

EARNING AND TRADE AND COMMERCE

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EARNING AND TRADE AND COMMERCE

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Earnings and Trade and Commerce

Allah made the next world the place of reward and punishments and this world the place of efforts, troubles and earnings. Earning is not the aim of human life but it is hereafter and the door to enter it. The world is the seed ground for the men:

One kind of men forgets the return and makes the earning of livelihood as the sole object of his life. He is one of those who will be destroyed.

Another kind of men makes the return to the next world as his sole object of life and remains busy in earning his livelihood therefor.

The third kind of men is near the middle path who keep his goal of return to the next world as fixed and takes to trade and commerce for livelihood. He who does not adopt the straight path in earning livelihood will not get the pleasure of the straight path. He who takes the world as the means of earning the next world adopts the

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rules and regulations of Shariat in search of it and gets the pleasure of the middle path.

Merits of earning livelihood

Allah says in Holy Quran

I have created the day for earning livelihood. I have placed in it provisions for you. You are grateful but little.

There is no fault in searching livelihood from your Lord. A party travel in the world to search for the grace of Allah. Spread out in the earth and seek the wealth of Allah.

The Prophet said (hadis): There is such a sin of which there is no expiation except anxieties of earning livelihood. The truthful tradesman will resurrect on the Resurrection Day with the truthful and the martyrs. He who refrains from begging, making efforts for family members and being kind to the neighbours searches livelihood lawful by will meet with Allah with such a face which will be bright like the full moon.

One day, the Prophet was seated in the mosque of Medina with companions, when a stout and strong young man was going to his shop running by the mosque; The companions said: Alas for this young man! Had his body and health run in the way of Allah! The Prophet then said: Don't say like this. If this young man runs with the object of not depending on others and refraining from begging, he is in the way of Allah. If he makes efforts for livelihood of his weak parents or weak children, he is in the way of Allah. If he tries to show his health out of pride, he is in the way of the Satan.

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Allah loves one who adopts the path of labour to save himself from depending on other. Allah hates one who obtain education thinking it is a means of earning. Allah loves the believing businessman. The best lawful earning is that which one gets by his own lawful earning. If he obeys the rules of Shariat in his business, it is the greatest lawful earnings of his own.

The Prophet said: Take to trade and commerce, because nine-tenths of the source of earnings is in trade and commerce.

Once the Prophet Jesus asked a man: What do you do? He said: I make divine service. Jesus asked: Who gives you food? He said: My brother. The Prophet said: Your brother makes better divine service than you.

The Prophet said: I have left no such instruction which if obeyed will not bring you near paradise and keep you distant from Hell. I have left no such prohibition which, if obeyed, will not keep you distant from paradise and bring you near Hell. The trusted Spirit infused into my soul saying: No man will die till his provision does not finish even though he wishes it. So fear Allah and seek livelihood in a lawful manner. I enjoin you to earn livelihood in a just manner. Let nobody say: Give up to seek livelihood. Then he said at last: Let not the delay in earning livelihood give you encouragement to earn it illegally, because disobedience to Allah cannot bring what He has got. The markets are the repositories of food of Allah. He who comes to them gets something therefrom. If anyone of you gathers fuels with a rope and searches livelihood by bearing it upon his back, it is better than to beg of men whether they give or not. If a man opens a door of begging upon him, Allah will open for him seventy doors of begging.

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Wise sayings: The wise Luqman advised his son: O dear son, shut up poverty by lawful earnings, because he who is poor earns three habits (1) laxity in religious actions, (2) weakness in intellect and (3) loss of manliness. Greater fault than these three is to keep it secret from the people.

Sayyidna Omar said: Let none of you refrain from earning livelihood and say: O Allah, give me provision. Know it for certain that the heaven will not shower rain of gold and silver.]

Sayyidna Jaber was once sowing seeds in his field. Sayyidna Omar said to him: If you do good, you will not depend on the people. It will save your religion and you will be honoured by them.

