6- Dealing in forbidden Things:

All busines deals involving liquor, carrion, swine or idols are unlawful in Islam:

انَّما حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدُّمَ وَلَحْمَ الْخِنْزِيْرِ وَمَا أَهِلَّ لِغَيْرِ اللَّهِ بِهِ *

"O Muslims: forbidden unto you are carrion, blood, swine flesh and anything on which the name of a deity other than Allah has been pronounced".

عِن جابر رض انه سمع رسول الله صلى الله عليه وسلم يقول: أن الله حرم الخمر والميتة والخنر؛ 57. و 57. والاصنام.

"Jabir reports that he had heard the Messenger of Allah (SAW) as saying: "Allah has declared unlawful the sale and purchase of liquor, carrion, swine flesh and idols."

58.

وعنه انه سمع رسول الله صلى الله عليه وسلم يقول عام الفتح وهو بمكة ان الله ورسوله حرم بيع الخمر

والميتتة والخنزير والاصنام . فقيل : يارسول الله أرأيت دم الميتة فانه تطلي السفن ويدهن به الجلود

ويستصبح الناس ؟ فقال : لاهو حرام . ثم قال عند ذلك قاتل الله اليهود أن الله لما حرم شحومها

اجملوه ثم باعوه فأكلوا ثمنه .

Jabir reports in the year of the victory when the Messenger of Allah was in Makka. I heard him saying "Allah and Messenger have declared unlawful the sale of liquor carrion, swine and idols. He was asked: "What about the lard of the carrion? It is rubbed on the boats and hides are polished with it and the people get light from it (burn it in lamps). He observed: To profit by it is forbidden it is unlawful: Then he (SAW) said, "May Allah blight the jew. When Allah declared unlawful the lard of the carrion they took melting it and sold it in liquid form and devoured the money".

59. غن أبي جحيفة رض أن النبي صلى الله عليه وسلم نهى عن ثمن الدم وثمن الكلب وكسب البغي ولعن

أكل الربا وموكله والواشمة والمستوشمة والمصور .

5- Agreement under Duress

Any profitable deal involving compulsion and helplessness of a party or agreement under duress, for instance usury or decreasing the wages of the labour, is forbidden according to a decreee of the Holy Prophet (SAW). The Holy Qur'an says:

"Allah permitteth trading and forbiddeth usury."

"Allah hath blighted usury and made almsgiving fruitful. Allah loveth not the impious and guilty."

Similarly the ahadith of the Prophet forbade such practices:

"Jabir reported that the Holy Prophet (SAW) invoked Allah's curse upon those who take interest, pay interest, write the deed of interest and bear witness to a usurious deal and said that all of them stand in the same rank".

54.

Abu Huraira states that the Apostle of Allah (SAW) observed"

"A time will come upon the people when none besides the usurers will live and if any non-usurer does survive, he shall be infected by fever of usury or according to another tradition he shall be soiled by the dust of usury."

55.

الثمرة قبل ان تدرك .

"It is reported on the authority of `Ali that the Messenger of Allah had forbidden the conclusion of business deals under compulsion, bargains under duress and the sale of fruit before it is ripe."

3- Correct Weights and measures:

Use of correct weights and measures is the most important rule of trade. The Holy Qur'an calls the use of correct weights and measures, true justice and disapproves of spurious weights and measures. The holy Qur'an refers to the use of spurious weights and measures as one of the reasons why Allah sent destruction upon the prople of Shu'aib. The Holy book decrees:

47.

"Give full measure, and be not of those who give less (than the due). And weigh with the true balance. Wrong not mankind in their goods, and do not be evil, making mischief in the earth".

The moral precepts explained in Sura Bani Israel includes the following:

"Fill the measure when ye measure, and weigh with a right balance; that is meet, and better in the end."

4- Unfair dealing

Any deal in which one party gains profit or increase in goods at the expense of the other party, such as gambling, lottery, speculation etc. was declared unlawful. The Qur'an ordained:

"O ye who believe strong drink and games of chance and idols and divining arrows are only a infamy of satan's handiwork. Leave it aside in order that ye may succeed."

"They question thee about strong drink and games of chance. Say: In both is great sin, and (some) utility for men".

2- Invalid bargain (Bay' Fasid)

There are certain practices which make trade un-Islamic and inhuman. In the terminology of Shari`ah such practices are called bay` fasid. Falsehood, spurious weights and measures, fraud, misrepresentation, usury, corruption, hoarding and profiteering are unlawful and Muslims are ordained to eschew these practices in trade.

