through lawful labor and through prayer). Assuredly, God has full knowledge of everything (Surah-4: An-Nisa (The Women), Verse-32).

Allah (SWT) orders people to do their best when they are doing or producing things because of principles His (SWT) such as below:

“But seek, by means of what God has granted you, the abode of the Hereafter (by spending in alms and other good causes), without forgetting your share (which God has appointed) in this world. Do good to others as God has done good to you (out of His pure grace). Do not seek corruption and mischief in the land, for God does not love those who cause corruption and make mischief” (Surah-28: Al-Qasas (The Narratives), Verse-77).

And He it is Who has made the night a garment for you and sleep a rest. And He has made the day a time of rising to life and going about (for daily livelihood) (Surah-25: Al-Furqan (The Distinction), Verse-47)

However, today, especially in developed economies, entrepreneurs employ to people both in day and night in shift mode.

They made for him whatever he wished – sanctuaries, and figures (of inanimate objects), and carvings, as well as basins like ponds and boilers built into the ground. “Work, O family of David, in thankfulness to Me!” Few are the truly thankful among My servants (Surah- 34: Saba (The Saba), Verse-13).

Allah (SWT) guarantees that everyone, will receive the return (reward) of every action or effort he makes good and evil, either in the world or in the hereafter, even for the smallest thing.

And so, whoever does an atom’s weight of good will see it; And whoever does an atom’s weight of evil will see it (Surah-99: Az-Zalzalah (The Earthquake), Verses- 7,8).

Whatever a person does is not unnoticed by God, and He records whatever people do. Both in this world and in the Hereafter, everyone will see and receive the consequences of their deeds. This is the basic principle of belief in God’s justice and the Hereafter. The believers will receive most of the reward of their (religiously) good deeds in the Hereafter, though God does not leave them unrewarded, even in this world. But the unbelievers will receive the rewards of their good deeds only in this world; and the recompense for their evil deeds will generally be postponed to the Hereafter, even though they may sometimes suffer for some of their deeds in this world. In the Hereafter, every person will be shown all of his or her deeds, down to the smallest ones. However, as God overlooks and forgives many of people’s evils in the world, except unbelief and the association of partners with Him, He will also forgive some evils of His believing servants in the Hereafter (Unal, 2006 p. 1190).

Therefore, considering the aforementioned verses and hadiths, it could be clearly understood that the prophet (saw) is encouraging us toward earning our livelihood through any lawful means; by using our hands and other abilities given to us by Allah (swt) than been dependent on others.

5-Industrial Works and Vocational Skills

Industrial works, manufacturing and vocational skills also handcraft is encouraged for livelihood of humankind in the Holy Quran. Every messenger (May Allah Almighty be pleased with them) of Allah (SWT) was owner of at least one occupation. According to verses of Holy Quran; Noah (pbuh) was a carpenter (Surah- Hud ,verse 36-37), and master of shipyard, Idris (pbuh)was a toiler, Abraham (pbuh) was a construction foreman and draw well, David (pbuh) was master of blacksmith, , Lukman (pbuh) was a doctor and medicine maker, so on (Oruc, 2004).

Any lawful industrial work and vocational skills such as welding, bakery, tailoring, bricklayer, construction and other kinds are encouraged in various Quranic verses and prophetic traditions as well as other historical facts. Thus, it’s obvious that the accounts of many prophets who engaged in these kinds of vocations were mentioned in the Quran (Gulen, 2009, p.322)

“And make for yourselves great castles (as if) hoping that you might live forever;

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

(Surah-26: Ash- hu'ara (The Poets), Verse-129)

We have sent down to you (O Messenger) the Book with the truth (embodying it, and with nothing false in it), confirming (the Divine authorship of, and the truths that are still contained by) whatever of the Book was revealed before it, and guarding over (all the true teachings in) it. Judge, then, between them by what God has sent down (to you), and do not follow their desires and caprices away from the truth that has come to you. For each (community to which a Messenger was sent with a Book), have We appointed a clear way of life and a comprehensive system (containing the principles of that way and how to follow it). And if God had so willed, He would surely have made you a single community (following the same way of life and system surrounded by the same conditions throughout all history); but (He willed it otherwise) in order to test you by what He granted to you (and thereby made you subject to a law of progress). Strive, then, together as if competing in good works. To God is the return of all of you, and He will then make you understand (the truth) about what you have differed on. (Surah-5: Al-Ma'idah (The Dinner Table), Verse-48)

Similar to 2: 213, these last verses draw attention to some historical and sociological principles and realities. There are two kinds of differences between people: one is the “natural” difference in intelligence, ability, ambition and desire in life, and character. These are the differences that lead people to take up different occupations and which lead to scientific and technological progress. The other kind of difference comes from conflicts of interest and the parceling out of the world's riches. Although these changes, too, may incite progress, they also cause unrest, clashes, and corruption on the earth. The changing conditions of life caused by scientific and technological progress were one of the basic reasons why different Messengers were sent with different Books, although all agreed on the essentials of faith, worship, morality, and the fundamental rules of what is lawful or unlawful (Unal, 2006, p. 255)

Build the Ark (which We have described to you) under Our eyes and in accordance with Our instructions to be revealed (to you), and do not plead with Me for those who have persisted in wrongdoing. They are bound to be drowned. (Surah-11, Hud (The Holy Prophet), Verse-37)

And so, Noah set to building the Ark. And every time the leading ones among his people passed by him, they mocked at him. He said: “Now you are mocking us, but (a day will come when) we mock you just as you mock us. (Surah-11, Hud (The Holy Prophet), Verse-38)

And to Solomon, we (subjugated) the wind: its morning course covered the distance of a month's journey (at normal pace), and its evening course, a month's journey. *And We caused molten copper to flow for him (like a fountain).⁵ Among the jinn were some who, by the leave of his Lord, worked under him. Whoever of them swerved away from Our command (by disobeying him), We would make him taste the punishment of a fiery blaze* (Surah-34: Saba (The Saba), Verse-12).

The verses, We also made iron supple for him (10), and We caused molten copper to flow for him (like a fountain) (12), indicate that softening iron and melting copper to use in making different tools

are two of God's greatest bounties for humankind, revealed through two of His Messengers. It also points to the virtues of those two Messengers. Softening iron, melting copper, and extracting minerals is the origin, source, and basis of all material industries. These favors were granted to two great Prophets, who ruled according to God's commandments, and these have become the basis of most industries that serve our needs today (Unal, 2006) .

As Assoc. Prof. Dr. Musa Bilgiz says (Bilgiz, 2013), "The prophets contributed to civilization, culture and social development by teaching people of art, trade, agriculture and various professions" (p.23).

As very important Islamic scholar Said Nursi described Prophets' contributions of technological and industrial improvements for humankind in his book "The Word" in the twentieth word. Also, he explains verses above: By endowing two of His Prophets, who were both spiritual and temporal leaders, with craftsmanship and industry, God urges people toward craftsmanship and industry. In these verses, God Almighty suggests the following;

I endowed two servants of Mine who obeyed My religious commandments with such skill that one could cast iron into any mold and then use it as an important source of strength for his rule, and the other could make many things out of molten copper. Since these are possible and since iron and copper have great significance for your social life, such wisdom and skill will be bestowed on you if you obey My commands of creation, My laws of nature. Eventually you will attain it. (Nursi, 2014)

By softening iron and smelting copper, people have achieved great industrial progress and material power. These verses direct our attention toward this truth. These verses not only warned earlier peoples, who did not appreciate its importance, but they also warn the idle people of today. However industrial and manufacturing sector is most important for humankind's livelihood and life comforts.

6-Booty

The booty obviously mentioned in the Holy Quran as earn of war or as security services gain, also as compensation of war loses. Allah (SWT), explained principles of booty obtaining and using among society, in the Holy Quran. Taxes collected from non-Muslims by Muslims are usually based on the following verses.