Hazrat Ibrahim-b-Adham was asked: Who is better of the two a truthful merchant and a worshipper? He said: A truthful merchant is dearer to me, as he is in Jihad. The devil comes to him in the part of weight and measure and buy and sale. He makes Jihad with him. Sayyidna Omar said: No place is dearer to me than that where I search livelihood for my family members and where I buy and sell.

When a strong tempest arose in the sea, the passengers of a boat asked Ibrahim-b-Adham: Don't you look to this calamity? He said: I don't consider it a calamity. Depending on men for a necessity is a calamity.

Once the Prophet asked about livelihood of beasts and birds. He said: They come out hungry in the morning and return with full belly in the evening. In other words, they come out in search of their livelihood. The companions of the Prophet used to do trade and commerce

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in land and sea and worked in gardens. It is sufficient to follow them.

Once Aozayi saw the sage Ibrahim-b-Adham to bear a load of fuels on his back and said: O Abu Ishaq, why are you taking such trouble? Our brethren are sufficient for you. He said: O Abu Amer, leave me alone in this matter, as I have come to know that if a man waits in a place of disgrace in search for earning lawful livelihood, Paradise is sure for him.

The object of trade and commerce is to gain either necessary livelihood or to gain enormous wealth. The latter is the root of attachment to the world which is the basis of all sins. It is better for persons not to beg for four reasons:

- (1) One who is busy with physical divine service.
- (2) The friend of Allah who is busy in exercise of soul and spiritual leanings.
- (3) One who is Mufti (gives legal decisions) and one who is Muhaddis (one who teaches hadis) and one who is learned and teaches.
- (4) One who is busy in the administration of the affairs of the Muslims, like rulers and kings.

These four kinds of persons remain busy in the affairs of the public or in their religious affairs. The Prophet was not commissioned to be a tradesman, rather he was directed to glorify Allah. For this reason, when Sayyidna Abu Bakr became Caliph, other companions advised him to give up his business and they fixed for him monthly allowance from the State Treasury. He advised his sons to

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return it to the Treasury after his death.

Four things are necessary in earnings (1) Lawful earnings, (2) Justice, (3) Kindness and (4) Fear of religion.

(1) Lawful and Unlawful Earnings.

Earnings can be searched in six ways:

(a) Bargaining in buy and sale,

(b) trade on interest,

(c) taking advance payment,

(d) to work on wages for labour and to accept pay and rental,

(e) to do business through others advancing capital, and

(f) joint business in fixing shares.

To know the rules of Shariat in these concerns is compulsory, as to search knowledge is compulsory for every Muslim.

It was reported that Omar used to visit the markets and instruct some inexperienced tradesmen on whipping them and say: Nobody shall carry on business in our markets who has got no knowledge of business.

(a) Bargaining in buy and sale

There are three subjects in it,

(a) Bargaining in buy and sale:

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- (i) Buyer and seller,
- (ii) commodities for sale,
- (iii) and contract for buy and sale.

- (i) Buyer and seller,

With regard to the first, no transaction is valid with a minor, insane, slave or blind man. No minor and insane man have got any sin. No transaction is valid with a slave except with the permission of his master.

Transaction with a blind man is not lawful except with the consent of his representative. It is lawful to have transaction with an unbeliever but it is unlawful to sell arms to them.

- (ii) Commodities for sale.

There are six conditions in it.

(1) These must not be impure, such as dog, pig, dung, stool, wine, teeth of elephant, fat of impure animals.

(2) Things of sale should be beneficial and necessary. Scorpions, rats, snakes and worms and insects under the earth are unlawful for transactions. Instruments of songs, toys idols of animals are not lawful for buy and sale. Clothes on which there are animal pictures are not lawful for sale.

(3) Commodities for sale must be in possession of the seller.

(4) These should be fit for transfer according to Shariat. A fugitive slave, fish in water, birds in air,

- (a) Bargaining in buy and saleo:p

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foetus in womb of an animal, milk in udder cannot lawfully be sold.

