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The Ethical Framework of Sustainable Economic Development in Islam: Insights from the Seerah of Prophet Muhammad ﷺ

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Abstract

Islamic principles of sustainable economic development are deeply rooted in the teachings of the Qur'an and the Sunnah of Prophet Muhammad ﷺ. These principles promote the fair and wise use of resources, ensuring that economic activities benefit present and future generations while preserving the integrity of the environment and ensuring social justice. The fair and wise use of resources is a fundamental ethical principle in Islam. The Prophet ﷺ emphasized not only the ethical use of natural resources, but also set practical examples of moderation, justice, and responsibility in all aspects of life. His actions and sayings provide a framework for Muslims to approach financial, natural, and human resources in a balanced and just manner. Drawing from his seerah, key principles emerge as faith in Allah social & economic Justice, avoiding waste and distribution of wealth etc. This paper explores these Islamic principles in the context of sustainable economic development under the guidance of the Seerah of Prophet Muhammad ﷺ.

Key Words: Islamic principles, sustainable economic development, Management of resources, Seerah of Prophet, social justice, Ethical consumption.



Islamic Principles of Sustainable Economic Growth

The Islamic concept of sustainable economic growth goes beyond the mere accumulation of wealth or resources. Islam emphasizes achieving a harmonious balance between economic development, social justice, environmental protection, and spiritual well-being. Islam provides a holistic framework that integrates economic growth with ethical values, justice, and accountability. This framework ensures that economic development efforts benefit both current and future generations. Islamic Principles of sustainable economic growth are the following:

Faith in Allah

The foundational principle in Islam is the belief in the oneness of Allah, which includes the understanding that all resources in the world are created by Allah and ultimately belong to Him.

وَلِلَّهِ مُلْكُ السَّمَوَاتِ وَ الْأَرْضِ- وَ اللَّهُ عَلَى كُلِّ شَيْءٍ قَدِيرٌ¹

“And to Allah belongs the kingdom of the heavens and the earth, and Allah has power over all things.”

Human beings are entrusted with the responsibility of managing these resources in a just and balanced manner. Prophet Muhammad ﷺ emphasized that humans are stewards (khalifah) on Earth, responsible for the care and preservation of natural world. This principle encourages sustainable use and management of resources, ensuring they are used in ways that benefit society and do not lead to wastefulness or harm to the environment. The Prophet said:

*"The world is green and beautiful, and Allah has appointed you as stewards over it."*²

This highlights the Islamic perspective that stewardship involves maintaining harmony with the environment.

Social and Economic Justice

One of the central objectives of Islam is to promote the welfare of the humanity by safeguards their faith, wealth, property, families, lives, intellect and anything that serves public interest. According to Islamic jurists the primary objective of Shari'ah is catering for the interest of the people and relieving them of hardships including economic burdens. The economic well being of any society is inseparable from their welfare which obviously cannot be achieved without a just economic system. The Quran encourages economic activity and recognizes it as part of the Islamic society, it reminds the business owners to always be conscious of their spiritual relationship with Allah ﷻ while engaging in trade and financial transaction. Islam emphasizes fairness and equity in all economic dealings, ensuring that wealth is distributed fairly and does not remain concentrated in the hands of a few. Allah says:

كَيْ لَا يَكُونَ دُولُهُ بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ³

“Wealth does not circulate only among the rich”.

Social and economic justice is a central theme in Islamic teachings, emphasizing fairness, equity, and compassion across all aspects of society. Islam considers justice not only a moral virtue but also a divine obligation. The Qur'an encourages the fair treatment of the poor and orphans, forbids exploitation, and promotes wealth redistribution through zakat. The Prophet consistently supported the marginalized whether women, slaves, or the poor. He encouraged for the emancipation of slaves and emphasized their equal treatment. The Prophet uplifted the status of women through rights to inheritance, education, and consent in marriage, advocating for their dignified treatment.

Prohibition of Riba

Riba (interest or usury) is strictly prohibited in both the Qur'an and the Sunnah. On the concept of interest, there is no doubt or dispute among Muslims that it is absolutely prohibited. In a modern economy in which interest is a fundamental part, this can lead to a necessary change of objectives and perspectives when working within the framework of Islamic economics. Allah says that:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ⁴

“O you who believe! (Do) not eat Riba doubled, re-doubled. And consciously revere Allah so that you may (be) successful.”

