

LESSONS TAKEN FROM
THE
Sublime Conduct
OF OUR BELOVED
Nabi-e-Kareem

صلى الله عليه وسلم

Part 2

SALAAMAT PUBLICATIONS

Part 2

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Mu'aamalaat Dealings with Others

نَحْمَدُهُ وَنُصَلِّي عَلَى رَسُولِهِ الْكَرِيمِ، أَمَّا بَعْدُ،
فَأَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ، بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
وَإِنَّكَ لَعَلَى خُلُقٍ عَظِيمٍ

Alhamdulillah, through the Fazl and Karam of Allah Ta'ala, we continue with the second part of this short Tarbiyat series for our students and friends.

The theme of this series remains:

Lessons from the Sublime Conduct of Our Beloved Nabi-e-Kareem ﷺ

In Part One, our attention was drawn mainly towards the beautiful akhlaaq and noble character of Nabi-e-Kareem ﷺ. We looked at qualities such as gentleness, controlling anger, forgiveness, kindness towards our families, respect for our elders, mercy towards children, humility, truthfulness and trustworthiness.

In this second part, we turn our attention towards Mu'aamalaat, our dealings with others.

Our Deen does not only teach us how to worship Allah Ta'ala. It also teaches us how to deal with the creation of Allah Ta'ala. The Sunnah of Nabi-e-Kareem ﷺ guides us in our business, our work, our agreements, our debts, our responsibilities and in fulfilling the rights of others.

Lessons from the Sublime Conduct of Nabi-e-Kareem ﷺ

Sometimes a person may be very particular about his Salaah, tilaawat, zikr and other acts of ibaadah. These are extremely valuable and should never be neglected.

At the same time, our Deen also requires us to be careful about the rights that other people have over us.

A person may perform his Salaah regularly, yet how does he conduct himself when money is involved? Is he truthful when buying and selling? Can people trust his word? Does he fulfil his promises and agreements? Does he return what he has borrowed? Does he pay what he owes? Is he fair when his own interests are involved?

These are also important parts of our Deen.

The beautiful life of Nabi-e-Kareem ﷺ teaches us that our Mu'aamalaat should be filled with honesty, fairness, trustworthiness, kindness and concern for the rights of others. Our dealings should never become a means of harm, deception or injustice.

This second part will, Insha Allah Ta'ala, look at ten lessons relating to our everyday dealings. We will learn from the guidance of the Quraan-e-Kareem and the Mubarak teachings and example of Nabi-e-Kareem ﷺ and then try to bring these teachings into our own lives.

Our purpose should not merely be to learn what good Mu'aamalaat are. We should sincerely ask ourselves:

“Are the rights, wealth and trust of other people safe in my dealings?”

Lessons from the Sublime Conduct of Nabi-e-Kareem ﷺ

Perhaps there are areas in our Mu'aamalaat which need improvement. Perhaps there are promises that we need to fulfil, debts that need our attention, trusts that need to be returned, or habits in our business and everyday dealings that need to change.

We do not need to change everything in one day. We can begin by recognising our weaknesses and making a sincere effort to improve, one dealing at a time.

As we continue through this series, our intention remains the same: to increase our love for our beloved Nabi-e-Kareem ﷺ and allow that love to create within us a greater desire to follow his Mubarak Sunnah. This was the central purpose established in Part One.

May Allah Ta'ala grant us honesty, fairness and trustworthiness in all our dealings. May He protect us from taking or neglecting the rights of others and grant us the ability to bring the beautiful Mu'aamalaat and sublime conduct of our beloved Nabi-e-Kareem ﷺ into every part of our lives.

May Allah Ta'ala accept this humble effort, grant us Ikhlas, Istiqamat and Qubuliyat, and grant us Aafiyah in completing the remaining parts of this series. Aameen.

Lesson 1

Honesty in Our Dealings

Allah Ta'ala says in the Quraan-E-Majeed:

وَيْلٌ لِّلْمُطَفِّفِينَ ۝ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ ۝ وَإِذَا كَالُوا لَهُمْ أَوْزَنُوهُمْ يُخْسِرُونَ ۝

“Woe to those who give less [than due], who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss.”

[Surah Al-Mutaffifin 83:1–3]

These powerful ayaat draw our attention to an important principle in our dealings with others. They teach us that the same honesty and fairness we expect from others should also be found in the way we deal with them.

We naturally want to receive everything that is rightfully due to us. In the same way, we should be equally careful to give others what is rightfully due to them.

The lesson goes far beyond weighing and measuring. It teaches us to examine our dealings carefully and make sure that the rights of others are always treated with honesty and fairness.

We naturally expect honesty from others. We expect what we purchase to be as it was described, promises to be kept, and to receive what we have rightfully paid for.

The same honesty and fairness that we expect from others should always be present in our own dealings with them.

Lesson 1: Honestly in our Dealings

Hazrat Hakim bin Hizam رضى الله عنه narrates that
Nabi-e-Kareem ﷺ said:

الْبَيْعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا، فَإِنْ صَدَقَا وَبَيَّنَّا بُورِكَ لَهُمَا فِي بَيْعِهِمَا، وَإِنْ كَذَبَا
وَكُتِمَا مُحِقَّتْ بَرَكَتُهُمَا

“The buyer and the seller have the option (to annul a transaction) as long as they have not separated. When they are truthful and make things clear, they are blessed in their transaction. When they lie and conceal things, the blessing of their transaction is erased.”

[Sahih Muslim 1532a]

This Hadith teaches us an important lesson beyond the sale itself. Nabi-e-Kareem ﷺ teaches us that honesty in our dealings is a means of bringing barakah into them.

A person may think that hiding a fault, exaggerating the quality of something, or leaving out an important detail will help him earn a little more. He may complete the sale and make a greater profit, yet he should ask himself sincerely the following question:

“Has this extra profit come at the cost of barakah?”

This should make us stop and think. At times, we may become so focused on how much we earn that we overlook something far more important: whether our Creator, Allah Ta'ala, has placed barakah in our earnings.

Lesson 1: Honestly in our Dealings

The same principle applies to our everyday dealings.

Whether we are selling something in a shop or whether we are selling our products online, any fault that may not be easily noticed by the buyer should be clearly pointed out.

True honesty requires us to be open about what we are selling.

The same applies when providing a service. A person may know that the work was not completed as promised. Rather than giving the impression that everything was done properly, honesty requires him to explain the situation truthfully.

Our honesty is truly tested when telling the complete truth may cost us something. It is easy to be truthful when we have nothing to lose. The greater test comes when honesty may reduce our profit, cost us a sale, or require us to admit a mistake.

At such moments, we should remind ourselves that our rizq does not come from the customer, the business, or the transaction but rather our rizq comes only from Allah Ta'ala.

A Beautiful Lesson from Nabi-e-Kareem ﷺ

On one occasion, a man came to Nabi-e-Kareem ﷺ and explained that he was being deceived when buying and selling.

Nabi-e-Kareem ﷺ advised him that whenever he entered into a transaction, he should make it clear that there should be no deception in the dealing.

This short incident teaches us something very important.

Lesson 1: Honestly in our Dealings

Our dealings should never be based on taking advantage of another person's weakness, lack of knowledge, or trust. A Muslim should want the transaction to be honest and fair for both sides.

True honesty is not only about avoiding an open lie. It also means that we do not use another person's weakness as an opportunity to gain something unfairly.

Part One of our Tarbiyat lessons, which focused on akhlaaq, reminded us that truthfulness should become an important part of our character and should be reflected in our words and actions.

We now take this lesson a step further. The true strength of our truthfulness is often seen when money, business, or personal benefit is involved, especially when being completely honest may require us to sacrifice something we could have gained.

Let us sincerely ask ourselves:

“Do I expect complete honesty from others while overlooking small forms of dishonesty in my own dealings?”

A valuable thought to carry into every dealing is this:

Before our next sale, agreement, or transaction, let us remind ourselves that earning the pleasure of Allah Ta'ala and gaining barakah in our rizq are far more valuable than any extra profit we may gain by compromising our honesty.

A smaller profit earned with honesty and barakah is far more valuable than a greater profit in which there is no barakah.

A Beautiful Advice to the Traders

Hazrat Qais bin Abi Gharazah رضي الله عنه relates that he and others were involved in buying and selling.

Nabi-e-Kareem ﷺ came to them and addressed them as people of trade. He warned them that Shaitaan and sin can become involved in business dealings, and therefore advised them to accompany their trading with Sadaqah.

What a valuable lesson this contains for us.