(5) Things for sale must be known, fixed and certain and not unfixed and uncertain.

(6) Things to be sold must be in the possession of the owner. If the buyer sells it before possessing it, it will be unlawful.

(iii) Contract for buy and sale

The contract for buy and sale must be expressed in clear and unambiguous terms. Intention plays an important part in it. No condition can lawfully be imposed by one party after agreement is final. Auction sale is lawful if the terms are proclaimed before hand. Imam Shafeyi held such auction as unlawful.

(b) Trade on interest,

Transaction of Interest. Allah made interest unlawful and there is strict order of prohibition regarding it. The question of interest arises in only two cases, in transactions of cash money, gold and silver and of food stuffs. Interest occurs in these two cases only under two conditions,

(1) if sale is held on credit and not in cash, that is, not to hand-in-hand transaction and

(2) if more in quantity is taken in lieu of less quantity of the same kind of thing. It is unlawful to sell a fixed quantity of gold or silver for a fixed quantity of more gold or silver on credit. It is not

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lawful to receive in cash the value of a certain thing which is to be delivered in future.

Three things are to be observed in case of gold and silver.

(a) Counterfeit coins of a great measure can not be taken in lieu of less quantity of pure coins. This kind of transaction is unlawful. An inferior quantity of a thing cannot be taken in lieu of a good quantity of the same thing.

(b) There is no-fault in selling silvers in more quantity in lieu of gold of small quantity, because they are of different kinds of things and not of the same kind.

(c) If gold and silver are mixed and the quantity of each is not known, the transaction is not lawful.

Food-stuffs. The food-stuffs of seller and buyer are of different kinds or of the same kinds. When food stuffs are of the same kind, it is lawful to exchange them and the rules of the same of things are applicable in this case. If a man gives a goat and takes in exchange mutton on credit or in cash, it is unlawful. To give wheat and to take in exchange bread on credit or in cash is unlawful. If milk is given to a milk trader and if in exchange clarified butter, butter or cheese is taken, it will be unlawful.

Advance payment. Some conditions are to be observed in advance payment of money and things.

- The quantity and kind of a thing for which advance payment is made should be fixed.

(b) Trade on interest,o:p

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- In the place of contract, the principal thing or money shall be paid in advance. If both of them become separate before possessing the thing, the transaction will be unlawful. In the place of contract, the thing or money shall be delivered.
- The thing that is given in advance must be an exchangeable commodity such as food stuffs, animal, minerals, cotton, milk, meat etc.
- The weight and quantity of the thing given in advance must be fixed.
- Time of the delivery of the thing should be fixed.
- The place should be ascertained in which the thing is to be delivered, as there might be, difference of price in case of place where commodity is to be delivered.
- The thing to be advanced should have no connection with another thing, such as crops of this land, fruits of that garden.
- Transaction of rare and precious things on advance payment is not lawful, such as transaction of rare jewel, a beautiful slave or slave girl.

(c) Wages, salary and rental:

There are two rules (1) wages remuneration and (2) profit.

(1) If wages are in cash, it must be fixed like the price of a thing sold. If the remuneration is salary or

(b) Trade on interest, o:p

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rental, its kind and quantity should be fixed. It is not lawful to let out a house on rent on condition that the tenant must construct the building or house as the expense of a house is unknown. To give skin in lieu of taking skin from the body, to give skin in lieu of carrying an animal and to give outer cover for cushioning wheat are all unlawful.

(2) Profit. The object of industry in business is to gain profit.

(a) The remuneration of a work must be fixed.

(b) The remuneration given to a broker is unlawful. To maintain an animal in lieu of milk, to maintain a garden of grapes in lieu of grapes and to take lease of a garden in lieu of its fruits are unlawful.

(c) One must possess necessary strength to do a thing for which his salary is fixed. It is unlawful to engage a weak man in a work which is beyond his strength and capacity.

