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# WISDOM

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## MORALS OF TRADE IN ISLAM

**Osman Nuri Efendi**  
Morals of Trade

**Cafer Durmus**  
Spending in the Way of Allâh

**Jacqueline Oyludag**  
Staying Steadfast and Straight

Prof. Ibrahim Canan - The Importance Of Exchanging Gifts As... / Prof. Ismail L. Cebeci - The Most Profitable Trade



Dear Readers,

*“People whom neither (worldly) commerce nor striving after gain can divert from the remembrance of Allāh, and from constancy in prayer, and from charity: [people] who are filled with fear (at the thought) of the Day On which all hearts and eyes will be convulsed.” (Nūr, 24:37)*

Prophet Muhammad (pbuh) stressed the honesty in trade, saying, “Remember, there is no faith in him who is not trustworthy; there is no place for him in religion who cares not for his pledged word or promise.”

Warning those who cheat in trade our beloved Prophet (pbuh) said, “He who cheats is not of us. Deceitfulness and fraud are things that lead one to Hell.” Once Prophet Muhammad (pbuh) came upon a heap of corn in the market of Medina and thrust his hand onto it. His fingers felt damp. When he asked, the trader replied that rain had fallen upon it. The Prophet (pbuh) observed, “Why did you not then keep (the wet portion of) it above the dry corn, so that they may see it? He, who deceives, is not from us.”

Therefore, we must follow the teachings of our Prophet (pbuh) in regard to all aspects of life; to become a trustworthy Muslim and to attain the pleasure of Allāh Almighty. And We should bear in mind that the Prophet (pbuh) gave gladtidings for trustworthy merchants in one of his hadith: “A truthful and trustworthy merchant is associated with the prophets.”

In order to estimate the importance of trading in Islam, we should not forget that our Prophet Muhammad (pbuh) and his wife Sayyidah Khadījah were both merchants. It was merchants, not soldiers, who were mainly responsible for the spread of Islam in the East and the West.

We hope you like and benefit the articles of this issue. Our beloved teacher Osman Nuri Efendi emphasizes the significance of being honest merchants in order to be rewarded in the Day of Judgement, while Semsettin Kiris explains “The Morals Concerning Commerce in the Words of the Prophet.” in his article.

May Allāh Almighty place goodness in our hearts and make us among those who avoid evil.

Ameen!

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# Wisdom

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Of Prophet  
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# Morals of TRADE

**The Islamic economic system was founded upon an understanding that the basis of trade is to serve individuals and the community truthfully and honestly.**

The Messenger of Allâh (pbuh) once encountered a man selling wheat. «How do you sell?» he asked the salesman. The man explained. At that moment revelation (wahy) came to the Prophet (pbuh) telling him to place his hand in the wheat. The Prophet (pbuh) placed his hand inside and saw that the wheat was wet. At this he remarked «You should have put the wet wheat on top so that people can see it. Deception is not from us.» (Muslim, Iman, 164)

As explained in this Hadîth, the Islamic economic system was founded upon an understanding that the basis of trade is to serve individuals and the community truthfully and honestly. The kind of trading where there is a transfer of goods from producers to consumers, requiring as much effort as capital and where there is as much chance of loss as profit has been made halâl and even encouraged since it increases the benefit/utility of goods. If we think about the blessed words of our Prophet (pbuh) «nine out of ten gains are through trade...» and the lesson of that particular case, we might better



understand the degree of this encouragement.

Furthermore, out of the five pillars of Islam, the fact that the two most important ones, Hajj and Zakah, are specific to wealthy believers also pertains to this encouragement to attain wealth through lawful means. The statement in the Hadîth «the giving hand is higher than the taking hand» and its ruling directing one to give can also be considered as a part of this general encouragement.

However whilst trade is the most important means of attaining wealth and property, the Hadîth «Every community has a trial (fitna). The trial of my community is wealth» should not be forgotten. This is because the desire to produce wealth through trading is a terrible handicap where one is enslaved by the nafs (soul). A greedy person resembles a jug. Even if his stomach is full, his mouth doesn't close. Whereas, if you try to empty a lake with a jug, what can it hold beyond its capacity? Or a greedy person is like an oven or stove; however much fuel such as coal or wood accumulates on it, it doesn't become satiated and extinguish, rather its flame and heat increases. The Prophet (pbuh) described a greedy person in the following manner: «If the son of Âdam has two valleys of riches, he wants a third. Apart from the earth nothing can satiate the stomach of the son of Âdam.» (Bukhârî, Raqâ'iq, 10; Muslim, Zakat, 116)

Due to this desire, there is no limit to the

amount of trickery and deception that the son of man indulges in when trading. Many people have been bankrupted for this reason. The world is full of heedless and foolish travellers. Although spending for the sake of Allâh (Infâq), Zakah and various kinds of charity can result from prosperity, there have also been no lack of those throughout human history who usurp the rights of the poor, the widows and the orphans through their evil desires.

As a lesson for all the communities that will come until the Day of Judgement, Allâh informs us in the Holy Qur'ân, that the destruction of the residents of Madyân and Ayka, who were the people of the Prophet Shu'ayb (pbuh) was due to their wholly immoral trading practices. For this reason, cheating in trade and then consuming illegal earnings and oppressing the weak are such heavy crimes that they merit the destruction of a people. The Prophet of Allâh (pbuh) once remarked: May the slave of gold and silver money and the slave of clothes, displaying arrogance and pride be destroyed. If the greedy person (merchant) is given what he desires he is happy, but if he is not then he is not content (he rebels against the Divine Will and Providence) (Bukhârî, Raqâ'iq, 19; Jihad, 70; Ibn Maja, Zuhud, 8)

Once, when someone was being praised, 'Umar asked the one praising «Have you ever traded or travelled with him or been his neighbour?» The man replied that he had

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**The Prophet of Allâh (pbuh) once remarked: May the slave of gold and silver money and the slave of clothes, displaying arrogance and pride be destroyed. If the greedy person (merchant) is given what he desires he is happy, but if he is not then he is not content.**



not. 'Umar responded, «I think you saw him in the Mosque swaying his head as he read the Qur'ân». «Yes oh 'Umar!» replied the man, «I saw him like this». Upon this 'Umar remarked «In that case don't praise him because sincerity is not in the servant's neck.»

'Umar's command here is advising one not to be deceived by appearances but rather to form opinions (about someone) with respect to that person's actions and their relations with other people. It is a sign (warning) of the danger of praising one who has taken a test in his advantage but has failed it.

Thus, the private life of an individual is reflected outwardly through his/her trading practices. In other words, however a person's private/inner feelings are, such are their trading practices. In another Hadîth the Prophet (pbuh) has remarked, «Allâh does not look at you prayers or your fasting, rather he looks at your relations with money.»

From the perspective of Islam when the customer buys merchandise he should not intentionally criticize it and when the salesman sells something he should not use statements to suggest it is worth more than its actual value. He should not exploit a weak customer by charging above the customary/standard price. He should not seek to deceive, and should not use trickery with weights, measures, money lending or black marketing, he should not seek to escape from promises, and should not buy and sell harâm merchandise that is harmful to society.

How beautiful are the trade rules which

the Prophet (pbuh) brought such as his following statements on trade:

«Needless promises and pledges present in transactions are where Shaytân (satan) and sin come together. Mix your trade with charity! (i.e. cleanse it)»

«On the Day of Judgement, the traders will be the most flagrant sinners (fâjir) whereas the honest and truthful ones will be the exceptions...»

It is incumbent to inform the salesman who doesn't know the value of his merchandise its value. To attempt to take advantage of his ignorance, inexperience and innocence is deception. Those who fear Allâh in their hearts and seek to earn His pleasure are extremely careful and sensitive with these matters.

The great Imam Abu Hanifa once asked a lady the price of a silk cloth she had brought out for him. The woman replied: «It is 100 dirhams, oh Imam!». But he opposed. «No, this is worth more». Confused, the woman raised the price by 100 dirhams but again Abu Hanifa would not accept. So the woman raised the price by another 100 dirhams and later another 100 dirhams. «No, this is worth more than 400 dirhams» replied Abu Hanifa. Unable to hold herself back the woman inquired «Oh Imam, are you mocking me». Upon hearing this, the Imam called a trade-minded person to show the woman the real price of the merchandise. The person came and determined the price of the cloth to be 500 dirhams and Imam Abu Hanifa bought



**From the perspective of Islam when the customer buys merchandise he should not intentionally criticize it and when the salesman sells something he should not use statements to suggest it is worth more than its actual value.**

it at this price. This is because he knew that parting with the truth, hiding the defects and faults of merchandise and especially not being careful with measures and weights can lead to man being afflicted with a very sorrowful ending. Ottoman society also developed in accordance with such a moral framework and communal peace and happiness was so much as to make even the non-believers admire us. After Sultan Fatih had conquered Istanbul, two priests travelled about to examine Ottoman salesmen and the following event which they witnessed conveys this state of affairs very beautifully. The priests went to a grocer early in the morning because they wanted to buy some things. The grocer told them «I have made my first sale of the day. Please go to my neighbour who has not yet done so.» Upon this they went to the other grocer who in the same manner said «I have made my first sale of the day. Please go to my neighbour who has not yet done so.» So they went to another shop. The responses they received were always the same. Finally they returned to the first grocer and bought from him.

