



Moral Responsibility to Manage the Wealth in Accordance with the Standard of Piety Analytical Creed Study of the Ḥadīth "The World is only for Four Persons"

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Abstract

The study deals with what is known in the literature of management science and moral responsibility, and that means a commitment to moral values in money management, the researcher studying the saying of the prophet "The world is only for four persons " in order to indicate the ethical standards set forth herein, which are based on the principle of piety, which means obedience to Allah to follow his command and to stay away from disobedience ,this show us that this standard is distinguish, accurate , mandatory, and ethical fortitude, because the author of the standard is Allah .

The research also addressed the impact of science in moral responsibility, moral responsibility has many areas ,including social and environmental responsibility.

The *hadith* shows two financial models of human behavior, the first of committed ethical responsibility, and the second lacking of such responsibility and the impact of these two models to members of the community because they are role models for others positively and negatively.

The researcher recommended the need to expand the students of the Prophetic *Sunnah* in joint studies with financial, administrative and economic sciences to understand the *sunnah* and to make it well known among the people, and the people of competence in science-mentioned study the treasures of the *sunnah* and to take advantage of it in their specialties, all the way to the integration of knowledge between *Sunnah* and other sciences.

***Introduction:**

All Praise due to Allah, The Lord of Al-‘Alamīn, and, may blessing and peace be upon prophet Muhammad, upon his family and his companions:

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The Sunnah of the prophet (pbuh) is considered as a method for Muslim in his life in all his affairs, educational, social, political and economic, and its a guidance of Allah to humanity, whereas the Sunnah explains and shows the Book of Allah (The Qur' ān), and who studies the Sunnah, will notice its care of the deepest details in different affairs. An example on that: statement the ways of earning and spending wealth, and how to manage and develop it, taking into account what is known in the literature of contemporary financial management of moral responsibility in wealth management, hence this study has come to be entitled: (moral responsibility to manage wealth In the Sunnah as an analytical study of the Ḥadīth of " The world is only for four persons" ,to show the care of the Sunnah of financial management according to the moral standards.

***The Problem of the study**

The study attempts to answer the following questions:

- 1-What is the source of moral responsibility at the Prophetic the Sunnah?
- 2- What is the moral standards for the management of wealth in the Sunnah?
- 3- What is the impact of knowledge in the moral responsibility?
- 4- What are the fields in which we can apply these standards?

***Limitations and the methodology of the study**

The study dealt with the Ḥadīth of Abī Kabshah - may Allah be pleased with him - " The world is only for four persons ", using the deductive approach to demonstrate the meaning of the Ḥadīth by the books of Ḥadīth, and by using the knowledge of modern management, as well as the inductive approach to collect of narrations of the Ḥadīth, and by using the comparative method in some aspects of the research

***Previous studies**

Rodney Wilson is considered one of the first persons who mentioned the study of Islamic economics. This is in his book (economics, ethics, and religion) he wrote under the title: (Islamic Business Ethics): (business ethics emerged as a scientific branch, independent and distinct, depending largely on moral philosophy, as well as on the case-study which has been developed in management institutes to show the ethical problems which faced by decision makers in the field of business. The literature about Christian and Islamic Business Ethics is very limited, and religious values included implicitly in many texts and articles written in the business ethics that take a human feature.

A Study by Trevor Gampelng and ref 'at 'Abd Al-Karīm entitled: (business ethics and accountability in Islam) 1991, the researchers see that the basic principles of the Islamic ethics is the Caliphate and the Shūrā Council, the first is personal responsibility of all Muslims about their assigned resources. And the second is commitment of the owners with these resources to listen to the complaints of those who are affected due to what is done in the name of the owners.(1).

Rodney Wilson sees the importance of this issue, especially in light of economic globalization in which multinational companies play a big and growing role; he says: (and this study is a modest beginning, and it should make more efforts) (2).

There are several studies related to this subject, for example: an article on the role of values and ethics in controlling product by Muḥammad ‘Abd Al-Karīm Irshaid in the Journal of Islamic economics. Dubai number No.(208), and an article in the role of values and ethics in trade and markets by Dr.Shawqī Duniah number (271) (3).