(d) It is unlawful to appoint a representative in a compulsory duty, for instance, to appoint warrior in Jihad, or to appoint a representative in divine service. But it is lawful to make pilgrimage on behalf of another who is otherwise incapable to observe it, to bury or carry a dead man, to be an Imam in prayer for fixed term, to proclaim Azan, to teach the Quran and such other things and to take remuneration for these works.

Partnership business.

There are three things in partnership business: (1) Principal, (2) Profit, and (3) Kind of business.

(b) Trade on interest, o:p

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(1) With regard to the principal in business, it will be fixed and paid in cash.

Principal is to be handed over to the managing agent. It is unlawful to advance things and not money as principal.

(b) It should be settled beforehand what share of the profit the capitalists should get and what share the businessman will get. If the profit is fixed for the trade it is not legal.

(c) No condition should be attached in a partnership business fixed commodities and fixed time.

The businessman becomes the representative or agent of business who can utilise the capital according to his wish in the business.

Partnership business is of four kind. Out of them three kinds are unlawful and the fourth is lawful.

It is unlawful to divide the works in a joint business.

If a partner advances capital and another partner possessing honour uses only his influence in the business, it will be unlawful.

If the capital comes, equally from the shares with the profit divided equally among them, is lawful.

Justice to be Observed in Business

It is unlawful to give trouble to the public by unjust dealings and oppression and by deceit and fraud. There are two kinds of loss by deceit and fraud.

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(1) One kind of loss for the general public and (2) another for some special persons.

(1) The loss of the public is of many kinds. One kind of public loss arises from hoarding of food stuffs. It is done with the object of getting enhanced price of food stuffs. It is an oppression to the people in general. There is curse of Shariat on the hoarders of food stuffs.

The Prophet said: If a man hoards up food stuffs when they are dear for forty days to get more price, he is displeased with Allah and Allah also is displeased with him.

Someone said that he commits sin of murdering all people.

Sayyidna Ali said: If a man hoards up food stuffs even for a day to gain increased price, his heart becomes hard.

The Prophet said: He who takes food stuffs from one place to another and sells them on that day according to the market rate will get the rewards of charity. In another narration: He will get the rewards of setting a slave free.

The Quran says: If a man intends to transgress the limits unjustly, I will give him taste of a grievous chastisement.

This applies to hoarding up for getting more profit.

A certain pious merchant sent food stuffs on a boat in the sea to his agent at Basra with the instruction that he should sell it as soon as they reached him. When the commodities reached Basra, the merchants told him to

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hoard them for one week and then sell, because they would bring greater profit. His agents did accordingly and sold them after one week with increased price and informed his master. His master wrote to him: You have acted contrary to my wish. It was not my wish to make loss in religion and gain profit in commodities. I have committed sin of hoarding. Therefore, distribute all the proceeds to the poor and the destitute. In that case, I may save myself from the sin of hoarding.

It is, therefore, prohibited to hoard up food stuffs for getting greater profit, but it is connected with the kinds of food and time. It is not prohibited to hoard up such kinds of thing which are not principal food stuffs for livelihood, such as medicine, Saffron etc. There are differences of opinion with regard to the hoarding of things which are near principal food stuffs, such as meat, fruits and such kinds of food which appease hunger and which are taken as alternatives of principal crops.

There are things which become unlawful for hoarding regard being had to the time when food stuffs are not easily available and there are needs of men for them. To make delay in selling food stuffs is harmful to the public. But when there are no such circumstances, it is lawful to make some delay as the public do not suffer by it. When there is famine, it is harmful then to hoard up even honey, clarified butter, meat and such things. So the legality and illegality of hoarding of food stuffs becomes according to the harms caused or not caused to the public.

Use of counterfeit coins. It is an oppression on the public to use counterfeit coins. The first man who uses such coin will get the sins of every person who subsequently transfers it to other persons. This is like

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introducing a bad custom.

A certain sage said: To transfer a counterfeit coin to another is worse than the theft of a hundred coins, as theft is confined to a sin, while the circulation of a counterfeit coin is not limited and it continues years after years unless they are destroyed.