A Muslim does not tell lies or deceive. Deception is a sign of foolishness and is not appropriate for a Muslim. As the guides of mankind, the Prophets had the qualities of truthfulness, honesty and wisdom. A Muslim who follows them must be wise and shrewd. In the matter of not being deceived by tricksters Allāh says the following: «And do not entrust to those who are weak of judgment the possessions which Allāh has placed in your charge for [their] support; but

let them have their sustenance therefrom, and clothe them, and speak unto them in a kindly way.» (Nisa, 4:5)

If we now come to those who deceive, they are addressed in this Hadīth:

«Three are three (persons) with whom Allah will neither speak on the Day of Resurrection, nor will he look at them nor will he purify them and there is a painful chastisement for them.» The Messenger of Allāh (pbuh) repeated it three times. Abu Dhar remarked: «May they lose and their hopes be shattered and disappointed; who are these people, oh Messenger of Allah?» Upon this the Holy Prophet (pbuh) replied, «Those who drag their clothes [out of ostentation and pride], those who recount obligations and those who trade goods with false promises» (Muslim, Iman 171)

In the Islamic economic system, to hoard goods, in other words to store them and wait for them to increase in value is not acceptable. It is the material exploitation of society. The Prophet (pbuh) cursed those who hoard and remarked, «Those who sell their goods on the market have gained; those who wait so that they can sell them at a higher price have met with the curse of Allāh.»

The Qur'ān forbids all transactions apart from trade activities which occur when both parties are content. It exhorts us saying «Do not consume one another's wealth unjustly».

The verse of the Qur'ān is as follows:

«O you who have attained to faith! Do not devour one another's possessions wrongfully



- not even by way of trade based on mutual agreement - and do not destroy one another: for, behold, God is indeed a dispenser of grace unto you!” (Nisa, 4:29)

The statement “Do not kill yourselves” contains an important subtle meaning. There is a warning here not to destroy one’s spiritual life and to avoid becoming from the people of hell-fire. In addition, the fact that much violence and murder ensues after the discovery that wealth has been consumed or acquired unjustly is also interesting. Protection from these dangers however is possible by keeping to the rulings of commerce legislated by Islam and keeping away from *riba* (interest) in particular since it is the root of many evils in commerce.

Since interest involves no risk or effort it is a way of taking advantage of the use of capital. It becomes the means of making the rich stronger and the needy even more downtrodden.

There is a very frightening Hadîth of the Prophet (pbuh) about interest. During the ‘Farewell Sermon’ he ruled every type of interest to be *harâm* (forbidden) by his statement; “Every sort of interest is under my feet!”

Also in the Qur’ân there is a divine warning about this matter stated in the following manner:

«Those who gorge themselves on usury behave but as he might behave whom Satan

has confounded with his touch; for they say, «Buying and selling is but a kind of usury» - the while Allâh has made buying and selling lawful and usury unlawful. Hence, whoever becomes aware of his Sustainer’s admonition, and thereupon desists [from usury], may keep his past gains, and it will be for Allâh to judge him; but as for those who return to it -they are destined for the fire, therein to abide!

Allâh deprives usurious gains of all blessing, whereas He blesses charitable deeds with manifold increase. And Allâh does not love anyone who is stubbornly ingrate and persists in sinful ways.” (Baqarah 2:275-276)

The warning in this verse is severe since it informs us that Allâh’s anger and power to remove blessing will manifest *especially* due to interest.

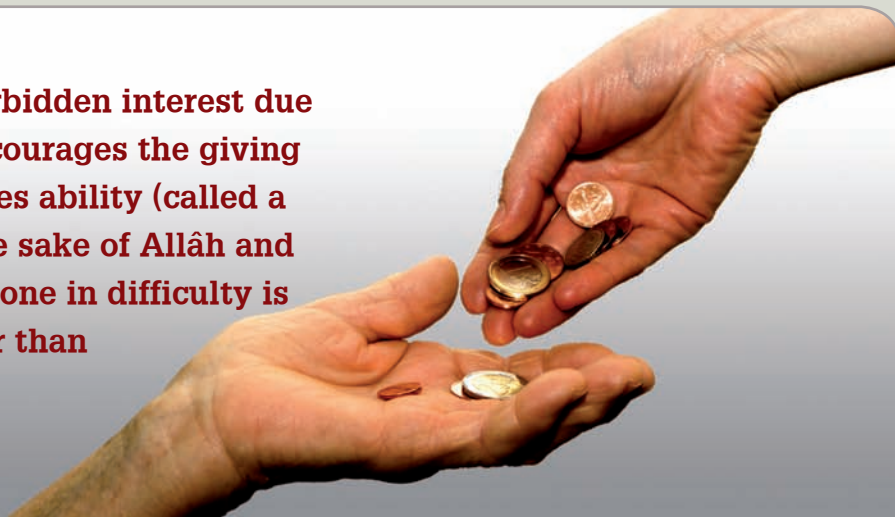
“O you who have attained to faith! Remain conscious of Allâh. and give up all outstanding gains from usury, if you are [truly] believers; or if you do it not, then know that you are at war with Allâh and His Apostle. But if you repent, then you shall be entitled to [the return of] your principal : you will do no wrong, and neither will you be wronged.” (Baqarah 2:278-279)

Can anybody wage war against the Creator of the universe and the Prophet (pbuh) in whose honour the universe was created and come out victorious? If a believer engages in interest, either he loses his wealth or he loses his *îman* (faith). When the *fâsiq* (sinner) takes the wrong path however, his wealth

**The statement «Do not kill yourselves» contains an important subtle meaning. There is a warning here not to destroy ones spiritual life and to avoid becoming from the people of hell-fire.**



**Although Islam has forbidden interest due to these reasons, it encourages the giving of a loan relative to ones ability (called a -beautiful loan-) for the sake of Allâh and the loan given to someone in difficulty is considered to be better than charity.**



increases so that he can attain his share of the punishment which he is entitled to. In other words, that path becomes profitable for him. Allâh does not neglect anyone unless He gives prior notice. Those who will receive punishment are able to enjoy a period of grace until the moment of punishment. It is necessary to pay attention to the warning in this verse because the alternative situation is extremely perilous.

Jabir said «The Prophet (pbuh) cursed the one who accepts usury, the one who pays it, the one who records it and the witness to it and he (pbuh) remarked «They are all equal» (Muslim, Musakat, 106)

There are many reasons and wisdom behind the prohibition of interest. The most significant of them is that it leads to problems such as increased unemployment, false price increases, a reduction of humane and moral characteristics such as mutual assistance, solidarity, love, kindness and compassion, the incitement of selfishness and an increase in greed of money and power.

Although Islam has forbidden interest due to these reasons, it encourages the giving of a loan relative to ones ability (called a -beautiful loan-) for the sake of Allâh and the loan given to someone in difficulty is considered to be better than *sadaqah* (charity). Despite all of these conditions, sincere, just and trustworthy salesmen and traders who run an honest business are always in the minority. Perhaps it is for this reason that the Prophet (pbuh)

gave honest traders the news of such a huge reward. It is remarked in a Hadîth that, “A just trader will be in the shade of the ‘Throne’ on the Day of Judgement.”

“Truthful, honest and trustworthy traders are with the Prophets, the sincere and the martyrs (Tirmidhi, 4)

Imam Abu Hanifa was a rich person who subsisted on trade and owned a considerable fortune. However, since he spent his time occupied with knowledge he conducted his business affairs through a representative but he would check whether the trade was within the bounds of what is *halâl* (permissible). He was so careful in this matter that on one occasion he sent his colleague Hafs bin Abdurrahman to sell some fabric and said to him, “Oh Hafs! There are these faults in this product. so tell the customer and sell it for this reduced price!.”

So Hafs sold the product at the price specified by the Imam but forgot to tell the customer its faults. After learning of the situation, Abu Hanifa asked Hafs, “Do you know the customer who bought the material?”

On hearing that Hafs was not acquainted with the customer he distributed all the money as charity. He was undoubtedly living the reality of the Prophet’s (pbuh) statement “Oh ‘Ammâr, how beautiful is righteous wealth for a righteous person!” (Ahmad b. Hanbal, IV, 197, 202) and would weigh up matters of *halâl* and *harâm* with great piety. With

regards to the account which will be given to us (in the Hereafter) and the cleanliness of the wealth which has been entrusted to us, taking care with the *halâl* and the *harâm* is a very important requirement.

Despite this it is remarked in a Hadith that, "A time will come upon the people when a person will not pay attention to whether his wealth comes from a permissible or impermissible source. (Bukhâri, 7, 23)

How sad is the situation when such heedlessness becomes prevalent.

Despite the fact that punishments which result from the infringement of religious rulings apply at an individual level and in most cases relate to the Afterlife, the tribulations which arise from acquiring *harâm* wealth also affect succeeding generations who were not involved in its acquisition. On the positive side, it means that this difficulty does not remain with people in the Afterlife. Sensing the humour in this kind of situation, people have created an idiom out of it: "The grandfather ate a sour grape; his grandson's teeth are set on edge!"

It is a fact that the majority of those who inherit *harâm* capital cannot keep to the straight path. Because there is something mysterious about money; it goes the way it came. If the path it came from is *harâm*, it attaches itself onto the back of the inheritor and takes him on the path of evil. It is also very strange that after conducting honest trade some people feel they will be unable earn anything.

This is heedlessness, blindness to the truth and a denial of divine provision. According to those who think in this mistaken way, surely Abu Bakr, who repeatedly spent all of his property (to the last penny) in the path of Allâh and His messenger (pbuh) and never abandoned honest trade should have been amongst the poorest companions. However, the historical evidence confirms that he was from the richest of the long-term companions. Indeed, how many times did it happen that he donated all of his things for Allâh and His Messenger (pbuh) and in spite of this, through receiving extensive divine blessing he once again became the owner of capital and property.

These kinds of tradesmen are described in another verse as those who live in confidence of "a profit that will never perish":

"(It is) they who [truly] follow Allâh's revelation, and are constant in prayer, and spend on others, secretly and openly, out of what We provide for them as sustenance - it is they who may look forward to a profit that will never perish, since He will grant them their just rewards, and give them yet more out of His bounty: for, verily, He is much-forgiving, ever-responsive to gratitude ..."

