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# Islamic Business Ethics

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# ISLAMIC BUSINESS ETHICS

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## I. INTRODUCTION

There are nearly 1.3 Billion Muslims worldwide; about one fifth of the total world population. As is the case with any universal religion, a great **cultural diversity** does exist among them. Similarly, the extent of religious **commitment and practice varies** considerably between individuals and cultures. This poses a major challenge in attempting to deal with business ethics from a religious perspective. While cultural-specific or country-specific studies are needed, a “linking pin” connecting them may be helpful. That “pin” is **normative Islam** based on its universally accepted sources and teachings. An implicit assumption here is that such teachings are likely to influence the mindset and actions of their adherents in some degree or the other. As most readers may not be fully familiar with Islam, a brief introduction about it may be helpful.

**The term “Islam”** is derived from the Arabic root [SLM] which means peace, submission, and acceptance. Religiously, the term means to achieve peace; with Allah [Allah] <sup>1</sup> ; with oneself [inner peace] and with the creation of Allah through submission to Allah; putting one’s trust in Him and acceptance of His guidance and injunctions. This broad definition explains why **Islam is more than a “religion”** in the commonly limited meaning, which concerns itself mainly with the spiritual and ritual aspects of life. In fact, the term “religion” is an imperfect translation of the Arabic term “*deen*” which means literally a way of living. That way of living embraces the creedal, spiritual, moral, social, educational, economic and political aspects of life. A topic like business ethics is an integral part of the normative religious practice. If this is the case, then it is essential to be clear about the sources of such normative practices, sources which will be frequently referred to in this chapter.

There **are two primary sources of normative Islamic teachings**. The first and most important source is the Qur’an [commonly misspelled Koran]. Muslims accept the Qur’an as the verbatim word of Allah, revealed to Prophet Muhammad [p] over a period of 22 years [610-632 C.E.]<sup>2</sup> and dictated word-for-word by Archangel Gabriel. The second primary source is called “*Sunnah*” or “*Hadeeth*”, which means the words, actions and approvals of Prophet Muhammad [p]<sup>3</sup>. While the words of *Hadeeth* are not those of Allah [verbatim], they are believed, however, to be another form of revelation to the Prophet [p], in meaning only. **Both**

**primary sources provide broad principles and guidelines in conducting the normative Islamic life.** These broad principles and precepts, such as social justice, mutual consultation [*shura*] or moral conduct are not subject to nullification or change. They are presumed to be valid for all times and places. The human endeavor is limited to understanding and implementing them in a manner that is suited to the needs of time, place and circumstances. While these sources focus on broader and guiding principles, **they also contain injunctions that are more specific** due to their importance.

The growing complexity and diversity of business dealings and of life in general, a legitimate question: what defines a normative Islamic position in respect to a new issue or problem which is not directly addressed in the two primary sources of Islam?. **A built-in mechanism** to deal with this is called *Ijtihad* or the exertion of effort by a learned scholar so as to find answers to new questions or solutions to new problems. In the process of *Ijtihad*, the scholar is guided by the principles and spirit of Islamic law in arriving at his opinion. As *Ijtihad* is a human endeavor, influenced by the needs of time, place and circumstances, such opinions may vary as well. They may vary even under the same circumstances. However, a cardinal rule is that if there is a clear and conclusive text in the Qur'an or *Hadeeth* on any issue, it can not be replaced or supplanted by any scholar's opinion. **This chapter focuses mainly on widely accepted principles and norms relating to business ethics as stipulated in the two primary sources of Islam.**

These principles and norms, however, do not exist in vacuum, apart from the **Islamic worldview** and the role of ethics in such worldview. At the center of this worldview is belief in and devotion to Allah, who is the source of all bounties and the ultimate authority in defining what is ethical and what is not. This belief is examined in the next section.

## **II. ALLAH: SOURCE OF ALL BOUNTIES**

The human is born into this world owning nothing that he/she earned and we depart from. the earthly life with no assets that he/she saved. Between one's birth and physical death, the human is utterly dependant on Allah's bounties. Allah is the only Creator, Sustainer and Cherisher of the Universe. As such, It is useful to begin with an exposition of Islam's conception of Allah. This conception may be summed up in the key term ***Tawheed***; the

**cornerstone of Islam**, the foundation of its ethics and approach to life and the basis of its systems and institutions and the primary determinant of one's relationship to the natural and social order. It may be helpful to begin with the explanation of the meaning of *Tawheed* before examining its implications.

## The Meaning of Tawheed <sup>4</sup>

*Tawheed* is an Arabic term, which has often been translated into English as "monotheism"; the belief in One God, as opposed to dualism, Polytheism or Atheism. Such a definition does not fully capture the deeper meaning of *Tawheed*. As a theological term, it means the Oneness, Uniqueness and incomparability of Allah (Allah) to any of His creatures. Based on the Qur'an, there are **three crucial requirements** of *Tawheed*:

- 1) To believe in the One and Only True God (Allah) as the **sole Creator**, Sustainer and Cherisher of the universe
- 2) To believe that Allah alone is worthy **of worship** and of the unshared Divine authority.
- 3) To believe in the **unity of the essence and attributes** of Allah, which are all attributes of absolute perfection.

## Implications of *Tawheed*

This comprehensive meaning of the Unity of Allah implies other types of unity:

1. **Unity** of the basic **Divine message** to mankind which was communicated in various revelatory forms. The Qur'an makes it incumbent on its adherents to believe in, love and honor all prophets and Messengers of Allah. They are viewed as one brotherhood, and as links in the revelatory chain throughout human history,. This chain, according to the Qur'an was completed and culminated with the advent of the last messenger Muhammad (P). The Prophet is presented in the Qur'an not only as the seal and last of all prophets, but also as the only messenger whose mandate and mission embraces the whole world. His teachings complete and culminate all earlier forms of revelation<sup>5</sup>
2. **Unity of the human** race, created by Allah and descendants of the same Parents. This depicts humanity as a large family characterized with unity in

Diversity. Conceptually, this should shape one's attitudes towards other humans Muslims and "non-Muslims" alike.<sup>6</sup>

3. Unity between **all aspects of human livings**<sup>7</sup> on earth as they all come under the jurisdiction of Allah. To compartmentalize life into religious and secular, spiritual and mundane is contrary to the essence of *Tawheed*.

4. Unity between the **present life and the life to come**<sup>8</sup>, both come under the same Divine jurisdiction. As such, individual and collective decision-making is guided by a time scale, which is not limited by one's life span, the life of one or more generations, or even the life of all generations. Every action has consequences both in this life and in the life to come.

