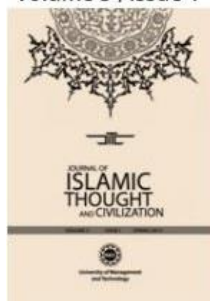


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## The Inter-relationship Between *Ibadah* and *Halal* Finance - A Critical Study

### Abstract

Since the beginning of the preaching of Islam, the Prophets, Sufis and the great Islamic thinkers disseminate that a *halal* income is the precondition of Allah the Almighty accepting any kind of *ibadah*. Unfortunately, this message is not really taken seriously and has not been followed by the most practicing Muslims in the context of Bangladesh. The outputs of physical and spiritual *ibadah* in Islam depend on *halal* earning and spending. Consuming *haram* food or depending on *haram* sources of income or even using clothes from such sources also stop *Ibadah* (ritual) in daily life from being accepted by Allah. The outputs of *Ibadah* of the followers/devoted Muslims of the five pillars of Islam depend on the *Halal* sources of their economic life. Islam lays down rules and regulations of earning and expenditure for Muslims; a Muslim's earning and spending has an effect on all of the religious activities. To become a true Muslim, a man should believe and follow Allah and His guidelines from the very beginning. In this paper, my attempt is to focus upon necessity of *halal* finance in the daily life of a practicing Muslim. It will also explain that without *halal* income Allah will never accept the *ibadah* of a Muslim.

**Key Words:** Legitimate Sources, Halal, Haram, Ibadah, Income

### 1. Meaning of *Ibadah*

*Ibadah* is an Arabic word, meaning slavery or 'to serve', the extended meaning of which is submission and obedience. In the view of Islam, *ibadah* means obedience with submission. *Ibadah* originates from the root, *abada* which literally means to serve, to adore, to obey, to be loyal, to lie flat to the last degree etc.<sup>1</sup> In terms of Islam, *ibadah* is the obedience, submission, and devotion to Allah (SWT) along with the ultimate love for Him. Terminologically, the meaning of *Ibadah* is the name of all hidden and expressed sayings and actions that have been performed for the love and pleasure of Allah.<sup>2</sup> *Ibadah* is a permissible action of a lover of Allah that has been performed in accordance with the principle of *shariah*. It also means abstaining from doing all those deeds and actions that are forbidden in *shariah*.<sup>3</sup> Finally, *ibadah* means to follow the command of Allah in all cases of life and to follow *halal* (permissible) and *haram* (unlawful) in practical life.

According to Imam Abu Hanifa, *Ibadah* is the action of a Muslim that stifles and subdues his hedonistic desires and which is done for the respect and pleasure of his Lord.<sup>4</sup> Technically *Ibadah* is the total submission and obedience towards of Allah by his slave (man) in all aspects of his life ranging from birth to death, regardless of them being material or spiritual. It means all actions of a Muslim so long as such actions are done for carrying out of the commands of Allah, to please Him.<sup>5</sup> The famous 13th century Islamic thinker *ibn-e-Taymiyyah* defined *ibadah*







encompasses everything that Allah likes and pleased with ranging from actions, thinking and sayings insides and outsides.

The view of Abul A'la Mawdudi regarding this is prescribed as, *Ibadah* is meant to perform the duties of a servant as does a slave or bondsman. A person is a slave of somebody only if he lives his whole life rendering service and obedience to him and behaves as one should behave to his master.<sup>6</sup> According to modern researchers *Ibadah* is submission and surrendering to the will of Allah, along with the utmost compliance, humility, and submissiveness to Him without associating any partner with Him. It includes all the positive activities of the individual. This, of course, is in agreement with the all-inclusive nature of Islam as way of life; it regulates human life on all levels, the individual, the social, the economic as well as the political and the spiritual.<sup>7</sup>

*From the viewpoint of Islamic philosophy, Ibadah is related to the rights of human being. The terms of Islam are inter-mingled and inter-related to each other. In some what Muamalah (dealings and behaviours) is comprehensive, it includes Ibadah, because some Muamalah relate to Allah and some relate to his creatures. In the same way, Huququllah (rights of Allah) includes Huququl Ibad, (rights of human being) because Allah gave us the directions how to offer Huququl Ibad in the right way. Therefore, there is no distinction between Ibadah and Muamalah in a real and comprehensive sense.<sup>8</sup>*

Each and every breath of a Muslim can be counted as *Ibadah* in Islam. Allah has treated and honoured the Muslims by this concept.

