

Finding Purpose In Life



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Also, a big thank you to our readers. We appreciate you. We write these words for you.

“You are not a drop in the ocean.

You are the entire ocean, in a drop.”

- Rumi

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01

CLARITY OF THOUGHT: THE FUNDAMENTAL IN FINDING PURPOSE IN LIFE

Part of the points from this essay is taken from the lecture:
[Nouman Ali Khan - Clarity of Thought](#)

Imagine going to the beach, sitting by the ocean, looking at the sea. What we can see is only the **surface** of the ocean.

There is so much treasure under the sea that doesn't meet the eye.

If one is interested to see it, he would dive in, using specific tools. To find pearl, some effort must be done, to satisfy the curiosity to see what is underneath the ocean.

In our life, this is what is happening today. We pray, but only seems to be performing actions on the **surface**.

We rarely think on what we recite in our prayer. Let it be Al-Fatihah, the recitation during ruku', sujud, or tahiyyat.

What does that mean? What is ghayri almaghdoobi AAalayhim; and who is part of wala addalleen? What does it mean with subhanarabbiyal a'la,? What is al'azeem in ruku'?

Our minds wander. What's for lunch? How's the projects? And we even plan our day in the middle of solah. And suddenly, in the middle of prayer, we ask, "How many rakaah did I just pray?"

Same goes with the Quran.

We read it...
Finish it...
and close the book....
Sadaqallahul'azeem.

We did not bother to check for its translation, let alone think deeply or reflect upon it.

أَفَلَا يَتَدَبَّرُونَ الْقُرْآنَ أَمْ عَلَى قُلُوبٍ أَقْفَالُهَا ﴿٢٤﴾

Surah Muhammad [47: 24]: *Do they not then think deeply in the Qur'an, or are their hearts locked up (from understanding it)?*

Are our hearts locked up, that we don't think deeply in the Quran?

Our hearts are too distracted. When people don't do the zikr of Allah, the remembrance of Allah, the heart starts getting locked up.

"When the people's eyes and ears are watching and listening to something that distract them from the remembrance of Allah, then the heart starts becoming hard. And they start getting locked up."

We nowadays get bombarded with too much information. We check our social media every hour, TV is compulsory, Twitter, Instagram, etc.

Nowadays, human beings tend to appreciate useless information. Information that has no benefit. The more useless information we are taking in, the more our heart gets distracted.

Take one for example:-

If we eat a lot of apple to get healthy, and at the same time we also eat junk food. Will the apple undo all the damage from the junk food?

Absolutely not.

If we want to get healthy, we don't just eat healthy food, but we must also **stop eating** the junk food immediately.

Afala ta'qilun?

Meaning: Why don't you think?

La'allakum ta'qilun?

Meaning: So that you may think...

Wa hum la ya'qilun..

Meaning: And they don't think...

The Quran continuously emphasizes on thinking, thinking, thinking...

Nowadays we keep focusing on the acquisition of information, but there is no emphasis on thought, on thinking. We do not teach ourselves how to think.

If we do not understand how to think, our hearts and minds are becoming empty.

So what has this got to do with the purpose of life?

إِنَّ فِي خَلْقِ السَّمَوَاتِ وَالْأَرْضِ وَأَخْتِلَافِ
الَّيْلِ وَالنَّهَارِ لآيَاتٍ لِأُولِي الْأَلْبَابِ ﴿١٩٠﴾

Surah Al-Imran [3:190]: *Verily! In the creation of the heavens and the earth, and in the alternation of night and day, there are indeed signs for men of understanding.*

Have we ever looked up at the sky and think, ***“Our Lord! You have not created (all) this without purpose.”***

We don't even have time to look up, let alone to think about it.

And when we don't think about anything surrounding us, how would we even have the time to think on the purpose of our life?

It is only when our minds becomes clear from excessive useless information, then we can think clearly to reflect on our life.

“What are the talents and passion inside me that God has provided, that I can use to benefit others?” - Have we ever thought about this?

To become people of clear thoughts, we have to stop the obsession of obtaining useless information from entertainment devices.

We will not be able to appreciate the sky and the earth as miraculous, until we can become the people who can get away from useless information.

And then when we receive beneficial information, only then it will actually impact us.

We will not be able to think about the sky and the earth as mentioned in various verses in the Quran if our heart is busy with useless information on the internet or television.

Sound hearts will direct our thinking such as when we see the sky, to come into thinking, *“Master, You did not create this without purpose.”*

If we become people that reflect on the Quran, if we can reflect on the Quran in a deeply and meaningful way, then we will have the insights. We will have the drive to want to take the best from this world and use it to make the world a better place.

Source:

[Nouman Ali Khan - Clarity of Thought \(Khutbah\)](#)

02

FINDING LIFE PURPOSE: BASED ON SURAH AL-WAQIAH

“Begin with the End in Mind.”

Steven Covey described in his book; The 7 Habits of Highly Effective People. The 2nd habit is “Begin with the end in mind”.

Think about it.

The Quran massively talks about akhirah, in which God has reminded us to ‘Begin with the end in mind’ – the end is the akhirah.

How do we want to see ourselves in akhirah?

Think about it.

In surah Al-Waqiah, [56: 8,9,10] three kinds of people are mentioned:

فَأَصْحَابُ الْمَيْمَنَةِ مَا أَصْحَابُ الْمَيْمَنَةِ ۝
وَأَصْحَابُ الْمَشْأَمِ مَا أَصْحَابُ الْمَشْأَمِ ۝
وَالسَّابِقُونَ السَّابِقُونَ ۝

[56:8] **So those on the Right Hand** (i.e. those who will be given their Records in their right hands), Who will be those on the Right Hand? (As a respect for them, because they will enter Paradise).

[56:9] **And those on the Left Hand** (i.e. those who will be given their Record in their left hands), Who will be those on the Left Hand? (As a disgrace for them, because they will enter Hell).

[56:10] **And those foremost** [(in Islamic Faith of Monotheism and in performing righteous deeds)] will be foremost (in Paradise).

Which one would we prefer to be part of?

While at the gas station the other day, I saw the main news on the newspaper; the statistic shows that most of us spend 4 hours per day on our gadget. Are we getting smarter by looking at our phone endlessly? Are we getting happier by spending time in front of the television?

Think about it.

As T Harv Eker mentioned in his book,

“We each came to this earth with natural talents, things we’re just naturally good at. These gifts were given to you for a reason: to use and share with others. Research shows that the happiest people are those who use their natural talents to the utmost. Part of your mission in life then must be to share your gifts and value with as many people as possible. That means being willing to play big.”