Nabi-e-Kareem ﷺ understood that business is a place where a person can easily become tempted by profit, exaggeration, careless words, or other mistakes.

He therefore taught those involved in trade to remain conscious of Allah Ta'ala and to give Sadaqah. Our business should never become only about how much we can earn.

We should also be concerned about the condition of our hearts, the honesty of our dealings, and whether Allah Ta'ala has placed barakah in what we earn.

May Allah Ta'ala grant us honesty and truthfulness in all our dealings, protect us from deception and from taking the rights of others, and place lots of barakah in our earnings.

May Allah Ta'ala grant us the ability to follow the beautiful teachings and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.

Lesson 2

Giving People Their Full Rights

Allah Ta'ala says in the Quraan-E-Majeed:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا
يُعْظَمُ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

“Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice.

Indeed, what Allah instructs you to do is excellent.

Indeed, Allah is ever Hearing and Seeing.”

[Surah An-Nisaa 4:58]

This beautiful ayah teaches us an important lesson about how we should conduct our Mu'aamalaat (dealings) with others.

Whatever is rightfully due to another person should be given to them properly, completely, and without unnecessary delay.

We are often very conscious of our own rights. We remember when someone owes us money, expect what belongs to us to be returned, and expect to be paid for the work we have done. We also expect others to fulfil the promises they make to us.

There is nothing wrong with expecting what is rightfully ours.

The lesson for us is to develop a sincere concern for the rights of others and to fulfil them with the same care and responsibility that we expect when it comes to our own rights.

Lesson 2: Giving People Their Full Rights

Hazrat Abu Hurairah رضي الله عنه narrates that Nabi-e-Kareem ﷺ said:

آيَةُ الْمُنَافِقِ ثَلَاثٌ إِذَا حَدَّثَ كَذَبَ، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا أُؤْتِيَ خَانَ

“The signs of a hypocrite are three: when he speaks, he lies; when he promises, he breaks his promise; and when he is entrusted, he betrays the trust.”

[Sahih al-Bukhari 33]

These powerful words of Nabi-e-Kareem ﷺ remind us that fulfilling the rights and trusts of others is a serious responsibility that should never be taken lightly.

We may sometimes think of an amaanah only as something valuable that has been given to us for safekeeping.

However, the meaning of amaanah extends much further, as many of the responsibilities and rights entrusted to us in our daily lives are also a form of amaanah.

Someone may lend us an item and trust us to return it safely.
Someone may give us money to use for a specific purpose.

We may be paid to complete a job properly, work certain hours, or provide a particular product or service.

At times, a responsibility may simply be placed in our hands with the trust that we will fulfil it faithfully.

In all these situations, something that belongs to another person, whether their wealth, property, time, or rights, has been placed under our responsibility.

Our trustworthiness is truly tested when fulfilling the rights of others is not easy or convenient for us.

At such times, we should remind ourselves that fulfilling an amaanah faithfully is not only about pleasing people. It is a responsibility for which we are answerable to our Creator, Allah Ta'ala.

Many a time, returning something may require us to go out of our way, while completing a job properly may demand additional time and effort. At times, admitting a mistake may even cost us money.

In such situations, we may be tempted to make excuses, delay what is due, or avoid taking responsibility.

These are the moments when our honesty and trustworthiness are truly put to the test, and the true quality of our Mu'aamalaat (dealing with others) becomes clear.

Part One taught us that truthfulness and trustworthiness are essential qualities of good character.

In this part, we take that lesson a step further. Trustworthiness should be clearly seen in the way we handle the rights, wealth, belongings, and responsibilities that others place in our care.

A meaningful habit we should develop is to regularly ask ourselves:

“Do I show the same care and responsibility in giving others what is rightfully due to them as I expect others to show when giving me what is rightfully mine?”

There is a powerful and valuable lesson for us to learn from the incident of Hazrat Abu Qatadah رضي الله عنه, which reminds us of the great importance of taking the rights of others seriously.

Lesson 2: Giving People Their Full Rights

On one occasion, a deceased person was brought before Nabi-e-Kareem ﷺ so that the Janazah Salaah could be performed.

When Nabi-e-Kareem ﷺ learnt that the person had left behind a debt without sufficient wealth to repay it, he told the Sahabah رضي الله عنهم to perform the Janazah Salaah for this person.

Hazrat Abu Qatadah رضي الله عنه then came forward and took responsibility for the debt, after which Nabi-e-Kareem ﷺ performed the Janazah Salaah.

This authentic incident shows us how seriously the rights of others were treated and it should motivate us to look carefully at our own responsibilities.

A debt, an unpaid amount, a borrowed item, or any other right of another person should never be treated lightly.

When we become aware that something is due from us, let us make every effort to fulfil it while we have the opportunity.

In this way, we can hope to meet Allah Ta'ala having sincerely tried to fulfil the rights that were placed upon us.

May Allah Ta'ala protect us from injustice and betrayal, and grant us the ability to fulfil every amanah with honesty and responsibility.

May Allah Ta'ala beautify our Mu'aamalaat and grant us the ability to follow the beautiful teachings and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.

Lesson 3

Keeping Our Promises and Agreements

Allah Ta'ala says in the Quraan-E-Majeed:

وَأَوْفُوا بِالْعَهْدِ إِنَّ الْعَهْدَ كَانَ مَسْئُولًا

“And fulfil your promises, for you will surely be questioned about them.”

[Surah Al-Israa 17:34]

These few words of the Quraan-E-Majeed contain a powerful and meaningful lesson that should guide the way we conduct ourselves in our everyday lives.

Whenever we give our word, make a promise, or enter into an agreement, we should realise that we have taken on a responsibility that must be honoured and fulfilled.

A promise should never be made simply for the sake of the moment.

Before committing ourselves, we should consider carefully whether we are prepared and able to carry it through, knowing that another person may arrange their affairs based upon what we have said.

Allah Ta'ala reminds us that every commitment we make carries a responsibility for which we will be answerable.

Keeping this in mind should inspire us to honour our word and become people who are known for keeping their promises and fulfilling their commitments.

Lesson 3: Keeping our Promises and Agreements

Our word should carry value and meaning.

When we give our word to someone, they should feel confident that they can trust us and rely upon what we have promised.

The true value of our word is seen in what we do after we have given it. A promise may be made in only a few moments, yet fulfilling it may require time, effort, sacrifice, and sometimes patience.

This is where good Mu'aamalaat (dealings with others) are truly shown. When we remain committed to our word, especially when fulfilling it becomes difficult or inconvenient, we show that our promises have value and that the trust others place in us is important to us.

Hazrat Abu Hurairah رضي الله عنه narrates that Nabi-e-Kareem ﷺ said:

آيَةُ الْمُنَافِقِ ثَلَاثٌ إِذَا حَدَّثَ كَذَبَ، وَإِذَا وَعَدَ أَخْلَفَ، وَإِذَا أُؤْتِيَ خَانَ

“The signs of a hypocrite are three: when he speaks, he lies; when he makes a promise, he breaks it; and when he is entrusted, he betrays the trust.”

[Sahih al-Bukhari 33]

Nabi-e-Kareem ﷺ has given us a serious warning about the importance of honouring our promises and remaining true to our word, especially when doing so becomes difficult or inconvenient.

Rather than looking at the faults of others, this warning should make us examine our own lives and ask ourselves: How careful am I about keeping the promises and commitments that I make?

Lesson 3: Keeping our Promises and Agreements

Sometimes promises are made very easily.

“I will pay you tomorrow.”

“I will return it next week.”

“I will complete the work by this date.”

“I will definitely come.”

We may make a promise with the best of intentions, yet circumstances can sometimes change and make it difficult for us to fulfil what we promised.

When this happens, good Mu‘aamalaat teach us to take responsibility rather than remain silent, avoid the matter, or leave the other person waiting and uncertain about what is happening.

We should inform them as soon as possible, explain the situation honestly, apologise where necessary, and make every sincere effort to put matters right.

Handling such situations with honesty and responsibility shows that we value both our word and the feelings and rights of the other person.

This becomes even more important in business and financial matters.

Agreements involving money, work, deliveries, payments, or other responsibilities should always be made clearly and carefully, so that everyone understands what has been agreed upon, what is expected from them, and what they are responsible for fulfilling.

Lesson 3: Keeping our Promises and Agreements

A Muslim should never make a commitment simply to secure a sale or gain some personal benefit while knowing that he may not be able to fulfil what he has promised.

Our beautiful Deen teaches us to become people whose words carry value and whose promises can be trusted.

Let us ask ourselves:

“When I give my word, can others confidently rely upon me to honour and fulfil it?”

