



Islamic Business and Finance Series

BUSINESS ETHICS IN ISLAM

Hussain Mohi-ud-Din Qadri



Business Ethics in Islam

Islamic business finance is based on strong ethical regulations as suggested by Islamic literature, such as the Qur'ān and the Traditions of the Prophet of Islam, and could be considered as a subclass of the wider subject of ethical standards in business. This book highlights the basic principles of Islamic business ethics and their implications in today's global business environment. It highlights the most important features of Islamic banking and finance in relation to the core principles of Sharia law. It is the most comprehensive book to date, in terms of the number of Qur'ānic verses and Traditions of the Prophet relating to this subject, which are interspersed throughout the text. It explains how ethics are defined both in general terms and within the context of an Islamic perspective. In addition, it provides a logical interpretation of Islamic principles of business ethics, while keeping in view the contemporary business practices. Topics such as digital currencies, money laundering, etc. are discussed at length. This book also discusses the new and emerging ethical issues faced by business and industry globally.

This book will be a valuable reference guide for students, teachers and researchers of Islamic banking and finance.

Hussain Mohi-ud-Din Qadri, Ph.D. is deputy chairman of the Board of Governors of Minhaj University Lahore (MUL) and associate professor at the School of Economics and Finance at MUL. He is also president of Minhaj-ul-Quran International, MQI; chairman of the Minhaj Education Society (which runs 650 schools and colleges throughout Pakistan), chairman of Aghosh Orphan Care Homes, chairman of Al-Mawakhat Islamic Microfinance and chairman of Minhaj Halal Certification Pakistan. He has also been affiliated with the University of Melbourne Australia as an honorary fellow for many years. Dr Qadri is an author of thirty books, writer of more than fifty research articles and a reputed international speaker.

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Business Ethics in Islam

Hussain Mohi-ud-Din Qadri

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Hussain Mohi-ud-Din Qadri

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Foreword

In the Name of Allah, the Most Gracious, the Most Merciful

Ethics, as conventionally understood, refers to a set of moral principles that control or influence a person's behaviour. It is also defined as a system of moral principles that deals with what is good or bad as well as what constitutes one's moral duties and obligations. If we go by the meaning of the Greek word *ēthos* or *hē ēthikē teknē*, from which the English word "ethics" is derived, then in discussing ethics or moral philosophy we are referring to nothing less than the comprehensive scope of the moral sciences in all domains of human life. Therefore, in light of its etymology, the fundamental significance of ethics as a field of study in business and economics becomes quite clear. Ethics presents itself as a very broad academic discipline due to its diverse facets. Having immense scope and complexity, ethics is very significant because of its invaluable applications, particularly in the field of business.

In the contemporary world, there has been a growing interest in business ethics. Many issues and challenges have arisen due to changes in the means of production and trade, advances in information technology, rise of globalization of consumer products, advent of internet banking, and developments in the role and impact of financial institutions and multinational corporations. The current global business environment is in dire need of finding ways to meet these challenges. Such an undertaking will require determining how to utilize ethics as well as choosing which set of ethics to use. In capitalist countries, ethics has not been prioritized in business activities for quite a long time. Further, secularist ideological orientation has pushed ethical values to a secondary place and detached economic activity from its domain. This has led to the emergence of many problems in the world. Unethical approach to business has always received criticism from the scholars of various religions, philosophers and business community around the world.

This book is precisely a treatment of business ethics in its various dimensions. It is a prominent addition in the literature on Islamic business ethics and finance, given the fact that books on the subject are relatively sparse, especially those written by Muslim scholars. Its author, Dr Hussain Mohi-ud-Din Qadri, presently the deputy chairman of the Board of Governors at Minhaj University Lahore, Pakistan and the president of Minhaj-ul-Quran International, is to be applauded for producing this substantial work on an eclectic array of issues dealing with business ethics.

He has succeeded in presenting these inherently difficult issues in a lucid way that makes them relatively easy to understand. Dr Qadri is well-qualified and capable of dealing with this subject.

He is a well-reputed author of books on Islamic economics and banking, Islamic finance, economics of natural resources, history of economic thought, political economy, and international trade. He has published dozens of volumes in English and Urdu, languages that cover a huge block of readership. I hope that this volume is his first of many more to come in the crucial area of business ethics. This volume is comprised of deeply essential topics that were published in Urdu but have now been extensively revised for this publication. Given its comprehensive handling of issues in business ethics, this volume will be of great importance to academics and scholars of various academic disciplines, particularly those in field of business ethics.

I wish Dr Qadri well at Minhaj University Lahore, Pakistan, and hope he will continue to produce impactful and scholarly works in his main academic field.

Professor M. Kabir Hassan
IDB Laureate in Islamic Banking and Finance
Designation: Professor of Finance
Address: 20 Cycas, Kenner, LA 70065, USA
Date: May 21, 2019

Author's preface

When humans look to the Lord for guidance, the Almighty Allah tells them to tread in the footsteps of His Messenger (Allah bless him and give him peace). Every aspect of the Messenger's (Allah bless him and give him peace) life and conduct is a role model for human beings.

﴿لَقَدْ كَانَ لَكُمْ فِي رَسُولِ اللَّهِ أُسْوَةٌ حَسَنَةٌ لِّمَن كَانَ يَرْجُو اللَّهَ وَالْيَوْمَ الْآخِرَ وَذَكَرَ
اللَّهَ كَثِيرًا﴾

In truth, in (the sacred person of) Allah's Messenger (Allah bless him and give him peace) there is for you a most perfect and beautiful model (of life) for every such person that expects and aspires to (meet) Allah and the Last Day and remembers Allah abundantly.