The books of principles of Islamic economics talked about the ethical aspects of the economy in Islam, but the researchers did not find any detailed study about moral responsibility in wealth management, the source and standards in the Sunnah in general, and the Ḥadīth of The world is only for four persons.

***The study outline**

The study is divided into the following sections:

First section: referring he Hadith to its sources,ways of narrations and its meaning of his words.

Second section: the moral responsibility and standards in wealth management.

Third section: the moral responsibility in the areas of wealth management.

1. referring the Hadith to its sources ,ways of narrations and its meaning of his words .

1.1 ways of narrations of the Hadith

- Ḥadīth of Abī Kabshah Al-Anmārī may Allah be pleased with him –is narrated in different ways:

1- Aḥmad(4) and Al-Tirmidhī(5) narrated this Ḥadīth from the way of ‘Ubādah Ibn Muslim, he said: Yūnis Ibn Khabbab told me from Sa‘īd Abī Al-Albakhtarī Al-Ṭā’ī from Abī Kabshah Al-Anmārī (pwh) said: narrated that the Messenger of Allah (pbuh) said: "The world is only for four persons: A slave whom Allah provides with wealth and knowledge, so he has Taqwā of his Lord with it, nurtures the ties of kinship with it, and he knows that Allah has a right in it. So this is the most virtuous rank. And a slave whom Allah provides with knowledge, but He does not provide with wealth. So he has a .truthful intent, saying: 'If I had wealth, then I would do the deeds of so-and-so with it.' He has his intention, so their rewards are the same. And a slave whom Allah provides with wealth, but He does not provide him with knowledge.[So he] spends his wealth rashly without knowledge, nor having ,Taqwā of his Lord, nor nurturing the ties of kinship, and he does not know that Allah has a right in it. So this is the most despicable rank. And a slave whom Allah does not provide with wealth nor knowledge, so he says: 'If I had wealth, then I would do the deeds of so-and-so with it.' He has his intention, so their sin is the same."

Al-Tirmidhī said: (sound Ḥadīth), and Ibn Al-Qayim said:its sound Ḥadīth(6).

B- 2-Aḥmad(7), Ibn Mājah(8), Hinād in Al-Zuhd(9), Al-Ṭabarānī(10), Al-Baihaqī(11) and others from ways from Al’Amash from Sālin Ibn Abī Al-Ja’d from Kabshah Al-Anmārī (pwh) said: "The Messenger of Allah(pbuh) said: "The likeness of this nation is that of four people: A man to whom Allah gives wealth and knowledge, so he acts according to his knowledge with regard to his wealth, spending it as it should be spent; a man to whom Allah gives knowledge, but he does not give him wealth, so he says: "If I had been given (wealth) like this one, I would have done what (the first man) did." The Messenger of Allah (pbuh) said: "They will be equal in reward. And a man to whom gives wealth but does not give knowledge, so spends it in inappropriate ways; and a man to whom Allah gives neither knowledge nor wealth, and he says.

"If I had (wealth) like this one, I would do what (the third man) did." The Messenger of Allah (pbuh) said "They are equal in their burden (of sin)"

Sheikh Shua'ib said: (sound Ḥadīth)(12).

1.2: A Comparison between the two narrations:

A) In the first narration , " The world is only for four persons " In the second: ""The likeness of this nation is that of four people"

There is no contradiction between the two narrations, it means that the state of the nation towards the world, like the four men, and the term nation here can take the term of nation of da'wah, so, it includes Muslim and non-Muslim.

B) In the first narration : " so he has Taqwā of his Lord with it, nurtures the ties of kinship with it, and he knows that Allah has a right in it". In the second narration "he acts according to his knowledge with regard to his wealth, spending it as it should be spent". So, the first narration came to explain of the right in the second narration.

C) In the first narration , the description of the second category with sincere intention, with his saying-the prophet(pbuh)-: " So he has a truthful intent", but he did not mention it in the second narration .