In Surah Al-Baqarah the severity of the prohibition of Riba has been elaborated in detail. Allah says that:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ⁵

“The standing of those who eat Riba is like standing of the one who is confounded by Devil's stroke, that's because they say trade is just like Riba, whereas Allah has permitted trade and forbidden Riba. Hence those who have received the admonition from their Lord and desist, may keep their previous gains, their case being entrusted to Allah; but those who revert shall be the inhabitants of the fire and abide therein forever.”

This verse makes it clear that equating interest with trade is a grave misunderstanding. While trade is permissible, Riba is condemned in the strongest terms, both spiritually and socially. The Islamic economic system, therefore, promotes ethical profit-making through trade, investment, and partnership, without exploitation through interest.

Prohibition of Deceit in Trade and Business

The Righteous servants of Allah upheld Islamic social values and demonstrated the highest levels of honesty in their financial dealings. From our beloved Prophet Muhammad and his Companions to later generations of pious saints and scholars, the luminaries of the Muslim Ummah engaged in business, buying and selling, and conducting transactions, but always in accordance with Allah's saying:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ⁶

“O believers! Do not unfairly consume the wealth of each other, except that it is a trade by your mutual agreement.”

Allah has ordained in this verse that trade is only permissible if both parties are pleased with the transaction, and this mutual satisfaction can only be ensured when the deal is conducted with honesty and is free from tampering concealment and deception.

While elaborating on the principle behind deception being impermissible, he adds, “Whether buyer or seller, if the person who possesses the goods know of a defect one that would stop the other party from buying if they knew (this is considered deception, which is unlawful).”

Prophet Muhammad (ﷺ) happened to pass by a heap of corn. He thrust his hand into the heap and felt moisture on his fingers. He asked to the owner, "What is this?" He replied: "O Messenger of Allah! they were drenched by rain." He remarked, "Why did you not place the wet part on top so that people could see it? He who deceives is not of us."⁷

Deception is a serious offense with grave consequences. At its worst, it can erode one's faith and remove him from the Ummah, as alluded to by the beloved Prophet's words “not from us.” Deception is inherently evil, leading its perpetrators into spiritual danger and potentially causing loss of faith. The Prophet Muhammad ﷺ emphasized fairness in trade:

"The seller and the buyer have the option of cancelling or confirming the deal unless they separate, or one of them says to the other, 'Choose (i.e. decide to cancel or confirm the bargain now).'"⁸

This promotes transparency and fairness, ensuring that economic exchanges benefit all parties involved.

Avoiding Waste

Islam teaches moderation in all aspects of life, including consumption. Prophet Muhammad ﷺ exemplified a simple and frugal lifestyle, consistently advising against extravagance and waste. Muslims are encouraged to consume resources responsibly, ensuring that future generations also benefit from them. Allah says,

كُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ⁹

“Eat and drink, but do not waste, for indeed, He (Allah) does not like the wasteful.”

This verse reflects the Islamic’s strong emphasis on moderation in resource use and the importance of avoiding overconsumption and wastefulness as a part of ethical and spiritual living

Distribution of Zakat & Support for the Needy

Zakat, One of the Five Pillars of Islam, zakat is a mandatory charitable contribution of 2.5% of one’s wealth given annually to the poor and needy. This wealth redistribution mechanism ensures the circulation of resources within the society and helps reduces inequality. The Prophet Muhammad ﷺ emphasized the importance of helping those who are less fortunate, ensuring that economic development benefits everyone not just the wealthy. The Prophet said,

“There are Seven are types of the persons whom Allah would give protection with His Shade on the Day when there would be no shade but that of Him (i. e. on the Day of Judgment, and they are): a just ruler, a youth who grows up in the worship of Allah; a person whose heart is attached to the mosques; two persons who love and meet each other and depart from each other for the sake of Allah; a man whom a beautiful woman of high rank seduces (for illicit relation), but he (rejects this offer by saying):" I fear Allah" ; a person who gives charity and conceals it (to such an extent) that the left hand does not know what his right hand has given: and a person who remembered Allah in privacy and his eyes shed tears.”¹⁰

This highlights the ethical responsibility in Islam to support the disadvantaged and contribute to economic equity.

Encouragement of Productive Work

Islam encourages individuals to engage in productive work and to contribute to the well-being of society. Prophet Muhammad ﷺ emphasized the dignity of labour and the importance of earning a lawful livelihood. The Prophet said:

"Nobody has ever eaten a better meal than that which one has earned by working with one's own hands. The Prophet David used to eat from the earnings of his manual labour"¹¹

This highlights the importance of self-sufficiency and ethical labour in achieving sustainable economic development.