You could be good in architecture. So you use your talent to design houses, buildings, and many people could live and work in it peacefully.

Maybe you’re good in fixing cars. You open up a workshop, and you help a lot of car owners.

Or you’re good in cooking. You become a chef or open up a restaurant, and feed a lot of people with halal and good food.

Perhaps you’re good in public speaking. You use it to give lectures, motivate people, or even teach a course on cultivating self confidence.

Each of us have different abilities and talents that we could benefit a lot of people.

If we spend our time endlessly checking our phone or flipping the channels on TV, we might never have a chance to 'pause' and think about our life thoroughly.

I wrap up my article here by sharing part of [1] Ustadh Nouman Ali Khan lecture and [2] a hadith:-

[1] Nouman Ali Khan's lecture – Life, Liberty and The Pursuit of Happiness

"Allah has not burdened us with anything except within your own potential. Did you have the potential to be better?"

Yes.

Could you have done more?

Yes.

And Allah will hold you accountable with what you could have done. Not the bare minimum, but the maximum.

Allah wants you to push yourself and show Him what you have made of.

We should not afford to be satisfied with mediocrity. As a Muslim, we have to push ourselves to better.

This is the time to push yourself, not sit back and play video games. This is not the time to watch movie after movie after movie. You have much bigger things to do. The entire world is waiting for the impact you would have.

You have to be the person of excellence. Because you from now on, thinking about impact. Every single young man and woman in this audience should be thinking of what Allah has given me.

What talent did He give me? What impact would I have on this planet because of it? What am I gonna do with it?

And as you think about that impact, then you realize what you really working towards. You working towards contentment meeting with Allah. And that is our ultimate truth.

You want to be able to show Allah that you did everything in your potential. That's what you want to be able to do.

Other people see you, people will say, "I want to be like him. Everything he does is awesome."

That is what our ummah need. People of excellence. And then these people are going to have impact.

Young people please listen.

What is your life going to mean, if your life is just one video game to the next, if your life is just one episode to the next of the show, what are you pursuing?

You have to think higher than that. Think about the quality of life we are living in. The quality of the day you had.

What time did we wake up for Fajr this morning?

Who did you talk to?

How did you spend your time?

What did you do?

What was the quality of your day?

Fix that, and inshaAllah this ummah has a bright future.

Because once you start thinking about the ultimate truth, about the impact, there are going to be ideas coming out from this room, there are going to be creativity coming out

from this room, there are going to be projects coming out from this room, that are going to change the world over.

May Allah make these people, the heroes of this ummah. The people of effort that people of the next generation come back and say, "Man we want to beat them. They are the gold standard."

[2] Hadith

عَنْ ابْنِ عُمَرَ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ أَحَبُّ
النَّاسِ إِلَى اللَّهِ أَنْفَعُهُمْ لِلنَّاسِ وَأَحَبُّ الْأَعْمَالِ إِلَى اللَّهِ
سُرُورٌ تُدْخِلُهُ عَلَى مُسْلِمٍ أَوْ تَكْشِفُ عَنْهُ كُرْبَةً أَوْ تَقْضِي
عَنْهُ دَيْنًا أَوْ تَطْرُدُ عَنْهُ جُوعًا وَلَآنَ أَمْشِي مَعَ أَخِيهِ فِي
حَاجَةٍ أَحَبُّ إِلَيَّ مِنْ أَنْ أَعْتَكِفَ فِي هَذَا الْمَسْجِدِ يَعْنِي
مَسْجِدَ الْمَدِينَةِ شَهْرًا وَمَنْ كَفَّ غَضَبَهُ سَتَرَ اللَّهُ عَوْرَتَهُ
وَمَنْ كَظَمَ غَيْظَهُ وَلَوْ شَاءَ أَنْ يُمِضِيَهُ أَمْضَاهُ مَلَأَ اللَّهُ عِزًّا
وَجَلَّ قَلْبَهُ أَمَّنَّا يَوْمَ الْقِيَامَةِ وَمَنْ مَشَى مَعَ أَخِيهِ فِي
حَاجَةٍ حَتَّى أَثْبَتَهَا لَهُ أَثَبَتَ اللَّهُ عِزًّا وَجَلَّ قَدَمَهُ عَلَى
الصِّرَاطِ يَوْمَ تَزُلُّ فِيهِ الْأَقْدَامُ

Ibn Umar reported: The Prophet, peace and blessings be upon him, said, *“The most beloved people to Allah are those who are **most beneficial to the people**. The most beloved deed to Allah is **to make a Muslim happy, or to remove one of his troubles, or to pay his debt, or to feed his hunger. That I walk with a brother regarding a need is more beloved to me than that I seclude myself in this mosque in Medina for a month**. Whoever swallows his anger, then Allah will conceal his faults. Whoever suppresses his rage, even though he could fulfill his anger if he wished, then Allah will secure his heart on the Day of Resurrection. **Whoever walks with his brother regarding a need until he secures it for him**, then Allah the Exalted will make his footing firm across the bridge on the day when the footings are shaken.”*

[Malay translation] *“Manusia paling disukai Allah adalah mereka yang **paling bermanfaat untuk manusia yang lain**, dan amalan yang paling dicintai Allah adalah **kegembiraan yang engkau masukkan ke dalam (hati) seorang muslim, atau engkau hilangkan kesusahannya, atau engkau bantu melunaskannya dari belunggu hutang, atau engkau hilangkan kelaparannya**. Dan kerana seseorang yang **berjalan dengan saudaranya untuk membantu memenuhi hajatnya lebih aku sukai daripada beriktikaf di dalam masjid ini, iaitu masjid (Nabawi) di Madinah, selama sebulan**. Dan barangsiapa yang menahan kemarahannya maka Allah akan tutupi kekurangannya, dan siapa yg menahan kemarahannya, sedangkan dia sangat ingin meluahkan kemarahannya itu, nescaya Allah akan menenangkan (meredhai) hatinya pada hari kiamat, dan **siapa yang berjalan bersama saudaranya sehingga berjaya membantu memenuhi hajatnya**, nescaya Allah akan mengukuhkan kakinya di atas sirat pada hari yang banyak kaki-kaki tergelincir daripadanya (sirat).”*

Think about it what kind of work we could do, that enable us to help others?