The Islamic scholar M. Fethullah Gulen (Gulen, 2009) says, "In Islam, booty is one of such important sources of income that is usually earned after victorious battles fought between Muslims and non-Muslims. The prophet (saw) said "Most acceptable gain for the believer is beauty" (Ahmed Bin Hanbel, Al-musnad, 2/50) (p.324).

They (the believers) ask you about the war-gains. Say: "The war-gains belong to God and the Messenger (and they distribute them as they will)." So, keep from disobedience to God in reverence for Him and piety, and set things right among yourselves to allow no discord; and obey God and His Messenger if you are true believers. (Surah- 8, Al-Anfal (The Accessions), Verse-1)

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

The scholar Ali Unal's (2006) explanation about name of surah "anfal" which is one of mean of this surah is booty; The original word anfal, translated as "war-gains," is the plural form of nafl. This word means extra, voluntary service when used in relation to a servant, and extra or additional reward when used for God. It is a reasonable opinion, then, to infer that any worldly reward which comes as the result of services rendered in God's cause is included in this meaning. The majority of scholars are in agreement that the reference here denotes the war-gains. However, the word ghanā'im (plural of ghanimah) is used for the war-gains in verse 41, whereas anfal has a more comprehensive meaning which also includes the idea of fay (war-gains taken without fighting: 59: 6) (p.353).

The booty is not causing or aim of war vice versa it can be result of war or agreement without war in the Islam religious principles.

Believers aim only to obtain God's approval and good pleasure in their services in His way. They have no other expectations. Even when they have to fight against God's enemies, they only aim to obtain God's good pleasure and uphold His Word, without expecting anything worldly. No worldly aims, such as spoils, fame, or position, can have a place in the believer's heart. The war-gains are extra rewards that come as the result of fighting in His way, so they belong to God and the Messenger, upon him be peace and blessings who can distribute them as they will, and the believers must accept their distribution. It is because of this that the surah begins with orienting the believers' hearts according to this general principle. It stresses that a believer cannot fight for the war-gains, and it teaches that if a believer has captured even a needle in war, he must hand it over to the commander or state before what has been gained is distributed (Unal, 2006, p. 353).

And know that whatever you take as gains of war, to God belongs one fifth of it, and to the Messenger, and the near kinsfolk, and orphans, and the destitute, and the wayfarer (one devoid of sufficient means of journeying). (This you must observe) if you truly believe in God and what We sent down on our Servant on the day when the truth and falsehood were distinguished from each other, the day when the two hosts met in battle. God has full power over everything (Surah-8: Al-Anfal (The Accessions), Verse-41).

This surah began by emphasizing the basic principle that the gains of war belong to God and His Messenger, upon him be peace and blessings, and it has prepared the hearts of the believers to willingly accept the distribution that God will make. This verse describes how the war-gains will be distributed and assigns one-fifth to God first, that is, to public services; it then mentions the people who represent these services: the Messenger, upon him be peace and blessings, his near kinsfolk, orphans, the destitute, and the wayfarer who does not have sufficient means to complete the journey. The remainder is to be distributed among the warriors (Unal, 2006, p. 361)

Had there not been a previous decree from God (concerning that gains of war are lawful and captives can be released in return for ransom), a tremendous punishment would surely have touched you because of what you took (the gains of war, and the captives taken in expectation of ransom, before the enemies' power in the land had been sufficiently suppressed and exhausted).

(But since such a decree has already come) now enjoy as lawful and pure and wholesome of what you have obtained (as gains of war and ransom); and keep from disobedience to God in all your actions. Surely God is All-Forgiving, All-Compassionate (especially toward His believing, pious servants) (Surah-8: Al-Anfal (The Accessions), Verses-68,69).

What God has bestowed on His Messenger as gains of war from the peoples of the townships, (one-fifth of) it belongs to God, and to the Messenger, and his near kinsfolk, and orphans, and the destitute, and the wayfarer (lacking means to sustain a journey), so that it should not become a fortune circulating among the rich among you. Whatever the Messenger gives you, accept it willingly; and whatever he forbids you, refrain from it. Keep from disobedience to God in reverence for Him and piety. Surely God is severe in retribution (Surah-59: Al-Hashr (The Gathering), Verse-7).

For an explanation of this distribution, see 8: 41, note 8. The principle laid out in the last sentence - It should not become a fortune circulating among the rich among you - is very important and is a basic characteristic of Islamic economy and social justice. Islam orders people to strive and be industrious; it does not commend begging. However, it is a fact that due to human facilities and capacities, people vary in their earning power and their wealth. But in Islam there should be no extremely rich people while there are destitute people. So, through ordinances such as those prescribed and recommended alms as a recompense for fasts that have been broken willingly, or that can not be fulfilled due to extreme old age or permanent illness, and for broken oaths, and unlawful actions such as saying to one's wife, "You are henceforth as my mother's back to me," (see surah 58:1, note 1), it seeks as broad a distribution of wealth as possible, so that the standard of life will be balanced in the community (Unal, 2006, p. 1051).

It is also for the poor Emigrants, who have been driven from their homes and their property, seeking favor with God and His approval and good pleasure, and who help (the cause of) God and His Messenger. Those are they who are truthful (in their profession of faith and loyalty to its commands) (Surah-59: Al-Hashr (The Gathering), Verse-8).

If anything of the bridal-dues of your (former) disbelieving wives (who remain among the unbelievers or have joined them) has passed to the unbelievers, and afterwards you have your turn (of victory) over them, then pay to those whose wives have gone away the equivalent of what they expended (as bridal-due). And keep from disobedience to God in reverence for Him and piety, in Whom you are believers (Surah-60: Al-Mumtahana (The Woman To Be Tested), Verse-11).

If the unbelievers did not return what the Muslim husbands had spent on their (former disbelieving) wives as dowry, the Muslims were to compensate this out of what the (former disbelieving) husbands had spent on their wives who had converted to Islam. Or, if the Muslims were to gain war-spoils from the unbelievers, the Muslim husbands were to be compensated out of this. (Unal, 2006)

Booty is encapsulated non-Muslims taxes which is paid to Muslim country government such as; Khums, Rikaz, Fey (Fai) and Seleb.

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

Khums, Rikaz, Fey (Fai) and Seleb

All these taxes types are depended to verses Holy Quran and Prophet Muhammed's sunnah.

The word "khums", which means "one fifth" in the dictionary, means a fifth (twenty percent) share in the Islamic law literature taken from the booties and goods under this provision to be spent on behalf of the public in certain areas. This concept, whose roots go back to the pre-Islamic Arab society. The practice of the Prophet Muhammad (S.A.W) and Companions became apparent significantly, the discussions and the practice example in this period not only affected the legal doctrine formed in the following period, but also served as a model for practices. In the classical period general Islamic Law (fiqh) books, the khums, which is discussed in detail in the main sections of zakat (rikaz) and siyer (booty, fey, seleb) or in the "el-*emvâl*" type works related to public finance, is kept in a separate scope in Shia fiqh and its application. It seems to gain importance and become institutionalized (TDV, 2006).

However, all these taxes are collected by government then distributed among poor citizens, consequently, these were one type of gain for livelihood of poor people.

The first big booty captured was the Badr booties, and according to the verse of surah al-Anfal (al-Anfal 8 / 68-69), which reported the patronage of the booty, also descended. According to this discretion, the narration of the above verse (al-Anfal 8 / 68-69) on the day of Badr after people started running into the booties (before it is still given to them) (Tirmizi, "Tafsîrû'l-Qur'ân", 9; Abu Ubaid, p. 386. (Taberî, book X, pp.31-32; Beyhakî, book VI, pp.290-291), it is appropriate to say that after this verse, first verse of Anfal, which determines the authority of the booty, and then verse 41 of the same verse, which determines the final verdict in the booties (Apaydın & Öz, 2006).

7-Iqta and Ijar (Rent)

Another source of livelihood and income is Iqta (land distribution), rent of assets and labor for individual also commonwealth.

This is the process in which the government of a particular state gives a piece of land to its citizens for three consecutive years in order to carry out commercial activities and the state has the authority to seize the land after the specified period of time, if the aim fails to be achieved (Gulen 2009, p. 327).