The maxims of the Holy Prophet (SAW) make it clear that he (SAW) placed special emphasis on truthfulness and honest practices in trade. He did not relish going to the market place, ⁴³ yet he went there regularly and checked the grain and other goods to keep the Muslim market place clear of fraudulent and dishonest practices. He forbade the taking of false oaths.

Abu Qatada reported the Holy Prophet (SAW) as saying: "You should avoid taking too many oaths while striking bargains, for he who takes too many oaths spends on the one hand and destroys, on the other."

"Abu Huraira reports," I heard the Apostle of Allah as saying. The oath burns the goods and eliminates the blessing."

46.

"Abu Dharr states that the Messenger of Allah said, There are three persons with whom on the day of Judgement Allah will not speak, nor look at nor purify them of their sins and for them there will be a painful doom." Abu Dharr asked Messanger of Allah, who are these unfortunate, virtueless person?". The Prophet said, "He who lets his under garment trail: he who reminds other of his favours: and he who sells his goods under false oaths."

pious and the Martyrs."

"Miqdam b. M`adekarb reported that the Holy prophet (SAW) had said: ما أكل احد طعاما قط خيرا من ان يأكل من عمل يديه وأن نبي الله داود كان يأكل من عمل يديه . 38

"No man ever ate a better meal than the one earned by the labour of his own hands Allah's Prophet Dawud used to earn his living by the labour of his own hands."

Ubaid b. Ruga's reports the Holy Prophet (SAW) as saying:

"On the day of resurrection the traders shall rise as sinner except those of them who traded with piety, fairness and truth."

These texts bear out the importance of trade. Unfair trade practices were the order of the day in the world generally and in Arabia particularly. It is due to certain evils that trade had become a means of exploitation. The Holy Prophet (SAW) framed rules and regulations and introduced reforms in trading in order to make it beneficial for the whole community. Some of the reforms instituted by the Holy Prophet (SAW) are as follows:

1- Fraud

Fraud and breach of trust are unlawful. The Holy Prophet (SAW) gave clear directives that trading should be free of such malpractices as fraud, breach of trust and causing harms or loss.

"The Holy Prophet (SAW) observed:

"The best business is fair trading and labouring with one's own hand".

"The Holy Peophet (SAW) observed:

"Neither take nor give loss."

The Fuqaha' (legists) define Bay` Mabrur (Bargain) as an affair in which the parties deal with each other in a fair and cooperative spirit without fraud, breach of faith or any sin.⁴²

Reforms

Before his declaration of prophethood, Muhammad (SAW) had started his practical life as a trader, and had, within a short time, achieved prominence in this profession. Allah willed to set him to work as a Prophet and this was a full-time office. Trading and prophecy could not go together. Hence he (SAW) abandoned the profession of trade and absorbed himself fully in the Movement of Islam.

It took thirteen to fourteen years intense struggle before he (SAW) was able to establish a city state in Madina. 32

This state was only the foundation stone. Later the boundaries of this state extended to the whole Arab peninsula. In his farewell sermon at the last Hajj of his life he (SAW) declared: The kingdom of Ignorance lies under my feet. 33

All types of business flourished in the Muslim Community. Muslims were engaged in trade and agriculture. Many of them were employed in educational, military and administrative services. The Holy Prophet (SAW) framed rules for all these departments of life. Trade claimed his special attention, for it is the main occupation in any community. The Holy Qur'an and Sunnah frequently enjoin upon the Muslims to take to the business profession and point to its benefits.

The Qur'an declared:

"And when the prayer is ended, then disperse in the land and seek of Allah's bounty and remember Allah much, that ye may by successful."

O ye who believe: squander not your wealth among yourselves in vanity, except it be a trade by mutual consent."

"O ye who believe: spend of the good things which ye have earned".

"Abu Saeed reports that the Holy prophet (SAW) had observed:

"A truthful and trustworthy trader shall rank among the prophets, the

stranger. They were all very sorry at this loss. An old lady in the caravan, however, consoled them by the following words. "Be assured" she said, "We have never seen such light on the face of a person meaning to say that a man of such countenance could not be a cheat". In the evening the Holy Prophet (SAW) sent food for the people of the caravan alongwith a supply of dates equivalent in value to the price of the camel.