### **III: THE HUMAN: BENEFICIARY OF ALLAH'S BOUNTIES**

The bounties of Allah embrace all creation. Yet, the main beneficiary of these bounties is the human. What is the nature of the human and why is he/she here on earth?

#### **Human Nature**

The following passage from the Qur'an sums up human nature:

"Such is He, the Knower of all things, hidden and open, the Exalted [in Power], the Merciful; He who has made everything which He has created most good. He began the creation of the human with clay. And made his progeny from a quintessence of the nature of fluid despised. Then He fashioned him in due proportion, and breathed into him something of His Spirit. And He gave you [the faculties of] hearing, sight and understanding [and feelings]. Little thanks do you give. " [Qur'an, 32:6-9]

From this passage, the nature of the human, as a **physical-intellectual-spiritual being**, is indicated. The 'clay' represents the earthly or carnal elements of human nature. Urges and instincts, in themselves, act as mechanisms through which the physical survival and perpetuation of the human race are ascertained.

The human is also endowed with intellect and the power of reasoning. It is true that reason alone is insufficient to understand all the mysteries of creation. Nonetheless, reason is neither irrelevant to the strengthening of one's faith, nor is it the antithesis of faith. Indeed, the use of intellect and reason is not only accepted, but also urged.

"Do they not reflect in their own minds? Not but for just end, and for a term appointed, did Allah create the heavens and the earth, and all between them. Yet, are there truly many among people who deny the meeting with their Lord (and resurrection)!" [Qur'an, 30:8]

"Do they see nothing in the domain of heavens and the earth and all that Allah has created?" [Qur'an, 7:185]

The **physical component** of human nature is shared by other living beings. Animals possess intelligence in varying degrees. Yet only in the case of humans does the Qur'an say that Allah breathed into him/her something of His spirit<sup>9</sup>. It is that "breath" which endows the human with the innate spiritual and moral qualities. It also establishes the unique position of the human as the crown of creation.

"We have honored the children of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favors above a great part of Our creation." [Qur'an, 17:70]

A significant **symbol of this honor** was the command of Allah to the angels to bow down to Adam:

"Behold! We said to the angels, bow down to Adam. They bowed down except Iblis. He was one of the Jinn, and he broke the Command of his Lord." [Qur'an 18:50]

This position of honor is closely tied to the **fulfillment of one's role** as 'trustee' of Allah and as a free agent. This responsibility is a heavy responsibility, one, which requires making the right choice. Failing to make such a choice leads to the loss of that position of honor and distinction. The human may even descend to a position, which is less than that of animals. A person may become one of those who:

"Have hearts [minds] wherewith they understand not, eyes wherewith they see not, and ears wherewith they hear not. They are like cattle, nay more misguided; for they are heedless (of warning)." [Qur'an 7:179]

The physical, intellectual and spiritual elements in human existence are **not regarded as three different compartments**. They are not necessarily irreconcilable either. The human is regarded as neither a fallen angel nor an ascending animal. The human is rather, a **responsible being** with the potential of ascending to a position that is higher than that of angels, or descending to a position that is lower than that animal.

The 'forbidden tree' symbolizes the **universal ethical experience** of every human being. It eloquently and effectively sums up the concepts of freedom of choice, temptation, decision-making, erring, realization of error, repentance and forgiveness. It represents the main ethical challenges before humankind:

(a) **Rising** above the purely physical element and ruling over it instead of being ruled by it

(b) **Developing** the spiritual and intellectual elements and bringing them into harmony with Divine will through conscious and committed submission to Allah

(c) **Realizing** the consequences of obedience and disobedience to Allah.

(d) **Striving** to succeed in the 'test' of earthly life, in order not merely to return to an even greater 'garden' after physical death, but to enjoy the ultimate bliss of nearness to Allah and the company of the pure:

"All who obey Allah and the Messenger are in the company of those on whom is the Grace of Allah, of the Prophets, the sincere [Lovers of Truth], the martyrs and the righteous. Ah! What a beautiful fellowship." [Qur'an, 4:69]

These challenges related directly to one's conception of the purpose of creation, which is discussed next.

## Purpose of Creation

The Qur'an summarizes the purpose of creation of humanity in the following verse: "I have only created Jinns and humankind that they may worship [serve] me." [Qur'an, 51:56]

**Worship of Allah is not mere formalism.** Nor is it restricted to the performance of certain rites or other devotional acts. Rites and devotional acts do have their place. Yet, the concept of 'worship' in Islam is much more comprehensive than the common meaning attached to the term. Any act is a potential act of worship if it meets two fundamental conditions - first; to be done with 'pure' intention; second, to be done within the limits prescribed by Allah. Even customary and mundane activities, such as eating, sleeping and 'innocent' recreation, may be regarded as acts of worship if they meet the above two conditions. And extension of this broad concept of 'worship' is the absence in Islam of any **artificial compartmentalization** of the various aspects of human living. Life is seen as an **integrated and interrelated whole**. It includes individual and collective pursuits; moral, social and economic and political. Indeed, one of the main challenges to humanity is to relate and harmonize such activities under divine guidance.

It is that challenge which qualifies the human race as the *Khalifah* (trustee) of Allah on

earth. It also makes earthly life a 'test' or trial. "He [Allah] Who created Death and Life, that He may try which of your is best in deeds and He is Exalted in Might, Oft-Forgiving." [Qur'an, 67:2]

One's conception of human nature and his/her understanding and acceptance of the purpose of creation and the role of *Khalifah* determine how one sees his/her relationship to the natural and social order.

## IV: THE WORLD: SHARING ALLAH'S BOUNTIES

### Resources and Trusteeship

As the human is created to be the trustee of Allah on earth, it follows that the resources made available to him/her in the universe are to be regarded as **tools to fulfil the responsibilities of this trusteeship**. The Qur'an made it clear that all things on earth are made subservient to human use (not abuse). It goes beyond that to remove any notion that exploration of the Universe outside the earth is encroachment on Allah's domain.

"And He has subjected to you, as from Him, all that is in the heavens and on earth: behold, in that are signs indeed for those who reflect." [Qur'an, 45:13]

The Qur'an lays the **foundation of understanding and harnessing** the Allah-given resources in numerous areas of economic pursuits

### Conditions of the Trust

As the **human is the trustee of Allah on earth**, it follows that his/her actions in the social order must be in accordance with the conditions of that trust. *Tawheed* upholds the exclusive sovereignty of Allah as the real owner of the universe and His foil rights to determine ho His "property" should be used. As such, the concept of property in Islam is qualified by the condition of "trust" of the **Real Owner**.

