



## Exploring *Isrāf* and *Idhā'ah* Beyond Material Wealth: Ethical and Spiritual Dimensions

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### ABSTRACT

This study explores the concepts of *Isrāf* (extravagance) and *Idhā'ah* (wastefulness or negligent misuse) as integral components of Islamic ethical thought. While these notions are commonly interpreted within the context of material excess, this research argues that their implications extend far beyond economic behavior, encompassing non-material and spiritual dimensions of human life. Through a qualitative analysis of Qur'ānic injunctions, Prophetic traditions, and the views of classical and contemporary scholars, the paper examines how *Isrāf* and *Idhā'ah* manifest in areas such as belief (*Aqīdah*), worship (*Ibādah*), time management (*Waqf*), intellectual engagement (*Ilm*), and communication (*Kalām*). The study contends that indulgence or negligence in these domains constitutes a breach of *Amānah* (trust), undermining the divine balance (*Mīzān*) that Islam seeks to maintain in individual and collective life. It concludes that adopting *Hikmah* (wisdom) and *I'tidāl* (moderation) as guiding principles can prevent ethical wastefulness, promote spiritual discipline, and strengthen social harmony in accordance with Islamic moral philosophy.

### I-Introduction

The concepts of *Isrāf* and *Idhā'ah* occupy a central position in Islamic ethical thought, guiding individuals toward moderation, purpose, and responsible stewardship. Although frequently confined to discussions of financial extravagance, this study advocates for a more comprehensive understanding that encompasses their broader moral, spiritual, and social implications. *Isrāf*, denoting excessive use or consumption, and *Idhā'ah*, referring to the negligent misuse or waste

of valuable resources, both represent ethical deviations from the balanced path prescribed by Islam. Their significance, however, extends well beyond material wealth. When examined through a holistic lens, these concepts are seen to influence dimensions of religious belief (‘Aqīdah), acts of worship (‘Ibādah), and the management of non-material blessings such as time (Waq̃t), energy (Quwwah), knowledge (‘Ilm), and communication (Kalām). Drawing upon the Qur’ān, Hadīth, and the interpretations of classical and contemporary scholars, this study argues that indulgence and negligence within these spheres constitute a violation of *Amānah* (trust) the divine responsibility placed upon humankind in utilizing Allah’s provisions. A balanced lifestyle grounded in Hikmah (wisdom) and I’tidāl (moderation) is therefore essential for preventing the squandering of spiritual, moral, or material resources. Such equilibrium not only refines personal conduct but also promotes social harmony and sustains the ethical order envisioned by Islam..

## II. Relation of of Isrāf and Idhā‘ah

It's important to note that *maal* (wealth) specifically refers to material assets, as human potential and time, though valuable, do not fall under *Isrāf*. While wasting time is a moral failure with consequences in the Hereafter, it is not considered *Isrāf* in the technical sense. *Idhā‘ah* is derived from the root word ض-ي-ع, "ضع" (dā‘), meaning to cause something to be lost, neglected, or wasted. It refers to the negligent or irresponsible misuse of valuable resources, such as wealth, time, health, intellect, or opportunities, entrusted by Allah, whether by discarding them or using them irrationally. Therefore, a person wasting time on unproductive activities is not deemed *musrif* (extravagant) technically. Islam condemns *Idhā‘at*, emphasizing moderation in all areas of life.<sup>1</sup> *Idhā‘at* serves as a reminder for Muslims to use their blessings wisely, in pursuit of duty, spiritual growth, and societal well-being, fulfilling the trust placed upon them.<sup>2</sup>

*Isrāf* and *Idhā‘ah* are interrelated concepts in Islamic thought, both referring to the misuse of blessings *Isrāf* through excessive use or consumption, and *Idhā‘ah* through careless neglect, including of intangible blessings. Responsible use of all resources is essential to being a trustworthy steward of Allah’s gifts, as both forms disrupt the moderation and devotion central to Islamic living. The various types and forms of these behaviors are categorized into religious, material, and non-material domains covering excess or negligence in beliefs, worship, consumption, wealth, speech, charity, and personal resources like time and knowledge and are elaborated below with references from the *Qur’an*, *Hadīth*, and classical scholars.

## III. The Multifaceted Nature of Isrāf in Islam

A simple application of sound reasoning clearly reveals the condemnation and prohibition of wastefulness, especially for those who understand the realities of poverty and hardship and possess even a basic sense of compassion. Such a person would certainly understand the value of this divine injunction. Despite the clarity of this command, it is often misunderstood or wrongly applied. Many things that do not fall under *Isrāf* are mistakenly labeled as such, while actual instances of *Isrāf* are sometimes ignored or taken lightly.

The term *maal-e-mutaqawwim* (valuable wealth) includes all forms of property, such as food, clothing, cash, and commodities, and is not limited to any specific category.<sup>3</sup> The Qur’ān and

<sup>1</sup> Syed Alhabshi and Nik Mustafa Hassan, *Islamic Civilization: Present and Future Challenges* (Kuala Lumpur: Institute of Islamic Understanding Malaysia, 1997), 65.

