ECONOMIC ORDER OF THE JAHILIYYAH

In order to know the pros and cons of Islamic principles of economy it is indispensable to have a look at the system of earning, spending and money transaction in Arabia before the advent of Islam. The following pages will concentrate mainly on three Beduin townships namely, Taif, Makkah and Yathrib (Known later on as Madinah).

In the economic life of Taif two points are of great importance:

1. Landlord - peasant conflicts,
2. Haves - have nots clashes.

Origin of the feudal system:

Taif was primarily predominated by Banu Amir. And the area surrounding it was inhabited by Banu Thaqif. The people of Thaqif noticed that the soil of central Taif was very fertile and quite suitable for agriculture and horticulture. But Banu 'Amir had never thought of Cultivating lands as their main occupation was cattle - breeding. The leaders of Banu Thaqif talked to them in this regard and advanced the argument that they were not interested in stock-breeding vocation, because they were basically. Peasants parties that the fertility of the soil be used for growing cereals and fruits. Banu Thaqif made it clear

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1 Al-Jazir, Al-Athir, Tarikh al-Kamil, vol I, p 252
to Banu Amir: That “you will have to make no efforts. We are ready to carry out all the labours on our own. We shall plough the land, grow trees and plants, dig up wells. After the crops are ripe we shall give you half of the total produce. The only thing we ask for is that you entrust the land to us for cultivation”. Banu Aamir got convinced and gave the land to Banu Thaqif. Thus Banu Amir and Banu Thaqif played their respective roles of Landlords and farmers. Banu Thaqif started tilling the land and towards the end of each crop they distributed the produce as per the agreement.

Land-Lord - farmers conflict:

As history tells us Banu Thaqif, after the agreement with the settlers of Taif, Banu Aamir, shifted their dwelling to the main land of Taif, distributed the whole cultivable lands among themselves and started cultivating. Their main crop was grape and other fruits. Until a certain period Banu Thaqif were sincere in their words to Banu Thaqif against any invasion by any Beduin tribal bandits. As time passed the Thaqif grew in number and assumed certain respectability in the area. They now built a wall around their settlements to defend themselves from outside intrusions. On becoming powerful they abandoned the idea of giving Banu Amir their share. Banu Amir tried to exact their share but could not succeed.³

The soil of Taif was very productive. The produce were exported to other areas of the Arabian peninsula. Thaqif sent wheat, dried grapes and woods to Makkah and other adjoining areas. Ghaylan b. Salamah the chief of Banu Thaqif once accompanied a Makkan leader Abu Sufyan b. Harab in the trade journey to Mesopotamia. A conversation between Khusro of Iran and Ghailan b. Salamah substantiates the fact that Banu Thaqif had trade relations with the outside world. The questions and answers between two leaders are of interest. The King of Persia, Khusro, asked Ghaylan, "what do you eat?" "Bread of wheat flour", answered Ghailan, Khusro observed that was the reason you talked with reason and clearness and sharpness of mind which comes from wheat not from date and milk. It is reported that Khusro paid the Arab Chief twice as the original price of the merchandise.4

There also got settled a group of Jews in Taif, having been expelled from Yemen and Yathrib. From here they started their own trade activities.5 In his errand in Taif the Prophet of Allah had seen a Jewish seminary in the city where the students were imparted the knowledge of the Holy Scripture.6

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1 Encyclopedia of Islam (New ed.), vol. IV, "Taif"
3 Baladhuri, Futuh al-Buldan, p. 56, Section ‘Taif’
Industry:

Besides these, the people of Taif were also expert in tanning the leather. They had developed this industry on a larger scale. The number of tanneries was so big that the air and environment of Taif had been polluted by the smokes of the industries. Well-known geographer, al-Hamadani (d. 945 A.D.) says that Taif was an old city in the Jahiliyyah period. It was known as "the city of tanners" wherein leather was tanned.

Other Vocations:

Agriculture trade and industry were at a developed scale in Taif. Hence, it was quite natural for other vocations and professions to emerge in the city. History reveals that there also lived ironsmiths in Taif. Al-Baladhuri (d. 279 A.H.) refers that one of the slaves from Taif who approached the Prophet Muhammad (S.A.W.) in Madinah was of Roman descent, Al-Azraq by name, and he was conversant with the art of making iron-implements.