The Messenger (Allah bless him and give him peace) imparts wisdom-laden advice to humanity and guides the misguided. That is why everyone is in need of the guidance with which Allah raised him.

﴿لَقَدْ مَنَّ اللَّهُ عَلَى الْمُؤْمِنِينَ إِذْ بَعَثَ فِيهِمْ رَسُولًا مِّنْ أَنفُسِهِمْ يَتْلُوا عَلَيْهِمْ آيَاتِهِ
وَيُرِّقُهُمْ وَيُعَلِّمُهُمُ الْكِتَابَ وَالْحِكْمَةَ وَإِن كَانُوا مِن قَبْلُ لَفِي ضَلَالٍ مُّبِينٍ﴾

Indeed, Allah conferred a great favour on the believers that He raised amongst them (the most eminent) Messenger (Allah bless him and give him peace) from amongst themselves, who recites to them His Revelations, purifies them, and educates them on the Book and Wisdom though, before that, they were in manifest error.

In the same way, the life of the Messenger (Allah bless him and give him peace) is a role model for the business community. In order to learn how he conducted himself in regard to trade and commerce, we need to make a deep study of the Qur'ānic verses and Traditions of the Prophet Muhammad (Allah bless him and give him peace). With the purpose of

guiding sellers, manufacturers and corporations, Qur'ānic verses and Prophetic Traditions with commentary have been compiled on the following pages. Islamic business ethics not only enable a person to experience spirituality and nearness to the Lord, but they also guarantee success in this worldly life.

Introduction to ethics

Ethics, in general, denotes the moral principles or standards of human conduct and a society's perception of what is good and bad. The moral principles of a society epitomise its common values. It follows certain, but not all, core ethics that are shared by societies universally. Concerned with norms, these moral principles serve as a guide to human conduct. The ethical regulation of behaviour is indispensable for the well-being of individuals and communities.

According to the Oxford Advanced Learner's Dictionary, the term "ethics" refers to a set of "moral principles that control or influence a person's behaviour." The Merriam-Webster Dictionary defines the term as a system of moral principles that deals with what is good and bad as well as what is one's moral duty and obligation. Encyclopaedia Britannica explains, "Ethics, also called as moral philosophy, [is] the discipline concerned with what is morally good and bad, right and wrong. The term is also applied to any system or theory of moral values or principles."

An Islamic perspective

The faithful must do right, intending to merit the pleasure of Almighty Allah (The Exalted). To achieve this objective, Islam offers elements of theoretical and practical ethics. For the purpose of gaining awareness of the former, the Qur'ān and Prophetic Traditions contain sufficient material. The grand ideas of Islam were exemplified by Allah's Messenger (Allah bless him and give him peace). When asked about the character of the Prophet (Allah bless him and give him peace), 'Ā'isha (may Allah be well pleased with her) said that the character of the Prophet (Allah bless him and give him peace) was the Qur'ān. Then she recited the verse, "*And assuredly, you are placed high on the Most Glorious and Exalted (seat of) character (i.e., adorned with the Qur'ānic morality and endowed with the character traits of Allah)*" [Q.67:4] and then, "*In truth, in (the sacred person of) Allah's Messenger there is for you a most perfect and beautiful model (of life)*" [Q.33:21].¹ Whatever the Qur'ān contains of manners, directives, proscriptions, promises, warnings, the Prophet (Allah bless him and give him peace) embodied them.

As regards the theoretical basis of ethics, the Qur'ān underscores right conduct through core values which are independent of temporal and spatial boundaries. The believers are required to put them into action, emulating the normative practice of the Messenger (Allah bless him and give him peace). They include justice, integrity, truthfulness, charity, gratitude, sincerity, faithfulness, sobriety, patience, modesty, prudence and discretion. Scattered throughout the Muslim

Scripture, they direct individual and communal character and instil in us the moral rules that govern our conduct towards fellows, friends, working associates and strangers.

The faithful are under obligation to comply with Qur'ānic directives and build a righteous society where virtue is nurtured and evil is avoided. Allah says:

﴿كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ
وَتُؤْمِنُونَ بِاللَّهِ﴾

*You are the best community brought forth for (the guidance of) mankind:
you enjoin righteousness, forbid evil and believe in Allah.²*

The Messenger (Allah bless him and give him peace) himself encouraged goodness and decency, more through his conduct than his discourses and orations. He described his conduct in these words:

إِنَّمَا بُعِثْتُ لِأَتَمِّمَ مَكَارِمَ الْأَخْلَاقِ.

I have been sent to perfect good character.³

Islamic literature enlightens us about a range of ethical values that the followers of Islam must practise. They pertain to social contracts; the institution of marriage; familial issues; equality of the sexes; and dealings with neighbours, fellows, friends and relatives. It is essential for one to deal with these categories in business transactions, in public and private life.