A sincere intention we should carry with us

Before making a promise, we should carefully consider whether we are genuinely able and prepared to fulfil it.

Giving our word should come with a sense of responsibility, knowing that another person may place their trust in what we have said.

Once a commitment has been made, every sincere effort should be made to honour it.

A promise may consist of only a few words, yet the way we fulfil those words says much about our honesty, responsibility, and respect for the trust of others.

May we become people who value their word, honour their commitments, and are known as people whose promises can be trusted and relied upon. Aameen.

The Promise Made to Hazrat Jabir رضي الله عنه

Hazrat Jabir ibn Abdullah رضي الله عنه relates that Nabi-e-Kareem ﷺ told him that when the wealth of Bahrain arrived, he would give him a certain amount.

Nabi-e-Kareem ﷺ indicated with his blessed hands how much he intended to give him but the wealth of Bahrain did not arrive during the lifetime of Nabi-e-Kareem ﷺ.

After Nabi-e-Kareem ﷺ passed away, the wealth eventually arrived during the Khilaafat of Hazrat Abu Bakr رضي الله عنه.

Hazrat Abu Bakr رضي الله عنه then made an announcement that anyone who had been promised something by Nabi-e-Kareem ﷺ should come forward.

Hazrat Jabir رضي الله عنه came and informed him of the promise that Nabi-e-Kareem ﷺ had made to him.

Hazrat Abu Bakr رضي الله عنه then gave him the amount in fulfilment of that promise.

There is a beautiful lesson for us in this incident. A promise was not treated as a few words that could simply be forgotten.

Even after Nabi-e-Kareem ﷺ had left this world, Hazrat Abu Bakr رضي الله عنه took great care to ensure that the promise made by Nabi-e-Kareem ﷺ was honoured and that Hazrat Jabir رضي الله عنه received what had been promised to him.

Lesson 3: Keeping our Promises and Agreements

This incident teaches us that our word should never be taken lightly. Once we make a promise or commitment, we should regard it as a responsibility and make every sincere effort to see that it is properly fulfilled.

Another beautiful lesson is the concern Hazrat Abu Bakr رضي الله عنه showed for fulfilling the promise made by Nabi-e-Kareem ﷺ.

It teaches us not to overlook the rights and expectations of others simply because fulfilling them may require extra effort from us.

Good Mu'aamalaat require us to take responsibility and ensure that what is rightfully due to others reaches them.

May Allah Ta'ala make us truthful in our speech, faithful to our promises, and sincere in all our agreements.

May Allah Ta'ala protect us from breaking our commitments and help us to fulfil the responsibilities we take upon ourselves.

May Allah Ta'ala grant us the ability to follow the beautiful teachings and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.

Lesson 4

Being Trustworthy With What Is Entrusted to Us

Allah Ta'ala says in the Quraan-E-Majeed:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا

“Indeed, Allah commands you to render trusts to whom they are due”

[Surah An-Nisaa 4:58]

This beautiful command of Allah Ta'ala teaches us an important lesson regarding our Mu'aamalaat (dealing with others). Whatever is placed in our care should be handled with honesty, responsibility, and according to the wishes of the person who entrusted it to us.

An amaanah is not limited to money or something valuable given to us for safekeeping. It can take many different forms in our everyday lives. Someone may lend us a possession, give us money for a particular purpose, allow us to use something, or place an important responsibility in our hands.

In each of these situations, we should remember that we have been trusted with something that is not entirely ours to do with as we please.

Nabi-e-Kareem ﷺ gave us a serious warning regarding the loss of amaanah:

فَإِذَا ضَلَّتِ الْأَمَانَةُ فَأَنْتَظِرِ السَّاعَةَ

“When trustworthiness is lost, then wait for the Hour.”

[Sahih al-Bukhari 59]

Lesson 4: Being Trustworthy With What Is Entrusted to Us

When Nabi-e-Kareem ﷺ was asked how amaanah would be lost, he explained that this would happen when matters of responsibility and authority were placed in the hands of those who were not deserving or capable of carrying them.

This warning shows us that amaanah is not a small matter.
A believer should strive to become a person whom others can trust.

When a responsibility is given to us, we should carry it out properly rather than treating it carelessly or taking advantage of the trust placed in us.

The true test of our trustworthiness often comes when we are left to fulfil an amaanah without anyone watching over us.

At times, we may have the opportunity to misuse something placed in our care, neglect a responsibility, or benefit from it without permission, knowing that the owner may never find out.

These are the moments when our honesty, responsibility, trustworthiness, and awareness of Allah Ta'ala are put to the test.

At such moments, our heart should remind us that our Creator, Allah Ta'ala, the All-Seeing, is watching us.

This awareness can protect us from many wrong actions.

Our responsibility to care for an amaanah remains the same, whether another person is watching us or not.
Allah Ta'ala sees everything and knows whether we have taken proper care of the amaanah placed in our hands.

There is another important point to remember.

Taking proper responsibility for an amaanah does not only mean returning something to its owner. It also means looking after it carefully while it is with us and using it only in the manner for which permission was given.

For example, an employer may provide us with certain equipment, facilities, money, or other resources to carry out our work. Using these for our own personal benefit without permission would mean going beyond what we have been allowed to do.

Similarly, when someone lends us something, we should not become careless simply because it does not belong to us. In fact, knowing that it belongs to someone else should make us even more careful in the way we handle it.

These may appear to be small matters, yet our behaviour in such situations reveals something important about our character. Being responsible with the small things placed in our care helps us develop the quality of trustworthiness in every part of our lives.

Private Conversations Are Also an Amaanah

We should always keep in mind that Amaanah is not limited to something that is physically placed in our hands. At times, another person may trust us with a private or sensitive matter that he does not want to be shared with others.

Lesson 4: Being Trustworthy With What Is Entrusted to Us

Hazrat Jabir bin Abdullah رضى الله عنه narrates that
Nabi-e-Kareem ﷺ said:

إِذَا حَدَّثَ الرَّجُلُ بِالْحَدِيثِ ثُمَّ التَفَتَ فَهِيَ أَمَانَةٌ

“When a person tells something and then looks around, it is a trust.”

[Jami' at-Tirmidhi 1959; Sunan Abi Dawud 4868]

Someone may speak to us about a sensitive family matter, seek our advice regarding a personal difficulty, or share private information about a business matter.

When it is clear that the person has spoken to us in confidence, we should understand that his words have become an Amaanah with us.

We should therefore be extremely careful before passing such information on to others. What may seem like a small conversation to us could cause embarrassment, damage relationships, create problems within a family, or even result in financial harm if it is repeated.

A trustworthy person does not only protect what is placed in his hands. He also protects what has been entrusted to his ears.

A Beautiful Lesson in Amaanah

Hazrat Abu Hurairah رضى الله عنه narrates that Nabi-e-Kareem ﷺ said:

أَدِّ الْأَمَانَةَ إِلَى مَنْ أُتِّمَنَكَ، وَلَا تَخُنْ مَنْ خَانَكَ

“Fulfil the trust of the one who has entrusted you, and do not betray the one who has betrayed you.”

[Sunan Abi Dawud 3535; Jami' at-Tirmidhi 1264]

What a powerful lesson this is for us.

Our trustworthiness should not depend upon how other people treat us. Even when someone has wronged us, Nabi-e-Kareem ﷺ teaches us not to respond by betraying their trust.

A true amaanah is fulfilled for the pleasure of Allah Ta'ala. We look after what has been placed in our care because we know that we are answerable to Allah Ta'ala, whether people appreciate our honesty or not.

Let us reflect upon our own lives and ask ourselves:

“When something is placed in my care, do I look after it with the same care and responsibility that I would expect from someone looking after something of mine?”

Let us make one small intention today.

Take a moment to consider the different amaanahs that have been placed in our care. It may be something we have borrowed, something provided by our workplace, money given for a specific purpose, or a responsibility that has been entrusted to us.

Our intention should be to make a sincere effort to handle every amaanah with care and responsibility, use it only in the manner permitted, and ensure that it is returned or fulfilled in the proper way.

A Beautiful Reward for Showing Ease

Hazrat Abu Hurairah رضي الله عنه narrates that Nabi-e-Kareem ﷺ said:

كَانَ تَاجِرٌ يُدَايِنُ النَّاسَ، فَإِذَا رَأَى مُعْسِرًا قَالَ لِفَتْيَانِهِ تَجَاوَزُوا عَنْهُ،

لَعَلَّ اللَّهَ أَنْ يَتَجَاوَزَ عَنَّا، فَتَجَاوَزَ اللَّهُ عَنْهُ

There was a businessman who used to give loans to people. Whenever he found someone who was struggling to repay, he would tell those working for him to show ease and overlook the person, hoping that Allah Ta'ala would overlook his own shortcomings.

