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The Qur'ānic Philosophy of Human Existence and the Pursuit of Equity and Economic Wisdom

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Abstract:

This study examines the Qur'ānic philosophy of human existence through an analytical study of the hubūt (descent) verses — Al-Baqarah 2:36, Al-A'rāf 7:24–25, and Al-Insān 76:1–3. Rather than depicting humanity's descent as a fall from Divine grace, these verses portray it as the beginning of a purposeful moral, spiritual, and economic mission on earth. The Qur'ānic declaration frames earthly life as both a test and a trust, where material provision (matā') is intertwined with ethical responsibility. The paper argues that the Qur'ān integrates spiritual purpose, moral struggle, and economic governance into a unified vision of human civilization as a “moral economy.” Drawing upon classical and modern scholarship the paper demonstrates that Islamic economic thought rejects both materialist excess and severe misuse of natural bounties, advocating instead for justice, balance, and purposeful development. Ultimately, the cycle “in it you live, in it you die, and from it you will be resurrected” situates economic and civilizational activity within an eschatological framework, reminding humanity that worldly creativity carries eternal accountability. The findings suggest that aligning human life and economics with Qur'ānic ethics ensures balanced development and moral accountability.

Keywords: Qur'ānic Anthropology, Descent, Moral Economy, Human Governance (Khilafah), Islamic Economic Thought

Introduction

The Holy Qur'an begins the story of human existence not as a myth of fall and condemnation but as a revelation of purpose, responsibility, and destiny. Across several chapters—Al-Baqarah (2:36), Al-A'rāf (7:24–25), and Al-Insān (76:1–3)—Allah ﷻ narrates the moment of *hubūt* (descent) from the garden, transforming a symbolic act into an eternal truth about human life: that man is both a spiritual being and a moral agent placed upon the earth to struggle, create, and return.

فَأَزَلَّهُمَا الشَّيْطَانُ عَنْهَا فَأَخْرَجَهُمَا مِمَّا كَانَا فِيهِ وَقُلْنَا اهْبِطُوا بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ وَلَكُمْ فِي الْأَرْضِ مُسْتَقَرٌّ وَمَتَاعٌ إِلَىٰ

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“Then Satan caused them to slip from it and brought them out from the state in which they had been. And We said, ‘Descend, being to one another enemies; and for you on the earth is a dwelling place and provision for a time.’”¹

Here, the Qur’an identifies three interconnected truths: (a) the *trial of moral awareness* (through Satan’s deception), (b) the *reality of earthly existence* as a new field of endeavor, and (c) the *temporary utility* (*matā’ ilā hīn*) that defines human economic and social life. Thus, descent (*hubūṭ*) is not divine rejection but divine commissioning. Ibn Kathīr² interprets this transition as *nizām al-ibtalā’*—the system of moral testing through which humankind would experience both the mercy and justice of Allah. Al-Rāzī³ adds that this descent was accompanied by *tamkīn fī al-ard*—a grant of worldly means that implies both empowerment and accountability.

Similarly, Sūrah Al-A’rāf repeats this theme with variation:

قَالَ اهْبِطُوا بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ وَلَكُمْ فِي الْأَرْضِ مُسْتَقَرٌّ وَمَتَاعٌ إِلَىٰ حِينٍ (24) قَالَ فِيهَا تَحْيَوْنَ وَفِيهَا تَمُوتُونَ وَمِنْهَا تُخْرَجُونَ (25)

“He said, ‘Descend! You are enemies to one another. There will be for you on the earth a dwelling place and enjoyment for a time.’ He said, ‘Therein you will live, therein you will die, and from it you will be brought forth.’”⁴

And later, Sūrah Al-Insān opens the narrative of human creation:

هَلْ أَتَىٰ عَلَى الْإِنْسَانِ حِينٌ مِّنَ الدَّهْرِ لَمْ يَكُن شَيْئًا مَّذْكُورًا ﴿١﴾ إِنَّا خَلَقْنَا الْإِنْسَانَ مِنْ نُّطْفَةٍ أَمْشَاجٍ نَّبْتَلِيهِ

“Has there come upon man a period of time when he was nothing to be mentioned? Indeed, We created man from a drop of mixed fluid, that We may test him.”⁵

Together, these verses form the foundation of Qur’ānic anthropology: that human life is created in freedom, endowed with reason, and entrusted with stewardship (*khilāfah*). The earth (*al-ard*) is not merely a place of exile but a moral and economic space—an arena for action, cultivation, and justice.

1.1. Theological and Philosophical Premise

The Qur’an does not describe man’s descent as an eternal curse; it defines it as the beginning of moral consciousness. Al-Ghazālī⁶ notes that Adam’s descent marks the first instance of divine pedagogy—Allah teaching humanity the consequences of choice, the dignity of repentance, and the reality of free will. Qutb⁷, writes that this descent transforms Adam into the first student of divine law and the first economic actor: one who must sow, reap, distribute, and live by justice on earth.

In this view, the Qur’an establishes a dynamic dualism:

¹ Quran, Al-Baqarah 2:36

² Ibn Kathīr, I. *Tafsīr al-Qur’ān al-‘Azīm* (Volumes 1). Riyadh: Dār Ṭayyibah (1999).

³ Al-Rāzī, F. (1981). *Mafātīh al-ghayb* (Vols. 1). Beirut: Dār Ihyā’ al-Turāth al-‘Arabī. (Originally 1209 CE)

⁴ Quran, Al-A’rāf 7:24–25)

⁵ Quran, Al-Insān 76:1–2

⁶ Al-Ghazālī, A. (2013). *Ihyā’ ‘ulūm al-dīn* (N. A. Faris, Trans.). Kuala Lumpur: IB Trust. (Originally 1100 CE)

⁷ Qutb, S. (2000). *Fī zilāl al-Qur’ān* (Vols. 1–6; A. A. M. H. M. al-Khouli, Trans.). Riyadh: Darussalam.

1. **Moral struggle** (عَدُوٌّ) — the tension between right and wrong, selfishness and selflessness, material desire and spiritual contentment.
2. **Economic engagement** (مَتَاعٌ إِلَىٰ حِينٍ) — the temporary enjoyment of material goods as a means to fulfill divine purposes, not an end in itself.

Naqvi (1981), interprets this duality as the *moral economy of Islam*: man is created as an economic being but constrained by ethical law (*sharī'ah*). The earth is a field of production, exchange, and consumption, but all these activities are morally bound within *amānah* (trust). Therefore, economic behavior itself is a dimension of the Qur'ānic test (*nabtaleehi* تَبْتَلِيهِ).

1.2. From Descent to Development: Economic Significance

The verse “وَلَكُمْ فِي الْأَرْضِ مُسْتَقَرٌّ وَمَتَاعٌ إِلَىٰ حِينٍ” establishes the earliest Qur'ānic conception of *economic life*. *Mustaqarr* (settlement) implies stability, security, and social organization, while *matā'* signifies material benefit and productive activity. According to (8) these ayah cover all forms of usufruct—land, resources, knowledge, and skills—that sustain human civilization.

From this theological premise emerges a profound economic instinct: the world's resources are granted for *temporary enjoyment* but *permanent accountability*. Man must cultivate the earth (*isti'mār al-arḍ*), distribute resources justly (*'adl*), and restrain excess (*isrāf*). The Qur'an thus integrates metaphysics with economics — making stewardship a central element of worship. The “descent narrative” functions as a moral charter for civilization: every act of production and trade must reflect divine justice (9). Likewise, (10) observes that “the fall of man is the rise of his creative self,” the birth of his economic and social freedom to shape destiny within the limits of divine law.

Economically, this implies:

- Resource allocation as moral stewardship (*khilāfah*).
- Wealth as trust (*amānah*), not personal possession.
- Production and exchange as part of moral cultivation (*'ibādah* through work).
- Temporal consumption balanced with eternal accountability (*matā' ilā hīn*).

