

الحمد لله رب العالمين . اللهم لك الحمد على نعمة الإسلام والايمان . ولك الحمد أن جعلتنا من أمة محمد عليه الصلاة والسلام. وأشهد أن لا إله إلا الله وحده لا شريك له . وأشهد أن محمدا عبده ورسوله. اللهم صل وسلم وبارك على سيدنا محمد وعلى آله وصحبه أجمعين...
أما بعد أيها المسلمون

روى الإمام الترمذي في سننه بسند حسنه : (عَنْ أَبِي سَعِيدٍ عَنِ النَّبِيِّ -صلى الله عليه وسلم- قَالَ : النَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ)

Our beloved Prophet mentioned in an authentic hadith:

"The truthful, trustworthy merchant is with the Prophets, the truthful, and the martyrs."

Brothers and sisters in Islam, from the mercy that Allah has bestowed upon us as Muslims is that He sent to us a final revelation-contained in the Quran in Sunnah-that provides guidance for all affairs related to living in this world and the next.

وعن أبي ذر قال : تركنا رسول الله صلى الله عليه وسلم وما طائر يقلب جناحيه في الهواء إلا وهو يذكرنا منه علمًا، قال : فقال صلى الله عليه وسلم: «ما بقي شيء يقرب من الجنة، ويباعد من النار إلا وقد بين لكم» صحيح

As the great companion Abu Dhar al Ghifari said: The Prophet Muhammad left us and there wasn't even a bird flying in the sky, except that the prophet Muhammad enlightened us with knowledge about it.

This is from the greatest mercy upon us, that Allah sent us a final messenger, to clarify everything we need to know in order to enter the paradise and stay away from the hellfire.

From the beauty of the religion of Islam is that it doesn't just focus and provide guidance for only one or two aspects of human life, like many other worldly philosophies and religions, rather it is comprehensive to all aspects of life...the spiritual, the physical, the mental, the social and even the economical.

Islam does not teach us to just stay in the masjid all day and make dhikr, pray and read Quran and not think about our sustenance, livelihood and rizq....nor does it teach us to only focus on working 24 hours a day, seven days a week without going to the masjid, or without reading Quran or praying...

Rather Islam teaches us to be balanced, to cater to our mind, body and soul.

So today we are going to speak about some of the manners and etiquettes a Muslim should have in the workplace, as a businessman, as an entrepreneur, as a merchant. As we know our beloved Prophet Muhammad was a merchant, his wife Khadijah was also a merchant, and many of the great and noble companions of the Prophet Muhammad were businessmen and merchants as well.

Our beloved Prophet taught us and encouraged us that we as Muslims should always seek halaal and permissible ways to earn a living, while being honest, straightforward and trustworthy when buying and selling or dealing in business.

Halaal, wholesome provisions are those that are earned through permissible means and ways. Our religion of Islam didn't prohibit anything for us, except that it taught us permissible ways to do things and earn a living, and attain sustenance. Allah forbid fornication, but encouraged marriage. Allah forbid riba, but encouraged business and trading without riba. Allah forbid lying, stealing and deceiving, and encouraged honesty, giving charity and being straight forward...

Anyone who reads the Quran and ponders over the sunnah of the Prophet Muhammad will find numerous texts that encourage us as Muslims to always seek the halaal wholesome provisions, as Allah says:

{هُوَ الَّذِي جَعَلَ لَكُمْ الْأَرْضَ دَلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِنْ رِزْقِهِ وَإِلَيْهِ النُّشُورُ}
[المالك:15].

“Allah is the one who has made for you within the earth roads and trails to that you may travel through them and eat and acquire sustenance by travelling upon them and to him is the resurrection.”

Allah also says:

وقال الله تعالى: {فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ}
[الجمعة: 10].

“If the Jumah prayer is over, disperse throughout the lands and seek the bounties and sustenance from Allah”

One of the companions came to Allah's messenger and asked:

يَا رَسُولَ اللَّهِ، أَيُّ الْكَسْبِ أَطْيَبُ؟ قَالَ: «عَمَلُ الرَّجُلِ بِيَدِهِ، وَكُلُّ بَيْعٍ مَبْرُورٍ»

“Which type of earnings is the best? He replied: ‘The type that the person earns with his own hands/effort, and every permissible type of business.’”

We know as well that many of the Prophets were also merchants, craftsmen or businessmen as the Prophet Muhammad said about our beloved Prophet Dawud:

«مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدِهِ، وَإِنَّ نَبِيَّ اللَّهِ دَاوُدَ عَلَيْهِ السَّلَامُ كَانَ يَأْكُلُ مِنْ عَمَلِ يَدِهِ»

“No one has ever eaten something better, than the food that is eaten from the effort of one's self, the Prophet Dawud only used to eat from the food bought by the earnings of his own efforts.”

Working, having a job, having a business, buying and selling in Islam is something virtuous and is something that Islam encourages within the boundaries of the halaal and haram.

