

## A CONCEPTUAL AND TEXTUAL ANALYSIS OF *ISRAF* (EXCESSIVENESS) IN THE QUR'AN AND THE NEW TESTAMENT

*Reda Ibrahim Abdelgalil*

Department of Foundations of Religion. College of Shari'ah & Islamic Studies. University of Sharjah. United Arab Emirates.

Email:  
redaibrahim2008@  
yahoo.com

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### Abstract

The article explores the multifaceted concept of *israf* (excessiveness) within the Qur'an and the New Testament. Using an analytical approach, it examines the connotations and implications of *israf* in religious, moral, and social contexts. A comparative method is also employed to identify similarities and differences in how *israf* is conceptualized within the scriptures of Christianity and Islam. The study emphasizes fostering a balanced and moderate outlook on life, promoting sustainable use of natural resources, and nurturing harmonious human relationships free from transgression, oppression, and violations of divine laws. It provides academic insights into both scriptures shared religious, ethical, and social foundations, highlighting the adverse consequences of *israf* in its various forms. The findings underscore the role of the Qur'an and the New Testament in advocating moderation across different aspects of human life, contributing to the development of a virtuous and humane society in contemporary contexts.

**Keywords:** *Israf*; al-Qur'an; New Testament; Islam; Christianity.

### Khulasah

Artikel ini menyoroti konsep *israf* (berlebihan) dalam al-Qur'an dan Perjanjian Baru. Pendekatan analitikal digunakan untuk meneliti makna dan implikasi *israf*

#### Article

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dalam konteks agama, moral, dan sosial. Selain itu, kaedah perbandingan diterapkan untuk mengenal pasti persamaan dan perbezaan dalam pengkonsepsian *israf* dalam kitab suci Kristian dan Islam. Kajian ini menekankan pentingnya memupuk pandangan hidup yang seimbang dan sederhana, mempromosikan penggunaan sumber semula jadi secara lestari, serta membina hubungan manusia yang harmoni tanpa penindasan, kezaliman, dan pelanggaran undang-undang Ilahi. Ia memberikan wawasan akademik mengenai asas-asas agama, etika, dan sosial yang dikongsi oleh kedua-dua kitab suci, serta menyoroti akibat negatif *israf* dalam pelbagai bentuknya. Dapatan kajian menegaskan peranan al-Qur'an dan Perjanjian Baru dalam menganjurkan kesederhanaan dalam pelbagai aspek kehidupan manusia, yang seterusnya menyumbang kepada pembentukan masyarakat yang bermoral dan berperikemanusiaan dalam konteks masa kini.

**Kata kunci:** *Israf*; al-Qur'an; Perjanjian Baru; Islam; Kristian.

## Introduction

Religion is undeniably a dynamic force, shaping both spiritual and political spheres in today's world. Globally, religious beliefs and experiences profoundly impact individual lives, influence politics, and play a pivotal role in international affairs.<sup>1</sup> The teachings of divine scriptures have profoundly transformed humanity, bringing order to chaos and significantly enhancing ethical living. These teachings establish rules and guidelines to govern human affairs and relationships, encouraging individuals to live ethically and manage their resources with moderation.

Moderation and the avoidance of *israf*—in all its forms, including extravagance, excessiveness, extremism, oppression, transgression, and blatant violation—are core

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<sup>1</sup> John Esposito, *Religions of the West Today* (New York: Oxford University Press, 2009), xi.

principles of both Christianity and Islam. Each religion offers its perspective on a moderate lifestyle through foundational teachings, ideals, and the practices of its followers. The divine scriptures of Christianity and Islam share notable commonalities, as their faith communities traditionally regard both as comprehensive, authoritative, and universal guides for regulating human conduct. Through these scriptures, God revealed His guidance, providing direction on distinguishing right from wrong and empowering believers to pursue goodness in this world and salvation in the Hereafter.

In other words, human morality is shaped by traditions, customs, laws, and, most importantly, religion. Those who adhere to their religion's guidance often transform their beliefs and lifestyles, fostering strong relationships with God and others while managing financial resources responsibly, avoiding excess and neglect. The moral fabric of human civilization faces increasing threats from the rising prevalence of *israf* in society. Religious teachings remain the most powerful means to address and mitigate this growing issue.

Addressing one aspect of *israf* in the context of human spending behavior reveals that irresponsible spending has significantly contributed to rising living costs and the erosion of human morality. Many households possess multiple televisions, clothing items, watches, antiques, and other examples of unconscious consumption. Moreover, the pervasive influence of advertising often encourages spending on unnecessary items. Sadly, in some societies, a person's dignity and respect are increasingly tied to their spending power. For instance, in Europe and the United States, \$200 billion is spent annually on pet care, while only \$19 billion is allocated to education and healthcare in

developing countries. Additionally, \$200 billion is spent globally each year on smoking.<sup>2</sup>

Remarkably, Christianity and Islam share numerous values and similarities. From the perspective of both religions, all rules in this world are established by God, the Just, who creates laws to protect human rights and uphold human dignity. While their specific regulations may differ, both religions advocate moderation and condemn all forms of excess. They prohibit wrongful practices that erode the value of wealth and undermine ethical standards for both present and future generations. Ideologies that violate the boundaries of Divine Scriptures have failed to achieve social stability or offer solutions to humanity's current challenges. In my view, turning to religion is the most practical and essential path to guiding humanity toward stability, unity, and harmony.

Islam and Christianity are both rich in religious texts that prohibit all forms of *israf*. It is essential to identify, study, and analyze these texts to promote sustainable development across various domains: religious, moral, social, and economic. These divine texts offer guidance on numerous aspects of human behavior, including food and drink, clothing and adornment, transportation and buildings, relationships with God and fellow human beings, emotions of joy and sadness, speech and movement, conditions of peace and war, celebrations, and events of consolation, among many other areas of human concern.

*Israf*, in all its forms, has always posed a significant challenge that undermines societal progress and hinders the potential for human civilization. Ibn Khaldun, in his *Muqaddimah*, states:

"The goal of civilization is sedentary culture and luxury. When civilization reaches that goal, it turns toward corruption and begins to decline,

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<sup>2</sup> Hamdi 'Abd al-'Azim, *'Awlamah al-Fasad wa Fasad al-'Awlamah* (Cairo: al-Dar al-Jami'iyah, 2008), 192.

as happens in the natural life of living beings. Indeed, we may say that the character qualities resulting from sedentary culture and luxury are identical to corruption."<sup>3</sup>

Therefore, exploring the conceptual framework of *israf* in Christianity and Islam is essential. How do these two religions differ in their behavioral morals? What are the various forms of *israf* according to each? And, most importantly, how can we combat *israf* and promote moderation?