In essence, the Qur'ān redefines the human condition as both a spiritual and economic journey:

⁸ Al-Rāghib al-Aṣḥāhānī. (2006). *Mufradāt al-fāz al-Qur'ān* (Ṣafwān 'Adnān Dāwūdī, Ed.). Damascus: Dār al-Qalam

⁹ Rahman, F. (1982). *Islam and modernity: Transformation of an intellectual tradition*. Chicago, IL: University of Chicago Press.

¹⁰ Iqbal, Allama M. (2012). *The reconstruction of religious thought in Islam*. Stanford, CA: Stanford University Press. (Original lectures delivered 1930)

“It is He who has produced you from the earth and settled you in it.”¹¹
This verse echoes the same *mustaqarr* motif, showing that economic life is not alien to spirituality but its instrument.

1.3. Research Question and Objectives

The central inquiry of this paper, therefore, is:

How do the Qur'ānic verses on human descent (2:36, 7:24–25, and 76:1–3) construct an integrated vision of human life — moral, social, and economic — and what implications does this have for understanding human development in Islam?

The objectives are to:

1. Examine the theological meaning of *hubūṭ* (descent) as a divine commission, not punishment.
2. Analyze how *mustaqarr* and *matā'* define the Qur'ānic conception of economic activity and sustainability.
3. Relate classical *tafsīr* understandings with modern economic ethics in Islam.
4. Reflect on how the Qur'ān connects the life–death–resurrection cycle to human accountability in production and consumption.

1.4. Methodology and Sources

This study employs textual hermeneutics (*tafsīr* analysis), philosophical reflection, and ethical-economic interpretation. Primary sources include the Qur'ān, Hadith, and major *Tafāsīr*—*Tafsīr Ibn Kathīr*, *Al-Tafsīr al-Kabīr* (Rāzī), *Jāmi' al-Bayān* (Ṭabarī), *Fī Zilāl al-Qur'ān* (Qutb), and *Tafsīr al-Manār* (Rashīd Riḍā). Modern and classical analytical references include works by Al-Ghazālī, Iqbal, Naqvi, Fazlur Rahman, and contemporary Islamic economists such as Chapra and Asutay.

The approach is synthetic, showing that Qur'ānic anthropology and Islamic economics are two expressions of the same divine vision: the cultivation of the earth under moral law.

2. The Event of Descent

This section interprets Al-Baqarah 2:36 in depth, integrating classical *tafsīr*, modern reflection, and economic significance.

فَأَزَلَّهُمَا الشَّيْطَانُ عَنْهَا فَأَخْرَجَهُمَا مِمَّا كَانَا فِيهِ ۖ وَقُلْنَا اهْبِطُوا بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ ۗ وَلَكُمْ فِي الْأَرْضِ مُسْتَقَرٌّ وَمَتَاعٌ إِلَىٰ حِينٍ

“Then Satan caused them to slip from it and brought them out from the state in which they had been. And We said, ‘Descend, being to one another enemies; and for you on the earth is a dwelling place and provision for a time.’”

This verse captures the first decisive moment in the Qur'ānic anthropology of humankind. The “slip” (*azallahumā*) caused by Satan marks not a loss of divine favor, but the beginning of human responsibility. It is at this point that the Qur'ān

¹¹ Quran: Hūd 11:61

introduces the key ideas of enmity, earthly settlement, and temporal provision — which together form the basis of human civilization, ethics, and economics.

2.1. The Linguistic and Theological Meaning of *Hubūt* (Descent)

The word *هبطوا* (*ihbiṭū*) comes from *hubūt*, meaning to descend from a higher to a lower plane. Some interpreters of the holy Quran, for example ⁽¹²⁾ explains that this “descent” is not purely spatial but existential — a transformation from the state of ease (*ni'mah*) to the state of effort (*kasb*). Thus, *hubūt* signifies the divine command that began man's life of labor, striving, and reproduction upon the earth (*ibtidā' al-'umrān al-insānī*). On the other hand, ⁽¹³⁾ notes that descent was an educational act of mercy, not punishment. He writes:

“Allah sent them down not to abandon them, but to teach them how to live, seek forgiveness, and know Him through their deeds”⁽¹⁴⁾. Such interpretation aligns with ⁽¹⁵⁾ metaphysical reading: that Adam's descent symbolizes the *tajrubah* (experiment) of human freedom: the capacity to err and to learn.

Thus, the act of *hubūt* is the divine inauguration of human history. It marks the transition from pure contemplation (*'ilm al-asma'*) to practical engagement (*'amal fī al-arḍ*). In economic terms, this is the point where humankind becomes the vicegerent of production — charged to cultivate, distribute, and manage the earth's resources within moral bounds.

2.2. The Role of Satan (*Shayṭān*) and the Birth of Moral Awareness

The Qur'an presents *Shayṭān* as the catalyst for human self-knowledge. *فَأَزَلَّهُمَا الشَّيْطَانُ* means “Satan caused them to slip.” The Prophet Muhammad ﷺ “*Verily, Satan runs through the human like blood runs through the veins*”¹⁶. According to ⁽¹⁷⁾, the verb *azalla* indicates a momentary lapse, not a deliberate rebellion, a reminder that human weakness is inherent but redeemable.

This event is also the awakening of moral consciousness ⁽¹⁸⁾. Before the slip, Adam and Ḥawwā' lived in a state of untested innocence. Through temptation and repentance, they learned responsibility and freedom — the two essential qualities of *khilāfah*. This is why Allah says later: “*Then Adam received from his Lord words, and He accepted his repentance.*”¹⁹

Economically, this episode illustrates the moral dimension of scarcity and choice. Adam's encounter with prohibition (“Do not approach this tree”) symbolizes the

¹² Al-Ṭabarī, M. b. J. (2001). *Jāmi' al-bayān 'an ta'wīl āy al-Qur'ān* (Vols. 1–24). Beirut: Dār al-Kutub al-'Ilmiyyah. (Original work published ca. 915 CE)

¹³ Al-Rāzī

¹⁴ *ibid.*

¹⁵ Al-Ghazālī

¹⁶ (Sahih Muslim, Hadith 2846)

¹⁷ Al-Tabari

¹⁸ Qutb, S

¹⁹ Quran: 2:37

birth of ethical restraint — a principle that underlies Islamic economic justice. In a world of finite resources, human beings must choose responsibly between permissible (*ḥalāl*) and impermissible (*ḥarām*), productive and destructive uses of wealth. Thus, the first moral lesson becomes the first economic law: *self-control and accountability in consumption*.

2.3. Human Duality and Social Conflict

The declaration “بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ” - “you are enemies to one another” - is among the most philosophically rich expressions in the Qur'an. This can be explained that enmity refers to multiple dimensions, including:²⁰

1. The hostility between humankind and Satan;
2. The rivalry among human beings in pursuit of worldly interests;
3. The internal conflict within the human soul between passion and conscience.

In this regards, the following hadith that explains the ordain of human life, The Prophet Muhammad ﷺ said: “Every child is born on *fitrah* (natural disposition), then his parents make him Jewish, Christian, or Magian”²¹

Sayyid Qutb describes this enmity as the engine of civilizational growth: struggle is the condition of human progress. Without tension, there would be no moral discipline, no intellectual discovery, and no economic creativity.

From an economic perspective, this duality translates into the dynamics of competition and cooperation. The Qur'an recognizes that conflict is part of the human condition but demands that it be transformed into productive rivalry guided by justice. (22) calls this “*tadāfu‘ al-maṣāliḥ*” — the mutual balancing of interests — through which markets and societies sustain equilibrium.

Modern Islamic economists extend this view²³: moral enmity (*‘adāwah*) is sublimated into constructive competition (*musābaqah fī al-khayrāt* — “racing to good deeds,”²⁴). This framework contrasts sharply with secular economic individualism, which glorifies self-interest without moral limit. The Qur'an's approach is **competitive cooperation under ethical law** — a balance between efficiency and equity, between freedom and responsibility.

2.4. وَلَكُمْ فِي الْأَرْضِ مُسْتَقَرٌّ وَمَتَاعٌ إِلَىٰ حِينٍ: Earth as Dwelling and Provision

This clause is the economic and existential heart of the verse.