Economic Empowerment and Self-Sufficiency

Prophet Muhammad ﷺ promoted self-reliance and discouraged dependency, teaching that individuals should strive to earn a lawful livelihood through hard work. At the same time, he emphasized the importance of supporting those who are unable to work, such as the elderly, sick, and poor.

The Prophet ﷺ himself engaged in trade and earned his own livelihood. He consistently encouraged his companions to work diligently and take part in productive efforts. For instance, he advised them to seek lawful earning rather than depend on charity. He always taught that strength comes from self-discipline, which also applies to how one manages resources. A person should neither misuse nor squander resources but instead work hard and live within their means.

Environmental Care

Islam emphasizes the importance of protecting the environment, recognizes that human beings are entrusted with the responsibility to conserve care for nature. Prophet Muhammad encouraged sustainable practices such as planting trees, conserving water, using land wisely and caring for animals. The Prophet said:

"If a Muslim plants a tree or sows seeds, and then a bird, or a person, or an animal eats from it, it is regarded as a charitable gift (sadaqah) for him."¹²

This promotes the idea that acts of kindness toward nature are rewarded and that conservation of natural resources is integral to sustainable development.

Seeking Knowledge and Innovation

Islam places a high value on knowledge and encourages its pursuit in all fields, including economics and sustainable development. Prophet Muhammad ﷺ's emphasis on education and learning which have inspired generations of Muslims to innovate in ways that benefit society. Although the Prophet Muhammad ﷺ did not directly deal with modern technology, his teachings about using resources for the common good can be applied to today's technological innovations, particularly those related to sustainable development. The Prophet Muhammad ﷺ said,

*"Seeking knowledge is an obligation upon every Muslim."*¹³

This underlines the importance of acquiring knowledge that can contribute to societal well-being, including the development of sustainable technologies.

Sustainability of Resources

Islam encourages the sustainable use of resources and warns against wastefulness. In Surah Al-A'raf, Allah advises moderation in consumption:

"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." ¹⁴

The Seerah of the Holy Prophet Muhammad also reflects a balanced approach to resource use. The Prophet ﷺ lived a life of simplicity and moderations and promoting the idea of sufficiency, urging people to avoid extravagance in their personal and public lives.

The Prophet ﷺ never hoarded wealth and remained conscious of balance in his own lifestyle as well as in the guidance he offered to his companions. His frugality was not rooted in deprivation, but in mindfulness, purpose, and ethical responsibility.

Encouraging Productive Work and Honest Trade

Islam encourages the pursuit of lawful (halal) earnings through honest labour and trade. The Prophet Muhammad ﷺ was a trader before receiving prophethood, and he established ethical principles for business dealings. He prohibited fraudulent practices such as *riba* (usury) and *gharar* (excessive uncertainty in trade) and promoted fairness and honesty in economic transactions. He ﷺ said:

*"The honest and trustworthy merchant will be with the Prophets, the truthful, and the martyrs."*¹⁵

This principle fosters economic productivity while ensuring that business practices remain aligned with ethical values, thereby promoting a just and stable economic system.

Avoidance of Wastefulness

In Islam, wastefulness is strongly condemned the concept of Israf (excessive waste) directly contradicts the Islamic value of using resources judiciously and efficiently. Wasting food, water, or other natural resources is considered both a moral and spiritual shortcomings

The Prophet Muhammad ﷺ also taught the importance of avoiding wastefulness even when resources are plentiful. He discouraged wasting food and water regardless of how plentiful they might seem. The Prophet ﷺ said:

“The food for two people is enough for three, and the food for three is enough for four.”¹⁶

Promoting Community Welfare

Islamic economics places a great emphasis on the welfare of the Ummah (community). Sustainable development from an Islamic perspective involves ensuring that economic growth leads to the well-being of the entire society, especially the vulnerable. The Prophet Muhammad ﷺ emphasized collective responsibility and the importance community support, advising his followers to work together for the common good. The concept of sadaqah (voluntary charity) and waqf (charitable endowments) reflects the importance of giving back to the community and supporting sustainable welfare projects.

Respect for Nature as a Blessing

In Islam, the environment is regarded as a gift from Allah, and humans are entrusted with the responsibility to protect and preserve it. The Prophet Muhammad ﷺ demonstrated great care for nature, establishing practices that ensured the protection of trees, water, sources and animals. The Seerah of Prophet Muhammad contains numerous examples of teaching his followers to avoid harming the environment and treat all elements of nature with respect.