The attributes of property in the Qur'an vary depending on the related context. On one level all property is attributed to Allah alone.



"To Allah belongs the dominion of the heavens and the earth, and all that is therein, and it is He who has power over all things." [Qur'an, 5:123]

This expression, however, is in relation to ultimate "ownership" of domain over the Universe.

On another level, **property is attributed to persons**, individually or collectively. This is recognition of the innate desire to own property common among all humans, provided that it is not seen as an absolute ownership, but rather an ownership by way of trust as given by Allah. As such, the use of such ownership is permissible as qualified by the conditions of the "trust". This is clearly expressed in the Qur'an when it commands its adherents give "... out of the means which He has given to you" [Qur'an 24:33] "and spend out of the sustenance whereof He has made you trustees." [Qur'an, 57:7]

**The conditions of the trust include:**

(a) **Legitimacy** of the method of acquisition of property, excluding theft, extortion, cheating or other illegitimate dealings, from the Islamic perspective.

(b) That the enjoyment of one's property should **not infringe** on the similar rights of others [(e.g. establishing a factory in a residential area), or preventing access to natural resources (e.g. beaches or waterways).] This also includes the consideration of public interest as in the case of necessary expropriation of property deemed to be in public interest, such as the construction of public highways or other public facilities, provided that a just compensation is paid to the owner

(c) That the owner should be mentally capable of looking after his/her property or else a **guardian** may act on his/her behalf (e.g. in the case of a minor).

(d) **To pay whatever is due on property** (*Zakah*) as determined by the Ultimate Owner (Allah). *Zakah* is neither a tithe nor a tax. It is above all a highly rewardable act of worship and an application of *Tawheed* as it relates to property. This is intended to achieve a fairer distribution of wealth, and to promote an attitude of material security, sympathy and love in society.

In addition to the minimum prescribed *Zakah*, open **general charity** is much encouraged. Charity may be announced without boasting only if the purpose is to encourage others to donate. It is better, however, to pay in secret. [Qur'an, 2:271] Prophet Muhammad (P) included among the highest acts of piety, "one who gave a charity in secret so that his left hand did not know what his right hand spent."<sup>10</sup> As avoidance of boastfulness and advertising is a fruit of sincerity and love of Allah, it is a common virtue taught by all prophets to their followers. Prophet Muhammad (P) taught that "in [one's] wealth there are claims other than *Zakah*."<sup>11</sup>

To fulfill the function of "trustee", the human must **understand, explore and harness**

**the tools and means of that trusteeship.** This issue is examined next.

## V. QUR'ANIC INDUCEMENTS TO STUDY AND EXPLORE

**The Qur'an does not present the universe as an adversary of mankind.** It is presented, rather, as a friend and means of human endeavors on earth. Following are a few examples from the Qur'an which clearly stimulate research, discovery, development and improvement of the quality of life.

“And in the earth are tracts (diverse though) neighboring and gardens of vines and fields sown with corn and palm trees growing out of single roots or otherwise: watered with the same water yet some of them We make more excellent than others to eat. Behold, verily in these things are signs for those who understand!” [Qur'an,13:4]

“See you not that Allah sends down rain from the sky and leads it through springs in the earth? Then He causes to grow therewith produce of various colors: then it withers; you will see it grow yellow; then He makes it dry up and crumble away. Truly in this is a message of remembrance to persons of understanding.” [Qur'an, 39:21]

“It is Allah Who has subjected the sea to you that ships may sail through it by His command that you may seek of His bounty and that you may be grateful.” [Qur'an, 45:12]

“It is He who made the sea subject that you may eat thereof flesh that is fresh and tender and that you may extract therefrom ornaments to wear; and you see the ships therein that plough the waves that you may seek (thus) of the bounty of Allah and that you may be grateful.” [Qur'an, 16:14]

“And cattle He has created for you; from them you derive warmth and numerous benefits and of their (meat) you eat. And you have a sense of pride and beauty in them as you drive them home in the evening and as you lead them forth to pasture in the morning. And they carry their heavy loads to lands that you could not (otherwise) reach except with souls distressed: for your Lord is indeed Most Kind, Most Merciful. And (He has created) horses, mules and donkeys for you to ride and use for show; and He has created (other) things about which you have no knowledge.” [Qur'an,16:5-8]

It is noted that the above quotes deal with the fundamental resources: agricultural, water, fisheries and animal resources.

In a sweeping statement, the Qur'an indicates that everything on earth, and even in the heavens was created for the benefit of mankind:

"It is He who has created for you all things that are on earth; moreover His design comprehended the heavens for He gave order and perfection to the seven firmaments; and of all things he has perfected knowledge."  
[Qur'an, 2:29]

"And He has subjected to you as from Him all that is in the heavens and on earth: behold in that are signs indeed for those who reflect."  
[Qur'an, 45:13]

The Qur'anic exhortations do not limit themselves to physical resources. They do encourage the study and understanding of natural laws such as the alternation of day and night, forecasting rainfall and astronomical phenomena.

"It is Allah Who alternates the night and the day: verily in these things is and instructive example for those who have vision!"  
[Qur'an, 24:44]

"Behold! In the creation of the heavens and the earth and the alternation of night and day there are indeed signs for persons of understanding. Those who celebrate the praises of Allah standing, sitting and lying down on their sides and contemplate the (wonders of) creation in the heavens and the earth (with thought): 'Our Lord! Not for naught have you created (all) this! Glory to thee! Give us salvation from the penalty of Hell fire.'  
[Qur'an, 3:190-191]

"See you not that Allah makes clouds move gently, then joins them together, then makes them into a heap? Then will you see rain issue forth from their midst. And He sends down from the sky mountain masses (of clouds) wherein is hail: He strikes therewith whom He pleases and He turns it away from whom He pleases. The vivid flash of His lightning well-nigh blinds the sight."  
[Qur'an, 24:43]

"And a sign for them is the night: We withdraw therefrom the day and behold they are plunged in darkness; And the sun runs its course for a period determined for it: that is the decree of the Exalted in Might the All-knowing. And the moon We have measured

for it mansions (to traverse) till it returns like the old (and withered) lower part of date-stalk. It is not permitted for the sun to catch up to the moon, nor can the night outstrip the day: each (just) swims along in (its own) orbit (according to law).”  
[Qur’an, 36:37-40]

### **Role of Learning**

The above Qur’anic exhortations necessitates a positive attitude toward learning and acquisition of knowledge. This is grounded in the Qur’an also. The very first word of the Qur’an revealed to Prophet Muhammad (P) was *iqra’*, literally read:

“Proclaim! (or read) in the name of your Lord and Cherisher Who created.  
[Qur’an, 96:1]

### **The Qur’an also praises those who combine faith with knowledge:**

“...Allah will raise up to (suitable) ranks (and degrees) those of you who believe and who have been granted knowledge: and Allah is well-acquainted with all you do.” [Qur’an, 58:11]

A distinction and preference is given to those who are endowed with Knowledge

“...Say: Are those equal who know and those who do not know? It is those who are endowed with understanding that receive admonition. [Qur’an, 39:9]

**Knowledge in itself is neither a threat to faith nor is it inconsistent with piety and fear of Allah.** In fact, unbiased and correct knowledge leads to piety.