- *Mustaqarr* (dwelling) implies security, social order, and the stability needed for productive life.
- *Matā‘* (provision, utility) denotes the resources and pleasures of the world, which are transient and instrumental.

²⁰ Ibn Kathīr and Al-Rāzī

²¹ Sahih Muslim, Hadith 2658

²² Al-Shāṭibī, A. (2011). *Al-Muwāfaqāt fī uṣūl al-sharī‘ah* (Vols. 1–4; M. Eissa, Trans.). Kuala Lumpur: Islamic Book Trust. (Original work published 1388 CE)

²³ Chapra, M. U. (1992). *Islam and the economic challenge*. Leicester: Islamic Foundation

²⁴ Quran: 5: 48

- *Ilā hīn* (for a time) emphasizes temporality — that material enjoyment is bounded by time and moral purpose.

Mustaqarr refers to both the worldly abode and the grave, while *matā'* refers to livelihood (*rizq*).²⁵ Where as *matā'* is defined as “everything by which man benefits, whether physical or intellectual.”²⁶

In modern terms, this represents the foundation of Islamic economic philosophy:

1. The earth is a platform for production.
2. Its resources are grants of God (*ni'mah*), not objects of absolute ownership.
3. Human use must reflect **justice, moderation, and gratitude**.

Some scholars today, define *mustaqarr* and *matā'* as the *two dimensions of development*:²⁷

- *Mustaqarr* = the institutional framework of stability, security, and governance.
- *Matā'* = the material dimension — wealth, technology, and human capital.
- Both are temporary trusts, meant to facilitate moral growth (*tazkiyah*) and social justice (*'adl*).

Hence, the Qur'an establishes early on that economic life is not separated from faith; rather, it is an extension of divine purpose. Man's descent signifies the beginning of productive governance — cultivating the earth (*isti'mār*), distributing wealth equitably, and preparing for ultimate return (*ma'ād*).

2.5. Integration of Moral and Economic Lessons

From²⁸, several integrated principles emerge:

| Qur'ānic Element | Theological Meaning | Economic Significance |
|-----------------------------|--------------------------------------|--|
| <i>Hubūṭ</i> (descent) | Divine commissioning, not punishment | Beginning of human labor and development |
| <i>Shayṭān</i> (temptation) | Moral awareness through trial | Discipline in consumption and ethical choice |
| <i>'Adāwah</i> (enmity) | Ethical tension, catalyst for growth | Productive competition balanced by justice |
| <i>Mustaqarr</i> (dwelling) | Earthly stability and order | Institutional foundation for sustainable economics |
| <i>Matā' ilā hīn</i> | Temporary provision | Impermanence of wealth, call for moderation |

²⁵ Ibn Kathīr

²⁶ Al-Rāghib

²⁷ Naqvi, S. N. H. (1994). *Islam, economics, and society*. Islamabad: Institute of Policy Studies.

²⁸ Quran. Al-Baqarah 2:36

These categories reveal the Qur'an's holistic anthropology: the same act that begins moral history also begins economic civilization. Human beings were not sent to suffer on earth, but to build, cultivate, and share under divine law.

2.6. Reflections from Modern Islamic Thought

According to ⁽²⁹⁾ viewed this verse as the birth of human freedom:

“The fall of man is in reality his rise from mere instinctive life to the life of self-consciousness.”

This consciousness, he argues, manifests through creative labor — transforming the world in accordance with divine will. The word *hubūt* can be termed as “the start of history,” wherein the Qur'an links faith to social and economic effort³⁰. Religion becomes “the spirit of history,” shaping institutions of justice and welfare. The domain of Islamic economics is extended by ³¹: the first human act after descent was not prayer alone, but livelihood under ethical restraint — hence, the economy itself is an act of worship (*ibādah*).

This verse³² when interpreted in its theological, moral, and economic dimensions, reveals a complete cosmology of human life. *Hubūt* represents the beginning of civilization and economy, *adāwah* the challenge of moral rivalry, and *mustaqarr wa matā* ‘the opportunity for development.

The Qur'an, thus, does not separate the spiritual from the material; it situates them in a continuum of purpose. The descent was not man's exile — it was his appointment as vicegerent. The earth, with its trials and resources, is a field of worship, where every act of honest labor becomes a step toward divine nearness.

3. The Continuation of the Descent — The Divine Address in Al-A'rāf (7:24–25)

This section analyzes³³ as the continuation and deepening of the narrative of human descent — highlighting its **spiritual, ethical, ecological, and economic** dimensions.

قَالَ اهْبِطُوا بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ وَلَكُمْ فِي الْأَرْضِ مُسْتَقَرٌّ وَمَتَاعٌ إِلَىٰ حِينٍ (24) قَالَ فِيهَا تَحْيَوْنَ وَفِيهَا تَمُوتُونَ وَمِنْهَا تُخْرَجُونَ (25)

“He said: ‘Descend, being to one another enemies; and for you on the earth is a dwelling place and enjoyment for a time.’ He said: ‘Therein you will live, therein you will die, and from it you will be brought forth.’”

These verses reaffirm and complete the declaration in³⁴. Together, they establish the *ontological charter* of humankind — life, death, and resurrection, all bound to the

²⁹ Iqbal, M. (2012). *The reconstruction of religious thought in Islam*. Stanford, CA: Stanford University Press. (Original lectures delivered 1930).

³⁰ Rahman (1982)

³¹ Naqvi (1994)

³² Quran, 2:36,

³³ Quran, 7:24–25

earth. Theologically, these verses connect divine decree (*qadar*) with human destiny (*masīr*), while economically they define the human condition as one of temporal stewardship and material accountability.

3.1. The Structure of the Divine Address: Mercy within Exile

At first glance, the verses might seem punitive — “descend, you are enemies.” Yet, as ³⁵ emphasize, the *command of descent* is tempered by *promise and provision*. The immediate juxtaposition of enmity (*‘adāwah*) with *mustaqarr wa matā’* reveals a balanced theology:

- Man is tested, but not forsaken.
- Earthly struggle is painful, but it yields growth, learning, and civilization.

Al-Ṭabarī observes that Allah’s words here contain divine mercy concealed within apparent rebuke. For even as He decrees descent, He simultaneously provides the *means of livelihood (rizq)* and *the promise of resurrection* — a reminder that the earthly phase is temporary yet purposeful.

In *Tafsīr Ibn Kathīr*, this verse is cited as proof that worldly life is both trial and blessing — a test of gratitude (*shukr*) and patience (*ṣabr*). Thus, exile becomes opportunity: a shift from static bliss to dynamic struggle, from dependency to responsibility.

3.2. Linguistic and Semantic Depth of فِيهَا تَحْيَوْنَ وَفِيهَا تَمُوتُونَ

The phrase “فِيهَا تَحْيَوْنَ وَفِيهَا تَمُوتُونَ وَمِنْهَا تُخْرَجُونَ” elegantly captures the entire human cycle — *life, death, and resurrection* — all within the same material substrate: the earth.

The repetition of *fihā* (“in it”) signifies complete dependence on the earth biologically³⁶, economically, and spiritually. Humans live *from* the earth (food, shelter, minerals), die *into* the earth (burial), and are resurrected *from* the earth (re-creation).

This linguistic cycle expresses *tawhīd* in material existence; the unbroken link between divine creation, natural order, and human economy. There is no secular separation: *the earth itself becomes a divine sign*.

3.3. The Earth as Arena of Life and Development

The Qur’ān here explicitly declares the earth as the arena of human life (*fihā taḥyawna*). According to *Tafsīr al-Qurṭubī*, this indicates not only habitation but active engagement — *‘imārah al-arḍ* (building, cultivating, developing). Allah’s declaration of *mustaqarr* (dwelling) in ³⁷ thus transforms into *‘imārah* in later verses such as:

هُوَ أَنشَأَكُمْ مِنَ الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا

³⁴ Quran, 2: 36

³⁵ Al-Rāzī

³⁶ Al-Rāghib

³⁷ Quran, 7:24

“He produced you from the earth and settled you therein to develop it.”³⁸

This continuity establishes the Qur'ānic economic mandate: Human beings are not mere consumers but constructive agents (*mu'ammirūn*). Their mission is to use the earth's resources for collective prosperity within ethical and environmental limits.

