

*Qhutbah, Insha Allah, Friday, Aug 27, 2010*

*Alhamdu lillah, wa ash hadu ala ila ha ill lallah*

*Bismillah hir Rahman nir Rahim*

One of the most precious things to us is “wealth”. It gives us security, pleasure, and status. It really helps when one is ill, has an accident or a sudden catastrophe. The Quran gives us the approval for the acquisition of wealth but has placed some restrictions on this pursuit because the excessive love of wealth keeps us away from the remembrance of God.

The basic rule in the Quran predominant in our economic activities is that all wealth belongs to God. [3:189] *To GOD belongs the sovereignty of the heavens and the earth. GOD is Omnipotent. [57:7] Believe in GOD and His messenger, and give from what He has bestowed upon you. Those among you who believe and give (to charity) have deserved a great recompense. [53:48] He is the One who makes you rich or poor. Yet God grants us access to what He has created so it can be used for our own benefit and well being.*

We can discover and develop to the best of our ability but must be cautious. At the same time, we have to remember the ever-present ground reality of rich and poor in every society and state. God initiated a most effective system of circulation of wealth in order to considerably reduce this difference and its negative consequences of hatred, vengeance and criminal activities. Zakat and charity are set up in the most complete way to achieve social security. This arrangement aims to fulfill the basic needs of all individuals who are unable to fend for themselves. It endeavors to provide for every possible necessary requirement.

*Those Who Frequent the Masjid [24:37] People who are not distracted by business or trade from commemorating GOD; they observe the Contact Prayers (Salat), and give the obligatory charity (Zakat), and they are conscious of the day when the minds and the eyes will be horrified.*

The Quran recognises and acknowledges the human’s inherent need to own and possess. We are attached to our possessions as it has often taken us years of effort to acquire the same. A person who steals something not only deprives the victim of what is rightfully his but also spurns the effort that went into acquiring it.

Generally, we gain wealth by two methods – earning where our personal capacity and expertise may decide the amount attained and secondly by inheritance. Wealth can never gather in a few hands if Quranic advice in regard to legacy and spending in the way of God are strictly adhered to. For this the Quran has given the general guidelines to be followed for distribution while still allowing us the freedom to make a will. This too falls within the domain of circulation of wealth.

Usury (*riba*) is strictly forbidden. *Usury Prohibited [2:275] Those who charge usury are in the same position as those controlled by the devil's influence. This is because they claim that usury is the same as commerce. However, GOD permits commerce, and prohibits usury. Thus, whoever heeds this commandment from his Lord, and refrains from usury, he may keep his past earnings, and his judgment rests with GOD. As for those who persist in usury, they incur Hell, wherein they abide forever. [30:39] The usury that is practiced to increase some people's wealth, does not gain anything at GOD. But if you give to charity, seeking GOD's pleasure, these are the ones who receive their reward manifold.*

God chose business management to be the profession of Prophet Muhammad. An apparent reason was that economic enterprise is the best method to spread prosperity far and wide provided of course it is not chased only as a means to enrich oneself. The current crises the world faces today is due to the blatant decline of this Divine objective. In the name of capitalism we have lost values and ethics and cut throat competition is the name of the game.

Humans are innately greedy and the Quran says - *Different Priorities [3:14] Adorned for the people are the worldly pleasures, such as the women, having children, piles upon piles of gold and silver, trained horses, livestock, and crops. These are the materials of this world. A far better abode is reserved at GOD.*

Businesses must be modelled and managed within the most important periphery of social justice and moral responsibility. You have to earn a profit which is justifiable when viewed in the perspective of the society one is functioning in. We can all participate and contribute to market mechanism.

God gives guidance to humans in respect of every aspect of life. The economic aspect - *Men and Women Endowed With Unique Qualities [4:32] You shall not covet the qualities bestowed upon each other by GOD; the men enjoy certain qualities, and the women enjoy certain qualities. You may implore GOD to shower you with His grace. GOD is fully aware of all things.* Instead of earning thorough our own efforts, we cannot grab what belongs to others which will have multiple repulsive effect like embezzlements, stealing and armed robbery. If we get everything too easily, we will get slovenly and lethargic. This is why the Quran enjoins believers that instead of eagerly craving what belongs to others, they should earn what they yearn for through their own efforts.

Envy is a deadly sin. [113:5] “From the evils of the envious when they envy.” We can rely on our own efforts both physical and mental and with God’s help, we will succeed, God will give us in abundance if earnestly striven for. What should be sought is the right way to get material gain and advantage. What we could and should covet is the reward for the Hereafter.

All of us will excel and in turn be excelled by others. [12:76] .... *We exalt whomever we choose to higher ranks. Above every knowledgeable one, there is one who is even more knowledgeable.*

No one should be under the notion that he will get what he wants just by sitting idle. [94:5-6] *With pain there is gain. Indeed, with pain there is gain.* You cannot get what you want without any effort. [53:39] *Every human being is responsible for his own works.* [90:4] *We created the human being to work hard (to redeem himself).* *Supplication: A Form of Worship* [40:60] *Your Lord says, "Implore Me, and I will respond to you. Surely, those who are too arrogant to worship Me will enter Gehenna, forcibly."* But we still have to make due efforts. We should of course, pray to God alone for strength, patience, right direction, right opportunity and the ability to bear all unfavorable conditions that may come by for success in accomplishing the desired goal. [17:66] *Your Lord is the One who causes the ships to float on the ocean, that you may seek His bounties. He is Most Merciful towards you.* [28:73] *It is mercy from Him that He created for you the night and the day in order to rest (during the night), then seek His provisions (during the day), that you may be appreciative.* So we must seek out the Bounty of God. [108:1] *We have blessed you with many a bounty.*

Men and Women are at par with one another in the matter of material earnings. Women have the same right to strive for and earn material wealth as men in a rightful manner. Since they have the same right to earn then it follows that they should have the same right to acquire the essential expertise and qualifications for this purpose and be given the same opportunity to make use thereof. The Quran thus recognises and protects one’s right on private property if earned, possessed and used in a righteous manner.