The Holy Quran says, "*He it is Who has made the earth subservient to you (as if a docile animal), so go about through its shoulders (uplands) and eat of His provision, but (be ever mindful that) to Him will be the Resurrection*" (Surah-67: Al-Mulk (The Sovereignty), Verse-15).

The phrase, going about through the shoulders of the earth means that although it is impossibly difficult to travel on the shoulders of a horse or camel, the earth is more compliant to humankind than a trained camel or horse. In addition, the verse implies that God's provision exists more on the

shoulders of the earth (the mountains and uplands) and the plains among them. So, the verse calls humanity to explore the mountains for the provision God has created in them (Unal, 2006, p. 1086).

In this verse Allah (SWT) encourages to cultivate of land, “*Hurry to your cultivated land if you mean to harvest (its produce)!*” (Surah-68: Al-Qalam (The Pen), Verse-22).

The fact that the rent contract is permissible is based on the evidence of the Holy Quran, Sunnah and Ijma. The following verses are about hiring labour force and its agreement in the Quran, even when mother suckle the baby:

House them (the divorced women during their waiting-period in a part of the house) where you dwell and provide for them, according to your means; and do not harass them so as to straighten conditions for them (thus forcing them to leave). If they are pregnant, maintain them until they deliver their burden; and if (after delivery and the waiting-period has ended) they suckle (the baby) for you, give them their due payment. Take counsel with each other (about the matter and payment for suckling) according to customary good and religiously approvable practice. If you find yourselves making difficulties (and so unable to come to an agreement), then let another (woman) suckle (the baby) on behalf of him (the baby’s father, who must settle the expense) (Surah-65: At-Talaaq (Divorce), Verse-6).

Allah Almighty describes the tenancy agreement between Shuaib (pbuh) and Moses (pbuh) in the moment of the Qur'an:

One of the two daughters said: “Father, employ him, for the best whom you could employ should be one strong and trustworthy (as he is).” (The father) said to Moses: “I want to marry one of these two daughters of mine to you if you serve me for eight years (according to the lunar calendar). But if you should complete ten years, that would be an act of grace from you. I do not mean to impose any hardship on you. You will find me, God willing, one of the righteous. (Moses) answered: “So let it be between me and you. Whichever of the two terms I fulfill, let there be no ill-will against me. God is a Guarantor over what we say (Surah-28: Al-Qasas (The Narratives), Verses-26,27,28).

The reason of principles in the holy books of divine religions; before Muslims are still valid unless they are abrogated. Therefore, it is a sharia valid for us to work with Moses (pbuh) for rent to Shuayb (pbuh). (Sorularla Islamiyet, 2020)

Also prophet Muhammad (SAW) said: “whoever can find a farmland from a raw place, he will be the owner of the place” (Abu Dawud, Kharaj 37; Tirmizi, Ahkam 38; Muatta, Akdiye 26) Another Hadith from prophet Muhammad (saw) said: “A farmland owned by past civilization is owned by Allah and His messenger, and they can distribute the farmland to any Muslim” (Abu Dawud, Imarat; Beyhaki As-sunan-ul Kubra, 6/143) & (Gulen, 2009, p.327).

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

8-Hunting

Many sociologists and social scientists are classified history of humankind improvement, according to the Galen Strawson (Strawson, 2014) "About 11,000 years ago we enter on the agricultural revolution, converting in increasing numbers from foraging (hunting and gathering) to farming. The "scientific revolution" begins about 500 years ago." First stage of humankind history is hunting; thus, hunting is primary source of livelihood of human being.

The hunter-gatherer diet and way of life of early humans. Although hunting and gathering societies largely died out with the onset of the Neolithic Revolution, hunter-gatherer communities still endure in a few parts of the world. (Onion, Sullivan, & Mullen., 2019) And Quran says:

O you who believe! Fulfill the bonds (you have entered into with God and with people). Lawful for you is the flesh of cattle (grazing beasts of the flock), save what is mentioned to you (herewith), and unlawful (for you is) hunted game when you are in the state of pilgrim sanctity. Assuredly, God decrees as He wills.

But once you leave your pilgrim sanctity (and the sacred precincts around the City), you are free to hunt. And never let your detestation for a people, because they barred you from the Sacred Mosque, move you to commit violations (acts of aggression or injustice). Rather, help one another in virtue and goodness, and righteousness and piety, and do not help one another in sinful, iniquitous acts and hostility; (in all your actions) keep from disobedience to God in reverence for Him and piety. Surely God is severe in retribution (Surah-5: Al-Ma'idah (The Dinner Table), Verses-1,2).

They ask you (O Messenger) what is lawful for them (including, in particular, the game caught by trained hunting animals). Say: Lawful for you are (all) pure, wholesome things; and (as for) such hunting animals as you have trained as hounds teaching them from what God has taught you, you may eat of what they have caught for you (and brought to you dead or alive without themselves having eaten thereof). And pronounce God's Name (while dispatching them to hunt for you). Keep from disobedience to God in reverence for Him and piety. Surely God is swift at reckoning (Surah-5: Al-Ma'idah (The Dinner Table), Verse-4)

(To hunt and eat) the game in the sea, its (fish and other) edibles are lawful for you, a provision for you and for travelers (whom you want to feed). However, while you are in the state of pilgrim sanctity, you are forbidden to hunt on land (or slaughter and eat of the animals that you get others to hunt for you). Keep from disobedience to God, in due reverence for Him to Whom you will be gathered (Surah-5: Al-Ma'idah (The Dinner Table), Verse-96).

Hunting is a source of income that can be done either in the forest or in the water (Sea). Both the process and the place of doing it are prescribed by Islamic jurisprudence. Allah (SWT) clearly affirmed in the verses. From this Quranic injunction, it could be seen that hunting is vehemently approved by Allah (SWT) unless in the month of pilgrim (Hajj) and Umrah. Also, in Surat-ul Nahl

verse 14 and Ar-Rahman 22-23 verses, Allah (SWT) mention hunting animal for fresh meat and coral for pearl.

And He it is Who has made the sea to be of service (to you) so that you eat from it fresh meat and draw out from it ornaments that you wear. And you see the ships plowing their course through it so that you may go forth in quest of His bounty and give thanks (to Him Who has created all this). (Surah-16: An-Nahl (The Bee), Verse-14)

And the Holy Quran says, *“There come forth from them pearl and coral. Then (O humankind and jinn) which of the favors of your Lord will you deny?”* (Surah-55: Ar-Rahman (The All-Merciful), Verses- 22,23).

9- Legacy (Inheritance)

One of the important sources of income and livelihood in the Islamic Economic System is inheritance. There are many verses in the Holy Quran about inheritance particularly in Surah An-Nisa (The Women), but we will allow some verses about source of income and livelihood as below;

For the male heirs is a share out of what parents and near kindred leave behind, and for the female heirs is a share of what parents and near kindred leave behind, whether it (the inheritance) be little or much – a share ordained by God (Surah-4: An-Nisa (The Women), Verse-7).

This short verse contains the basic principles of the Islamic law of inheritance established by the Quran, as well as a significant warning:

Like men, women also have a share in inheritance.

The property left behind by a deceased person is inherited, no matter the amount.

It makes no difference whether the inherited property is movable or immovable.

Any children, parents, grandparents or other near relatives can inherit from another person. If there are near kindred, those who are of collateral relations cannot inherit.

Heirs cannot be deprived of inheritance, except for exceptional cases, such as if they have killed their testator (at-Tirmidhī, “Farā’id,” 17) (Yıldırım, 2010, p. 77) .