Notes

1 Narrated by Aḥmad b. Ḥanbal in *al-Musnad*, 6:91 §24645.

2 Qur'ān, 3:110.

3 Narrated by al-Bayhaqī in *al-Sunan al-kubrā*, 10:191 §20571.



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1 Islamic economic system and its main characteristics

1.1 The importance of good intentions for traders

Purity of intention is one of the cornerstones, fundamental supports and most important integrals of religion. Islam places great stress on making Allah (The Exalted) one's sole objective in devotional acts and mutual dealings. In order to instil pure thoughts, intentions and constant Divine awareness in the faithful, Allah, the Exalted, said in the Qur'an:

وَمَنْ يُهَاجِرْ فِي سَبِيلِ اللَّهِ يَجِدْ فِي الْأَرْضِ مُرَاعِمًا كَثِيرًا وَسَعَةً وَمَنْ يَخْرُجْ مِنْ بَيْتِهِ مُهَاجِرًا إِلَى اللَّهِ وَرَسُولِهِ ثُمَّ يُدْرِكُهُ الْمَوْتُ فَقَدْ وَقَعَ أَجْرُهُ عَلَى اللَّهِ وَكَانَ اللَّهُ غَفُورًا رَحِيمًا

And he who leaves his home, migrating towards Allah and His Messenger (Allah bless him and give him peace), and then death overtakes him (on the way), his reward with Allah is ensured and Allah is Most Forgiving, Ever-Merciful.¹

It is essential that believers strive solely to please the Divine. However, to attain eternal salvation pure intention is a must in carrying out every matter pertaining to this world and the next.

Prophetic Traditions also give emphasis to being truthful, upright and honest in one's intention. So that believer's every deed is for the sake of Allah, the Messenger (Allah bless him and give him peace) told his community how actions are valued:

عَنْ عُمَرَ بْنِ الْخَطَّابِ أَنَّ رَسُولَ اللَّهِ قَالَ: الْأَعْمَالُ بِالنِّيَّةِ، وَلِكُلِّ امْرِئٍ مَا نَوَى. فَمَنْ كَانَتْ هِجْرَتُهُ إِلَى اللَّهِ وَرَسُولِهِ فَهَجْرَتُهُ إِلَى اللَّهِ وَرَسُولِهِ، وَمَنْ كَانَتْ هِجْرَتُهُ لِدُنْيَا يُصِيبُهَا، أَوْ امْرَأَةٍ يَتَرَوَّجُهَا، فَهِيَ هِجْرَتُهُ إِلَى مَا هَاجَرَ إِلَيْهِ.

According to 'Umar b. al-Khattāb, Allah's Messenger said: "Actions are valued according to the intention, and every man is credited with what he intended. If someone's emigration was to Allah and His Messenger, his

2 Islamic economic system and its main characteristics

emigration was therefore to Allah and His Messenger, and if someone's emigration was to acquire some worldly benefit, or to take a woman in marriage, his emigration was to that to which he emigrated.”²

The very act of earning one's keep is an act of service to the Divine when the intention is wholesome. Ka'b b. 'Ujra (may Allah be pleased with him) narrated:

مَرَّ عَلَى النَّبِيِّ رَجُلٌ، فَرَأَى أَصْحَابَ رَسُولِ اللَّهِ مِنْ جِلْدِهِ وَنَشَاطِهِ، فَقَالُوا: يَا رَسُولَ اللَّهِ، لَوْ كَانَ هَذَا فِي سَبِيلِ اللَّهِ؟ فَقَالَ رَسُولُ اللَّهِ: إِنْ كَانَ خَرَجَ يَسْعَى عَلَى وَلَدِهِ صِغَارًا، فَهُوَ فِي سَبِيلِ اللَّهِ، وَإِنْ كَانَ خَرَجَ يَسْعَى عَلَى أَبَوَيْنِ شَيْخَيْنِ كَبِيرَيْنِ، فَهُوَ فِي سَبِيلِ اللَّهِ، وَإِنْ كَانَ يَسْعَى عَلَى نَفْسِهِ يُعِفُّهَا، فَهُوَ فِي سَبِيلِ اللَّهِ، وَإِنْ كَانَ خَرَجَ رِيَاءً وَمُفَاحَرَةً، فَهُوَ فِي سَبِيلِ الشَّيْطَانِ.

A person passed by the Prophet (Allah bless him and give him peace), and his companions commented after seeing his body and his hard work: “Messenger of Allah, what if his work is for the sake of Allah?” Allah's Messenger replied: “If he has left (his house) for earning livelihood for his children, he is in the path of Allah, and if he has left (his house) for his old parents, it is again in the path of Allah, and if he has left his house for making his effort, he is in the path of Allah. However, if he has stepped out from his house for vanity and outward show, he is following the Devil's path.”³

When one performs a lawful act, Allah accepts it, on condition that it is carried out for His sake.

According to Abū Hurayra‘ Abd al-Raḥmān b. Ṣakhr (may Allah be pleased with him):

قَالَ رَسُولُ اللَّهِ: إِنَّ اللَّهَ لَا يَنْظُرُ إِلَى أَجْسَادِكُمْ وَلَا إِلَى صُورِكُمْ، وَلَكِنْ يَنْظُرُ إِلَى قُلُوبِكُمْ. وَفِي رَوَايَةٍ بَلْفُظٍ: إِنَّ اللَّهَ لَا يَنْظُرُ إِلَى صُورِكُمْ وَأَمْوَالِكُمْ، وَلَكِنْ يَنْظُرُ إِلَى قُلُوبِكُمْ وَأَعْمَالِكُمْ.

Allah's Messenger (Allah bless him and give him peace) said: “Allah does not observe your bodies and your forms, but He does observe your hearts.”

In one version, the wording is: “Allah does not observe your forms and your properties, but he does observe your hearts and your deeds.”⁴

Indeed, in Islam the mundane and permissible affairs of life are transformed into acts of obedience if they are accompanied by noble intentions. The act of managing even our most routine affairs of life can change into worship and devotion to Allah provided that their good intention exist. So, if someone eats

nourishing food in order to can meet religious and social obligations, his or her act of consuming food will be considered worship, deserving of recompense in the world to come.