“Indeed those who are endowed with knowledge fear Allah”  
[Qur’an, 35:28]

Generally speaking, the Qur’an considers it a sin not to use senses and reason as legitimate means of searching for truth and admonishes those who make claims that are not based on knowledge, and those who blindly imitate their ancestors.

“For the worst of beasts in the sight of Allah are the deaf and the dumb, those who understand not.” [Qur’an, 8:22]

“Those who give partners to Allah will say: If Allah had wished we should not have given partners to Him, nor would our father, nor should we have had any taboos. So did their ancestors argue falsely until they tasted of Our wrath. Say: Have you any (certain) knowledge? If so produce it before Us. You follow nothing but conjecture, you do nothing but lie.” [Qur’an, 6:148]

“Many are the Jinns and mankind We have made for Hell. They have hearts wherewith they understand not, eyes wherewith they see not and ears wherewith they hear not. They are like cattle, nay more misguided; for they are heedless (of warning).” [Qur’an, 7:179]

The attitude toward learning is reiterated in numerous sayings of Prophet Muhammad (P)<sup>12</sup>

“Seeking knowledge is a mandatory duty on every Muslim.”

“Whoever pursues a way in search for knowledge, Allah will make an easy way for him/her to paradise.”

“The priority of a scholar over a worshipper (without understanding) is like the superiority of the moon over other stars.”

“Scholars are the heirs of prophets.”

## **The Experimental Method**

One aspect of learning encouraged in the Qur’an is the experimental approach. A few examples may illustrate this. Explaining how Allah inspired the honey bees, the Qur’an states:

“Then eat of all the produce (of the earth) and find with skill the spacious paths of your Lord: there issues from within their bellies a drink of varying colors wherein is healing for people: verily in this is a sign for those who give thought.”

[Qur’an,16:69]

The mention of healing connected with honey is an open invitation to examine the medicinal or healing properties of honey. Similarly, in drawing our attention to study the properties of metals, we read:

“We sent aforetime our apostles with clear signs and sent down with them the Book and the balance (of right and wrong) that people may stand forth in justice. and We sent down iron in which is (material for) mighty war, as well as many benefits for mankind, that Allah may test who it is that will help His cause and help Its messengers though unseen, for Allah is full of strength, exalted in Might (and able to enforce His will).” [Qur’an, 57:25]

In a clear and amazing reference to embryonic development of the human, we read:

“We did create the human from a quintessence (of clay). Then We placed him/her as (a drop of) sperm in a place of rest firmly fixed; then We made the sperm into (something that) clings (or clot); the of that clot We made a (fetus) into (a chewed-like) lump; then We made out of that lump bones and clothed the bones with flesh; then We developed out of it another creature; so blessed be Allah the Best to create!” [Qur’an,23:12-14]<sup>13</sup>

The above quotes from the Qur’an lay down the foundations of the experimental approach and the replacement of conjecture with truth based on firm knowledge, factors which were crucial and decisive in bringing about scientific development. This call stands in contrast to the philosophical speculations and conjecture.

“Conjecture is not substitute for truth.” [Qur’an, 53:28]

It follows that the common notion that Roger Bacon was the father of the experimental method is not accurate. Born in 1214 (CE) Bacon came nearly six centuries after the Qur’an clearly called for this approach to learning. According to Rob Briffault, Roger Bacon was one of the apostles of Muslim science to Europe.<sup>14</sup>

The above analysis of the Islamic worldview makes it possible to understand the place and role of ethics in Islam, one manifestation of which is in the sphere of business.

## VI. ROLE AND NATURE OF ETHICS IN ISLAM

It was indicated earlier that Islam is more than a “religion” in the common restricted sense. It is rather a complete way of living. As such, ethics is not one of its “compartments”, but something **at its very core**. This may explain why Prophet Muhammad summed up his mission in the following words:

“ I was not sent except to perfect moral characters”<sup>15</sup>

The Qur’an does not speak of Iman [faith] as an abstract concept or a quality that is independent of action. It **ties between “faith” and righteous deeds as inseparable** components of what constitutes a true believer. Prophet Muhammad was even more explicit when he negated the quality of faith from a dishonest person even if he/she claims to be a “believer”

“ There is no faith for one who lacks honesty”<sup>16</sup>

Conversely, he tied faith to acts of kindness to others.

“ Whoever believes in Allah and the [life] hereafter, let him be hospitable to his guest, and whoever believes in Allah and the [life] hereafter, let him not hurt his neighbor, and whoever believes in Allah and the [life] hereafter, let him say something beneficial or remain quite”.<sup>17</sup>

While acts of pure worship, constitute essential pillars of Islam, both primary sources of Islam, the Qur’an and Hadeeth indicate that that they are **not always meant for themselves as mere rituals**. The five daily mandatory prayers are described in the Qur’an as acts to help restraint the believer from immorality and wrongdoing [29:45]. Zakah [charity] as a means of purification; of the giver from greed, stinginess, ungratefulness and apathy; of the receiver from envy and hate of the uncaring well-to-do persons; and of society from injustice, oppression and social instability [9:103]. Fasting is described as a means of attaining righteousness [2:183]. Even the highly structured rituals of pilgrimage to Makkah are tied to good moral behavior [2:197]. In fact, the restrictions on the pilgrim not to hunt an animal for food or even pluck a tree leaf is a form of training on how to live in harmony with all the creation of Allah.