We have the license to earn and the freedom to own but both these privileges have to be implemented without encroaching upon or depriving others of what is rightfully theirs. Therefore all earnings have to be obtained honestly. Profit and economic growth cannot be quested irrespective of its moral aspects. We all aspire for an earthly paradise too. But we are accountable for every penny that we earn and spend. Any wealth attained by deceit, committing fraud and by dishonesty is an open violation. *Bribery, Corruption Condemned* [2:188] *You shall not take each others' money illicitly, nor shall you bribe the officials to deprive others of some of their rights illicitly, while you know.*

In the present economic strata, humans exploit conditions due to demand and supply phenomena and try to gain maximum advantage and profit at the expense and suffering

of the vast majority. Ethics and justice are shelved, perhaps permanently. People work not for their own happiness and salvation but purely for formation of capital.

An economic empire is built with immense power and influence when one invests all their profits for further gains. But what could this lead to? You may have full employment and a big GNP as we see but it also creates an aftermath for the pleasure loving wealthy like gambling casinos and evil entertainment centres. Vice is thus promoted and humans degenerate and become devoid of morality.

We see all around us self destructive tendencies which have led to bankruptcy, business closure, employee layoffs and widespread misery. This causes dissatisfaction, misery and social disparity which can destabilise societies all over the world.

No where does the Quran invalidate the quest for profit. Where does it deprive anyone of his or her rightful share in the fruits of their labour or compensation for one's efforts? On the contrary, it disapproves in the strongest possible terms to deprive anyone of what he or she earns from an honestly run enterprise. In this pursuit, we must not lose sight of communal responsibility which is to use the venture to attain the Divine intent of dispersing prosperity.

If we attempt to earn unjust profit it creates an imbalance in society due to islands of discontent. Eventually, it undermines that society and this is in conflict with the lifestyle that God wants us to follow. The acquisition of wealth is permissible provided it is by fair and lawful means. You cannot acquire wealth by immoral means, swindling, fraud, deception, exorbitant profit, gambling, manipulation of market systems etc. If done, one breaks his relationship with true Islam though he may claim to be a "Muslim".

There is also a restriction on wealth as the Quran condemns stinginess, hoarding and waste. *[4:37] The ones who are stingy, exhort the people to be stingy, and conceal what GOD has bestowed upon them from His bounties. We have prepared for the disbelievers a shameful retribution. [3:180] Let not those who withhold and hoard GOD's provisions think that this is good for them; it is bad for them. For they will carry their hoardings around their necks on the Day of Resurrection. GOD is the ultimate inheritor of the heavens and the earth. GOD is fully Cognizant of everything you do. [6:141] ..... and do not waste anything. He does not love the wasters.*

It continues to inspire spending on zakat and charity and in the way of God for the welfare of the poor and the needy. *[3:92] You cannot attain righteousness until you give to charity from the possessions you love. Whatever you give to charity, GOD is fully aware thereof. [2:195] You shall spend in the cause of GOD; do not throw yourselves with your own hands into destruction. You shall be charitable; GOD loves the charitable. [51:19] A portion of their money was set aside for the beggar and the needy.*

The Quran also lays a ban on the squandering of one's wealth. [17:26-27] *You shall give the due alms to the relatives, the needy, the poor, and the traveling alien, but do not be excessive, extravagant. The extravagant are brethren of the devils, and the devil is unappreciative of his Lord.* We are also repeatedly warned to refrain from luxurious living. [9:38] .... Have you chosen this worldly life in place of the Hereafter? The materials of this world, compared to the Hereafter, are nil.

*Recipients of Charity [2:215] They ask you about giving: say, "The charity you give shall go to the parents, the relatives, the orphans, the poor, and the traveling alien." Any good you do, GOD is fully aware thereof.*

Disbursement in charity brings a great reward and God says [2:245] *Who would lend GOD a loan of righteousness, to have it repaid to them multiplied manifold? GOD is the One who provides and withholds, and to Him you will be returned. [8:60] ..... Whatever you spend in the cause of GOD will be repaid to you generously, without the least injustice.*

Hence, the acquisition of wealth without spending is not permissible when its purpose which is to help the poor and needy is defeated or not realised. In any case, nothing belongs to us except that what God gives us. [2:3] ..... *and from our provisions to them, they give to charity.* We are just the custodians on earth and not owners or masters. So due to conditions and limitations placed we cannot earn through prohibited means and do what we please with "our wealth".

The emphasis on Islam is worship and remembrance of God day and night. *Rearranging Our Priorities [6:32] The life of this world is no more than illusion and vanity, while the abode of the Hereafter is far better for the righteous. Do you not understand? So there is a far richer prize to come in the life to come.*

Many a time, in trying to increase our standard of living, we forget about living by standards.

God be praised!