In contrast, a scripturally forbidden act remains unlawful regardless of purpose. In the light of the Qur'ān and Hadith, evil deeds cannot change into good ones under any circumstance – no matter how good the intention, how worthy the aim. The Muslim religion does not condone employing unlawful means in order to achieve “laudable” ends. It insists that not only the aim be reasonable and fair but also that the means chosen be just. Therefore, the common thesis, “the end justifies the means,” is contrary to Islamic law.

Allah is so gracious that when humans intend to do good, He orders angels to record a good deed to their credit, but their transgressions are recorded against them only when they are committed.

According to Abū Hurayra (may Allah be pleased with him), Allah’s Messenger (Allah bless him and give him peace) said:

يَقُولُ اللَّهُ: إِذَا أَرَادَ عَبْدِي أَنْ يَعْمَلَ سَيِّئَةً، فَلَا تَكْتُبُوهَا عَلَيْهِ حَتَّى يَعْمَلَهَا، فَإِنْ عَمَلَهَا فَكْتُبُوهَا بِمِثْلِهَا، وَإِنْ تَرَكَهَا مِنْ أَجْلِي فَكْتُبُوهَا لَهُ حَسَنَةً. وَإِذَا أَرَادَ أَنْ يَعْمَلَ حَسَنَةً، فَلَمْ يَعْمَلَهَا، فَكْتُبُوهَا لَهُ حَسَنَةً. فَإِنْ عَمَلَهَا فَكْتُبُوهَا لَهُ بِعَشْرِ أَمْثَالِهَا إِلَى سَبْعِ مِائَةِ ضِعْفٍ.

Allah says (to angels): “If My servant intends to commit a bad deed, you must not record it against him until he commits it. Then, if he commits it, you must record it with its equivalent (sin). If he refrains from it for My sake, you must record a good deed to his credit. If he intends to perform a good deed, but he does not perform it, you must record a good deed to his credit. If he does perform it, you must record the like of it to his credit, from ten up to seven hundred times.”⁵

The following Tradition also demonstrates the vital importance of forming pious intentions even if one is unable to carry out the intended good action.

عَنْ أَنَسِ بْنِ مَالِكٍ أَنَّ رَسُولَ اللَّهِ رَجَعَ مِنْ غَزْوَةِ تَبُوكَ فَدَنَا مِنَ الْمَدِينَةِ، فَقَالَ: إِنَّ بِالْمَدِينَةِ أَقْوَامًا مَا سَرْتُمْ مَسِيرًا وَلَا قَطَعْتُمْ وَادِيًا، إِلَّا كَانُوا مَعَكُمْ. قَالُوا: يَا رَسُولَ اللَّهِ، وَهُمْ بِالْمَدِينَةِ؟ قَالَ: وَهُمْ بِالْمَدِينَةِ حَبَسَهُمُ الْعُدْرُ.

According to Anas b. Mālik that Allah’s Messenger returned from the Tabūk expedition and approached Medina and said: “In Medina there are people who have been with you whatever distance you have travelled and whatever valley you crossed.” They said: “Messenger of Allah (g), even though they are in Medina?” He replied: “They are in Medina and a valid excuse prevented them from coming.”⁶

1.2 The significance of trade and commerce in Islam

Islam is a holistic way of life for the whole of humanity as it caters to spiritual and worldly needs. Importance is attached to commerce and trade in the Divine Scripture and in the Prophetic conduct and discourses. The Qur'ān gives clear directives and regulations for running businesses. The Messenger himself (Allah bless him and give him peace) demonstrated the worth of trade by choosing it as an occupation.

Before the arrival of Islam, an Abrahamic monotheistic religion, many Arabs were traders. The Holy Book of Islam describes the trade journeys of the Arabs in various seasons as a Divine grace towards them. Social and economic prosperity of the people of Mecca depended on their trading caravans. Their two annual trade caravans, one to Yemen in the winter and the other to Syria in the summer, have been described.

لَا يَلَابِ قُرَيْشٍ ۝ إِلَّا فِيهِمْ رَحْلَةُ الشِّتَاءِ وَالصَّيْفِ ۝ فَلْيَعْبُدُوا رَبَّ هَذَا الْبَيْتِ ۝
أَطْعَمَهُمْ مِّنْ جُوعٍ وَأَمَّنَّهُمْ مِّنْ خَوْفٍ ۝

To awake drive amongst the Quraysh, they were acclimatized to the summer and the winter (commercial) trips. So they should worship the Lord of this (Sacred) House (Ka'ba, to give Him thanks), who has fed them in hunger (i.e., provided them sustenance in starving conditions) and secured them from fear (of foes i.e., blessed them with secure and peaceful life).⁷

The following ordinance urges the faithful on choosing trading as a career.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ
وَلَا تَقْتُلُوا أَنْفُسَكُمْ

O believers! Do not devour one another's wealth unlawfully amongst yourselves unless it is a trade by your mutual agreement and do not kill yourselves.⁸

Another commandment charges the faithful followers of Islam to spread through the land, when the congregational prayers on Friday are, and to seek Allah's grace – that is, trade.

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِن فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ
كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ ۝

Then after the Prayer is offered, disperse in the land and (then) look for Allah's bounty (i.e., sustenance). And remember Allah much so that you may attain prosperity.⁹

Even after performing pilgrimage, the faithful may engage in sale and trade so that people might reap religious and material rewards.