*The Ibadah is in the comprehensive outlook, a noun (word) that includes everything that Allah (SWT) loves and accepts from sayings and the physical acts; the hidden (acts by heart) and the open (acts by limbs). Accordingly, one has full scope to spend his whole life even his every breathing from personal affairs to political affairs through remaining in performing the acts of Ibadah.<sup>9</sup>*

Allah says about the ignorance to *Ibadah*: “Lo! those who scorn My service, they will enter hell, disgraced.”<sup>10</sup> For whom and why we will perform *Ibadah*, Allah says: “O mankind! worship your Lord, Who hath created you and those before you, so that ye may ward off (evil). Who hath appointed the earth a resting-place for you, and the sky a canopy; and causeth water to pour down from the sky, thereby producing fruits as food for you. And do not set up rivals to Allah when ye know (better).”<sup>11</sup> Our Lord commanded us to perform *Ibadah*: “And serve thy Lord till the inevitable cometh unto thee.”<sup>12</sup>

## 2. Meaning of *Ibadah*

So, *ibadah* is not restricted to perform the five pillars of Islam. The meaning of *ibadah* is to follow the guidance of Allah. A Muslim should submit the whole life to the will of Allah. In brief,



the entire life of a Muslim is *ibadah* if he or she practices in accordance with the law of Allah. The ultimate objective of a Muslim is to seek the pleasure of Allah. But few Muslims believe that *ibadah* means to observe only the prescribed acts of *ibadah* such as performing five time prayers or Hajj. Keeping honesty in practical life such as doing business, agriculture, commerce, professional works and financial transactions is also *ibadah* and not less important than the obligatory five pillars of Islam. Here the research indicates few points:

## 2.1. All Positive Actions Considered as *Ibadah*

From birth to death all actions of the believers of Allah will be considered as *ibadah*. So, a Muslim cannot do anything outside the boundary of Islam. He should always walk the straight path of Islam and not stray from the right path; Islam also teaches us that a Muslim remains always in *ibadah*. He has no chance to slip away from this concept. "All human positive actions such as eating, drinking, sleeping, talking, reading, writing, studying, meditating, joining, protesting against immorality or any Islamic move and all enjoyment of innocent recreations that are considered as *Ibadah*."<sup>13</sup>

All kinds of social welfare, initiatives of social development are the part of *Ibadah*. "*Ibadah* includes all kinds of social welfare activities such as providing services to the poor and needy people, constructing road and bridge, digging canals, establishing the religious and educational institutions, etc. with true intention."<sup>14</sup>

## 2.2. Avoiding Negative Actions

To ignore or avoid negative thoughts and activities that lead to the collapse and destruction of the social structure will also be counted as *ibadah*.

*Islam mended all the negativity caused by human error such as religious extremism, corruptions, injustice, unsocial activities etc., so we should establishing its own religious principles and jurisdictions, which resulted in positive reformation, in the individuals, the society, the religion, and also proved as a safeguard for Ibadah.*<sup>15</sup>

Instead of negative actions, practicing positive actions will also be considered as *ibadah* in Islam. If a Muslim does not get involved in malpractices and even leaves a bad habit it can be considered as *ibadah*.