<sup>2</sup> Laila Mohammad, "The Concept of *Idhā‘at*: An Islamic Perspective on Resource Wastage," *Journal of Islamic Social Sciences* 10, no. 3 (2018): 58–72.

<sup>3</sup> Ibn al-Qayyim al-Jawziyyah, *I‘lām al-Muwaqqi‘īn ‘an Rabb al-‘Ālamīn*, vol. 2 (Beirut: Dār Ibn al-Jawzī, 1991), 40.

Hadith, along with classical and modern scholars, emphasize that Muslims must avoid both excessive indulgence and negligent wastefulness, adopting a lifestyle based on *hikmah* (wisdom) and *I'tidāl* (moderation) because these behaviors violate the principle of *Amanah* (trust) in using Allah's provisions.<sup>4</sup> Squandering these resources whether spiritually, morally, or financially weakens one's sense of purpose and disrupts societal balance.

#### IV. *Idhā'at* in Non-Material Blessings

This category refers to the misuse, neglect, or careless wasting *idhā'at* of non-material blessings and human potential like time, energy, knowledge, and wisdom. *Idhā'at* comes under the category of ethically wrong *Isrāf* and represents a failure in fulfilling the trust *Amanah*, this is distinguished from the technical fiqh definition of *Isrāf* which centers more on material excess and major transgressions. On an occasion, Hasan Basari told his son: "O dear, do not perform any task with displeasure. Do not embark on a journey without necessity. Do not ask for anything that is not beneficial for you. Do not squander and envy the wealth. Your true wealth lies in the good deeds you send ahead; what you leave behind becomes the property of others. One who shows kindness will receive it in return, silence brings safety, speaking good yields benefit, while harmful speech leads to sin. A person who fails to guard their tongue will end up in regret. When a man asked Hazrat Abu Hazem for guidance, he responded: "Do what will benefit you at the time of death and abandon what will harm you at that moment."<sup>5</sup>

#### V. *Isrāf/Idhā'at* in Religion

In the context of religion, *ghuluw* (الغلو) refers to excessive or exaggerated beliefs, particularly concerning prophets, Imams, or religious figures. This includes attributing divine qualities to them or stressing their roles, leading to deviation from the balanced teachings of Islam. Such exaggeration is a form of *Isrāf* in spiritual matters, where excess in belief or practice distorts the moderate path directed by the Prophet Muhammad (ﷺ) As evident from Quran:<sup>6</sup>

*Although Our messengers brought to them clear signs and unmistakable proofs, many of them still transgressed and committed injustices across the land, exceeding the bounds set by Allah.*<sup>7</sup>

Moreover, extreme asceticism rejecting lawful (Halal) provisions of life and overburdening oneself with voluntary acts of worship at the expense of health or obligatory duties reflect further forms of spiritual *Isrāf*. Islam calls for a middle way, where virtue lies between two extremes.<sup>8</sup>

##### a. *Isrāf/Idhā'at* in Beliefs ('*Aqīdah*)

Islam strictly prohibits extremism in matters of belief and commands adherence to moderation. When a person exaggerates religious doctrine, complicates its practice, or deviates from its balanced guidance, it constitutes spiritual deviation. Major examples include *shirk* (associating partners with Allah), *bid'ah* (religious innovations), and *ghuluw* (excessiveness in belief), all of which are condemned forms of *Isrāf* and *Idhā'ah*. As evident from Quran and Hadith:<sup>9</sup>

*"O! those who possess the scripture or the divine book! Do not go extreme in the boundaries of your faith, nor say nothing about Allah but the reality. The Messiah 'Isa, son of Maryam, was not more than an Envoy of Allah and His Word, (" Be!" and he was) which He bestowed on Maryam (Mary) and a spirit (Ruh)made by Him; so trust in Allah and His Couriers. Say not" Three*

<sup>4</sup> Rehman, "Fuzool Kharchi aur Israaf."

<sup>5</sup> Al-Ghazali, *Ihya Ulum-id-Din*, vol. 4, chap. "Constructive Virtues." 355.

<sup>6</sup> Surah Al-Ma'idah (5:32)

<sup>7</sup> Al-Hilali and Khan, *The Noble Qur'an*, 148.

<sup>8</sup> Syafiqah Binte Mohammed, "Moderation in Islam: What Does Moderation in Islam Mean?" Muslim.sg, August 16, 2023, <https://muslim.sg/articles/moderation-in-islam>.