(Fâtir 35:29-30)

May Allâh Allah the Almighty allow us to live in the confidence of the promise of this verse! May Allâh allow us to earn *halâl*, spend it without wasting and donate in His way of the blessings He has provided us. Âmin.

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gave honest traders the  
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# Spending in the Way of Allah

Similar to our Prophet's (pbuh) saying "poverty is my pride" he also mentioned that among those who will be envied is "the person who, night and day spends all of the wealth that Allâh has given him on the path of truth."

In Surah Saf of the Qur'ân, Allâh says:

"O you who believe! Shall I lead you to a bargain that will save you from a grievous Penalty? That ye believe in Allah and His Messenger, and that ye strive (your utmost) in the Cause of Allah, with your property and your persons: That will be best for you, if ye but knew! He will forgive you your sins, and admit you to Gardens beneath which Rivers flow, and to beautiful mansions in Gardens of Eternity: that is indeed the Supreme Achievement." (Saf, 61:10-12)

According to an explanation of this, when the verse speaks of the believers "believing in Allâh and the Prophet" it is saying "Behave like sincere believers! Don't just make promises but be ready to make every kind of sacrifice for your *iman*, faith."

In these verses the call after faith to "*Jihâd*, struggle in the way of Allâh with ones life and possessions" is explained by Hamdi Yazır as follows: "The struggle in the path of Allâh should not be blind but based upon knowledge. Faith and hopeful obedience is always better than hopelessness and disbelief; *Jihâd* and submission (to Allâh's Will) is always better than enslavement and villainy. If you believe in this manner and do

**In the Qur'ân, with the verse: "The (blessing) from the Presence of Allâh is better than any amusement or bargain!", our Lord commands us not to undervalue the opportunities promised to His servants and not to struggle for an insignificant thing thereby losing eternal life.**



what is required the winnings of your trade are such that Allâh will forgive you your sins and enter you into *Jannah*, Paradise where there are gardens underneath which rivers flow. That is the ultimate salvation and an eternal victory.

It is always necessary to pay special attention to verses of the Qur'ân which begin with the address "Oh you who believe" because after this address it means there will be reminders specific to believers.

The main message of the verse central to our topic revolves around the vital question "Shall I inform you of a transaction which will save you from a painful punishment?" We can expand this in the following manner "shall I inform you what would be better for you not only for your transactions and your trade but in a way, every choice, acceptance or rejection in life which comes under the legal category of commerce?"

With trade, sometimes it is possible that with one sale you make enough for that day. With other sales you may make enough for a week, a month or a year. It is possible that one day you will say "I made the sale of my life". This list can keep on growing in this manner. However, when one assesses the great business opportunities of a lifetime, it is certainly the case that they sometimes arise due to talent and other times due to destiny.

The address beginning "Oh you who believe" aims to show those being addressed that the goal is not to search for this kind of financial growth. On the contrary, it is to always carry, without fail the worry of the Afterlife with every kind of transaction and every choice. When beginning any task, as much as considering what can possibly be gained from it, it is to also ask "what will the effect of this job be on my Afterlife" and then even if there is the slightest doubt in that matter, to stop right there.

As a matter of fact we can understand this from the Prophet's (pbuh) speeches. Because he was a balanced person and advised us to seek refuge in Allâh from "poverty which



makes one forget everything and riches which lead astray (Tirmidhi, Zuhd, 3) Similar to his (pbuh) saying “poverty is my pride” he also mentioned that among those who will be envied is “the person who, night and day spends all of the wealth that Allâh has given him on the path of truth.”

Let us say the following: If it is important in trade to make appropriate long-term predictions, our religion teaches us that the account in the Hereafter must also come within these long term plans. It reminds us that the biggest deception is to lose this sensibility and forget that one will be accounted for all of one’s actions and deeds on the Day of Judgement. It is also warning us that those who rely upon excuses such as “what can we do, the conditions of the market necessitate this” and don’t pay attention to the boundary between what is permissible and what is impermissible, ignoring feelings of doubt will be dragged away to a painful punishment in the eternal life.

In the Qur’ân, with the verse: “The (blessing) from the Presence of Allâh is better than any amusement or bargain!” (Jumu’ah, 62:11), our Lord commands us not to undervalue the opportunities promised to His servants and not to struggle for an insignificant thing thereby losing eternal life. He wants us to convert the earnings of the temporary world into winnings which will be the means of attaining happiness in the eternal abode.

He is pointing out the necessity of disciplining ourselves in order to reach a level where we can carry out actions which transcend the world and what it contains and join the group of good-doers by making all of our transactions and choices become “remembering Allâh, reading the Qur’ân, and carrying out tasks which please Allâh.” (Tirmidhi, Zuhd, 14)

Thus, the question of today should be this: “to what extent do the things that we have intentionally bought or left aside correspond with that ‘most profitable transaction’ mentioned in the Qur’ân.

**Allâh wants us to convert the earnings of the temporary world into winnings which will be the means of attaining happiness in the eternal abode.**





# THE MOST PROFITABLE

# Trade

**Mujahids offer their lives for the pleasure of Allah and save themselves from eternal misery; thus occurs the greatest trade. These are the special slaves of Allah.**

Humans are powerless creatures. This is partly the reason why it is necessary for them to live in communities. Many matters which they are powerless to deal with as individuals can be resolved as a community. As a community they can found civilizations and create political states. As a community they can fight as groups and increase their living standards. As a community they can embark upon larger projects and satisfy most of their needs. Some of them are administrators, some of them are leaders, some of them are civil servants, some of them are artists, some of them are salesmen, some of them are teachers, some of them are labourers, some of them are farmers, some of them are chemists. While, each segment of society has mutual and individual gains from the group effort of a community.

If man tries to live alone he must be his own tailor, cooker, farmer, builder, doctor, pharmacist, carpenter etc. Even if he could



**Trade was initially a way of satisfying needs but, with time, as people became distanced from Iman, the means became the goal and trade was carried out for the sake of trade.**



be some of these, since he can't be all of them, his life and comfort would be at risk. As Allâh says, "Allâh wants to lighten your burdens: for man has been created weak." (Nisa 4:28). This is the reason why he can't live as an individual.

Every human being who must reside in a community, when faced with a need beyond his own strength, means and assets takes what he lacks from other people. When this kind of transaction takes place among people, it is called commerce. As the world has progressed, commerce has also developed and expanded. While initially goods were exchanged for other goods or a service, with time instead of offering goods in exchange for the required goods or service, valuable metal pieces and later money as we know it today was used.

Similarly, trade was initially a way of satisfying needs but, with time, as people became distanced from Iman (faith) and tried to think and solve all of their problems with a materialistic mindset, the means became the goal and trade was carried out for the sake of trade. Thus the lives of a group of people became wholly occupied with buying and selling.

For this reason, addressing the Prophet (pbuh), Allâh warns mankind saying, "Say: 'If your fathers and your sons and your brothers and your spouses and your clan, and the worldly goods which you have acquired, and the commerce whereof you fear a decline, and the dwellings in which you take pleasure - [if all these] are dearer to you than Allâh and His Apostle and the struggle in His cause, then wait until Allâh makes manifest His will; and [know that] Allâh does not grace iniquitous folk with His guidance.'" (Taubah, 9:24)

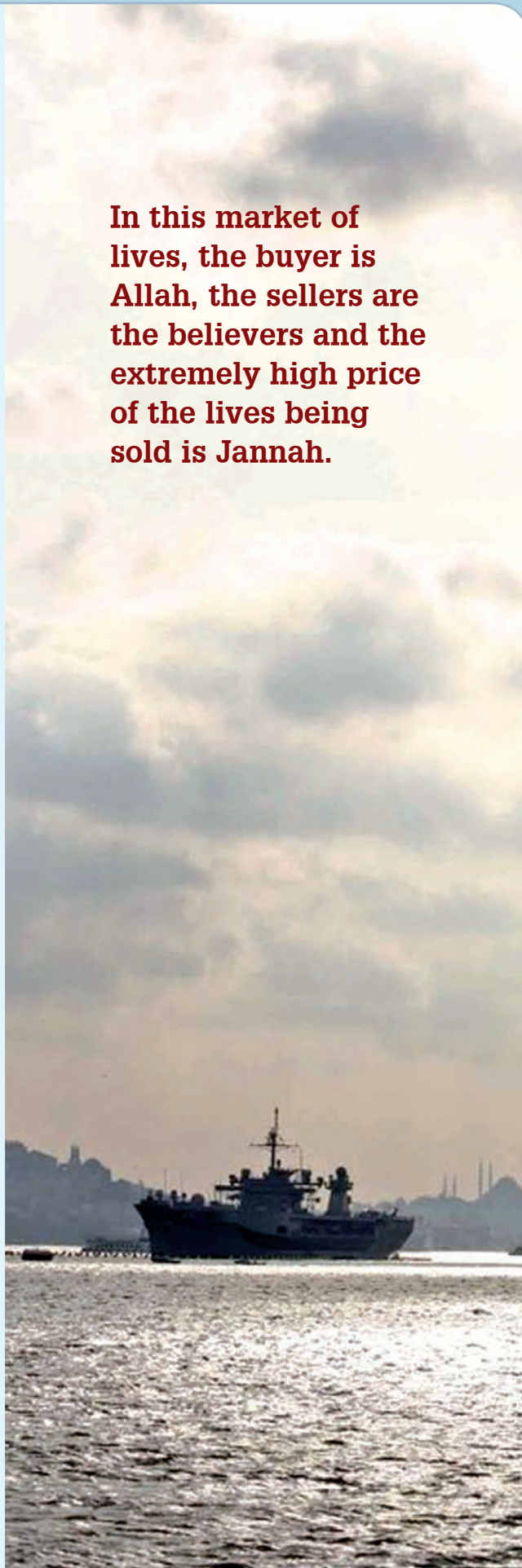
Allâh also informs us of the existence of a group of courageous soldiers who won't be overcome by this alluring trade of the world: "People whom neither [worldly] commerce nor striving after gain can divert from the

remembrance of Allāh, and from constancy in prayer, and from charity: [people] who are filled with fear [at the thought] of the Day On which all hearts and eyes will be convulsed (Nur 24:37) and He Most High also states, “Man is a creature of haste; [but in time] I shall make obvious to you [the truth of] My messages: do not, then, ask Me to hasten [it] (Anbiya, 21:37).