Loans are an important need in human life especially business life and few indeed are the people who escape the need to raise a loan on one or the other accasion in their life time. Debt is a curse and the Holy Prophet (SAW) has asked Allah's protection against it. The Holy Prophet (SAW) stated:

To deal fairly and to pay equitably are the highest virtues in a debtor. There are several episodes in the Holy Prophet's (SAW) life which are the best illustrations of these virtues. We mention only two of them. Once the Holy Prophet (SAW) borrowed a camel from someone. He (SAW) returned a better camel to his creditor and observed:

"The best people are those who pay their debts fairly"

Once the Holy Prophet (SAW) borrowed a cup from someone, and lost it, whereupon he paid compensation to the owner of the cup.

These examples give a slight glimpse of adherence to promise, veracity, honesty and fair dealing. Let us turn to another aspect of the Prophet's (SAW) character. Businesss is the best means of earning wealth. Wealth produces stinginess and material out look. It is amazing, however, that in his pre and post prophetic life, we find no trace of money mindedness. He (SAW) would often say, "I do not like to keep even a single *dinar* with me for more than three days except that *dinar* which I mean to pay in settlement of a debt."

Whatever capital came to his hand in Makka he (SAW) would spend it to alleviate the wants of the poor orphans, widows and the destitute.

Wealth, when spent for human welfare, is a blessing; when hoarded, it becomes the greatest curse. His object in taking part in the *Hilf- ul- Fudul* was to work for human betterment. 31

Abu Rafi` a pagan slave, came to Madina as envoy from the Quresh. When he saw the effulgence in the sacred face of the Prophet (SAW) his heart testified to the truth of Islam. He declared that he would not go back among the pagans, but the Holy Prophet said to him," I do not break promises, nor can I detain envoys. Return and if you continue to feel the same way, you can come back to me later." Abu Rafi` returned to makka and later came back to Madina as a Muslim.21.

Veracity

His veracity was of the same degree. Abu jahl used to say," Muhammad. I do not call you a liar, but I do not think what you say is right." ²².

"We are aware O Prophet that the things these pagans say grieve you. They do not give thee lie: they, the evil-mongers, deny the verses of Allah."

At the time he (SAW) gave his first call he (SAW) climbed a hill and shouted" O people of Quresh". When the people gathered round him, he (SAW) said," Will you believe me if I say that an army is approaching from behind this hill". They all said, "Yes for we have never heard you tell a lie". 24

Similarly Abu Sufyan admitted before Ceasar that the Holy Prophet (SAW) had never told a lie. 25

Two examples of his fair-dealing have already been cited. There are several episodes in the Medinan period of his life which throw light on his fair dealings.

A small caravan once encamped in the environs of Madina. Chancing to pass that way, the Holy Prophet (SAW) saw a red camel in the encampment and asked its price. They quoted a price which the Holy Prophet (SAW) accepted without bargaining and led the camel to the city. After his departure the people of the caravan thought of the folly of handing over the camel to a

Qais bin Saib Makhzumi was another business partner of the Holv Prophet (SAW). He also testified to the Prophet's fair dealing in the same words

The Prophet's honesty and trustworthiness in business and other matters were taken for granted. Hence in the affair of placing the Hajr-e-Aswad (the black stone) at one of the comers of Ka'ba, as soon as the Prophet (SAW) was espied, the cry arose." The Truthful the Trustworty."

Look at some further evidence of the Prophet's (SAW) fair dealing, truthfulness, trustworthiness and adherence to promise. Imam Bukhari in kitab al Adab has written a chapter entitled "<u>Husn al 'Ahd minal-Iman</u>", ¹⁷ which shows the importance of adherence to promise.

Hafiz Ibn Hajar has reported on the authority of Bayhaqi that an old woman came to the presence of the Holy Prophet (SAW). He said to her," How have you been doing? How are You now?. How fared you after us? She replied, I have been doing well." When she had gone Ayesha Siddiqua said to the Holy Prophet (SAW)" You showed much concern for the lady:". He replied: "Ayesha! This woman used to visit us when Khadija was alive and keeping promise is part of faith". In other words it is a sign of faith to treat our acquaintances equally well as expected by them. Hadrat Anas reports that the Holy Prophet (SAW) used to observe in every sermon:

لادين لمن لاعهد له 18

"He who does not adhere to his promise, has no faith."