This may explain why Prophet Muhammad [p] said:

“ There may someone who gains nothing from his fasting except for hunger and there may be someone who gains nothing from his night prayers except for staying up late, “<sup>18</sup>

“Anyone who does not desist from falsehood in words and deeds, Allah has no need for him/her to abstain from food and drink”<sup>19</sup>

Such explanation of the nature and purpose of the essential acts of worship in Islam might have led the noted scholar Muhammad Al-Ghazali to describe acts of **worship as “practical drills” on moral behavior.**<sup>20</sup>

As the broader Islamic ethics are anchored in the Islamic worldview, they are also the foundation of specific applications in the economic sphere of life. These applications are examined in the framework that is familiar to most readers, especially those with background in economics and business; production, consumption and distribution.<sup>21</sup>

## VII. ISLAMIC ETHICS IN PRODUCTION

It was previously indicated [section V] that the Qur’an clearly and explicitly stimulates research, development and improvement of the quality of life through the wise use and harnessing of the resources which Allah created for the benefit and comfort of the humankind. Harnessing these resources, however, requires **labor as a primary factor of production.** The Qur’an exhort people to “go about in the spacious sides of the earth and to eat of His provision” [67:15]. It affirms that Allah has established the human race on earth and for him/her means of livelihood [7:10]. Devotional acts are not meant to restrict one’s pursuit of livelihood. Even on Fridays, when a mid-day mandatory congregational prayer is performed, the Muslim may “disperse in the land and seek of the bounties of Allah” [62:10].

### **Work is worship**

Labor is a potential act of “worship”. In fact, all legitimate activities and efforts exerted with pure intentions are potential acts of “worship” in the broader Islamic meaning. They are seen as part of the **fulfillment of one’s role as a trustee of Allah** on earth. That role, in turn, is called “worship” in the Qur’an [51:56]. It follows that work is not only a means of



survival, but also a rewardable act of worship. Properly understood, this concept can be instrumental in **motivating productivity** as the time scale, the reward expected, and the Ultimate One to please by productive work are far beyond any finite concept or person.

This may be illustrated by the instructions of Prophet Muhammad (P) that if the Day of Judgment begins while one is planting a tree, he should complete his task first.<sup>22</sup> One may wonder as to what is the point of planting something that cannot immediately benefit the planter, and why plant a tree whose "fruits" may never be reaped? It is probably the inculcation of the attitude of working on the basis of a longer scale of time, **consideration of future generations**, and above all the anticipation of Divine reward. It is the same spirit that the Prophet also taught that if one plants a tree of which a human, and animal or bird eats, he/she will get a reward for all who benefit from it<sup>23</sup>. Likewise, one's attitudes toward ecology are the prudent use of the infinite time scale and the loftiest objective, to reach for Allah. This results in greater sensitivity to the needs of the future generations. An example of this was the prophet's critical reaction to a companion who was using an **excessive amount of water** to make his ablution for prayers. When the companion responded "is there excess in the use of water?" the Prophet replied, "Yes, even if you're (making ablution) from a running river."<sup>24</sup>

Islam teaches one's **responsibility before Allah and the belief in resurrection** and eternal life, whose nature depends upon one's actions while on earth. Tawheed also means belief in the absolute perfection of Divine Attributes, one of which is perfect knowledge, even of the most secret thoughts of the heart. The result of such belief is that self-policing becomes the primary motive to avoid "evil" or "wrong", more so than mere social controls which are incapable of policing everything. Properly implemented, one's **sense of responsibility before Allah** avoids the attitudes of "get away with whatever you can so long as you don't get caught", or even the attitude of taking advantage of legal or administrative gaps or flaws to maximize one's utility at the expense of society. The sense of fairness in the social contract are greatly enhanced both by the infinite time scale and by the keen sense of *Taqwa* (being Allah-conscious) realizing that nothing can be hidden from Allah, who will hold each person responsible for his/her deeds.

The Qur'an affirms also the **entitlement of reward that is commensurate with effort** [7:170; 3:136; 99:7 and 46:19]. This rule applies to the immediate reward in this life as well as the deferred reward in the hereafter. The pursuit of excellence in work is not motivated, not only by material reward, but also by the pursuit of Allah's pleasure. The Qur'an promises:

"...Indeed, Allah will not allow to be lost the reward of any who does a good work"  
[18:30]

Performance evaluation of one's work is not only done and rewarded by other humans, but is also done, appreciated and rewarded by Allah.

"and say, do [as you will], for Allah will see your deeds, and [so will] His Messenger and the believers. And you will be returned to the knower of the unseen and the witnessed, and He will inform you of what you used to do" [9:105].

Prophet Muhammad [p] taught:

"Allah has ordained excellence in everything...."<sup>25</sup>

"Allah loves, when one of you is doing something, that he/she do it in the most excellent manner"<sup>26</sup>

The Arabic term for "excellence" used here is *Ihsan*, which was defined in another saying of the Prophet as "worshipping Allah as if you see Him, but if you can't see Him [you realize that] He sees you"<sup>27</sup>

## QUESTION OF WELFARE

While Islamic law recognizes the right of the weak, young and poor for a minimum level of decent life, it **discourages abuse of welfare systems** or exploit people's kindness when the person is able to seek work and earn his living. The following are illustrations from Hadeeth to illustrate this aspect of work ethics.

"Charity is not permissible for [someone who is] rich [i.e. has enough to get by, decently] or to [someone who is] able-bodied"<sup>28</sup>

"It is better for one of you to take his rope, go to the forest and bring some firewood to sell so as to safeguard his face [i.e. dignity] than asking people [for charity], whether they give him or decline to do so"<sup>29</sup>

## RESTRICTIONS ON THE PRODUCTION PROCESS

As production of goods and services or any "value added" is part of one's trusteeship role, it has to abide by the conditions of that trust. Hence, production is restricted by the following conditions:

1. **The product or service must be lawful** and does not involve "trespassing the limits of Allah" [Qur'an, 2:229]. For example, the production of wines or other intoxicants is prohibited in Islam, wines are not regarded as a commodity of value. Likewise, any activity connected with gambling, prostitution or other "indecentcies" is restricted.
3. **The method of production should not cause an undue and excessive harm to Allah-given resources** and bounties for the benefit of all

mankind. The Qur'an speaks repeatedly against spreading mischief or corruption in the land. [2:60,2:205,5:46,7:56]. Prophet Muhammad [p] spoke of the punishment of anyone who kills a sparrow without a legitimate reason[e.g. for food], or one who cuts a tree for no good reason.

4. **Productive resources are not to be left idle** in the name of private ownership, especially resources that are crucial to the lives of people. The following *Hadeeth* provides an illustration of this concept:

"If one of you possesses a piece of [cultivable] land, let him cultivate it. And if he is not able to cultivate by himself, let him give it to his brother"<sup>30</sup>

Whatever arrangement made with one's "brother", the message of this Hadeeth is clear; do not leave productive assets idle. This makes ownership of resources a social function, rather than an absolute right.