*Ways of earning, paying of love and affection for spouse and children, guide a blind, help destitute or distress people, avoid lying, avoid giving false witness, gossiping about people behind their back, refrain from hurting people, doing justice, support just cause, involve in Islamically permissible business, politics and other social functions are to be also act of Ibadah.*<sup>16</sup>





## 2.3. Influences of the Daily Activities of Believer on *Ibadah*

From morning to evening, all days and nights a believer passes the time, the each and every single moment of his whole life could be counted as *Ibadah*, if he uses it in the light of *shariah* (Islamic law).

*If a person sometimes prays, sometimes does not pray, follows the law of Allah in private matter but not in public life. If he follows the law of Allah in prayer but follow the anti Islamic man-made law in his socio-political, financial, educational and cultural life, if he is good in charity but his source of earning is based on riba or bribery, embezzlement or extortion, and so on so forth, Ibadah of such person has no possibility of being accepted to Allah.<sup>17</sup>*

*The daily works such as eating, drinking, bathing, going to latrine, sleeping and enjoyment of innocent recreation, even those worldly actions which satisfy man's physical needs and yield sensuous pleasures, become acts of worship provided they are performed with true religious motives.<sup>18</sup>*

## 3. Preconditions for the Acceptance of *Ibadah* in Islam

Halal or legitimate finance is the precondition of accepting any kind of *Ibadah* in Islam. There is a lot of significance in the relationship between Halal finance and *Ibadah*, in Islam. Most of the people in Bangladesh do not think about Halal finance; they are too much devoted to the performance of other religious rituals like *salah*, *sawom*, *hajj*, *zakat* or *sadqain* the way of charity etc.

*For acceptance of Ibadah and worship, a worshiper must in addition to a Muslim, keep his food and drinks, cloth etc. clean and pure. For example, for prayer the body, food, drinks, cloth, place of worship, for paying Zakat, the money that is income or things, for performing of Hajj, the route of journey vehicle and sources of earning and expenses must be pure and clean. If not, no Ibadah could be admissible to Allah.<sup>19</sup>*

The Prophet (*SAW*) says that the leg of a slave of Allah would not stand still unless able to answer five questions that are taken from him that is: how did he spend his life, about knowledge how did he practice with, about wealth where did he earn it and how did he spend it, about the body how did he behave with it (and about youth how did he enjoy it).<sup>20</sup>

Prophet (*SAW*) again says that before standing on the mat for prayer, a believer should be in a suitable dress, which is purified or made by *Halal* source, even his taken food that was eaten by him and produced energy. By the energy he is doing now *Ruku* and *Sajdah*. "One has to purify his food, drinks, body, cloth etc. to have his *ibadah* accepted. Purification is needed from impure or filthy things."<sup>21</sup>





Additionally, he should clean himself from all kinds of immorality, bad thinking and illegal earning in the eye of Islam. A cloth is made of usury system of economy, a body is built up with the food earned from such economic system or illegal means like robbery, stealing, bribery, extortion is not considered pure and clean etc. Such a worshiper is not eligible to stand before Allah with that body and that dress, if the performer of *ibadah* is pleased with such anti Islamic means and system and makes no attempt to change this in favour of Islamic system. Such for acceptance of *ibadah* one must follow the Islamic system of way of life and in absence of that, one must involve himself in the process of Islamization of that system.<sup>22</sup> There is no alternative to lawful income in Islam. "Every Muslim must be careful about his foods, drinks and clothes that it might be by *Halal* (permissible way) means or not; because all kinds of worship will be valueless if anyone earns it by an invalid way. Allah (SWT) ordered us to take our livelihood by *Halal* way"<sup>23</sup> as He said: "O you who believe! Eat of the good things that We have provided for you, and be grateful to Allah, if it is Him you worship."<sup>24</sup> Allah again said: "O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do."<sup>25</sup>

The person performing *ibadah* keeps in mind the dealings and behaviours of his/her practical life in all cases.