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِّن رَّبِّكُمْ

*And it is no sin on you if you (also) seek your Lord's bounty (through trade during the hajj days).*¹⁰

Trade is permitted in the interests of pilgrims that they may fulfil the necessities of life. Though pilgrimage to the House of Allah is undertaken to seek Divine approval, its material benefits cannot be discounted. The yearly Muslim pilgrimage stimulates economic growth.

The Arabic word for pilgrimage is *hajj*. A main religious obligation, it is pilgrimage to Mecca and nearby sacred sites that all physically and financially able Muslims are required to perform at least once in their lives.¹¹ It is one of the five basic institutions of Islam, along with the profession of faith in Allah and Muhammad as His Messenger (Allah bless him and give him peace), prayer, obligatory alms and fasting during the holy month of Ramaḍān.

According to Ibn 'Umar (may Allah be well pleased with him and his father), Allah's Messenger (Allah bless him and give him peace) said:

Islam has been founded on five things: (1) the testimony that there is no God but Allah and that Muhammad is Allah's Messenger, (2) performance of the ritual Prayer, (3) payment of *zakāt* (an obligatory charity), (4) the Pilgrimage, and (5) the fast of Ramaḍān.¹²

Seeing the optimum economic, strategic and diplomatic potential in the *hajj* season, Muslim governments should organize and manage this activity as a large-scale project. Not only does the *hajj* stimulate various economic sectors in Muslim lands, but the centrality of the Ka'ba contributes to anchoring the Muslim community in a world of increasing globalization and cross-border financial transactions. Moreover, the economics of the *hajj* may play a decisive role in strengthening relations and fostering brotherhood among the Muslim countries.

On deriving material benefit from the *hajj* activity, Allah says in the Qur'ān (2:198):

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِّن رَّبِّكُمْ فَإِذَا أَفْضَيْتُمْ مِّنْ عَرَفَاتٍ فَاذْكُرُوا اللَّهَ عِندَ الْمَشْعَرِ الْحَرَامِ وَاذْكُرُوهُ كَمَا هَدَاكُمْ وَإِنْ كُنْتُمْ مِّنْ قَبْلِهِ لَمَنِ الضَّالِّينَ

*And it is no sin on you if you (also) seek your Lord's bounty (through trade during the hajj days). Then when you return from 'Arafat, celebrate the remembrance of Allah near Mash'ar al-harām (Muzdalifa). And remember Him as He has guided you. And you were certainly wandering disorientated before.*¹³

Ibn ‘Abbās (may Allah be well pleased with him) reported:

كَانَ ذُو الْمَجَازِ وَعُكَاظُ مَتَجَرَ النَّاسِ فِي الْجَاهِلِيَّةِ، فَلَمَّا جَاءَ الْإِسْلَامُ كَاتَهُمْ كَرَهُوا ذَلِكَ، حَتَّى تَرَلْتُ: ﴿لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِنْ رَبِّكُمْ﴾ فِي مَوَاسِمِ الْحَجِّ.

Dhū al-Majāz and ‘Ukāz were the markets of the people in the time of ignorance. When Islam came, people did not really like to trade in them until it was revealed: *And it is no sin on you if you (also) seek your Lord’s bounty (through trade during the hajj days)* [Qur’ān 2:198] in the *hajj* festival.¹⁴

First and foremost, Islamic directives are meant to deliver people from penalty and attain the good pleasure of Allah in the Afterlife, yet the Divine commandments, when practised, benefit the practitioners in material terms too. The same is true of the activity of *hajj*. It has been observed when the Islamic *hajj* is celebrated, through its impact on investors’ sentiments, it boosts the stock market as well.

The previous finding supports the notion that pilgrimage positively affects the Islamic investor’s emotions; this principal religious obligation – drawing the believers nearer to Allah – leads to an optimistic sentiment that influences investment decisions.

Prophetic Traditions also emphasise the place of trade and merchants; some of these are cited next.

Rāfi’ b. Khadīj (may Allah be well pleased with him) narrated that Allah’s Messenger (Allah bless him and give him peace) was asked, “What type of earning is best?” He replied:

عَمَلُ الرَّجُلِ بِيَدِهِ، وَكُلُّ بَيْعٍ مَبْرُورٍ.

A man’s work with his hand and every business transaction that is approved.¹⁵

According to Jābir b. ‘Abd Allāh (may Allah be well pleased with him), Allah’s Messenger (Allah bless him and give him peace) said:

رَحِمَ اللَّهُ عَبْدًا سَمَحًا إِذَا بَاعَ، سَمَحًا إِذَا اشْتَرَى، سَمَحًا إِذَا اقْتَضَى.

May Allah show mercy to a man who is lenient when he sells, lenient when he buys and lenient when he asks for payment!¹⁶

According to Sakhr al-Ghāmīdī (may Allah be well pleased with him), Allah’s Messenger (Allah bless him and give him peace) said:

اللَّهُمَّ بَارِكْ لِيْ مَتْنِيْ فِيْ بُكُورِهَا . . .

قَالَ: وَكَانَ صَخْرٌ رَجُلًا تَاجِرًا، فَكَانَ يَبْعُثُ بِحَاجَتِهِ فِي أَوَّلِ النَّهَارِ فَأَتَتْهُ وَكَثُرَ مَالُهُ.

“Allah, bless my nation in their early morning!”

He (the narrator) said: “Sakhr was a trader, and he used to send his goods out at the beginning of the day, and his wealth grew and increased.”¹⁷

Once Allah’s Messenger (Allah bless him and give him peace) saw the people doing business so he said: “People of trade!” and they replied to him, turning their necks and their gazes towards him, and he said:

إِنَّ التُّجَّارَ يُبْعَثُونَ يَوْمَ الْقِيَامَةِ فُجَّارًا، إِلَّا مَنْ اتَّقَى اللَّهَ، وَبَرَّ، وَصَدَقَ.

