

‘You Are What You £arn’

Earn Halal & Refrain from Haram

*The Shariah content in this presentation has been verified by
Al Qalam Shariah Panel*



Topics discussed in this Seminar...

- Understanding Islam is a complete 'a way of life' of which worship (ibaadat) is one part
- Understanding why it is important for our income to be halal
- Learn exactly what qualifies as halal and haram income
- Understand the importance of avoiding Interest
- Summary & Questions

Why you need to sit in this Seminar ...

A well-known problem of OUR time!

The Citizen

Islamic Centre president's apology for £18k bank fraud

Muslim Millionaire Soaks British Benefits System...

An NHS management consultant who charges more than **£300** per hour has been jailed for fraudulently claiming thousands of pounds in benefits.

THE INDEPENDENT

August 14, 2005

Special investigation: Are 'Muslim Boys' using profits of crime to fund terrorist attacks?

THE TIMES
THE SUNDAY TIMES

From The Times

October 22, 2009

Civil servant jailed for £1.6m car crash fraud

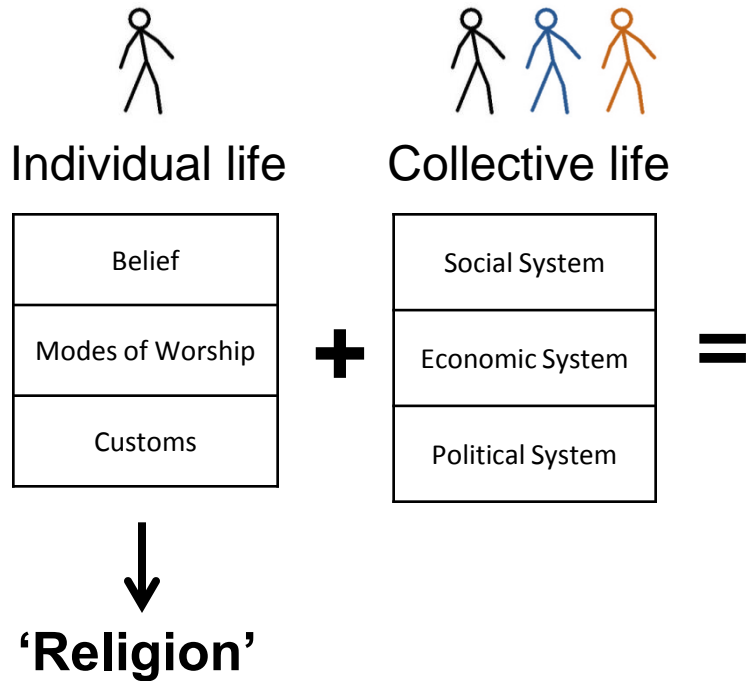
LANCASHIRE
Telegraph

father jailed for fraud

1st August 2010

“MUSLIMS IN BRITAIN SHOULD BE ABLE TO LIVE UNDER SHARIA”, SAYS TOP JUDGE !!

Islam is a Way of Life: More than Worship alone



'Deen' of Islam

- ✓ Surely Deen with Allah is Islam (Aal-e-Imran 19)
- ✓ Only full entry into Deen is accepted (Al-Baqarah: 208)
- ✗ Partial entry is not accepted (Al-Baqarah: 85)

Importance of Huquq ul Ibad (Rights of Others)

- Islam strongly promotes honouring the rights of others (Huququl Ibad)
- We are directly accountable to our Lord - not just a matter of accountability before Shariah
- Civil transactions (mu'amalat) **arguably** form 3/4 of Shariah injunctions
- Pre-Islamic period - nations had long neglected human rights
- Islam offered these nations a resolution to their oppression and protection of their human rights – partly why Islam spread so rapidly
- Honoring the Rights of other human beings is a means by which a person can become elevated in the sight of his Lord or debased if he dishonours
- the rights of others
- If Huquq Allah is broken, then Allah can pardon the sinner from his infinite mercy but if Huquq ul Ibad is broken then pardon must first come from the victim.

Islam & Social Justice

- Islam enjoins Muslims to avoid committing oppression against others
- One must therefore ensure he is treating others (including non -Muslims and the government) fairly and justly at all times:

“Deal not unjustly, and you shall not be dealt with unjustly”

[Al Qur'an 2:279]

“O ye who believe! Stand out firmly for justice, as witnesses to Allah, even as against yourselves, or your parents, or your kin, and whether it be (against) rich or poor: for Allah can best protect both.”