Allah Ta'ala then forgave him.

[Sahih al-Bukhari 2078]

May Allah Ta'ala make us trustworthy and responsible in all our dealings.

May He protect us from misusing the belongings and rights of others and grant us the ability to carry every amaanah with honesty and care.

May Allah Ta'ala beautify our Mu'aamalaat and grant us the ability to follow the beautiful teachings and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.

Lesson 5

Being Fair, Even When It Goes Against Us

Allah Ta'ala says in the Quraan-E-Majeed:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ بِالْقِسْطِ شُهَدَاءَ لِلَّهِ وَلَوْ عَلَىٰ أَنْفُسِكُمْ أَوِ الْوَالِدِينَ وَالْأَقْرَبِينَ
إِنْ يَكُنْ غَنِيًّا أَوْ فَقِيرًا فَاللَّهُ أَوْلَىٰ بِهِمَا فَلَا تَتَّبِعُوا الْهَوَىٰ أَنْ تَعْدِلُوا وَإِنْ تَلُوتُوا أَوْ تَعْرِضُوا
فَإِنَّ اللَّهَ كَانَ بِمَا تَعْمَلُونَ خَبِيرًا

"O you who believe, stand firm for justice as witnesses for Allah, even if it is against yourselves, your parents, or your relatives. Whether a person is rich or poor, Allah is more worthy of both. So do not follow your desires, or you may fail to be just. And if you twist your words or refuse to testify, then know that Allah is fully aware of what you do."

[Surah An-Nisaa 4:135]

This powerful ayah teaches us that our personal interests, feelings, and relationships should never prevent us from doing what is right. Allah Ta'ala commands us to stand firmly for justice, even when the truth may go against ourselves or those who are close to us.

It is easy to be fair when we have nothing to lose. The greater test comes when accepting the truth may cost us money, expose our mistake, reduce our profit, or require us to give another person what is rightfully due to them.

At such moments, we should remember that pleasing Allah Ta'ala is more important than protecting our own interests.

Lesson 5: Being Fair, Even When it Goes Against Us

Hazrat Abdullah bin Amr رضي الله عنه narrates that
Nabi-e-Kareem ﷺ said:

إِنَّ الْمُقْسِطِينَ عِنْدَ اللَّهِ عَلَى مَنَابِرٍ مِنْ نُورٍ عَنْ يَمِينِ الرَّحْمَنِ عَزَّ وَجَلَّ
وَكَلَّتَا يَدَيْهِ يَمِينُ الَّذِينَ يَعْدِلُونَ فِي حُكْمِهِمْ وَأَهْلِيهِمْ وَمَا وَلُوا

“Those who are fair and just will be near to Allah on pulpits of light,
at the Right Hand of the Most Merciful, Glorified and Exalted is He,
and both of His Hands are Right, those who are fair and just in their
rulings and towards their families and those who are under their
authority.”

[Sahih Muslim 1827]

This powerful ayah teaches us that fairness should not change
according to our personal interests, feelings, or relationships.

Allah Ta'ala commands us to stand firmly for what is right, even when
the truth may go against ourselves or those who are close to us.

It is easy to be fair when doing what is right does not cost us
anything or require us to give up something that we personally want
or value.

The real test may come when accepting the truth means admitting
our own mistake, losing some money, giving up a benefit, or
accepting that another person has a right over us.

At such moments, pleasing Allah Ta'ala should become more
important to us than protecting our pride or personal interests.

Lesson 5: Being Fair, Even When it Goes Against Us

Hazrat Abdullah bin Amr رضي الله عنه narrates that
Nabi-e-Kareem ﷺ said:

إِنَّ الْمُقْسِطِينَ عِنْدَ اللَّهِ عَلَى مَنَابِرٍ مِنْ نُورٍ عَنْ يَمِينِ الرَّحْمَنِ عَزَّ وَجَلَّ
وَكُنَّا يَدَيْهِ يَمِينُ الَّذِينَ يَعْدِلُونَ فِي حُكْمِهِمْ وَأَهْلِيهِمْ وَمَا وَلُوا

“Those who are fair and just will be near to Allah on pulpits of light,
at the Right Hand of the Most Merciful, Glorified and Exalted is He,
and both of His Hands are Right, those who are fair and just in their
rulings and towards their families and those who are under their
authority.”

[Sahih Muslim 1827]

What a beautiful and inspiring reward Nabi-e-Kareem ﷺ has
mentioned for those who remain fair and just in their dealings and
responsibilities towards others.

This Hadith teaches us that fairness is not only for judges or rulers. It
should be seen in our homes, businesses, workplaces, and wherever
Allah Ta'ala has given us responsibility over others.

A Powerful Example of Justice

On one occasion, a woman belonging to a respected and well-known
family of the Quraish was involved in an incident of theft.

Some people were concerned about her and asked Hazrat Usamah
bin Zaid رضي الله عنه to speak to Nabi-e-Kareem ﷺ on her behalf.

Nabi-e-Kareem ﷺ strongly rejected the idea that the law should be
applied differently because of a person's position or family.

Lesson 5: Being Fair, Even When it Goes Against Us

Nabi-e-Kareem ﷺ explained that earlier nations were destroyed when influential people were treated differently from the weak.

Nabi-e-Kareem ﷺ then made it clear that even if his own beloved daughter Hazrat Fatimah رضي الله عنها had committed such an offence, the same rule would have applied.

What a profound lesson this incident teaches us about true fairness and justice in every part of our daily lives.

Personal closeness, family ties, wealth, or status should never cause us to change what is right. The truth remains the truth, whether it goes in favour of someone close to us or against them.

In our own Mu'aamalaat, we may face situations on a much smaller scale. There may be a disagreement regarding money, payment, work completed, something purchased, or an agreement that was made. Our first reaction may be to defend ourselves.

Good Mu'aamalaat, however, require us to listen properly and consider the matter from both sides before deciding who is right.

After thinking carefully, we may realise that we misunderstood something, made a mistake, did not complete what was expected from us, or that the other person has a genuine right over us.

At that moment, accepting the truth becomes an act of fairness. The same principle should guide us when dealing with our family, friends, customers, employees, and business partners.

Lesson 5: Being Fair, Even When it Goes Against Us

We should not automatically support someone simply because they are close to us, nor should we take advantage of someone because they are weaker, poorer, younger, or less able to defend themselves.

Sometimes fairness requires us to say a few difficult words:

“I was wrong.”

Acknowledging our mistake does not take away from our honour. Rather, it shows that we value the truth, the rights of others, and the pleasure of Allah Ta'ala more than our own pride.

Whenever a disagreement arises, we should not think only about what will benefit us personally. Instead, we should ask ourselves, “What is right and fair in the sight of Allah Ta'ala?”

Keeping this important question in mind can help us look at the situation more fairly and guide us towards making the right decision.

A sincere intention to carry with us

We make dua to Allah Ta'ala to protect us from disagreements and misunderstandings. However, should a disagreement arise, we should avoid immediately defending ourselves.

We should listen carefully to the other person, try to understand their point of view, and have the courage to accept the truth when it becomes clear, even when it may go against us.

True fairness is shown when we remain firm upon what is right, even when doing so may require us to give up something for ourselves.

A Beautiful Closing Lesson

Hazrat Zubair رضي الله عنه once had a disagreement with an Ansari Sahabi regarding water used to irrigate their land.

The matter was brought before Nabi-e-Kareem ﷺ. Although Hazrat Zubair رضي الله عنه was a close relative of Nabi-e-Kareem ﷺ, Nabi-e-Kareem ﷺ decided the matter according to the rights involved and did not allow family ties to change what was just.

[Sahih al-Bukhari 2359, 2360]

This leaves us with a beautiful lesson: when deciding what is right, our relationships should not control our judgement. Fairness means giving each person their proper right, for the pleasure of Allah Ta'ala.

May Allah Ta'ala grant us justice and fairness in all our dealings, protect us from allowing our desires and personal interests to affect the rights of others, and give us the courage to recognise and correct our mistakes.

May Allah Ta'ala beautify our Mu'aamalaat and grant us the ability to follow the beautiful teachings and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.

Lesson 6

Ease and Kindness in Financial Dealings

Allah Ta'ala says in the Quraan-E-Majeed:

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۚ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ

“And if someone is in hardship, then [let there be] postponement until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew.”