Indeed the merchants will be resurrected on the Day of Resurrection with the wicked, except the one who has fear of Allah, who behaves charitably and is truthful.¹⁸

‘Umar b. al-Khaṭṭāb (may Allah be well pleased with him) narrated that the Messenger (Allah bless him and give him peace) said:

الْجَالِبُ مَرْزُوقٌ، وَالْمُخْتَكِرُ مَلْعُونٌ.

The importer is blessed with provision and the hoarder is cursed.¹⁹

Ibn ‘Abbās (may Allah be pleased with him) reported that Allah’s Messenger (Allah bless him and give him peace) said there are twenty ways of making a livelihood. Nineteen of them are inclusively for traders and only one way is open to industrialists.²⁰

1.3 The meaning of expressing gratitude to God

Gratitude (*shukr*) is a feeling of being thankful to those who do any favour to us. From the Islamic perspective, none deserves our gratitude more than Allah, from whom we received our existence and what we possess. Humans have every reason to be grateful to Allah for His loving care, mercy and favours. Everything positive – exceptional talent, good luck or fine weather – emanates from Allah. So as to inspire a feeling of thankfulness in us, the Qur’ān directs our attention to His most important handiwork:

الَّذِي خَلَقَكَ فَسَوَّاكَ فَعَدَلَكَ ۝

*The One) Who created you (from a fertile ovum in the mother’s womb), then, (to structure your limbs at the fetal stage,) He shaped you aright, then brought about proportionate alteration in your constitution.*²¹

Since Allah has inculcated a sense of gratefulness in us, we must remain true to our primordial nature. The Prophetic Traditions enjoin us to pay thanks to the Almighty on the one hand and to be appreciative of the efforts of others for our sake, on the other hand. Ingratitude towards one's fellow beings is, in the estimation of the Messenger (Allah bless him and give him peace), in fact, lack of gratitude to the Sustainer.²²

In many verses of the Holy Qur'an, such as the following, Allah divides people into grateful and ungrateful classes in order to motivate us to join those who serve Him with gratitude. The faithful are required to follow in the footsteps of the Prophet Sulaymān.

قَالَ الَّذِي عِنْدَهُ عِلْمٌ مِّنَ الْكِتَابِ أَنَا آتِيكَ بِهِ قَبْلَ أَن يَرْتَدَّ إِلَيْكَ طَرْفُكَ فَلَمَّا رَآهُ مُسْتَقِرًّا
عِنْدَهُ قَالَ هَذَا مِن فَضْلِ رَبِّي لِيَبْلُوَنِي أَأَشْكُرُ أَمْ أَكْفُرُ وَمَن شَكَرَ فَإِنَّمَا يَشْكُرُ لِنَفْسِهِ وَمَن
كَفَرَ فَإِنَّ رَبِّي غَنِيٌّ كَرِيمٌ

*Then the one who had some knowledge of the (heavenly) Book submitted: "I can bring it [the throne of the Queen] to you before your vision turns back to you (i.e., even before the twinkling of an eye)." So, when (Sulaymān [Solomon]) saw it (the throne) placed before him, he said: "This is by the Grace of my Lord so that He may put me to the test whether I thank (Him) or not. And he who thanks (Allah), his gratitude is for the good of his own self, and he who is ungrateful, then surely my Lord is Self-Sufficient, Most Generous."*²³

Although the act of displaying gratitude to the Creator for His grace is an obligation, Allah is most munificent towards those who discharge their duty. Allah says:

وَإِذْ تَأَذَّنَ رَبُّكُمْ لَئِن شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِن كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ

*And (recall) when your Lord proclaimed: "If you are thankful, I shall certainly increase (My blessings on) you, and if you are ungrateful, then My torment is surely severe."*²⁴

At another place, Allah the Exalted states how He will recompense grateful souls:

وَمَن يُرِدْ ثَوَابَ الْآخِرَةِ نُنْفِثْهُ مِنْهَا وَسَنَجْزِي الشَّاكِرِينَ

*And whoever desires the reward of this world, We give him of that; and whoever longs for the reward of the Hereafter, We give him of that; and soon shall We pay reward (affluently) to those who pay thanks.*²⁵

Allah Most High says elsewhere:

وَسَيَجْزِي اللَّهُ الشَّاكِرِينَ

And Allah will soon reward those who give thanks (by remaining steadfast in hardship).²⁶

Also Anas b. Mālik (may Allah be pleased with him) reported that Allah's Messenger (Allah bless him and give him peace) said:

إِنَّ اللَّهَ لَيَرْضَى عَنِ الْعَبْدِ أَنْ يَأْكُلَ الْأَكْلَةَ فَيَحْمَدُهُ عَلَيْهَا، أَوْ يَشْرَبَ الشَّرْبَةَ فَيَحْمَدُهُ عَلَيْهَا.