3.4. Tafasīr Intuitions on Human-Earth Relationship

| Scholar | Key Interpretation | Implication |
|-------------------|--|---|
| Al-Ṭabarī | Earthly life is a temporary abode where sustenance and struggle coexist. | Economic activity is a divinely sanctioned form of labor (<i>kasb</i>). |
| Al-Rāzī | Life and death in the same element signify divine justice — no privilege without accountability. | Material resources are moral trusts (<i>amānah</i>). |
| Ibn Kathīr | This is both a decree of life and a promise of resurrection — the cycle of creation. | Economic sustainability mirrors spiritual continuity. |
| Al-Qurṭubī | Earth becomes the locus of reward and punishment, action and outcome. | The economy must integrate ethical cause and effect — effort, not exploitation. |

3.5. The Economic Dimensions of the Earthly Cycle

The statement “for you on the earth is a dwelling and provision until a time” establishes the Qur'ānic theory of temporal economics — that wealth, resources, and labor are temporary trusts to be used wisely.

1. Temporary Ownership (Trust Principle)

- Ownership in Islam is *delegated*: man holds property as a trustee (*khalīfah*), not an absolute master.
- This concept is central to both classical *fiqh al-māl* and modern Islamic finance.
- Ibn Taymiyyah and Shah Waliullah both affirm that economic rights are bounded by moral accountability.

2. Value of Labor and Productivity

- The descent from paradise initiated the need for labor (*'amal*) as a source of dignity.
- The Qur'ān consistently links *rizq* (sustenance) to *kasb* (earning), not passive entitlement:

“And that man will have nothing except what he strives for.”⁽³⁹⁾

³⁸ Quran, Hūd 11:61

³⁹ Quran, An-Najm 53:39

- Thus, earthly life becomes the foundation of **Islamic work ethics** — productivity, honesty, and fair exchange.

3. Scarcity and Ethical Restraint

- The prohibition in Eden (the forbidden tree) reemerges as the ethical law of scarcity: not all desires may be fulfilled.
- The Qur'an introduces *ḥalāl* and *ḥarām* as filters of human choice, aligning consumption with divine guidance.
- Economic well-being thus depends on **moral balance**, not unlimited material growth.

4. Temporal Enjoyment and Accountability

- The phrase *ilā ḥīn* (“for a time”) reminds that economic pleasure is transient.
- wealth is a means (*wasīlah*), not an end (*ghāyah*).⁴⁰
- Islamic economics therefore pursues *falāḥ* (holistic success) — material sufficiency combined with spiritual contentment.

3.6. Ecological and Environmental Implications

The Qur'an's insistence that “in it you live, in it you die, and from it you are raised” makes the earth sacredly connected with human destiny. Misuse of the environment thus becomes a form of moral violation. After linking resurrection to the earth, Allah sanctifies it: “Whoever corrupts the earth corrupts the very ground of his resurrection.”⁴¹ This notion underlies the Islamic environmental ethic — rooted in *khilāfah* (stewardship) and *amānah* (trust). Modern scholars like ⁽⁴²⁾ and ⁽⁴³⁾ describe this verse as the Qur'an's ecological contract: human civilization must preserve the natural balance (*mīzān*) to sustain both spiritual and material life. In modern policy terms, this translates into sustainable resource management, environmental justice, and balance between production and preservation.

3.7. Comparative Reflection: The Qur'ānic Vision vs. Secular Materialism

Whereas secular economics defines man as a *rational maximizer* within a closed system of scarcity, the Qur'an defines man as a *responsible trustee* within an open system of divine providence.

⁴⁰ Al-Ghazālī

⁴¹ Al-Rāzī

⁴² Nasr, S. H. (Ed.). (2015). *The study Quran: A new translation and commentary*. New York, NY: HarperOne.

⁴³ Obaidullah, M. (2015). Moral economy of the Qur'an: An analytical perspective. *Islamic Economic Studies*, 23(1), 23–49

The difference is profound:

| Secular Economics | Qur'ānic Economics |
|-----------------------|--|
| Scarcity is absolute. | Scarcity is relative, managed through ethics and justice. |
| Property is absolute. | Property is conditional and accountable. |
| Labor is utilitarian. | Labor is worship and moral action. |
| Nature is resource. | Nature is divine sign (<i>āyah</i>). |
| Purpose is profit. | Purpose is balance (<i>mīzān</i>) and well-being (<i>falāḥ</i>). |

Thus, the descent narrative (⁴⁴) becomes the galactic foundation of an Islamic worldview, integrating economics, ecology, and eschatology.

3.8. From Eden to Earth: Civilization as Moral Economy

The Qur'an's description of Adam's descent is not myth but metaphysics: it describes how spiritual beings become social and economic agents. The journey from paradise to earth symbolizes the emergence of civilization — language, cooperation, agriculture, trade, governance — all under the banner of *khilāfah*.

Adam was not cast to suffer, but sent to “inhabit and cultivate” (⁴⁵). Thus, human economic activity — from farming to finance — is the continuation of divine creation through moral agency. Man imitates divine attributes (creativity, generosity, justice) within the boundaries of law and gratitude.

3.9 Synthesis: The Three Phases of Human Economic Life

| Phase | Qur'ānic Description | Core Value | Economic Principle |
|---------------------------------|----------------------------------|----------------|------------------------------|
| Life (Taḥyā) | Active engagement with the earth | Productivity | Work and lawful earning |
| Death (Tamūt) | Return of body and trust | Accountability | Justice and redistribution |
| Resurrection (Tukhrājūn) | Revival and judgment | Eternity | Reward for ethical economics |

This triadic model underlines that Islamic economics cannot be separated from theology: *each economic action has eschatological weight*.

In a nutshell through the verses in (⁴⁶), Allah transforms Adam's descent into a perpetual covenant between man and earth, i.e., a covenant of labor, moderation, and remembrance.

Every field cultivated, every transaction conducted, and every act of sharing becomes a testimony of obedience.

Thus, the Qur'an makes clear: economic existence is not peripheral to spirituality. Man's success (*falāḥ*) depends on harmonizing material pursuit with divine

⁴⁴ Quran, 2:36 and 7:24–25

⁴⁵ Al-Ṭabarī

⁴⁶ Quran, *Al-A'rāf* 7:24–25

guidance, ensuring that civilization remains a mirror of paradise rather than a substitute for it.

4. Human Struggle and Moral Duality

The Qur'ān presents human life as a dynamic field of struggle (jihād al-naḥs), characterized by the constant encounter between guidance and temptation, virtue and vice. This duality finds its earliest expression in the divine words following Adam's descent:

“He said: ‘Descend; you will be enemies to one another, and on the earth you shall have a dwelling place and livelihood for a time.’”⁴⁷

Here, the phrase “بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ” (some of you are enemies to others) represents not only the enmity between humankind and Satan, but also the inner dialectic within the human being—between moral consciousness (*taqwā*) and self-indulgent desire (*hawā*). “A statement of perpetual struggle” between human beings and the forces of deception that obscure divine guidance (⁴⁸), and enmity extends horizontally among humans as they contend over resources, status, and authority, and vertically between humankind and the forces of temptation that lead away from the divine path(⁴⁹).

4.1. Shayṭān as Catalyst of Consciousness

The Qur'ān's depiction of Shayṭān (فَأَرْكَبُوا الشَّيْطَانَ عَنْهَا, 2:36) is not merely as an external tempter but as a catalyst for moral awakening. The fall narrative demonstrates the beginning of human ethical awareness,⁵⁰ for without the possibility of disobedience, moral choice would lose meaning. In this sense, the descent (*hubūt*) signifies humanity's transition from *innocence to moral agency*.