[Surah Al-Baqarah 2:280]

Money can sometimes become a cause of tension between people. When something is owed to us, we naturally want to receive what is rightfully ours.

Our Deen recognises this right, while at the same time teaching us kindness, understanding, and consideration in the way we deal with others.

This ayah speaks particularly about someone who is genuinely experiencing financial difficulty. Allah Ta'ala teaches us to give such a person time until his circumstances become easier.

The ayah then encourages us towards something even greater: where possible, to give up some or all of what is owed as an act of charity.

What a beautiful balance our Deen teaches us. We are taught to protect and fulfil rights, while at the same time keeping our hearts open to the difficulties of others.

Lesson 6: Ease and Kindness in Financial Dealings

Hazrat Jabir bin Abdullah رضي الله عنه narrates that
Nabi-e-Kareem ﷺ said:

رَحِمَ اللَّهُ رَجُلًا سَمَحًا إِذَا بَاعَ، وَإِذَا اشْتَرَى، وَإِذَا اقْتَضَى

“May Allah's mercy be on him who is lenient in his buying, selling,
and in demanding back his money.”

[Sahih al-Bukhari 2076]

Look at the beautiful words of Nabi-e-Kareem ﷺ. He made dua for the mercy of Allah Ta'ala upon the person who brings ease and good character into his financial dealings.

The Hadith mentions three common situations: selling, buying and asking for what is owed to us.

A person may be completely within his rights, yet the manner in which he speaks and behaves can either bring ease to the situation or make it unnecessarily difficult.

Someone may argue over every small amount, speak harshly when requesting payment, or embarrass another person in front of others.

Nabi-e-Kareem ﷺ teaches us something higher. Our Mu'aamalaat should not only be correct. They should also be carried out with kindness and ease.

This does not mean that debts and payments are unimportant, nor does it mean that we should allow others to take advantage of us.

A person who owes money has a responsibility to make every sincere effort to repay it fully and within the agreed time.

The lesson is about the manner in which we protect our rights.

There may be someone who genuinely wants to pay what he owes, yet his circumstances have become difficult. Perhaps he has lost his income, experienced an unexpected expense, or is passing through a temporary hardship.

We may have every right to ask for our money. However, a harsh word may add to the burden that the person is already carrying, while a little patience and understanding may bring great relief to his heart.

There are times when we may have the opportunity to overlook something small, give someone a little time, or make matters easier without causing harm to ourselves.

At such moments, we should remember the beautiful dua of Nabi-e-Kareem ﷺ:

“May Allah's mercy be on him who is lenient...”

We are all in need of the mercy of Allah Ta'ala. A small act of kindness or consideration towards another person may become a means of receiving His mercy and bring great reward in the Aakhirah.

Our Mu'aamalaat are not simply about money changing hands. Every dealing is also an opportunity to practise the beautiful teachings of our Deen and earn the pleasure of Allah Ta'ala.

Let us ask ourselves:

“When people deal with me financially, do they experience fairness together with kindness and ease?”

Let us make one small intention today.

The next time we buy, sell, request payment, or deal with someone who is genuinely experiencing difficulty, we should remember the beautiful teaching of Nabi-e-Kareem ﷺ and try to protect our rights without becoming unnecessarily harsh or difficult.

Where it is reasonable and within our means, we should try to give a little time, overlook something small, or make matters easier for another person.

The ease we give to someone today may become a means of receiving the mercy and forgiveness of Allah Ta'ala tomorrow.

May Allah Ta'ala place kindness and ease in all our dealings, grant us understanding towards those experiencing genuine difficulty, protect us from harshness and injustice, and place abundant barakah in our wealth.

May Allah Ta'ala beautify our Mu'aamalaat and grant us the ability to follow the beautiful teachings and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.

Lesson 7

Avoiding Deception and Hiding Faults

Allah Ta'ala says in the Quraan-E-Majeed:

وَيْلٌ لِّلْمُطَفِّفِينَ ۝ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ ۝ وَإِذَا كَالُوا لَهُمْ أَوْزَنُوهُمْ يُخْسِرُونَ ۝

“Woe to those who give less [than due], who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss.”

[Surah Al-Mutaffifin 83:1–3]

These powerful ayaat teach us an important lesson about fairness in our Mu'aamalaat. We should not expect complete honesty and fairness from others while giving them less than what they are rightfully entitled to receive from us.

This becomes especially important when buying, selling, providing a service, or dealing with the wealth and possessions of others. A believer should always try to ensure that the other person knows the true condition of what he is receiving.

Hazrat Abu Hurairah رضي الله عنه narrates that Nabi-e-Kareem ﷺ once passed by a heap of food. Nabi-e-Kareem ﷺ placed his Mubarak hand inside it and found that the food underneath was wet. He asked the owner what had happened. The man explained that rain had fallen upon it.

Nabi-e-Kareem ﷺ then said:

أَفَلَا جَعَلْتَهُ فَوْقَ الطَّعَامِ كَيَّ يَرَاهُ النَّاسُ، مَنْ غَشَّ فَلَيْسَ مِنِّي

“Why did you not place it on top of the food so that the people could see it? Whoever deceives is not of me.”

[Sahih Muslim 102]

Lesson 7: Avoiding Deception and Hiding Faults

What a clear and practical lesson Nabi-e-Kareem ﷺ has given us regarding honesty in our dealings.

The wet food was still there. The problem was that its true condition had been hidden from the person who was going to buy it. Nabi-e-Kareem ﷺ taught that the wet portion should have been placed where people could see it clearly.

The buyer should be given the correct information so that he can make his decision knowing the true condition of what he is purchasing.

This lesson applies to so many of our dealings today.

This lesson applies to many of our everyday dealings. Someone may sell a car knowing that it has a serious problem, yet remain silent because the buyer has not noticed it. Another person may sell a phone, appliance, or other item while hiding a fault that affects its condition or value.

The same can happen when selling online. Pictures may be carefully taken from angles that hide damage, or a description may make an item appear to be in a better condition than it really is.

At such moments, we may try to justify remaining silent by telling ourselves:

“The buyer did not ask about it.”

However, the incident of the food teaches us something more. Our responsibility is not merely to avoid telling a direct lie. We should also avoid deliberately hiding something important that the other person has a right to know.

Lesson 7: Avoiding Deception and Hiding Faults

Our aim should never be to find a clever way of completing a sale while leaving the buyer with the wrong impression. Our aim should be to deal so openly and honestly that the other person clearly understands what he is buying.

There is also an important difference between selling something that has a fault and hiding that fault.

An item does not have to be perfect before it can be sold. A person may willingly purchase something that is used, damaged, or has a known problem.

When its true condition is clearly explained, the buyer can decide whether he still wishes to purchase it and what price he is prepared to pay.

The problem arises when a fault is deliberately hidden or a false impression is created so that the other person agrees to something he may not have agreed to had he known the truth.

This requires honesty from us, especially when revealing the truth may reduce the price or cause us to lose the sale.

This is where our honesty can truly be tested.

Revealing a fault may reduce the price. It may even cause us to lose the sale completely. At that moment, we should remind ourselves that our rizq comes from Allah Ta'ala, and no amount of extra profit is worth earning through deception.

Lesson 7: Avoiding Deception and Hiding Faults

Part One of our Tarbiyat lessons taught us that truthfulness and trustworthiness should become part of our character. We now take this lesson further by carrying these qualities into our Mu'aamalaat, especially when money or personal benefit is involved.

Deception is also not limited to buying and selling. It may enter our dealings when we hide important information in an agreement, give a false impression about work that has been completed, or knowingly allow another person to believe something that is not true.

Good Mu'aamalaat require us to be honest not only in what we say, but also in the impression that our words and actions create. A question worth asking ourselves

Before completing a dealing, we should ask ourselves:

“Would I still be comfortable completing this dealing in the same way if the other person clearly and fully knew everything that I know?”

A sincere intention to carry into our dealings

Whenever we sell something, provide a service, or enter into an agreement, we should make a sincere effort to ensure that we have not hidden any important information that the other person has a right to know before making their final decision.

There may be times when complete honesty costs us a little money or even causes us to lose a sale. However, a smaller amount earned honestly and with barakah is far more valuable than extra wealth gained through deception.

Lesson 7: Avoiding Deception and Hiding Faults

A believer should not only stay away from telling lies. We should also try to make sure that our dealings are clear, open, and free from anything that may deliberately mislead another person.

A Beautiful Example of Honesty

Hazrat Jarir bin Abdullah رضي الله عنه once sent his servant to purchase a horse. His servant agreed to buy it for 300 dirhams and brought the owner to Hazrat Jarir رضي الله عنه.