Allah is pleased with a person who eats some food and then praises Him for it, or who takes a drink and then praises Him for it.²⁷

It is mandatory for Muslim traders to remember Allah through contemplation and active service without fail. Even business transactions should be a means of serving the Creator. Allah says in the Holy Book:

ارْجِعْ إِلَيْهِمْ فَلَنَأْتِيَنَّهُمْ بِخُنُودٍ لَا قَبْلَ لَهُمْ بِهَا وَلَنُخْرِجَنَّهُمْ مِنْهَا أَدْلَلَّ وَهُمْ صَاغِرُونَ ○ قَالَ يَا أَيُّهَا الْمَأْمُورُ أَيُّكُمْ يَأْتِينِي بِعَرْشِهَا قَبْلَ أَنْ يَأْتُونِي مُسْلِمِينَ ○

(Blessed with the Divine Light) are those servants (of Allah) whom neither trade nor sale diverts from the remembrance of Allah and from establishing Prayer and paying Zakāt (the Alms-due. Even whilst performing their worldly duties) they keep fearing the Day when hearts and eyes will (all) overturn (with terror), so that Allah gives them the best reward for the (good) deeds they have done, and bestows upon them (still) more out of His bounty.²⁸

Nothing should divert the faithful from remembrance of Allah. They are urged to attain eternal peace through living a balanced life in the world.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُلْهِكُمْ أَمْوَالُكُمْ وَلَا أَوْلَادُكُمْ عَنْ ذِكْرِ اللَّهِ وَمَنْ يَفْعَلْ ذَلِكَ فَأُولَئِكَ هُمُ الْخَاسِرُونَ ○ وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَعْلَمَ رَبُّهُ لَوْلَا أَخَّرْتَنِي إِلَى أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُنْ مِنَ الصَّالِحِينَ ○ وَلَنْ يُؤَخَّرَ اللَّهُ نَفْسًا إِذَا جَاءَ أَجَلُهَا وَاللَّهُ خَبِيرٌ بِمَا تَعْمَلُونَ ○

O believers! Let not your wealth and your children make you neglectful of the very remembrance of Allah. And whoever does so, it is they who

*are the losers. And spend (in the way of Allah) out of (the wealth) which We have given you before death approaches one of you, and he says: "O my Lord, why did You not give me respite for a short while so that I could donate in charity and become one of the most pious?" And Allah never grants respite to anyone when his hour of death approaches. And Allah is Well Aware of the actions that you do.*²⁹

True Muslims are not heedless of their obligation towards the Divine even when they are buying or selling anything in the marketplace. The Holy Prophet (Allah bless him and give him peace) said on this score:

مَنْ دَخَلَ السُّوقَ، فَقَالَ : لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، لَهُ الْمُلْكُ، وَلَهُ الْحَمْدُ، يُحْيِي وَيُمِيتُ، وَهُوَ حَيٌّ لَا يَمُوتُ، بِيَدِهِ الْخَيْرُ، وَهُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ، كَتَبَ اللَّهُ لَهُ أَلْفَ أَلْفٍ حَسَنَةٍ، وَحُطِّبَتْ عَنْهُ أَلْفُ أَلْفِ سَيِّئَةٍ، وَرَفَعَ لَهُ أَلْفُ أَلْفِ دَرَجَةٍ.

Whoever enters the marketplace and says: "There is none worthy of worship except Allah, Alone, without partner, to Him belongs the dominion, and to Him is all the praise. He gives life and causes death, He is Living and does not die. In His Hand is the good, and He has power over all things," Allah shall record a million good deeds for him, wipe a million evil deeds away from him, and raise a million ranks for him.³⁰

When sellers feel grateful to the Lord of Bounties within and display their thankfulness to Him through their conduct, they will certainly experience contentment and serenity. Souls fully contented with their lot may not deceive anyone, even if they suffer. The very fabric of society grows stronger through grateful people, since they are productive human beings.

1.3.1 Bounties are Divine gifts

One of the most important teachings of the Muslim religion is that the expression of thanks to Allah the Exalted is the key to attracting abundance, happiness, prosperity and inner peace. A thankful appreciation for our tangible and intangible gifts helps us focus our mind on Allah Most High, a thought we fail to care about on account of preoccupations with the materialistic world and its attractions.

Gratitude is a personality trait which corrects our perceptions by reminding us that whatever good things happen to us do not happen by coincidence, so we must not take our comforts and pleasures for granted. The bestower of grace and bounties is none other than Allah, who states in the Qur'an:

وَمَا بِكُمْ مِّنْ نِّعْمَةٍ فَمِنَ اللَّهِ

*And whatever blessing you have been provided with is from Allah alone.*³¹

The Almighty also says,

وَوَجَدَكَ عَائِلًا فَأَغْنَىٰ ۝

And He found you poor and made you rich (self-sufficient with self-contentment).³²

The Prophet (Allah bless him and give him peace) taught his associates to express thanks to Allah, the Exalted, and entreat Him to enable them to show gratitude to Him as is due unto Him.

عَنْ مُعَاذِ بْنِ جَبَلٍ، أَنَّ رَسُولَ اللَّهِ أَخَذَ بِيَدِهِ وَقَالَ: يَا مُعَاذُ، وَاللَّهِ إِنِّي لَأُحِبُّكَ، وَاللَّهِ إِنِّي لَأُحِبُّكَ. فَقَالَ: أَوْصِيَنِيكَ يَا مُعَاذُ، لَا تَدْعَنَّ فِي دُبُرِ كُلِّ صَلَاةٍ تَقُولُ: اللَّهُمَّ، أَعِنِّي عَلَى دُحْرِكَ، وَشُكْرِكَ، وَحُسْنِ عِبَادَتِكَ.

According to Mu'adh b. Jabal (may Allah be pleased with him), Allah's Messenger (Allah bless him and give him peace) held his hand one day, then said: "Mu'adh, I swear by Allah I love you. I swear by Allah I love you. I advise you, Mu'adh, that you must not fail to say at the conclusion of every ritual prayer: 'Allah, help me to remember You, to give thanks to You, and to worship You well!'"³³

The expression of thankfulness to the Sustainer requires of us to praise the Benefactor by making mention of His benevolence and obeying Him by night and by day, in secret and in public. The tongues, the ears, the bodies and the hearts of the truly grateful servants are obedient to the Lord, so they express their gratitude by their words and deeds.