Modern Muslim philosophers such as Muhammad Iqbal interpret this dialectic as an integral aspect of human perfection. For (⁵¹) the “fall” was not degradation but the birth of freedom: the moment when the human being became capable of self-direction and therefore of spiritual ascent. Similarly, (⁵²) views the Qur'ānic concept of struggle as the foundation of an ethical economics, where human development arises through disciplined engagement with worldly challenges.

4.2. The Dialectic of Good and Evil

The moral tension expressed in بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ is elaborated in numerous other verses, such as:

⁴⁷ *ibid.*

⁴⁸ Al-Ṭabarī

⁴⁹ Ibn Kathīr, vol. 1

⁵⁰ Al-Rāzī,

⁵¹ Iqbal (1930, p. 87)

⁵² Naqvi, S. N. H. (1981). *Ethics and economics: An Islamic synthesis*. Islamabad: Islamic Research Institute.

وَنَفْسٍ وَمَا سَوَّاهَا ﴿٥٣﴾ فَأَلْهَمَهَا فُجُورَهَا وَتَقْوَاهَا ﴿٥٤﴾

“By the soul and Him Who proportioned it, and inspired it with its wickedness and its righteousness.” (53)

This dual inspiration forms the ontological basis of moral freedom. The human heart (*qalb*) stands between two calls: one angelic, urging remembrance of God, and one satanic, calling to heedlessness.⁵⁴ The individual's success or failure in life depends upon which impulse he nurtures through knowledge, worship, and just action.

In modern terms, this dialectic defines the psychological and ethical structure of human civilization. The Qur'ān does not posit a static evil but rather a continuous process of moral choice. The believer's striving (*mujāhadah*) transforms the world through the purification of the self and the establishment of justice.

4.3. Economic and Social Significance of Moral Duality

The moral duality implied by *عَدُوٌّ* and *مَتَاعٌ إِلَىٰ حِينٍ* also possesses deep economic significance. The Qur'ān situates economic life within the framework of moral tension—between material pursuit (*muta'*) and ethical restraint (*ḥalāl vs. ḥarām*). Al-Qurṭubī notes that the “temporary provision” (*muta' ilā ḥīn*) refers to the world's economic opportunities, which, though legitimate, are inherently transient and therefore demand moderation and gratitude.

In the Qur'ānic worldview, earthly struggle is the ground for ethical economics. Human beings, while contending over resources and interests, are bound by divine injunctions that transform economic competition into a moral enterprise. The concept of *'adāwah* (enmity) becomes productive when guided by justice (*'adl*) and cooperation (*ta'āwun*). As the Qur'ān states:

وَتَعَاوَنُوا عَلَىٰ الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَىٰ الْإِثْمِ وَالْعُدْوَانِ ﴿٥٥﴾

“And cooperate in righteousness and piety, and do not cooperate in sin and aggression.” (55)

Thus, while competition and self-interest are acknowledged, Islam re-anchors them in the moral purpose of stewardship (*khilāfah*). This balance forms the foundation of Islamic economic thought, as articulated by (56) and (57), where material prosperity and moral responsibility are inseparable.

At the societal level, the enmity and cooperation implied by *بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ* manifest in the institutional sphere as checks and balances, preventing concentration of wealth and power. The Qur'ānic command for *zakāh*, prohibition of *ribā*, and

⁵³ Quran, Al-Shams 91:7-8

⁵⁴ Al-Ghazālī,

⁵⁵ Quran, Al-Mā'idah 5:2

⁵⁶ Naqvi (1982)

⁵⁷ Chapra (1992)

encouragement of *infaq* (charitable spending) all aim to transform potential conflict over economic resources into mutual welfare. The moral struggle thereby becomes a means of social equilibrium, not destruction.

4.4. The Spiritual Economy of Struggle

The Qur'ān repeatedly portrays struggle—internal and external—as the necessary price of spiritual and material advancement. The verse “وَلَقَدْ خَلَقْنَا الْإِنْسَانَ فِي كَبَدٍ” (*We have indeed created man in toil*),⁵⁸ links hardship with dignity. The economic life of humanity, therefore, is not separate from its spiritual purpose: it is a field of trial where the just use of wealth becomes worship, and injustice becomes corruption.

(⁵⁹) defines *muta'* as “benefit that perishes,” reminding that every material gain is bound by temporality. The moral economy of Islam hence discourages both ascetic rejection and material excess, urging instead a *middle path* (*wasatiyyah*). Economic production and exchange, though rooted in struggle, are redeemed through intention (*niyyah*) and justice (*'adl*), transforming enmity into cooperation, and rivalry into progress.

4.5. Comparative Understanding: The Islamic and Western Paradigms

In contrast to the Augustinian doctrine of original sin, the Qur'ān frames moral duality as an opportunity rather than a curse. Humanity's descent is not a fall from perfection but a stage in divine pedagogy. The Western narrative often emphasizes guilt and redemption through grace, while the Islamic vision stresses accountability and ascent through action. As (⁶⁰) notes, “The Garden is not a place from which man has been driven, but one which he is yet to make.” This transformative interpretation situates human economic, political, and moral struggle within the process of civilization itself.

The Qur'ānic doctrine of بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ reveals the essence of human life as struggle—moral, spiritual, and socio-economic. The adversarial forces within and around humankind are not purely destructive but formative, nurturing ethical awareness, productivity, and social balance. The world (*al-ard*) becomes the arena where the human being learns to harmonize competing drives—spiritual aspiration and material necessity—thereby actualizing divine purpose.

5. Earthly Life as Test and Trust (Amānah and Khilāfah)

The Qur'ān repeatedly affirms that the descent of humankind to the Earth (*hubūṭ*) was not an act of divine rejection but the inauguration of a **moral commission**. The aforementioned verses⁶¹ introduce the Earth not as punishment but as a trusteeship

⁵⁸ Quran, Al-Balad 90:4

⁵⁹ Al-Raghib

⁶⁰ Iqbal (1930)

⁶¹ Quran, Al-A'raf 7:24

(*amānah*): a sphere of habitation, responsibility, and moral trial. The subsequent verse expands the existential frame: “*He said: In it you shall live, and in it you shall die, and from it you shall be brought forth.*”⁽⁶²⁾. Together, these āyāt outline the full temporal cycle of human existence: life, death, and resurrection, all embedded in the Earthly realm. Human beings thus inherit both opportunity and accountability — a charge to cultivate, administer, and morally harmonize material life.

5.1. The Amānah (Divine Trust) and Human Agency

The concept of *amānah* is articulated explicitly in another verse:

إِنَّا عَرَضْنَا الْأَمَانَةَ عَلَى السَّمَاوَاتِ وَالْأَرْضِ وَالْجِبَالِ فَأَبَيْنَ أَنْ يَحْمِلْنَهَا ... وَحَمَلَهَا الْإِنْسَانُ

“*Indeed, We offered the Trust to the heavens and the earth and the mountains, but they declined to bear it and feared it; ... yet man undertook it.*”⁽⁶³⁾

Ibn Kathīr interprets the *amānah* as encompassing free will, moral obligation, and divine law (*taklīf*). This *trust* is both an honor and a trial: humanity is elevated above nature precisely because it must choose between obedience and corruption. The descent of Adam therefore inaugurates an age of moral freedom where every act, from governance to trade, is part of the *amānah*. To live upon the Earth is to bear witness to God’s unity (*tawhīd*) through the just ordering of worldly affairs.

5.2. Khilāfah: The Vicegerent of Earth

Earlier in Surah Al-Baqarah, before the descent, God declared: إِيَّيَّ جَاعِلٌ فِي الْأَرْضِ خَلِيفَةً

“*Indeed, I will place upon the Earth a vicegerent.*”⁽⁶⁴⁾

This verse situates human existence within a divinely mandated governorship (*khilāfah*). To perform this divine duty, the social justice and equity are key, as The Prophet Muhammad ﷺ said:

"The most beloved people to Allah on the Day of Judgment will be those who are just." (Sunan Abu Dawood, Hadith 2858). According to Al-Ṭabarī *khalīfah* is one who succeeds another and rules by divine guidance. Humanity, therefore, is not an autonomous owner of the Earth but a trustee operating under divine law. Quṭb, notes that *khilāfah* implies a dynamic, participatory role: man must transform natural potential into moral civilization (*‘imārat al-arḍ*). Economic production, scientific inquiry, and social organization are all expressions of this trusteeship — but only when guided by justice (*‘adl*) and mercy (*rahmah*).