Many books and writings have extensively explored the commonalities between Christianity and Islam. There has also been independent discourse on the concept of *Israf* within both Islamic and Christian traditions. In Islamic scholarship, Adawiyah Robiatul, Norizzawati Mohd., Ghazali Mohd., and Fauzi Nurulwahidah's article, "Thematic Interpretations of the Concept of Excess (*Israf*) in Eating Behavior Based on Qur'anic Perspectives," focuses on the concept of *israf* in food intake and its connection to reducing health problems.<sup>4</sup>

The article by Dodi Robiansyah et al., "Excessive Lifestyle according to al-Munir Tafsir by Wahbah Az-Zuhaili," argues that excessiveness in lifestyle is considered a wasteful act, punishable by Almighty Allah.<sup>5</sup> Mahmoud Anber's book, *Excessive in Light of the Quran: A Qur'anic Thematic Study*, provides detailed narratives and examples

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<sup>3</sup> Abd al-Rahman ibn Khaldun, *Muqaddimah* (Damascus: Dar Ya'rib li al-Dirasat wa al-Nashr wa al-Tawzi', 2004), 468.

<sup>4</sup> Adawiyah Robiatul et al., "Tafsir Tematik Konsep *Israf* Dalam Pengambilan Makanan Menurut Perspektif Al-Quran," *UMRAN* 10(2) (2023), 27-36.

<sup>5</sup> Robiansyah Dodi et al., "Excessive Lifestyle According to al-Munir Tafsir by Wahbah Az Zuhaili," *QiST Journal of Quran and Tafseer Studies* 2(1) (2022), 18-43.

of *al-musrifun* (those who practice excess) throughout the Qur'an.<sup>6</sup>

In Christian scholarship, Ronald J. Sider, in his seminal work *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*, offers a Christian perspective on combating *israf* and its relationship to poverty. The study advocates for the wise and moderate management of wealth.<sup>7</sup> Similarly, Timothy Keller, in his influential work *Generous Justice: How God's Grace Makes Us Just*, explores biblical teachings on social justice and the Christian responsibility to care for the marginalized by addressing *israf* in its forms of excess and inequality.<sup>8</sup> Randy Alcorn's notable book *Money, Possessions, and Eternity* provides Christians with principles for stewardship, encouraging a moderate approach to wealth and possessions.<sup>9</sup> However, a comparative study on the religious and ethical perspectives of *israf* within the Qur'an and the New Testament remains unexplored. This article seeks to address this gap.

This article aims to contribute new insights to the existing literature on *israf* by examining it from Christian and Islamic perspectives. The comparative and analytical methods are employed throughout the study. The comparative method identifies the commonalities and differences in the concept of *israf* and its implications in the two scriptures. This comparative analysis offers a deeper understanding of the concept within the contexts of Islam and Christianity.

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<sup>6</sup> Mahmoud Anbar, "Excessive in light of the Quran: Qur'anic Thematic Study," *Journal of al-Jami'ah al-Islamiyah* 19(1) (2022), 371-401.

<sup>7</sup> Ronald Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* (Scotland: Nelson, Thomas, Inc., 2015).

<sup>8</sup> Timothy Keller, *Generous Justice: How God's Grace Makes Us Just* (UK: Penguin Books, 2012).

<sup>9</sup> Randy Alcorn, *Money, Possessions, and Eternity* (Illinois: Tyndale House Publishers, 2003).

Additionally, the article cites, analyzes, and discusses relevant texts from the New Testament and the Qur'an concerning *israf*, its patterns, and its implications in religious, moral, behavioral, and social contexts. The scope of this article is limited to the concept of *israf* in the Qur'an and the New Testament. Given the vastness of the subject, incorporating additional scriptures would exceed the limitations of this study. To maintain the scope and focus of this article, I have refrained from engaging in historical, philological, or doctrinal discussions regarding the authenticity of the texts, their differences, or the various attempts made over the centuries to reconcile them. Instead, I have relied solely on the officially established texts, ensuring impartiality and avoiding personal or authoritative bias.

### **Concept of *Israf***

Linguistically, *israf* refers to extravagance, wherein a person exceeds their needs or spends beyond what is required, resulting in waste.<sup>10</sup> It also implies transgression<sup>11</sup> or going to extremes by violating established limits.<sup>12</sup> According to al-Jurjani, *israf* denotes the act of trespassing limits or spending excessive amounts of money on unnecessary things.<sup>13</sup>

Technically, *israf* refers to the transgression of limits in one's speech, actions, and, more commonly, in one's spending. In this context, *israf* encompasses a range of meanings, including extravagance, excessiveness, extremism, oppression, transgression, and blatant violation. According to al-Qushairy's terminology, *israf* means

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<sup>10</sup> Muhammad al-Tahir Ibn 'Ashur, *al-Tahrir wa al-Tanwir*, vol. 15 (Beirut: Mu'assasah al-Tarikh al-'Arabi, 2000), 81.

<sup>11</sup> Ibn Manzur, *Lisan al-'Arab*, vol. 11 (Beirut: Dar Sadir, 2004), 48.

<sup>12</sup> Muhammad Ibn Ya'qub al-Fairuz Abady, *al-Qamus al-Muhit*, vol. 4 (Beirut: Mu'assasah al-Risalah, 1986), 156.

<sup>13</sup> 'Ali Ibn Muhammad al-Jurjani, *al-Ta'rifat*, ed., Ibrahim Al-'Abiri (Beirut: Dar al-Kitab al-'Arabi, 1405H), 38.

"going beyond the limit" or "exceeding the moderate level."<sup>14</sup>

In contrast, *tabdhir* (squandering) refers to wasteful spending, particularly on things that displease God.<sup>15</sup> It also implies the improper or purposeless consumption of resources. *Tabdhir* has two primary meanings: (1) unnecessary consumption, where items are consumed merely to satisfy one's whims or desires, and (2) unlawful consumption, which involves engaging in activities prohibited by God, such as drinking alcohol, gambling, or indulging in ostentatious displays.<sup>16</sup> The various connotations of *israf* have been thoroughly explored and discussed throughout this article.

### **Causes of *Israf***

*Israf* primarily arises from a lack of awareness of religious teachings that prohibit extravagance in all its forms. In the context of consumption, a Muslim may fail to align their spending habits with Shari'ah injunctions due to ignorance of these guidelines or a failure to fully recognize the importance of adhering to them.<sup>17</sup> Additionally, social influences, such as family and friends, play a significant role in shaping an individual's behavior, often encouraging extravagant lifestyles. The forces of globalization—particularly the internet, satellite media, and the availability of global consumer goods—have also contributed to

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<sup>14</sup> 'Abd al-Karim al-Qushayri, *Lata'if al-Isharat*, vol. 1 (Egypt: al-Hayah al-Misriyyah al-'Ammah, n.d.), 508.

<sup>15</sup> Abu Zakariyya Yahya al-Nawawi, *Tahrir Alfaz al-Tanbih*, ed., 'Abd al-Ghani al-Dugr (Damascus: Dar al-Kitab al-'Arabi, 1408H), 200.

<sup>16</sup> Hafas Furqani, "Consumption and Morality: Principles and Behavioral Framework in Islamic Economics," *Journal of King Abdulaziz University: Islamic Economics* 30 (Special Issue) (2017), 89–102.

