

CHAPTER SIXTY-THREE

SUNNAH OF BUSINESS / WORK

O Allah (The Exalted) bless our lord and master Muhammad (may Allah bless him and grant him peace) as many times as there are leaves on the trees.

When the Messenger of Allah (may Allah bless him and grant him peace) was asked any question, he would answer it and help the people with their problems. If a person was physically fit then the Messenger of Allah (may Allah bless him and grant him peace) would advise them to work, earn a living, and help them to start some work. The Messenger of Allah (may Allah bless him and grant him peace) would give priority and look after neighbours, widows, the needy, and those without parents. He would also instruct the companions to help such people.

To earn wealth is a responsibility upon he who is in need. If one has the means to provide for oneself and those under one's care without working, then it is not compulsory for such a person to work. It is most important that one's job does not by any means hamper or hinder one from fulfilling one's other Islamic obligations, such as Salaah, fasting, and bringing up children etc.

Lawful earnings

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"The seeking of a lawful livelihood is compulsory after the compulsory acts like Salaah, Sawm, Hajj etc."*ⁱ

Honest & trusted

The Messenger of Allah (may Allah bless him and grant him peace) had become a successful merchant, not so much because people liked his work but because he was honest in his dealings and could be trusted. He never overpriced his goods nor weighed his goods incorrectly so as to cheat others.

The Messenger of Allah (may Allah bless him and grant him peace) earned the reputation of being the most honest and just merchant of the city of Makkatul Mukarramah. The Messenger of Allah (may Allah bless him and grant him peace) soon earned the title of "Al Ameen" (the Trustworthy) and "As Saadiq" (The Truthful) from the people of Makkatul Mukarramah.

Respected brother/sister! If you can help those people who are needy then assist them and do not get angry with them as the Messenger of Allah (may Allah bless him and grant him peace) disliked this very much. He was gentle and never addressed anyone harshly.

Ibn 'Umar (may Allah be pleased with him) narrates that, *"The Messenger of Allah (may Allah bless him and grant him peace) forbade Muzabana, and Muzabana is the selling of fresh fruit (without measuring it). By measure on the basis that if the measurement turns to be more than the fruit, the increase would be for the seller of the fruit and if it turns to be less that would be of his lost."*ⁱⁱ

Abu Sa'eed (may Allah be pleased with him) reported from the Messenger of Allah (may Allah bless him and grant him peace) said that, *"The truthful trustworthy merchant will be with the Prophets, truthful and Martyrs."*ⁱⁱⁱ

Do Not Sell Raw

Yahya (may Allah be pleased with him) related that the messenger of Allah (may Allah bless him and grant him peace) forbade selling fruit until it had started to ripen. He forbade the transaction to both buyer and seller.^{iv}

Abu Hurayrah (may Allah be pleased with him) reported that the Messenger of Allah (may Allah bless him and grant him peace) passed by a heap of corns. He trust his hand therein but his fingers touched moisture. He asked: *"O owner of corn! What is this?"* he replied, *"Rain fell on it. O Messenger of Allah (may Allah bless him and grant him peace)."* He enquired, *"Have you not done so over the corn so that people may see it? Whoso acts with deceit is not of me."*^v *Allahu Akbar!*

Waselah bin Asqa (may Allah be pleased with him) reported, "I heard the Messenger of Allah (may Allah bless him and grant him peace) saying, *"Whoso sells a defective thing without disclosing it continues to be in the wrath of Allah (The Exalted) or Angels continue to curse him."*"^{vi}

Best occupation

The Messenger of Allah (may Allah bless him and grant him peace) was once asked concerning the best occupation to engage in. He replied. *"Trade and work which is done with one's own hands."*^{vii}

Become a millionaire

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"Whosoever enters a business area (Markets or shops) and recites the following supplication then Allah (The Exalted) grants him a million rewards, forgives a million of his sins and elevates him one million times and there for him a house in Paradise."*^{viii} *Subhanallah!*

Supplication for entering into the market

FOURTH KALIMA

'Laa ilaha Illallahu Wahu Dahu La Sharee Kalahu Lahul Mulku Walahul Hamdu Yuhyi Wayumeetu Wahuwa Hayyul La Yamutu Biyadihil Khayru Wahuwa 'Ala Kulli Shayin Qadeer' ^{ix}

There is no deity except Allah (The Exalted), He is alone, He has no partner, His is the Kingdom and for Him is all praise, He gives life and death, He is forever living will never die, all goodness is in His hand and He has power over everything.