5.3. Earth as a Field of Test (*Balā’*)

The Qur’ān repeatedly reminds that worldly life is a *test* (*ibtilā’*):

إِنَّا خَلَقْنَا الْإِنْسَانَ مِنْ نُطْفَةٍ أَمْشَاجٍ نَبْتَلِيهِ

“*We created man from a mixed drop so that We may try him.*”⁽⁶⁵⁾

⁶² ibid.

⁶³ Quran, Al-Aḥzāb 33:72

⁶⁴ Quran, Al-Baqarah 2:30

⁶⁵ Quran, Al-Insān 76:2

The Earth is the testing ground where moral and economic actions are weighed. Al-Qurṭubī links *إِلَىٰ حِينٍ مُّسْتَقَرٍّ وَمَتَاعٍ إِلَىٰ حِينٍ* to the limited duration of this test — a temporary **lease of life** before ultimate accountability. Prophet Muhammad ﷺ said: " إِذَا ظَهَرَتِ الْمَعَاصِي فِي أُمَّتِي " "When sins become widespread in my Ummah, Allah will envelop all of them in punishment."⁽⁶⁶⁾. In this sense, every human enterprise, whether spiritual, political, or economic, acquires eschatological meaning: it contributes to the final reckoning.

5.4. Economic Dimensions of the Trust

The economic implications of *amānah* and *khilāfah* are profound. The Qur'an explicitly commands justice in trade, charity, and resource distribution:

وَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ بِالْقِسْطِ

"Give full measure and weight in justice."⁽⁶⁷⁾

Islamic economic thought, as articulated by ⁽⁶⁸⁾, ⁽⁶⁹⁾, and ⁽⁷⁰⁾, interprets this as the divine ethical framework for economic life:

- Ownership belongs ultimately to God (*lillāh mā fī al-samāwāt wa-mā fī al-ard*).
- Human beings are managers of resources, not exploiters.
- Wealth is a means of fulfilling social justice, not private domination.

Thus, the descent (*hubūt*) represents not the start of alienation but the institution of economic trusteeship. The Earth's *mata'* (provision) is legitimate so long as it serves the objectives of justice, welfare, and balance (*maqāsid al-sharī'ah*).

⁽⁷¹⁾ explains that earning and spending are spiritual acts when aligned with God's commands; hoarding and injustice are betrayals of the *amānah*. Hence, the Qur'anic ethic integrates **economics with morality**, and **productivity with piety**.

5.5. Environmental and Ecological Responsibility

Another dimension of the *khilāfah* is ecological. The Qur'an condemns corruption on Earth:

ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ

"Corruption has appeared on land and sea because of what the hands of men have earned."⁽⁷²⁾. And to save the natural resource this hadith about the use of water that

⁶⁶ Sunan Ibn Mājah, Ḥadīth No. 4019

⁶⁷ Quran, Al-An'ām 6:152

⁶⁸ Naqvi (1981)

⁶⁹ Chapra (1992)

⁷⁰ Asutay, M. (2012). Conceptualising and locating the social failure of Islamic finance: Aspirations of Islamic moral economy vs. the realities of Islamic finance. *Journal of Asian and African Studies*, 47(2), 135–147.

⁷¹ Al-Ghazālī

⁷² Quran, Al-Rūm 30:41

Prophet Muhammad ﷺ said: " لَا تُسْرِفْ فِي الْمَاءِ وَلَوْ كُنْتَ عَلَى نَهْرٍ جَارٍ " "Do not waste water, even if you are at a flowing river." Sunan Ibn Mājah, Ḥadīth No. 425

Ibn 'Aṭīyyah interprets *fasād* broadly: environmental destruction, moral decay, and economic injustice. The stewardship ideal, therefore, demands sustainable interaction with nature. Modern Muslim environmentalists (Nasr 2015; Foltz 2003) read the *amānah* as an ecological covenant: humans must restore balance (*mīzān*) in consumption and production. The Qur'ān warns, "...Do not waste, for God loves not the wasters" (Al-A'rāf 7:31). Economic ethics thus expand into environmental ethics; a holistic trusteeship uniting ecology, economy, and spirituality.

5.6. Social and Political Trust

Beyond individual ethics, the *amānah* extends to **social governance**. The Prophet ﷺ said: "Every one of you is a shepherd, and every one of you is responsible for his flock." (Ṣaḥīḥ al-Bukhārī 893). In Qur'ānic terms: إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا, "Indeed, God commands you to render trusts to whom they are due" (73). Al-Māwardī develops this into a theory of Islamic governance: rulers and citizens alike are trustees, bound by justice and accountability. Corruption, nepotism, and autocracy represent betrayals of the *amānah*. The Qur'ānic worldview thus integrates moral, political, and economic trust under the unifying concept of stewardship — an early articulation of what modern development discourse calls *good governance*.

5.7. Temporal Provisions and Eternal Accountability

The recurring phrase مَتَاعٌ إِلَىٰ حِينٍ emphasizes that all worldly benefits are temporary. *mata'* as "a pleasure that serves a need but soon perishes which cultivates humility and generosity: believers use material resources as instruments of virtue rather than ends in themselves.

Economic systems built on greed and exploitation contradict the spirit of *mata' ilā ḥīn*. By contrast, an Islamic economic order rooted in the *amānah* encourages production without excess and consumption without arrogance. The Prophet ﷺ said, "The world is sweet and green, and verily God is making you successors in it to see how you act." (74); a direct echo of the Qur'ānic descent narrative.

5.8. Integration: The Qur'ānic Balance of Material and Spiritual Life

The unity of *amānah* and *khilāfah* synthesizes the dual poles of human existence explored earlier: the moral and the material. The Earth becomes both habitat and test, wealth becomes both trust and temptation, and civilization becomes both achievement and responsibility. Islam offers a "moral anthropology" where worldly engagement is itself a form of worship.⁷⁵ Material progress, when embedded in

⁷³ Quran, Al-Nisā' 4:58

⁷⁴ Ṣaḥīḥ Muslim 2742

⁷⁵ Rahman (1982)

justice and gratitude, fulfills the divine purpose of creation. Hence, the Qur'ān's vision of earthly life is neither ascetic withdrawal nor hedonistic pursuit, but responsible creativity under divine law.

In a summary, earthly life, in the Qur'ān, is simultaneously a test (*balā'*) and a trust (*amānah*) within the framework of Vicegerency (*khilāfah*). Humanity's descent establishes the ethical foundation for civilization: to build, produce, and govern in justice while remembering the temporality of all worldly provision. The Qur'ān integrates economics, ecology, and ethics into one covenantal worldview in which success is measured not by accumulation but by fulfillment of the divine trust.

6. Economic Significance of Divine Command “اهْبُطُوا” (Descent) and Human Settlement on Earth

The Qur'anic command "اهْبُطُوا" — “descend” — and the subsequent declaration "وَلَكُمْ فِي الْأَرْضِ مَسَاجِدٌ وَمَتَاعٌ إِلَىٰ حِينٍ" (“and for you on earth will be a dwelling place and provision for a time”) contain not only theological and moral meanings but also profound economic implications. Within this divine decree lies the foundation of human economic life, productivity, and resource utilization. Islam does not view the descent of man from Paradise to earth merely as punishment, but as a transition into responsibility, stewardship, and creative labor.

6.1. The Earth as a Domain of Economic Trial and Opportunity

The phrase "فِي الْأَرْضِ مُسْتَقَرٌّ" denotes stability, settlement, and the human establishment of societies, implying that man's earthly life would revolve around habitation, sustenance, and cooperation. This directly connects to **economic organization**—the need for shelter, food, and the management of natural resources.