<sup>9</sup> Surah An-Nisa (4:171)

(trio)!" Stop! (It is) good for you. For Allah is the only) One Allah, magnificence be to Him (He is far Glorious) above having a son. To Him belongs everything in paradise and everything on earth. And Allah is Enough as a trustee of the affairs".<sup>10</sup>

Early scholars clarified theological terms like *Rūḥullāh* (Spirit of Allah) and *Kalimatullāh* (Word of Allah) in relation to Prophet 'Isa (A.S), asserting that these titles do not mean divinity but reflect the honor Allah bestowed on him. Created beings like the Prophet, the House of Allah, or the Spirit of Allah are signs of honor, while terms like "Knowledge" *ʿIlmullah*, "Life" *Hayatullah*, "Word" *Kalimullah*, or "Self" *Dhatullah* it represents an eternal attribute of Allah, not a created entity.<sup>11</sup>

Muhammad Asad writes<sup>12</sup> The Prophet Muhammad (ﷺ) is regarded as the final messenger, much like a (seal) *khatam* that signifies the close of a file, the term *khatam* is the same as *khitam*, meaning the completion or conclusion. This implies that Prophethood of Muhammad (ﷺ) marks the end of the line of all messengers. Consequently, the Qur'an is the final and complete divine message. It represents the culmination and closure of all previous prophetic revelations."<sup>13</sup>

The Prophet Muhammad (ﷺ) said that whoever sincerely affirms the oneness of Allah, acknowledges Muhammad and Jesus as His messengers, and believes in Paradise and Hell, based on their deeds. Similarly, a believer will be granted entry to Paradise through any of its eight gates they desire."<sup>14</sup> Furthermore the Messenger of Allah warned: "Avoid exaggeration in religion. Those before you were destroyed because of exaggeration." (Sahih Darussalam)<sup>15</sup>

The above evidences denotes that avoiding extremism in belief and practice, emphasizing balance and moderation is essential. Exaggerating religious concepts like *shirk*, *bid'ah*, or *ghuluw* leads to spiritual deviation and other consequences are condemned in both Qur'an and Hadith.

#### **b. *Isrāf in Worship ('Ibādah)***

*Isrāf* in worship *Ibādah* occurs when acts meant specially for Allah are performed with excessive ostentation, insincerity, or harmful innovation. According to Abdullah Yusuf Ali, there cannot be any changes when something is sealed, and it is now finalized. Islam commands sincerity (*ikhhlās*) and discourages oppressive religiosity, stating that religion is easy and that over-complication leads to spiritual fatigue.<sup>16</sup> Any kind of innovation in it leads to *Isrāf* As evident from the mentioned verses of the Quran and the Hadith:<sup>17</sup>

"4. Thus, there is mourning for those who offer Salat (prayers) who are whited sepulchre, 5. People who pray Salat outside of their normal, set hours. 6. People who care more about being seen doing good rather than actually doing good."<sup>18</sup>

*Riyā'* (showing off) is a major spiritual illness that nullifies sincere worship. It manifests in various forms: physical appearance (pious dress), speech (loud *dhikr* or quoting *Qur'an* to impress), actions (elongating prayers to appear devout), and arrogance about religious status or

<sup>10</sup> Al-Hilali and Khan, *The Noble Qur'an*, 139.

<sup>11</sup> Al-Hilali and Khan, *The Noble Qur'an*, 139.

<sup>12</sup> Muhammad Asad (1900-1992) Austrian-born Jewish convert to Islam, Asad is known for his English translation of the Quran, "The Message of the Quran," and his works on Islamic philosophy and modernity. He emphasized the relevance of Islamic teachings in contemporary society.

<sup>13</sup> Asad, *Message of the Qur'an*, 647.

<sup>14</sup> Sahih Al-Bukhari, V4, Hadith 644.

<sup>15</sup> Sunan Ibn Majah, Chapters on Hajj Rituals (كتاب المناسك), Hadith 3029

<sup>16</sup> Abdullah Yusuf Ali, *The Holy Qur'an: Text, Translation and Commentary* (Brentwood, MD: Amana Publications, 2001), 1119.

<sup>17</sup> Surah Al-Ma'un (107:4-6)

<sup>18</sup> Al-Hilali and Khan, *The Noble Qur'an*, 852.

influence. Islam stresses inward sincerity over outward display to avoid *Isrāf*.<sup>19</sup> As Quran Mentions:

*“O believers! Do not nullify your charity by reminders of your generosity or by hurtful words like those who give only to be seen by others, without belief in Allah or the Last Day. They are like a hard, barren rock with a thin layer of soil: when heavy rain falls, it washes it bare. Such people gain no reward from their charity. And Allah does not guide those who reject faith.”*<sup>20</sup>

The Qur'an emphasizes that true worship must be sincere and moderate, warning against *riyā* showing off in worship. The Prophet (ﷺ) said Islam is easy, and overburdening oneself makes it difficult. Therefore, follow a balanced path, and if unable, do what's closest and seek Allah's pleasure consistently.<sup>21</sup> The Quran also mentions the example of actually righteous people:<sup>22</sup>

*“And you would have supposed they were alert, although they were actually unconscious. We turned those sleeping on their right, on their left and on their left the dog to stand with his forelegs at the gate of the Cave as a protector. If you had saw them, you would turn away in disgust and terror from them and you would have been utterly astonished by them.”*<sup>23</sup>