D) The first narration shows the classification of people ranks in their attitude towards wealth by his saying-the prophet(pbuh)-: " So this is the most virtuous rank " and his saying: " So this is the most despicable rank", but he did not mention this in the second narration.

By the above-mentioned comparison: the first narration mentioned more details than the second one.

1.3. The General meaning of the Hadith

The Ḥadīth divided the People and their fortunes in the world into four categories:

A) The first category is the best one of them, the one who was given knowledge and wealth, knowledge here means , light of insight, good perception and deep-rooted knowledge that lights up to its owner the way, and shows him the consequences, so knowledge shows him that wealth is a mean, not an aim . And Allah Almighty made him trustees in that wealth, and there is a right for the people in it so he has Taqwā of his Lord with it, nurtures the ties of kinship with it, consequently, he is doing good to himself and to the people by his knowledge and wealth. This is the most virtuous rank as the Ḥadīth said.

B) The second category: who was given knowledge but was not given wealth, he did not spend in charity nor nurture the ties of kinship, but he has done that by the intention that Allah Almighty knew its sincerity. The intention is not just Thoughts pass to the mind of a person as shiny spark , then extinguished, but it is deep self fortune , makes its owner live in this matter, dream in it, want it, take care of it, so the intention is the heart sincerity to work, therefore, he is equal in reward with the first category , and the reason for that is his personal knowledge, which shows the importance of knowledge in ethical behavior, there is no virtue without knowledge, nor worship without knowledge..

C) The third category: the one who was given wealth, but was not given knowledge; the useful knowledge, which makes the person fear Allah Almighty, and illuminating insights, and stir wills to do good, this one is the worst status, as stated in the text of Ḥadīth: "So this is the most despicable rank", what reaches him this level is his ignorance and loss the knowledge, nor having Taqwā of his Lord, nor nurturing the ties of kinship, and he does not know that Allah has a right in it, and he did not do good to the people, therefore, his wealth leads him to complete loss.

D) The fourth and last: Who was not given wealth nor knowledge, for his ignorance and blindness of his heart, he lived with the intention that if he had wealth to spend in the path of desires and sins, like the ignorant rich, he comes after in rank, and they are equal in sin, and this is the real stupid, he lost the hereafter, and did not earn this life, this is because of his bad intention (13)

The words in the Ḥadīth "his intention", which is bad intention, is opposite to sincere intention in the second narration (14).

His Saying –the prophet (pbuh): (So this is the most virtuous rank): Complete, the highest rank in morals in this life, or in his rank in the hereafter. (15)

And he said: "So he spends his wealth rashly without knowledge means handling the wealth without plan, organization or system, as well as in word. (16)

Mullah 'Ali Al-Qārī said (the meaning is that he does work hard to collect the wealth but some times does not spend because he love for worldly, or he spend for showing off, hypocrisy and pride (17).

2. Moral responsibility and its standards in wealth management.

2.1. The concept of moral responsibility in wealth management.

The attempt to put a clear and specific definition of ethics is difficult because it depends on the principles and standards of control the behavior of individuals in different environments. (18) Although that there is no specific and precise definition of ethics of administration, many of the specialists and scholars of these subjects tried to present definitions that help to understand this concept and its main meaning. (19)

Robbins and Decenzo has define the ethics as follows: (group of rules and principles that specify what is right and wrong behavior). And Ivan cevichwku sees that management ethics represent guidelines for managers in decision-making.

Van Valock defines Management Ethics: (systematic study of moral choice by which to choose what is good), while Peter. F. Drucker sees (that ethics in management is the knowledge which deals with rational choices depending on the basis of values between means which lead to goals. this means ethical decision like other business decisions submits to the analysis of cost and benefit. (20).

Najm, 'Abūd sees that the administration ethics are: (a group of values and standards adopted by the members of the community to distinguish between what is good or what is bad, so it represent right and wrong in behavior) (21).