Source:

Nouman Ali Khan – Life, Liberty and the Pursuit of Happiness

03

PARENTING LESSON NO ONE TOLD YOU

For this essay, I refer to the lecture by Ustadh Nouman Ali Khan. You can watch it here: [Nouman's Lecture](#)

Like always, Ustadh Nouman Ali Khan's lectures are usually derived from a single verse of the Quran. From the verse, he will explain tremendously, having the listeners to ponder upon just that one verse and realized how amazing the Quran is.

Nouman Ali Khan begins his lecture by sharing gems from his teacher, Dr Abdus Samih:

"When you're going to give advice on anyone, just let the Quran be that speech."

This lecture discussed on the hidden gems behind the famous verse from Surah Yusuf [12:4]:

إِذْ قَالَ يُوسُفُ لِأَبِيهِ يَا أَبَتِ إِنِّي رَأَيْتُ أَحَدَ عَشَرَ كَوْكَبًا وَالشَّمْسَ وَالْقَمَرَ رَأَيْتُهُمْ لِي
سَاجِدِينَ

Surah Yusuf [12:4]: *(Remember) when Yusuf (Joseph) said to his father: "O my father! Verily, I saw (in a dream) eleven stars and the sun and the moon, I saw them prostrating themselves to me."*

The advice is about parenting, that no one has ever told you before.

p/s: The writing below is a transcription from [Nouman Ali Khan's lecture](#).

Have you ever seen a teenage boy, sees a dream, something that bothering him, and the first person he goes to, is his dad?

Anything small goes wrong in your life, and you were thinking, maybe I should talk to dad about this. Does that happen? Is that what you normally do?

No. Not at all.

If it's a really big problem, maybe you'll go talk to your mom. And when you do, the first thing you will tell is "*Don't tell dad.*"

The fact that Yusuf a.s went to speak to his father, is already teaching father a huge deal. That's the kind of relationship Yaacob a.s has established with his child by virtue.

No matter how disturbed the child may be, the first person that Yusuf chose was his father, Yaacob. And he shared to his a father a dream, not even a real event.

Imagine – whatever problem comes up, I should be able to talk to my dad no matter what. I should be able to talk to him. That's the kind of relationship that Yaacob has established with his child.

He doesn't have to come and tell *him* "*If something happen you better come and tell me.*" Yusuf himself come and tell his dad.

Before we even learn anything else about parenting in this surah, we've already learned something huge about what kind of fathers we need to be.

How easily accessible they need to be to their kids. How easy should be a child to be able to come to the parents to say anything?

My eldest child, when she was in pre-school, she came home one day and said,

"Abah, Yousuf is so funny." There was one kid name Yousuf in the class.

And I replied, *"Who's Yousuf? Tell me everything you know!"*

My wife saw it from a corner, she said, *"Nouman can I talk to you one second?"*, and I came over *"What is it?"*

"You stay quiet." And she took our daughter.

My wife talked to me and she said *"Listen, don't you see your child can think you are getting upset?"*

"Yeah I'm sure she could."

"She sees there you're getting upset. Next time when she comes to tell you anything about what happens in class, will she open her mouth or keep it shut?"

"Keep it shut."

"She won't say anything. She's gonna hide things from you and it would be your fault. You can't close that door on her. You just have to listen. It's harmless. She's 3/4 years old. Relax. Calm down."

As a father, we have to train ourselves to calm down.

Interestingly enough, the word that comes up from Yusuf a.s, he began with *"Ya Abati."* He's about to tell his father about his dream.

In Arabic, when you say, *"Ya Abi,"* you're addressing your father.

But when you used *"Ya Abati"*, when you add the 'ta', it is a show of respect.

It's something like, *"Oh my noble father. My respected father. My beloved father. Dad I love you."*

What we are learning is not only a child ready to communicate to them at any point. At the same time, he's also extremely respectful.

It's the compliment to the child, but at the same time it's a compliment to the father.

What kind of father communicates openly with his child, and at the same time maintains a relationship of respect?

When you get very frank with the kids, what happens? They run all over you. They become too casual and then you have to become strict, because you say *"I should be strict,"* because that way they'll show me respect.

We, parents are generally very harsh, and we think that's how we are just supposed to be. They are supposed to be disciplinary, especially the father should be tough.

So when you walk into the house, they should be absolutely silent. Everybody should drop what they're doing and scream to each other, *"Dad's here!"*

Everything was going well in the house, everyone is playing around, they are happening, *"Dad's in the driveway! Sit still! Don't look around."*

There's that kind of culture.

What Yaacob a.s has teaching us is the opposite. This child is most comfortable talking to his father even about a dream.

We thought the formula for getting respect from our kids is being harsh and mean. Being loud. Being scary. *"That would be the way I will get respect form my kids."*

Then you're coming to imam *"My kids didn't listen to me, what should I do?"*

There's no respect. And our idea, we become extra harsh, and we'll get their respect.

NO!

If you're open, if you're a genuine friend to your children, if you're the sources of nurturing and protection for them, you will have their respect like nothing else.

And you will maintain communication for them that otherwise cannot be had.

One of the biggest problem we have between parents and children is, children when they get older they stop talking to their parents.

When I first had a child, *“Man this is hard.”* Change the diapers, they are crying, they wake up at night, we have to burp them, you pick her up they won’t go to sleep, they got teething, they got the fever, all those stuffs – it’s really hard for early parenting.

You go to parents who have older kids, you go to them and say, *“They get easier right, when they get into teenagers.”*

And they said, *“Nope. Enjoy this!”*

I’d take this smelly diapers any day over my 15 years old. There is a gap, but there is something for the parents in creating that gap.

The crime is on both sides. I will start on parents side, especially the fathers. You come home from a long day of work. Sit down and all you want to do is nothing. *“I just want to watch TV, flip over all channels, watch news, and watch the stock market.”*

You want to check what’s going on in the world, even though you won’t remember any of it. None of it you care, but this is the kind of entertainment. And then your 5 years old kid comes over.

“Dad, look at what I made.”

“Look what I did.”

“Dad, play with me. Come on, let’s do something. Let’s play tag.”

And they are talking to you, talking to you...

And what are you doing?

"Could you leave me alone? I want to watch TV!"

"Can you just play with your toys? I just came home from work, I need some peace! I don't want to hear this!"

"Don't you have toys I bought you? Go play with those!"

Same child, 10 years later. He's 15 years old. And you pick him up from school.

"So son how was your day?"

"Ermm okay."

"What did you do?"

"Nothing."