Unfortunately, in our day and age we have those who may have some doubts and misconceptions about business, businessmen, entrepreneurship, buying and selling in Islam. They look down upon businessmen, and they think that sitting in the masjid or in their houses all day, is better than working, or getting involved in business...

There were even some Muslims in the time of Umar who thought the same thing, and this is what Umar told them:

" لا يقعد أحدكم عن طلب الرزق ويقول اللهم ارزقني فقد علمتم أن السماء لا تمطر ذهباً ولا فضة"

"None of you should be just sitting trying to seek sustenance saying: O Allah give me rizq, give me sustenance...and you know that the sky does not rain down gold and silver."

He also said:

سَمِعَ نَبِيَّ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ لَوْ أَنَّكُمْ تَتَوَكَّلُونَ عَلَى اللَّهِ حَقَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا يَرْزُقُ الطَّيْرَ تَغْدُو خِمَاصًا وَتَرُوحُ بِطَانًا

"If you were to put your trust in Allah as you should, you would be given provision like the birds: they go out hungry in the morning and come back with full bellies in the evening."

Abdullah ibn Masood said:

وقال " ابن مسعود " رضي الله عنه : " إني لأكره أن أرى الرجل فارغاً لا في أمر دنياه ولا في أمر آخرته

"Indeed I dislike to see a man who is idle, not doing anything, not working for his worldly life, nor for his afterlife."

It was said to Imam Ahmed ibn Hanbal: O Imam what do you say about the individual who just sits in his house or the masjid and says: I am not going to work or do anything until my provisions come to me. Imam Ahmed replied: This individual is ignorant, and has little or no knowledge.

So brothers and sisters in Islam, we know that Islam encourages us to be active, work, seek sustenance and do halaal business. As men, who are responsible for maintaining our households, spending upon our wives and children, having a job or business and seeking sustenance is mandatory. Without it, our worldly lives will be confused, full of problems, and unstable. This is why Islam encourages us to have professions or be businessmen and to trade within the boundaries of halal and haram.

As we all know that our sustenance and earnings here in this worldly life has nothing to do with our degrees, or experience, or our intelligence. How many billionaires do we see who never graduated high school, and how many PhD holders or degree holders we see are unemployed and or poor or in poverty. Sustenance is something decreed from Allah, and it comes in many different forms, not just wealth and money, it can be knowledge, righteous children, righteous wives, good companions, and the likes...So don't let our understanding of sustenance be restricted to only the dollars and cents....

May Allah increase us in halaal sustenance in this world and the next.

Second Khutbah

So what are some tips that our deen teaches us about how to be successful businessmen, or successful professionals or have successful jobs or trading, after putting our trust in Allah and then putting forth sincere efforts:

- 1- Having a good, clean and pure intention and to make the intention of wanting to be free and independent of asking others for anything.
- 2- To be brave, outgoing, energetic and ambitious, and not afraid to fail or lose.
- 3- Understanding and deep comprehension and research about the type of business or trading one wants to get involved in.
- 4- Taking the permissible Islamic means, consulting other professionals and praying istikhaarah to Allah for guidance and aid.
5. Fear of Allah and consciousness of him constantly, especially in a business venture, so that Allah will place barakah and blessings in the venture as Allah say:

{وَلَوْ أَنَّ أَهْلَ الْقُرَىٰ آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ السَّمَاءِ وَالْأَرْضِ}
[الأعراف: 96]

“If the townspeople truly believed and feared Allah, then he would have opened up the heavens and clouds and poured down upon them infinite blessings.”

And Allah says:

وقال الله تعالى: {وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا * وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ} [الطلاق: 2- 3].

“Whoever fears Allah then he will make a way out for him and give him sustenance from avenues that he couldn’t even imagine.”

6. Avoiding all types of buying, selling, trading and business transactions that contain anything that goes against Islam. Avoid deception, lying, stealing, and the likes. The Prophet Muhammad said:

«فَمَنْ يَأْخُذُ مَالًا بِحَقِّهِ يُبَارِكْ لَهُ فِيهِ، وَمَنْ أَخَذَ مَالًا بِغَيْرِ حَقِّهِ، فَمَثَلُهُ كَمَثَلِ الَّذِي يَأْكُلُ وَلَا يَشْبَعُ»

He who accepts wealth rightly, Allah confers blessing on it for him. and he who takes wealth without any right, he is like one who eats and is not satisfied.

7. Being satisfied and content with a little bit of halaal profits and not paying attention to how much other merchants or businessmen are making, and trying to compete with them and/or monopolize the market in impermissible ways. As many of them are earning their profits through haram ways.

8. Organizing and having extensive supervision and knowledge of ones debits and credits, expenses and profits, budgets and expenditures upon certain projects or merchandise.

9. Honesty and truthfulness when buying, selling and trading, while giving sincere advice and consultation between the buyer and seller, as the Prophet Muhammad said:

«الْبَيْعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا، فَإِنْ صَدَقَا وَبَيَّنَّا بُورِكَ لَهُمَا فِي بَيْعِهِمَا، وَإِنْ كَتَمَا وَكَذَبَا مُحِقَّتْ بَرَكَتُهُ بَيْعِهِمَا»

"Both parties in a business transaction have a right to annul it so long as they have not separated ; and if they tell the truth and make everything clear they will be blessed in their transaction, but if they conceal anything and lie then the blessings on their transaction will be blotted out."