If we know that the source of values, and standards which direct wealth management in the Muslim community comes from the Book of Allah "Qur'ān" and the Sunnah of His Prophet - peace be upon him - according to the principle of piety which we will talk about it later, we can reach the concept of moral responsibility in the management of wealth in the Sunnah by saying: (piety commitment in wealth management)

It is the responsibility before Allah Almighty in the first level and then the towards himself and his community, this including earning, management, development and investment, guide and spend the wealth, and stated commitment in the definition to show that it must be applied on individuals and on community which we will talk about later.

2.2 : Source and standards of moral responsibility in the Sunnah.

We can specify the sources of ethics in the communities in the following religious beliefs, the community's history, its experience, its traditions, national culture, tribe, clan, family, peer and reference groups, opinion leaders, and the experience of the educational process, and the views of scholars, wise, and theorists (22).

In the Ḥadīth which narrated by Abī Kabshah - may Allah be pleased with him the Prophet (pbuh) shows the divine source of Muslim Ethics in wealth management by saying: "so he has Taqwā of his Lord with it, and he knows that Allah has a right in it" and saying: "and he knows that Allah has a right in it

piety means collective name of obedience to Allah, and work as what He has commanded and what Allah has forbidden (23).

General standard of moral responsibility in wealth management is: (piety), and its source from Allah Almighty. The concept of piety Combines all human moral values, such as justice, truth, honesty, and quits the opposite of these terms, such as injustice and lying and betrayal. Shaikh Al-Islam Ibn Taimyiah said: (the wise of all nations command to do justice, good morals, and forbid the injustice and immorality(24)

Here we pose a question: who has the right to put ethical standards in wealth management?

The answer comes from the Ḥadīth of Abī Kabshah - may Allah be pleased with him - "a slave whom Allah provides with wealth", and In the second narration: "A man to whom Allah gives wealth". Allah Almighty gives and provides with the means of subsistence, so He has the right to legislate and to put standards, because He is the All-Wise and the Well-Acquainted.

But this is not to deny that humans have diligence in the development and formulation of ethical standards in money management, within the concept of piety which has been mentioned in the Ḥadīth

Detailed principles and standards come under this standard, which is mentioned in the Ḥadīth of the prophet (pbuh): "and he knows that Allah has a right in it", they are: to pay the Zakat, ransoms, and charity and so on. Another standard derived from the to basic standard (piety): in any disposition in wealth management, the slave should take into account the piety, so it is a disposition comes in harmony with the standard of piety, and the behavior of its owner does not contradict it. And any behavior in wealth management contradicts piety is unacceptable and rejected.

And it comes under this standard all permissible behavior which does not contradict the principle of piety, and benefit the communities and individuals. Allah Almighty legislated wisdom in it for the interests of human beings, which is acceptable and pure instinct, and by sound minds, Ibn Al-Qayim said: in a statement the wisdom of Allah in legislation (Did Allah Almighty make the instinct of his slaves equal in justice and injustice, truth and lies, immorality and chastity, kindness and abuse, patience and forgiveness, endurance and recklessness, revenge and sharpness, generosity, forgiveness and giving and greed and stinginess? But instinct standard between that, as it accepts the beneficial food and leaves what is not beneficial, there is no difference in instinct between them, and if you think deeply about the law which Allah Almighty sent to his Messenger (pbuh) you will find it from beginning to end witness on that, and you will find justice and compassion clearly on their pages, calling the sound minds to it. The All-Wise does not legislate what contradicts this instinct, and He knows what is in the opposite side from the evils and vices, injustice and extravagance that transcends his control and laws and it does not fit the subjects, but it does not happier without them at all)

2.3 Commitment with the rule of moral responsibility in wealth management.

The Ḥadīth mentioned two examples of human behavior in dealing with wealth, the first example: the owner of wealth and got knowledge: with his knowledge, he committees with piety in dealing with money, { money + knowledge = reward (this is the most virtuous rank) }

A person has the similar reward but lower in the rank: he is the person who has knowledge, but he has not wealth, but with decisive intention to spend money, he will get the reward of the person how { knowledge + (wealth) = reward }.