"Did you talk to any friends?"

"Maybe."

"Where you gonna go later?"

"Somewhere."

"What you gonna do?"

"I don't know."

They won't talk to you. Then you'll find someone, tell the imam, *"You know, my kid doesn't talk to me."*

Because you didn't talk to him!

You didn't talk to him all this time. You didn't have time. You didn't create the relationship first.

And by the way, those are the critical ages 10,11,12,13. At those ages, children are most obsessed with making their parents proud. It doesn't even matter what religion are you from.

Just a pure child, in child psychology, young children just want to make their parents proud. They want to show their parents what they've done.

The biggest source of influence to them is their parents. Usually, kids wanna be like their parents. They wanna do everything their parents do.

If I'm sitting here typing on the laptop, even to my 2 years old, if I gave him toy, he throws that alone. He just wants to type on the laptop too.

Why? Because daddy is doing it.

They wanna be like you. But that changes as they get to a certain age. Now they wanna be like their other friends and more importantly they want to be nothing like you.

They want to be the exact opposite of you are. They go through that pace. They are getting into a dangerous age.

And that critical age, if you didn't already have that open, friendly, clear, transparent, loving kind of relationship, if that wasn't already there, you're in some serious trouble.

At a young age, Yusuf already showing respect and an open communication that is critical for both parents and child.

How many of us are having dinner at night with our children?
And when you sit to have dinner, how many of you actually
talking to your kids?

In the age of cellphones, and texting, and all of this other
stuffs, and cognitive descending, you can't carry real
conversation with another human being, let alone your
children.

And today, if you're not listening when your kid is telling you
something, your kids know it.

We have to become a good listener. The first thing we need
to do is being their best friend. It takes serious work.

Parents, you guys also have to get into shape. Not for
yourself, but for your kids.

You come home your kids wanna play with you.

"Aba, pick me up."

"Aba, throw me up."

Taking our kids hiking, playing sport with them. Take them to
the backyard. Even if they play video games, play video
games with them.

Do stuff with your kids. It's a critical part of opening barriers,
so they can talk to you about anything.

Because when they reach certain age, the need to talk to
someone who will always be there. You would rather that
person be you, not some spoiled friends, who will give some
spoiled kind of advices.

You don't want to discover your child has developed some bad personality later in life because you've never talked to them.

And eventually when you actually engage in a conversation, and you were like, *"Wou! This is a different person, who are you? You've been living under my house all this years, when did this happen?"*

"Oh it happened daddy. You just never knew. You were busy."

You have to make special time for your children. It has to be their time. And if you have multiple kids you have to go out of your way to make sure each child gets individual attention, and time from you.

No toys. No gadget. No. Nothing. Just you.

Note: This essay is part of the lecture by Nouman Ali Khan. If you want to watch the whole lecture, click here:

<https://www.youtube.com/watch?v=zMLNgugZjME>

04

THE BASIC IN FINDING RIZQ

While the aadhan for Asar prayer was called, I saw my old friend, Muhammad, whom I haven't seen in a while.

We greeted each other.

It was around 4.30pm on that time. Muhammad was waiting for a meeting with his client at 5pm.

"Pray first," I said to Muhammad.

Though being hesitant at first, he finally agreed to pray as the musolla is just several steps away.

After praying, we talked for a while and finally his client arrived.

A businessman must understand, the One who 'moves the heart' of the customer to buy from us is Allah. Without His permission, a deal won't happen between a customer and a businessman.

For every single thing that happens, it is in fact Allah that allows it to happen. Not a single particle will move if Allah did not allow it to move.

If we want to do a business, it is indeed Allah who gives that idea. It is Allah too who sparks the idea on what product or service we can offer to customers.

How great the help of Allah will come, if anything that we do, we put Allah first in our priority?

Taken from the book entitled 'Mudahnya Menjemput Rezeki':

"There was once a Sahabah who was working. He was working on a brick wall. When the call for prayer (aadhan) was called, his work was almost finished. He was one brick away from completing the whole wall. But, when he heard the aadhan, he immediately stopped his work and went straight to prayer."

[Malay translation] *"Dalam satu riwayat dinyatakan seorang Sahabat sedang bekerja. Beliau menyiapkan dinding yang terdiri daripada susunan batu-bata. Pada masa azan dilaungkan, kerjanya sudah hampir selesai. Iaitu hanya tinggal meletakkan sebutir bata sahaja lagi. Apabila ketulan terkahir itu diletakkan di tempatnya maka sempurnalah kerjanya. Namun, tatkala mendengar azan dilaungkan, sertamerta Sahabat tersebut menghentikan kerjanya dan terus menuju ke tempat solat."* –

... وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا ۖ وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ ۗ
وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ ۗ إِنَّ اللَّهَ بَلِّغُ أَمْرِهِ
قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا ۝

Surah At-Talaq [65: 2-3] : *...And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out (from every difficulty). And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allah, then He will suffice him. Verily, Allah will accomplish his purpose. Indeed Allah has set a measure for all things.*

In aadhan, the muazzin says :

“Come to prayer”

“Come to success”

The aadhan call to prayer first.

The best thing to do is to schedule our time in between prayers, not the other way round.

... إِنَّ الصَّلَاةَ كَانَتْ عَلَى الْمُؤْمِنِينَ كِتَابًا مَّوْقُوتًا ﴿١٠٣﴾

Surah An-Nisa' [4: 103] : ...*Verily, the prayer is enjoined on the believers at fixed hours.*

It is indeed, with the permission of God only something can happen. The transfer of money between a customer and a business owner can only happen if Allah allows it to happen.

When we're stuck in an exam, it is Allah who will spark an idea into our minds, so that we can answer the question.

If we're stuck in our business, finding money, work, etc., who will spark ideas into our minds?

How great the help of Allah will come, if anything that we do, we put Allah first in our priority?

After all, the first thing for which the individual will be brought to account on Judgement Day is prayer.

p/s: Nonetheless, in certain circumstances, delaying prayer is permissible. For example, a surgeon while doing surgery, can pray jama' at the time of the earlier or later.

05

FINANCIAL MATTERS FROM A VERSE IN SURAH AL-BAQARAH

During last Ramadhan in 2016, there was a [khutbah](#) by Ustadh Nouman Ali Khan, the founder of Bayyinah Institute in United States.

The khutbah discussed specifically on the verse 2:188, from Surah Al-Baqarah. For this article, I only took several first parts of it.