*It is one of the conditions for being Ibadah acceptable, to make us free from committing the great sins or involving in disobedience to Allah. Some examples of great sins: shirk (partnership with Allah), disobedience to the parents, telling a lie, stealing, robbery, cheating, illegal testifying, zina, enviousness, arrogance, jealousy, greediness, hypocrisy, illegal killing, adultery, injustice, etc. To abstain from these grave sins especially is necessary for being acceptable our 'Ibadah.'*<sup>26</sup>

The Quran mentions, "If you avoid the great (sins) which you are forbidden, We will remit from you your evil deeds and make you enter at a noble gate."<sup>27</sup>

### **Person who is doing *Ibadah* should Abide by the Limits of *Shariah* in all Steps of Life**

In all aspects of life, a worshiper of Allah must abide by the limit of Islam. In dealings, in behaviours, in family life, social and conjugal life, economic life even in every decision, he should stay inside the boundary of Islam, otherwise his *Ibadah* will not be accepted by Allah. Allah says that: "These are limits ordained by Allah, so do not transgress them. And whoever transgresses the limits ordained by Allah, then such are wrong doers. So, no Muslim can overcome the command of Allah."<sup>28</sup>

For a believer, this life is a test and that is why there is a limit to what a believer can or cannot do in this life. Doing *halal* (permissible) actions also requires being limited by law and vice versa. Therefore, if a man is regular in prayer but outside the prayer he believes in secularism, socialism, materialism, communism, linguistic and geographical nationalism, terrorism, Leninism, Marxism, Positivism or any other man made 'isms' in place of Islam in his social, political, educational, cultural life and in some cases he intends to vanish those who oppose his anti Islamic life style, the *ibadah* of such man can never and ever be accepted by Allah. Because such a man believes in Allah and performs some of the obligations imposed on him by Allah, but in rest of his day-to-day life activities, he follows the law of the enemy of Allah. So, how could he claim he is a worshiper of Allah?<sup>29</sup>





## The Misconception about *Ibadah* in the Context of Bangladesh as well as other Countries

Performing prayer five times in a day, fasting in Ramadan, keeping a long beard and performing the religious activities but not following the instruction of Allah in their practical and personal life (like economic transaction, family life and cultural life) is not the hallmark of a Muslim believer. Therefore, *Ibadah* is not to keep a long beard and long dress and keeping the entire covering only but it is the absolute obedience of all ordinances, laws, commands, positive or negative or the ways of Allah in all aspects of human life both in private and public affairs.<sup>30</sup>

### Importance of *Halal* Finance in Profession and Livelihood

In *sharia*, the concept of *Halal-Haram* is an important and obligatory matter; in all revealed Books it is clearly inscribed that *Halal* and *Haram* has been predetermined by the *sharia*. Those things are declared through the *Quran* and *Sunnah* as *Halal*, in the *Sharia* these are accepted as *Halal*. In the same way, which is declared *Haram* in the sense of *Quran* and *sunnah*, these are *haram* in *sharia*. The main objective of imposing *Halal-Haram* is to save people from ruin and to establish welfare for the people.

The human being has no right to determine *Halal* and *Haram* in the world; this is the right of the creator, Allah who specified and sent messages to us by the Holy Book and His Messengers. If any Muslim violates these rules and depends on *Haram* in place of *Halal*, undoubtedly he will suffer greatly in this life and the hereafter. Quran says that: “He hath explained unto you that which is forbidden unto you”.<sup>31</sup> Islam emphasized in earning and spending but in *Halal* way. The Quran strongly says:

*O mankind! Eat of that which is lawful and wholesome in the earth, and follow not the footsteps of the devil. Lo! he is an open enemy for you.*<sup>32</sup> Prophet says about the necessity of *Halal* finance: *To search lawful thing is obligatory duty on every Muslim.*<sup>33</sup>