Allah says; I shall write what they sent in advance (during their life time) and what they will send (after their death).

Allah says: Man will be informed what they sent in advance before and what they latter.

Five Rules of Counterfeit Coins

(1) If a man has got such counterfeit coins, he will throw them in wells, rivers and tanks

. (2) Knowledge of counterfeit coins is necessary to every merchant to save him-self and to protect the Muslims from them.

(3) If he communicates their nature to others, he will not be absolved from its sin if he knows about its nature at the time of receiving it.

(4) He who receives counterfeit coins to destroy them is absolved from sin and receives the blessings of the Prophet: May Allah show kindness to one whose buy is easy, whose sale is easy, whose clearance of debt is easy and whose demand is easy.

(5) A counterfeit coin is one which has got nothing of

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gold or silver. The coin in which there is something of gold or silver cannot be called counterfeit. But in a place where a certain kind of coin is prevalent, another kind of coin is not lawful there.

It is an act of oppression if a merchant is caused loss. It is justice not to do loss to a Muslim. The general rule is: love for others what you love for yourself. This should be observed in four dealings,

(1) not to praise one's thing,

(2) not to conceal the defects of one's things from others,

(3) not to conceal the weights and measures of a thing,

(4) and not to cheat in respect of a price of a thing. To say that a thing possesses a quality which it has not got is falsehood. If a buyer purchases a thing on the basis of that description, it will be an act of deceit. Account will be taken of every word uttered.

Allah says: There is a guard over man of what one utters.

The Prophet said: In false oath, there is much loss of commodities and there is less profit. The Prophet said: Allah will not look on three persons on the Resurrection Day a proud disobedient man, one who deals harshly after charity and one who sells things by oath.

Not Conceal Defects of Commodities

One who conceals defects is an oppressor, a deceit and a fraud. Deceit is unlawful. Once the prophet saw a man

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selling food stuffs and it pleased him. The Prophet then entered his hand unto the interior of the food stuffs and found moisture in them. He asked him: Why are there wet things in them? The man replied: Rain melted them. He said: Has not the rain fallen on the top of the crops? The Prophet then said: He who defrauds us is not of us. The Prophet took allegiance of Islam from Jarir and when he was about to go, he took promise from him that he should do good to the Muslim. Thereafter, whenever Jarir was present at the time of transaction of a thing, he disclosed the defects of it and gave him option to purchase. Some one said to him: You will not get profit by it. He said: I made promise to the Prophet that I shall seek good of every Muslim.

The Prophet said: It is unlawful to sell a thing without disclosing its defects and one who knows it will commit sin if he does not give precaution to him.

A man had a cow. He milked his cow everyday and sold milk after mixing water therein. One day there was flood which drowned the cow. One of his sons said to him: The waters which you mixed with milk gathered together and washed away the cow by a strong current.

The Prophet said: When the buyer and seller tell truth and wish good, blessing is given to their transaction. When they conceal and tell falsehood, blessing is withdrawn from them.

There is in another Hadis: Allah hand remains upon two partners till they do not commit treachery to each other. When they commit breach of trust: He withdraws his hand from both.

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It becomes easy to seek good of the people if one knows that the profit in the next world is better than the wealth and treasures of the world and that these will end with the end of life, but his sins and virtues will remain. So how can a man take to evil things instead of good ones?

The Prophet said: The word. There is no deity but Allah's will remove the wrath of Allah from the created beings till they do not give superiority of worldly affairs over their next worldly affairs.

There is in another Hadis: He who utters: There is no deity but Allah out of sincere faith, will enter Paradise. He was asked: What is sincere faith? He said: To be careful of what Allah prohibited.

He also said: He who regards unlawful thing as lawful does not believe in the Quran. Deceit in buying and selling and in mutual transactions is unlawful.

Don't conceal in weights and measures. Take recourse to just balance and weight.