If you want to learn about the whole verse, you can watch the lecture here: [Youtube Video](#).

Introduction

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ
أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ ﴿١٨٨﴾

The rough translation given by Ustadh Nouman Ali Khan is as following:

Al-Baqarah [2: 188]: *“Don’t consume your money among each other, using falsehood or without purpose, and don’t use this money to draw in the rulers (don’t corrupt them using your money), so you end up consuming a huge chunk (a separated chunk) from among the people’s money (public funds) sinfully, and you well-known.”*

This verse begins with some basic level of corruption, which is first and foremost, *“Don’t consume each other’s money using falsehood or without purpose.”*

It progresses to a level of corruption that can even destroy the entire society. After consuming money using falsehood and without purpose, people have the tendency to bribe the authorities to get what they want.

When bribery occurs, the bribers end up consuming the public funds in a most disrespectful manner, while being aware of their own misconduct.

We might have corrupted business that can seduce the government. And then by seducing government, we are able to get discounts, subsidies, and tax advantages.

Those advantages, the savings that we might get is similarly to consuming a huge chunk of public funds, which is the fund that was supposed to be distributed to the public.

There are actually people that are being bled dry, because their funds are being taken. By delving into bribery, we might completely cut them off from the money that they were entitled to.

What seem like very basic statement from thousands of years ago in the Quran is still extremely applicable nowadays. And noted that the verse ends with, *“and you well known.”*

Those who are involve in bribery, are very aware of what they are doing.

Sequence of the Verse

The sequence of this verse (2:188) is worth to be pondered upon. Prior to this verse, there are 5 verses from 2:183 to 2:187 that are specifically dedicated to Ramadhan.

Then there is this strange verse (2:188) out of nowhere that talks about finance.

And then comes the next verse (2:189) that talks about Hajj. Two pillars of Islam, Ramadhan and Hajj are there, and in between them is the verse about money matters.

Why is understanding this sequence important?

First of all, Ramadhan is supposedly to build our consciousness of god.

If we recognize the presence of god in our life, we will be conscious of our behavior, not just when we are fasting or praying, but also when we are doing our business. The positive attitude will actually extend.

Just like our fasting, the hunger and thirst extends to everything we do throughout the day, the taqwa to Allah should also extend to our entire activities especially in finance.

Ramadhan is supposed to transform us in every sense, including the ethical and moral sense, not just the spiritual sense.

And then, as we clean up our money, when we no longer consuming or spending corrupt money, now it's time for us to talk about Hajj. Because we shouldn't be going to Hajj with corrupted funding.

The Root of Bribery

The verse begins with *“Don’t eat your money among each other, using falsehood or without purpose”*

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ

Take a look at the word use, which is ‘eat’. When we speak about money, we relate it to spending, not eating. In Arabic, the word *‘la tunfiqu’* (don’t spend) should be used, instead of *‘la ta’kulu’* (don’t eat).

An imagery is being drawn here, and it picks up from the verses prior to this, which is all about Ramadhan. In Ramadhan, we don’t eat. Speaking of not eating, don’t eat each other money either.

Eating is only done when we have an appetite. So the idea of greed being parallel with hunger. Human want more money for themselves, even when they have everything taken care of as the greed doesn’t stop.

So god compare it to unassociated, unfulfilled kind of hunger. The stomach is full, but we still want to eat foods. The money is more than enough, but we still want more and more.

Another point worth pondering is, *“using falsehood/without purpose”* (Taken from *“Don’t eat your money among each other, using falsehood or without purpose”*). The word used in Arabic is ‘baatil’.

Baatil is the opposite of Arabic word ‘haq’. The word ‘baatil’ can mean two things.

First, it could mean 'falsehood'. Quran uses the word baatil in the sense of lying and falsehood. Secondly, it could also mean 'purposelessness'. Let's look at both implications:-

[1] Falsehood - First, don't eat each other money using lie/falsehood/corruption/cheating.

Don't tell someone we will deliver the product when we have no intention of delivering the product.

Don't promise the customer saying that the work can be done in 2 weeks, and at the end it took 6 months – and because of the time, the price has quadrupled.

This is 'baatil' – Falsehood. Corruption occurs when we lie or cheat people in order to get their money in buying from our service or product, while we don't deserve that money.

[2] Purposelessness - Second, don't eat each other money on things that has no purpose. That is also the source of corruption in great society.

Things that has no purpose including going to expensive concerts, watching movies after movies at the cinema, paying for an online game like Facebook – these are actually acts of supporting an entire industry that creates corruption and purposelessness.

When we feed purposelessness for the rest of society, we are actually becoming part of the industry. If the kids for example are spending 8-15 hours on video games, completely immersed and lost in the gaming world, they would not have the time to think of other things.

They are no longer capable thinking of other good things, because all of their intellectual capacity is spent on winning video game. The mind is unable to think clearly anymore.

These two implications mentioned;

[1] Don't be corrupt, and eat each other money,

[2] Don't spend money wastefully (on purposelessness kind of activity) – are actually hand in hand.

We will find horrible level of political economic and social corruption taking place in our society when we spend our money on things that has no purposes.

What happen is we can't even think clearly and stand up for things that really matters, because we're too engrossed in purposeless activities.

Falsehood spread when purposelessness spread. These two things are interconnected.

Conclusion

In this one part of the verse, god has actually given us a very powerful set of instruction. On one hand, we don't just bash corrupt business, or government that are up to billion.

We should start with ourselves. We should change the way we do business with each other. We have to change the way we manage money.

Those of you that have a job that provide particular service, be honest at your job.

For example, if you are running a car repair workshop, you constantly have an opportunity to shortchange your customer.

You tell your customer they need a new transmission when what they only need is an oil change.

A contractor for example, you tell them the house foundation is gone, so that they need to build a new one while all they need was a new plan of wood on the side.

The problems do not lie only on car mechanics or contractor, but all other business service providers are constantly in a position to consume people's money using falsehood.

If people are having a clear thoughtful mind, they will never take the money bribed to them as they know the source of abundance is definitely from Al-Razzaq, the one who owns everything on this world.

He is the only one who can give it to us, and He is also the one who can take it from us anytime that He wants.