Long-term Vision and Intergenerational Responsibility

Islam offers a comprehensive worldview that emphasizes not just the present moment but also the future of humanity and the enduring consequences of our actions. Within this framework, two important principles emerge: long-term vision and intergenerational responsibility. These concepts are rooted in the Qur'an, Sunnah, and Islamic ethical teachings, shaping how Muslims approach leadership, environmental stewardship, economic justice, and societal development.

Long-term vision

In Islam, long-term vision is about planning beyond the immediate outcomes and striving for lasting benefit in this life and the Hereafter. It involves foresight, patience, and prioritizing sustainable solutions over short-term gains. The Qur'an frequently urges believers to reflect on the consequences of their actions and to consider the broader, long-term impact of their choices, spiritually, morally and socially. Allah says,

“Let every soul look to what it has sent forth for tomorrow.”¹⁷

This verse urges mindfulness of the future—not just personally, but communally and spiritually.

The Prophet Muhammad ﷺ exemplified long-term thinking in both his action and teaching. one notable example is the Treaty of Hudaibiyyah, although seemingly unfavourable at the time, ultimately paved the way for the peaceful spread of Islam. He also demonstrated forward thinking by planting date palms and encouraged others to do the same, fully aware that such tress takes years to bear fruit. He also said:

“If the Hour (the Day of Judgment) comes while you have a seedling in your hand, plant it”.¹⁸

This Hadith is a powerful reminder to act with long-term benefit in mind—even when facing the end of the world. it reflects the Islamic ethic of hope, action and responsibility across generations

Intergenerational Responsibility

Islam teaches that each generation is a trustee (khalifah) of the earth, society, and faith. The responsibility extends not only to contemporaries but also to future generations who will inherit the consequences of our action. Allah Says,

*“It is He who has made you successors upon the earth...”*¹⁹

Being a khalifah implies guardianship, not exploitation—a duty to preserve and care for what will be passed on. Islamic teachings encourage sustainable use of natural resources, condemned wastage and praise balance in creation. The Quran declares

*“And He has set up the balance. So do not transgress in the balance.”*²⁰

This emphasis on balance and stewardship underlines the ethical obligation to act responsibly today for the benefit of tomorrow.

Social and Economic Justice

Intergenerational equity is not limited to the environment. Islam also promotes the preservation of social justice, access to education, and economic opportunity for future generations. Mechanism such as waqf (charitable endowment) and inheritance laws are designed to support long-term community well-being and ensure the fair distribution of wealth.

Education and Values Transmission

Muslims are encouraged to educate their children not only in worldly knowledge but also in matters of faith, ethics, and responsibility. Luqman the Wise as mentioned in the Quran advised his son with long-term moral vision. Emphasizing belief in Allah, righteous conduct and gratitude. ²¹

Economic Planning

Avoiding debt, ensuring fairness in trade, and supporting charitable endowments are essential strategies for building resilient societies that can endure over generations.

Policy and Leadership

Islamic governance emphasizes consultation, (shura), justice, and public welfare with a focus on sustainability. Leaders are expected to consider the long-term impact of their decisions, including their effect on future generations. The Islamic worldview is not myopic; it is expansive and deeply rooted in accountability before God and society. Muslims are urged to act with wisdom, prepare for the Hereafter, and serve as trustees(khalifah) for both their contemporaries and the generations that follow. Whether planting a tree, educating a child, or formulating public policy, Islam teaches that every action has lasting consequences. Thus, long-term vision and intergenerational responsibility are not merely moral options—they are divine obligations.

Transparency and Accountability

Islam encourages transparency and accountability in all aspects of economic and social activities. The Islamic economic system is fundamentally built on trust, and every individual is accountable for their actions. In a system of sustainable growth, corruption and exploitation are strictly prohibited. Such ethical principle fostering an environment in which resources are allocated and utilized effectively for the welfare of society. Qur'an says:

"O you who have believed, do not betray Allah and the Messenger or betray your trusts while you know [the consequence]." ²²

The Islamic concepts of transparency and accountability are deeply rooted in the Qur'an, Hadith, and the practices of the Prophet Muhammad ﷺ and the early Muslim community. These principles are not only ethical guidelines but also form the foundation of Islamic governance, justice, and personal conduct.