<sup>17</sup> Mohd Rosimizi Abd Rahman, *Introduction to Islamic and Buddhist Personal Ethics* (Nilai: Universiti Sains Islam Malaysia Publisher, 2010), 18.



changing patterns of lifestyle, identity formation, and gender roles.<sup>18</sup>

Another factor contributing to *israf* is a lack of awareness regarding the transient nature of life, which can lead to irresponsible purchasing habits driven by alluring advertisements or the desire to follow fashion trends.<sup>19</sup> People's ignorance of the negative consequences of *israf* may cause them to indulge excessively in materialism.<sup>20</sup> This desire for consumption fosters extravagance, waste, luxury, and sometimes moral corruption.<sup>21</sup>

Consequently, *Israf* undermines a person's morality and can encourage unethical practices, such as acquiring wealth through unlawful means to sustain a lavish lifestyle. It also disrupts social balance, as the poor may become disillusioned with the wealthy, while the rich may grow indifferent to the struggles of the poor.<sup>22</sup> As 'Ali Ibn Abi Talib stated, "The rich are mainly responsible for the hunger of the poor."<sup>23</sup> Additionally, *israf* jeopardizes the environment by depleting natural resources.<sup>24</sup> The erosion of moral values, which fosters transgression and oppression, also contributes to various forms of *israf*, including actions like cursing, cheating, stealing, usury, adultery, and more.

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<sup>18</sup> Ahmed Akbar, "Postmodernist Perceptions of Islam: Observing the Observer," *Asian Survey* 31(3) (1991), 213–231.

<sup>19</sup> Henry Harrap, *The Education of the Consumer* (New York: Mc Graw – Hill, 1950), 60- 85.

<sup>20</sup> Zayd Ibn Muhammad al-Ramani, *al-Israf wa al-Tabdhir: al-Mafhum, al-Asbab, al-Namadhij, al-Athar, al-Waqa' i' wa al-Mu'alajah* (n.p.: Dar al-Watan, 2019), 5.

<sup>21</sup> Richard Wilk, *Morals and Metaphors: The Meaning of Consumption* (Oxford: Routledge, 2004), 11–26.

<sup>22</sup> Hamad al-Jindil, *Nadhariyyat al-Tamaluk fi al-Islam* (Beirut: Mu'assasah al-Risalah, 1403H), 81.

<sup>23</sup> Muhammad 'Abduh, *Nahj al-Balaghah* (Beirut: Dar al-Balaghah, 1412H), 328.

<sup>24</sup> Muhammad 'Abd al-Qadir al-Fiqi, "al-Israf wa Ta'thiruh 'ala al-Bay'ah," *Manar al-Islam Journal* 8 (1409H), 38.

### **Qur'anic Discourse on the Concept of *Israf***

The Qur'an contains numerous verses that discuss the prohibition of *israf* and highlight its negative consequences. The fight against *israf* and its various forms is evident throughout the Qur'an, conveyed through its narrative style. The decline of past civilizations, such as the people of 'Ad, Thamud, and Pharaoh, is attributed to their *israf*.<sup>25</sup> Despite building great and unique civilizations, they were destroyed due to their excessiveness, lack of morality, corruption, and tyranny (Surah al-Fajr 89:6-14). The Qur'an also recounts the story of the people of Sheba, who were blessed with two fertile fields, one on the right and one on the left. They enjoyed a prosperous civilization but became ungrateful to God. Their *israf*, in all aspects of their lives, led to God's wrath. As a result, their dam was destroyed, their fields deteriorated, and they were completely flooded (Surah Saba' 34:15-16).

These stories serve as lessons for humanity, urging people to live moderately and morally by learning from the mistakes of previous nations. Furthermore, the Qur'an addresses *israf* through a warning style, illustrating the evil consequences of extravagance and wastefulness in verses such as Surah al-Qasas 28:58, Surah al-Mu'minin 23:64, and Surah al-Isra' 17:16. It also combats *israf* by encouraging moderation and a balanced life through admonitory verses, such as Surah al-Isra' 17:29, Surah al-Qasas 28:77, and Surah al-Furqan 25:67.

### **Religious Context of *Israf* in the Qur'an**

"Knowing one's own self," "knowing the Almighty Allah," and "understanding the reality of the world" are essential foundations for the formation of any civilization and the building of a cohesive society. A person's relationship with Allah is of paramount importance, serving as a key

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<sup>25</sup> 'Ali Farghali, *Fi al-Akhlaq al-Islamiyyah wa al-Insaniyyah* (Cairo: Dar al-Tiba'ah al-Muhammadiyah, 1988), 71.

religious and ethical principle that guides individual behavior and societal values.<sup>26</sup>

The Qur'an notably warns against *israf* in relation to Allah, which manifests in disbelief or disobedience.<sup>27</sup> Allah says:

Translation: "And whoever turns away from My remembrance – indeed, he will have a depressed life, and We will gather him on the Day of Resurrection blind. He will say, 'My Lord, why have You raised me blind while I was [once] seeing?' [Allah] will say, 'Thus did Our signs come to you, and you forgot them; and thus will you this Day be forgotten.' And thus do We recompense he who transgressed and did not believe in the signs of his Lord. And the punishment of the Hereafter is more severe and more enduring."

Surah Taha 20:124-127

These verses establish the concept of *israf* in the context of human relations with their Creator. They highlight the ultimate fate of *al-musrifun* (those who engage in excess), who transgress the limits set by Allah and reject His signs. Driven by their desires and arrogance, these individuals neglect Allah's commands and remain ungrateful to their Creator.<sup>28</sup> Imam al-Sakhawi said:

"In Islam, man is free. The rightful freedom is that which is governed by a set of values and virtues, such as justice, benevolence, and

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<sup>26</sup> Syed Alhabshi & Nik Mustafa Hassan, *Islamic Civilization: Present and Future Challenges* (Kuala Lumpur: Institute of Islamic Understanding Malaysia, 1997), 65.

<sup>27</sup> Abu al-Fida' Isma'il Ibn Muhammad Ibn Kathir, *Tafsir al-Qur'an al-'Azim*, ed. Sami ibn Muhammad ibn Salamah, vol 3 (n.p.: Dar Taybah li al-Nashr wa al-Tawzi', 1999), 271.

<sup>28</sup> Burhan al-Din Abu al-Hasan al-Buqa'i, *Nadhm al-Durr*, vol.11 (India: Matbaah Dar al-Ma'arif al-'Uthmainyah, 1977), 406.

altruism. Absolute freedom, which disregards these virtues, leads a person to all types of *israf* towards his Creator and fellow human beings. In this context, *israf* includes polytheism, oppression, selfishness, and corruption."<sup>29</sup>

In another verse, Allah says:

Translation: "And when affliction touches man, he calls upon Us, whether lying on his side, sitting, or standing. But when We remove from him his affliction, he continues [in disobedience], as if he had never called upon Us to [remove] an affliction that touched him. Thus, is made pleasing to the transgressors that which they have been doing."

Surah Yunus 10:12

This verse illustrates the behavior of an individual who transgresses divine limits. In times of luxury and abundance, they disobey Allah, but when faced with hardship, they turn to Him in supplication. However, once Allah alleviates their suffering, they revert to their previous disobedience, disregarding the blessings of their Creator.<sup>30</sup>

One of the most important relationships in life is a person's relationship with God. If this connection is not nurtured, *israf* will permeate all aspects of life, leading to excessiveness in eating, drinking, clothing, adornment, spending, and sinning. Despite the consequences for those who engage in extravagance, as mentioned in the Qur'an, Allah has promised mercy and forgiveness for those who repent and turn to Him.<sup>31</sup> The Almighty Allah says:

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<sup>29</sup> Hasan Hamid Hasan, *Huquq al-Insan fi al-Shari'ah al-Islamiyyah* (Cairo: Maktabah al-Shuruq al-Dawliyyah, 2009), 22.