The significant warning that is contained in the verse is as follows: In the pre-Islamic age, women were forbidden from inheriting. By mentioning women or female heirs separately, in the same way that male heirs are mentioned, i.e. by reiteration, an emphasis is made, stressing that whether the inheritance is great or small, women cannot be deprived of it on any pretext, such as the amount being insignificant. (Unal, 2006)

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

If some from among other relatives (who do not have a legally defined share), and orphans and the destitute, are present at the division (of the inheritance), give them something thereof (for their provision), and speak to them kindly and pleasing words (Surah-4: An-Nisa (The Women), Verse-8)

This verse reveals a personal example of the virtues such as compassion and unrequited help that Islam tries to settle. Accordingly, anyone who passed away and left a little or a lot of property, if there are distant relatives, servants or neighbors who have no share in inheritance besides their legal heirs, they should give something from inheritance. The scholars are generally of the opinion that the advice in the verse means not a command, but a mandup (beautiful manner). Therefore, it is not obligatory to give such a share. But to act like this is of course a virtuous work that will take the person to Allah's sake. (Kaya, 2019)

While explaining the heritage issue, the Holy Qur'an emphasizes the fair protection and allocation of the rights of women, young children, the poor, and especially orphans. Here, the rights of orphans are repeatedly reminded:

Let those be anxious (for the rights of the orphans) who, if they (themselves) were to leave behind weak offspring, would be fearful on their account – and let them keep from disobedience to God for fear of His punishment, and let them speak the truth and proper words (in respect of the division of the inheritance and their treatment of the orphans) (Surah-4: An-Nisa (The Women), Verse-9).

Surely those who consume the property of orphans wrongfully, certainly they consume a fire in their bellies; and soon they will be roasting in a Blaze (the like of which you have never seen, and the degree of whose intensity none knows except God) (Surah-4: An-Nisa (The Women), Verse-10).

How to divide the heritage according to Islam is explained in the verses 11, 12 and 176 in Surah of Nisa. The matters other than those explained by the verses are clarified by the Sunnah of the Messenger (pbuh) of Allah (SWT).

According to the Islamic law of inheritance, with the exception of the father and • mother, and in some cases, the brothers and sisters, a son receives twice as much as a daughter, a brother twice as much as a sister and a husband twice as much as a wife (Unal, 2006, p.206).

The Islam is assured human livelihood in different ways even when she obtains a divorce.

O you who believe! It is not lawful for you to become inheritors, against their will, of women (of your deceased kinsmen, marrying them against their will, without paying their bridal-due, or forcing them to marry others in return for their bridal-due, as though they were a part of heritable property); nor should you constrain your wives in order to take away anything of what you have given them (as bridal-due or bridal gift), unless they be guilty of indecency in an obvious manner (such as to justify divorce). Consort with them in a good manner, for if you are not pleased with them, it may well be that you dislike something, but God has set in it much good (Surah-4: An-Nisa (The Women), Verse-19)

Compulsory, Marital Compensation (bridal-due) for a Woman:

Centuries ago, Islam gave the right of inheritance to women. If one reads the Quran - in several verses in Chapters like [Quran 4], [Quran 2] and [Quran 5], it is mentioned that a woman has a right to inherit, regardless of her status; whether she is a wife, a mother, a sister, or a daughter. When a woman gets married, she is on the receiving end. She receives a gift - she receives a marital gift, which, in Arabic, is called Mahr. This is mentioned in the Quran in the verse which says (what means): "*And give the women (on marriage) their dower as a free gift; but if they, Of their own good pleasure, remit any part of it to you, take it and enjoy it with right good cheer*" [Quran 4:4] (Islam Web, 2011)

But if you still decide to dispense with a wife and marry another, and you have given the former (even so much as amounts to) a treasure, do not take back anything thereof. Would you take it back by slandering (for the purpose of contriving the kind of divorce that allows you to take it back), and so committing a flagrant sin? (Surah-4: An-Nisa (The Women), Verse-20)

When a woman inherits less than a man does, she is not actually deprived of anything for which she has worked. Any property that is inherited is not the result of her earning or her endeavors. It is something that comes from a neutral source, something additional or extra. It is something that neither the man nor the woman has struggled for. It is a sort of aid, and any aid has to be distributed according to the most urgent needs and responsibilities, especially when the distribution is regulated by God's law (Büyükçelebi, 2005).

10- Infaq and Sadaqa (Charity)

Although some scholars sometimes consider Zakat (alms) as a variant of Sadaqa and Infak (charity), Infak and Sadaka are different from Zakat. Achievement and charity are voluntary aid to the needy, foundations or the state, starting from the closest ones by Muslims, or their good behavior. (TDV, 2016) and (Sellâm, 1981, p. 24) For example, after excluding his zakat, it is charity for a muslim to donate money to a poor, and to smile, also ask other Muslims about their condition. However, it is compulsory to give zakat.

Infaq: In Prof. Dr. Mutafa Çağrıç definition (Çağrıç, 2000) "To get the consent of Allah (SWT), one spends from his own wealth and helps the needy with his assets and cash." Of course, this is his aid other than zakat.

Sadaqa (Sadaqah or Sadaqat):

Considering their use in verses and hadiths, we can talk about seven types of charity (sadaqah).

1. Sadaqa-tu fitr: Charity that is fulfilled at the end of the month of Ramadan, which is the zakat of the body,
2. Votive: Charity, which is required to be done on charity pursuant to the courtesy in terms of the obligation that the person undertakes at his own will,

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

3. Ransom and Compensation: Charity that is supposed to be fulfilled as God's right for the purpose of compensating certain crimes or mistakes,

4. Tattavu loyalty: Voluntary donation.

These charities, which are merely worship, are generally realized by granting a material value to the needy.

5. Qarz-i hasen: Non-interest lending to a person in need of credit,

6. Borrow for free: Using another's item for free,

7. Sadaqa tu-Jariyah (Recurrent Charity): Scientific works and discoveries beneficial to humanity with charity facilities that provide social services such as mosques, schools, bridges, soup kitchens, inns, baths. (TDV, 2008)

When it is used in the Islamic literature in absolute terms, the concept of charity comes primarily as a commemorative voluntary donation memorandum, which is not in a particular style. The most important development for charity to gain an institutional identity in Muslim societies is the establishment of charity establishments that provide social services such as mosques, schools, bridges, soup kitchens, inns and baths and the foundation of related foundations. In this context, it is seen that the concept of "sadaqa-i jâriye" (permanent charity) in the hadith of the Prophet has a special importance (Muslim, "Vasiyyet", 14; Tirmizî, "Aḥkâm", 16). (Duman A. , 2008)

There are many verses in the Holy Quran about Infaq and Sadaqa. We selected some of the most comprehensive and different types of verses. We have mentioned only the surah and verses numbers of the rest:

Those who believe in the Unseen (ghayb), establish the Prayer in conformity with its conditions, and out of what We have provided for them (of wealth, knowledge, power, etc.), they spend (to provide sustenance for the needy and in God's cause, purely for the good pleasure of God and without placing others under obligation) (Surah-2: Al-Baqarah (The Cow), Verse-3).

The verse above is mentioned at the beginning of the Surat-ul Baqara after Surat-ul Fatiha, In the Holy Qur'an it is stated; that the basic features of believing Muslims who gave charity were among, namely proper believers (Mu'min) (Şentürk L. , 2001) & (Cevaplar, 2003) . This shows the importance of giving charity and zakat.

This verse about Infaq (spend in God's):

(Just retaliation, as well as war or other defensive measures to maintain your existence, are not possible without expense. So) spend in God's cause (out of whatever you have) and do not ruin yourselves by your own hands (by refraining from spending. Whatever you do,) do it in the best way,

in the awareness that God sees it. Surely God loves those who are devoted to doing good, aware that God is seeing them (Surah-2: Al-Baqarah (The Cow), Verse-195)

In this verse, Allah (SWT) commands that aid should be given primarily to parents, relatives, orphans, the poor and those who are stuck. However, zakat cannot be given to parents and close relatives, therefore, in aids other than zakat, priority is close relatives.