When Hazrat Jarir رضي الله عنه saw the horse, he realised that it was worth more than the price that had been agreed upon.

Instead of taking advantage of the seller, he told him that his horse was worth more. He continued increasing the amount until the horse was purchased for 800 dirhams.

When asked about this, Hazrat Jarir رضي الله عنه explained that he had pledged allegiance to Nabi-e-Kareem ﷺ to sincerely wish good for every Muslim.

[Al-Mu'jamul Kabir, Hadith 2395]

What a beautiful example of true honesty. Hazrat Jarir رضي الله عنه could have benefited from the other person's lack of knowledge, yet he chose what was fair and pleasing to Allah Ta'ala.

This teaches us an important lesson: deception is not only about hiding the faults of something we are selling. We should also be careful not to take advantage of another person's lack of knowledge for our own personal gain.

Lesson 7: Avoiding Deception and Hiding Faults

A sincere believer does not look for what he can get away with. He looks for what is honest, fair, and pleasing to Allah Ta'ala.

Our Mu'aamalaat are also a reflection of the values we carry within our hearts. When we deal with others sincerely and with a sense of responsibility before Allah Ta'ala, even an ordinary transaction can become an opportunity to earn His pleasure.

May Allah Ta'ala grant us complete honesty in all our dealings, protect us from every form of deception and from concealing faults, and place abundant barakah in our earnings.

May Allah Ta'ala beautify our Mu'aamalaat and grant us the ability to follow the beautiful teachings and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.



Lesson 8

Paying Our Debts and Returning What Belongs to Others

Allah Ta'ala says in the Quraan-E-Majeed:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَكُتِبُوا

“O you who have believed, when you contract a debt for a specified term, write it down.”

[Surah Al-Baqarah 2:282]

This forms part of the longest ayah in the Quraan-e-Majeed, in which Allah Ta'ala gives detailed guidance regarding debts and financial dealings.

This alone should make us realise that borrowing, lending, and owing money are matters that should be handled with great care and responsibility.

At times, we may need to borrow money because of a genuine need. We may purchase something with an agreement to pay later, or we may borrow an item from someone for our use.

Whatever the situation may be, we should always remember that something does not become ours simply because it has remained in our possession for a long time.

It is still the right of another person.

Hazrat Abu Hurairah رضي الله عنه narrates that Nabi-e-Kareem ﷺ said:

مَطْلُ الْغَنِيِّ ظُلْمٌ

“Procrastination in paying debts by a wealthy person is injustice.”

[Sahih al-Bukhari 2288]

Lesson 8: Paying Our Debts and Returning What Belongs to Others

These are very serious words. Nabi-e-Kareem ﷺ described the deliberate delay of someone who has the means to pay what he owes as injustice.

There is an important difference between a person who is genuinely unable to pay and someone who has the means to pay but continues delaying without a valid reason.

In Lesson 6, we learnt that Allah Ta'ala instructs us to give time to a debtor who is genuinely experiencing financial difficulty.

We now look at the responsibility from the other side.

When Allah Ta'ala has given us the means to repay what we owe, we should not unnecessarily delay giving another person his right.

Sometimes a person may have money available for many of his own wants, while his debt remains unpaid. He may spend on things that are not necessary and continue enjoying his wealth while repeatedly telling the person he owes: **“I will pay you soon.”**

Days may become weeks, and weeks may become months. This is something we should be extremely careful about.

The person who helped us may even feel uncomfortable asking for his money. Perhaps he assisted us at a time when we were experiencing difficulty.

His kindness towards us should never become a burden upon him because of our carelessness in returning what is rightfully his.

Lesson 8: Paying Our Debts and Returning What Belongs to Others

Our responsibility is not limited to money. It also includes the belongings that we borrow from others.

A kitaab, clothing, a tool, a charger, a vehicle, or any other item may seem small to us. However, once we borrow something, it becomes our responsibility to look after it carefully and return it properly to its owner. The item may be small in our eyes, yet respecting what belongs to others is an important part of good Mu'aamalaat.

We should make every effort to return what we have borrowed within the agreed time, without putting the owner in the uncomfortable position of having to ask for it.

Taking the initiative to return what belongs to others is a sign of good Mu'aamalaat and shows that we value their rights and take the trust placed in us seriously.

The Quraan-e-Majeed also gives us very practical guidance regarding debts: write them down. Allah Ta'ala instructs the believers to record a debt that is due at a specified time.

Sometimes people may feel uncomfortable writing down a loan because they trust one another. Writing things down does not mean that we do not trust each other. Rather, it can help to protect that trust and prevent misunderstandings later.

At times, people may forget certain details, or their understanding of what was agreed upon may differ as time goes by.

Writing down the amount, the agreed date, and other important details can help keep everything clear, prevent misunderstandings, and preserve a good relationship between both parties.

Lesson 8: Paying Our Debts and Returning What Belongs to Others

There is also an important lesson for the person taking a loan. We should not borrow carelessly simply because someone is willing to lend us money.

Before taking on a debt, we should seriously consider how we intend to repay it and whether we will reasonably be able to do so.

Let us look carefully at our own lives and ask:

“Is there anything belonging to another person that I am unnecessarily delaying in returning?”

Let us make one small intention today.

Let us take a moment to think about anything we owe or have borrowed. Where Allah Ta'ala has given us the ability to return it, we should make a sincere effort to do so without unnecessary delay.

Where we are genuinely unable to repay a debt, we should remain honest with the person, keep communication open, and continue making a sincere effort to fulfil our responsibility when Allah Ta'ala makes it possible.

The wealth and belongings of others are their rights. A believer should therefore be careful about enjoying or holding on to what belongs to someone else when he has the ability to return it.

A Beautiful Example from Nabi-e-Kareem ﷺ

Hazrat Abu Hurairah رضي الله عنه narrates that a man once came to Nabi-e-Kareem ﷺ demanding repayment of what was owed to him.

The man spoke in a harsh and demanding manner, which caused some of the Sahabah رضي الله عنهم to become upset by the way he addressed Nabi-e-Kareem ﷺ.

Nabi-e-Kareem ﷺ instructed them to leave him and said that the person who has a right is entitled to ask for it.

Nabi-e-Kareem ﷺ then instructed the Sahabah رضي الله عنهم to give the man what was rightfully due to him.

When they could only find a camel that was better than the one owed, Nabi-e-Kareem ﷺ instructed them to give him the better camel and said:

فَإِنَّ خَيْرَكُمْ أَحْسَنُكُمْ قَضَاءً

“Indeed, the best of you are those who are best in repaying.”

[Sahih al-Bukhari 2390]

What a beautiful lesson Nabi-e-Kareem ﷺ has left for us.

Instead of reacting to the man's harsh manner, Nabi-e-Kareem ﷺ remained calm and gave careful attention to the right that was due to him. He then ensured that the man received what he was owed in the best possible manner.

Lesson 8: Paying Our Debts and Returning What Belongs to Others

This teaches us to look at debt from the correct perspective. Repaying what we owe should not be seen merely as losing some of our wealth. It is the fulfilment of a responsibility and the returning of another person's right.

May Allah Ta'ala protect us from carelessness regarding debts and the belongings of others, grant us the ability to fulfil the rights of people without unnecessary delay, and place abundant barakah in our wealth.

May Allah Ta'ala beautify our Mu'aamalaat and grant us the ability to follow the beautiful teachings and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.



Lesson 9

Respecting the Rights of Those Who Work for Us

Allah Ta'ala says in the Quraan-E-Majeed:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ

“Indeed, Allah orders justice and good conduct.”

[Surah An-Nahl 16:90]

This short portion of the ayah gives us two beautiful principles that should guide our Mu'aamalaat with others: justice and kindness.

These qualities become especially important when Allah Ta'ala places us in a position where others work for us. This may be an employee, a domestic worker, a tradesperson, a driver, or anyone whom we have asked to complete some work or provide a service.

The way we treat those who work for us can reveal much about our character. It is easy to show good manners when we need something from someone or hope to benefit from them.

A greater test comes when we are in a position of authority and another person is dependent upon us.

Hazrat Abu Hurairah رضي الله عنه narrates that Nabi-e-Kareem ﷺ said that Allah Ta'ala says:

ثَلَاثَةٌ أَنَا خَصُّهُمْ يَوْمَ الْقِيَامَةِ: رَجُلٌ أَعْطَى بِي ثُمَّ غَدَرَ، وَرَجُلٌ بَاعَ حُرًّا فَأَكَلَ ثَمَنَهُ، وَرَجُلٌ اسْتَأْجَرَ أَجِيرًا فَاسْتَوَىٰ مِنْهُ وَلَمْ يُعْطِهِ أَجْرَهُ

"Allah said, 'On the Day of Judgement I will stand against three people: one who makes a promise in My Name and then breaks it, one who sells a free person and consumes the money, and one who hires a worker, takes full work from him, and does not pay his wages.'"