Abdullah-b-Masud reported that the Messenger of Allah said: “To search after lawful earning is compulsory after the compulsory things.”<sup>34</sup> Another narrator mentioned a *hadith* about unlawful things: Jaber reported that the Messenger of Allah said: Flesh, which is grown out of unlawful things, will not enter Paradise. Flesh, which is grown out of unlawful things, has got better claim to Hell-fire.<sup>35</sup>

### 3.1. Consequences of *Haram* Food

Allah will never accept the prayers of those, who depend on *haram* food. The command of Prophet about *Halal* finance is crystal clear to us:

*O people, verily Allah is Tayyib and He did not receive good except only for Allah order any of the people believe the same as ordered to the Apostles. God has said, O Messengers, eat of the good kind. He said O you who believe eat of the good things that have given to you. Then he mentioned the long journey of a man lifting hands and prayed, O Lord, O Lord with cloths,*





*blankets and dusty, food from illegal sources, drink from a source that is unlawful, his clothing from the illegal, given food from the illegal, then how prayer will be granted a God?.*<sup>36</sup>

Prophet (SAW) again clearly reminded his followers: Ibn Abbas said: Al-Baqarah verse 168-169 read to Saad bin Abi Waqqas said, "O Messenger of Allah, how can God allow my prayer?" The Prophet (SAW) said,

*Look for good food then your prayer will be allowed, indeed a man who swallowed an illegal gratification in his stomach, then his prayer will not be accepted for 40 days, that a slave who grows meat from "suht" (forbidden food) and usury, the fire was most important to him.*<sup>37</sup>

Prohibiting illegal means, the Prophet warned and foretold his companions: Ibn Omar reported: Whoever purchases a cloth with ten dirhams wherein one dirham is unlawful, the almighty Allah shall not accept his prayer so long as it will last upon him. "Afterwards he entered his fingers into his ears and said: May they become deaf if I had not heard the Holy Prophet say (SAW)."<sup>38</sup> Regarding encroaching the attitude of Prophet: Salem from his father reported that the Prophet said: Whoso extorts any portion of land unjustly will be sunk down us to seven earths on the Resurrection Day.<sup>39</sup> Another famous Yalah-b-Murrah reported that: I heard the Messenger of Allah say: Whoso encroaches upon a land without title there in will be put to bear the burden of its earth on the Congregation Day.<sup>40</sup> A Muslim worshiper who depends on *Haram* finance, his final destination will be at Hell. Ibn Abbas added that: "(As for) one whose flesh has grown out of unlawful food, the Hell is more fitting for him."<sup>41</sup>

#### 4. Sources of *Halal* Finance

*Halal* income is the obligatory duty of Muslims. After embracing Islam, the Muslim should perform prayer five times, keep obligatory fasts, tell the truth as well as obtain his earning from legitimate sources. The pre-condition of the mandatory *ibadah* being accepted by Allah, is to earn money and to have livelihood from legitimate sources and method. If the income is not *halal*, *Ibadah* will not be acceptable to Allah. The Prophet (SAW) when asked about the best earning, his answer to this was the teaching for us by the following *Hadith*: Rafey reported that it was questioned: "O Messenger of Allah! (SAW) which earning is purest? He said the earning of a man with his own hand, and every honest transaction."<sup>42</sup>

There are thousands of *halal* sources given by Allah. For example: Natural resources, Canal, Sea, Innovation, Creation, Labor, Inheritance, *Wasiat* (will), Dower, Gift, Donation, Irrigation, Business and hundreds of similar sources are opened as *halal* finance. The Prophet (SAW) encouraged us to involve ourselves with *halal* finance by the following *Hadiths*: Jaber reported that the holy Prophet (SAW) said; who so has got land, let him cultivate it or let it out to his brother. If he refuses let him keep his hand to himself.<sup>43</sup> Abu Sayyed reported that the Messenger of Allah said: The truthful trust worthy merchant will be with the Prophets, the truthfals and the martyrs.<sup>44</sup>