10. Paying the obligatory Zakat on time to those who deserve it and are eligible to receive it. Paying zakat is a pillar of Islam and a means to purify our wealth, as Allah ordered the Prophet Muhammad:

{خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ} [التوبة: 103].

"Take from them a portion of their wealth for charity as a means to purify and cleanse them..."

11. Putting some of one's profits away for voluntary charity, which is one of the main causes for barakat in ones business and a cause for it to grow and become prosperous. As the Prophet mentioned a story"

While a person was in the wilderness/desert he heard a voice from the cloud (commanding it thus): Irrigate the garden of so and so. (After that the clouds slinked aside and poured water on a stony ground. It filled a channel amongst the channels of that land and that person followed that water and he found a person standing in the garden busy in changing the course of

water with the help of a hatchet. He said to him: Servant of Allah, what is your name? he said: So and so. And it was that very name which he had heard from the clouds. and he said to him: Servant of Allah, why do you ask me my name? He said: I heard a voice from the clouds of which is the downpour, saying: Water the garden of so and so, like your name. What do you do (for the favour) shown to you by Allah in this matter? He said: Now as you state so. I look what yield I get from it, and I give one-third as charity out of it and me and my children eat one-third of it and one-third I return to it as investment.”

So these are just some tips as to how we can be successful in our jobs, businesses or buying and selling as Muslims.

Lastly but not leastly, we also know that Allah just how Allah encourages us to do business in halaal ways, he also discourages and prohibits us to do business in haram ways. As Allah says:

(يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ)، « النساء 29 ».

“O you who believe, do not consume each others wealth based upon falsehood.”

Cheating, deceiving, lying, false advertising all fall into this category...We know that cheaters, liars and deceivers never last forever and they are eventually exposed by Allah or even other people.

كما جاء في الحديث عَنْ أَبِي هُرَيْرَةَ- رضي الله عنه-: «أَنَّ رَسُولَ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - مَرَّ عَلَى صُبْرَةٍ طَعَامٍ فَأَدْخَلَ يَدَهُ فِيهَا، فَنَالَتْ أَصَابِعُهُ بِلَأًا، فَقَالَ: مَا هَذَا

يَا صَاحِبَ الطَّعَامِ! قَالَ: أَصَابَتْهُ السَّمَاءُ يَا رَسُولَ اللَّهِ، قَالَ: أَفَلَا جَعَلْتَهُ فَوْقَ الطَّعَامِ
كَيْ يَرَاهُ النَّاسُ، مَنْ غَشَّ فَلَيْسَ مِنِّي»، (أخرجه مسلم)

On one occasion Allah's Messenger came upon a heap of grain, and when he put his hand into it his fingers felt some dampness, so he asked the owner of the grain how that came about. On being told that rain had fallen on it he said, "Why didn't you not put the damp part on the top of the grain so that people might see it? Then he said: He who deceives/cheats has nothing to do with me."

The Prophet Muhammad freed himself from those who cheat and deceive others in business. Giving people old or outdated food or products, giving people fake or false medication that they don't need, claiming that people need a certain type of service when they really do not need it, selling old goats or sheep or cows as if they are young animals to get more money, ...all of these fall into this category brothers and sisters..

How many Muslim businessmen and/or merchants cheat others in their businesses? All the businessmen and merchants should be reminded that whatever earnings they acquired from lying, cheating, deceiving that it will be their provisions in the hellfire, and we seek refuge in Allah from such provisions:

جاء في الحديث عن رفاة - رضي الله عنه - «أَنَّهُ خَرَجَ مَعَ النَّبِيِّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - إِلَى الْمُصَلَّى، فَرَأَى النَّاسَ يَتَّبِعُونَ، فَقَالَ: يَا مَعْشَرَ التُّجَّارِ، فَاسْتَجَابُوا لِرَسُولِ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ -، وَرَفَعُوا أَعْنَاقَهُمْ وَأَبْصَارَهُمْ إِلَيْهِ، فَقَالَ: إِنَّ التُّجَّارَ يُبْعَثُونَ يَوْمَ الْقِيَامَةِ فُجَّارًا، إِلَّا مَنْ اتَّقَى اللَّهَ وَبَرَّ وَصَدَّقَ»، (أخرجه الترمذي)

One of the companions went to see the Messenger of Allah (ﷺ) at the masjid, and he saw the people doing business so he said: 'O people of trade!' and they replied to the Messenger of Allah (ﷺ) turning their necks and their gazes towards him, and he said: Indeed the merchants will be resurrected on the Day of judgement with the wicked, except the one who has Taqwa of Allah, who behaves charitably and is truthful."

حاسبوا أنفسكم قبل أن تحاسبوا

Let us take account of ourselves and our businesses brothers and sisters before we are taken account of by the Lord of the worlds.