For this reason, income which is paid in advance or which will be paid after a short term, even if it is a small amount, is preferred to that which is more valuable and useful for a longer period but which is paid a little late. Allāh offers this advice and makes this promise. Allāh says, “Oh you who have attained to faith! Shall I point out to you a bargain that will save you from grievous suffering [in this world and in the life to come]? You are to believe in Allāh and His Apostle, and to strive hard in Allāh’s cause with your possessions and your lives: this is for your own good - if you but knew it! [If you do so,] He will forgive you your sins, and [in the life to come] will admit you into gardens through which running waters flow, and into goodly mansions in [those] gardens of perpetual bliss: that [will be] the triumph supreme!” (Saff, 61:10-12)

This is the commerce which saves. The market where this trade takes place is a market of life. Lives are bought and sold here. “But there is [also] a kind of man who would willingly sell his own self in order to please Allāh and Allāh is Most Compassionate towards His servants.” (Baqara, 2:207) They are sold to the Mujahids and those who follow His commands at the price promised by Allāh. They offer the world and even their lives for the pleasure of Allāh and buy eternity for themselves. They offer their lives for the pleasure of Allāh and save themselves from eternal misery; thus occurs the greatest trade. These are the special slaves of Allāh.

**In this market of lives, the buyer is Allah, the sellers are the believers and the extremely high price of the lives being sold is Jannah.**





### **Shuhaib Rumi's life transaction:**

Shuhaib Rumi is from among the afterlife traders. He became a Muslim in Makkah and wanted to make Hijra (emigrate) to Madina to be with the Prophet (pbuh) but a group of polytheists from Quraish followed him. So he got down from his horse, took an arrow from his quiver and after positioning his bow shot at them saying "Oh Quraish. you know that I am the best marksman from amongst you and I promise to Allâh that you won't be able to reach me without using all the arrows in your quivers. Then I will strike the remaining ones with my sword. Then do what you wish. If you let me go on I can give you my wealth and property from Makkah if you wish. They accepted and stopped following him. In this way when he had bought his life in order to spend it in the way of Allâh, and made hijra to

Madina, Abu Bakr said to him "may your trade be profitable, Oh Shuhaib" and gave him the news that the Ayah above had been revealed about him. The Prophet (pbuh) also remarked "Shuhaib's trade was profitable, Shuhaib's trade was profitable.

In this market of lives, the buyer is Allâh, the sellers are the believers and the extremely high price of the lives being sold is Jannah (heaven): "Behold, Allâh has bought of the believers their lives and their possessions, promising them paradise in return ,[and so] they fight in Allâh's Cause, and slay, and are slain: a promise which in truth He has willed upon Himself in [the words of] the Torah, and the Gospel, and the Qur'an. And who could be more faithful to his covenant than Allâh? Rejoice, then, in the bargain which you have made with Him: for this, this is the triumph supreme! (Taubah, 9:111)





# Those Who Became Complete

Yunus Emre

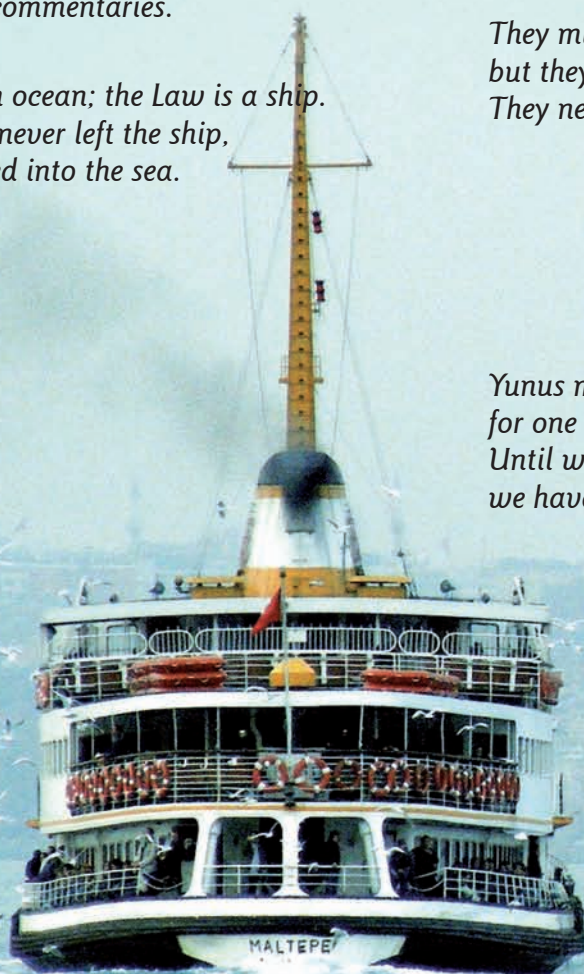
*Those who became complete  
didn't live this life in hypocrisy,  
didn't learn the meaning of things  
by reading commentaries.*

*Reality is an ocean; the Law is a ship.  
Many have never left the ship,  
never jumped into the sea.*

*They might have come to Worship  
but they stopped at rituals.  
They never knew or entered the Inside.*

*Those who think the Four Books  
were meant to be talked about,  
who have only read explanations  
and never entered meaning,  
are really in sin.*

*Yunus means "true friend"  
for one whose journey has begun.  
Until we transform our Names,  
we haven't found the Way.*





محمد


MUHAMMED  
Peace be upon him

صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ

نبارك للأمة الإسلامية والعالم أجمع  
ميلاد النبي الأكرم عليه وعلى آله أفضل الصلاة والتسليم

تصميم مهدي 1427 هـ

# The Importance Of Exchanging Gifts As Shown In The Life Of Prophet Muhammad



**The Prophet (pbuh) gave gifts to his wives, relatives, employees, and representatives of States. In particular for the representatives. In fact one of the last things Prophet Muhammad mentioned before he died is that representatives should be given gifts.**

*“When returning from a journey, bring a gift, even if it is a useful stone, to your family.”*

(Hadith Sharif)

Giving gifts generally describes an exchange of goods between people as an expression of good will, affection or even love. With the giving and receiving of gifts, human interaction, affection and even friendship and love begin. In Islam, positive relationships between people are encouraged and we can learn the importance of giving and receiving gifts in the life of Prophet Muhammad.

A gift is not the same as charity. Prophet Muhammad (pbuh) could receive gifts, but he was not allowed to accept charity. He used to say that charity was forbidden for the Ahl al-Bayt (members of Prophet Muhammad's family). He stated: “When providing charity one seeks Allah's pleasure, when giving a gift, one seeks Prophet Muhammad's pleasure and providing relief from necessities.” He would always ask if something brought to the house was a gift or charity; if it was a gift it would be used, otherwise; it was not used and would be distributed to those in need.



**The Prophet (pbuh) would never say “No!” to those who asked for a gift and it is also narrated that he would give a present three times to the same person if that person asked three times for a present.**



## **PROPHET MUHAMMAD ENCOURAGED OTHERS TO GIVE GIFTS**

There are many *hadiths* that encourage exchange of gifts. While encouraging this practice, Prophet Muhammad (pbuh) also stated the positive benefits of gift giving:

“Exchange gifts, because gifts increase love and remove negative feelings from the heart.”

“Exchange gifts, love one another.”

“Give food as gifts; this will increase your daily bread.”

“Exchange gifts and in this way increase love.”

“Exchange gifts, because the gift removes dark resentment in the heart.”

“Visit and give gifts, because visiting supports loving emotions and giving removes negative emotions (resentment, hostility, etc.) from the heart.”

Hadhrat Anas also advised his children to spend generously upon one another and said: “Do this, because it is the best way of transferring love to another person.”

When a gift is given, emotions of affection will appear in the heart of the recipient for the one who gave the gift; if something negative is said about the other person, the recipient becomes immune to these words and can overlook any shortcomings. The *nafs* has been created in such a way that it loves those who do it good.

In some *hadiths*, Prophet Muhammad (pbuh) states that a gift cannot be refused: “Whoever receives goodness from a brother without asking for or wanting for it should accept it, not refuse it. This is a provision sent by Allah and a gift should be accepted even if it is not of any monetary value.”

In some of the *hadiths* that encourage the exchange of gifts, we are told to respond to the received gift: “Whoever does you a favour, respond to their goodness; if you

cannot find anything to give, pray for them. It is enough that you responded with prayer.” Some *hadiths* demonstrate that Prophet Muhammad (pbuh) responded to the presents that were given to him by giving many more gifts. “The Prophet accepts and gives presents.”

Another form of behaviour that Prophet Muhammad (pbuh) mentioned in connection with giving and receiving gifts is not returning a gift. He compared returning a gift to a person eating their own vomit.

### FORBIDDEN GIFTS

Prophet Muhammad (pbuh) forbade the giving of presents that would be obstacles to justice or honest actions; some presents can have the power to blind, deafen or enslave the heart: “Never accept a gift if it is a bribe against religion.”