Translation by Dr. Muhammad Taqi-ud-Din Al-Hilali, Ph.D. &
Dr. Muhammad Muhsin Khan

<http://www.noblequran.com/translation/>

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَآ إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ
أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنتُمْ تَعْلَمُونَ ﴿١٨٨﴾

Al-Baqarah [2: 188] : *And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully.*

This essay only explains on the first part of the verse. If you want to understand the whole verse, you can listen to the lecture on this link:

https://www.youtube.com/watch?v=S_spaSigisY

06

FAIR TRADE COMMERCE FOR A BETTER FUTURE

This is a [transcribed](#) lecture based on the lecture given by Shaykh Hamza Yusuf lecture during RIS convention in Canada, entitled '[Fair Trade Commerce for a Better World.](#)'

May Allah bless him and his family.

This lecture is full of wisdom. It begins with a brief explanation on the verse from An-Nisa [4: 29], in which Hamza Yusuf mentioned “**this verse is so central to what’s happening right now globally, and why we’re seeing so much turmoil in what are called the markets.**”

يٰۤاَيُّهَا الَّذِيْنَ ءَامَنُوْا لَا تَاْكُلُوْا اَمْوَالِكُمْ بَيْنَكُمْ
بِالْبَطْلِ اِلَّا اَنْ تَكُوْنَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا
تَقْتُلُوْا اَنْفُسَكُمْ اِنَّ اللّٰهَ كَانَ بِكُمْ رَحِيْمًا ﴿٢٩﴾

MUHSIN KHAN

O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allah is Most Merciful to you.

ABDULLAH MUHAMMAD BASMEIH

Wahai orang-orang yang beriman, janganlah kamu makan (gunakan) harta-harta kamu sesama kamu dengan jalan yang salah (tipu, judi dan sebagainya), kecuali dengan jalan perniagaan yang dilakukan secara suka sama suka di antara kamu, dan janganlah kamu berbunuh-bunuhan sesama sendiri. Sesungguhnya Allah sentiasa Mengasihani kamu.

ABDUL HALEEM

You who believe, do not wrongfully consume each other's wealth but trade by mutual consent. Do not kill each other, for God is merciful to you.

(Note: The first few part of the verse is similar to the first part of the verse Al Baqarah [2: 188]. We have explained about this verse in previous article.

Among the wisdom shared from the lecture are,

- [1] why was our Prophet Muhammad a merchant
- [2] the Islamic tradition in the marketplace,
- [3] why Shaykh Hamza Yusuf stopped eating chocolate
- [4] why are people so depressed
- [5] why are people putting their lives in the hands of Muslim doctors every day
- [6] Why are banks trying to eliminate cash
- [7] Economics majors go through a brainwashing program,
- [8] why did bankers prohibited silver in 1983
- [9] the food pyramid has been changed to serve corporate interests,
- [10] why we shouldn't eat meat more than once a week,
- [11] a non Muslim advised on everybody should at least fast a month out of the year.

There are a lot more, please bear the long read. As Imam Syafi'e had once said, *"If you can't stand the fatigue of study, you will feel the poignant of stupidity."*

All praise be to Allah. I'd like to thank Allah for the blessing of all the angels that come with all of you. You brought angels into this arena and *insha'Allah* Allah will let us taste some of the pleasure of angelic presence.

Alhamdulillah, what I wanted to talk about was fair trade, and extending that meaning beyond the confines that have defined it in the dominant western discourse.

The Qur'an tells us not to consume *"wa la ta'qul nasi bi batili"*.

Don't consume the wealth of people falsely, unjustly, vainly. *Batil* is everything that is empty, it's what's not good.

So it's the opposite of *haqq*, which is truthfulness, sincerity, reality, what is real. So it says don't consume the wealth of people unjustly. "*takuna tijaratan aow lla tijaratun an taraadin minkum,*" let your trade only be trade that is mutually content.

In other words, each side is content with the actual event of trade and commerce. This is an incredibly important point, all of the Qur'an is important but **this verse is so central to what's happening right now globally, and why we're seeing so much turmoil in what are called the markets.**

These global markets, where wealth is consumed unjustly. People's wealth is stolen, misappropriated, given to people without the right accountability. And this is happening in many many places.

And so Allah tells us that "***tejarat***", **commerce should be fair. In other words, each side should be pleased with the event that's happened, that's transpired.**

Allah also says in Surah Rahman, "*wa wada'al meezan, al-laa tatghow fil meezan*". He placed a balance, scales, that you not transgress the balance. Historically, our scholars identified these verses that are between the heavens and the earth.

They're between, **if you look at Surah Rahman, it opens with heavenly, celestial discourse, and then it talks about this balance and then it goes, "*wal ardha wada'a ha lil anaam*" and we placed the earth for all living things but between those is the balance. This refers to all types of balance.**

Allah has given an economic balance, and this is historically how they understood it, the prohibition of cheating people in the marketplace, which is related to this balance between the celestial and the terrestrial. And Allah reminds us that the earth was placed for all creatures, *al-anaam* are all living creatures.

It's not just the human beings. Some of the commentators say "*an'aam*" comes from "*nowm*" which is all things that sleep, because sleep is the gentle tyrant. It's what Allah has given us to remind us that He is "*Qaahirun fawqaibadihi*," that Allah is overpowering, overwhelming His servants. The fact that we have to sleep at the end of the day, and our lives are rounded by this little sleep.

So the idea of just commerce and balance is very important in the Quran. Historically in the marketplace -and this is unfortunately no longer the case because of digital scales- but **historically you had scales in the marketplace, so people could actually see the justice.**

If you bought a pound of fruit, the merchant would put a pound weight on the scale, and then he would place the fruit on the other. And in Islamic tradition they used to always tip the scales to be on the side of the buyer, not on the side of the merchant, because the Prophet (saw) said may God have mercy on a man or a woman, who is forbearing, who is forgiving, who is generous, when they sell or when they buy.

And I've seen this many times when I was in Fez or places in Morocco, they would do this. They would tip the scale, they'd put an extra date to tip the scale, just to show that you're getting the extra, because they wanted that *ziyada*, that extra, of *ihsaan*.

We're living in a time of incredible economic injustice and that injustice is because we have an unjust economic system. Economics now has become a necessary science to understand.

You have to understand the basics of economics to be living on the planet that we're living in, because it's affecting all of us. It's affecting our lives. We have to understand the false dialectic that's been created between the so called Keynesian and monetarist.

This left/right dialectic, as if there's no other alternative to these two approaches to economics because the Muslims have an alternative, but unfortunately we've been absent from the discourse.

Even though much of what is beneficial in western commerce came out of transacting with the Muslims. In fact, "average" is from an Arabic word, because merchants they used to say, and you can look this up in chambers etymological dictionary or google it.