They ask you what they will spend (to provide sustenance for the needy). Say: "Whatever you spend of your wealth is for (your) parents and the near relatives, and the (needy) orphans, the destitute, and the wayfarer." Whatever good you do, surely God has full knowledge of it (Surah-2: Al-Baqarah (The Cow), Verse-215)

It requires patience through all hardships and privations and, as mentioned in the preceding verse, spending in God's cause for the relatives and needy – in other words, building "social" bridges between various strata in society (Unal, 2006).

They ask you about intoxicating drinks and games of chance. Say: "In both there is great evil, though some use for people, but their evil is greater than their usefulness." They also ask you what they should spend (in God's cause and for the needy). Say: "What is left over (after you have spent on your dependents' needs)." Thus does God make clear to you His Revelations that you may reflect (Surah-2: Al-Baqarah (The Cow), Verse-219).

The verses that those who spend in God's and give charity, they will win both in the world and in the hereafter.

The parable of those who spend their wealth in God's cause is like that of a grain that sprouts seven ears, and in every ear, there are a hundred grains. God multiplies for whom He wills. God is All-Embracing (with His mercy), All-Knowing (Surah-2: Al-Baqarah (The Cow), Verse-261).

Those who spend their wealth in God's cause and then do not follow up what they have spent with putting (the receiver) under obligation and taunting, their reward is with their Lord, and they will have no fear, nor will they grieve (Surah-2: Al-Baqarah (The Cow), Verse-261).

Those who spend their wealth night and day, secretly and in public, their reward is with their Lord, and they will have no fear, nor will they grieve. (Surah-2: Al-Baqarah (The Cow), Verse-274).

Allah (SWT) compares the forms of charities in this verse:

If you dispense your alms openly, it is well, but if you conceal it and give it to the poor (in secret), this is better for you; and God will (make it an atonement to) blot out some of your evil deeds. God is fully aware of all that you do (Surah-2: Al-Baqarah (The Cow), Verse-271).

Tell those of My servants who believe that they must establish the Prayer in conformity with its conditions, and spend out of what We have provided for them (of wealth, power, and knowledge, etc.) secretly and openly, (and in God's cause and to the benefit of the needy), before there comes a Day

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

when there will be no trading nor friendship (that will bring any benefit) (Surah-14: Ibrahim (Abraham), Verse-31).

Open aid has beneficial to exemplify and encourage other people. Secret aid has also beneficial not to hurt the people receiving aid and for the spiritual response of the donor. Allah (SWT) says in the above 2/262 verses "whether help is made open or secret, but people who receive help should be done without hurting and should not be fooled." The conference report of Keen et al. (Keen, Darcy, Foliot, & Gurtner, 2014) is prepared for the United Nations, World Food Program is very meaningful. There are many important principles of making aid. In the report, it was especially emphasized that aid was given to people and groups in need of protection in the society, summarily;

- the aid service should not be injuring to aid recipient,
- the aid service should not be politicized,
- the aid should be distributing fairly,
- adjusting the aid according to the situation of the recipient (baby, child, disabled and woman etc.),
- should be concerned culture and approach of beneficiaries, and others.

That (which you spend) is for the poor who, having dedicated themselves to God's cause, are in distressed circumstances. They are unable to move about the earth (to render service in God's cause and earn their livelihood). Those who are unaware (of their circumstances) suppose them wealthy because of their abstinence and dignified bearing, but you will know them by their countenance – they do not beg of people importunately. And whatever good you spend, surely God has full knowledge of it (Surah-2: Al-Baqarah (The Cow), Verse-273).

In following verse, the charity (sadaqah) of Qarz-i Hasan is encouraged. If the requirement of this verse is applied fully, many borrowers can avoid from getting into the sin of interest. According to Islamic jurisprudence, when debts that are difficult to refund can be donated to the debtor as zakat or charity.

The concept of Qarz-i hasen was mentioned in 12 places in the Qur'an and was used metaphorically to mean "a good lender to God". In line with the meaning extracted from the verses, it can be described as the debt given to people in reality and the debt given to God in the metaphor. On the other hand, that draws attention in these verses is that the expenditures made in order to gain the consent of Allah are also included within the scope of qarz-i hasen (Sırım, 2019).

Ibn Hazm Al-Zahiri said: So if forgiving a debt would be considered charity (sadaqah) then it counts [as zakat]. According to Abi Sa'id al-Khudri there was a man during the time of the Prophet who was afflicted in fruits (thimar) that he had purchased so that his debts were great. The Messenger of God said, 'Give him charity.' And this is the position of 'Ata ibn Abi Rabah and others." (Dar Alifta, 2020)

If the debtor is in straitened circumstances, let him have respite until the time of ease; if you make any remission (of his debt) by way of charity, this is better for you, if only you knew (Surah-2: Al-Baqarah (The Cow), Verse-280)

Allah (SWT), in below and in some other verses, commands those who help to give as charity and zakat from what they love. That is, firstly, this determines the degree of servitude (worship) of the donor, secondly, the satisfaction of the needy who receives help delights God. In addition, believers in God must provide aid, depending on their circumstances, regardless of their economic narrow or extended time.

You will never be able to attain godliness and virtue until you spend of what you love (in God's cause, or to provide sustenance for the needy). Whatever you spend, God has full knowledge of it (Surah-3: Al-'Imran (The Famil of Imran), Verse-92)

And those who endure patiently (all adversities they face in God's cause) in pursuit of where God's good, eternal pleasure lies, and they establish the Prayer in conformity with its conditions, and spend of whatever We provide for them secretly and openly, and repel the evil with good.⁹ Such are those for whom there is the ultimate (everlasting) abode (Surah-13: Ar-Ra'd (The Thunder), Verse-22)

They spend (out of what God has provided for them,) both in ease and hardship, ever restraining their rage (even when provoked and able to retaliate), and pardoning people (their offenses). God loves (such) people who are devoted to doing good, aware that God is seeing them (Surah-3: Al-'Imran (The Famil of Imran), Verse-134)

These will be granted their reward twice over because they have remained steadfast (in following their religion free of falsehood and so keeping themselves above all prejudices to believe in and follow the Quran and Muhammad); and they repel evil with good and out of what We have provided for them (of wealth, knowledge, power, etc.) they spend (in God's cause and for the needy, and purely for the good pleasure of God) (Surah-28: Al-Qasas (The Narratives), Verse-54).

In addition, defending evil with goodness has been mentioned as an important feature of believers. Giving alms can be used for this aim. Prophet Mohammed (pbuh) said; "Less charity defeats much trouble and prolongs life." (Heysemi, Mecmaü'z-Zevaid, III/63). (Kırkıncı, 2010)

Those men and women who give alms (by spending out of their wealth in both the prescribed and supererogatory duties of alms-giving), and lend to God a goodly loan (by spending either in His cause or for the needy), it will be increased manifold to their credit; and they will have an honorable, generous reward in addition (Surah-57: Al-Hadid (The Iron), Verse-18).

In addition, in the Holy Qur'an, in places where the numbers of chapters (Surah) and verses are given below, the support of the people in need and alms in society; It has been mentioned repeatedly because of the important and importance of contributing to the livelihoods of the poor, orphans, helpless,

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

passengers, widows and other needy people. Sadaqa (charity) was insistently encouraged by mentioning what he gained in both the world and the hereafter.

(Surah,2: *Al-Baqarah (The Cow)*:196, 254, 263, 264, 265,267, 270, 272, 276), (Surah,3: *Al- 'Imran (The Family of Imran)*:17), (Surah, 4: *An-Nisa (The Women)*: 38, 39, 114), (Surah, 5: *Al-Ma'idah (The Dinner Table)*: 45, 64), (Surah, 8: *Al-Anfal (The Accessions)*: 3, 60), (Surah, 9: *At-Taubah (The Immunity)*: 53, 54, 58, 60, 75, 79, 98, 91, 92, 99, 103, 104,121), (Surah,12: *Yusuf (Joseph)*: 88), (Surah,16: *An-Nahl (The Bee)*: 75), (Surah, 22: *Al-Hajj (The Pilgrimage)*: 35), (Surah, 32: *As-Sajdah (The Adoration)*: 16), (Surah, 33: *Al-Ahzab (The Clans)*: 35) (Surah, 34: *Saba (The Saba)*: 39), (Surah, 35: *Fatir (The Originator)*: 29), (Surah, 36: *Ya-Sin (Yasin)*: 47), (Surah, 42: *Ash-Shura (The Counsel)*: 38), (Surah, 47: *Muhammad (Muhammad)*: 38), (Surah, 57: *Al-Hadid (The Iron)*: 7,10), (Surah, 58: *Al-Mujadilah (She Who Pleaded)*: 12,13), (Surah, 64: *At-Taghabun (Gain and Loss)*:16) (Surah, 63: *Al-Munafiqun (The Hypocrites)*: 7, 10)

11- Zakat (Alms)

The zakat is most important source of livelihood and income for state and individual in the Islamic Economic System.