In Islamic teaching, transparency means openness, honesty, and clarity in actions and decisions especially in matters affecting public interest. It ensures that decisions and actions are made with integrity and are accessible to scrutiny. The Qur'an emphasizes honesty, clarity, and truthfulness:

“And do not conceal testimony, for whoever conceals it—his heart is indeed sinful...”²³

Transparency is thus seen as a moral duty, essential for preventing corruption and fostering trust. The Prophet Muhammad ﷺ exemplified transparency. He clarified the sources of public funds, ensured fairness in their distribution, and encouraged open and honest communication. One well-known incident highlights this: the Prophet clarified that the items he used were not taken from charity, responding to suspicion with direct communication.

Accountability in Islam means that every individual is responsible for their actions before Allah and society. Leaders, in particular, are expected to serve with justice and integrity, and they will be held accountable for how they fulfill their responsibilities. The concept of accountability is firmly established in the Qur'an:

“Every soul will be (held) in pledge for its deeds.”²⁴

“Verily, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice...”²⁵

The Prophet Muhammad ﷺ said: *“Each of you is a shepherd, and each of you is responsible for his flock.”²⁶*

This Hadith underscores that accountability is not exclusive to leaders; rather every person is answerable for their responsibilities—whether within the family, workplace, or broader governance. Personal responsibilities are a core Islamic value, forming the foundation of ethical behaviour and social trust.

During the caliphates of Hazrat Abu Bakr and Hazrat Umar ibn al-Khattab (RA), transparency and accountability were defining features of Islamic leadership. Hazrat Abu Bakr said in his inaugural speech:

“Obey me as long as I obey Allah and His Messenger, but If I disobey Allah and His Messenger, then you are not obligated to obey me.”²⁷

This declaration reflects the deep commitment to ethical governance, where leaders are bound by divine law and accountable to the people.

Hazrat Umar established comprehensive systems for addressing public grievances, conducting financial audits, and maintaining direct engagement with citizens. He held his own governors strictly accountable, replacing or punishing those found guilty of misconduct.

In today's context, these principles call for transparent governance, open budgets, and active public oversight. Ethical leadership must be grounded in honesty, humility, and sincere commitment to public service. Institutional accountability requires effective checks and balances, as well as robust anti-corruption mechanisms. On an individual level, Personal integrity, truthfulness in private and public life are essential. Islamic ethics demand that both rulers and the citizens operate within a framework of moral and social responsibility, where transparency leads to trust, and accountability ensures justice.

Conclusion

The principles of sustainable economic development in Islam, as exemplified by the life of Prophet Muhammad ﷺ emphasize fairness, justice, moderation, and responsible stewardship of the Earth. Adherence to these principles, enables societies to create economic systems grounded in equity environmentally stewardship, and long-term beneficial for future generations. Prophet Muhammad ﷺ's teachings provide a comprehensive ethical framework for balancing economic growth with social justice and environmental sustainability, guiding Muslims to be responsible stewards of the resources entrusted to them by Allah.

In the Seerah of Prophet Muhammad ﷺ, the fair and wise use of resources is deeply rooted in the principal of moderation, justice, ethical trade, and environmental stewardship. The Prophet ﷺ exemplified a lifestyle in which resources, whether financial, natural, or human, were utilized responsibly to benefits both the individual and the broader community. His teachings offer a timeless framework for sustainable development that harmonizes present needs with the well-being of future generations. By adhering these principles, Muslims are encouraged to lead lives of moderation, justice, and responsibility in the use of resources, ensuring that all members of society can flourish while respecting the environment.

Recommendations

- Implement policies and education programs that promote moderation in consumption and discourage wastefulness at all levels of society—personal, corporate, and governmental.
- Promote transparency, equitable pricing, and accountability in markets to ensure fairness and long-term sustainability.
- Integrate environmental protection into urban planning, agricultural policies, and industrial practices. Encourage tree planting, water conservation, and the adoption of green technologies, guided by the Prophetic example of stewardship.
- Strengthen and institutionalize Islamic social finance tools (zakat, waqf, sadaqah) to support inclusive growth and reduce poverty. These instruments can effectively support initiatives in education, healthcare, and environmental sustainability projects.
- Encourage economic policies that integrate spiritual values, long-term ecological balance, and social justice. Development should be measured not only by GDP but by indicators of well-being, equity, and ecological health.

These recommendations, grounded in Islamic teachings and the Seerah of the Prophet Muhammad ﷺ provide a comprehensive framework for building a just, ethical, and sustainable economy that benefits both humanity and the planet.

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