This event is a sign of Allah's protection over the righteous in the Cave which serves as a model for Muslim Ummah. *Isrāf* in worship is closely related to the excessive behavior and insincerity highlighted in the Qur'anic verses and Hadith. It warns against performing acts of devotion for show (*riyā*), which nullifies their spiritual value. Overcomplicating simple acts of worship or turning them into public displays is a form of *Isrāf*, as it exceeds the bounds of sincere, moderate devotion. Islam instead calls for balance, humility, and pure intention in worship..<sup>24</sup>

### c. *Isrāf in Sin and Immorality*

Abdul Husain Dastghaib outlines three forms of *Isrāf* that are strictly forbidden: wasteful spending even on minor unsable items, overconsumption beyond physical needs, and the use of wealth on haram (forbidden) activities such as gambling, bribery, alcohol, drugs, and oppression. Such actions not only squander financial resources but also lead to personal moral decay and broader social corruption.<sup>25</sup> As stated in Quran:<sup>26</sup>

*“O believers! Intoxicants, gambling, idolatry, and games of chance are all corrupt acts inspired by Satan. Avoid them completely so that you may attain success.”*<sup>27</sup>

The Qur'an offers hope even to those who fall into grievous sins.<sup>28</sup>

*Say: "O My servants! who have sinned beside themselves with guilt through their misdeeds! Do not despair from Allah's Mercy, for He will forgive every sin. Truly, He Loves to forgive and is Very Merciful”.*<sup>29</sup>

This assurance extends to every soul, no matter how lost. Allah's mercy is vast and boundless, welcoming all who return to Him. The Prophet (ﷺ) conveyed a powerful message of hope, Islam is noble, calling to worship one God, righteousness, and moral living. Some hesitated, fearing

<sup>19</sup> Abu Hamid al-Ghazali, *Revival of Religious Learnings: Ihya Ulum-id-Din*, trans. Fazl-ul-Karim (Karachi, Pakistan: Darul-Ishaat, 1993), vol. 3, chap. "The Book of Destructive Evils." 207-208.

<sup>20</sup> Surah Al-Baqarah verse 264

<sup>21</sup> Riyad as-Salihin, The Book of Miscellany (كتاب المقدمات), Hadith 145

<sup>22</sup> Surah Al-Kahf (18:110)

<sup>23</sup> Al-Hilali and Khan, *The Noble Qur'an*, 387.

<sup>24</sup> Abu Hamid al-Ghazali, *Revival of Religious Learnings: Ihya Ulum-id-Din*, trans. Fazl-ul-Karim (Karachi, Pakistan: Darul-Ishaat, 1993), vol. 3, chap. "The Book of Destructive Evils."

<sup>25</sup> Muttaqin, "Islamic Consumer Ethics."

<sup>26</sup> Al-Ma'idah (5:90)

<sup>27</sup> Al-Hilali and Khan, *The Noble Qur'an*, 162.

<sup>28</sup> Surah Az-Zumar (39:53)

<sup>29</sup> Al-Hilali and Khan, *The Noble Qur'an*, 626.

their past sins might prevent acceptance. Allah revealed that even those guilty of major sins like *shirk*, murder, or immorality can be forgiven through sincere repentance, faith, and good deeds. Such people are not only pardoned but have their sins transformed into good deeds.<sup>30</sup> In another verse Quran mentions about the evils of Fir'aun (Pharaoh):<sup>31</sup>

*But none believed in Musa (Moses) except the seed of his people, because of the fear of Fir'aun (Pharaoh) and his chiefs, lest they should oppress them; and verily, Fir'aun was an arrogant tyrant on the earth; he was definitely one of the Musrifun (polytheists, wrongdoers and criminals, those who give up the truth and follow the immoral, and commit all kinds of great sins).<sup>32</sup>*

Allah (SWT) condemns three major vices: *Fahshā'*, which includes all forms of indecency and shameless behavior that violate modesty and moral purity; *Munkar*, referring to evil and socially or morally unacceptable actions that defy both divine law and sound human conscience; and *Baghy*, meaning transgression, injustice, and oppressive behavior that oversteps limits and disrupts justice. These vices are destructive to individuals and societies and are strongly opposed in Islam.<sup>33</sup> As mentioned in Quran:

*"Certainly, Allah directs us to practise justice ('Adl), excellence (ihsān), and care for our relatives and forbids committing immorality, wrongdoing or crossing limits."<sup>34</sup>*

Islam teaches that sexuality is a natural part of life, but it must be regulated through the institution of *nikāh* (marriage). Uncontrolled sexual behavior, on the other hand, threatens individual and social stability. Likewise, taking the life of any person without just cause is strictly forbidden in Islam. The unlawful killing of a soul is considered one of the gravest sins. The Qur'an declares.<sup>35</sup> As Quran also mentions:<sup>36</sup>

*Do not end the lives of your children for worry about poverty. We must look after them as we do for you. It is definitely a terrible sin to take their lives.<sup>37</sup>*

Quran also states:<sup>38</sup>

*Because of this, We decreed upon the Children of Israel that whoever unlawfully takes a life except in retaliation for murder or for spreading corruption in the land it is as if he has slain all of humanity. And whoever preserves a single life, it is as if they have preserved the lives of all humanity.*