In some *hadiths*, there are explanations about what kind of gifts these are: “It is forbidden for an administrator to take a gift. It is blasphemy for a judge to take a bribe.”

In Islam, a gift taken by an employee is considered to be a bribe and is forbidden. Some of the officials that were sent by Prophet Muhammad to collect alms said: “These are the alms and this is a gift given to me.” However, Prophet Muhammad (pbuh) clearly determined the limits of what was a gift and that which should be considered to be a bribe: “If you are given a gift, think: what would you do if you were sitting in your mother’s house, would you accept it?” Thus, if a gift is given to an employee that would not have been presented if he had not been working in that position, it is a bribe. Taking payment for assistance is treated in the same way: If giving something to the one who is assisting is in return for the help, then this is a bribe.

“Whoever intercedes for his fellow Muslim and charges a fee for this service will stand before the large door of interest.”

**The Prophet (pbuh) encouraged the exchange of gifts. He mentions that presents will remove some negative feelings in the heart. He tells us that all kinds of negative feelings between people can be eliminated from the heart through the exchange of gifts.**



**Prophet Muhammad (pbuh) advises us not to “despise a gift, even if it is only some lamb shanks”. Our Prophet mentions this to emphasize the humble nature of the gift.**

Prophet Muhammad (pbuh) sent Abdullah Ibn Rawaha to take the tithes from the Khaybar Jews in keeping with their agreement. The Jews tried to bribe Ibn Rawaha. He said: “Oh Jewish community, in the name of Allah you are the most loathsome people for me...” and he refused the bribe. They then expressed their appreciation by saying: “Oh Ibn Rawaha! Because of this honest attitude of yours, the whole heavens and earth are still standing.”

### **PROPHET MUHAMMAD’S GIFTS**

Prophet Muhammad (pbuh) would send gifts as well as accept them. His gifts were either in turn, or in accordance with the received gift. He gave gifts to his wives, relatives, employees, and representatives of States. In particular for the representatives, he would give care to their gifts and was careful about not leaving out one single member. In fact one of the last things Prophet Muhammad mentioned before he died is that representatives should be given gifts. He would never say “No!” to those who asked for a gift and it is also narrated that he would give a present three times to the same person if that person asked three times for a present.

Prophet Muhammad would give presents of food, clothes, perfume, horses, camel, meat, land, mines, date palms, etc.

Abu Hurairah said: “Prophet Muhammad (pbuh) ordered: ‘Exchange gifts, because gifts remove doubts in the heart. Nor should a woman despise a gift from her neighbour, even if it is only a piece of lamb.’” (Tirmidhi, *Wala wa'l-Hiba* 6, (2131).)

We can see that Prophet Muhammad (pbuh) encouraged the exchange of gifts. He mentions that presents will remove some negative feelings in the heart. Thus, he tells us that all kinds of negative feelings between people can be eliminated from the heart through the exchange of gifts. Neighbours



are mentioned later on in the *hadith*, telling us that there should be exchanges between neighbours. It is advised that gifts be exchanged, even if they are of little value.

Prophet Muhammad (pbuh) advises us not to “despise a gift, even if it is only some lamb shanks”. Some commentators claim “Actually giving lamb shanks as a gift was not common. Our Prophet mentions this to emphasize the humble nature of the gift.”

As can be understood, the *hadith* invites the exchange of gifts, regardless of the amount or value of the gift, because with the exchange of gifts there is an increase of love, a removal of doubts, and a strengthening of affection. Little gifts are in fact greater evidence of love, and as they are not a great burden, as the expense is less, it is also easy for the giver. One cannot always find a large gift, thus, continuous small gifts are in fact the equivalent of larger gifts.

Hadhrat Â'isha tells us: “Prophet Muhammad (pbuh) accepted gifts and sent gifts in return.”

Thus we learn that the Prophet (pbuh) would exchange gifts as a matter of principle. He not only accepted gifts, but he would also send gifts in return. However, this does not mean that one must send a gift in return.

Hadhrat Anas tells: “The Prophet (pbuh) says: ‘I would accept even lamb shanks; I would attend such a meal if I was invited.’” (Tirmidhi, Ahqam 10, (1338).)

Thus, we can understand that the Prophet commands that all gifts be accepted, regardless of value.

Ali tells us: “Kisrah gave some gifts to the Prophet. The Prophet (pbuh) accepted these gifts. Other kings also sent some gifts, He accepted them as well.” (Tirmidhi, Seerah 23. (1576).) This narration shows that Prophet Muhammad (pbuh) received gifts from emperors and he accepted their gifts.

**Hadhrat Â'isha tells us:  
“Prophet Muhammad  
(pbuh) accepted gifts  
and sent gifts in return.”**



# Pearls Of Wisdom

*A bad attitude spoils a good deed just as vinegar spoils honey.*

Prophet Muhammad (pbuh)

*The spiritual warrior is he who breaks an idol; and the idol of each person is his ego.*

Imam Qushayri

*Whoever gives advice to a heedless man is himself in need of advice.*

Sadi Shirazi


*Truthfulness is composed of justice and courage.*

Ibn Hazm

*All humans are dead except those who have knowledge; and all those who have knowledge are asleep, except those who do good deeds; and those who do good deeds are deceived, except those who are sincere; and those who are sincere are always in a state of worry.*

Imam Shafi





*May Allah steal from you all  
that steals you from Him.*

Rabi'a al-Adawiyya

*What you love to have with you  
in the Hereafter you should  
advance today, and what you  
hate to have with you, you  
should abandon today.*

Salman ibn Dinar

*Your souls are precious and  
can only be equal to the  
price of Paradise, therefore  
sell them only at that price.*

Sayyidina Imam Ali

*Your nafs is your first  
battlefield. If you are  
victorious over it, then  
you will find the other  
battlefields easier.'*

Hasan El Benna

*Never be without  
remembrance of Allah,  
for His remembrance gives  
strength and wings to the  
bird of the spirit..*

Rumi







# REALIZING THE ULTIMATE TRUTH

**"When I realized that Islam had everything I needed for the betterment of my life, I converted to Islam."**

Najla Tammy Ilhan was born in Texas in 1971 and raised as a Christian. She became a Muslim at 19 years old. She had her BA in Business Administration. She currently resides in Turkey. She is the author of numerous articles about Islam. She also wrote a book about how she came to Islam. The Turkish version, "Teksas'tan Hakikate Yolculuk", was released in September 2008. She is married with two children.

**W:** Could you tell our readers how you came up with the idea for your book?

**N. Ilhan:** After many years of working in a community established Islamic school in America, I found myself losing hope for the Muslim youth. In an environment that was designed to help them preserve their identity and strengthen their belief, I saw more and more signs of just the opposite, due to the onslaught of contradictory elements from the surrounding society.

Disheartened, I decided to leave the US so that I might finally live and raise my children in a predominantly Muslim society. I knew moving to Istanbul, Turkey was not going to provide us with the idealistic society established on Islam of which I dream, but at the very least, I had the hope that being a Muslim among Muslims would help us all find our place in a society where we could be a part of some larger effort without compromising our identities or feeling beaten down by the disapproval of neighbors and others regarding our beliefs.

**In helping our children to become the Muslims they are supposed to be we are changing the world for the better, one person at a time.**



Time after time in the course of my daily routine, I was happily overwhelmed by the pleasant surprise in the faces of the strangers I would encounter. These fellow Muslims were occasionally even moved to tears of joy when they learned that I, as an American, had seen fit to choose their belief, Islam, and come to live in their country to be close to them. Having only a few seconds or minutes to answer the questions of these brothers and sisters, I felt the depth of what I could share with them was being neglected. If simply knowing that I was a Muslim had that much affect, what would happen if they knew the breadth of the story? Could it benefit their lives as well? Could my experiences help others? While still living in America, the wife of the imam at our masjid had encouraged me to write about how I became a Muslim, but I didn't understand then the depth of the need for this. Once I saw the wisdom of her advice, I decided that one day, InshaAllah, I would take on this task.

**W:** What motivated you to write your reversion story and what influenced you most to accept Islam?

**N.Ilhan:** I must say that the final motivation to write my story came from much closer to home, from my own family. After years of being a Muslim and growing in my understanding of Islam, why I chose this path and what it means to me are as of yet mostly unknown to my family. My parents and other relatives, for the most part, have not asked these questions. Maybe they don't want to know. Maybe they don't care why. Regardless, it was out of my love for them and my hope that too they could benefit from this knowledge that I finally started writing. At least in this way, they might be better able to understand my reasoning and realize that I didn't go into this way of life blindly. When I realized that Islam had everything I needed for the betterment of my life, society, and the world at large, I had two choices. Accept it or lie to myself and deny the obvious benefit it



held. Alhamdulillah, I chose to change myself and hopefully, at least, a bit of the world for the better.

**W:** If you could write a few sentences to call non-Muslims to Islam, what would it be?

**N.Ilhan:** Ask God to guide you and give you the ability to see the answer and the courage to accept it when He does.

**W:** Have you ever helped someone become a Muslim?

**N.Ilhan:** I have been asked this question several times. Each time I have replied that to my knowledge I have not. But only Allah knows. Maybe I have, but Allah has not revealed that to me in this life. Maybe through some word or deed I have influenced someone to take that final step onto the Straight Path. Maybe Allah is saving that joy and those rewards as a glorious, unexpected treasure in the next life. Interestingly though, I have just realized that I am mistaken. Every day for fourteen and twelve years, respectively, I have been helping others to become practising Muslims, my own children. Every day, day in and day out, I have struggled to teach them, support them, and encourage them. This has taken more effort, patience, and prayer than I would have ever been able to exert for strangers. And what a tremendous loss it would be if I neglected them in an effort to encourage strangers who may not even want to be Muslims. As Muslim parents, we have been given the extraordinary opportunity to nurture Islam in our homes. The precious and irreplaceable chance to strive to raise a productive servant of Allah should never be overlooked or considered insignificant. In helping our children to become the Muslims they are supposed to be we are changing the world for the better, one person at a time.