<sup>30</sup> Fakhr al-Din al-Razi, *Mafatih al-Ghayb*, vol. 17 (Beirut: Dar al-Kutub al-'Ilmiyyah, 2000), 55.

<sup>31</sup> Al-Razi, *Mafatih al-Ghayb*, 27:5.

Translation: "Say, 'O My servants who have transgressed against themselves [by sinning], do not despair of the mercy of Allah. Indeed, Allah forgives all sins. Indeed, it is He who is the Forgiving, the Merciful.'"

Surah al-Zumar 39:53

### **Moral & Behavioral Context of *Israf* in the Qur'an**

The Qur'an outlines two patterns of *israf* in relation to oneself. The first concern *israf* in behavior, encompassing actions such as eating, drinking, speaking, walking, clothing, and even construction. The second pertains to *israf* in one's emotions, including excessive sorrow, happiness, greed for wealth, attachment to worldly life, fear, and heedlessness. Concerning *israf* in behavior, the Almighty Allah says:

Translation: "O children of Adam, take your adornment at every masjid, and eat and drink, but be not excessive. Indeed, He likes not those who commit excess."

Surah al-A'raf 7:31

In this verse, *israf* refers to excess in eating, drinking, and the waste of resources, which makes one deserving of Allah's punishment, as He does not favor those who indulge in excess.<sup>32</sup> The Prophet Muhammad (PBUH) also advocated for moderation in eating and drinking, stating: "A non-Muslim eats in seven intestines, whereas a Muslim eats in one intestine."<sup>33</sup> In this context, Ibn 'Abbas remarked: "Eat and wear as you wish, but not with excess or for show-off."<sup>34</sup> Muhy al-Din Mistu, in his book *Food & Drink Between Moderation and Israf*, notes:

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<sup>32</sup> Fakhr al-Din al-Razi, *Mafatih al-Ghayb*, 66.

<sup>33</sup> Abu al-Hussayn Muslim bin al-Hajjaj, *Sahih Muslim*, Kitab al-Ashribah, Bab al-Mu'min Ya'kul fi Ma'i Wahid (Beirut: Dar al-Kutub al-'Ilmiyyah, 2005), 2060.

<sup>34</sup> Abu al-Qasim Muhammad ibn 'Amru al-Zamkshari, *al-Kashshaf 'an Haqa'iq al-Tanzil wa 'Uyun al-Aqawil fi Wujuh al-Ta'wil*, ed., 'Abd

"Eating too much brings sickness and death. Self-restraint brings psychological defeat. However, moderation brings positivity and strength. Moderation is a balance between two extremes: miserliness and extravagance in terms of eating and drinking."<sup>35</sup>

Unfortunately, some individuals are driven by unhealthy habits, frequenting markets not to fulfill genuine needs but simply to purchase and hoard items. It is unwise for a person to follow their whims and buy things whenever desired. The Qur'an thus teaches that all things are a test, and individuals should focus on higher objectives as prescribed by *Shari'ah*, rather than becoming preoccupied with self-indulgence, as stated in Surah Ali 'Imran 3:186.<sup>36</sup>

Another aspect of the concept of *israf* can be understood in the context of Qur'anic guidance on the proper manner of walking and talking. A person's walk should be moderate, neither hurried nor overly slow. Similarly, their speech should be free from arrogance or any intention to belittle others.<sup>37</sup> The Almighty Allah says:

Translation: "And do not turn your cheek [in contempt] toward people and do not walk through the earth exultantly. Indeed, Allah does not like everyone self-deluded and boastful. And be moderate in your pace and lower your voice; indeed, the most disagreeable of sounds is the voice of donkeys" (Surah Luqman 31:18-19).

The Prophet (PBUH) said:

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al-Razzaq al-Masri, vol. 2 (Beirut: Dar Ihya' al-Turath al-'Arabi, 2015), 76.

<sup>35</sup> Muhy al-Din Mistu, *al-Ta'am wa al-Sharab bayn al-I'tidal wa al-Israf* (Damascus: Dar al-Kalim al-Tayyib, 1414H), 27.

<sup>36</sup> Hafas Furqani, "Consumption and Morality," 89.

<sup>37</sup> Al-Zamkhshari, *al-Kashshaf*, 234.

"Indeed, the most beloved of you to me, and the closest of you to me on the Day of Judgment, are the best of you in character; and the most hated by me and furthest from me in the Hereafter are the talkative, those who are crude in their manner, and *al-mutafayhiqun*." They asked: "We know the talkative and those who are crude in their manner, what about *al-mutafayhiqun*?" The Prophet (PBUH) replied: "These are the arrogant!"<sup>38</sup>

Regarding *israf* in the construction of buildings, the Qur'an cautions against building structures for the sole purpose of showing off and boasting. It reminds humans that such dwellings are temporary and will not last forever. The Almighty Allah says about the people of 'Ad:

Translation: "Do you construct on every elevation a sign, amusing yourselves, and take for yourselves palaces and fortresses that you might abide eternally?"

Surah al-Shu'ara' 26:129

Similarly, Allah mentions the people of Thamud:

Translation: "So those are their houses, desolate because of the wrong they had done. Indeed, in that is a sign for people who know."

Surah al-Naml 27:52

The *israf* of these people in constructing grand buildings, coupled with their arrogance, led to the wrath of Allah.

As for *israf* within the scope of human feelings, the Qur'an warns against becoming excessively attached to the love of this worldly life and its fleeting wealth. It encourages reflection on the reality that those aware of their impending end should not become overly consumed by the

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<sup>38</sup> Muhammad Ibn 'Isa al-Tirmidhi, *Jami' al-Tirmidhi*, ed. Bashar 'Aqad Ma'ruf (Beirut: Dar al-Gharb al-Islami, 1996), 2018.

love of wealth or worldly pursuits. The Almighty Allah says:

Translation: "Do not be proud of your wealth; indeed, Allah does not love those who are proudly happy with their wealth."

Surah al-Qasas 28:76

He also says:

Translation: "And you love wealth with immense love."

Surah al-Fajr 89:20

The excessive love of wealth can drive individuals to relentlessly pursue money by any means, whether lawful (*halal*) or unlawful (*haram*).<sup>39</sup> This obsession may result in neglecting the rights of the poor and orphans, to the extent that one shows no compassion toward them or fails to encourage the provision of sustenance for the needy, as mentioned in the Qur'an (al-Fajr 89:17-18).<sup>40</sup> These verses emphasize that wealth should be viewed as a means of sustenance rather than as an ultimate goal.

The Qur'an highlights the detrimental effects of an excessive attachment to wealth by recounting the story of Qarun, who, in his pride, flaunted his worldly riches before his people, only to have the earth swallow him and his treasures, as mentioned in the Qur'an (al-Qasas 28:79-81). Additionally, individuals are encouraged to maintain a balanced emotional state, avoiding both excessive joy, which can lead to ingratitude toward Allah, and extreme sorrow, which may result in despair or even self-harm.<sup>41</sup> The Almighty Allah says:

Translation: "In order that you do not despair over what has eluded you and not exult in pride

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<sup>39</sup> Ibn Kathir, *Tafsir al-Qur'an al-'Azim*, 805.