Islam's comprehensive approach to life, governed by Divine Law (Sharī'ah), ensures harmony, justice, and moral accountability in all aspects of human life.<sup>39</sup> The concept of *Isrāf* in sins warns against excess in sinful behavior, such as persistent lying, arrogance, and indulgence in forbidden acts, which corrupts individual character and weakens the social matters in sin signifies a harmful excess that violates the moral and spiritual balance prescribed by Islam. It includes indulgence in haram activities, immorality *Fahshā'*, and injustice *Baghy*, all of which lead to personal and societal harm. The Qur'an and Hadith warn against such transgressions,

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<sup>30</sup> Muslim ibn al-Ḥajjāj, *Ṣaḥīḥ Muslim*, 7 vols., translated by Nasiruddin al-Khattab, edited by Huda Khattab, final review by Abū Khaliyl. Riyadh: Darussalam, 2007, The Book of Faith, Hadith 122. <https://archive.org/details/sahih-muslim-arabic-english-full/sahih-muslim-english-vol-1/page/n3/mode/2up>

<sup>31</sup> Surah Al-Yunus (10:83)

<sup>32</sup> Al-Hilali and Khan, *The Noble Qur'an*, 282.

<sup>33</sup> Mawdudi, *First Principles of Islamic Economics*.

<sup>34</sup> Surah An-Nahl (16:90)

<sup>35</sup> Amir Ansari, *Ethics in Islam* (New Delhi: Cyber Tech Publications, 2008), 25.

<sup>36</sup> Surah Al-Isra (17:32)

<sup>37</sup> Al-Hilali and Khan, *The Noble Qur'an*, 372.

<sup>38</sup> Surah Al-Ma'idah (5:32)

<sup>39</sup> Amir Ansari, *Ethics in Islam* (New Delhi: Cyber Tech Publications, 2008), 1.

urging moderation, repentance, and adherence to *Shari'ah*. Thus, *Israf* encompasses both material and spiritual excess, distancing one from Allah's mercy and disrupting social harmony.

## VI. Idhā'at in Time (Waqt)

Time is a fundamental, non-renewable blessing. That is why in all the possessions of man, time is considered to be the most valuable and most precious. *Idhā'at* here involves spending it on Haram, Laghw (utterly useless pursuits), neglecting obligations, procrastination, not valuing key periods (youth, free time). Man should spend his time in such a way as a greedy man spends his money. He does not show the slightest carelessness in spending even the smallest amount, and he considers everything compared to wealth insignificant and of no value.

The Messenger of Allah (ﷺ) said: "On the Day of Judgment, no servant will move from his place until he answers about five matters: his life and how he lived it, his knowledge and how he acted upon it, his wealth how he acquired it and where he spent it, and his body and how he used it." (Hasan Sahih).<sup>40</sup>

Man is constantly moving toward his ultimate meeting with Allah, whether he realizes it or not. Each passing day and every rising morning marks a new stage in this irreversible journey. It is foolish to ignore this reality. Just as a traveler might mistakenly believe the scenery is rushing by while he remains still, humans often forget that time is carrying them forward never pausing, never waiting. Wasting time (*idā'at al-waqt*) or misusing it in purposeless activities (*Israf al-waqt*) reflects a deep negligence of this truth. Islam teaches that time is a divine trust, and squandering it is a form of *Israf* extravagance not of wealth, but of life itself.<sup>41</sup>

## VII. Idhā'at in Quwwah

*Idhā'at*, or wastefulness, of physical strength, vitality, and mental capacity can manifest in various ways. This includes engaging in sinful activities that drain energy and compromise spiritual well-being, wasting energy on useless pursuits like excessive entertainment or idle gossip, and excessive indulgence in permissible activities that compromise obligations and responsibilities. As stated in Quran:<sup>42</sup>

*March forth, regardless of whether you find it easy or difficult, and exert yourselves with both spending our possessions and your lives in the way of Allah. This is far better for you, if you truly understood.*<sup>43</sup>

When a man thinks on his existence and reflects on his former life to count the months and the years that have passed, he is unable to devote much time to this type of thinking since he cannot accurately estimate his whole life. Then days and months pass away, and the events of these days and months passed in a glance, and he feels his whole life as a single day.<sup>44</sup> The Messenger of Allah (ﷺ) said: 'Two blessings Good health and free time many people squander'.<sup>45</sup> So, one should utilize all the blessings of Allah virtuously.

By avoiding *idhā'at*, individuals can conserve and channel their energy towards beneficial and fulfilling endeavors. This involves utilizing physical strength, vitality, and mental capacity for good, such as helping others, working diligently, pursuing knowledge and skills, and contributing to the community. By doing so, individuals can lead a more purposeful and productive life.

<sup>40</sup> Jami' at-Tirmidhi, Chapters on the description of the Day of Judgement, Ar-Riqaq, and Al-Wara', Hadith 2417

<sup>41</sup> Ahmad, *Islamic Manners*, 305–306.