[Al Qur'an 4:135]

“Wealth should not only circulate between the rich amongst you”

[Al Qur'an 59:7]

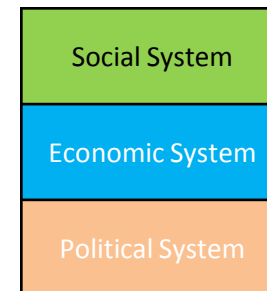
Safeguarding Rights of Others

Islam safeguarding **Civil rights**, **Economical rights** and **Political rights**:

- the rights of the governed Vs those who govern;
- the rights of the young and old;
- the rights of the student and the teacher;
- the rights of the man, woman, and child;
- the rights of the employee and the employer;
- the rights of inferior and poor;
- the rights of property owners;
- the rights of citizens etc

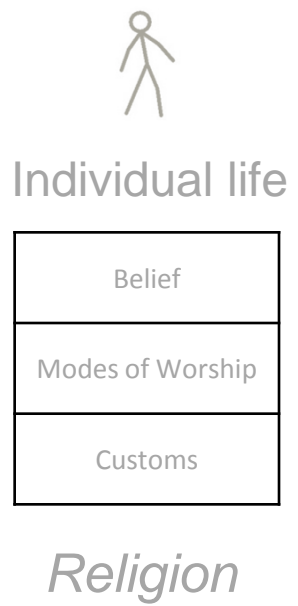


Collective life

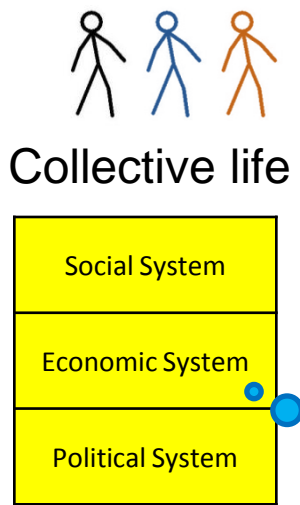


Mu'amalat is a CORE part of the Deen

Ask yourself the key questions?



+



= 'Deen' of Islam

Do my actions reflect this understanding?

Are my earnings Halal?

Accountability: 5 Ultimate Questions

The Prophet Muhammad (S.A.W.) said:

“The son of Adam will not pass away from Allah until he is asked about five things: how he lived his life, and how he utilized his youth, with what means did he earn his wealth, how did he spend his wealth, and what did he do with his knowledge.”

[Hadith in Tirmidhi]



The Importance of Lawful Earnings

Allah has instructed numerous occasions in the Quran to earn living only through lawful means

Two ahadith state:

- (1) To search for Ḥalāl earning is an obligation after the obligation.
[Baihaqī]
- (2) A trustworthy and truthful merchant shall be with the Prophets, the truthful, the martyrs and the righteous *(on the Day of Judgment)*
[Tirmidhi]

Destructive Impact Of Haram Earnings In This Life

Narrated by Abu Hurairah: The Prophet (saw) said:

“O people, Allah is Good and He therefore accepts only that which is good.

And Allah commanded the believers as He commanded the Messengers by saying: “O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do”. And He said: “O those who believe, eat of the good things that We gave you”.

He then made a mention of a person who travels widely, his hair dishevelled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication): “O Lord, O Lord,” whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful and his nourishment is unlawful. How can then his supplication be accepted?” *[Muslim]*

Destructive Impact Of Haram Earnings In This Life

Some KEY lessons from this Hadith :

- Both the prophets and the believers have been commanded to eat from pure things
- Purity is achieved when one earns his sustenance in a halal manner, and then uses it to buy halal food
- If a person buys pure food from fraudulent money, this will not be accepted
- Same for a person who earns money from permissible means, then uses it to buy impermissible items – intoxicants, gambling, interest related etc

Islam Encourages Muslims to Work for their Money!