Average is an Arabic word because merchants used to have a type of *takaful*, when they would send a ship with goods, and if goods were destroyed, a portion of the goods were destroyed, they would take an average and all the merchants would share in it. It was a type of insurance. So this came, *ta'reef*, tariff, is from the Muslims because we forget that our religion is a religion of commerce.

I reflected deeply at one point when I was studying the *seerah*, why the Prophet would be a merchant before he was a prophet. Why was he a merchant?

Because Allah could have made him many things, but he made him two things: he made him a shepherd in his youth, and he made him a merchant in his adult manhood.

He made him a shepherd because all prophets are shepherds because the essence of being a prophet is caring for a flock, it's caring for people in a way that the shepherd does not want any harm to come to the flock. And who does the shepherd guard the flock from? The wolf. The wolf.

The reason, I believe, the reason that the Prophet was chosen to be a merchant was because the merchant is the most beneficial human being in human society.

There's no one more beneficial to human society than a merchant. Everything, the chairs that you're sitting on are from commerce, the clothes that you're wearing are from commerce.

The glasses that you're looking through if you're looking through glasses, are from commerce. The fillings in your teeth are from commerce. The medication that is keeping your blood pressure low right now is from commerce.

Everything that is beneficial to the material wellbeing of the human being is from commerce. But there's another secret in commerce. Commerce teaches you good character, because the most successful merchants are the ones with the best character.

You go back to people who treat you well, and that's why historically they used to say 'customer is king.' The customer is always right. A merchant shouldn't get angry because even if the person buying from him is making him angry, he'll lose the sale if he starts getting angry because the person will just

walk, walk out. And so it actually creates good character. *Tahleebulnafs. Akhlaq.* “Wa innaka ala khuluqal adheem” – you’re on a vast ethos.

But the other thing about commerce is, if you want your commerce to be successful, you have to be trustworthy. That is the essential characteristic of commerce, trustworthiness.

If you give your word, you stand by it. If you write a note, you fulfill it. If you promise goods on a certain day, you fulfill that. And if you don’t, people stop doing business with you.

The Prophet before Islam was known as al-Amin, the Trustworthy. He was known as al-Amin because he was the most trustworthy of merchants. People knew that if you gave him your money, not only did you get it back, but you got it back with great benefit.

Khadijah never had anybody that transacted with her money like the messenger of Allah and should we be surprised? And when she sent Maysara out with him, and all the people around him have beautiful names, like Maysara, and Umm Baraka, Baraka, Ummu Ayman, Haleema as’Sa’diya, they all have beautiful names, all the people that raised him and nurtured him.

So he’s with Maysara, the place of ease, the one who makes things easy, and Maysara noted all these things about the Prophet and informed Khadijah [but Khadijah had insight into who he was before anyone else, which is why she’s Khadijatil Kubra.

Her name Khadijah is from *khidaaj*, which is like *naaaqis*. It’s used in the Arabs would, if a child was born early, they would

be thin and skinny, they would call them Khadijah. But she's also *naaqis* until the Prophet completes her.

Khadeja al-Kubra was a merchant and she used her wealth for the sake of Allah. Abu Bakr was a merchant. He used his wealth for the sake of Allah. Umar. All of these people, look at them. The people around the Prophet, the Qureish were the great merchants of the Arabian Peninsula.

But he went to the people of agriculture, because these are the two forces in the world, agriculture and commerce, these are the things that make the world go round, they're what enable us to survive and they're in our original story, is all of the human condition. Everything is there in that original extraordinary story of the messenger of Allah.

The prophet told of principles of commerce. One of the principles that he taught, was that the truthful merchant is with martyrs on the Day of Judgment. The *ulema* say that it's because of the rarity of a real merchant.

Imam al-Awzai once was in Beirut, and he passed by an onion seller and the onion seller was saying, onions sweeter than honey, and Imam al-Awzai said to him, do you think it's permissible to lie about something like that?

That's called advertising. Don't think advertising is some new thing. Arabs were marketing a long time ago, they used to market with poetry. Now we have jingles plop plop, fizz fizz, oh what a relief it is. The Arabs had jingles as well, right. I wish I could get that part of my brain back, that that got lodged into. But they're very good, these jingle makers. Jingle bells. They used to advertise, but truthfulness is important.

The *Muhtasib*, which is like the ombudsman, it's the person that goes into the marketplace for quality assurance. It's a person that is an interface between those who regulate the weights and those who are weighing in the scales in the marketplace.

Umar appointed Shafa or Shifa as the *muhtasiba* during his time. She used to go in the marketplace with a stick and she would turn over fruit to make sure the good fruit was not on the top and the bad fruit on the bottom.

If you go into a store now you will get your strawberries. They have all the big ones on the top and then the tiny ones on the bottom. That's not by mistake.

But it's a type of "*ghish*", because you buy the big ones and then when you open the package you get all the little ones one the bottom. Although little ones can be better than big ones. So this is what the *muhtasib* did. The *hisba* is part of our tradition, having quality assurance in the marketplace. This is part of the Islamic tradition and we forget this.

Now one of the things that is very striking about our age is the incredible disparities between the north and the south. The north and the south, and this is something that was pointed out in the seventies by Brant in Germany, he wrote a book about this.

So this is, this has been going on for a long time but people in the west, the best of the people, *UluBaqiyya*, those people that are still on virtuous tradition from their ancestors, these people are very concerned about these disparities. Canada is one of the countries that has a real concern.

Many of the best countries in the world, if you look at them today, that have the highest social indices in the world have a great concern about social justice. Not just in their own countries but in other places.

And so what happened, you had a movement that began from a Mennonite Christian woman and the Mennonite community is a strong community in Canada. She went to Puerto Rico and she witnessed the types of social disparity, and it troubled her and she wanted to help.

And so she thought of bringing goods paying good prices, just prices to people in Puerto Rico and importing those goods into these countries like United States and Canada. And this was the beginning of the fair trade movement.

CNN recently reported from a website that was supported by, was actually a state department funded project that the average American has, and this would obviously be very difficult to work out. But it's interesting to think about. The average American has 59 slaves working for them around the world. 59. In other words, your lifestyle is based, our lifestyle, not yours, I'm putting myself in there too.

Our lifestyle is based on the suffering of other people because, for instance, and I've stopped eating chocolate for this reason, when I found out, and you can see the film on this. There's a documentary that was done on it, on the child labor in harvesting cocoa, that 70% of cocoa on this planet is harvested by child labor.