Ibn Kathīr (Tafsīr Ibn Kathīr, Vol. 1, p. 108) interprets this as Allah's declaration of temporary economic opportunity; the world is a place for earning, producing, and benefiting until a fixed term. The term “*al-mustaqarr*” refers not only to physical stability but also to economic settlement, where humans engage in agriculture, trade, and social interaction as manifestations of divine order.⁷⁶

Thus, the descent narrative becomes the origin of human economic civilization: a shift from the effortless abundance of Paradise to a world where sustenance must be earned through toil, innovation, and cooperation — the beginning of *kasb* (earning) and *tadbīr* (economic planning).

6.2. Labor, Work, and Human Dignity

The Qur'an frequently reinforces that labor ('amal) is not a curse but a form of worship and means of fulfilling the divine command of *'imārah al-ard* (constructing

⁷⁶ Al-Rāzī,

and cultivating the earth). The descent represents man's call to transform the earth into a space of productivity and justice, as Allah says elsewhere:

هُوَ الَّذِي أَنشَأَكُم مِّنَ الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا

“He it is Who has produced you from the earth and settled you therein.”⁽⁷⁷⁾

Al-Qurṭubī in his *Tafsīr* explains “*wa ista‘marakum fihā*” as a divine command to build, develop, and prosper — the essence of economic activity. The descent therefore initiated the moral economy of Islam, where productivity, trade, and distribution are guided by ethical and divine law.

In contrast to secular economic thought where labor often serves material accumulation, Islamic economics, rooted in this Qur'anic anthropology, views labor as a sacred trust — a form of *‘ibādah* (worship) and a means to sustain social equilibrium.

6.3. The Introduction of Scarcity and Ethical Resource Use

Before the descent, Adam (‘alayhi al-salām) lived in a state of **absolute abundance** — no scarcity, no competition. The expulsion introduced scarcity, symbolized by the need to “earn” sustenance and defend resources. Yet, the Qur'an transforms this condition into a moral test rather than a curse.

The expression “مَتَاعٌ إِلَىٰ حِينٍ” (temporary enjoyment) reminds humanity that material resources are finite and temporal, requiring moderation, fairness, and gratitude. This phrase calls for responsible economic behavior, where humans must balance consumption and conservation, knowing that all worldly enjoyment is fleeting.⁷⁸

Hence, the descent not only marks the beginning of economics but also the beginning of economic ethics -restraining greed, ensuring equity, and divine ownership:

وَأْتُوهُمْ مِّن مَّالِ اللَّهِ الَّذِي آتَاكُمْ

“Give them from the wealth of Allah which He has given you.”⁽⁷⁹⁾

6.4. Property, Trade, and Stewardship (Khilāfah)

With Adam's descent came the delegation of stewardship (khilāfah) over the earth. Economic systems, therefore, arise from man's duty to administer divine trust (amānah) — not to exploit.

Islamic scholars like⁽⁸⁰⁾ and (*Muqaddimah*⁸¹) argue that economic structures should align with this principle: property rights exist, but ultimate ownership belongs to Allah. Human wealth is usufructuary, not absolute.

⁷⁷ Quran, *Surah Hūd*, 11:61

⁷⁸ Al-Ṭabarī

⁷⁹ Quran, *Surah An-Nūr*, 24:33

⁸⁰ Al-Ghazālī

⁸¹ Ibn Khaldūn. 1967. *The Muqaddimah: An Introduction to History*. Translated by Franz Rosenthal. Princeton, NJ: Princeton University Press.

Trade, production, and distribution are thus legitimate only if they serve the *maqāṣid al-sharī'ah* (objectives of Islamic law): preservation of life, intellect, lineage, property, and faith. Economic injustice, hoarding, or *riba*-based systems violate the very essence of this divine economy established after the descent.

6.5. From Paradise to Market: The Ethical Genesis of Economics

The Qur'anic narrative redefines the meaning of economics by linking it to moral purpose. The transition from a garden of abundance to a world of effort and accountability reflects the transformation from divine gift to moral responsibility.

In *Tafsīr al-Manār*, Rashīd Riḍā interprets “*ihbiṭū*” as the beginning of human civilization— the necessity to organize life, establish markets, and build social systems guided by ethical awareness. He writes:

“The descent was not merely spatial but civilizational, marking the start of human progress and the testing of values in trade, governance, and justice.”

Thus, Islamic economics does not emerge from scarcity alone but from the ethical mission embedded in human existence — the duty to establish justice (*'adl*) and benevolence (*ihsān*) in all dealings.

6.6. The Dialectic of Cooperation and Competition

The phrase “*بِغَضِّكُمْ لِبَعْضِ عَدُوِّ*” introduces the tension of human relations — a reality of competition and conflict — yet also a call for cooperation through moral law. In economic life, this tension mirrors the market mechanism, where self-interest exists but must be balanced by divine ethics.

This duality as a moral-economic equilibrium is interpreted as:

- Competition fuels innovation and productivity.
- Cooperation ensures justice and social harmony.

The descent thus introduces economic pluralism — the need to reconcile human rivalry with mutual obligation.

6.7. Temporary Enjoyment and Eternal Accountability

Finally, “*مَتَاعٌ إِلَىٰ حِينٍ*” underscores the transient nature of all economic pursuits. Wealth, trade, and comfort are not ends but means to spiritual elevation. The Qur'an's reminder that life and death are within the same earth — *قَالَ فِيهَا تَحْيَوْنَ وَفِيهَا تَمُوتُونَ وَمِنْهَا تُخْرَجُونَ*, “In it you will live, in it you will die, and from it you will be brought forth.”⁽⁸²⁾ situates the entire economic enterprise within eschatological accountability. Thus, Islamic economics is not materialist but eschatological (linking every economic action to its moral and eternal consequence).

⁸² Quran, 7:25

Summary: The Economic Theology of Descent

| Qur'anic Concept | Economic Significance | Key Reference |
|---|---|--------------------------------------|
| اهبطوا Descent | Beginning of human civilization and labor | Surah Al-Baqarah 2:36; Al-A'rāf 7:24 |
| مستقر Settlement | Foundation of property, agriculture, and production | Tafsīr al-Rāzī, Ibn Kathīr |
| متاع إلى حين Temporary enjoyment | Ethical consumption, transient wealth | Al-Ṭabarī; Al-Qurṭubī |
| بعضكم لبعض عدو Mutual rivalry | Regulation of competition and justice | Naqvi, Chapra |
| فيها تحيون You live therein | Call to productivity, stewardship | 11:61; Al-Ghazālī |
| ومنها تخرجون From it you will be brought forth | Accountability, redistribution ethics | 2:25 |

The divine command of “descent” carries within it the birth of economic life and moral responsibility. From the Qur’anic viewpoint, economics is not a separate or secular domain but a manifestation of *‘ibādah* and *khilāfah* — the continuous striving to fulfill divine trust through productive, equitable, and ethical use of resources.

The descent from Paradise, therefore, is not a fall from grace but an elevation to responsibility — a transformation of human life into a moral economy where faith, labor, and justice converge.

7. Amalgamation: The Earth as a Spiritual Economy

Taken together, these verses construct a profound spiritual economy — a system where the physical, moral, and metaphysical dimensions of life intertwine:

| Dimension | Qur'anic Expression | Philosophical Implication | Spiritual Lesson |
|-------------|-------------------------------|-------------------------------|-----------------------------|
| Creation | خَلَقْنَا الْإِنْسَانَ (76:2) | Divine origin of life | Humility before the Creator |
| Descent | اهبطوا (7:24) | Moral responsibility | Freedom and accountability |
| Settlement | مُسْتَقَرًّا (7:24) | Civilizational development | Stewardship (Khilāfah) |
| Conflict | بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ | Ethical struggle | Self-purification |
| Temporality | مَتَاعٌ إِلَىٰ حِينٍ | Transience of material wealth | Gratitude and moderation |

| Dimension | Qur'anic Expression | Philosophical Implication | Spiritual Lesson |
|--------------|-----------------------|---------------------------|------------------------|
| Resurrection | وَمِنْهَا تُخْرَجُونَ | Return to divine justice | Eternal accountability |

The journey of *ihbitū* is not one of degradation but of elevation through experience. Humanity descends to rise again — ethically, spiritually, and intellectually. The earth is a classroom where every act of earning, learning, and governing becomes an opportunity for transcendence.