Allah says: Woe to the defaulters in weights and measures, those who take full measure when they take from men and who give less when they measure out to them or weigh to them 83:1.

The way to be rescued from this is the following. Give more when you measure out to others and take less when you take by measure from the people. When the Prophet purchased something, he used to tell the seller: Weigh according to the amount of price and give measure a little more.

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Hazrat Solaiman said to his son: O dear son, sin enters between two transaction just as seeds enter into mills.

Allah says: Don't exceed the limit in weights and measures and establish just balanced and don't reduce the measure 35:8.

He who takes more and gives less falls within this verse: Woe to the defaulters who take full measure when they take from men, the verse 33:1.

Tell truth in selling commodities and do not conceal anything. The Prophet said: Don't meet the riders who bring commodities. The owner of the commodities has got option to break an agreement after they are brought in the market with those who meet them in advance.

To Do Good in Mutual Transactions

Allah ordered us to adopt good and just dealings and to do good to the people.

Allah says: Show kindness as Allah has shown kindness on you. Allah enjoins justice and doing good 16:90.

Allah's mercy is near those who do good. Doing good means an act which does benefit to another. Though it is not compulsory, it brings rewards and ranks. The rank of doing good can be obtained in one of the following six actions.

(a) Not to make much profit. Sale is for profit in a business and there is no profit unless a thing is charged more than the price by which it is bought. To take less profit is 'Ihsan', doing good but to take greater profit

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is not unlawful. Once a man bought a bundle of cloth from the salesman of Eunus-b-Obaid for 400 dirhams which was to be sold for 200 dirhams to the buyer. He said to his salesman: Why have you not loved for another which you love for yourself? Return half. Sayyidna Ali used to roam in the bazaar of Kufa with a stick and say: O merchants, take your dues and return the dues of others. Don't refuse little profit or else you will be deprived of greater profit. Sayyidna Abdur Rahman-b-Auf was asked: What is the reason of your success? He said: Three things

- (1) I never refused any profit,
- (2) I sold everything in cash and not on credit, and
- (3) I did not make delay in selling a thing.

(b) To suffer loss. If a buyer buys from a poor man, there is no harm to buy at a higher price to show good to him and to enter into this prayer of the Prophet: May Allah like a person who makes his buy easy and purchase easy? When he purchases a thing from a rich man, he may search for additional profit. Sayyidna Omar did not do any deceit and nobody could ever deceive him.

(c) To show good and to treat well at the time of acceptance of price and realization of dues. It is expressed in three ways

- (1) to accept less price at times;
- (2) to grant time when realizing the dues; and
- (3) to demand in a good manner.

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The Prophet said: May Allah show mercy on easy purchase, easy sale, easy payment of price and easy payment of debt. Consider the prayer of the Prophet as valuable. Forgive and you will be forgiven. He said: If a man grants time to a needy man to repay debt or remits it, Allah will make his account easy. In another narration: Allah will give him shade on the day when there will be no shade except that of the Throne.

The Prophet mentioned about such a person who oppressed, his soul very much and was engaged in sins. When he will be presented on the Judgement Day, it will be found that he has got no good deeds. He will be asked: Did you do any good deed? He will say: No, but I advanced loan to the people. I used to say to my children: Grant time to the solvent and remit the poor. Allah then will say: I am more fit in this matter than you. Then Allah will forgive him.

The Prophet said: I saw it written on the door of Paradise: One act of charity will bring ten rewards and one act of loan will bring eighteen rewards. It is said here by way of explanation that charity may not always reach the truly poor, but none but the needy bears the disgrace of loan. If a man sells something to a man and does not then realize its price and does not demand it, it is considered as a loan.

When Hasan Basari sold his donkey for four hundred dirhams, the purchaser said to him: Reduce it by one, hundred dirhams. He reduced it so. He again said: Do good to me. He said: I remit you another one hundred dirhams. Then he accepted two hundred dirhams and said: In this way, good is done to a person.