## 5. Acceptability of *Ibadah*

The *ibadah* of a muslim will never be accepted by Allah (*SWT*) if *halal* finances are not provided by himself/herself. The source of this finance should follow the *sharia* or legitimate sources. The believer in Islam should earn from legal way and work, though a prayer says to Allah with full attention (*Khushu* and *Khuzu*). A keeper of fast keeps fast sincerely in Ramadan like other religious activities with attention, these types of *ibadah* will not be acceptable unless his financial sources are not accepted by Allah:

*Good intention and sincere dedication will not validate an illegal action into legal. For example, investing of money in usury based institute or at any other business that are not permissible in sharia with the objective or intention of using the profit of it for good cause. Such action will not be acceptable.*<sup>45</sup>

*Those who swallow usury cannot rise up save as he ariseth whom the devil hath prostrated by (his) touch. That is because they say: Trade is just like usury; whereas Allah permitteth trading and forbiddeth usury.*<sup>46</sup>

With regards to the official and judicial functions of a Muslim, Allah says: “Whoever does not pass judgment according to what Allah has ordained is the real offender.”<sup>47</sup> To serve properly any private or governmental jobs with trust, abstaining from all sorts of corruption and injustice either its service holder is substitute or chief even being owner, is referred as *Ibadah*.<sup>48</sup> Earning and expenditure refer to *ibadah* if it is done by *halal* means abstaining from the *haraam* way. Earning through the way of interest (*riba*’), cheating, telling a lie, adultery in measurement, stealing, robbery, gambling etc., is strongly prohibited in Islam as extravagance and spending for that cause of against Islam.<sup>48</sup> The Messenger of Allah (*SAW*) said: “Worship has seventy parts, the best of which is to earn a lawful (*halal* income).”<sup>50</sup>

## 6. Source of Unlawful Finance in Islam

Prophet warned us: Abu Hurairah reported that the Messenger of Allah said: “A time will come over men when a man will not care from where he takes, whether from lawful things or from unlawful things.”<sup>51</sup> Islam indicated about the sources of *Haram* finance; because of this, a Muslim cannot earn by anyway. From thousands of income sources, Islam has imposed injunctions on few sources which sources are harmful to the human body as well as the society. The following is a list of actions from which a true believer of Islam should abstain.

### 6.1. Taking Bribes

It is an unlawful means of income in Islam. Abdullah-b-Amr reported that the Messenger of Allah cursed the bribe –taker and the bribe giver.<sup>52</sup> The Quranic instruction is:



*And eat not up your property among yourselves in vanity, nor seek by it to gain the hearing of the judges that ye may knowingly devour a portion of the property of others wrongfully. Allah treated illegal things bitterly: Say: The evil and the good are not alike even though the plenty of the evil attract thee. So be mindful of your duty to Allah, O men of understanding, that ye may succeed.<sup>54</sup>*

## 7. Misappropriation of Property

Occupying the property of anyone forcefully or without consent is completely forbidden in Islam. Abu Hurrah Ar-Raqqashi reported from his uncle that the Messenger of Allah said: "Behold! do not oppress; behold! property of a man is not lawful (for you) except with his willful consent."<sup>55</sup>

## 8. Immoral and Unethical Business

If any business leads to the impurity of the character of persons and corruption of the normative moral standards imposed by Islam like pornography, sexually excited cinema and immoral advertisement of facebook, and the Internet; Islam addressed such types of business as being completely *haram* in the light of *Quran* and *sunnah*. *Obaid-b-Rafa'a* from his father reported that the Holy Prophet (*SAW*) said: The merchants will be raised up on the Resurrection Day as transgressors except those who were fearful of Allah, pious and truthful.<sup>56</sup> The Quranic instruction to them is:

*Lo! those who love that slander should be spread concerning those who believe, theirs will be a painful punishment in the world and the Hereafter. Allah knoweth. Ye know not.<sup>57</sup>*

Producing, marketing, advertising of *Haram* things like drinking alcohol, dance, beauty competitions are completely forbidden in Islam.