**W:** Do you have any advice for new authors?

**N.Ilhan:** Write for the sake of Allah to benefit mankind.

**As Muslim parents, we have been given the extraordinary opportunity to nurture Islam in our homes. The precious and irreplaceable chance to strive to raise a productive servant of Allah should never be considered insignificant.**







# Staying Steadfast and STRAIGHT

**It is very important for human beings to find the path that leads to Allâh and stay on it once it has been found. It can also be understood that by being on this path one becomes safe from fear and grief.**

*In the case of those who say "Our Lord is Allâh" and further stand straight and steadfast the angels descend on them (from time to time): "Fear ye not!" (they suggest) "nor grieve! but receive the Glad Tidings of the Garden (of Bliss) which ye were promised!" (Ha-Mim, 41:30)*

One of the hardest things for Muslims to do is to stay on the straight path. The reason for this is that the world today is full of misguiding wonders and shiny trinkets that keep us busy and which lead us to stray from the path of light and safety. We become immersed in busy schedules which cause us to constantly search for the easy way out of doing hard work. However, this is not the manner of one who believes in the verse above.

We can understand from this verse that it is very important for human beings to find the path that leads to Allâh and then stay on it once it has been found. It can also be understood that by being on this path



**By properly using  
these two guides,  
the Holy Qur'ân and  
the Sunnah, all of  
mankind will be able  
to reach the level of  
Ahsan-i Taqweem,  
those who are at all  
times God Conscious.**



one becomes safe from fear and grief. In fact, this path is so beloved by Allâh that He gave mankind a lineage of Prophets to act as escorts through the darkness and fear; with them they carry holy books, like lanterns against the night. They are our lighthouses on the edge of the dark, stormy seas. The pinnacle of these books is the Holy Qur'ân and the pinnacle of the Prophets is Prophet Muhammad (pbuh), the guide for all of mankind to the straight, smooth path of safety and assurance.

In the following verse Allâh clearly states that the Holy Qur'ân is a renewal of the light that was brought by the other Prophets, a renewal of the guidance that became lost over time, and that it is the answer to all forms of fear and trouble:

*O People of the Book! there hath come to you Our Apostle revealing to you much that ye used to hide in the Book and passing over much (that is now unnecessary): There hath come to you from Allâh a (new) Light and a perspicuous Book. Wherewith Allâh guideth all who seek His good pleasure to ways of peace and safety and leadeth them out of darkness by His Will unto the light guideth them to a Path that is Straight. (Maidah, 5:15-16)*

There is a hadith reported by Sayyidina Ali which makes it clear that the Companions understood this fact about the Holy Qur'ân. In it Sayyidina Ali declares: I heard Allâh's Messenger (pbuh) say, "Dissension will certainly come." I asked him how we could avoid it, to which he replied, "Allâh's Book is the way (out), for it contains information about what has happened before you, news of what will happen after you, and a decision regarding matters that will occur among you. It is the distinguisher and is not in jest. If any presumptuous person abandons it Allâh will break him, and if anyone seeks guidance elsewhere Allâh will lead him astray. It is Allâh's strong cord, it is the wise reminder, it is the straight path,

it is that by which the desires do not swerve nor the tongues become confused, and that which the learned cannot grasp completely. It does not become worn out by repetition and its wonders do not come to an end. It is that about which the jinn did not hesitate to say when they heard it, 'We have heard a wonderful recital which guides to what is right, and we believe in it.' He who utters it speaks the truth, he who acts according to it is rewarded, he who pronounces judgment according to it is just, and he who invites people to it guides to a straight path." (Tirmidhi, 651)

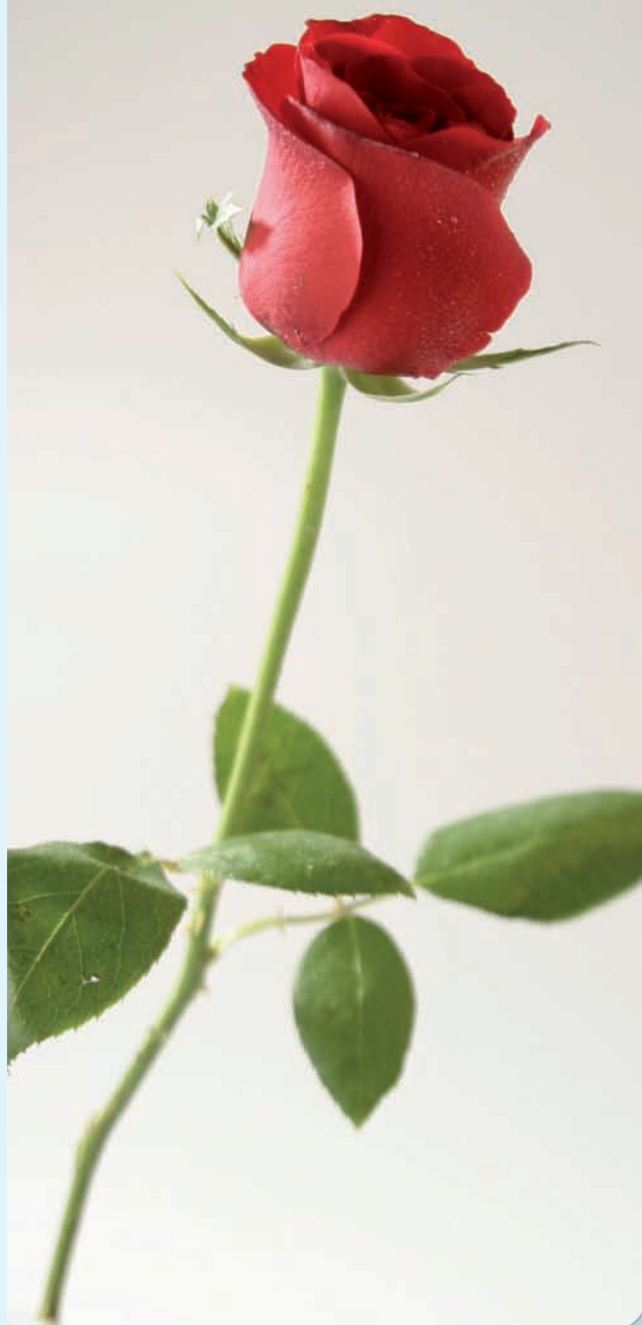
It can also be understood that Allâh wants all of humanity to be aware that He raised Prophet Muhammad (pbuh) to the level of perfect submission and right action by giving him the titles of *uswat'ul hasana* (perfect example) in the Qur'ân and the "walking Qur'ân". Prophet Muhammad (pbuh) alone was deserving of the salutations of Allâh and all of His angels, it is to him that all Muslims are also commanded to send salutations. By virtue of being the example of how the Qur'ân is to be applied to one's life, we can easily understand that the Blessed and Honored Prophet's teachings, known as the Sunnah, are also a necessary part of guidance. One verse which explains this truth says:

*So hold thou fast to the Revelation sent down to thee: verily thou art on Straight Way.* (Zukhruf, 43:43)

By properly using these two guides, the Holy Qur'ân and the Sunnah, all of mankind will be able to reach the level of Ahsan-i Taqweem, those who are at all times God Conscious. This is a level most loved by Allâh and the level which is also most beneficial to His creation. It is the level which it was intended that humanity would reach when they were created.

It is important to understand that finding and staying on the path to which one has

**It can also be understood that Allâh wants all of humanity to be aware that He raised Prophet Muhammad (pbuh) to the level of perfect submission and right action by giving him the titles of *uswat'ul hasana* (perfect example) in the Qur'ân.**



**The Holy Qur'an is a renewal of the light that was brought by the other Prophets, a renewal of the guidance that became lost over time, and that it is the answer to all forms of fear and trouble.**



been guided by the Qur'ân and the Sunnah is not a suggestion or recommendation. It is an admonition and a command directly from Allâh. Allâh warns us about this in two verses:

*Verily this is an Admonition: Therefore whoso will let him take a (straight) path to his Lord! (Muzzammil, 73:19); and*

*Therefore stand firm (in the straight path) as thou art commanded thou and those who with thee turn (unto Allâh); and transgress not (from the Path): for He seeth well all that ye do. (Hud, 11:112)*

Indeed, the second verse was one of the verses that turned the Prophet's blessed black hair white!

While the Prophet's life is the best guide for putting the Qur'ân into action, he was also aware that human beings struggle constantly with themselves. Staying on the path is not as easy as one might think, but it was not meant to be easy. In the following hadith it is easy to see how Prophet Muhammad (pbuh) perceived the human struggle: Malik relates in the *Muwatta'*: "It has reached me that the Prophet said: 'Try to keep to the straight path although you won't be able to do so completely; and know that the best of your deeds is the *salah*, and only a (true) believer preserves his wudu.'"