The second example : who has wealth, but he has not knowledge, his ignorance make him not committed with the standard of piety, he disposes aimlessly in spending his wealth in way which Allah Almighty has forbidden { money + (- knowledge) = sins (this is the most despicable rank) }

Another person has the same sins, the one who does not have wealth and knowledge, because of his ignorance he wishes that he could spend money in violation of the standard of piety, and wishes it with his firm intention, so it does not prevent him from committing forbidden things but he does not have wealth. { (-knowledge + - Money) = (sins) }

Accordingly, the moral responsibility that is mentioned in the Ḥadīth is responsibility with commitment in wealth management, and this was expressed by the Prophet (pbuh) when he said: " their sin is the same ", which means the third and fourth. Their sins came as a result of not to commit with the standard of "piety" in their financial behavior. And the Ḥadīth shows commitment in moral responsibility in wealth management. On the other hand, the Ḥadīth entails this the reward on commitment of the first and second categories with "piety" in their financial behavior that is what the Prophet (pbuh) said: " their rewards are the same ".

The first model is also described as :(this is the most virtuous rank), the second model described as: (most insidious homes), and the preference and distortion indicates to the mandatory of moral responsibility, it's an individual mandatory primarily, where the man watching his Lord, but it is also the responsibility of the state to monitor and follow-up, the state has a constant role in the economic field in control the values and makes them obligatory.

in all areas: production, consumption, distribution, handling ,and trading (26)Who studies the cases of human behavior in dealing with wealth, will realize the secret of prophetic eloquence how it specified this dealing in four varieties within the two models, which was expressed by the Ḥadīth ; " The world is only for four persons " using linguistic limitation tool (inma),and what is mentioned in the second narration: (mathal) "Such a nation such as four men and this has already mentioned: that the nation is the nation of Da'wah which includes Muslim and non-Muslim.

And Ḥadīth indicates to one source of sources of moral responsibility, it is: (business leaders or economic authorities) that people take them as examples in their work. The first model offers a good example in his commitment, and the second model offers bad example because of ignoring business ethics.

Ibn Al-Qayim said: (the Prophet(pbuh) divided the people of this life into four categories:

The best one who has given knowledge and wealth so he is doing good towards himself and towards the people. The next in rank: the one who has given knowledge but has not given wealth ,and both of them have the same reward because they have the same intention .

The third the one: who has given wealth but has not given knowledge, this is the worst people in the sight of Allah Almighty, because his wealth is the way to his loss. If he hasn't it would be good for him. He has given wealth to lead him to paradise, but unfortunately; it will lead him to hell.

The Fourth one: who has not given wealth nor knowledge. In his intention that if he had money he would have worked with disobedience of Allah Almighty. This person comes after the ignorant rich in rank and similar to him in sins because of his firm intention(27).

2.4The Impact of knowledge on moral responsibility.

The Prophet (pbuh) made knowledge as a base in the method of the human dealing with the wealth, he said: " A man to whom Allah gives wealth and knowledge, so he acts according to his knowledge with regard to his wealth, spending it as it should be spent"(28) , the reason for that is his personal knowledge, which shows the importance of knowledge in ethical behavior, there is no virtue without knowledge, nor worship without knowledge (29)

So who so ever given knowledge, he should understands the correct way in manage the wealth , and the one who does not have knowledge he will act rashlyin the way in handling and manage the wealth. So what is the meaning of knowledge which has been mentioned in the Ḥadīth?

Minnāwī said: (of beneficial knowledge in religion.) (30), he limited the knowledge with the field of Sharī'ah. Sheikh Al-Qaraḍāwī spoke about the impact of knowledge, he said: (What is meant by knowledge here: is the light of insight, and good understanding and firm knowledge, which lights up to its owner the way, and shows him the consequences, and this knowledge benefits him that wealth is a mean, not an aim , and he is a trustees in it, and there is a known right for Allah Almighty in it ,so so he has Taqwā of his Lord with it, nurtures the ties of kinship with it so he is doing well towards himself and towards the people with his knowledge and his wealth)(31). No doubt that the sharī'ah knowledge lights up the insight human to the way of right, and the good disposition with wealth, and prevent its spending rushly,especially if it is combined with the beneficial worldly knowledge such as business of wealth management, which