<sup>42</sup> Surah At-Tawbah (9:41)

<sup>43</sup> Al-Hilali and Khan, *The Noble Qur'an*, 251.

<sup>44</sup> Ahmad, *Islamic Manners*, 306.

<sup>45</sup> Sunan Ibn Majah, Zuhd (كتاب الزهد), Hadith 4170



### VIII. Idhā‘at in Action

The Prophet Muhammad (ﷺ) exemplified the highest standards of moderation and restraint. He was the most charitable, never hoarding wealth. He did not pass a single night with extra wealth, if he could not find someone to accept charity, he would not return home until all extra money was swiftly distributed among the needy. The Prophet (ﷺ) did not store provisions for his family for more than a year. From what he received, such as dates and wheat, he would keep only one-fifth for his family's needs, giving the remainder in charity. This well-rounded strategy demonstrates his total rejection of luxury and emphasizes that genuine leadership and piety are found in humility, kindness, and faith in Allah's unending supply.<sup>46</sup>

In Islamic economics, avoiding *Isrāf* means combining social, economic, and moral tactics to stop overconsumption. *Isrāf* is condemned by the Qur'an and Hadith, which also exhort believers to practice moderation. It is important to acknowledge the origins of *Isrāf*, which include consumerism and the desire to display money. Overconsumption without ethical awareness might result from moral corruption. It's important to cultivate thankfulness, financial restraint, and contentment (*qana'ah*). According to the idea of *Sha'an*, Islamic economic principles support sustainable consumption that is in keeping with social and economic status.<sup>47</sup> Governments have the power to control advertising, promote prudent spending, and fund educational initiatives that promote moderation. Preaching and community service are two ways that religious organizations can uphold these ideals. A just and sustainable economic system that is in line with Islamic principles is ultimately created by avoiding *Isrāf* and promoting a culture of thankfulness and accountability.<sup>48</sup>

The Holy Prophet Muhammad (ﷺ) himself had very moderate speech. Even though he possessed the ability to speak eloquently, he deliberately chose not to speak much so that every word was intelligent and beneficial. As described by Hazrat Ayesha (R.A.), his speech was brief but potent, without being in excess or deficiency. To encourage thoughtful discussion, the Prophet (ﷺ) advised his friends to be quiet except when absolutely necessary to speak. He ensured his words were equitable and truthful by not using excessive or theatrical language. His presence ensured courteous and serene conversation, and therefore his friends never quarreled or argued before him. Besides, he taught his followers that each verse in the Qur'an has a specific purpose and cautioned against creating disagreements by comparing one verse with another. The Prophet (ﷺ) used to smile very often, adding warmth and sincerity to his words. His speech pattern, which finds an equilibrium point between eloquence and restraint, is a prime example of how not to commit *Isrāf* in speech.<sup>49</sup>

A beautiful model for mankind, the Prophet Muhammad (ﷺ) practiced moderation in all areas of life, such as speech, wealth, and consumption. His simplicity and charity illustrated his rebuff of extravagance and trust in Allah. Christians cultivate sincerity, gratitude, and social harmony through self-restraint and deliberate living. An ethical and compassionate society is cultivated by taking his lead, which ensures a balance between worldly needs and spiritual growth.

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<sup>46</sup> Al-Ghazali, *Ihya Ulum-id-Din*, vol. 2, 209.

<sup>47</sup> Mehdi Kiani, "A Comparative Analysis of Concepts 'Consumerism,' 'Israf' and 'Tabzir' in Conventional and Islamic Economics" (paper presented at the *National Conference on Humanities and Interdisciplinary Studies* [NCHI], May 21, 2018), Imam Sadiq University, accessed October 15, 2025, <https://www.researchgate.net/publication/326698402>.

<sup>48</sup> Al-Ghazali, *Ihya Ulum-id-Din*, vol. 2, 210.

<sup>49</sup> Ibid, 212-213.



## IX. Isrāf in Communication Kalam

Engaging excessively in idle, useless, false, or harmful talk (backbiting, slander), deviating from concise and purposeful communication. Necessary talk should be concise. The Prophet (ﷺ) also instructed, through written guidance, to avoid several harmful behaviors: he forbade Qīl wa Qāl (idle and excessive talk, especially gossip), asking too many unnecessary or argumentative questions in religious matters, wasting wealth through extravagance, being disrespectful or disobedient to one's mother, the practice of burying daughters alive, withholding kindness and not giving others their due rights, and asking others for help or money unless it is absolutely necessary.

The sage Ata noted that predecessors hated unessential talk except for discussing the Qur'ān, Sunnah, enjoining good, forbidding evil, or necessary livelihood matters. Hasan Basari mentions excessive talk leads to falsehood and wasted time. The wise Ibrahim stated: "Two conducts enormous wealth and too much talks destroy a man." The Prophet (ﷺ) spoke little; his words were concise, like pearls. He advised keeping silent for long and avoiding unnecessary or evil words. Even jokes should be truthful and not excessive.