On the request of Taif's Chief of Ghaylan B. Salamah, the king of Persia had sent an architect along with him to Taif who built for him a fortress in the town. It was the first fortress in Taif.

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7 Encyclopedia of Islam, op. cit.
8 Al-Hamadani, Safatu Jazerat-al-Arab, p. 120
9 Al-Baladun-Futuhal Buldan, p. 56
Also there were physicians. After the Prophet Muhammad (S.A.W.) proclaimed his Prophet hood, a man from banu Amir came to the Prophet (S.A.W.) and introduced himself to him as the greatest physician of Arabia. Another famous physician in Taif was Harith B. Kaldah of Thaqafi descent. He is reported to have acquired his knowledge in Iran and to have started his practice much earlier and thus to have achieved accomplishment in the diagnosis of different diseases and their remedies. He lived long to serve the people not only during the Prophet's and pious caliphs' period but also for several years during the Umayyad period. People from far and distant places approached him for treatment.  

Grapes were grown in Taif in plenty. Consequently wine was also manufactured. Taif had a number of bars and pubs for public entertainment. These wine-centres also provided women to customers. Abu Sufyan b. Harab in the Jahiliyyah period visited Taif once and stayed with some Abu Mariyam Saluli, a wine-dealer by profession.  

Riba - transaction:  
Al-Baladhuri writes that the people of Taif were very much involved in usury. Some of the Thaqif tribesmen had no profession other than giving loans on usury. Their area was not confined to Taif

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but also they provided loans to the people of Makkah. They realized usury both in cash as well as kind. It is recorded that Banu Thaqif used to lend money to Banu Mughirah of Makkah.

**System of Usury transactions:**

A man borrowed something from someone. At the stipulated time the creditor demanded his money back along with the agreed usury. If the borrower failed to pay back, he had to agree to pay double the usury till expiry of the next agreed date. If the interest on the borrowed material was due the next year and in case the debtor could not pay off the loan in the first year. And if the debtor asked for the extension in the payment period, in the third year he had to accept to pay in exchange a she camel of three years. Thus with the extension of time the age of camel to be given as usury was increased accordingly.\(^\text{13}\)

With regard to money the same system was practised. The borrower had to pay double money after the completion of two years if he did not pay off the loan in the as agreed. One who took 100 Dirhams as loan and could not return it on the agreed date, he then was bound to pay according to the practice, 200 Dirham after the completion of the second period. If he still could not pay he had to pay 400 Dirhams and so on.\(^\text{14}\)

\(^{13}\) Al-Baladhuri, *op. cit.*, p. 56.

\(^{14}\) Abu Obaid, Qasim B. Salam, *Kitab-al-Amwal*, p. 192
Main Usury traders:

Four brothers from Banu Thaqif, Masud, Abdyalail, Habib and Rabiah, Sons of Amr B Umayr, were well known figures in usury transactions. They had extended their lending business to the valley of Makkah. Their main customers were from among Banu Mughirah.¹⁵

There is a very interesting account of these four brothers. After they embraced Islam they continued demanding the loaned money along with its usury from Banu Mughirah. The latter refused to pay the usury with the remark that they would not pay off usury in Islam. Allah has abolished it from the believers. At last both the creditors and debtors brought their case to the Qadi of Makkah, Utab B. Usayd who had been appointed by the Prophet (S A W ) The Qadi wrote this case to the Prophet (S A W ) and asked for his guidance. It was on this occasion that Allah revealed to the Prophet (S A W ) His commandment

Fear Allah and give up the remaining to be realized from usury if you are believers."¹⁶

The four brothers whose attitude had already been changed, relinquished their demand immediately after getting the news of the revelation.

¹⁵ Tafsir Tabari vol IV, p 55
¹⁶ Ibid
This single incident refers to the extent of involvement of Taif people into the usury trade. The agreement between the Prophet (S.A.W.) and the people of Taif among other things contained that they would never practice riba (usury) transaction. With this agreement the purpose of the Prophet (S.A.W.) was to save the poor people from the tyranny of usury traders. Al-Baladhuri says that the agreement included abstention from usury simply because the people of Taif were heavily indulged in it.\textsuperscript{17} Abu Obaid Qasim b. Salam (d. 224 A.H.) the teacher of Al-Baladhuri has given the whole test of the said agreement in his book, \textit{Kitab al Amwal}. In the following words:

"They will not take any thing back from the people in the loan process except the principal amount loaned."\textsuperscript{18}

\textbf{Conflict between haves and have-nots :}

It is but natural to originate enmity and conflict between rich and poor if the latter outnumber the former in a particular city or country. The same situation was manifest in Taif. Banu Thaqif were divided into two groups namely Banu Ahlaf and Banu Malik. In the agricultural produce the share of Banu Ahlaf outweighed that of Banu Malik. The people of the former clan used to remained the latter of their help and assistance they had extended to them. years passed

\textsuperscript{17} \textit{Encyclopedia of Islam}, vol. IV, p. 621, title 'Taif'.