[Sahih al-Bukhari 2270]

Lesson 9: Respecting the Rights of Those Who Work for Us

Nabi-e-Kareem ﷺ teaches us that taking the full benefit of another person's work and then withholding his payment is not a small matter.

The Hadith warns that Allah Ta'ala Himself will be against such a person on the Day of Qiyaamah.

A worker may depend upon his wages to provide for his family, pay his rent, settle his accounts, or meet other important needs. What may appear to us as a small delay could create considerable difficulty for him and his family.

Once the agreed work has been completed and payment has become due, we should make every effort to pay without unnecessary delay.

A person who has already earned his wages should not have to repeatedly call, send messages, or feel uncomfortable asking us for what is rightfully his.

Good Mu'aamalaat require us to consider the effect that our actions may have upon others and the difficulties they may cause.

The Hadith also teaches us a deeper lesson. We should never use our position of strength to take advantage of someone who may be in a weaker position.

We may be the employer while the other person depends upon the work. We may be holding a payment that he is relying upon, or dealing with someone who may feel uncomfortable complaining or speaking up for his rights.

Lesson 9: Respecting the Rights of Those Who Work for Us

Being in a stronger position does not make the rights of another person less important. Rather, it should make us more conscious of our responsibility before Allah Ta'ala.

Respecting those who work for us also goes beyond paying their wages. The way we speak to them matters. The way we correct their mistakes matters. The amount of work we expect from them should also be fair, reasonable, and within what was agreed upon.

Our treatment of them should always remain within the boundaries of fairness, respect, and good character.

A person may fulfil the financial agreement and still make life extremely difficult for those working under him through harsh words, humiliation, or unreasonable demands.

A worker is not simply someone who completes a task for us. He is also a servant of Allah Ta'ala and should be treated with dignity and respect.

There will naturally be times when someone makes a mistake or does not complete the work to the agreed standard.

Such matters may need to be addressed.

Good character does not mean that we cannot correct someone or expect him to fulfil his responsibilities. There may be times when a mistake needs to be pointed out or when the agreed standard of work needs to be maintained.

Lesson 9: Respecting the Rights of Those Who Work for Us

The lesson lies in the manner in which we correct and deal with the situation. We should address the matter clearly and fairly, while still protecting the dignity and feelings of the other person.

We can correct without humiliating. We can be firm without being harsh. We can expect others to fulfil their responsibilities while remaining equally careful about fulfilling our responsibilities towards them.

Sometimes we are very quick to notice when someone working for us has fallen short in his duties, yet we may not examine our own conduct with the same care.

Throughout Part Two, we have been learning to look at our Mu'aamalaat from both sides. The rights we expect from others should remind us of the rights that others expect from us.

We should not only ask:

“Did he fulfil my right?”

We should also ask:

“Did I fulfil his right?”

This simple question can help us examine our own behaviour before we focus only on the shortcomings of others.

A Beautiful Example from Nabi-e-Kareem ﷺ

Hazrat Anas رضي الله عنه served Nabi-e-Kareem ﷺ for ten years. Looking back upon all those years, he said:

Lesson 9: Respecting the Rights of Those Who Work for Us

فَمَا قَالَ لِي أُفٍّ قَطُّ، وَمَا قَالَ لَشَيْءٍ صَنَعْتُهُ لَمْ صَنَعْتَهُ، وَلَا لَشَيْءٍ تَرَكْتُهُ لَمْ تَرَكْتُهُ

“He never once said ‘Uff’ to me. He never said about something I had done, ‘Why did you do that?’ nor about something I had left, ‘Why did you leave that?’”

[Sahih Muslim 2309a]

What a beautiful example of the sublime conduct of Nabi-e-Kareem ﷺ. Ten years is a long period, and naturally there would have been many everyday situations during that time.

Yet Hazrat Anas رضي الله عنه remembered the patience and beautiful manner with which Nabi-e-Kareem ﷺ treated him.

This teaches us that good treatment is not only shown through money and wages. It is also shown through our words, our patience, and the dignity we give to those who serve or work for us.

Let us make one small intention today.

Let us think about the people who work for us or provide services to us. Are we fair in what we expect from them? Do we speak to them respectfully? Do we give them what is due to them without making matters unnecessarily difficult?

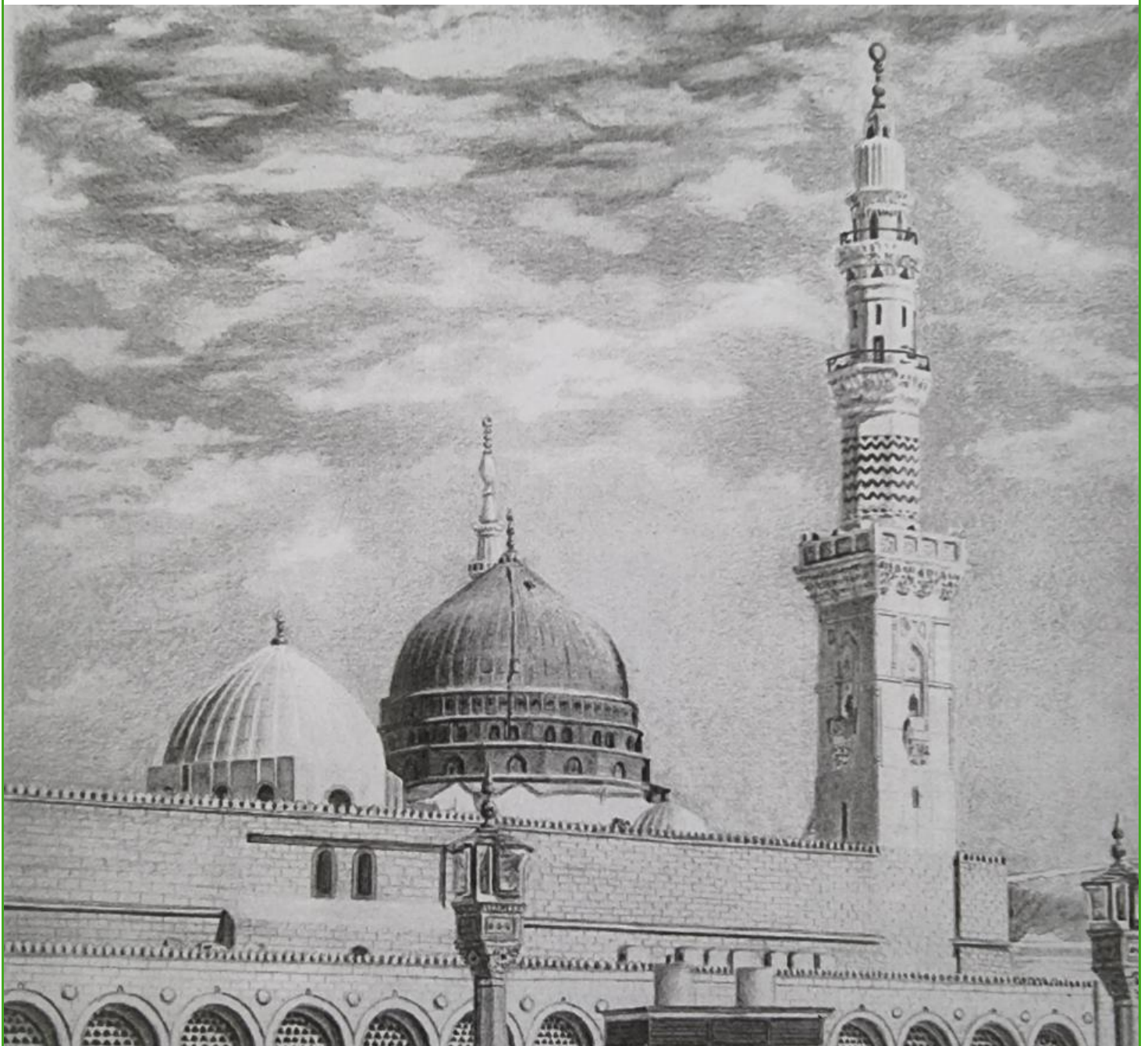
Where we recognise that something needs to be corrected, we should make a sincere effort to put it right.