### a. Isrāf in Speech

The second harm of the tongue is excessive talk. Excessive speech is a matter of concern in Islamic teachings, as it not only consumes valuable time but often leads to disputes and unnecessary involvement in matters that do not concern an individual. This means to speak unnecessarily without benefit; essential points can be made briefly, and adding more beyond what is needed becomes unnecessary, though it may not be sinful.<sup>50</sup> The sage Ata stated that the early generations disliked excessive speech, valuing only talk related to the Qur'an, Sunnah, promoting good, preventing wrong, and essential livelihood matters.<sup>51</sup>

*Even the slightest sound from him (or her) is registered by a vigilant guardian.*<sup>52</sup>

Talking beyond necessity, especially about trivial or sinful matters, was considered wasteful and potentially harmful. Activities like gossiping, backbiting, or engaging in discussions that involve immoral behavior or corrupt companionship fall under the category of vain or harmful speech.<sup>53</sup>

*Those who encourage spending for the sake of Allah, or in support of Ma'rif (Islamic Monotheism and all the righteous and virtuous actions that Allah has commanded), or resolution among humans; and whoever practice this sincerely for Allah's pleasure will receive a great reward.*<sup>54</sup>

This clearly shows how *Isrāf* in speech leads to unnecessary words, falsehood, and harm. Islam encourages concise and purposeful speech and warns against indulgence in pointless conversation, reinforcing the need for self-control in both wealth and words. Islam encourages restraint in speech and urges believers to use their words wisely. The Prophet (ﷺ) stated that a person is truly blessed who controls his tongue from unnecessary speech and spends from his wealth. Hasan al-Basri remarked that excessive speech often leads to falsehood, and great wealth can result in many sins. A person with poor character harms only himself.<sup>55</sup>

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<sup>50</sup> The Islamic Propagation Office in Rabwah, *The Evils of the Tongue* (Riyadh: Islamhouse.com, 1426 AH), [https://www.muslim-library.com/dl/books/English\\_The\\_Evils\\_of\\_The\\_Tongue.pdf](https://www.muslim-library.com/dl/books/English_The_Evils_of_The_Tongue.pdf).

<sup>51</sup> Surah Qaf (50:18)

<sup>52</sup> Al-Hilali and Khan, *The Noble Qur'an*, 703

<sup>53</sup> Surah An-Nisa (4:114)

<sup>54</sup> Al-Hilali and Khan, *The Noble Qur'an*, 129.

<sup>55</sup> Al-Ghazali, *Ihya Ulum-id-Din*, vol. 3, chap. "The Book of Destructive Evils." 103.

Avoiding excessive or meaningless conversation helps preserve one's character, time, and spiritual state. Muslims are encouraged to speak only when necessary and to ensure their words bring benefit either in this life or the next. Through such mindfulness, one can attain both personal discipline and divine reward.

#### **b. Isrāf in Praising Others**

Praising a man, not knowing if he actually has that quality is excessive or insincere praise is a subtle yet significant form of *Isrāf*. Islamic ethical teachings emphasize truthfulness and caution against exaggeration, especially in character judgments. Praising someone without adequate knowledge or evidence can mislead others, create false impressions, and elevate a person beyond their true moral or spiritual standing. This not only risks damaging the praised individual's reputation but also undermines social trust and fosters hypocrisy.<sup>56</sup>

It is narrated that a man praised someone in the presence of the Messenger of Allah (ﷺ). The Prophet (ﷺ), responded that nothing stands between them to stop such words. He also warned that excessive talking is one of the worst traits given to man. The wise Ibrahim stated that two things can ruin a person: excessive wealth and excessive speech (Sahih Darussalam)<sup>57</sup>

The Prophet Muhammad (ﷺ) warned against excessive praise, calling it harmful and misleading. He taught that one should say, "I know him as such, but Allah knows best," avoiding claims beyond certainty.<sup>58</sup> Similarly, Hazrat Umar (RA) rejected praise without real knowledge, emphasizing that true character is known through travel, trade, or close interaction. Praising without such basis is a form of *Isrāf* exaggeration beyond truth and goes against Islam's call for sincerity and moderation in speech.<sup>59</sup>

Such restraint is a practical safeguard against *Isrāf* in verbal conduct, ensuring that praise remains truthful and grounded rather than excessive or deceitful. There is no fixed limit to superfluous speech, Yet there is no benefit in most confidential talks except in the words of one who enjoins charity, good deeds, or reconciliation between men.

#### **c. Isrāf in Listening (Sama')**

Wasting time or exposing oneself to harm by listening excessively to things that incite passion, contain immorality/blasphemy, are associated with sin, or become an addictive habit distracting from duties. Imam Ghazali explains that listening to music *Sama'* becomes unlawful not due to the act itself, but because of its potential harmful consequences, making it a form of *Isrāf* when indulged in excessively. As stated in Quran: <sup>60</sup>

*Among people are those who buy distracting tales such as music or frivolous talk to divert others from the way of Allah without understanding, And they mock His signs. For them awaits a disgraceful penalty in Hell.*<sup>61</sup>

The Prophet (ﷺ) warned that some individuals from his Ummah would treat forbidden acts such as illicit relations, wearing silk (for men), consuming alcohol, and using musical instruments as permissible by giving them different names. He described how some of them would live near mountains, in the evening, their shepherd will return to them with the flock of sheep and request something, but they will delay in fulfilling it. As punishment of disobedience, Allah would

<sup>56</sup> Muhammad Hussain and Amina Ahmad, "Moderation in Speech: An Islamic Ethical Perspective," *Journal of Islamic Ethics* 5, no. 1 (2019): 45–60.