<sup>40</sup> Al-Razi, *Mafatih al-Ghayb*, 13:173.

<sup>41</sup> al-Razi, *Mafatih al-Ghayb*, 29: 240.



over what He has given you. And Allah does not like everyone who is self-deluded and boastful."

Surah al-Hadid 57:23

Ibn 'Abbas said:

"Joy and sadness are natural human emotions, but one should be grateful during times of joy and patient during times of sorrow."<sup>42</sup>

### **Social Context of *Israf* in the Qur'an**

Islam forbids all forms of *Israf*, including discrimination based on religion, color, or race. The Prophet (PBUH) said:

"O people! Your God is one, and your father is one. An Arab has no superiority over a non-Arab, nor does a non-Arab have any superiority over an Arab; likewise, a white has no superiority over a black, nor a black has any superiority over a white, except by piety and good deeds."<sup>43</sup>

The Qur'an also emphasizes the importance of peaceful coexistence among all human beings and explicitly prohibits the taking of life unjustly, highlighting the grave sin of murder.<sup>44</sup> The Almighty Allah says:

Translation: "And do not kill the soul which Allah has forbidden, except by right. And whoever is killed unjustly—We have given his heir authority, but let him not exceed limits in [the matter of] taking life. Indeed, he has been supported [by the law]."

Surah al-Isra' 17:33

This verse introduces an additional dimension to the concept of *israf*, particularly in relation to murder,

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<sup>42</sup> Al-Buqa'i, *Nadhm al-Durr*, 19: 296.

<sup>43</sup> Ahmad Ibn Hanbal, *Musnad al-Imam Ahmad*, ed. Ahmad Muhammad Shakir, vol. 5 (Cairo: Dar al-Hadith, 1995), 411.

<sup>44</sup> Al-Zamkhshari, *al-Kashshaf*, 1208.

underscoring the strict prohibition of unjust killing.<sup>45</sup> Ibn Taymiyyah commented on this verse, stating that the gravest forms of *Israf* are "disbelief, murder, and adultery."<sup>46</sup>

Even in cases of retribution, the heirs of the deceased are prohibited from exceeding the limits and are encouraged either to forgive the killer or accept blood money.<sup>47</sup> The Almighty Allah says:

Translation: "If you retaliate, then let it be equivalent to what you have suffered. But if you patiently endure, it is certainly best for those who are patient."

#### Surah al-Nahl 16:126

This verse also prohibits *israf* in retribution, such as taking the lives of innocent family members of the killer or mutilating the killer—practices that were common before Islam.<sup>48</sup>

In a similar vein, the Qur'an prohibits transgressing divine limits, particularly in the context of warfare, by forbidding the killing of women, children, and clergy.<sup>49</sup> The Almighty Allah says:

Translation: "Fight in the cause of Allah against those who wage war against you, but do not exceed the limits. Allah does not like transgressors."

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<sup>45</sup> Muhammad Ibn 'Ali al-Shawkani, *Fath al-Qadir*, vol. 4 (n.p.: Dar al-Kutub al-'Arabi, 1973), 303.

<sup>46</sup> Ahmad Ibn Taimiyyah, *al-Istiqamah*, ed., Muhammad Rashad Salim (Madinah: Jami'ah al-Imam Muhammad Ibn Sa'ud, 1991), 468.

<sup>47</sup> Abu 'Abd Allah Muhammad al-Qurtubi, *al-Jami' li Ahkam al-Qur'an*, ed. Hisham Samir al-Bukhari, vol. 10 (Beirut: Dar al-Kutub al-'Ilmiyyah, 2003), 229.

<sup>48</sup> Abu Al-Fadl Mahmud al-Alusi, *Ruh al-Ma'ani fi Tafsir al-Qur'an al-Adhim wa al-Sab' al-Mathani* (Beirut: Dar 'Ihya' al-Turath al-'Arabi, n.d.), 15: 69.

<sup>49</sup> Al-Qurtubi, *al-Jami' li Ahkam al-Qur'an*, 323.

## Surah al-Baqarah 2:190

Commenting on this verse, al-Hasan al-Basri explained that *israf*, in this context, refers to the mutilation of the dead and the killing of women, children, the elderly, priests, and worshippers who are not involved in the conflict.<sup>50</sup> This interpretation is supported by Ibn ‘Abbas, ‘Umar bin ‘Abd al-‘Aziz, Muqatil bin Hayyan, and others.

Numerous Islamic texts explicitly forbid transgression during times of war. It is reported that when the Messenger of Allah (PBUH) appointed a leader for an army or detachment, he would specifically advise them to fear Allah and treat others with respect, saying:

“Fight in the name of Allah and in the way of Allah. Do not embezzle the spoils; do not break your pledge; do not mutilate the dead; and do not kill the children.”<sup>51</sup>

These texts reflect the ethical guidelines for Muslims during warfare. Gustave Le Bon remarked, “Muslims are the most merciful conquerors that history has ever witnessed.”<sup>52</sup>

Islam seeks to build a cohesive society by encouraging Muslims to adopt generosity and benevolence toward their parents, relatives, kin, and those in need, including the poor (al-Isra’ 17:26).<sup>53</sup> The Qur’an employs two terms to describe wasteful spending: *tabdhir* (reckless squandering) and *israf* (extravagance). In this verse, *tabdhir* is used, which is considered worse than *israf*, as those who squander resources are described as the ‘brothers of Satan’.<sup>54</sup>

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<sup>50</sup> Ibn Kathir, *Tafsir Al-Qur’an al-Azim*, 1/227.

<sup>51</sup> Muslim, *Sahih Muslim*, Kitab al-Jihad wa al-Siyar, Bab Ta’mir al-Imam al-Umara’, 1731.

<sup>52</sup> Gustave Le Bon, *The World of Islamic Civilization* (New York: Tudor Publishing Company, 1974), 83.

<sup>53</sup> Al-Buqa’i, *Nadhm al-Durr*, 11:406.

<sup>54</sup> Fakhr al-Din al-Razi, *Mafatih Al-Ghaib*, 20: 196.

Muslims are thus encouraged to adopt a balanced and moderate approach to spending, avoiding both wastefulness and stinginess.<sup>55</sup> The pursuit of excessive wealth can ruin one's life and undermine moral integrity.<sup>56</sup> As William Bin aptly stated, "If we manage our spending, we will save much money for clothing the naked across the globe."<sup>57</sup> Furthermore, Islam forbids any form of *israf* (transgression) against the poor, such as charging interest (*riba*) or withholding charity that is due to them.<sup>58</sup> The Almighty Allah says:

Translation: "O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers."

