



# UNIS

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## The Best Investment

O you who believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allaah is Rich (Free of all needs), and Worthy of all praise”[al-Baqarah 2:267]

Islam seeks to guarantee the freedom of property owners to spend, give away, and invest it as he or she deems fit. With the exception of three general guidelines, set for the benefit of society, such freedom of disposal is virtually unrestrained.

The first guideline is that earnings should not be based on cheating and swindling. It is imperative that the Muslim perform all his or her financial transactions and dealings with no cheating whatsoever.

The Islamic stance on this point is so firm that the Prophet Muhammad (peace and blessings be upon him) said a phrase to the effect that one who cheats is not of the Muslims. Cheating infringes upon the rights of others and weakens the fabric of financial interdependence.

The second guideline is that there is no monopolization of necessities. Islam forbids the hoarding or monopolizing of goods and services, such as sources of water, that are necessary for the continuation of life and that properly belong in the public domain. Such monopolies would harm the public for the sake of a gain in the hands of a select few, thus the Islamic system expressly forbids them.

The third, and possibly the most well-known guideline, is that riba (loosely translated to mean “interest”) is strictly forbidden. The Qur’anic verses and Prophetic Hadiths (sayings or traditions of the Prophet Muhammad) that outlaw interest are clear and irrefutable.

Islam strictly forbids the giving or taking of interest on any loan in any amount. Interest is defined as a set return on a loan, and as such implies a profit based on no risk or effort – a principle completely against Islamic ideals. Financial profit is a result of effort or risk (or both), and interest seeks to undermine the risk-based nature of trade. Furthermore, in many instances interest is exploitative – it is typically used as a means of deriving profit from the financially weaker members of society by a wealthy class in

whose hands the lent money is concentrated. With these people, a loan is not a favor done to help others or the society, but is used as a means of oppression and undermines social cohesion.

At the same time, Islam encourages investment and loans given as a means of charity. Such loans are given by Muslims with the expectation that they be paid back. However, the intention behind helping a fellow Muslim in distress is not profit but the pleasure of Allah. This kind of giving is called Qarz Hasanah. The best place to put your money is with Allah and He will reward in this World and Hereafter. This is a market that never crashes and a dividend that is guaranteed. Interest, as known today, is ubiquitous in the financial markets of the world. It allows richer nations to capitalize on the resources of poorer nations under the guise of “paying back national debt.”

**Interest has crumbled empires, while making oppressors out of others.**

Most importantly, our sustenance is determined by Allah, and He has promised to decrease the sustenance of the collector of interest and increase the sustenance of the one who gives

alms. While the reality of this may seem against intellect, it is a fact that will be clear tone with a proper understanding of the Ability of Allah.

As the religion of the middle path, Islam decries extremism to either side and encourages moderation in all affairs. In terms of spending on oneself and on others, Islam condemns both niggardliness and extravagance.

Niggardliness stems from a misunderstanding of the nature of wealth, which is from Allah and is bequeathed to people for a limited time. Whatever we do not spend of our wealth in this life is in reality not our wealth in the first place. Allah describes the abject nature of the niggard as a man having his hand tied to his neck and unable to extend it.

On the other hand, extravagance is also seen as distinctly un-Islamic. Lavishness and excess often lead to arrogance, and at the least, produce a tendency toward base desires. Additionally, they can breed envy and resentment between the affluent and less wealthy segments of society. The true Islamic way lies in temperance between extravagance and miserliness. It entails spending generously and practically, for to others, society, and oneself, while sincerely intending the pleasure of Allah.

Believe in Allaah and His Messenger (Muhammad), and spend of that whereof He has made you trustees. And such of you as believe and spend (in Allaah's way), theirs will be a great reward" [al-Hadeed 57:7]

It was narrated that Abu Hurayrah (may Allaah be pleased with him) said: The Messenger of Allaah

(peace and blessings of Allaah be upon him) said: "Whoever gives charity equal to a date from good (halal) earnings – for Allaah does not accept anything but that which is good – Allaah will take it in His right hand and tend it for the one who gave it as any one of you tends his foal, until it becomes like a mountain." (Narrated by al-Bukhaari & Muslim)

It was narrated from Abu Hurayrah (may Allaah be pleased with him) that the Prophet (peace and blessings of Allaah be upon him) said: "There is no day on which the people get up but two angels come down and one of them says, 'O Allaah, give in compensation to the one who spends (in charity),' and the other says, 'O Allaah, destroy the one who withholds.'" (Narrated by al-Bukhaari & Muslim)

Islam calls upon the individual to spend freely in ways that please the heart of the donor, and evoke generosity, goodness, reverence, and obedience to Allah:

### **THOSE WHO DO SPEND IN THE PATH OF ALLAH CAN BE DIVIDED INTO THREE CATEGORIES:**

The ones who belong to The highest are those who give away, wholeheartedly everything they possess thus proving true their claim of love. Abu Bakr Siddeeq (ra) held this rank, which, on one occasion had brought every content of his house before the Messenger of Allah. And when asked, "What have you left for yourself?" replied, "Allah and His Messenger (saws) "

On this occasion Umar (ra) had also brought his belongings and in reply to the same question said, "I have left as much as I brought." Upon

hearing the answers of both, the Prophet (saws) said (addressing the two), "Your ranks are evident from your replies."