<sup>57</sup> Sunan Ibn Majah, *Etiquette* (كتاب الأدب), Hadith 3744

<sup>58</sup> Al-Ghazali, *Ihya Ulum-id-Din*, vol. 3, chap. "The Book of Destructive Evils." 123.

<sup>59</sup> Al-Ghazali, *Ihya Ulum-id-Din*, vol. 3, chap. "The Book of Destructive Evils." 123.

<sup>60</sup> Surah Luqman (31:6)

<sup>61</sup> Al-Hilali and Khan, *The Noble Qur'an*, 549.

destroy them at night, cause the mountain to fall upon them, and transform the remaining survivors into monkeys and swine, remaining that way until the Day of Resurrection.<sup>62</sup> Quran mentions:<sup>63</sup>

*Those who avoid Al-Laghw (vile, deceitful, and immoral speech, falsehood, and everything that Allah has forbidden).*<sup>64</sup>

Imam Ghazali highlights five instances where *Samā'* (listening to music or songs) becomes impermissible due to its association with *Isrāf* excess and deviation from moderation. The issue is not with the act of listening itself, but with its consequences when it leads to indulgence, arouses unlawful desires, involves instruments tied to sinful settings, or includes indecent, blasphemous, or morally corrupt content. When music becomes a source of distraction from spiritual obligations or fosters addictive behavior, it crosses the bounds of moderation, turning into a form of *Isrāf* that undermines ethical and spiritual discipline.<sup>65</sup>

He warns that overindulgence in anything even if permissible can become harmful, just like overeating or using too much oil on the face. While listening to songs for innocent enjoyment after hard work is not inherently wrong, crossing the bounds of moderation turns it into *Isrāf*. This structured approach highlights how extravagance in seemingly neutral actions, like listening to music, can spiral into spiritual and moral harm if not kept within limits.

In Islam, *Isrāf* is a multidimensional concept that extends beyond financial excess to include beliefs, worship, speech, consumption, time, and behavior, reflecting a departure from the path of moderation. It is condemned in the Qur'an and Sunnah as a violation of gratitude and responsibility. Related to this is *Idhā'at*, the negligent waste of non-material blessings like time and knowledge. Upholding moderation ensures ethical living, personal discipline, and the just use of Allah's blessings for societal well-being.

## Conclusion

1. *Isrāf* (excessive use) and *Idhā'ah* (negligent waste) are comprehensive ethical concepts in Islam that extend beyond financial extravagance to include the misuse of all divine blessings, such as time, energy, knowledge, belief, worship, and communication.
2. Both concepts signify a violation of *Amānah* (trust), as humanity is divinely entrusted to use Allah's provisions with *Hikmah* (wisdom) and *I'tidāl* (moderation) in order to maintain spiritual, moral, and material balance.
3. Their manifestations appear in multiple forms religious extremism (*ghuluw*), insincerity in worship *riyā'*, moral corruption and wastefulness of non-material resources like time, intellect, and speech.
4. The consequences of these behaviors are profound: they weaken faith, corrupt character, diminish purpose, and disturb social harmony by fostering moral decay, injustice, and loss of collective trust.
5. The Prophet Muhammad (ﷺ) exemplified perfect moderation and restraint, and Islamic teachings in the Qur'an and Sunnah guide believers toward sincerity, self-discipline, and responsible stewardship under *Sharī'ah* to ensure personal integrity and societal equilibrium.

## X. Recommendations

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<sup>62</sup> Sahih Al-Bukhari, Vol. 7, Hadith No. 494B

<sup>63</sup> Surah Al-Mu'minun (23:3)

<sup>64</sup> Al-Hilali and Khan, *The Noble Qur'an*, 455.

<sup>65</sup> Abu Hamid al-Ghazali, *Revival of Religious Learnings: Ihya Ulum-id-Din*, trans. Fazl-ul-Karim (Karachi, Pakistan: Darul-Ishaat, 1993), vol. 2, chap. "The Book of Worldly Usages," 169-170.

1. Educational initiatives should expand awareness of *Isrāf* and *Idhā'ah* beyond financial excess, emphasizing their moral, spiritual, and social dimensions through Qur'ānic and Prophetic guidance on moderation, wisdom, and trust.
2. Individuals must cultivate self-discipline, sincerity, and gratitude by managing time, speech, and resources responsibly.
3. Communities and institutions should foster ethical consumption, social accountability, and sustainable practices to build a balanced and morally conscious society.

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