Surah al-Baqarah 2:278

Islam places an obligation on the wealthy to alleviate the suffering of the poor. The Prophet (PBUH) said:

"A Muslim is a brother to another Muslim. He should not oppress him nor abandon him to his Satan or to his self-inclined toward evil. Whoever fulfills the needs of his brother, Allah will fulfill his needs; whoever removes the troubles of his brother, Allah will remove one of his troubles on the Day of Resurrection; and whoever covers the fault of a Muslim, Allah

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<sup>55</sup> Ibn Kathir, *Tafsir al-Qur'an al-Azim*, 3:61.

<sup>56</sup> Mohammad Ghazanfar & Abdul-Azim Islahi, *Economic Thought of al-Ghazali* (Jeddah: Scientific Publishing Centre, 1998), 47.

<sup>57</sup> Herbert E. Krugman, "Consumer Behavior", in *International Encyclopedia of Social Sciences*, vol. 3 (New York: The Macmillan & The Free Press, 1968), 351.

<sup>58</sup> Muhammad Ramiz, *Tahrim al-Riba fi al-Islam wa al-Yahudiyah wa al-Nasraniyyah* (Jordan: Dar al-Furqan li al-Nashr wa al-Tawzi', 2004), 55.

will cover his faults on the Day of Resurrection."<sup>59</sup>

The Qur'an also warns that reckless and wasteful spending leads to poverty, hardship, anxiety, and regret,<sup>60</sup> particularly when an individual exhausts all their wealth—even in charity—while neglecting the needs of their children, family, and relatives.<sup>61</sup>

In Islam, building a cohesive society necessitates avoiding *israf*, particularly in promoting vices such as adultery and homosexuality. The *israf* in committing these acts lies not only in their violation of individual rights but also in their broader societal implications, as they undermine the moral fabric of the community.<sup>62</sup> The Almighty Allah says:

Translation: "Do not go near adultery. It is truly a shameful deed and an evil way."

Surah al-Isra' 17:32

He also says:

Translation: "However, those who seek (sexual pleasure) beyond that are the transgressors."

Surah al-Mu'minun 23:7

Furthermore, Allah says:

Translation: "And remember when Lot scolded the men of his people, saying, 'Do you commit a shameful deed that no man has ever done before? You lust after men instead of women! You are certainly transgressors.'"

Surah al-A'raf 7:80-81

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<sup>59</sup> Muhammad Ibn Isma'il al-Bukhari, *Sahih al-Bukhari*, The Book of al-Muqadimat, Bab Ta'zim Hurmat al-Muslimin (n.p.: Dar al-Kitab al-'Arabi, 1997), 2442.

<sup>60</sup> Al-Buqa'i, *Nadhm al-Durr*, 11: 407.

<sup>61</sup> Al-Qurtubi, *al-Jami' li Ahkam al-Qur'an*, 13: 70.

<sup>62</sup> Al-Buqa'i, *Nadhm al-Durr*, 11: 409.

In these verses, those who commit adultery and homosexuality are referred to as transgressors for violating the limits set by Allah concerning lawful sexual relations and the natural instincts.<sup>63</sup>

Remarkably, humans have been guided by Allah to adopt moderation and avoid *israf*. The Qur'an, with its comprehensive approach to combating *israf*, addresses all aspects of human life—religious, moral, economic, and social. A significant portion of Qur'anic and Hadith texts on *israf* emphasizes human relations with God. These texts discuss *israf* in terms of denying divine scriptures, rejecting the Prophets and Messengers, and questioning resurrection. In the Qur'an, Pharaoh is portrayed as the epitome of human *israf*—his extravagant transgression of divine limits, declaring himself a god and arrogantly challenging the God of Moses.

The Qur'an also highlights *israf* in relation to human emotions, such as excessive happiness or sadness, as well as human behaviors, including eating, drinking, clothing, adornment, walking, and house construction. Additionally, the Qur'an provides guidance on social relations, forbidding *israf* in retribution and retaliation. Even during times of warfare, Islam instructs Muslims to show mercy and justice toward women, children, clergymen, and vulnerable members of society. Therefore, humanity is invited to turn to Allah's revelation, for He is the one who created humans and guides them on the right path.

### **New Testament's Discourse on the Concept of *Israf***

Undoubtedly, the divine texts of Islam and Christianity share similarities in terms of ethical perspectives. For Christians, Christianity did not establish new legal rules, but rather came to complement the legal law decreed by the Torah. As stated in the Bible:

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<sup>63</sup> Abu Bakr Muhammad ibn al-'Arabi al-Zamkhshari, *Ahkam al-Qur'an*, vol. 2 (Beirut: Dar al-Fikr al-Mu'asir, n.d.), 92.

"Think not that I am come to destroy the Law or the Prophets. I am not come to destroy, but to fulfill. For verily I say unto you, till heaven and earth pass away, not one jot or one tittle shall in any wise pass from the law till all be fulfilled."

Matthew 5:17-18 & Luke 16:16-17

The core moral teachings of Christianity are closely tied to the Ten Commandments,<sup>64</sup> which emphasize reverence for God and prohibit all forms of *israf* particularly in relation to killing, stealing, sexual immorality (especially adultery), and spreading falsehoods.<sup>65</sup>

### **Religious Context of *Israfa* in the New Testament**

Religiously, the concept of *israf* signifies an extreme violation of divine commands. In 1 Corinthians 11:5-16, women are warned against the extreme violation of not adhering to the practice of wearing a headscarf. The text states that a woman who does not cover her head with a veil brings shame upon herself, as though her hair were cut off. Jesus said:

"But every woman who does so with her head unveiled puts shame on her head: for it is the same as if her hair was cut off. For if a woman is not veiled, let her hair be cut off; but if it is a shame for a woman to have her hair cut off, let her be veiled."

This passage, reflects cultural and theological norms of modesty and head coverings in the Christian community. The act of unveiling is equated with public shame, likened to the humiliation of having one's hair cut off—a symbolic act of disgrace in many ancient cultures. This instruction

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<sup>64</sup> Michael Coogan, *The Ten Commandments* (New Haven: Yale University Press, 2014), 62.

<sup>65</sup> Aria Nakissa, "Comparing Moralities in the Abrahamic and Indic Religions Using Cognitive Science: Kindness, Peace, and Love versus Justice, Violence, and Hate," *Religions* 14(2) (2023), 203.

highlights the significance of external actions as expressions of internal virtues, such as humility, respect, and acknowledgment of spiritual hierarchy.

### **Moral & Behavioral Context of *Israf* in the New Testament**

At the moral and ethical levels, the concept of *Israf* refers to an extreme attachment to and love for this worldly life and its material gains. The primary focus of Jesus' mission was to challenge the materialism that dominated Jewish society and to promote a return to ethical living.<sup>66</sup> Materialism had led people to purchase things they neither needed nor could afford, driven by the desire to compete with others for the sake of showoff and boasting. In Matthew 19:23-24 and 10:9-10, Jesus presents clear examples of austerity and asceticism. In Matthew 6:19, he emphasizes that worldly possessions are insignificant compared to the treasures of the Hereafter. In Matthew 6:25-34, he advises a moderate approach to eating, drinking, clothing, and accommodation.<sup>67</sup> In Matthew 16:33, he warns against indulging excessively in the pursuit of wealth.<sup>68</sup>

Therefore, Jesus' teachings called for a complete transformation in human behavior at every level of life. He emphasized care and generosity towards the poor and cautioned against excessive attachment to the material world (Matthew 5:3-12, Matthew 19:16-21, Mark 10:17-23, Luke 18:19-24, Luke 6:19-21). Satan tested Jesus by offering him the pleasures of the worldly life—wealth and

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<sup>66</sup> Liu, Q., "How Could a Global Ethic Be Grounded on a Religious Foundation?" *Fudan Journal of the Humanities and Social Sciences* 15 (2022), 247–258.