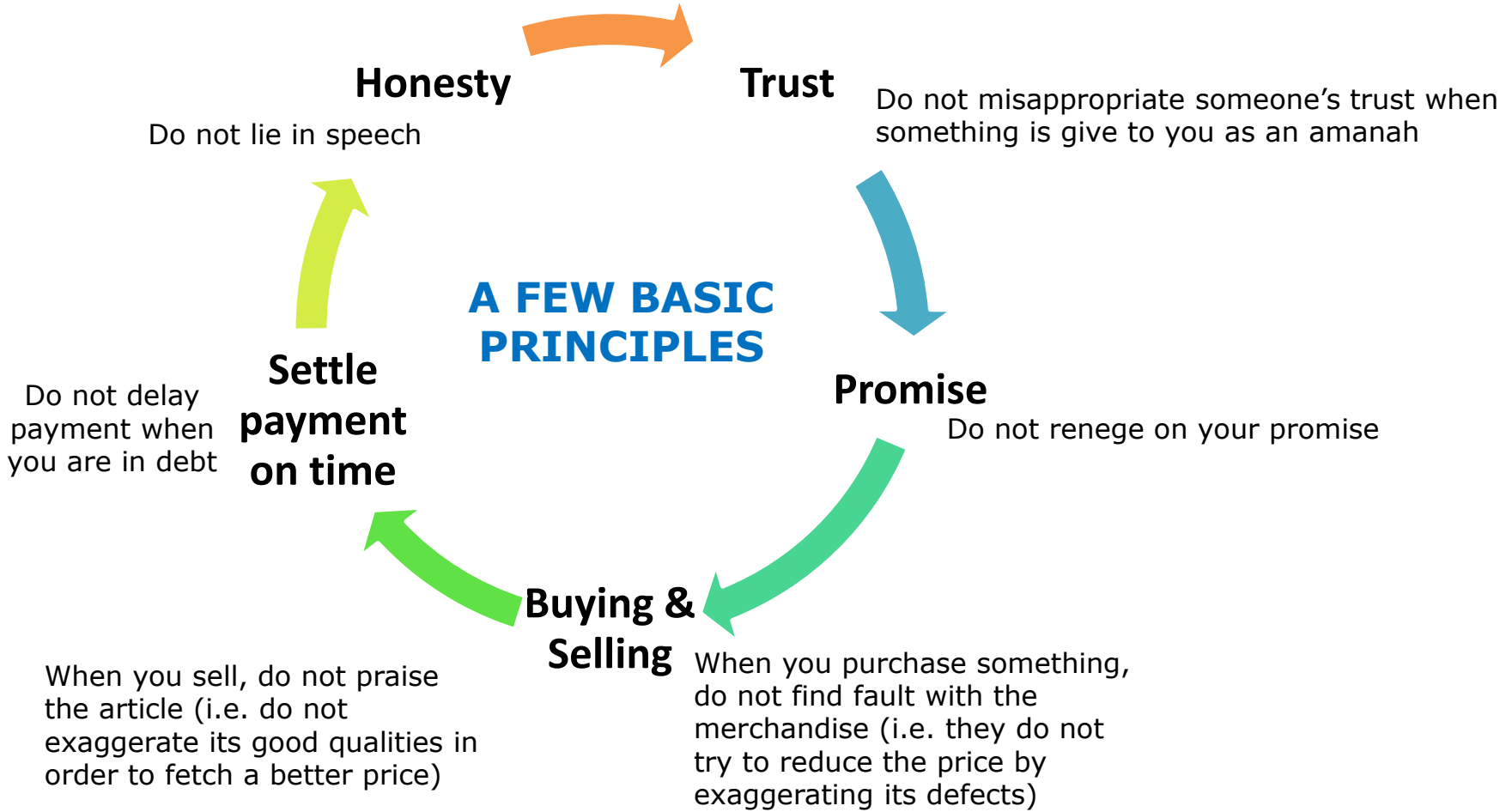
- Enjoy the fruits of your own labour – Example of Dawud Alayis Salam
- Hadith – Be independent of People
- The upper hand is better than the lower hand
- The Prophet (saw) worked with his own hands
- The saying of Umar bin Khattab:

"I see a man that impresses me, so I ask, 'Does he have a profession (through which he earns money)?' So if they say, 'No,' then he falls from my eyes (and I do not respect him)

Islam Encourages Muslims to Work for their Money!

- Best way to earn income is by being an honest business man
- Working for someone else is also encouraged, as long as the work is lawful and you work honestly
- Not working, and relying on others (including government) to support you is highly discouraged except for those with an acceptable excuse
- Falsely claiming benefits is impermissible
(See Al Qalam Ruling)

What Every Businessman Should Know...



Interest (Riba) : A Deadly Sin

In the Qur'an, Allah does not declare war on anyone **except** the people who deal in Riba:

“O you who believe! Observe your duty to Allah, and give up what remains from Riba if you are true believers. And if you do not, then be warned of war from Allah and His Messenger...” (Qur'an: al-Baqarah--2-.279)

Abu Hurayrah reports that the Prophet said: “Refrain from seven deadly things: The companions asked him: What are these? He said:

To associate partners with Allah, sorcery; to kill a soul without valid reason in the eyes of Allah; **to devour interest**; to devour the property of the orphan; to flee from the battlefield; and to falsely implicate chaste, innocent, believing women of vulgarity.” [Bukhari]

Frequently Asked Questions by Most Muslims

1. Is it permissible to over claim benefits by under-declaring income?
2. Are we permitted to eat food bought from haram income?
3. Are we permitted to work in a bank or insurance company if our job is limited to a non haram part of the business (e.g. IT)?
4. If I work as a till operator at a supermarket can I sell alcohol
5. If I work as a cab driver, can I take someone to a pub/ nightclub?
6. Am I better off earning no interest on my money in the bank, or taking interest and giving it to the poor?
7. Am I allowed to take interest money from the bank and use it to pay my taxes, or my insurance premiums?
8. Are premium bonds permissible?

Summary

- Muslims need to appreciate Deen in its entirety and not just restrict Islam to individual Ibadat but also encompass the collective responsibilities
- Arguably two-thirds of Shariah law relates to rights of others not rights of Allah
- Pure Earnings are critically important for not just the acceptance of Ibadaat & Duas but also to ensure we seek the pleasure of our Creator and avoid His anger.
- Each Muslim is responsible and accountable for the acquisition and spending of his/her wealth.
- British Muslims face contemporary challenges to comply with Shariah in their earnings, trade and professions
- Many Muslims are unaware of these issues

‘Do you know who is the most Bankrupt?’

The Prophet once asked his Companions the above question

The Companions said, "A bankrupt person is the one who has neither a dirham (money) nor wealth.

The Prophet (saw) said,

“The bankrupt of my Ummah is he who would come on the Day of Judgment with prayers, fasting, and zakah; but who had offended one person, slandered another, devoured others' wealth, shed the blood of this person, and beat that person. “ (Muslim)