The economic, philosophical, and spiritual dimensions of the verses — when read together — form a comprehensive anthropology: man as servant, steward, and seeker. The descent is not a fall from grace, but an invitation to realize divine wisdom within the limitations of time and matter. Ultimately, the command *اهبطوا* represents the eternal rhythm of human existence: descent into the world, engagement with its trials, and ascent toward divine proximity. Allah said, " يَا أَيُّهَا الْإِنْسَانُ إِنَّكَ كَادِحٌ إِلَىٰ رَبِّكَ كَدْحًا فَمُلَاقِيهِ " (O mankind! Indeed, you are laboring toward your Lord with great exertion, and you will meet Him - ⁽⁸³⁾). Moreover, emphasized it by saying, " وَأَنَّ لَيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَىٰ " (And that there is not for man except that [good] for which he strives-⁽⁸⁴⁾). The hadith of The Prophet Muhammad ﷺ, better explains this striving laborer to be one of the better individuals, " مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدِهِ " (No one has ever eaten better food than that which he earned with his own hands ⁽⁸⁵⁾). All these verses and hadith echo the narrative of Adam's descent, close the circle: human life is *kadh* (striving), the earth is the arena, and Allah is the destination.

8. Summary & Conclusions

This study has explored, through the prism of Qur'anic verses ⁽⁸⁶⁾, the comprehensive vision of human life, struggle, and destiny in Islam. The Qur'an establishes that mankind's descent (*hubūt*) from Paradise is not a fall from grace but a transition into a moral and creative test — a purposeful stage in the Divine plan. The verse *قَالَ اهْبِطُوا بَعْضُكُمْ لِبَعْضٍ عَدُوٌّ وَلَكُمْ فِي الْأَرْضِ مُسْتَقَرٌّ وَمَتَاعٌ إِلَىٰ حِينٍ* captures the essence of this transition. Humanity is destined to live, struggle, and flourish on earth, drawing sustenance and meaning from Divine guidance.

The paper demonstrated that human life, according to Qur'anic ontology, revolves around three interrelated dimensions: (i) spiritual purpose, (ii) moral struggle, and (iii) economic management. Earthly existence (*al-ḥayāt al-dunyā*) is thus both a trust

⁸³ Quran, *Al-Inshiqāq*, 84:6

⁸⁴ *An-Najm* 53:39

⁸⁵ *Ṣaḥīḥ al-Bukhārī*, Hadith 2072

⁸⁶ Quran, *Al-Baqarah* 2:36; *Al-A'raf* 7:24–25; and *Al-Insān* 76:1–3

(*amānah*) and a test (*ibtīlā'*). Through revelation, humanity is guided to harmonize material utility (*matā'*) with spiritual accountability, ensuring that development, wealth, and knowledge become instruments of justice and not arrogance.

The Qur'ānic worldview profoundly integrates economic behavior with moral purpose. The Ayah not only indicates the temporal enjoyment of worldly resources but establishes the foundations of what we may call a “moral economy of existence.” This concept implies that every act of production, exchange, and consumption is embedded within an ethical framework of responsibility to Allah and service to humanity.

Islamic economists like ⁽⁸⁷⁾ ⁽⁸⁸⁾ have emphasized that the Qur'ān rejects both materialist capitalism and ascetic withdrawal. Instead, it envisions a balanced economy grounded in *tazkiyah* (moral purification), *'adl* (justice), and *ihsān* (benevolence). The purpose of economic life, therefore, is to cultivate *falāḥ* (holistic prosperity) rather than mere accumulation of wealth.

When viewed through the verses under study, the descent of humanity to earth can be reinterpreted as the beginning of *economic civilization* — the construction of homes, the tilling of land, the creation of trade, and the pursuit of knowledge. But these activities gain legitimacy only when aligned with Divine ethics. Hence, the Qur'ān's command that “*you shall live therein, die therein, and from it be brought forth again*” implies not only biological and spiritual cycles but also economic continuity, where human productivity becomes a form of worship (*'ibādah*) and a means to sustain moral communities.

Philosophically, the Qur'ān situates humanity between two poles: the terrestrial and the transcendent. Earthly life is finite (*ilā ḥīm*), yet its actions echo in eternity. The *hubūṭ* narrative, therefore, is not tragedy but opportunity - a Divine pedagogy that transforms man from a passive recipient in Paradise into an active moral agent in history.

The enmity mentioned in the verse (*ba'dukum li-ba'din 'aduww*) signifies the inner and outer conflicts that test moral integrity. These conflicts — social, political, and psychological — are meant to refine the human will, leading to the cultivation of virtues like patience (*ṣabr*), justice (*'adl*), gratitude (*shukr*), and compassion (*rahmah*).

In this regard, the Qur'ānic human being (*al-insān*) is both *khalīfah* (vicegerent) and *'abd* (servant), representing the duality of freedom and dependence. The true success of civilization lies in balancing these two aspects: exercising creativity and rationality while maintaining humility before the Creator.

In a modern context marked by ecological degradation, economic inequality, and spiritual emptiness, the Qur'ānic philosophy articulated in these verses offers a

⁸⁷ Naqvi, (1981; 1994)

⁸⁸ Chapra (1992)

profound corrective. The command “*descend*” (*ihbiṭū*) calls humanity to build earthly systems — economic, political, and cultural — but the phrase “*for a time*” (*ilā hīn*) reminds us of our mortality and accountability.

Thus, the Qur'ān's framework demands:

1. Ethical Economics — ensuring production and consumption align with moral limits, avoiding exploitation, and promoting distributive justice through *zakāh*, *waqf*, and fair trade.
2. Ecological management — protecting the earth as a trust, not as property; maintaining balance (*mīzān*).
3. Social Harmony — transforming enmity into cooperation through dialogue, empathy, and justice.
4. Knowledge-Based Development — linking scientific and technological progress with spiritual wisdom.

Such reconstruction would revive what ⁽⁸⁹⁾ called “*the unity of thought and action*” — the hallmark of Islamic civilization — and what Naqvi termed “the ethical reconstruction of economics.”

The Qur'ānic message economically symbolizes cycles of growth, decline, and renewal; spiritually, it represents man's journey from creation to Creator. The Qur'ān's eschatological vision ensures that no effort, however small, is lost — “*And that man shall have nothing but what he strives for*” ⁽⁹⁰⁾. Hence, every act of moral and material creation on earth contributes to the eternal record of deeds. The Qur'ān thus transforms existence into a sacred enterprise: living and working on earth become acts of devotion when directed toward justice, gratitude, and faith.

Human life, in the Qur'ānic view, is neither accidental nor self-sufficient. The command was a Divine act of commissioning humanity to inhabit the earth responsibly — to cultivate, not to corrupt; to create, not to destroy. Economic and political systems detached from this spiritual vision inevitably lead to injustice, inequality, and moral disarray. Only by restoring the Qur'ānic harmony between *deen* and *dunyā*, between *moral values* and *material progress*, can humanity achieve sustainable peace and prosperity.

As the Qur'ān reminds: هُوَ الَّذِي جَعَلَكُمْ خَلَائِفَ فِي الْأَرْضِ. “*He it is Who has made you vicegerents on the earth.*” ⁽⁹¹⁾. In this vicegerency lies the essence of man's purpose - to transform the earth into a mirror of Divine mercy, justice, and balance. The journey that began with “*descend*” will culminate in “*then to Us you shall return*”. Between these two commands lies the moral history of mankind; a history that the Qur'ān continues to illuminate with timeless wisdom.

⁸⁹ Iqbal, (1930)

⁹⁰ Quran, An-Najm 53:39

⁹¹ Quran, Fatir 35: 39