Learn this supplication and benefit from it and pass on to others too.

Partnership

The Messenger of Allah (may Allah bless him and grant him peace) said that, 'Allah (The Exalted) proclaims, "I am a one third share of a two man partnership until one of them acts dishonestly to his partner and in such event, I then leave them." Allahu Akbar!

We should fear Allah (The Exalted) at all times and say the truth as dishonesty will eradicate blessings from the business.

Knowledge of Islamic Weighing business

'Umar (may Allah be pleased with him) declared, *"Only he who has knowledge of the Islamic business laws shall trade in our business area."*

It is important that we learn how the Messenger of Allah (may Allah bless him and grant him peace) worked and how he did business. If one follows the Sunnah then no doubt they will have the blessings and success in this world and in the hereafter. The reason being is people open businesses and get into debt and make enemies which is against the teachings of Islam. On the other hand some open businesses that deal with unlawful goods or services, Allah (The Exalted) forbid.

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"Whosoever sells a defective article without disclosing its defect to the purchaser shall earn the permanent anger of Allah (The Exalted) and the angels continuously curse such a person."*

We should not sell goods that are not suitable for selling. However, if you do want to sell the item, let the purchaser know the type of goods they are buying and if they have any problems etc.

Weighing

Fudhail (may Allah's Mercy be upon him) once saw his son weighing a dinar to give to someone and was cleaning the dirt around it. He said, *"O son! This action is better than two Hajj and two Umrah."*^x

For instance if someone is selling rice then the small stones and sticks that come with it should be removed and weighted without them.

To weigh less (of an article) than the intending purchaser is entitled to is a major sin. The Messenger of Allah (may Allah bless him and grant him peace) has said that other nations before us have perished because of this sin.

Ibn Mahmood (may Allah be pleased with him) narrates that I was sat with 'Abd-Allah bin 'Abbas, a person came and said, *'We have come for Hajj and on our journey one of our companion died, we dug a grave but to our surprise a scary black snake came out, so we left that place and dug another grave, the same snake came from that grave too, we are in shock and have come to you!'* Ibn 'Abbas (may Allah be pleased with him) said, *"Bury him near the snake, I swear by Allah (The Exalted)! If you dig all the earth you will see the snake everywhere."* We buried our companion with the snake and on our return home we asked his wife and she told us he would sell flour and would add sticks to his flour and would sell it. *Allahu Akbar!*

Do not take oath for it reduces blessings

The Messenger of Allah (may Allah bless him and grant him peace) has exhorted that we should refrain from taking oaths unnecessarily for although it helps in the sale of one's goods, it reduces the blessings (barakah).

Wages

'Abd-Allah Ibn 'Umar (may Allah be pleased with him) narrates that, *"Give the employee his wages before his perspiration dries."*^{xi}

People today do not pay for work that has been done. We should understand that they (workers) also have a family and expenses. The Messenger of Allah (may Allah bless him and grant him peace) is telling us to give the money straight away for the work done.

Returned goods

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"Whosoever accepts returned goods, Allah (The Exalted) will wipe out (annul) his punishment."* *Subhanallah!* Many organisations have a fourteen day approval and this is a reason that you get repeat business.

The Messenger of Allah (may Allah bless him and grant him peace) is teaching us after sales service as well as customer service! *Subhanallah!* O Allah (The Exalted)! Give us the ability to make the Messenger of Allah (may Allah bless him and grant him peace) our model.

Seek early sustenance

'Aisha (may Allah be pleased with her) reports that the Messenger of Allah (may Allah bless him and grant him peace) said, *"One should seek sustenance early at dawn as there is blessings during that time."* Meaning start work early.

The Messenger of Allah (may Allah bless him and grant him peace) has said that, *"We should seek sustenance with ease (not to search for more profit than reasonable)."*

This leads to love of the world and when someone sees money they want more.

Jabir (may Allah be pleased with him) narrates from the Messenger of Allah (may Allah bless him and grant him peace) said that, *"May Allah (The Exalted) have mercy on the tolerant man when he buys, when he sells and when he demands payment."*^{xii}

Stolen goods

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"Whosoever buys stolen goods knowing such goods have been stolen becomes a party to the act of theft."*

There will be no blessings in the house of those that buy or sell stolen goods. Remember you will become part of the theft and be liable to the Hell fire.