When traders really feel within their souls that their bounties are a Divine bestowal, they will share them with those who lack such bounties. They will never boast of their abundance and attribute it to their own hard work and skill like Hāmān, who said,

إِنَّمَا أُوتِيْتُهُ عَلَىٰ عِلْمٍ عِنْدِي

This wealth has been given to me only on the basis of (the professional) knowledge and skill I possess.³⁴

1.3.2 A means of warding off punishment

The attitude of gratitude instils treasures within, and its performer is enriched by the Lord. In contrast, not feeling thankful to Allah (Most High) for all His bounties can deprive us of peace and tranquillity, even if we possess piles of wealth.

12 Islamic economic system and its main characteristics

The consequence of neglecting the Almighty and His favours is too dreadful to contemplate. He says in the Qur'ān:

وَاِذْ تَاَذَنَ رَبُّكُمْ لَئِنْ شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِنْ كَفَرْتُمْ اِنَّ عَذَابِي لَشَدِيدٌ

And (recall) when your Lord proclaimed: "If you are thankful, I shall certainly increase (My blessings on) you, and if you are ungrateful, then My torment is surely severe."³⁵

Making one ungrateful is the Devil's primary mission. After refusing to bow down to the Prophet Adam (peace be upon him), Satan the Archdeceiver said:

ثُمَّ لَا يَنبَغِي لَهُمْ مِّنْ بَيْنِ اَيْدِيهِمْ وَمِنْ خَلْفِهِمْ وَعَنْ اَيْمَانِهِمْ وَعَنْ شَمَائِلِهِمْ وَلَا يَجِدُ أَكْثَرُهُمْ شَاكِرِينَ

I will assuredly approach them from their front, from their rear, from their right and from their left, and (consequently) You will not find most of them grateful.³⁶

Faith in Allah implies gratefulness, while ingratitude implies disbelief in the eyes of the Lord of all:

فَاذْكُرُونِي اَذْكُرْكُمْ وَاشْكُرُوا لِي وَلَا تَكْفُرُونِ

So remember Me, I shall remember you. And always be thankful to Me and never be ungrateful to Me.³⁷

However, Allah, Most Kind to His creatures, provides us a way to escape that punishment by rendering thanks to Him. He says:

مَا يَفْعَلُ اللهُ بِعَذَابِكُمْ اِنْ شَكَرْتُمْ وَاٰمَنْتُمْ وَكَانَ اللهُ شَاكِرًا عَلِيْمًا

Why should Allah torment you if you become grateful and believe? And Allah is Most Appreciative (of every truth), Well Aware (of every act).³⁸

Gratitude is an obligation, not an option; therefore, we should thank Allah, the Exalted, for everything that He has provided us.

1.3.3 Focusing on the positive

An attitude of gratitude fosters positivity in believers, which always results in a win-win situation. Incorporating gratitude into one's life leaves a beneficial effect on one's personality, so that one develops an optimistic outlook and is appreciative

of commonplace blessings. Instead of dwelling on problems, difficulties and sufferings, grateful souls focus on possibilities and solutions. This behaviour increases their level of happiness and satisfaction. The following Prophetic Tradition teaches us a sanguine attitude in good and hard times alike.

According to Suhayb (may Allah be pleased with him), Allah's Messenger (Allah bless him and give him peace) said:

عَجَبًا لِأَمْرِ الْمُؤْمِنِ، إِنَّ أَمْرَهُ كُلَّهُ لَهُ خَيْرٌ، وَلَيْسَ ذَلِكَ لِأَحَدٍ إِلَّا لِلْمُؤْمِنِ؛ إِنْ أَصَابَتْهُ سَرَاءٌ، شَكَرَ، فَكَانَ خَيْرًا لَهُ. وَإِنْ أَصَابَتْهُ ضَرَاءٌ، صَبَرَ، فَكَانَ خَيْرًا لَهُ.

How wonderful is the case of the believer, for all his affairs are good. This does not apply to anyone but the believer. If something good happens to him, he is thankful for it and that is good for him; if something bad happens to him, he bears it with patience, and that is good for him.³⁹

Good times are opportunities for demonstrating gratitude, whilst moments of trial are occasions for holding oneself in patience. The people who are patient in tribulation, adversity and distress may not get ruffled, since Allah is with them and loves them.

إِنَّ اللَّهَ مَعَ الصَّابِرِينَ

*Allah is (always) with those who observe patience.*⁴⁰

1.3.4 Recognizing the favour of others

Feeling and expressing gratitude is a great virtue and the most exquisite form of courtesy which we must practise. We must cultivate the habit of being grateful to our fellows for all the things they do for our sake. According to the Prophet (Allah bless him and give him peace), genuine gratitude to Allah implies giving thanks to the doers of good.

According to Abū Sa'īd (may Allah be pleased with him), Allah's Messenger (Allah bless him and give him peace) said:

مَنْ لَمْ يَشْكُرِ النَّاسَ، لَمْ يَشْكُرِ اللَّهَ.

Whoever is not grateful to the people is not grateful to Allah.⁴¹

The preceding Tradition demonstrates that anyone who does not feel grateful to his or her fellow beings, then how can that ungrateful be grateful to the Cherisher and Sustainer of the worlds?