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There is in Hadis: Accept your dues with pardon, whether it is paid up in full or not, then Allah will make your account easy.

(d) To do good at the time of payment of debt. To pay debt in a good manner is 'Ihsan' or doing good to another. Clear the debt before demand. Going to the creditor personally and not to wait for its demand is considered doing good.

The Prophet said: He is the best among you who pays his debt in a good manner. Clear it before the time fixed for it and pay something more than the principal.

The Prophet said: If a man intends to pay at the time of taking loan, Allah entrusts him to His angels to keep him safe. They pray for him till he clears his debt.

Once a creditor came to the Prophet to demand payment of a debt due from him after the expiry of its time. He had then no means to clear it. The man used harsh words to the Prophet. The companions were about to attack him when he said: Leave him as a creditor has got a right to say.

The Prophet said: Help your brother, be he oppressed or an oppressor. He was asked: How can we help an oppressor? He said: To prohibit him from oppression is to help him.

(e) To accept return of a thing sold if the buyer thinks that he has suffered loss, as nobody except a repentant or suffering man intends to return a purchased thing. None should remain satisfied with causing loss to his brother Muslim.

The Prophet said: If a man forgives the guilt of a repentant man, Allah will forgive his sins on the

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Resurrection Day.

(f) To sell things to the needy on credit and not to demand from them when they are in want and do not become solvent. The religious men of yore kept account books. In those books, they wrote the names of unknown poor customers. They were forgive if they could not pay their dues.

Trade and commerce are the places for trial of religious persons. For this reason, it has been said that when the neighbours of a person praise him, when the companions of a man in journey praise him and when the fellow tradesmen in the market praise him, don't complain against his good character.

Once a witness went to depose before Sayyidna Omar. He said to him: Bring one to me who knows you. When he brought a person to him, the man began to praise his character. Sayyidna Omar asked him: Is he your closest neighbour? He said: No. Sayyidna Omar asked him: Were you his companion in a journey? He said: No. Sayyidna Omar then asked him: Did you carry on business with him? He said: No. Sayyidna Omar said: So, you don't know him. He then said to the man: Go, take one who knows you.

Not to be Forgetful of Religion and the Next World in Business

Nobody should forget his religion and the next world his destination during the course of his trade and commerce and earning livelihood. If he forgets it, he will then be ruined and he will then be one of those who sells his next world in lieu of this world, but the wise man is he who protects his capital. His real capital is his

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religion and matters relating to the next world.

A certain sage said: The best commodity in this world to a wise man is what is absolutely necessary for him in this world. The necessary things in this world are praise-worthy in the next world.

Hazrat Muaz-b-Jabal gave his death instruction by saying: What has been decreed for you from the fortunes of this world will surely come to you, but it is more necessary on your part to look to your fortunes of the next world. So begin your actions for the fortunes of the next world.

Allah says: Don't forget your portion in this world.

In other words, don't forget the portion of your fate in the next world from your portion of fate of this world, as the world is a seed ground for the next world.

Seven Things Make the Religion of a Business Man Perfect

Keep your faith firm and perfect and have good intent, in business, at the start of your business.

Do business with the objects of saving yourself from depending on others,

To restrain from the greed of what is with the people,

To remain satisfied with lawful earnings,

To earn keeping on the paths of religion and to maintain family.

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Intend to do good to the Muslims and love for them what you love for yourself.

Follow the path of equity, justice and Ihsan as mentioned above and join good and forbid evils you find in the market.

Intend to be upon the duties of Farze Kafayah like trade, commerce, industry thinking that, if the various kinds of trade and industry are given up, it will be difficult for the people to manage their livelihood and the majority of the people would be destroyed. One people are responsible for one kind of work. If all remain busy in only one kind of work, all other work would remain idle and hence the people would be destroyed. With this object,

Prophet said: The difference of my people is a blessing.

There is in hadis: The business of cloth is the best of all your trades and the work of sewing is the best of all industries.