<sup>67</sup> Gordon Ball, *Watershed Experiences that Teach Us to Care About Future Generations* (Malta: University of Malta & Future Generation Journal, 1999), 28.

<sup>68</sup> Ya'qub al-Milji, *al-Akhlaq fi al-Islam ma'a al-Muqaranah bi al-Diyanat al-Samawiyah: al-Akhlaq al-Wad'iyyah* (Cairo: Mu'asasat al-Thaqafah al-Jam'iyyah, 1985), 218.



glory—but Jesus resisted, retreating to a desolate place where he fasted for forty days and fought against the temptations of Satan (Mark 1:12-13). Luke's Gospel is filled with passages that highlight Jesus' profound opposition to materialism, particularly the exploitation of the poor by the rich (Mark 14:7, Matthew 26:11, John 12:8).

In guiding Christians toward moderation, Matthew 6 emphasizes the need to combat *israf* at the level of the soul, which may be controlled by egotism, showoff, arrogance, and boasting. In Matthew 5:27-28, Jesus warns against *israf* in the form of being enslaved to one's desires, particularly evident in his prohibition of lustful gazes toward women. This is further reinforced in his prohibition of all forms of evil (1 Thessalonians 5:22). Generally, the New Testament forbids any type of *israf* (transgression) that harms a person's morality or body. Paul, the Apostle, says: "After all, no one ever hated their own body, but they feed and care for it, just as Christ does the church." (Ephesians 5:29). He also cautions, "Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit." (Ephesians 5:18).

### **Social Context of *Israf* in the New Testament**

At the social level, the concept of *israf* signifies transgression, harsh abuse, extravagance, immoral relationships, and unfair dealings. In Luke 14:12-21, Jesus advocates for a balanced approach to human relations.<sup>69</sup> While Christians are encouraged to be kind to their friends, relatives, and neighbors, they are also urged to extend kindness to the poor, the blind, the lame, and the crippled.<sup>70</sup> Paul, the Apostle, also emphasizes balanced human

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<sup>69</sup> John Witte & Latterell Justin, "Christianity and Human Rights: Past Contributions and Future Challenges," *Journal of Law and Religion* 30(3) (2015), 353–385.

<sup>70</sup> Fadl Allah Hamad Isma'il, *Huquq al-Insan Bayn al-Fikr al-Gharbi wa al-Fikr al-Islami* (Cairo: Maktabah Bustan al-Ma'rifah, 2004), 93.

relations, stating, "There is neither Jew nor Gentile, neither slave nor free, nor is there male and female, for you are all one: (Galatians 3:28).

In Matthew 5:21-26, Jesus warns against even the slightest forms of *israf* (transgression), which may manifest in anger and the inclination to abuse others.<sup>71</sup> He also instructs his disciples to respond to their enemies with kindness, advising them to bless those who curse them to avoid committing *israf* in their reactions.<sup>72</sup> Furthermore, he promotes moderation, saying: "Do to others as you would have them do to you" (Luke 6:27-31; Matthew 5:38-45). In Matthew 5:39-44, Christians are urged to pursue peaceful coexistence by responding to evil with what is better. In Romans 12:21-22, Paul encourages believers to extend peace even to their enemies, feeding them when they are hungry and quenching their thirst when they are thirsty. Christians are called to pardon others rather than commit *israf* in retribution.

In guiding Christians on their behavior in speech, Jesus advocates for moderation. He offers a powerful parable about good and bad people speaking good and bad words, comparing them to trees. He said:

"For no good tree gives bad fruit, and no bad tree gives good fruit. For every tree is judged by its fruit. Men do not get figs from thorns, or grapes from blackberry plants. The good man, out of the good store of his heart, gives good things; and the evil man, out of his evil store, gives evil; for out of the fullness of the heart, the mouth speaks."

Matthew 12:33-37; Luke 6:43-45

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<sup>71</sup> 'Abd al-Rahim Muhammad, *Qira'at fi al-Kutub al-Muqadissah* (n.p.: n.pb., 1995), 120-121.

<sup>72</sup> Ahmad al-Basha, *al-'Aqidah al-Nasraniyyah bayn al-Qur'an wa al-Injil*, vol. 2 (Beirut: Dar Qutaybah, 2001), 134.

In this analogy, Jesus describes those who speak evil as 'evil men.'

In Matthew 5:33-37, Jesus addresses another form of *israf* (transgression)—taking extreme oaths. He teaches that one's speech should be simple, advising one to say "Yes" or "No." Taking false oaths or making exaggerated promises, he warns, places one among the "evil ones." Additionally, Jesus cautions against abusive language, stating: "Anyone who says, 'You fool!' will be in danger of the fire of hell" (Matthew 5:22).

In Christianity, adultery is explicitly forbidden. When a man approached Jesus and asked, "Teacher, what good thing must I do to get eternal life?" Jesus replied, "There is only One who is good. If you want to enter life, keep the commandments." The man then asked, "Which ones?" Jesus answered, "You shall not murder, you shall not commit adultery..." (Matthew 19:16-19; Mark 10:17-19; Luke 18:18-19).

Adultery is considered a grave sin and a transgression of divine limits, ultimately leading to eternal damnation. Jesus elaborated:

"You have heard that it was said, 'You shall not commit adultery.' But I say to you that everyone who looks at a woman with lust has already committed adultery with her in his heart. If your right eye causes you to sin, gouge it out and throw it away. It is better to lose one part of your body than for your whole body to be thrown into hell. And if your right hand causes you to sin, cut it off and throw it away. It is better to lose one part of your body than for your whole body to go into hell."

Matthew 5:27-30

Furthermore, those who commit adultery, along with other unrighteous individuals, are warned they will not

inherit the Kingdom of God. As stated in 1 Corinthians 6:9-10:

"Do you not know that the unrighteous will not inherit the Kingdom of God? Do not be deceived: Neither fornicators, nor idolaters, nor adulterers, nor men who practice homosexuality, nor thieves, nor the greedy, nor drunkards, nor revilers, nor swindlers will inherit the Kingdom of God."

In Christianity, dealing with *riba* (interest) is considered *israf* (transgression), as it violates the core teachings of Jesus, who advocates for lending without expecting repayment. Jesus taught,

"And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked."