Zakat is one of the five basic principles of the religion of Islam. Just as the condition of being a citizen of a state today is to accept tax, just so that a person must agree to give zakat in order to become a Muslim. Giving zakat is one of the foremost prayers and obligations in Islam. Just as the most important duty of citizens in many states is perhaps the first that is accepted to pay taxes. (Maverdi, 1976, pp. 125-126)

The zakat means and implementation is different than infaq and sadaqa, almost all Muslims know these differences because of since period of Prophet Muhammad (pbuh) were same approach about them.

In the Qur'an, the word zakat is passed in thirty verses and it is mentioned in twenty-seven of these together with prayer (salah). In the Qur'an, the term charity (plural "loyalty") is used in the meaning of zakat in twelve verses, all of which are in the surahs of Madinavi. In addition to the hadiths, although the terms of zakat and charity were generally synonymous in the period of Caliphs of Rashidun (the general name of first four Caliphs) and Umayyads, zakat had a more general meaning, which includes compulsory volunteer payments in hadiths and more customs. (Salihoglu & Erkal, 2013)

Today, some Muslims pay tax debts to the state in which they live, which are higher than the zakat rate, and also additionally give zakat to poor people.

Although required by the Qur'an, zakat is specified in detail only in the practice and teachings of the Prophet and in later interpretations. It is the payment of a certain percentage of one's income to support the needy and to fulfill other objectives of the community. While this can be rightly equated to a

combination of taxation and charity, zakat is different from sadaqa, charity, which is equally mandated by the Qur'an but left to the discretion of the individual Muslim, depending upon circumstances. Sadaqa is both tangible and intangible a kind word, for example, may be a form of Sadaqa. But Zakat is tangible. It is paid at the end of the Ramadan fast. Non-Muslims, the people of the book (Christians and Jews), are not required to pay Zakat but another tax, called Jizyah (Bassiouni, 2012).

As (Chapra, 1991) says, “zakat is like the insurance of community and economic welfare in Islamic societies.” For the reasons mentioned above and other; zakat was mentioned in the Holy Qur'an many times and it was ordered to be paid. If he is given or not, his responses both in the world and in the hereafter are mentioned many times with both incentive and threat.

There is we will make some basic explanations about zakat and its varieties, and then we will write the verses of zakat, which address some comprehensive and different topics, and we will only specify the chapters (surahs) and verse numbers of some.

Considering the hadith (Bukhari, "Zakat", 1) and other evidences that state that zakat will be taken from the rich of the Muslims and given to the poor, the scholars agreed that the zakah taxpayers are rich and there is a limit of wealth that obliges the person to give zakah. They determined this as possessing the property of zakat and the property that could increase (Nami) in the specified amounts (Erkal, 2007).

Zakat is the main tool of Islamic Economic System, which provides both peace and love in the society and it is one of the five fundamental pillars of Islam. And, The Holy Quran said:

If you dispense your alms openly, it is well, but if you conceal it and you give it to the poor (in secret), this is better for you; and God will make it an atonement to block out some of your evil deeds, God is fully aware of all that you do”. (Surah-2: Baqara (The Cow), Verses-271, 273 and Surah-4: Taube (The Immunity), Verses-60, 75, 79 and Surah-58: Al Mujadilah (She Who Pleaded), Verse-213).

In another verse Allah (SWT) says, “*If the debtor is in straitened circumstances, let him have respite until the time of ease; if you make any remission (of his debt) by way of charity, this is better for you, if only you knew.*” (Surah- 2: Al-Baqarah (The Cow), Verse-280). There is also a grace in Zakat and its sweetness keeps us together (MFG 307). Charity, foundations and etc. are all sources of investments in the hereafter.

And spend (in God’s cause and for the needy) out of whatever we provide for you before death comes to any of you and he says,

“*And spend (in God’s cause and for the needy) out of whatever We provide for you before death comes to any of you and he says: “My Lord! If only You would grant me respite for a short while, so that I may give alms, and be one of the righteous!”* (Surah-63: Al-Munafiqun (The Hypocrites), Verse-10).

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

The Quran's emphasis on zakat collectors as being among the recipients of alms implicitly alludes to the prime role of governments in zakat collection. Muadh ibn Jabal's official role in collecting zakat is a fact attested by authentic sources. The general practice of the Companions was to hand the zakat over to the treasury via collectors, a practice that endured after the death of the Noble Prophet (upon whom be peace), during the periods of Caliphs Abu Bakr and Umar. The following are some of the Companions who were given the duty of collecting zakat by the Messenger of God: Muadh ibn Jabal, Umar, Ubayy ibn Qa'b, Zayd ibn Haritha, Ibn al-Lutaybiya, Mahmiya b. Jaz, Abu Rafi, Qays ibn Sa'd ibn Ubada, Muhammad ibn Maslama and Ubada ibn Thamit, may God be pleased with them all.

The likes of Anas ibn Malik, Abdullah ibn Sa'd and Imran ibn Husayn also figure prominently as zakat collectors during the caliphates of Abu Bakr and Umar (Senturk, 2007).

As it is known, the zakat order is the third of the five principles of Islam. The Messenger of Allah (pbuh) said: "Islam is built on five things: To believe that there is no god but Allah and that Muhammad is the Messenger of God, to pray (Salat), to give zakat, to pilgrimage (Hajj), to keep the fast of Ramadan (Sawm) " (Buhârî, Îmân 1, 2; Muslim, Îmân 19, 22; Tirmizi, Îmân 3; Nesâî, Îmân 13). It is mentioned 30 times with the word 'zakat' (الزَّكَاةُ) in the Holy Quran, and 2 times in the meantime with the word 'charity' 32 (صَدَقَةٌ) times in total. 26 of the 30 verses mentioned with the word zakat are used together with prayer. (Islam Iktisadi.Net, 2016)

Your guardian and confidant are none but God, and His Messenger, and those who, having believed, establish the Prayer in conformity with all its conditions, and pay the Prescribed Purifying Alms (the Zakah), and they bow (in humility and submission to Him) (Surah-5: Al-Ma'idah (The Dinner Table), Verse-55).

In the Qur'an, zakat is usually mentioned together with prayer, because prayer keeps the person and zakat keeps the society in balance (Vahide, 2001) & (Müslim, n.d.).

The word zakat is mentioned in the Quran 30 times in terms of financial aid. In 26 of them, "zakat" and "prayer" are ordered in the same verse, whereas in one place, although not in the same verse, prayer and zakah are mentioned one after the other. In the remaining three places, zakat passes alone, apart from prayer. (Duman A. P., 2016)

Take alms (prescribed or voluntary) out of their wealth so that you (O Messenger) may thereby cleanse them and cause them to grow in purity and sincerity and pray for them. Indeed, your prayer is a source of comfort for them. God is All-Hearing, All-Knowing. (Surah-9: At-Taubah (The Immunity), Verse-103)

"He has made me blessed (and a means of His blessings for people) wherever I may be, and He has enjoined upon me the Prayer (the Salah) and the Prescribed Purifying Alms (the Zakah) (and to enjoin the same upon others) for as long as I live (Surah-19: Maryam (Mariam), Verse-31)

...So, establish the Prayer in conformity with its conditions, pay the Prescribed Purifying Alms, and hold fast to God. He is your Owner and Guardian. How excellent a Guardian and an Owner He is, how excellent a Helper! (Surah-22: Al-Hajj (The Pilgrimage), Verse-78).