Our position over another person is not only an authority given to us. It is also a responsibility for which we are answerable to Allah Ta'ala.

Lesson 9: Respecting the Rights of Those Who Work for Us

The way we use that position should therefore be guided by justice, kindness, and the beautiful example of Nabi-e-Kareem ﷺ.

May Allah Ta'ala make us just and kind towards those who work for us, protect us from taking advantage of anyone, grant us the ability to fulfil the rights of others properly and promptly, and bless us with the beautiful Mu'aamalaat and sublime conduct of our beloved Nabi-e-Kareem ﷺ. Aameen.



Lesson 10

Seeking Halal and Barakah in Our Earnings

Allah Ta'ala says in the Quraan-E-Majeed:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

“O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.”

[Surah Al-Baqarah 2:168]

As we come to the final lesson of this part on Mu'aamalaat, it is fitting that we remind ourselves of something that should remain in our hearts throughout all our dealings: what we earn should be Halal, clean, and pleasing to Allah Ta'ala.

We naturally work to earn a living. We need to provide food, clothing, shelter, and other necessities for ourselves and our families.

We may also wish to improve our circumstances and provide greater comfort for those who depend upon us.

Our Deen does not teach us to neglect these responsibilities. Rather, it teaches us to fulfil them through means that are Halal and pleasing to Allah Ta'ala.

This ayah also teaches us that Halal should be a guiding principle in the way we seek our livelihood.

Before looking at how much an opportunity may bring us, we should first consider whether it is permissible and wholesome in the sight of Allah Ta'ala.

Lesson 10: Seeking Halal and Barakah in Our Earnings

At times, an opportunity may appear attractive because of the profit it offers, yet a believer should be prepared to leave anything that may take him away from Halal.

Our aim should be to return home with an earning that we can use for ourselves and our families with a peaceful heart, knowing that we have tried to remain within the boundaries set by Allah Ta'ala.

Hazrat Miqdam رضي الله عنه narrates that Nabi-e-Kareem ﷺ said:

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

“Nobody has ever eaten a better meal than that which one has earned by working with one's own hands. The Prophet of Allah, Dawud عليه السلام, used to eat from the earnings of his manual labour.”

[Sahih al-Bukhari 2072]

This beautiful Hadith teaches us the honour and value of earning through our own lawful and honest effort.

There is nothing wrong with working hard, building a successful business, or wanting to improve our financial circumstances. The important question is not only how much we are earning, but how we are earning it.

At times, a person may become so focused on increasing his income that he slowly begins to overlook the way in which that money is earned.

Lesson 10: Seeking Halal and Barakah in Our Earnings

Something doubtful may begin to appear unimportant. A small act of dishonesty may be excused. Another person's right may be delayed, or a fault may be hidden because revealing it could cost us a sale.

This is where the lessons of Mu'aamalaat become so important. Throughout this part, we have learnt about honesty, fulfilling the rights of others, keeping promises and agreements, protecting trusts, being fair, showing kindness in financial dealings, avoiding deception, paying our debts, and respecting the rights of those who work for us.

All these lessons lead us towards one important goal: to earn and deal with people in a manner that earns the pleasure of Allah Ta'ala.

Success is not measured by wealth alone

Two people may earn the same amount, yet the effect of that wealth upon their lives may be very different.

Together with Halal earnings, we should seek the barakah of Allah Ta'ala in what He provides for us.

Barakah cannot simply be measured by numbers. A person may have less wealth, yet Allah Ta'ala places contentment, peace, goodness, and benefit in what he has. Another may possess much more, yet find very little satisfaction or benefit in it.

For this reason, our concern should not only be to earn more. We should make dua that Allah Ta'ala grants us Halal rizq and places barakah in whatever He has chosen for us.

Lesson 10: Seeking Halal and Barakah in Our Earnings

There may be occasions when remaining honest means losing a sale. Staying away from something doubtful may require us to give up an opportunity.

Giving another person what is rightfully due to him may leave less for ourselves. At such moments, we should remind ourselves that our rizq comes from Allah Ta'ala.

We should never believe that we need to disobey Allah Ta'ala in order to receive the rizq that He has written for us. Whatever we leave for His pleasure can never be considered a true loss.

Our work and business can also become opportunities to bring the teachings of Deen into our everyday lives.

Earning Halal to provide for our families, being truthful with customers, keeping our word, paying people properly, and staying away from deception are all part of living according to the guidance of Allah Ta'ala.

This is the beauty of Mu'aamalaat.

Deen is not only present when we are in the Masjid or sitting with pious people or with the Quraan-e-Majeed.

The teachings of Deen should remain with us wherever we go and should guide the choices we make in our shops, offices, businesses, workplaces, and every financial dealing we enter into.

As we complete this part on Mu'aamalaat, let us ask ourselves:

“Am I only concerned about how much I earn, or am I equally concerned about how I earn it?”

This question can help us look beyond the amount that enters our hands and consider something far more important: whether the manner in which we earned it is pleasing to Allah Ta'ala.

A Beautiful Example of Halal Earnings

Nabi-e-Kareem ﷺ mentioned that Nabi Dawud عليه السلام used to eat from what he earned through the work of his own hands.

Although Allah Ta'ala had blessed Nabi Dawud عليه السلام with a high position and great honour, he still valued earning through his own effort.

Nabi-e-Kareem ﷺ presented his example to teach us the honour and goodness found in earning through lawful work.

This gives us a beautiful lesson to carry into our own lives. The true honour of our earnings is not found merely in how much we possess, but in knowing that we have tried to earn in a way that is clean and pleasing to Allah Ta'ala.

Let us make one small intention today.

As we complete these lessons on Mu'aamalaat, we should carry their message with us into our everyday lives.

Lesson 10: Seeking Halal and Barakah in Our Earnings

Before seeking our next profit, business opportunity, or financial gain, we should remind ourselves that no amount of money can replace the value of Halal earnings and the barakah of Allah Ta'ala.

We do not simply want more wealth in our hands. We want what is in our hands to be Halal, beneficial, filled with barakah, and a means of earning the pleasure of Allah Ta'ala.

May Allah Ta'ala grant us pure and Halal earnings, place abundant barakah in our rizq, protect us from doubtful and unlawful earnings, and grant us the ability to fulfil the rights of everyone with whom we deal.

May He accept these lessons on Mu'aamalaat and help us bring honesty, fairness, responsibility, kindness, and the beautiful teachings of Nabi-e-Kareem ﷺ into all our dealings. Aameen

In Part One, we learnt about **Akhlaaq**, the noble character and beautiful qualities that we should try to develop within ourselves.

In this second part, we learnt about **Mu'aamalaat**, and how those qualities should be reflected in our dealings, responsibilities, and the rights of others.

Our Deen teaches us not only to become good within ourselves, but to allow that goodness to be seen in the way we deal with the people around us.

Insha Allah, in the next part of this Tarbiyat series, we will move on to **Mu'aasharat**, where we will learn about our social conduct and the beautiful guidance of Nabi-e-Kareem ﷺ in living and interacting with others.

Lesson 10: Seeking Halal and Barakah in Our Earnings

Thereafter, in the fourth part, we will turn to **Shamaa'il**, learning about the beautiful personal qualities, habits, and daily ways of our beloved Nabi-e-Kareem ﷺ.

May Allah Ta'ala allow each part of this journey to bring us closer to the Mubarak Sunnah and grant us the ability to bring these beautiful teachings into every part of our lives. Aameen.



NB:

This is a work by Hazrat Maulana Mohammed Patel Saheb (دامت برکاتهم), every effort has been made to sincerely convey his message with the accuracy and reverence it deserves.

Any errors, omissions, or shortcomings found in this publication are solely due to our own limitations and deficiencies.

We seek the forgiveness of Allah Ta'ala for any mistakes that may have occurred and ask Him to accept this humble effort, overlook its shortcomings, and make it beneficial for all who read it.

We humbly request your du'aas for all those who contributed towards the research, preparation, publication, and distribution of this book.

We also ask Allah Ta'ala to grant us sincerity (ikhlaas), steadfastness (istiqamah), beneficial knowledge, and acceptance (qubool) in all our efforts.

May Allah Ta'ala make this publication a means of guidance, benefit, and ongoing reward (sadaqah jaariyah) for all those who contributed towards its preparation and publication, as well as for our parents, teachers, and all its readers.

May He accept this humble effort, forgive our shortcomings, shower His mercy upon us, our parents, our teachers, and the entire Ummah of Prophet Muhammad ﷺ. آمِينَ يَا رَبَّ الْعَالَمِينَ

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