\textsuperscript{18} Muhammad b. Habib, \textit{Kitab al- Mahbar}, p. 168, Chapter Qabail Quraish Al-Bathaw’ Qabail Quraish Al-Zawahir.
and the Ahlaf grew richer and richer. They possessed horses in great numbers.\textsuperscript{19} The riches and prosperity widened the gulf between the two classes. They became jealous of each other. Finally, this animosity and hatred burst forth into a heavy battle between Ahlaf and Malik with their ally Banu Nasr. In this battle the Ahlaf emerged victorious and Banu Malik were driven out of the city.\textsuperscript{20} The defeat of Malik did not bring the skirmishes to an end. They fought many times against each other. These civil wars paralized the economic prosperity of the city of Taif.\textsuperscript{21}

**Economic situation in Jahili Makkah:**

Makkah was inhabited by the Quraish tribe. All these tribes were from a common ancestry. Qusayy b. Kilab was the first man who collected them, got them settled in Makkah and returned to them their lost glory. Before Qusayy they were scattered in the desert and lived a life without honour.\textsuperscript{22}

**Agriculture and industry:**

Makka was situated in the desert. Hence cultivation was not possible in and around Makkah. There were neither forests nor minerals. The city always experienced a shortage of raw material. Because of the paucity of raw materials industry could not be

\textsuperscript{19} Al-Yaqubi, *Tarikh al-Yaqubi*, vol. 1, p. 277.
\textsuperscript{20} Al Tabari, *Tarikh*, p. 1602.
\textsuperscript{21} *ibid.*, events of 2 A.H., p. 1339.
\textsuperscript{22} Al-Yaqubi, op.cit., vol. 1, p.280.
developed there. The only noteworthy industry in Makkah was of tanning. It was because the skins of camels and goats were easily available. The Makkan traders used to present leather - products to the kings and rulers of the neighbouring countries. In the Jahili period, Amr b. Al-As was sent to Abyssynia as the representative of Makkah. He went to meet King Negus taking with him the leathers tanned in the Makkah. He recounts this errand to Abyssinia thus:

"I asked the people to gather gifts for Negus. Negus liked our leathers. We, therefore gathered many leathers. We went to Abyssynia. I, as usual, bowed down before the King. He welcomed me and said, "my friend, have you brought any gifts from your land." I presented those leathers. He received and expressed his pleasure."\(^{23}\)

History and prophetic traditions also refer to some other vocations and industries though, at a small scale. An associate of the Prophet (S.A.W.) narrates: that "I used to make cups while sitting in the cell of Zamzam."\(^{24}\)

Trade:

Agricultural activities were not possible in Makkah. As the Quran itself expresses Makkah being "uncultivable valley".\(^{25}\) Makkan people were conversant with winter and summer trade - journeys to

\(^{23}\) Al-Tabari Tarikh, p.1602
\(^{24}\) Ibid., p.1339.
\(^{25}\) Al-Razi, Tafsir, vol. 6, p.630.
Syria, Palestine, Abyssinia Yemen, Rome and Persia. The people of other places held the Quraishite traders in high esteem because of their position of custodians of the sanctuary in Makkah. They were known as the "People as God" in side as well as outside Arabia.