## 9. Immoral Business

The human body is a gift of Allah and ultimately belongs to Him. Allah has given them biological need and drive to propagate but and He has also has given the instructions how to enjoy it in within the *shariah*. In the modern world, businesses of brothels are very popular in many countries like in Thailand, India and Brazil; this practice is completely forbidden in Islam. Abu Mas'ud Al Ansari reported that the Messenger of Allah forbade the price of dogs, earnings of prostitutes and of the gift given to *sooth-sayer*.<sup>58</sup> Abu Hurairah reported that the Messenger of Allah prohibited the price of dogs and earnings of the prostitutes.<sup>59</sup>





## 9.1. Gambling

Allah clearly prohibited gambling:

*O ye who believe! Strong drink and games of chance and idols and divining arrows are only an infamy of Satan's handiwork. Leave it aside in order that ye may succeed.*<sup>60</sup>

## 9.2. Interest

The Quranic attitude is clearly explained: "O ye who believe! Devour not usury, doubling and quadrupling (the sum lent). Observe your duty to Allah, that ye may be successful."<sup>61</sup> The Prophet made us understand about the consequence of hated interest transaction giving a hated example. Abu Hurairah reported that the Messenger of Allah (SAW) said: Usury has got seventy divisions. The least important is a man's marrying his mother.<sup>62</sup> Cursing the person who accepts usury, Jaber reported that the Messenger of Allah (SAW) cursed the devourer of usury, the payer of it, and even the scribe and its two witnesses. And he said that they are equal in (sins).<sup>63</sup>

## 10. Fraud

Being fraudulent and cheating in dealings and business is the common culture in Bangladesh, as in the rest of the world. With the emergence of Islam, it was made illegal. A famous narrator quoted a *Hadith* about it: Abu Hurairah reported that the Messenger of Allah (SAW) said: The Holy Prophet (SAW) passed by a heap of grain. He thrust his hand there in but his fingers touched dampness. He asked, O owner of grain! what is this? He replied: Rain fell on it, O Messenger of Allah (SAW). He inquired: Why have you not done so over the corn so that people may see it. Whoso deceives is not of me.<sup>64</sup> Quran says: "We unto the defrauders: Whose who when they take the measure from mankind demand it full, But if they measure unto them weight for them they cause them loss."<sup>65</sup> In this way, stealing, snatching, dacoitying, hijacking, smuggling, evasion of tax and above discussed points are the unethical means of obtaining money and thus, haram finance sources in Islam.

## 11. UnIslamic Financial Transactions

A believer of Allah should try to follow *sharia* in case of transaction with secular government or any organization. If it is not possible, he will try to make distance from it or he will try to establish Islamic transaction system until his death. He cannot accept it with open mind. "Running of state, warfare, peace, administration of finance, bank etc. all must be performed in a method that are legal, permissible in *Shariah*."<sup>66</sup>

Muslim traders should maintain honesty in all aspects of life; because ultimately, he is responsible to his creator for each and every action of his life. So, at any cost, he has to maintain honesty in all kinds of dealings and behaviours.



*Business transactions enjoy a great deal of attention from Islam. Honest trade is permitted and blessed by God. This may be carried out through individuals, companies, agencies and the like. But all business deals should be concluded with frankness and honesty, cheating, hiding defects of merchandise from the dealers, exploiting the need of customers, monopoly of stocks to force one's own prices are all sinful acts and punishable by the Islamic law.<sup>67</sup>*

## 12. Consumption of *Halal* Animal Meat

Taking *halal* food and the meat of a *halal* animal is also an important consideration for *ibadah* in Islam.