The second category consists of those who, although fail to give away their entire possession, neither spend unnecessarily on other avenues such as personal pursuits. Their spending is not unrestricted and liberal at all times like the first group; rather, they will wait for situations and needs to arise and when they do their generosity will know no bounds.

They will spend as much as they are capable of spending. Much of the money they have accumulated stays with them awaiting opportunities for them to spend in the Cause of Allah.

The lowest category comprises those Muslims who suffice on paying their annual due. They will neither decrease in that nor increase. The ranks of the above mentioned categories and the degree of their love for Allah can easily be assessed by their conditions, i.e. how much and how frequently they spend.

You should endeavour to reach the highest of these categories. If not possible, you should at least avoid being classed amongst the lowest.

To achieve this, apart from the obligatory acts, you will need to spend a little everyday. This will allow you to reach the lower stages of the second category, rising above the category of the miserly ones.

Muslims who are poor and unable to spend should not be disheartened by their inability, as the achievements of the rewards of *Sadaqah* are not only confined to giving in charity and helping the

poor. They can be attained by other deeds as well. Any good deed, no matter how small, will earn them an equivalent reward.

Sadaqah is not restricted to any special deed of righteousness. The general rule is that all good deeds are sadaqah. Some of them are as follows: The Messenger of Allah, upon whom be peace, said: "Every Muslim has to give sadaqah."

The people asked: "O Prophet of Allah, what about the one who has nothing?" He said: "He should work with his hands to give sadaqah." They asked: "If he cannot find [work]?" He replied: "He should help the needy who asks for help." They asked: "If he cannot do that?" He replied: "He should then do good deeds and shun evil, for this will be taken as sadaqah." This is related by al-Bukhari and others.

The Messenger of Allah, upon whom be peace, said: "Sadaqah is prescribed for every person every day the sun rises. To administer justice between two people is sadaqah. To assist a man upon his mount so that he may ride it is sadaqah. To place his luggage on the animal is sadaqah. To remove harm from the road is sadaqah. A good word is sadaqah. Each step taken toward prayer is sadaqah." This is related by Ahmad and others.

Abu Zhar al-Ghafari said: "The Messenger of Allah, upon whom be peace, said: 'Sadaqah is for every person every day the sun rises.' I said: 'O Messenger of Allah, upon whom be peace, from what do we give sadaqah if we do not possess property?'"

He said: 'The doors of sadaqah are takbir [i.e., to say: Allahu-akbar, Allah is Great]; Subhan-Allah [Allah is free from imperfection]; Alhamdulillah [all praise is for Allah]; La -ilaha-illallah [there is no god other than Allah]; Astaghfirullah [I seek forgiveness from Allah]; enjoining good; forbidding evil; removing thorns, bones, and stones from the paths of people; guiding the blind; listening to the deaf and dumb until you understand them; guiding a person to his object of need if you know where it is; hurrying with the strength of your legs to one in sorrow who is appealing for help; and supporting the weak with the strength of your arms. These are all the doors of sadaqah. [The sadaqah] from you is prescribed for you, and there is a reward for you [even] in sex with your wife.' " This is related by Ahmad.

According to Muslim, they said: "O Messenger of Allah, upon whom be peace, is there a reward if one satisfies his passion?" He said: "Do you know that if he satisfies it unlawfully he has taken a sin upon himself? Likewise, if he satisfies it lawfully, he is rewarded." The Messenger of Allah also said: "He from among you who is able to protect himself from the Fire should give sadaqah, even if but with half a date. If he does not find it, then with a good word."

The Messenger of Allah, upon whom be peace, said: "Allah, the Majestic and Mighty, shall say on the Day of Judgment: 'O son of man! I was ill and you did not visit me.' He will reply: 'O my Lord! How could I visit You and You are the Lord of the Worlds?'"

Allah shall say: 'Did you not know that My slave, so-and-so, was ill and you did not visit him? If you had visited him, you would have found Me with him. O son of man! I asked you for food and you did not give it to me.' He will reply: 'O my Lord! How could I give You food-- You are the Lord of the Worlds?' Allah shall say: 'Did you not know that My slave, so-and-so, asked you for food and you did not give it to him?'"