4. the production process should **not cause harm to others** [e.g. building a noisy factory in the middle of a residential area] as restricted currently by zoning regulations. This is based on the instruction of the Prophet :

" one should not harm himself or others"<sup>31</sup>

In situations where some harm is inevitable, a careful weighting of relative harms and benefits should be made. Furthermore, a party that may be harmed must be compensated, based on the cardinal rule in Islamic Law that harm must be removed [or compensated if inevitable].

## VIII. ISLAMIC ETHICS IN CONSUMPTION

The basic rule in consumption is that everything is deemed lawful, unless there is evidence to the contrary.

"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"

[Qur'an, 2:168]

It is noted that the above passage **places lawfulness ahead of goodness**. This signifies that it is Allah-determined lawfulness that defines what is "good" or wholesome. For example, intoxicants do not fall within the scope of "goods" as an economist would consider them. In other words, definition and value of "goods" in

Islam is not determined exclusively by market forces such as supply and demand. There is supposed to be no “supply” produced in the first place, nor is there supposed to be “demand” either in a community that accept such injunctions. Failure to observe the divinely-defined lawfulness means “following the steps of Satan”.

As it is forbidden to consume the unlawful, it is **also forbidden to restrict the consumption of the lawful without a valid reason.**

“Say, ‘who has forbidden the adornment of Allah which He produced for His servants and the good [lawful] things...’ [Qur’an, 7:32]

In order to partake the lawful, spending [*Infaaq*] is a must. The Qur’an encourages spending [as opposed to hoarding], whether for one’s own needs, those of his dependents, close relatives and for charity at large. Prophet Muhammad [p] included several categories of spending in one Hadeeth; spending in the Way of Allah [for the defense and security of the community], to help set a slave free, to give to the needy and to support one’s own family. In fact, failure to spend to support one’s family is regarded as sin

“Suffice as sin for anyone is to be unsupportive to one’s dependents”<sup>32</sup>

Both consumption and spending are qualified, however, by the ethical rule of moderation and avoidance of extravagance.

“...and eat and drink, but be not excessive. Indeed, He [Allah] likes not those who commit excesses” [Qur’an, 7:31]

“ O believers, do not prohibit the good things that Allah has made lawful to you and do not transgress. Indeed, Allah does not like transgressors.”  
[Qur’an, 5:87]

Describing true believers, the Qur’an states:

“ And those who, when they spend, they do so not excessively or sparingly but are ever, between that, [justly] moderate” [ Qur’an, 25:67]

This **ethic of spending has economic implications.** Moderate spending is necessary to generate jobs and contribute to economic activities and development. That moderation allows for some savings which, in turn, can be invested and hence contribute further to development. Capital investment is likely to be more productive than extravagant spending, particularly in the long term. Aside from reducing wasteful use of resources, it may help rationalize the use of scarce resources to cater to the

needs of society at large, especially crucial needs. The issue here is not the permissibility of production of luxury items, which is not unlawful. The real issue pertains to the macro-economics implications of the manner of utilizing resources in the context of a given **prioritized social and economic needs**.

Another issue relating to consumption, is **credit financing**, particularly the modern system of charge cards. It is not unlawful in Islam to “borrow” so long as no interest is involved. This is hardly the case in credit financing, whether for the purposes of production or consumption. It is lawful, in the opinion of many contemporary Muslim scholars to use “charge Cards”, it is conditional on the payment of the entire balance by the due date so as to avoid the payment of any interest. Commonly, however, credit cards are used as a form of “borrowing” with interest added to the principal. The problem is not only with interest, but also the violation of the Prophet’s exhortation to avoid unnecessary debt. He used to “seek refuge in Allah” from the burden of debt

## **IX. ISLAMIC ETHICS IN THE AREA OF DISTRIBUTION**

**A link between production and consumption is distribution.** Ethics of distribution may be summarized in the following:

1. **Permissibility of lawful trade** : The Qur’an explicitly states that trade in itself is permissible

“... but Allah has permitted trade and has forbidden interest” [Qur’an, 2:275]

2. **Prohibition of trading in “unlawful” items**

One basic rule in Islamic Law is that if an item is lawful, then buying or selling that item is also unlawful. Examples of that include trading in intoxicants, living off prostitution or other “immoral” activities, also trading in stolen goods.

“ Allah has made wine and its price unlawful, and made the dead animal and its price unlawful and made the swine and its price unlawful”<sup>33</sup>

3. **Refraining from hiding any known defect in an item offered for sale.** The buyer should be informed about such defect [s] and it is up to him/her to accept to buy it or not and at what price. The Prophet taught:

“The buyer and the seller have the option [to cancel or confirm the bargain. And if they spoke the truth and made clear [the defects of the goods], then they would be blessed in their bargain. And if they told lies and hid some defects, their bargain would be deprived of Allah's blessing”<sup>34</sup>

4. **Honesty in all dealing is an ethical requirement**, including the fulfillment of all contracts, commitments and covenants.

“And those who keep their trusts and promises” [Qur’an, 23:8]

One aspect of honesty is to give the full weight and measure

“ Give full measure and do not be of those who cause loss [to others]. And weigh with an even [honest] balance” [Qur’an 26:181-182]

“ And give full measure when you measure, and weigh with an even [honest] balance. That is good and the better at the end” [Qur’an, 17:35]

The Qur’an warns those who violate this injunction:

“ Woe to those who give less [than due]. Who, when they take a measure from people [as buyers], they take in full. But if they give by measure or by weight [as sellers], they cause loss [to others by giving less than due]. Do they not think that they will be resurrected? For a momentous Day [the Day of Judgment]. The Day when mankind will stand before the Lord of the worlds?”

[Qur’an, 83: 1-6]

The Prophet addressed the problem of cheating in more than one Hadeeth. Following is an example:

“Anyone who cheat us is not of us”<sup>35</sup>

5. **Refraining from the exploitation of the ignorance or desperate needs of others** by giving them less than a fair price [or wage]

The Qur’an enjoins “..and do not deprive people of their due” [Qur’an, 7:85]

One form of that exploitation which the prophet forbade is “*Tanajush*”.<sup>36</sup> This refers to deceptive practices in auctions, where persons who do not intend to buy simply keep bidding the price upwards [often in conspiracy with the seller], so as to get others “stuck” in the deal.

6. **Allowing the maximum possible “information”** about the going prices of good to be disseminated so as to allow the seller to get the best and fairest price for his goods. At the time of the Prophet, some middlemen used to go to the outskirts of the town [where there is a frequented market] where they intercept out-of-town merchants or farmers who are bringing their products to sell in the market. These middlemen would then offer to buy such products at a given price which was commonly less than the going market price. The Prophet forbade that practice and instructed that the sellers should be allowed to get to the market first [i.e. to find out the going or offered price for their products] before an offer is made to them. From an economist’s perspective, it is a case of enhancing information among the buyers and sellers.<sup>37</sup> This improves the competitive nature of the market and thus help determine the “equilibrium” fair price.
  