Luke 6:34-36; Matthew 5:42

These passages emphasize that Christians should lend without seeking financial return, regardless of the borrower's background, as a reflection of divine love and generosity.<sup>73</sup> Furthermore, the prohibition of *riba* is universally acknowledged by Christian denominations and clergy. Saint Gregory Nazianzus condemned *riba* as one of the most heinous sins, stating that it desecrates churches and leads people to eternal punishment. He criticized those who engage in interest-based transactions, saying, "They reap the fruits of what they have not planted and grow rich at the expense of the poor and their needs." Saint Gregory

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<sup>73</sup> Muhammad Ramiz, *Tahrim al-Riba*, 35.

highlighted the harmful consequences of *riba*, including increasing poverty, destabilizing families, and encouraging *israf* (extravagance).<sup>74</sup>

Additionally, Christianity warns against *israf* in other areas, such as cheating in measurements and mistreating others. In Luke 6:38, Jesus said, "Give, and it will be given to you. A good measure, pressed down, shaken together, and running over, will be poured into your lap. For with the measure you use, it will be measured to you." This reflects the Christian call for honesty, fairness, and generosity in all dealings.

### **Comparative Analysis**

Throughout this study, it becomes evident that both scriptures' religious, ethical, and social discourses on *israf* align on many principles, particularly emphasizing justice, moderation, and the avoidance of extravagance and excess. However, the unique teachings and theological perspectives within each scripture introduce specific conceptual distinctions, as outlined below:

#### **a) Similarities:**

1. Conceptual framework of *israf*: Throughout the study, it is evident that both scriptures—the Qur'an and the New Testament—share a comparable understanding of the concept of *israf*. In both contexts, *israf* encompasses transgressing divine limits, engaging in excessiveness, indulging in materialism, and perpetrating violations and oppression within the social sphere. These interpretations frequently overlap across various texts and contexts, underscoring a shared concern for upholding balance and avoiding extremes.
2. Emphasis on moderation: Both the Qur'an and the New Testament consistently emphasize the

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<sup>74</sup> Rafiq al-Masri, *Masraf al-Tanmiyyah al-Islami* (Beirut: Mu'assasah al-Risalah, 1987), 90-92.

importance of moderation in life. They caution against the detrimental consequences of all forms of *israf*, advocating for a balanced approach where individuals avoid excessive indulgence and neglect of their responsibilities. Both scriptures promote moderation across religious practices, personal conduct, and social interactions, encouraging the avoidance of excess in all aspects of life.

3. Stewardship of resources: Both scriptures highlight the role of humans as stewards of the earth's resources, urging responsible utilization of material wealth while cautioning against extravagance and wastefulness. They emphasize the importance of wise and just resource management, underscoring that material possessions should serve the greater good rather than indulgence or selfish gain.
4. Social coherence and justice: The Qur'an and the New Testament advocate for social justice, fairness, and the protection of the vulnerable. They condemn acts of *israf* in the social sphere, including discrimination, exploitation, and immoral relationships, while calling for equitable treatment of all individuals. Both scriptures stress the empowerment of marginalized groups and the necessity of safeguarding their rights within society.

b) Differences

1. *Israf* discourse: The Qur'an excels in its narrative style, connecting past events to the present, particularly through the stories of previous nations. These narratives underscore the destructive consequences of *israf*, serving as lessons and warnings for contemporary believers. In contrast, the New Testament emphasizes the teachings and actions of Jesus, focusing on moderation and the avoidance of excess, rather than employing historical narratives in a similar manner.

2. Theological background: The theological differences between Islam and Christianity significantly shape their understanding of *israf*. In the Qur'anic discourse, *israf* encompasses polytheism, disobedience, ungratefulness, and transgression of limits in one's relationship with Allah. It emphasizes the importance of maintaining proper belief in the oneness of God (*Tawhid*) and adherence to divine commands. Conversely, in the New Testament, *israf* is understood as a violation of faith in Jesus and his teachings, resulting in a failure to inherit the Kingdom of God. The focus is more on transgressions related to the teachings of Christ and their spiritual consequences.
3. Moral conduct: The Qur'an does not advocate for extreme asceticism or the complete renunciation of worldly pleasures. Instead, it promotes a balanced, ethical, and responsible approach to life, avoiding excess and neglect. Extreme asceticism is viewed as a form of *israf* in the Qur'an. In contrast, the New Testament, mainly through the teachings of Jesus, emphasizes austerity and asceticism. Jesus calls for detachment from excessive worldly concerns and stresses the importance of spiritual growth and discipline, often highlighting poverty and self-denial as virtuous paths to salvation.
4. Social interaction: The Qur'an addresses *israf* in social contexts by emphasizing justice, equity, and the fair treatment of others. Social harmony and the protection of rights are central to the Qur'anic teachings. While advocating for justice, the New Testament emphasizes humility, selflessness, and love for others, including enemies. The teachings of Jesus highlight the importance of compassion and forgiveness in interpersonal relationships.

## Conclusion

Both the Islamic and Christian ethical codes profoundly influence every aspect of a believer's life, providing moral guidance and steering them away from all forms of *israf*. It is unjust to claim that religion fails to address human issues or offer practical solutions to contemporary challenges. The Qur'an, the Prophetic Sunnah, and the New Testament have enriched humanity with spiritual and human values that form the foundation of well-functioning, civilized societies.

These scriptures advocate for moderation and call followers to lead lives free from *israf*. They offer comprehensive guidance on navigating relations with the Creator, oneself, and fellow human beings, regulating various aspects of life—such as food, drink, clothing, housing, adornment, speech, behavior, emotions, spending, and moral conduct. The teachings of both Islam and Christianity invite followers to uphold sublime virtues that transcend time, place, and cultural differences.

Both religions emphasize fixed moral principles that remain constant across eras, irrespective of race, color, or geographical boundaries. They share universal human values that elevate the dignity of individuals and contribute to creating cohesive societies. The principles outlined in the Qur'an and the New Testament help believers balance spirituality and materialism between earthly life and the Hereafter.

However, despite the clear guidance provided by these divine teachings, it is evident that some Christians and Muslims often fall short of fully embodying the virtues and practices outlined in their scriptures. This serves as a reminder that striving for moderation and ethical living remains an ongoing challenge—one that is crucial for the well-being of individuals and societies alike.



## **Recommendations**

Based on the findings of this study, the following recommendations are proposed for individuals, communities, and policymakers:

1. **Raising Awareness of Religious Teachings:** It is crucial to enhance individual awareness of the importance of religious teachings in addressing contemporary environmental, behavioral, economic, and social issues. Promoting moderation, responsible stewardship, and understanding the negative consequences of excessiveness are essential. Emphasizing the importance of adhering to religious boundaries and principles can guide individuals toward more sustainable and ethical lifestyles.
2. **Encouraging Interfaith Dialogue:** Interfaith dialogues should be encouraged to foster collaboration among religious communities in addressing the challenges of excessiveness, extravagance, and social injustice. By promoting shared ethical values, religious communities can work together to offer practical, solutions-oriented approaches to these pressing issues.
3. **Integrating Scriptural Insights into Contemporary Discussions:** The historical insights from sacred scriptures, particularly regarding *israf*, should be incorporated into modern discussions to enrich understanding of its consequences. This integration can help guide individuals, communities, and governments in shaping policies and practices that promote balance and sustainability for current and future generations.
4. **Educational Initiatives by Governments and NGOs:** Governments and non-governmental organizations (NGOs) should proactively foster educational initiatives grounded in the timeless wisdom of sacred scriptures. These initiatives should aim to raise societal awareness about issues such as responsible

consumption, sustainable living, healthy lifestyles, sound social and familial relations, and, ultimately, contribute to both communal and global well-being.

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