The Prophet (pbuh) further described what it was like to be on the path which leads to Allâh in the following hadith reported by Abdullah ibn Mas'ud: "Allâh's Messenger (pbuh) said: 'Allâh has set forth a parable of a straight path. On both sides of the path there are two enclosures in which there are open doorways, and hanging upon each doorway there are curtains. At the end of the path there is an admonisher saying: Adhere to the path and do not go astray. Above that there is an announcer who announces as often as anyone intends to open the doors: Woe be to thee! Do not open it, for if you open it you shall have to



enter it.' He then explained (this parable) and said: 'Verily the path is al-Islam, the open doors are the prohibitions made by Allāh, the hanging curtains are the limits set by Allāh, the admonisher at the end of the path is the Qur'ân, and the announcer over it is Allāh's Preacher (that sits) in every heart. (Tirmidhi, 67)

Allāh promises to those who struggle to find and stay on the path by following the guidance of the Qur'ân and the Sunnah:

*Those who believed and those who suffered exile and fought (and strove and struggled) in the path of Allāh they have the hope of the Mercy of Allāh; and Allāh is Oft-Forgiving Most Merciful. (Baqarah 2:218)*

Indeed, this is a blessed promise from the One to whom the straight path leads. There is indeed nothing crooked that leads to Allāh. Furthermore, in order to be among those who deserve this promise it becomes the responsibility of every Muslim, every human being, to learn from the tools and guides that He has provided. They must learn to find shelter in the Holy Qur'ân. They must learn to find shelter in the example laid out by the Prophet (pbuh). They must heed the admonition and learn the signs which point clearly to the path of Allāh's pleasure and mercy.

Finally, it is important to listen to the wise ones who inherited the leadership and the spirit of the law, the Shariat, of the Prophet (pbuh) so that they are not misled by the wonders of the world. One such wise person was Bayazid al-Bistami who, when asked about a man who could walk on water and float in the air, said: "Fish and frogs also float on water, and insects and birds fly in the air. If you see a man float on his rug on the water, or sit cross-legged in the air, do not show any interest in him. Rather, consider whether he is straightforward in his state and conduct, and whether his actions are in accordance with the Sunnah."

**Those who believed and those who suffered exile and fought (and strove and struggled) in the path of Allah they have the hope of the Mercy of Allah; and Allah is Oft-Forgiving Most Merciful. (Baqarah 2:218)**







# *The Morals Concerning* Commerce in the Words of the **Prophet**

Those who concern themselves with trade today should properly read, understand and practice the Prophet's (pbuh) advice regarding trade. If we actually acted in accordance with the principles of the Prophet (pbuh) we would not have such a terrible state of affairs within our community.

The teachings and conduct of our Prophet (pbuh), who is the Light of the Two Worlds, were intended for the whole of Ummah (community) and for humanity in general.

During that blessed time of our Prophet (pbuh), everyone benefited from these teachings and examples: from the big and the small, from the young and old. From the town dwellers to the city folk, from the farmers to the traders: everyone tried to take something for themselves from those words and rulings of wisdom.

In this manner, a morally ideal community was also formed. When introducing a moral principle, our Prophet (pbuh) would always begin with the realities of life. Whatever the event, he would always introduce what was necessary in a manner reflective of the incident and what was right in that particular context. He (pbuh) never lived in a dream world, nor did he present people with a utopian vision; rather he identified with the realities of their lives and spoke from what was necessary in terms of religion, wisdom and morals.



**The role of Muslim traders in the spread of Islam to Anatolia was immense. Also, acting upon their knowledge, Muslim traders were the means for the guidance of millions of our Muslim brothers in the Far East.**



We will now discuss a narration from a Companion (Sahabi) of the Prophet (pbuh) regarding trade. Qays bin Garaza al Gafari was a muhajir (emigrant) from Makkah who earned his livelihood from trade; both before and after the Hijra (emigration). Look at how he described the words and advice of the Prophet (pbuh) to traders: “Before the Hijra (emigration) the people used to call us middlemen. One day in Madina, the Prophet (pbuh) said to us “Oh traders, lies and promises (usually) interfere with trade. Therefore make sadaqa also to counteract with it (i.e. mix it with trade).”<sup>1</sup>

With these words, the Prophet of Allāh (pbuh) is providing the basis for business morality by showing that he knows what kind of a thing commerce is. The Prophet (pbuh) is not separated from reality, “Lies and promises interfere with trade” he says. The meaning of ‘sadaqa’ (charity) here is so wide that different kinds of attitudes and behaviours come within its scope: from dealing with the customer in a friendly manner, to adding a few grams extra when weighing, and even happily accepting when a customer wishes to return a product. The Prophet (pbuh) had already introduced the general principle of “Every good is a sadaqa (charity)”<sup>2</sup> Therefore, every way of accommodating the customer must also definitely be a part of sadaqa.

Those who concern themselves with trade today should properly read, understand and practice the Prophet’s (pbuh) advice regarding trade. If we actually acted in accordance with the principles of the Prophet (pbuh) we would not have such a terrible state of affairs within our community. This is because honest and trustworthy traders convey the message of Islam in the best manner. Throughout history it has always been like this. The role of Muslim traders in the spread of Islam to Anatolia was immense. Also, acting upon their knowledge, Muslim traders were the means for the guidance of millions of our Muslim brothers in the Far East.

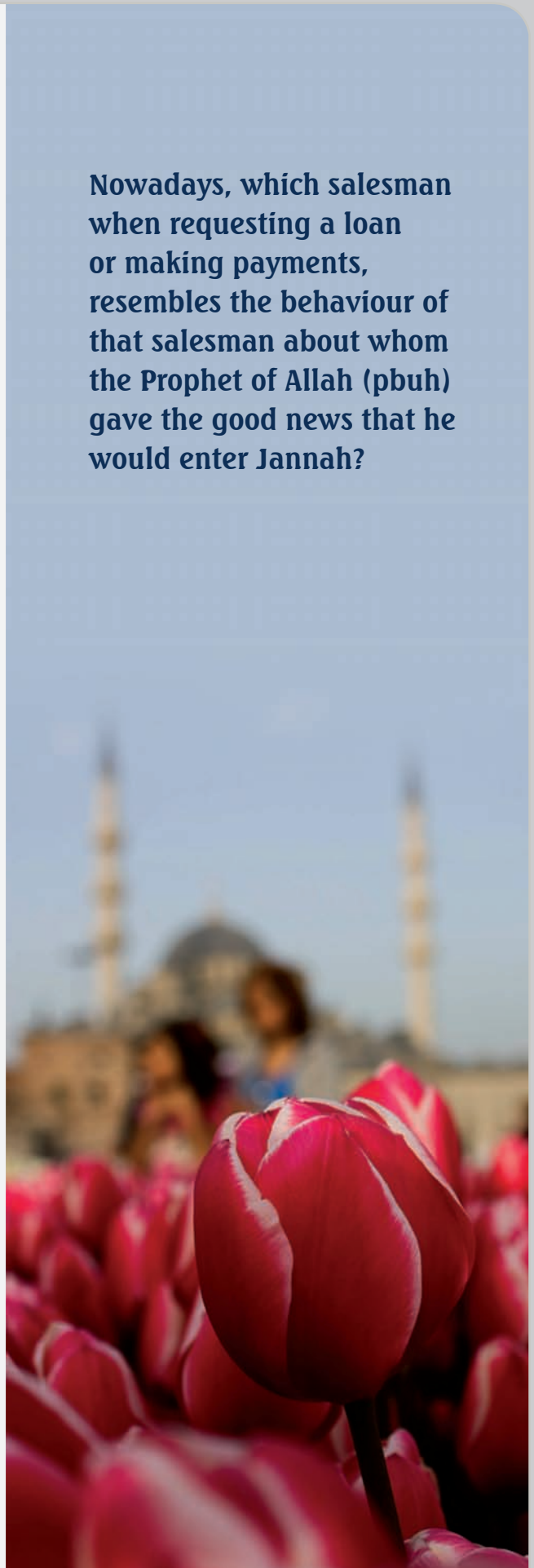
Whatever the topic, whether trade or

some other subject, it is not enough just to glance at the sayings of the Prophet (pbuh). It is necessary to reflect on the wisdom and teaching of those blessed words and to show the kind of moral values which are required in our lives today if we want to act in accordance with this hadith (saying). For example, our Prophet (pbuh) commanded that someone who is accommodating when dealing with Allâh, accommodating when selling and paying and is accommodating when requesting back a loan will be placed in Jannah (heaven).<sup>3</sup>

Here is a golden principle. Here we have a way and a method which will take you to Jannah (heaven). The Prophet of Allâh (pbuh) commanded softness in every aspect of trade. We should also think of the person from the other side of the fence, when buying, selling, paying or requesting back a loan. Is it not true that all the quarrels and problems concerned with trading happen at these very points? Nowadays, which salesman when requesting a loan or making payments, resembles the behaviour of that salesman about whom the Prophet of Allâh (pbuh) gave the good news that he would enter Jannah? If we enact this principle today will the effect be negative? In truth, when we practice this principle our business transactions will be a means for attaining rewards, blessings, graces (dua) and goodness; and not the path of doubt and anxiety as is the case in today's business.

The Prophet (pbuh) is such a great teacher that his message stands above the ages. Whatever the subject, these rulings are appropriate even for our time and must be practised because the starting point of his teaching (pbuh) was human reality and human psychology. He taught people to make life all the more easier and more beautiful through cooperation. He also taught correct manners (adab). Just as he taught how to achieve peace and tranquillity of the heart, he also taught how to achieve social well-being. Because people's ability to turn to Allâh in peace and to worship him is tied to being at

**Nowadays, which salesman when requesting a loan or making payments, resembles the behaviour of that salesman about whom the Prophet of Allah (pbuh) gave the good news that he would enter Jannah?**



**The Prophet (pbuh) gave a lot of importance to people's inner peace of mind. If one is not pleased with the contract, then the transaction should not be completed.**



peace in their everyday lives, people should either completely avoid events which are spiritually harmful or avoid them as much as possible. The manners (adab) obtained from the Qur'ân and the Sunnah will enable us to follow the ways of the Prophet. One's social well-being will come from respecting these.