7. **Prohibition of the sale of an item which is not available and whose delivery is doubtful [*Bay’ul-gharar*].**<sup>38</sup> Examples of that include selling fish in the river or selling agricultural products before the plant becomes viable and takes roots. Exception to that are made for necessity, where fairness is ascertained.
  
8. **Restriction of unfair monopoly:** It may be argued that some “monopolies” may be more efficient and beneficial to society at large, such as the case of utilities, provided that proper controls and regulations are in place to prevent abuses. On the other hand, monopolies which are designed to create an artificially higher price or to create artificial shortages are forbidden. It is this type of monopolies that that the Prophet condemned, especially in respect to foodstuff

“ He who monopolizes is sinful”<sup>39</sup>

“Whoever monopolizes foodstuff for forty days, he has dissociated himself from Allah and Allah has dissociated Himself from him”<sup>40</sup>

The Prophet forbade also the practice where a town dweller withhold and store foodstuff that belongs to an desert dweller, wait until the price goes up [possibly due to this artificial shortage], then he sells that foodstuff [and thus get a higher commission] for his services.<sup>41</sup>

9. **Ethical competition:** It is lawful for sellers to compete in order to attract buyers. However, attempting to “snatch” a customer who has already negotiated a deal with another seller is regarded as unethical, unless the earlier negotiation broke down or was cancelled for some other reason.

## X. ENFORCEMENT MECHANISM

Enforcement mechanisms of Islamic business ethics **begin with the individual**. It is the appeal to the person’s conscious, “fear” of Allah and the desire for His blessings in this life and in the life hereafter. This mechanism is founded on the person’s realization that Allah knows the manifest and the hidden and will hold all accountable for their deeds. This is perhaps the most powerful enforcement mechanism, more so than any government control. That sense of ultimate responsibility is exemplified in the following Qur’anic warning:

“And fear a Day when you will be returned to Allah. Then every soul will be compensated for what it earned, and they will not be wronged [i.e. treated unjustly]” [Qur’an, 2:281]

As individuals vary in the extent of their “fear of Allah” and their motivation for righteousness, other sanctions are necessary. One such mechanism is **social values, norms and sanctions**. Another inevitable enforcement mechanism in any organized society, composed of less than angels, is **government controls**, monitoring and policing powers. In normative Islam, however, government role is no excuse for totalitarianism.

The Prophet was once asked by his companions “Why don’t you set prices [of goods] for us?. His answer was “Allah is the One who sets prices”.<sup>42</sup> He seems to be referring to the natural laws of supply and demand that Allah created, which, under normal circumstances should be more valid than decisions made by a given bureaucracy. This does not rule out, however, limited government intervention when necessary for the protection of public interest and within the Islamic process of *Shura* [Mutual consultation].



## **XI. CONCLUSION**

This chapter dealt with business ethics from an Islamic perspective. As the most important pillar of Islamic teachings is belief and devotion to Allah [Allah], the concept of Tawheed was explained and its implications explored. More specifically related to human pursuits on earth, whether in economic or other spheres is the concept of the human; its nature and purpose of existence. It was concluded that the human is the “trustee” of Allah on earth. To fulfill that trust, the human was granted access to various bounties in the world in order to harness subject to certain condition of that “trust”. This harnessing, in turn requires the acquisition of knowledge and the understanding of Allah’s creation and bounties, a matter which is regarded as highly commendable by the Qur’an.

In order to apply the worldview discussed in the first five sections of this chapter to specific areas of business ethics, an examination of the nature of ethics in Islam was discussed, paving the way for the exposition of Islamic ethics in the traditional areas of production, consumption and distribution.

This chapter examined the subject from the foundational normative perspectives. It would be interesting to see the extent to which such ideal norms are implemented in various parts of the Muslim world today, and how present realities affect international business, international management, management of diversity and the broader process of globalization.

7. The story of the “forbidden tree” appears in both the **Bible** [Genesis , Chapter 3] and in the **Qur’an** [ e.g. 2:35-37, 7:19-25, 20:120-122] . While both versions of the story are similar, there are significant differences concerning what happened after “eating from the forbidden tree”, According to the Qur’an, Adam and Eve acknowledged their mistake, prayed for forgiveness and were forgiven. As such, the Qur’an does not provide a basis for the notion of “original sin”, commonly founded on the Biblical version of the story. For more details refer to Badawi, Jamal A, **Islamic Teachings [audio tapes]**, Album II, Islamic Information Foundation, Halifax, 1982, also available in the following Webb site : **WWW://Islamicity.org./Radio Islam.**

## ENDNOTES

1. The Arabic term Allah is more correctly a proper name of God. In any case, it refers to the One and Only Creator, Sustainer and Cherisher of the Universe. It is the same term used by Christian Arabs and in Arabic Bibles. The term is strikingly similar to the Aramaic "Alaha", which also refers to God. From Muslim perspective, the Term Allah is preferable than God, not only because it is the proper name of God, but also because the term Allah is not subject to gender or plurality [linguistically]. The term will be used throughout this chapter.
2. C.E. stands for Common Era.
3. [p] is an abbreviation of "peace be upon him", a formula that Muslim use when the name of a prophet is mentioned.
4. Several excerpts in sections II,III and IV were adopted and/or adapted from two papers by the author, Badawi, Jamal "The Application of Tawheed in the Natural and Social Order", in **Humanomics**, vol. , No. I, Barmarick Publications, N.Humberside, England, 1991, p5-18 and Badawi, Jamal A., "The Earth and Humanity" in John Hick and Edmund Meltzer(Eds.), **Three Faiths: One God**, Macmillan, London, UK, 1989, p88-91.
5. See for example the **Qur'an**; 21:107, 9:34, 48:28, 61:9, 34:28.
6. "O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that you may know each other (not that you may despise each other). Verily the most honored of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things)." Qur'an 49:13.  
"And among His Signs is the creation of the heavens and the earth, and the variations in your languages and your colors; verily in that are signs for those who know." Qur'an 30:22.
7. "O you who believe! Enter into Islam wholeheartedly; and follow not the footsteps of the Evil One; For he is to you an avowed enemy." Qur'an 2:208
8. "But seek with the (wealth) which Allah has bestowed on thee, the Home of the Hereafter, nor forget thy portion in this world; but do thou good as Allah has been good to thee and seek not (occasions for) mischief in the land: for Allah loves not those who do mischief." Qur'an 28:77.
9. See for example, the Qur'an 32:6-9
10. In praising seven categories of the pious Prophet Muhammad (P) included "...and a Person who gave a charity in secret so that his left (hand) would not know what his right (hand) spent..." (Narrated by Bukhari and Muslim) as quoted in A. Al-Nawawi, **Riyadh Al-Saliheen**. Dar Al-Warraq, Riyadh, 1991, Hadeeth #376, p155. Translated by me.
11. Abdul-Baqi, **Sunan Al-Timidhi**, Al-Maktabah Al-Tijariyyah, Makkah, n.d., Vol.3, Hadeeth # 659, p.39. Translated by me.