does not contradict sharī'ah. Good wealth management, its investment and its development in a scientific way leads to the good disposition with wealth, and to prevent acting rashly with it. And if the Man gathers the knowledge of sharī'ah and the knowledge of business, this will be great good for him, and lead him to happiness in this world and the hereafter. Ibn al Qayim said said: (The Ḥadīth divided the happy people into two categories, and made knowledge and act accordingly is the reason for their happiness, and it divided wretched into two categories, and made the ignorance and its results the reason of their misery. So, happenis with its details refers to knowledge, and misery with its details refers to ignorance and its results.) (32)

2.5.Characterstics of moral responsibility in wealth management

Moral responsibility includes many characteristics in the Ḥadīth of Abī Kabshah, all of them belonging to the most important characteristic, which is "Rabbānyyah"-from divine source-, because Allah Almighty is the Giver of wealth, and the giver of knowledge which directs wealth, " A slave whom Allah provides with wealth and knowledge ", and the owner of the money aims to achieve the pleasure of Allah , and the source of this responsibility is from Allah Almighty, so,"he has Taqwā "

The Islamic economic system depends on divine origins, in its existence,in its origins,in its legitimacy, movement of consumer productivity and investment activities for the various economic sectors.(33)

The moral responsibility depends on knowledge, and this was confirmed by the Ḥadīth when it mentioned the first model,and the impact of knowledge on the behavior of who has it positively ,, and in the second model,it mentioned the impact of the loss of knowledge on the behavior negatively.

In the saying of the Prophet (pbuh)" he has Taqwā of his Lord with it," and in his saying: "and he knows that Allah has a right in it" Indicates to the worshipful intention in wealth management.

Muslim should apply the moral responsibility as kind of worship of Allah.

It is also mandatory responsibility from which, punishment and reward originate.

On the other side, the moral responsibility is a standard characteristic on which can be measured, it is the standard of piety as stated above. Piety means: an inclusive name of what Allah Almighty loves and pleases. Commitment with the standard of piety means taking into account aspects of what is exterior and interior in wealth management, and with the sharī'ah rules which clarifies this in details.

These organized rules of the ethical responsibility are firm and does not acceptable to change.They represent the principles and foundations that direct the management of wealth,so it is non relative ethics , and it is not acceptable according to the situations: can be good in some case, and bad in another case.(34).

The effects of moral responsibility appears in human earthly deal with himself and with the community, as well as appears in the hereafter, including bestowed reward , from Allah if the person applies this moral responsibility.

Also, it achieves benefits for the Man when he obeys Allah Almighty, and it benefits the others, because he has Taqwā of his Lord with it, nurtures the ties of kinship with it, and he knows that

Allah has a right in it. Piety in dealing with the others means dealing according Allah's Almighty commands.

From another side; moral responsibility covers all branches of wealth management: economic, social, and environmental, as it will be shown later when we speak about the areas of moral responsibility..

Finally; it is ultimately a moral responsibility, because its essence depends on Taqwā, so it will accept beautiful and rejects all bad.

3.Areas of moral responsibility in the wealth management

The Ḥadīth mentions three basic elements of moral responsibility:

- 1 – Standard of piety.
- 2 – Nurturing the ties of kinship.
- 3 - To know the right of Allah Almighty.

These elements produce branches of moral responsibility in money management

3.1 Compliance with the Standard of Piety.

It represents the basis for all other elements, and comes under it ,all branches of moral responsibility, every wealth management is committed to a standard of piety is: (ethical management), and every wealth management contradicts the standard of piety management is immoral, Such as : find out the ways of earning and spending, planning of wealth management, scientific methods, and achieving justice with employees in corporations and companies, and the commitment of credibility with dealers and customers,

3.2 Nurturing the ties of kinship(Social responsibility)

The Prophet (pbuh) said:" nurtures the ties of kinship with it " means: condolences to his relatives (34), Ibn Ḥajar defined kinship as follows : (relatives who have parentage between each other, whether in her it each other or not, and whether there is Maḥram