The Prophet of Allâh (pbuh) also commanded that; "if either of the two parties involved in a transaction are no longer content with the contract, let them separate."<sup>4</sup>

The Prophet (pbuh) gave a lot of importance to people's inner peace of mind. If one is not pleased with the contract, then the transaction should not be completed. Neither of the parties should feel doubtful in this matter. Man's heart is the place that is being observed by Allâh the Almighty. This place should not be preoccupied by the world (dunya). The Prophet told us to "leave that which creates doubt in the heart". The heart has no time to waste with uncertainties. The heart should turn to Allâh and should find well-being in drawing near towards Him. The Qur'ân says that "hearts only find satisfaction in the remembrance of Allâh."<sup>5</sup>

Let us say that we have completed a transaction but later on our conscience is no longer happy with it. We want to return the product we bought but we do not have a clear reason for doing so. The pressure of taking this product back is making us anxious. In such occasions another piece of advice from the Prophet (pbuh) intended for business owners can be of help to us.

The Prophet said that: "If anyone accepts the request of a Muslim to cancel a transaction, then Allâh will not lower him (i.e. He will not make him needy/poor)."<sup>6</sup> In other words, the salesman who accepts the product which was returned back will gain reward for acting in accordance with this command of the Prophet (pbuh). His action counts as a sadaqa for him.

'Sadaqa' (charity) is a key term which the Prophet used to explain the morals of



trade; which in turn contains many hidden meanings. Sadaqa is a concept that contains a very deep sense of morality. It does not only have the sense of giving an amount of money to a poor person. We have tried to expand upon this meaning in the above mentioned discussions.

Another Islamic term which may shed light on some aspects of the ethics of trade is 'barakah' (blessing). The Prophet of Allāh (pbuh) spoke of 'baraka' in many situations. However, he seemed to have taken more care in emphasizing the 'baraka' relating to trade as though he was especially warning us not to let our trade be without 'baraka' (blessing). The Prophet (pbuh) explained the thing which removes 'baraka' in the following manner: "Until they part with one another, the buyer and seller are able to cancel a transaction. However, if they tell lies and hide the truth then the 'barakah' (the blessing of their transaction) will then depart."<sup>7</sup>

As a term, 'barakah' (blessing) does not only mean material increase. Everything can have a 'barakah'. Our lives can also have 'barakah' (blessing). 'Barakah' means the collection and coming together of all goodness, kindness and beauty in the life of people. If our worldly and otherworldly affairs are not in order we should blame ourselves, not others. We should be careful to see whether our words are mixed with lies or not. If our actions, words, and everything else do not commit falsehoods, then 'sadaqa' (charity) and 'barakah' should find place in them. Sadaqa and Barakah should be pivotal in the lives of Muslim traders. It is not possible to better ourselves and to find 'barakah' if we don't completely take the Prophet of Allāh (pbuh) as an example in every aspect of our lives.

**Footnotes:** 1) Abu Dawud, 1; Tirmidhi. 4. 2) Bukhari, Adab 33; Muslim, Zakah 52. 3) Tirmidhi, 74; Nasai, 104; Ibn Majah, Trade, 28. 4) Abu Dawud, Buyu, 53; Tirmidhi, 27. 5) Ar-Ra'd (13), 28. 6) Abu Dawud, 54; Ibn Majah, Tijarah 26. 7) Bukhari, Buyu, 19, 22, 42, 46; Muslim, Buyu 47.





## Stories

# A Wise Young Boy and the Three Questions of the *Roman Envoy:*

**M**any years ago, during the time of the Tâbi'in (the generation of Muslims after the first generation 'Sahâbah'), Baghdâd was a great city of Islam. In fact, it was the capital of the Islamic Empire and, because of the great number of scholars who lived there, it was the center of Islamic knowledge.

One day, the ruler of Rome at the time sent an envoy to Baghdad with three challenges for the Muslims. When the messenger reached the city, he informed the Khalîfah that he had three questions which he challenged the Muslims to answer.

The Khalîfah gathered together all the scholars of the city and the Roman messenger climbed upon a high platform and said, "I have come with three questions. If you answer

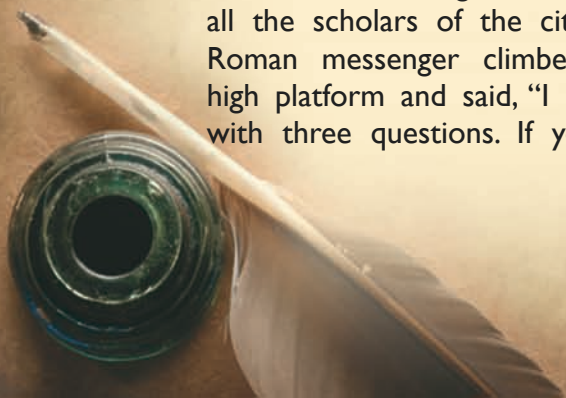
them, then I will leave with you a great amount of wealth which I have brought from the king of Rome." As for the questions, they were:

- 1) "What was there before Allâh?"
- 2) "In which direction does Allâh face?"
- 3) "What is Allâh engaged in at this moment?"

The great assembly of people were silent. (Can you think of answers to these questions?) In the midst of these brilliant scholars and students of Islam was a man looking on with his young son.

"O my dear father! I will answer him and silence him!" said the youth.

So the boy sought the permission of





the Khalifah to give the answers and he was given the permission to do so.

The Roman addressed the young Muslim and repeated his first question, "What was there before Allâh?"

The boy asked, "Do you know how to count?"

"Yes," said the man.

"Then count down from ten!"

So the Roman counted down, "ten, nine, eight, ..." until he reached "one" and he stopped counting.

"But what comes before 'one'?" asked the boy.

"There is nothing before one- that is it!" said the man.

"Well then, if there obviously is nothing before the arithmetic 'one', then how do you expect that there should be anything before the 'One' who is Absolute Truth, All-Eternal, Everlasting the First, the Last, the Manifest, the Hidden?"

Now the man was surprised by this direct answer which he could not dispute. So he asked, "Then tell me, in which direction is Allâh facing?"

"Bring a candle and light it," said the boy, "and tell me in which direction the flame is facing."

"But the flame is just light- it spreads in each of the four directions,

North, South, East and West. It does not face any one direction only," said the man in wonderment.

The boy cried, "Then if this physical light spreads in all four directions such that you cannot tell me which way it faces, then what do you expect of the "Nûr us Samâwâti wal 'Ard", Allâh – "the Light of

the Heavens and the Earth"!?"  
Light upon Light, Allâh faces all directions at all times."

The Roman was stupefied and astounded that here was a young child answering his challenges in such a way that he could not argue against the proofs. So, he desperately wanted to try his final question. But before doing so, the boy said,

"Wait! You are the one who is asking the questions and I am the one who is giving the answer to these challenges. It is only fair that you should come down to where I am standing and that I should go up where you are right now, in order that the answers may be heard as clearly as the questions."

This seemed reasonable to the Roman, so he came down from where he was standing and the boy ascended to the platform. Then the man repeated his final challenge, "Tell me, what is Allâh doing at this moment?"

The boy proudly answered, "At this moment, when Allâh found upon this high platform a liar and mocker of Islam, He caused him to descend and brought him low. And as for the one who believed in the Oneness of Allâh, He raised him up and established the Truth. "...Every day He exercises (universal) power." [Qur'ân - Surah Rahmân (55:29)]

The Roman had nothing to say except to leave and return back to his country, defeated. Meanwhile, this young boy grew up to become one of the most famous scholars of Islam. Allâh, the Exalted, blessed him with special wisdom and knowledge of the deen. His name was Abu Hanîfah and he is known today as Imâm-e-A'dham, the Great Imâm and scholar of Islam.





# Quiz For Children



1. What is the verified statement or saying called?
  - a. Wajeeb
  - b. Sunnah
  - c. Hadith
  - d. Mustahab
2. What do we call the angels who write down what we do?
  - a. Kiraman Katibin
  - b. Jibreel
  - c. Azrail
  - d. Israfil
3. When do we pray fajr?
  - a. Before sun rise
  - b. before sunset
  - c. after sunset
  - d. before we sleep
4. What did Prophet Musa's stick change into?
  - a. Snake
  - b. lizard
  - c. caterpillar
  - d. bee
5. What do you say when you sneeze?
  - a. Bismillah
  - b. Allahuekber
  - c. Alhamdulillah
  - d. SubhanAllah
6. Pillars of Islam are also called:
  - a. Arkan al-Islam
  - b. Wajeeb
  - c. Mustajab
  - d. Sunnah
7. What is the first month of the Islamic calendar?
  - a. Rajab
  - b. Shaban
  - c. Ramadan
  - d. Muharram
8. Which prayer we are urged to offer in congregation?
  - a. Salat al-Jumuah
  - b. Salat al-Jumuah and Eid
  - c. Salat al-Shukr
  - d. salat ad-Duha
9. In which year was the treaty of Hdaybiya signed?
  - a. 2 AH
  - b. 4 AH
  - c. 6 AH
  - d. 8 AH
10. What year was called by the Prophet (pbuh) as 'Year of Sorrow'?
  - a. 10<sup>th</sup> year of Prophethood
  - b. 1<sup>st</sup> year of Prophethood
  - c. 5<sup>th</sup> year of Prophethood

**Hey Kids! Maybe you can win a prize!**

The first 25 entries that answers the questions correctly will win. Encircle your answers, fill out the form, and mail to: Wisdom - Quiz, 8508 So. 71st East Ave. Tulsa, OK 74133 USA.

Name: ..... Age: .....

Address: .....

Parent's Name (for consent purposes only): .....

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