*To maintain a pure heart and a sound mind, to nourish an aspiring soul and a clean healthy body special attention should be given to the diet on which man lives. And this is exactly what Islam does.<sup>68</sup>*

The meat of ferocious animal and others, which are harmful to the human body are rejected and not fit for the consumption of a believer,

*The general principle of Islam in this respect is this: All the things which are pure in themselves and good for men are lawful for diet as long as they are taken in moderate quantities. And all the things which are impure and bad or harmful are unlawful under all ordinary circumstances.<sup>69</sup> The Quran says: He will make lawful for them all good things and prohibit for them only the foul.<sup>70</sup>*

Beyond this general principle, there are certain foods and drinks specified by God as being forbidden. Among these are: meat of dead animals and birds, the flesh of swine and that of anything slaughtered with the invocation of any name other than that of God.<sup>71</sup> The drinks, which Islam considers harmful and destructive to the human spirit and morality as well as to the physique and morale of man, are included in the Quranic verse, which forbids all intoxicants and all forms of gambling or games of chance.<sup>72</sup> Allah proclaimed about forbidden things such as food:

*He hath forbidden you only carrion, and blood, and swineflesh, and that which hath been immolated to (the name of) any other than Allah. But he who is driven by necessity, neither craving nor transgressing, it is no sin for him. Lo! Allah is Forgiving, Merciful.<sup>73</sup>*





Allah has given clear instructions about the system of receiving *Halal* foods:

*They ask thee (O Muhammad) what is made lawful for them. Say: (all) good things are made lawful for you. And those beasts and birds of prey which ye have trained as hounds are trained, ye teach them that which Allah taught you; so eat of that which they catch for you and mention Allah's name upon it, and observe your duty to Allah. Lo! Allah is swift to take account.*<sup>74</sup>

### 13. Expenditure and the Principles for Consumers

Though Islam has given freedom to the Muslim consumers, Islam directed us to follow the two instructions:

1. Not follow the path of miserliness
2. Not to be extravagant and misuse wealth

*Who hoard their wealth and enjoin avarice on others, and hide that which Allah hath bestowed upon them of His bounty. For disbelievers We prepare a shameful doom;”<sup>75</sup> On the other hand, wastage is completely forbidden in Islam: “and be not prodigal. Lo! Allah loveth not the prodigals.”<sup>76</sup>*

*O Children of Adam! Look to your adornment at every place of worship, and eat and drink, but be not prodigal. Lo! He loveth not the prodigals.”<sup>77</sup>*

*Give the kinsman his due, and the needy, and the wayfarer, and squander not (thy wealth) in wantonness. Lo! the squanderers were ever brothers of the devils, and the devil was ever an ingrate to his Lord.”<sup>78</sup>*

### Conclusion

The usage and availability of illegal finances deprive a man from knowledge, the remembrance of Allah and *ibadah* and endangers the *ibadah* from being accepted. Most rich men believe that they are not dependent on anyone, and that they are invincible and that because they have money they are above everything and everyone. In this way, they start to think that they do not need the help of their creator (Allah), Satan or evil always instigates and derails people. The economic concept of Islam is that the real owner of the property is Allah, the almighty, thus, the righteous Muslim should avoid devotion to property, and instead they should be devoted to Allah.



*Halal* finance is the base of all kinds of oral, physical and spiritual *ibadah*. By depending on unlawful sources a Muslim can never expect to please Allah; the livelihood should depend on *halal* finance from birth to death in all aspects of life. The prophets, companions and great Islamic thinkers always considered *halal* finance seriously before taking any meal in their earthly life and they could not accumulate property for their heirs, even though their income was *halal* and free from all Allah had forbidden.

*Haram* finance does not give mental peace and satisfaction even in the earthly life. In Bangladesh, corruption and tools of misappropriation, bribes and usury are rampant and create an economic imbalance among the people and cause the break of peace and tranquillity in family, social and economic life. Illegal money plays a vital role as a component of terrorist activities. *Haram* finance is the source of bad thinking in most cases and it also brings dissatisfactory life and makes the people fall into leading an unnecessarily extravagant and luxurious life, which is against the spirit of Islam.

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