(A person who is forbidden to get marry from his/her relatives legally, such as mother, daughter, brother, sister....etc) or not. Other scholars said: they are Maḥārim (plural of Maḥram) only. The first opinion is more sound than the second which omits sons of the uncles.) (36) Using wealth to help relatives and to be kind to them and meeting their needs, is a wide field in the areas of moral responsibility, this indicates to what is called –in the management books- social responsibility of companies , and is known as: (a voluntary decision taken by the companies in order to contribute for a better society and cleaner environment and, by integrating its social and environmental cares in their business, and in its dealings with business owners.)(37), The Ḥadīth of the prophet(pbuh) mentioned the individual social responsibility towards relatives, and this does not prevent from expanding the area of Social responsibility towards the non-relatives - from the community - if the owner of the money is able to do that , and has extra wealth-sure after nurturing the ties of his kinship- to look after the staffs who are with him in the company, and the local community, giving them help and meeting their interests, whether they are educational, health and so on.

3.3. To know the right of Allah

Allah Almighty says in the holy Qur'ān: {And those in whose wealth there is a recognized right for the beggar who asks, and for the unlucky who has lost his property and wealth} [Surat Al-M'ārij: 25]. Shaikh Al-Amīn Al-Shanqīṭī said: (recognized right is only be in the Mafrūd (compulsory duty such as paying Zakāt), and this is the saying of the majority of the commentators.) (38). The meaning of the Ḥadīth is to pay the rights of the wealth such as zakat, expiation, and feed the poor and guest (39).

This is a wide area of the moral responsibility areas, includes all what the Man pays, which Allah Almighty has obliged upon him according to rules of the sharī'ah in organized ways which show how to spend, and of that, the rights of workers which must be carried out, and to create the suitable environment for work.

And It is the right of Allah Almighty that the person does not spend money except which Allah Almighty permitted. So, any spending of wealth in the ways that Allah Almighty prohibited will be immoral. From that what is known with "the environmental responsibility for companies this means that the owner of the money should take into account the preservation of the environment in the financial activity, and can not engage in any activity harms the environment, and he has to spend from his wealth what will achieve this responsibility, and does not do that as a favor, but as moral and sharī'ah duty.

These basic elements: the compliance with the standard of piety and nurturing the ties of kinship (social responsibility), and to know the right of Allah Almighty. These elements are overlapping, and it is difficult to distinguish accurately between these fields, but in all circumstances, they include all branches of responsibility in the wealth management process.

Conclusion

The researcher realizes clearly comprehensiveness of the sunnah in various human activity in studying prophetic texts. One of that is the Ḥadīth of the prophet (pbuh) "The world is only for four persons", which is considered a principle in clarifying the economic, administrative and financial activity. Also the researchers noted that the Sunnah took care of moral aspect in the economic process, by showing moral responsibility in wealth management, in gaining, developing, spending, and guidance.

It also has put a clear standard of this responsibility: standard of piety, and this standard is described with: rabbānyyah (from the lord), inclusiveness, controlled normative, durability, scientific, ethical, mandatory, and all of that because the source of this is from Allah Almighty.

Also, the Ḥadīth mentioned two models of human financial behavior: the first is who got moral responsibility (this is the most virtuous rank), and the second is who deals with his wealth rashly because of loss of moral responsibility (this is the most despicable rank). The Ḥadīth shows the impact of the two models on others as examples in dealing with wealth, so for each model there are followers wish to tread in the steps of these models.

The Ḥadīth also shows the impact of knowledge in achieving of moral responsibility, and explained with details in its fields and areas, including the social and environmental responsibility.

The researchers call the specialists in studying the prophetic Ḥadīth to expand their knowledge in economic, financial and administrative studies, in order to make the Sunnah easier to be understood .Also, they call the specialists in economic, financial and administrative studies ,to get benefit and knowledge from the treasures of the Sunnah, in order to reach the knowledge integration between these sciences and the sciences of the Sunnah .

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- (29) Al-Qaraḍāwī, in **Al-ḥayāh alrabbanyyah wa Al-‘ilm** , page 96
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