**Beginning of Quraishite Trade Journeys:**

Hashim was the first Quraishite who introduced trade - journeys from Makkah to the outside world. He got permission from several rulers such as Hercules of Byzantine Empire, Emperor of Persia and the King of Abyssinia, to trade in their lands without paying any tax. Thus Makkans started trade-journey in summers to Syria and Asia minor and in winters to Yemen.\(^{26}\)

In those days the trade-routes were not safe. The bandits of the tribal bedouins used to rob the caravans of their belongings. Hashim approached various tribes and made peace - treaties with them so as to guarantee the safety to trade - caravans.\(^{27}\)

Capitalistis of Quraish spent not only on themselves and their families but also on the poor and destitutes of their tribe. It is said that due to this wholeheartedness of the rich people the have - nots of the place also got to live comfortably. It will not be wrong to say that Islam came in an atmosphere of financial prosperity. Quraish were well - to

\(^{26}\) Al-Tabari, *Tafsir*, vol.30, p. 171

\(^{27}\) *Ibid*
- do. They enjoyed unparalleled honour and wealth in the whole of Arabia. A poet refers to the generosity of the rich towards the needy and destitute:

"It were they who made their poor join with the men of wealth. Consequently the poor became prosperous."^{28}

For Makkans the two trade-journeys of winter and summer were of much excellence. In the Holy Quran there is a clear reference to these journeys of Quraish in Surah Quraish. These journeys, no doubt contributed a great deal to the economic prosperity of Makkans.^{29}

According to lexicographers the word Quraish literally means, among other things, earner and trader. The settlers of Makkah were called Quraish because they were traders.\textsuperscript{30} Strabo, a Greek historian and geographer maintains that every Arab was either a trader or an agent to some trader. Here one may easily find the answer to the question why a majority of the emigrants from Makkah to Madina asked their hosts first to guide them to the market place.\textsuperscript{31}

Women too had their share and experiences of trade. The mother of Abu Jahl was a dealer in perfume. Khadijah b. Khuwailid, his first wife of the Prophet (S.A.W.), was well known for her place in

\begin{footnotesize}
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\item[28] Lammens, Islam’s belief and Institutions, p. 15.
\item[29] Ibid.
\item[30] Al-Tabari, Tarikh, p. 1127; Ibn Sa’d, Tabaqat, al-Kubra, p. 83.
\item[31] Al-Tabari, Tarikh, p. 1128, Ibn Sa’d, p. 83.
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business. Many Quraisihites used to do business on her behalf. They would get their share in the profits. Trade relationship of the Prophet (S.A.W.) with her first wife is on record in detail. She had offered her merchandise to the Prophet (S.A.W.) to take it to Syria etc. for trade. The Prophet had accepted the offer.\(^{32}\) Seerah writers mention that the Prophet (S.A.W.) presented the profits to Khadijah after his return from trade-journey. And it was twice as she had expected.\(^{33}\)

Women eagerly awaited the return of the trade-caravans and on their arrival they would assemble around the leader, Abu Sufiyan to know the amount of the profit on their investments.\(^{34}\)

The Arabs were accustomed to story-telling and listening before going to bed. These stories contained mainly of the happenings and events of the trade-journeys. The Makkah trade-caravans were always large. The number of camels in one such is stated as 2500.\(^{35}\) The men, in a caravan numbered from a hundred to three hundred which included traders, guides and a convoy of fully armed people.

The Makkah trade-caravan before the battle of Badr was the largest on record. A huge share of this trade-journey belonged to the family of Umayyah. Umayyads had set up a company in which many

\(^{32}\) Encyclopaedia of Islam, vol. II title 'Makkah'.
\(^{33}\) Al-Tabari, Tarikh, p. 1371.
\(^{34}\) Ibn Sa'd, vol. II, p. 7.
\(^{35}\) Al-Tabari, Tarikh, p. 1274, Events of 2 A.H.
entrepreneurs had invested their money. Abu Hurairah had invested 30,000 Dinar and others 10,000 Dinar each. Abu Sufian was the leader of the trade-journey in 2 A. H. He was much concerned about the safety of the caravan simply because the major beneficiary of the profit was his own family. They had a four-fifth share in the gain of the trade. Abu Sufian said once that there is no Quraishite man or woman who possessed half 'Anqiyah' or more wealth and did not invest his or her money in the trade - caravan of 2.A.H.\(^{36}\)

Makkan Caravans usually carried skin, leather, and dried grapes of Taif.\(^{37}\) Traders also purchased gold from the mines possessed by Banu Sulaim and raw-gold mixed with dirt from Africa. Abu Sufian dealt in silver at a larger scale.\(^{38}\)

**Commercial policy:**

Makkans would make agreements with leaders of different Bedouin tribes to guarantee the safety of the trade-Caravans. Trade-caravans were in constant danger of being looted by the bandits. To keep the trade-routes safe it was inevitable to make peace-treaties with Bidoines. When Abu Zarr Gihiffari embraced Islam in Makkah, the Quraishitis pounced on him and beat him severely. Abbas, an uncle of the Prophet came to his rescue and said to the leaders of

\(^{36}\) Bukhari, Muhammad B. Ismail, Sahih al-Bukhari, chapter the Story of the Islam of Abu Zarr.