Forbidden

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"That body shall not enter paradise which has been nourished with Haraam."*^{xiii}

Those who sell alcohol or haraam food or provide a unlawful service that involves interest etc. should be aware.

The Messenger of Allah (may Allah bless him and grant him peace) has prohibited the sale of that which one does not possess.
It is Haraam to indulge in the sale of Haraam items.

Borrowing

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"Whosoever borrows with the intention of usurping another's wealth, Allah (The Exalted) destroys that person (the borrower)."*^{xiv}

Abu Hurayrah (may Allah be pleased with him) reports that the Messenger of Allah (may Allah bless him and grant him peace) said that, *"It is far better for one to put dirt into his mouth than to put something unlawful into it."*^{xv}

Ibn 'Amr (may Allah be pleased with him) reports that the Messenger of Allah (may Allah bless him and grant him peace) said that, *"If a man buys a cloak for ten dirham out of an unlawful source, Allah (The Exalted) will not accept his prayer as long as he puts the cloak on."*^{xvi}

Debtors

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"It is an act of cruelty to harass one's debtors."*

The Messenger of Allah (may Allah bless him and grant him peace) was once overheard making the following supplication: *"I seek refuge in Allah (The Exalted), from Kufr and debts."* A companion (may Allah be pleased with him) hearing enquired, *'O the Messenger of Allah (may Allah bless him and grant him peace) are you equating the notion of debts to kufr?'* The Messenger of Allah (may Allah bless him and grant him peace) replied, *"Yes."*^{xvii} *Allahu Akbar!*

We should not get into debts this is very much disliked by Allah (The Exalted) and is a major issue.

Once Imam Abu Hanifa (may Allah be pleased with him) went to a funeral it was very hot and no shade. Near by was a person's house, people said to the Great Imam to stand there. Imam Abu Hanifa (may Allah be pleased with him) said that *"He is in debt with me and I fear that if I benefit from the shade of his house than in front of Allah (The Exalted) I do not want to be of those who take interest, as the Prophet (may Allah bless him and grant him peace) said that, "The benefit taken from creditors is interest."* So he stood in the heat.^{xviii} *Allahu Akbar!*

This was the fear that our pious had. May we follow their footsteps, Ameen.

The Messenger of Allah (may Allah bless him and grant him peace) said that, *"Debts owing (to somebody) are Allah (The Exalted)'s flag in this world. Whomsoever Allah (The Exalted) wishes to disgrace; he places this 'flag of debt on them."*

To fall into debt is a very bad thing and causes problem, we should try to abstain from this as families and friends break up.

Unjustly

Khoulah (may Allah be pleased with him) reported that the Messenger of Allah (may Allah bless him and grant him peace) said that, *"Some people who plunge themselves into acquiring wealth of Allah (The Exalted) unjustly will deserve the fire on the day of resurrection."*^{xix}

Many who try to earn easy money by unlawful means should be aware, i.e. V.A.T fraud etc.

Time keeping

Keeping appointment is vital to our lives. Time is the most precious commodity. Once wasted, it can never be recovered. If you made an appointment, whether with a friend, colleague or for business, you should do your utmost to keep this appointment. This is the right of the other person who, despite other commitments, favoured you with a part of their valuable time. If you do not come on time, not only have you disrupted their schedule but you have also marred your image and reputation. If your punctuality becomes poor, you will lose people's respect. You should keep all your appointments whether they are with an important person, a close friend or a business colleague. You will then be responding to the call of Allah (The Exalted), *"And fulfil the promise; undoubtedly the promise is to be questioned of."*^{xx}

Today, fast and reliable communication means are available everywhere. Therefore, as soon as you realize you will be able to keep an appointment, you should inform the other parties to enable them to utilize their time elsewhere. Do not be careless or irresponsible assuming that since the appointment is relatively unimportant, it does not merit a notice or an apology. This is totally irrelevant. Regardless of its importance, an appointment is a commitment that should be kept or properly cancelled in advance.

Never make a promise while intending not to keep it. This is forbidden as it falls within lying and hypocrisy.