There is in another hadis: Had the inmates of Paradise had trades, they would have the trade of cloth. Had the inmates of Hell had any trade, they would have carried on business of exchange of coins.

There are four works in which there is fear of lessening the intellect- (1) weaving of cloth, (2) sale of cotton, (3) weaving of thread and (4) Teaching, because in these works mostly women, boy and men of little intellect are engaged. As intellect increased in association of intellectuals, so also it lessens in association of less intellectual men.

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Let not the worldly markets be blocks of the next worldly markets which are mosques.

Allah say: There are some men whom merchandise or buying and selling cannot divert from the remembrance of Allah, from establishing prayer and paying poor due.

Allah says: Allah gives order to glorify and remember His name in the houses.

So you should work for the next world in the early part of the day till market time, remain attached to the mosque and remain busy in divine service after the division of times. The earlier sages fixed the early and last part of the day for the next world and the middle part for this world.

There is in hadis: If the angels who write records of deeds write therein Allah's Zikr and good deeds in the early part and the last part of the day, Allah forgives sins between these two times.

There is in hadis: The angels of day and night meet with one another at the time of morning and Asar prayers. Allah then says: In what condition have you found My servants? They say: We have seen them praying and came from them in their praying state.

Allah says: I bear witness in your presence that I have forgiven them.

Be attached to the Zikr of Allah in addition to the above duties in the markets. Allah's remembrance in the markets is better. The Prophet said: One remembering Allah among the heedless is like a warrior behind a fleeing enemy or like a living man among the dead. In another narration:

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Or like a living trees amidst dried trees.

The Prophet said: If a man says after entering the market the following; There is no deity but Allah, the Single, there is no partner for Him, His is the kingdom and for, Him is all praise, He give life and takes life, He is eternal and will not die, in His hands, there is good and He is powerful over all things' Allah reward him with thousands of merits.

Sayyidna Omar said: O Allah, I seek refuge to Thee from infidelity and all the sins committed in the markets. O Allah, I seek refuge to Thee from the oath of the sinners and the wailings of the losers. The Prophet said: Fear Allah wherever you are. Markets, mosques and houses are all the same for those who fear Allah. They live for Allah and die for Allah and Allah is the corner stone of their life.

A certain sage said: He who loves the next world loves a true life. He who loves this world remains thirsty.

Don't be too greedy in markets and in businesses. There is in hadis: Don't travel in the sea except for Pilgrimage, Umrah and Jihad. The Prophet said: The worst of places is the market. The sage Hammad used to carry on wool rugs. When he got profit of nearly six annans (1/16) , he used to close his business. Once Ibrahim-b-Adham said to a person who was going to his business of pottery: You are seeking livelihood but death seeks you. Keep away from doubtful things even after giving up unlawful things. Leave the places of the earnings of doubt and restrain yourself from eating doubtful things.

Once a man brought milk to the Prophet who asked him: Where from has this milk come to you? He said: we have

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got it from goats. The Prophet asked: Where from have you got goats? He said: From such and such a place. Then he drank it and said: We are a people of Prophets. We have been forbidden to eat except good things and to do except good deeds. The believers have been ordered to do the things which the Prophet have been ordered to do.

Allah say: O believers, eat of the good things We have provided you 2:172.

The Prophet asked the source of a thing and the source of its source and not beyond that. The Prophet did not enquire about everything. Don't do business with one who has got connection with oppression, breach of trust, theft and interest.

The Prophet said: He who prays for long life on an oppressor, loves to be disobedient to Allah in His world. He said: When any transgressor is praised, Allah becomes displeased. He also said: He who honours a transgressor, helps the destruction of Islam.

Adjust accounts of your business with everybody. Accounts will be taken of you on the Resurrection Day of your business with everybody. A wise man said: I saw a merchant in dream and asked him: What treatment has Allah metted out to you? He said: Fifty thousand account books have been opened before me. I asked: Are all these records of sin? He said: You will find one record for each person you have dealt with in the world. All have been recorded in these account books.