\(^{37}\) Ibid.

\(^{38}\) Ibid., chapter Signs of Prophethood in Islam.
Makkah that the man whom they persecuted so badly belonged to Banu Ghiffar and that tribe lived on one of the Makkan trade-routes. It worked and people of Makkah left him alone. Abu Zarr is reported to have referred once that the area of his tribe was on the way to Syria. Bukhari has quoted a tradition regarding Sad of Madinah. He came to Kabah as a Muslim to circumambulate the Kabah but was prevented by Abu Jahl to do it. Sad warned him that if he did not let him perform Tawaf he would not allow any trade-caravan from Makkan bound for Syria to pass safely through my place.

Other Vocations:

Besides trade another major vocation of Quraish was stock-breeding. The Prophet (S.A.W.) himself had grazed sheeps and goats in his childhood. When the Prophet's envoy reached Syria, he was introduced to the king as an Arab who grazed sheeps and camels and cattle thus, breeding was their main profession.

Employer - labour relation:

Besides slaves Quraish employed people on the daily-wage basis especially in the trade-caravans in where was needed the services of people of several expertise. One great job to be offered was the guidance of caravans through the safe routes. Makkan

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39 Ibid., Kitab al-Maghazi.
40 Al-Tabari, Tarikh, p. 1374.
41 Ibid., p. 1562, events of 6 A.H.
people hired the services of Furat B. Hayyan of Banu Bakr B. Wael for guiding the trade Caravan to Iraq, after the battle of badr.⁴²

**Usury Transaction:**

Traders of Makkah were not so different from the money-lenders of today, they exploited the situation. At the time of setting out of trade - caravan for Syria the Dinar were needed and naturally the money lenders increased the amount of usury on the money loaned out. The money lenders gave money as loan to the investors and entrepreneurs.⁴³

Makkah was a merchant republic with all the characters of business activities including usury - transaction. The rate of interest was 100%. When usury was forbidden by Quran, the Quraish advanced their argument in favour of usury that was also a kind of business in which the money is loaned on rent.⁴⁴

**Method of Usury Transaction:**

The method of lending money and then of its repayment was highly exploitative. The money lenders of Makkah as their counterparts of Taif discussed above lent money to borrowers on heavy rates of interest and if the money borrowed was not paid at the agreed time, it was doubled and then trebled at the expiry of third year. If the interest was fixed at a camel of one year, the next year it would become two. If the grain of one sa’ was loaned out to someone,

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⁴³ Encyclopedia of Islam, vol. III, title 'Makkah'.

⁴⁴ Ibid
it would become double at the expiry of the first year.\textsuperscript{45}

Tabari has given the detail of this system of usury in the Jahili period in Arabia. He says that at the expiry of the stipulated time the creditor approached the debtor and enquired whether he would pay back the money or agree to pay next year at double the amount.\textsuperscript{46}

Makkans practiced two kinds of usury transaction, in kind and in money.\textsuperscript{47}

Although the whole Makkah was totally indulged in usury transaction there were some people who never appreciated this way of earning, they regarded this kind of wealth unholy. One Abu Wahb exhorted Quraish not to use their money obtained out of these exploitative means in the construction of Kabah. He asked them to donate only pure earnings to that pious act.\textsuperscript{48}

**Money-lenders of Makkah:**

Majority of the Makkans were engaged in this business of money-lending but those who transacted at a larger scale were few such as Kahlid B. Walid, Abbas B. Abdul Muttalib, Uthman B. Affan. Abbas was prominent among them. After the ban on usury the Prophet clarified it in his sermon of last pilgrimage that usury was forbidden once for all and abrogated the usury - money of Abbas to be paid by the people.\textsuperscript{49}

\begin{itemize}
  \item Encyclopedia of Islam, vol. III, title 'Makkah'.
  \item Al-Tabari, *Tafsir*, vol. IV, p. 56.
  \item \textit{Ibid}.
  \item Al-Tabari, *Tarikh*, p. 1089.
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