Even his foes acknowledge this aspect of his character. One of the questions that Ceasar put to Abu Sufyan was: Has Mohammed ever been guilty of breach of faith?. Abu Sufyan had to answer", "No." [9]

Wahshi, the murderer of Hadrat Hamza, uncle of the Prophet used to wander about from place to place for fear of punishment at the hands of Muslims. When the people of Taif proposed to send a deputation to the Holy Prophet (SAW), they nominated wahshi as member of the deputation. Fearing punishment, wahshi, was loth to go with the deputation, but the people of Taif, the enemies of Islam at that time, assured him that it was not Muhammad's (SAW) custom to execute the envoys. He accepted this assurance and went to Madina, where he pledged faith in Islam in front of the Holy Prophet (SAW). ²⁰

a camel in remuneration. ⁸ It was customary with Arabs to do business in partnership. Impressed by the Holy prophet's (SAW) reputation for integrity and fair dealing Khadija engaged him to undertake foreign journeys the details of which may be seen in Hadith and biographical literature of the Holy prophet. ⁹

As a trader the Holy Prophet (SAW) worked both in his own country and in foreign lands. He (SAW) entered into partnerships and was engaged in several business deals with other people. ¹⁰ Through it all he displayed impeccable conduct. The statements of his business partners bear full testimony to the Holy Prophet's (SAW) honesty and truthfulness. ¹¹ Allama Shibli expresses the view that adherence to promise and performance of the contract are the chief virtues in a trader. Before the declaration of his prophethood Mohammed, the Makkan trader, was the best model of these virtues". ¹²

عن عبد الله بن أبي الحمساء قال: اتيت النبي قبل أن يبعث وبقيت له بقية فوعدته أن آتيه بها في 13. مكانه فنسيت فذكرت بعد ثلاث فاذا هو في مكانه فقال: لقد شققت على أنا ههنا منذ ثلاث أنتظرك

'Abdullah b. Abi al-Hamsa reported if had entered into a bargain with the Prophet in his pre- prophetic days. The deal had partly gone through and partly remained unfinished. I gave him my word that I would come again. It so happened that this promise remained out of my mind for three days. On the third day when I was put in mind of this promise I went to the place where I had said I would come and I saw that the Holy Prophet (SAW) was waiting for me there. The delay in the fulfillment of my promise produced no bitterness in him. He (SAW) said only these words: "You caused me trouble, I have been here for three days".

In business the Holy Prophet (SAW) always adhered to fair dealing. His business colleagues in pre- prophetic days bear ample testimony to this fact.

Sa'ib a former business partner of the Prophet (SAW) embraced Islam and came to the presence. The Companions praised the Holy Prophet (SAW) before Sa'ib. He said:

14. اني أعلمكم يعني به قلت صدقت بابي وأمي كنت شريك فنعم الشريك كنت لاتداري ولا تماري . 1 Know him better than you, May my mother and father be sacrifed for him, he was my business partner and what a fine partner. He never haggled or quarrelled".

collecting forest products. The principle of reciprocal transfer of goods, of giving and taking, seems, in fact, to be deep rooted in human nature". ²

Trade having gone through several epochs of development, had come to play a dominant role in society in the time of the Holy Prophet (SAW). Why Did He (SAW) adopt the profession of trade? Two reasons may account for this.

Firstly, it was the profession to which the sons of noble families turned. It was the profession of his family and he had to follow in the paternal footsteps.

Secondly, The Prophet (SAW) had a natural aptitude for this profession. His career in trade, though brief, forms an important phase of his pre-prophetic life. Two aspects of his career in business merit special mention. One, his activities as a trader and secondly, the reforms he introduced in the business profession.

The Trader

It has been mentioned that the prophet's family was attached to this profession. As a matter of fact the Arabs especially the Quresh (descendants of Ismael) had been traders long before the advent of Islam. ³ The Holy Prophet's (SAW) forebear Hashem had put the family business on a more secure and regular foundation by entering into agreements with the Arab tribes. ⁴

The Holy prophet's (SAW) uncle Abu Taleb was also a businessman and as a child the Holy prophet (SAW) had made some commercial journeys with him. 5

Hence when he (SAW) come to an age where he (SAW) had to earn his own living, he turned to the profession of trade and undertook several trade journeys on his own ⁶ notably to syria, Basra and Yemen. Ibn-Syed ul-Naas had mentioned Ja`asha among the bazars which were held at various places in Arabia. ⁷