Establish the Prayer in conformity with its conditions, and pay the Prescribed Purifying Alms, and obey the Messenger so that you may be shown mercy (to be granted a good, virtuous life in the world, and eternal happiness in the Hereafter (Surah-24: An-Nur (The Light), Verse-56).

Whatever you give to people in usurious hope that it may return to you increased through the goods of (other) people, will bring no increase in God's sight. Whereas whatever you give in charity seeking God's "Face" (His approval and good pleasure), for those there is increase (of recompense) multiplied (Surah-30: Ar-Rum (The Romans), Verse-39).

Zakat is the common name for taxes on Muslim citizens in the Islamic economic system. Zakat, it is a tax imposed on Muslims alone and the payment of it is regarded as obligatory act.

Erkal (2007) says, the main reason for the body of zakah is the specific amount of zakah goods, except for the person's essential needs (Havaic-i Asliyye: the essential goods of the person who is not subject to zakah.) - 85 gr. it reaches as much as gold or zakat goods corresponding to this value, the minimum limit of which is indicated by the term quorum. It is levied on man's property exclusive of land property such a Gold, Silver, Cattle, Goods of Mercantile, provided it reaches to a certain rate (nisab). Amount of Zakat is calculated according to number of assets or amount of gain or harvest proportionally. For this reason, identified "Nisab" its mean is "rate". The rate of Zakat (Nisab) is changes according to type of asset and gain. The quantitative amounts determined in the hadith sheriffs and fiqh opinions regarding the subject can be summarized as follows:

Gold-Silver-Money:

Gold: 85 grams,

Silver: 595 grams,

Money: Since coins and coins are dominated by gold, silver and commodities, it is necessary to give zakat at the end of the year at the end of the year when it reaches the quorum amount together with gold, silver and trade goods. Although the proportion of money is to be calculated according to what is considered by today's jurisprudence circles, the weighted view is that the 20 musk (85 gr.) gold value is the quorum for all kinds of money. (Buhârî, "Zakat", 32), (Musned, II, 183-184), (Abu Ubayd Qasim b. Sellâm, s. 557, 559-560). There is no zakah to the part exceeding the quorum unless the quorum reaches twice. This is the view of Tâvûs b. Keysân (p. 575-577, 578-579; Serahsî, II, 189; İbn Rüşd, I, 275; qtd by Erkal 2007).

Trade Goods: Islamic Jurists, (other than Zahiri's section) agree that all kinds of commodities will be subject to zakah when their value reaches 20 musk (85 gr.) gold or 200-dirham (595 gr.) silver.

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

Animals: When the statements in the written instruction prepared by the Messenger of Allah towards the end of his life are evaluated together with other narrations related to the subject, the following conclusions are reached regarding the quorum of animals in zakah:

Camels, cattle and sheep were subjected to zakah from animals during the duty of the Prophet and Companions,

The quorum belonging to them was determined as five camels, thirty cattle and forty sheep. Islamic scholars also agreed that goats will be subject to zakat in the proportion of sheep and cow.

Soil Crops: Based on the hadith, “No zakat is taken from less than 5 vesk (660 kg.) (1 vesk = 132 kg or 165 liters)” (Abu Ubeyd Part b. p. 648), three sect imams; Imam Shafi, Imam Malik, Imam Ahmed Bin Hanbel, also from the Hanafis, Imam Abu Yusuf; They determined the quorum in soil crops 825 liters or 660 kg. products. Therefore, if the product that does not reach this amount, zakat will not accrue. In contrast, Ibn Abbas, Zayd b. Ali is in a narration; İbrahim an-Nehaî, Umar b. Abdelaziz and Hammâd b. Suleiman and sectarian imam of Hanafi’s, Imam Azam Abu Hanifa say; there is no quorum in agricultural products. Because, they were based on the hadith, “Required to give zakat at the rate of 1/10 in soil crops irrigated by rain and 1/20 in those irrigated by labor. (Buhârî, “Zakat, 55; Nesâî, “Zakat”, 25).

Mines: Three sect imams other than Imam Azam Abu Hanifa stated; that in order to give zakat in the mines, the earnings must reach the quantitative amount of the quorum (85 g gold or 595 g silver). The zakat rate in mines is 1/5 (Erkal, 2007).

The verses (9:60 and 2:177) that follows are the most comprehensive verses in the Holy Qur'an in terms of those to whom zakat will be given:

The Prescribed Purifying Alms (the Zakah) are meant only for the poor, and the destitute (albeit, out of self-respect, they do not give the impression that they are in need), and those in charge of collecting (and administering) them, and those whose hearts are to be won over (for support of God’s cause, including those whose hostility is to be prevented), and to free those in bondage (slavery and captivity), and to help those over-burdened with debt, and in God’s cause (to exalt God’s word, to provide for the warriors and students, and to help the pilgrims), and for the wayfarer (in need of help). This is an ordinance from God. God is All-Knowing, All-Wise. (Surah-9: At-Taubah (The Immunity), Verse-60)

In the following verse, it is stated to whom the zakat should be given first. Another remarkable point here is; In Islam, one of the greatest favors is that zakat spends can be used to free the slaves:

Godliness and virtue is not that you should turn your faces in the direction of the east and west; but he is godly and virtuous who believes in God and the Last Day, the angels, the Book, and the Prophets, and gives away of his property with pleasure, although he loves it, to relatives, orphans, the destitute, the wayfarer, and those who have to beg (or who need a loan), and for the liberation of slaves, and

establishes the Prayer and pays the Prescribed Purifying Alms. And those (are godly and virtuous) who fulfill their covenant when they have engaged in a covenant, and who are patient and persevering in misfortune, hardship, and disease, and at the time of stress (such as a battle between truth and falsehood). Those are they who are true (in their faith), and those are they who have achieved righteousness, piety, and due reverence for God (Surah-2: Al-Baqarah (The Cow), Verse-177)

On the other hand, according to the hadith “zakah will not be halal for the rich” (Abu Davud, “Zakat”, 28), different opinions were presented while determining the measure of wealth that prevented zakat. According to Hanafis, since the measure of the richness is quorum (nisab), the person who has a quorum (nisab) amount of goods more than his basic needs is considered to be rich in some ways even if these goods are not capable of increasing. Accordingly, although the above-mentioned enhancing goods (Nami goods) do not reach the quorum, 85 gr. gold or 595 gr. silver. Having a non-increasing precious goods like, jewelry is called nisab-1 istiğnâ.

Anyone who owns property of this nature and amount is not liable for zakat. However, it is not permissible to take zakat; it is also obliged to give zakat of fitr and sacrifice.

The person who owns less than the amount of quorum, regardless of whether it is increasing goods (Nami) or not, can be given zakat, even if he is a healthy and enable to earning person. Again, it is permissible for the person in this situation to ask for help from others. Because, according to Islamic law, the measure of being considered rich is quorum (Nisab).

According to Imam Shafi, Imam Maliki and Imam Hanbali, the measure of wealth is to have enough property for the person and those he is obliged to care for, and the measure of poverty is needy.

One of the practical consequences of this dispute over the line of wealth is the following: According to Hanafis, a person can be given the most quorum (85 grams gold) at a time. According to the other Imams of Sect, it is permissible to give the poor enough to eliminate the poverty of the poor, be enough for a lifetime and not need any more zakah (Erkal, 2007).

Summary

The rate of Zakat (Alms) is 2.50% for property and gain in general, but 10% for agricultural and horticultural products and 20% for the mining and underground treasure gain. However, levies zakat and rate of zakat (nisab) changes according to minimum amount and ranked amount on the various assets. Name of agricultural products zakat is” ushr”. Ushr is derived from an Arabic word which means Ten (10). Ushr rate is 1/10th of the agriculture produce from the land of a Muslim. Grain and fruits: 1/10th on naturally irrigated land by rain, flood water; 1/20th on artificially irrigated land by canals, wells, fertilizer and, so on.