Did you not know that if you had given the food, you would have found that with Me? O son of man! I asked you to quench My thirst and you did not.' He will say: 'O my Lord! How could I quench Your thirst--You are the Lord of the Worlds?' Allah shall say: 'My slave, so-and-so, asked you to quench his thirst and you did not. If you had given him to drink, you would have found that with Me.' " This is related by Muslim.

The Messenger of Allah, upon whom be peace, said: "A Muslim does not plant or sow anything from which a person, an animal, or anything eats but it is considered as sadaqah from him." This is related by al-Bukhari.

The Messenger of Allah, upon whom be peace, said: "Every good deed is sadaqah. To meet your brother with a smiling face and to pour out from your bucket into his container are sadaqah."

### Meaning of word Sadaqah

Sadaqah comes from the word sidq (sincerity), i.e. it is a sign of sincerity of faith on the part of the person who gives it. (Fath al-Qadeer, 2/399)

### With regard to the shar'i definition

Sadaqah means worshipping Allaah by giving money without that being made obligatory in sharee'ah.

### Quranic Text Regarding Sadaqah

"Only those who believe in Our Signs, who when they are recited to them fall down in adoration, and celebrate the praises of their Rabb (only God and Sustainer), nor are they (ever) puffed up with pride.

They forsake their beds of sleep, the while they call on their Rabb (only God and Sustainer), in Fear and Hope. And they spend (in charity) out of the sustenance which We have bestowed on them. Now no person knows what delights of the eye are kept hidden (in reserve) for them -- as a reward for their (good) Deeds. Is then the man who believes no better than the man who is rebellious and wicked? Not equal are they. For those who believe and do righteous deeds are Gardens as hospitable Homes, for their (good) deeds." (Qur'an, 32:15-19)

"The likeness of those who spend for Allah's sake is as the likeness of a grain of corn, it grows seven ears every single ear has a hundred grains, and Allah multiplies (increases the reward of) for whom He wills, and Allah is sufficient for His creatures' needs, All-Knower)." (Qur'an, 2:261)

"For Muslim men and women, for believing men and women for devout men and women for true men and women, for men and women who are patient and constant, for men and women who humble themselves, for men and women who give in charity, for men and women who fast, for men and women who guard their chastity,

and for men and women who engage much in Allah's remembrance for them has Allah prepared forgiveness and great reward." (Qur'an, 33:35)

"Those who (in charity) spend of their goods by night and by day, in secret and in public have their reward with their Rabb (only God and Sustainer). On them shall be no fear nor shall they grieve." (Qur'an, 2:274)

### Hadith Regarding Sadaqah

Qais ibn Abu Hazim narrated that... Allah's Messenger (SAW) said, "A Muslim is rewarded (in the Hereafter) for whatever he spends except for something that he spends on building." (Bukhari)

Mu'aadh bin Jabal (RA) related from the Prophet (SAW) "Sadaqah extinguishes sin as water extinguishes fire." (Ahmad, Tirmidhi)

Abu Hurairah (RA) narrated that the Prophet (SAW) said, "Every day two angels come down from Heaven and one of them says, 'O Allah! Compensate every person who spends in Your cause', and the other (angel) says, 'O Allah! Destroy every miser.'" (Bukhari)

The Prophet (Peace be upon him) has said: 'A Muslim does not plant, or sow anything from which a person, animal or anything eats but it is considered as **Sadaqah** from him.' (Bukhari)

The Prophet (SAW) also said: "The believer's shade on the Day of Resurrection will be his Sadaqah." (Ahmad)

Abu Dharr (RA) narrated that... Allah's Messenger (SAW) said, "Those who have much wealth (in

this world) will be the least rewarded (in the Hereafter) except those who do like this and like this (i.e., spend their money in charity)." (Bukhari)

The Prophet (Peace be upon him) has said: "Sadaqah (charity) does not decrease wealth." (Muslim)

### The Invalidation of Sadaqah

It is unlawful for the one giving sadaqah to remind the recipient of his generosity, to reproach him, or to make a show with his sadaqah.

Allah warns: "O you who believe! Do not invalidate your sadaqah by reminders of your generosity or by injury, like those who spend their property to be seen by men" [al-Baqarah 264].

The Messenger of Allah, upon whom be peace, said: "There are three [types of people]. Allah shall not speak to them, notice them, or sanctify them; and for them is a grievous penalty."

Abu Zhar inquired: "O Messenger of Allah, who are the ones gone wrong and astray?" He replied: "Those who through conceit lengthen their garments to make them hang on the ground, who give nothing without reproach, and who sell their merchandise swearing untruthfully [to its quality]."

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## Editorial

Assalamu Alakium

Dear Readers!

Thank you very much for your comments & questions.

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