

# Do unlawful wealth acquisition methods matter?

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ALTHOUGH wealth and income are different, they are however unified. The former is the accumulated income whilst the latter refers to the wage or salary that comes in. The higher the extent of the income, the higher is the extent of wealth netted.

Wealth acquisition is learnt to have two main divisions. The first one is lawful wealth acquisition, which means the taking of responsibility and accountability (RA) to generate income that complies with Shariah principles. This is endorsed in our breeding. The second one is unlawful wealth acquisition, which means the taking of culpability and unaccountability (CU) to secure income that has evil consequences to both physical and spiritual. This leads to the souls' emptiness.

Generally speaking, there are two main stipulations to grasp their success—both discipline and cogent etiquette. The formation of the trend movement of these thoughts is at the opposition space and time.

The Prophet Muhammad (pbuh) teaches us about this proliferated thought of "a time will come upon the people when they will not care as to how he gets his money whether legally or illegally" [Bukhari No. 1941]. This leads to the jacked-up intellectual discourse (ID) on the instituting of a parameter that breeds a realistic separation between the two.

For instance, a banker who is identified as Muslim Banker (MB) has asked to operationalise the selling of conventional products and services, which leads to the ethical dilemma, that makes him engages in the process of ethical reasoning in which the person links his moral convictions (ethical standards) to the particular situation at hand. The reality of a second opinion is always the key to handle such a disturbance. In turn, improved mutual well-being is crafted.

In this line of thought, three questions are shared. Q#1—What are the differences between lawful and unlawful incomes?

Q#2—What are unlawful wealth acquisition methods? Q#3—Are there any issues sprung from these footings?

By definition, lawful income is a cash inflow that is earned in a halal way and that is subject to reasonable and good-faith efforts to verify the lawfulness of its derivation. Unlawful income, however, is earned beyond the halal descriptions, preventing the good-faith efforts to rule. Etiquette gaps the success stories of these two when the spiritual element follows.

The method employed plots the lawfulness of the income obtained. A fishmonger earns a lawful and halal income when he sells fish at a right measure of scale. In contrast, however, he earns an unlawful and non-halal income when he sells fish using a manipulative measure of scale. The ethical paradox is called afterwards.

Lawful income does not violate the rule of Shariah for livelihood engendering. A businessman who sells halal beverages tends to generate not only lawful but also halal income. The income becomes non-halal should he sell alcoholic drinks, which create phantasm to the irrational folks. This dims the brotherhood spirit.

Income is not only permitted but also halal when one is endeavoured at purging his income earned through zakat, discerning the nisab and hawl are followed accordingly. In contrast, one's income is seen lawful but non-halal, occurred when the rejection widens the holistic positive and voluntary measures of social scales although qualification has been met.

Clearly, unlawful wealth acquisition is halted and the generalisation belongs to everyone. The reasons are two-fold. First, it formulates injustice among individuals due to the planted values of individualism and materialism. Second, it devises

hostility between the haves and have-nots, in which pro-social behaviour finds an arduous trail to adhere its provision.

To make us aware, some samples are provided for improved comprehension and knowledge sharing.

First, one's wealth is unlawful when he deals with monopoly-constraining of goods and benefits mostly needed by folks until they become rare in the market. Subsequently, this obliges the price to elevate out of enhanced demand on them.

Second, one's wealth is unlawful when he purchases goods at a value much lower than its real value due to an exigency compulsion or to avoid facing a court ruling or repay heavy debts or because for any other hardships of life. This is called "the sale of the distressed". Together, can we live better or bitter?

Third, a seller's income is unlawful when he grants fake remarks, denoting that the goods sold are of higher value than their true worth. This is najash.

Fourth, there is also a state when a seller raises the price for an unaware character. A customer who puts a trust too much on the seller and held that the price has fairly developed though the former has been scammed.

Fifth, there is a circumstance in that a seller sells defected goods to a buyer—intimating the killing of honesty and invalidity of the sale. The buyer has the right to cancel the transaction. However, it is permissible to continue the transaction if the buyer is informed with the defects and the agreement is made between the transacting parties.

Issues related can result from these examples. Identification of sector earning activities according to ethnicity is somewhat compelling today. This leads to ethnic

monopoly-based employment as if the recognition is shaped according to the ethnicity thought it is not. This is disturbing well-being.

Wealth stored in the gold items is somewhat in major possessions of poor and needy folks who use them during the request for emergencies. This is a teething dilemma among them whether zakat should be paid or not.

It is unlikely to develop a culture of donating the portion of one's unlawful wealth to the social entity like baitulmal to cleanse the wealth ownership. Instead, the wealth is mixed with others – justifying inability to digest the notion of wealth cleansing paradigm [WCP] for the unlawful wealth formed. Coaching is the key to deliberation.

In honouring Islamic wealth acquisition methods, the believers should learn to secure their wealth legitimate in the genus, in method and vogue. Public servants can avoid the earned of unlawful incomes via the prevention of a bribe that comes at the manipulative velocity. The seller who avoids the dealing in illicit goods that calls for halal profit at the expense of false glamour of negative temptations of the unlawful wealth.

With modesty, one is helped to overcome his foolish self to his control and contain its tyranny for the bright prospects of lawful wealth acquisitions methods, where sincerity and good faith are brought into play, at least.

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