The Messenger of Allah (may Allah bless him and grant him peace) said that, *“Three traits single out a hypocrite, even if he prays or fasts and claims to be Muslim: If he speaks, he lies. If he makes a promise, he does not keep it. If he is entrusted, he betrays the trust.”* ^{xxi}

During harm, one who recites Ya Mu’minu (The Guardian of faith) 630 times will be free from any harm and loss. Allah (The Exalted) will guard he who recites this name or writes it and keeps it with him.

He who recites Ya ‘Azizu 40 times a day for 40 days Allah (The Exalted) will make him rich. He who recites this name 41 times after Morning Prayer, by the grace of Allah (The Exalted) he will be independent of need from others.

Manners of Business

1. One must always be honest in all his business dealings. ^{xxii}
2. An honest and truthful businessman shall be in the shade of the throne of Allah (The Exalted). ^{xxiii}
3. One must not break promises.
4. One must not condemn the goods that one seeks to purchase.
5. One must not unduly praise or exaggerate one’s goods when selling.
6. One must not evade payment of one’s debt (or even leave its payment longer than necessary).
7. One must not pressurise the person who owes money.
8. One should assist others who seek to enter into business and trade.
9. Allah’s (The Exalted) Mercy descends on one who is gentle at the time of buying, selling and requesting payment. ^{xxiv}
10. One’s employees (workers) should be treated with respect and consideration. Do not treat them like slaves and they will respect you.
11. To sell alcohol, to buy, to carry, to serve, to bottle, to have anything to do with it is forbidden.

One should never allow greed to drive one to inflate prices with a view to making larger profits, as every person shall receive his sustenance (Rizq) as is ordained for him.

Durood for blessings in wealth

‘O Allah (The Exalted) send blessings upon Muhammad (may Allah bless him and grant him peace), who is your servant and Messenger and upon the believing males and females and the Muslim males and female.’ ^{xxv}

It is important to remember that one should not pray Salawaat at the time of selling the goods.

Important Rules:

1. Do not do business until you know the laws of buying and selling and what is lawful and unlawful. ^{xxvi}
2. If the person who is selling something has not told the buyer where the goods are from and the buyer knows that it belongs to so and so. If he thinks the goods are stolen, then do not buy them. If however,

the buyer does not know if the goods belong to someone else, then to buy the goods is permissible, as the goods are in possession is proof that it belongs to the seller. ^{xxvii}

3. Do not sell your half of goods (property) until you let your partner know as to do this is Makrooh (disliked). ^{xxviii}
4. If a shop buys from sources where most goods are unlawful, then there are three conditions regarding the buying/selling of these goods:
 - Goods that have been sold and possessed by the means of oppression should not be bought.
 - The goods to be purchased are present, however, the lawful goods are mixed (i.e. Un/lawful milk) then those goods should not be purchased until the price is paid for the unlawful goods to it's owner.
 - You know the goods were stolen etc. and whatever you are buying is not part of the unlawful then to purchase that is permissible. ^{xxix}
5. The shop owner should not stay engaged in business, when the time of Salaah comes, leave the work for the Salaah. ^{xxx}

May Allah (The Exalted) give us the ability to do business according to the Sunnah, Ameen.

ⁱ Baihaqi

ⁱⁱ Bukhari

ⁱⁱⁱ Tirmidhi

^{iv} Malik's Muwatta

^v Muslim

^{vi} Ibn Majah

^{vii} Tabarani

^{viii} Tirmidhi in Supplication & Ibn Majah

^{ix} Tirmidhi in Supplication

^x Kimiyae Sa'adat

^{xi} Ibn Maja

^{xii} Bukhari

^{xiii} Ahmad

^{xiv} Bukhari

^{xv} Ahmed

^{xvi} ibid

^{xvii} Nisai

^{xviii} Tazkiratul Awliya

^{xix} Bukhari

^{xx} Surah Bani Israel, Surah No: 17, verse: 34

^{xxi} Bukhari in Shahadah & Muslim in Iman.

^{xxii} Tabarani

^{xxiii} Al-Isbihani

^{xxiv} Tirmidhi

^{xxv} Hisnul Hasin

^{xxvi} Alamgiri

^{xxvii} Hidayah

^{xxviii} Alamgiri

^{xxix} ibid

^{xxx} ibid