12. **Birnamij Silsilat Kunuz Al-Sunnah I, Al-Jami' Al-Sagheer Waziyadatih, First Edition**, 1410 A.H. [computer software], Ahadeeth #3914, 6298, 4212, and 6297 respectively. Translated by me.
13. The Arabic term nutfah in (23:13) literally means a minute amount of liquid clinging to a cup after water is emptied from it, and indication that only a small part of the seminal fluid, even one sperm is all that is need to fertilize the ovum. The term alaqah in (23:14) literally means something that clings or a leech, both are accurate descriptions to the way in which the fertilized ovum clings to the lining of the uterus, and derives its nourishment thereof. Mudghah given in (23:14) as the next stage means a lump or a chewed-like substance. It is interesting to not that in that embryonic stage the fetus looks exactly like that due to the emergence of "somites" or early formation of the spinal column. These observations and others were addressed by authors such as Moore, Keith, **The Developing Embryo: Clinically Oriented Embryology** **The Developing Embryo: Clinically Oriented Embryology**, Third Edition, with Islamic additions, Dar al-Qiblah for Islamic literature with permission from W.B. Saunders Co., Jeddah, 1983, Maurice Bucaille, **The Bible, The Qur'an and Science**, American Trust Publications, Indianapolis, IN, 1978 and Muhammad A. Al-Barr, **Khalq Al-Insan Baynal Tibb Wal Qur'an** [in Arabic], Third Edition, Al-Dar Al-Saudiyyah, Jeddah, 1981.
14. Briffault, Rob, The Making of Humanity, quoted in Waheed, K., **Islam and The Origins of Modern Science**, Islamic Publications Ltd., Lahore, Pakistan, 1978, p. 29.
15. Al-Albani, Muhammad N. [compiler], **Silsilat Al-Ahadeeth Al-Saheehah** [In Arabic], Al-Maktab Al-Islaami, Beirut, 1985, Vol.1, Hadeeth #45, P.75. Translated by me.
16. Quoted in Al-Ghazali. Muhammad, **Khuluq Al-Muslim** [In Arabic], Dar Al-Bayaan, Kuwait, 1970, p.51. Translated by me.
17. Khan, Muhammad M. [Translator], **Translation of the Meaning of Sahih Al-Bukhari**, Maktabat Al-Riyadh Al-Hadeethah, Riyadh, 1981, Vol. 8, Hadeeth # 47, p.29.
18. Abdul-Baqi, Muhammad F. [editor], **Sunan Ibn Majah**, Al-Maktabah Al-'ilmiyyah, Beirut, n.d., Vol.1, Hadeeth #1690, p.539. Translated by me.
19. **Ibid**, Hadeeth # 1689, p.539.
20. Al-Ghazali, Muhammad, Khuluq Al-Muslim, **op.cit.**, p.6. Translated by me.
21. For an excellent and detailed treatment of this topic, see Al-Qaradawi, Yusuf, **Dawr Al-Qiyam Wal-Akhlaaq Fi Al-Iqtisaad Al-Islaami** [in Arabic], Maktabat Wahbah, 1995.
22. Al-Albani, **op.cit**, Vol 1, Hadeeth #9, P.11. Translated by me.
23. Khan, Muhammad M.[Translator], **Translation of the Meaning of Sahih Al-Bukhari**, Maktabat Al-Riyadh Al-Hadeethah, Riyadh, 1981, Vol. 8, Hadeeth # 26, P.41.
24. Abdul-Baqi, **Sunan Ibn-Majah, op.cit.**, Vol. 1, Hadeeth # 425, p. 147. Translated by me.
25. Quoted in Al-Qaradawi, **op.cit.**, p.151. Translated by me.
26. **Ibid**, p. 152. Translated by me.
27. Abu-Ghoddah, Abdul-Fattah [editor], **Sunan Al-Nasaa'i**, Maktab Al-Matboo'aat Al-Islaamiyyah, Aleppo, Syria, 1994, Vol 8, Hadeeth #4990, pp.97-101. Translated by me.
28. Abdul-Baqi, Muhammad F., **Sunan Al-Tirmidhi**, Al-Maktabah Al-Tijaariyyah, Makkah, n.d., Vol. 3, Hadeeth # 652, p.33. Translated by me.

29. Khan, Muhammad M., **op.cit.**, Vol.2, Hadeeth # 549, p.319.
30. Abu-Ghoddah, **op.cit.**, Vol. 7, Hadeeth # 3876, p.37. Translated by me.
31. Abdul-Baqi, **Sunan Ibn Majah** [in Arabic], **op.cit.**, Vol.2, Hadeeth # 2341, P.784. Transl. by me.
32. Abdul-Hameed, Muhammad M., **Sunan Abi-Dawood** [in Arabic], Al-Maktabah Al-Asriyyah, Beirut, n.d., Vol. 2, Hadeeth # 1692, p.132., Translated by me.
33. **Ibid**, Vol. 3, Hadeeth # 3485, P. 279. Translated by me.
34. Khan, Muhammad , **op.cit.**, Vol. 3, Hadeeth # 323, p.183.
35. Abdul-Baqi, Sunan Ibn Majah, **op.cit.**, Vol. 2, Hadeeth # 2225, p.749. Translated by me.
36. **Ibid**, Vol. 2, Hadeeth 2174, p.734. Translated by me.
37. **Ibid**, Vol. 2, Hadeeth # 2179, p.735. Translated by me.
38. **Ibid**, Vol. 2, Hadeeth # 2195, p.739. Translated by me.
39. **Ibid**, Vol. 2, Hadeeth # 2154, p.728. Translated by me.
40. Quoted in Al-Qaradawi, **op.cit.**, p.293. Translated by me.
41. Khan, **op.cit.**, Vol. 3, Hadeeth # 350, pp.197-198.
42. Abdul-Hameed, **op.cit.**, Vol. 3, Hadeeth # 3451, p.272. Translated by me.

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