

## THE CONCEPT OF SAVINGS IN ISLAM

Murodkhonov Muhammadnur\*; Murodkhonov Muhammad Sodiq\*\*

\*Student of the International Islamic,  
Academy of Uzbekistan  
UZBEKISTAN

Email id: murodkhonovmukhammadnur@gmail.com

\*Student,  
Kokaldosh Secondary Special School Under  
Muslim Board of the Republic of Uzbekistan,  
Uzbekistan

Email id: mmsm313980@gmail.com

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### ABSTRACT

*When the majority of individuals employ the term "Deposit," my dear friend, allow this pecuniary sum to reside within your possession. It is comprehended that the individual in question intends to utter "I shall retrieve it on the morrow" and conscientiously restore said funds to their rightful owner. Indeed, this too constitutes a deposit. However, the notion of savings encompasses a more expansive connotation. There exist numerous variations of it. The paramount reserve is indeed the reservoir of faith! Should we adhere to our religious convictions, we shall elevate it to the status of a majestic river, brimming with abundance. Conversely, should we neglect our obligations; we would be guilty of betraying this sacred reserve and failing to honor it. Within this discourse, we shall delve into perspectives and contemplations on the notion of savings within the realm of Islam.*

**KEYWORDS:** *Deposit, Islam, Concept, Religion, Hadith, Types Of Deposits, Deposit, Non-Treason.*

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### INTRODUCTION

The anatomical components that Allah has graciously bestowed upon us are akin to cherished treasures. To safeguard them, should they become plagued by illness, it is imperative to promptly present them to a medical practitioner, and the path to recovery lies in adhering to the prescribed regimen. If one among us becomes ailing and we neglect to promptly seek medical attention, instead attempting to administer treatment ourselves, the consequence is the incapacitation of said individual, rendering them incapable of fulfilling their customary tasks, thereby failing to honor and preserve their divine endowment. The same can be asserted regarding various corporeal aspects. It is widely acknowledged that the act of bestowing and honoring a commitment epitomizes genuine devotion and its quintessential attribute. Diverse forms of reserves exist, encompassing both tangible and intangible entities entrusted for a specified duration. The gift of existence bestowed upon humanity, and the sanctified embodiment—the essence—is likewise a divine bestowal, a sacred deposit from the divine.

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Our revered Prophet, peace be upon him, served as a paragon and exemplar to us in all aspects of virtue, including the virtue of fulfilling promises and preserving trust. The noble lineage endowed him with the esteemed attribute of "Al-Amin," signifying his role as a trustworthy and dependable individual, one who faithfully safeguarded the rights of others and remained steadfast in his commitments. Loyalty and fidelity to one's promises form the bedrock upon which trust flourishes and cooperation thrives, forging strong bonds not only between individuals but also within communities. If the inherent virtues possessed by such individuals are relinquished, the trust among people shall wane. Consequently, the pillars of trust, benevolence, and compassion shall crumble, while deceit and falsehood shall intensify, plunging society into a state of profound crisis.

In our religious doctrine, one who has committed treachery is also subjected to a deposit. Indeed, sinking to the level of a betrayer and being deemed equal to such an individual is deemed impermissible for one to be a transgressor. It is evident from the annals of Islamic history that the polytheists of Mecca sought permission from the Almighty, our Messenger, to depart for Medina, all the while plotting to harm the revered soul of the Messenger of Allah. Prior to their departure, they instructed the polytheists to approach the Messenger of Allah (peace and blessings of Allah be upon him), the honorable and respected Ali ibn Abu Talib, and relinquish the people's entrusted wealth back to its rightful owners. Despite enduring significant oppression and betrayal, Excellency Ali (may Allah be pleased with him) faithfully followed our Messenger, ensuring the return of all entrusted deposits to their legitimate recipients. This narrative itself stands as a profound lesson and exemplar for us. The growing polarization of the Muslim world and the Muslim mind will be one of the main signs of the coming century[1.58].

The divine gifts bestowed upon us are none other than our corporeal faculties, deserving utmost care and preservation. Should affliction befall, it is imperative to promptly seek the counsel of a medical practitioner, and diligently adhere to the prescribed course of treatment. Neglecting to promptly present an ailing limb for medical evaluation, and attempting self-remedies, would inevitably impede its functional abilities and neglect its intrinsic worth. The same holds true for all other anatomical constituents.

Both the woman and the child are entrusted with responsibilities akin to treasures. Their well-being, including their healthcare and upbringing, hinges upon the diligent cultivation of virtuous behavior. It is incumbent upon us to vigilantly nurture and guide them, ensuring that they adhere to the principles that govern their conduct. Neglecting this duty would amount to a betrayal of the entrusted responsibility. Likewise, every vocation carries with it a sacred trust. Once one has acquired the requisite skills and knowledge, it is essential to diligently apply oneself in order to faithfully serve the community. Failing to do so, displaying a lack of dedication or treating one's profession with a careless approach, would constitute a breach of the entrusted responsibility.

Consider, for instance, the teacher's lectern. It becomes apparent that an individual of this vocation ardently adores their calling, administering it with fervor and unwavering commitment. Should a teacher neglect to impart knowledge diligently to their pupils within the confines of an educational institution, be it a school, college, or university, failing to enlighten them with current scholarly advancements in the span of an hour and twenty minutes, instead indulging in idle conversations and squandering valuable time, they not only squander the precious hours of their students but also betray the entrusted responsibility of imparting instruction and fostering

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intellectual development.[2.95] If the physician fails to engage in self-improvement to enhance patient care, neglects the expansion of their knowledge, exhibits sluggishness in patient treatment, avoids scholarly pursuits, demonstrates indolence, approaches their profession without remuneration, prioritizes the attention of affluent patients, and treats those with less means rudely and superficially, then they bear responsibility for any loss of life resulting from their incompetence. The automated physician, devoid of compassion, will be held accountable. Likewise, anyone who aids and abets the doctor in their pursuit of monetary gain by facilitating fraudulent credentials and purchasing diplomas will also become an accomplice to this crime.

**In Conclusion**, a heavenly abode has been pledged to the individual who diligently safeguards and restores the entrusted deposit to its rightful owner, adorned in resplendence. There exist myriad deposits bestowed upon us, encompassing our sustenance and transitory existence. Our well-being, a prodigious deposit, is graciously bestowed upon us. Time, progeny, and serenity are amongst the other invaluable deposits. It is imperative that we wield these entrusted treasures fittingly, refraining from the slightest act of treachery. Let us expend the bestowed life in virtuous endeavors, cherishing our health, making optimal use of time, endeavoring to cultivate an honorable reputation, nurturing our offspring into exemplary individuals, safeguarding and promoting tranquility, and never neglecting the pursuit of peace.

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