

COMSATS University Islamabad, Virtual Campus

HUM110 Islamic Studies

Lecture 26 Handouts

Lawful Earning in Perspective of Islam

Whenever we talk about earning, we must keep one essential point in mind that we should be focused Akhirah, which means that life is not just about making money, it is more than that.

Our purpose of education should be more than just earning only. In previous societies, people used to seek education to be more enlightened, knowledgeable, sophisticated, cultured etc. They seek education to improve their character and conduct.

Nowadays the focus of education is not to make us civilized and decent human being but it is rather to make us the money earning machine. We are basically taught how to comply with authority and to work under people, etc. Only rizq takers put their belief in Allah (SWT) and start their own business.

When we are focused akhirah, we realize that our purpose of life is not to earn money by hook or crook, but our real purpose is to get to paradise and earning halal rizq can be a way to get to the paradise.

Best Type of Earning

- The Messenger of Allah (PBUH) was asked what type of earning was best and he replied: "A man's work with his hand, and every business transaction which is approved." [At-Tirmidhi, 2783]
- Margaret Fuller said, "Men for the sake of getting a living forget to live."

When our motive behind earning is akhirah then we also take care of our family, our work and ourselves because our bodies have rights on ourselves.

> The Messenger of Allah (PBUH) said, "If you were to rely on Allah (SWT) as He should be relied on, He would provide for you as He provides for the birds. They go out early in the morning hungry and return in the evening, full." [At-Tirmidhi; Graded Hassan]

One must go out for halal earning, Allah (SWT) will provide him as He provides for the birds. So, one must make a move to get lawful earning, sitting and doing nothing won't take us anywhere. Allah (SWT) bestow His blessings upon whom who makes a right choice of lawful source of income.

The Prophet Mohammad (PBUH) said: "Allah (SWT) has appointed an angel in the womb, and the angel says...'O Lord! A male or a female? O Lord! wretched or blessed? What will his livelihood be? What will his age be?' The angel writes all this while the child is in the womb of its mother." [Sahih Bukhari]

So, we should not be stressed about earning. We should work on our akhirah. This will also help us in getting lawful earning.

The Messenger of Allah (PBUH) said, "Even if the son of Adam were to flee from his rizq like he flees from death, his rizq would still reach him just like his death will reach him." [Silsilah Ahadeeth Saheeha (952)]

It means that our livelihood chases us just like our death chases us. Rizq means all the stuff we consumed.

Job or Business - Which is More Suitable?

The difference between job and business is that when we do the job, we are working for someone, while when we do business we are creating jobs for other people.

A man came to Prophet Mohammad (PBUH) and asked for money. Prophet Mohammad (PBUH) said, "I won't give you money, but will help to run a business for you". Then He asked this person what do you have in your house. He said I have a few pots and pans in my home.

Prophet Mohammad (PBUH) asked him to sell them, he sold them for 2 or 3 dinars and he got the blade of an axe, Prophet Mohammad (PBUH) gave him a stick and he put that stick into the blade of the axe and asked this person to cut wood and sell it, so that is your business from now. He started to provide services to other people with just one tool and within just one day, he was able to buy those pots and pans he sold in the market. He then started to provide his family and himself.

In Islam, business is more recommended than jobs because in business our tawakal (faith) on Allah (SWT) is more involved. Imam Abu Hanifa was also a merchant of loose clothing.

Professional Life

In Islam, it is the responsibility of a man to provide the living to his dependents, if he is not providing for his dependents then he is sinful for that. A woman can work, but her all earning only belongs to her and she can do whatever she wants to do with it. But whatever man earns, there is a share for his wife, for his children, for the house and for himself.

The problem arises when man and woman swap their roles. E.g woman becomes the bread earner and man becomes the home maker.

Earning Can Be an Act of Worship

Earning a livelihood can be an act of worship if we earn in a lawful (halal) way. When a man came to Prophet Mohammad (PBUH) and He (PBUH) told him that if you earn money to provide for your parents then this is an act of worship, if you earn rizq to feed your family, then this is an act of worship and if you earn rizq for yourself so that you don't want to beg others for your food/money, even that's an act of worship.

Earn Halal and Spend Halal (Lawful)

The Prophet Mohammad (PBUH) mentioned a man having journeyed far, disheveled and dusty, he spreads out his hands to the sky (saying): "O Lord! O, Lord!" - while his food is Haram, his drink is Haram, his clothing is Haram, and his nourishment is Haram, so how can his dua be answered! [Sahih Muslim]

This shows that the person who is living on haram, his dua will not be accepted. There are 4 conditions when dua mostly accepted.

- Dua of an oppressed even if he is a disbeliever.
- Traveler's dua
- The one who raises his hands towards the sky for dua Hadith says that Allah (SWT) feels shy to return him empty handed
- The one who calls Allah (SWT) with His beautiful names

In the above hadith, the person is fulfilling the criteria for the acceptance of dua even then Prophet Mohammad (PBUH) said that why Allah (SWT) should listen to him as he earned haram.

The Messenger of Allah (PBUH) said: "A body nourished on Haram sustenance (rizq) will not enter paradise." [Sunan at-Tirmidhi]

Allah (SWT) said in Quran,

"Indeed, Allah gives rizq to the one, whom he wants without accountability".

[Ale Imran 3:37]

Why Do We Work?

Allah (SWT) says,

"And whosoever fears Allah (SWT), He (Allah) will make a way out for him (from every difficulty). And He will provide him from (sources) he could never imagine".

[Surah At-Talaq: 2-3]

Business Ethics in Islam

Intrinsically Business should not follow the Haram as well as if the business is Halal, then one's behavior could make it haram, so both ways need to be taken care of.

There are certain factors in business ethics which should be taken care of in order to avoid the involvement of Haram in our business.

- 1. Hiring & Promotion Must be on merit
- 2. Nature of Business Must not be haram
- 3. Customer Relationship Must be taken care equally
- 4. Employee Relationship Must avoid the favoritism
- 5. Competitor Must not bash competitor
- 6. Misuse of Assets Must be avoided
- 7. Environmental Pollution Any business hurting the environment must be avoided