Similarly his journey to Jurash in Yeman is also mentioned. Hakim writes in his *Mustadrak* and Dhabadi corroborates his statment that the Holy prophet (SAW) had made two journeys to Jurash and at the end of each journey Khadija, on whose belhalf he was taking goods to the market had awarded him

The Prophet (SAW) As A Truthful and Trustworthy Trader

Dr. Khalid Alavi

The aspect of the Holy Prophet's (SAW) all- embracing personality which we are going to discuss in this article is extremely important because it concerns (with) the material aspect of our life. The fulfillment of man's Physical needs demands constant struggle and by the time man attains the age of consciousness he plunges himself into the struggle to keep body and soul together. From the dark primeval age to this age of resplendent civilization the fulfillment of basic human needs has been the fundamental problem of mankind. It is truly the foremost problem of man. Citizenship, nobility, courtesy, spiritual excellence-all depend on life and life depends on food, clothing and way of living. Man adopted the strategies of agriculture, trade, labour and service to solve this basic problem. The vocation that the Holy Prophet (SAW) entered in his pre- prophetic days was trade. Makka was a center of trade from where goods were exported to various parts of the globe. The trade caravans of the Quresh set out on their Journeys each summer and winter. Referring to this aspect of Makkan life the Holy Qu'ran states:

"For the timing of Quresh. For their taming (We cause) the caravans to set forth on winter and summer. So let them worship the Lord of this House who hath them safe from fear"

Trading dates back to the earlier stages of human civilization though at that time it might have been limited to a mere exchange of goods. The writer of the article "Trade" in Encyclopaedia of Britannica says:

Nevertheless trade, a regular series of acts of exchange, is a distinct feature in the life of primitive people, even the lowest, who live by hunting and

Resultantly, we have lagged behind both in spiritual and material enterprises.

The publication of "All-Adwa" is an attempt to point out all the material, spiritual and intellectual problems. It also aims at to lash at those thoughts and minds, which are infatuated with hibernation; so that they may shudder and could get rid of their drowsiness and slumber to face the new challenges of the 21st century. It is an endeavour, make realised, if spiritual elevation is important the expeditions for material advancement should not be altogether neglected as these are equally necessary for the salvation of mankind.

I hope that our worthy contributors would continue to adorn this journal with their thought provoking words so that new ways of reasoning and application of ideas may be explored.

Chief Editor

EDITORIAL

Our world is rapidly changing into a global village. The western countries have waged a war against Muslim word with the help of electronic and print media to avenge the wars of cross. But it is a matter of great pity and sorrow that we term it "mearly" a material progress to release our frustration and shut our eyes to those challenges, which are about to engulf our existence. This is an attitude of escape, which would lead to no other way except to the dark caves of extinction.

There is no doubt about the fact that Muslims served humanity with their mental and intellectual pursuits and guided the world for more than one thousand years. This glorious past of Ummah is a source of comfort for us. But to remain intoxicated with the past glory and achievements and to ignore the progress of the West is an unconscious attempt to avoid the new provocation, that Ummah faces.

It is due to this past worship, self-complacency, overlooking the present predicament and disregarding the dangers that loom large in future that the Muslims all over the world are being persecuted. Their inadequacy in industry, technology, science, economics, trade, diplomatic relations etc. costs them of their honour, liberty and entity. They do not realise their inefficiency, inability and backwardness to compete the West in various fields. This passive, tedious and inactive attitude towards modern mechanical and industrial civilisation is a conscious attempt of suicide. The plight of the Muslims during the Gulf War and presently in Bosnia, Chechnya, Palestine, Kashmir etc. are clear evidences in this regard.

However, contrary to the existing facts the Muslim scholars have indulged themselves to define progress merely in spiritual terms. While Islam does not impose any restriction on material development. Islam combines both matter and spirit. But the irony of situation is that we have not made any positive effort even for collective spiritual enlightenment; otherwise the Muslims all over the world would have been united.

In the name of Allah, the most gracious, the most merciful.

Allah is the Light of the heavens and the earth.

The parable of His light is as if a Niche, within it a lamp; The Lamp enclosed in glass; The Glass as it were a brilliant star; lit from a blessed tree, an olive neither of the East nor of the West, whose oil is well-nigh luminous, though fire scarce touched it:

Light upon Light!

Allah doth guide, whom He will, to His light.

Allah doth set forth parables for men; and Allah doth know all things.

Al-Qur'an (xxiv-35)