Zakat is balancing the income distribution in the society and the most important source of income and livelihood for the needy.

12- Other Revenues

Under this title, we will talk about Jizyah and Waqif (Waqf).

1-Jizyah (Jizya)

Jizya is the tax levied on non-Muslim "Zimmi" who surrender themselves to a Muslim state for protection of their land, person, property and administration of their religious law.

The verse about Jizyah in the Quran is as follows;

Fight against those from among the People of the Book who (despite being People of the Book) do not believe in God and the Last Day (as they should be believed in), and do not hold as unlawful that which God and His Messenger have decreed to be unlawful, and do not adopt and follow the Religion of truth, until they pay the Jizyah (tax of protection and exemption from military service) with a willing hand in a state of submission (Surah-9: At-Taubah (The Immunity), Verse- 29).

The People of the Book are the people such as the Jews and Christians who were given a Divine Book. So, when God sent the Prophet Muhammad, upon him be peace and blessings, with the last, universal form of Islam, the Religion of truth with which He sent all the Messengers during history, the People of the Book were expected to believe in and follow the Prophet Muhammad, upon him be peace and blessings, and the Quran, which was revealed to him as a consummation of the previous Divine Books, and accordingly to have true faith in God and the Last Day (and in other essentials of faith), and to hold lawful what God and His Messenger decreed to be lawful, and unlawful what they decreed to be unlawful. But when, despite their claim to belong to the People of the Book, they acted contrarily to what they were expected to do, and were hostile towards Islam and Muslims, and collaborated against them with the polytheists, God allowed the Muslim state to fight against them. However, He commanded that once it had subdued them, it should accord them full protection of all their civic rights, including the protection of life, wealth, reproduction, mental and bodily health, and religious freedom. Moreover, the People of the Book were exempted from military service and fighting enemies; this was something for which Muslim citizens were responsible. Muslim citizens also had to pay the Zakah, the prescribed alms due. In place of the Zakah, the non-Muslim citizens of the Muslim state, who were called the ahl adh-dhimmah, the protected people, were charged with the payment of the jizyah, which was the tax of protection and exemption from military service (Ali Unal, The Quran P-374).

According to Imam-i Azam Abu Hanifa; the captain is absolutely taken from the People of the Book and non-Arab polytheists; but it is not taken from Arab polytheists, they are only offered to enter Islam. According to Imam Shafi; Whether Arab or non-Arab, it is taken from the People of the Book, not from Arab or non-Arab pagans. Imam Malik and Evzai said, "It is taken from all kinds of non-Muslims." (Sorularlailamiyet, 2018).

2-Foundation (Waqif)

The word "foundation" is not mentioned directly in the Qur'an, but some verses and their applications by the Prophet Muhammad (S.A.W), and the statements of the hadith imams and Islamic fiqhists to the relevant verses show that the foundation is Quran-based. The understanding of the foundation has been practiced among Muslims for centuries and is an income-based source of income and livelihood based on institutionalized solidarity. For this reason, we have included in this study. And Holy Quran says: "Wealth and children are an adornment of the present, worldly life, but the good, righteous deeds (based on faith and) which endure are better in the sight of your Lord in bringing reward and better to aspire for." (Surah-18: Al-Kahf (The Cave), Verse-46).

In this verse, Allah commands people to use their goods and children for goodness, which will be beneficial to their hereafter. Thus, people sacrificed their time and assets for; by recurrent charity and raising their children with morality and beneficial knowledge for humankind; by using the rewards they receive from their knowledge and good deeds, they can keep their rewards even if they die. In another verse Allah (S.W.T) says: "76. God strengthens in guidance those who have sought and found guidance. The righteous, good deeds of lasting merit are best in your Lord's sight for reward, and best for return" (Surah-19: Maryam (Mariam), Verse-76).

They ask you what they will spend (to provide sustenance for the needy). Say: "Whatever you spend of your wealth is for (your) parents and the near relatives, and the (needy) orphans, the destitute, and the wayfarer." Whatever good you do, surely God has full knowledge of it (Surah-2: Al-Baqarah (The Cow), Verse-215).

Spending in God's cause for the relatives and needy – in other words, building "social" bridges between various strata in society. There are other verses about the Wakif in the Quran. However, we think that this is enough to understand the issue.

There are four caliphs where the Companions were invented about the foundation and the foundations of the prominent companions such as Hadrte Ali, Aisha and Fatima, and the leading companions. Thus, it was stated that the foundation was acquired by the performance of the Quran, sunnah and Companions. It should be based on a preliminary acceptance of legitimacy in relevant studies, in the Quran basis of the subject of the foundation, it is mentioned with reference to a few verses, the subject is not examined in detail (Şentürk M. , 2010).

Waqf is the donation of the property in favor of the Government for the welfare of the society. The state can conduct any kind of business permissible under Islam. The profits of such business are a food source of income or revenue in Islam. All the above sources are collected and are deposited in the Central Treasury and are mainly spent on poor and needy people, for providing basic facilities to community and for the welfare of the society.

Principles of Islamic Economics and Livelihood and Income Sources of State and Individuals in Islamic Economics: According to the Holy Qur'an

Conclusion

Islamic economic system is a divine source and wholesomely based on Quran Hadith, Ijma, Ijtihad and Qiyas. In this system, all economic activities and life are done within the framework of Halal and Haram (Lawful and Unlawfulness). In Islamic Economic System; the revenues of individuals, partnerships and the state are regulated in the same methods. The main sources of livelihood and income are clearly defined in the Holy Qur'an. The Islamic Economics have inputs, outputs and feedback mechanisms and maintain an internal steady-state despite a changing external environment and display properties that are different than the whole but, are not possessed by any of the individual part, as well as have boundaries that are usually defined by the system sources; according to Qur'an, Hadith, Ijma, Ijtihad and Qiyas. The Islamic Economics is peculiar and from divine sources.

Prophet Muhammad (SAW) found himself in a period full of ignorance and so many immoral problems. During that period, men used to bury their female children alive, but within a period of 23 years the prophet changed them and today we call those periods as “Golden generation” and “rose periods” (Kurucan, 2006) Prophet Muhammad (SAW) has educated some people who can solve problems and crisis the way he uses to solve them during his time. He uses to solve many problems everyday but he never for once caused any problem. Even the Non-Muslims acknowledge to his attitude in solving human’s problems. So, George Bernard Shaw (1856 – 1950) states that “the problems of our time that comes over and over, are solved in a relaxed way by prophet Muhammad (SAW), we need him more in every period”.

The social and economic activities of people in Islam are hereby guided and directed by the teachings of Islam. In Islamic economic system, one has to act according to the teachings of Islamic faith by doing what he is expected to do and avoiding its prohibitions (that is, Halal and Haram).

a) A moral based filtration of human behavior. b) Strong morality and motivation to induce men and women to give their best abilities and efforts. c) Socio-economic and political instructions that are consistent with the general objectives of the system, and d) Strong presence of a goal-oriented government (Chapra, 1991).

In Islamic Economic System, the income distribution is generally arranged in two ways; before production and after the production. Zakat and charities, when given to the poor (low income earners) by the rich people, it reduces the difficulties of the poor people. The zakat is most important source of livelihood and income for state and individual in the Islamic Economic System.

The legitimate and accepted basic sources of livelihood and income in Islamic Economic System are;

1. Agriculture, Horticulture, Livestock and marine resources
2. Trade/Business
3. Mining

4. Labour
5. Industrial Works and Vocational Skills
6. Booty
7. Iqta and Rental
8. Hunting
9. Legacy
10. Sadaqa (Charity)
11. Zakat (Alms or Poor rate)
12. Others; a) Jizyah, b) Waqif (Waqf)

All the above sources are collected and are deposited in the Central Treasury and are mainly spent on poor and needy people, for providing basic facilities to community and for the welfare of the society.

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