And so when you're eating that chocolate, your pleasure is somebody else's pain. And if you don't think that's having an impact on your being, then you have to wonder why everybody's on Prozac in these countries.

Why are people so depressed? They're depressed because, because much of what we're enjoying, the fruits of our cheap lifestyles, of our cheap gasoline, of our cheap clothes, of our cheap shoes, all of these things, the Walmart world of cheap goods is based on exploited labor from other places.

Not only is that exploited labor the pain and suffering of other people but its direct result is the unemployment that's happening all over these western countries.

They're losing their jobs because they're going to Walmart and buying something that's made in Indonesia with labor laws that don't exist, often in incredibly difficult conditions, people working in factories that are really subhuman, and they will buy that instead of buying something that was made by somebody in their own town.

There used to be people that made shoes, Americans and Canadians and these other places, they actually used to produce things. That's no longer the case. But it's not fair because it's based on the exploitation of other peoples. And we have to deal with the fact that this is the life that we're living.

Now the other aspect of it is we have multinational corporations and not all corporations are evil. And I'm not going to go down that route. Not all corporations are evil. Just most of them. There are socially responsible corporations, but many of them are not because they serve the bottom line.

There was a study done where somebody took corporate behaviour and then took the DSM which is the diagnostic statistic manual, of mental diseases and took the sociopathic

personality and matched **the fact that corporations mirror almost exactly sociopathic personalities.**

The corporation is a legal person in the West, even though Shaykh Abdullah bin Bayyah, may Allah preserve him and unfortunately he wanted to come, Shaykh Abdullah bin Bayyah was the only person on the fiqh council that was against the idea of making corporations legal persons, because he said it's against the sharia principle. There has to be human responsibility.

You cannot have a corporation that's run by people, and that those people can walk away from the corporation scot-free when the corporation does all these terrible things. **So you can sue the corporation but you cannot sue the people behind the corporation.**

And he was against that idea, and they were saying, Shaykh this is the age we're living in, this is, and I told him, when I told him I said, you know, the most progressive voices in America, and in the West are saying the same thing that you're saying. And he said they should come to the fiqh council and help me out.

Now we have to understand that the fact that we support these corporations is impacting our lives. And here's what I'm going to say, people say what can I do? There's a lot you can do and so the first thing you can do when you go home is go on **moveyourmoneyproject.org**. You can move your money out of banks that are doing all these heinous things and put them into credit unions and local banks but this is only a temporary solution. The reality of what we have to do, and I've started this process.

We all have to do it, you have to move your money, get it out of these multinational banks that are. Listen, **if you want to understand what happened in Egypt, what happened in Egypt, Tunisia, Syria, all these places, it's directly related to what happened on Wall Street.**

Because the commodities market zoomed up because all the real estate was collapsing and so they start putting their money into commodities, commodities go up, and suddenly the Egyptian who's paying 25% of his income for food is now paying 45% of his income for food, and he can't afford it. And they're literally starving. This is happening in many, many places around the world.

People are suffering from this unjust, economic system that has to be identified, the culprits behind it need to be identified because these are real people, and they have names. And they are doing things that are completely immoral. They're doing things that are absolutely immoral and we're all suffering from it.

Canada's been spared a lot of this egregiousness because there were much better fiscal policies here but don't think that you're free from it. And the other thing is, if we go, you go. So you better hope that because 80% of your economy is tied to our economy. And you should know that so don't get high and mighty. Like we, I've put maple syrup, I use it on my oatmeal, Canada Imported. So I'm supporting Canadian economy in my own house, alright.

So what you can do is move your money, but that is only a temporary solution. **Muslims need to develop their own banking systems.** Anybody can open a bank if they have a charter, it's not hard to do and banking is the biggest scam that's ever been perpetrated on people.

Really, if you understand banking you will be amazed at what they get away with because this is the only private company that can create money out of nothing.

We all have to earn our money, they just literally create it out of nothing. **And so you need to understand we as, as a community need to open banks but they can't be like some of these shifty shady things that are going on, Sariah complaint, quote, unquote, right.**

And Canada has already tasted the bitter brunt of that, alright. So we have to, really, we have to have our own banks. The other thing we can do, we have over 50, 000 doctors in the United States of America and you've got many Muslim doctors, 50, 000 Muslim doctors.

And I've said this before but when, **when an American comedian on national TV said I went to my doctor and he said face Mecca and cough, and everyone in the audience laughed, you know that Muslim doctors are having an impact on this society. People put their lives in the hands of Muslim doctors every day.**

Muslim doctors are paying hundreds of millions of dollars in insurance. Every month. Who are they paying it to? They're paying it to Blue Cross, I thought we didn't believe in crosses? Really, they're paying it to mutual insurance, they're paying it to all these companies.

We have a system called *takaful* which is superior to this insurance system where you actually, you're investing your money, and then if something happens then the money comes out of that. This is a superior system, you would get people from other faiths and non-faith people, they would

want to be part of this because they wouldn't be just losing their money every month.

But getting something back. We need Muslim insurance companies. All you people here are paying auto insurance, where's the Muslim insurance company, that could be a non-profit insurance company? That could be giving back to the community. Where is it? Where is our creativity? Why aren't we thinking economically? We're literally spending so much money on these societies, and what are we getting back for it?

Reasonably good governance, pretty good roads, you know. Good amenities, nice municipalities, but much of it is being squandered on companies that are doing terrible things. They really are. And if you read the fine print in a lot of these insurance companies, it's amazing what they get away with.

All you have to do is look at what happened to the people in Katrina, they had insurance against hurricanes. But because the dam broke they blamed it on the dam. And said oh it wasn't the hurricane, and people lost their houses. I mean this is the type, this is totally unethical.

The Qur'an is about giving people respite until things are easier for them. Muslims don't foreclose homes. Really. Bank robbers don't chase people out of their homes but bankers do. Really. It's amazing what they get away with.

Woody Guthrie, the great American poet said **some will rob you with a fountain pen. Some with a sixth gun, and some with a fountain pen.** I mean people were completely robbed. All these securitized loans, derivatives packed in. And they were robbing everybody.

It wasn't just the people that were signing those deeds. They were robbing the firemen's insurance, the teachers' insurance, peoples 401 k's all of these people that thought their retirement was in triple A loans, standards and poor, and it wasn't triple A loans.

And then they were betting against themselves. This was what was going on, complete unethical behaviour. Now if you look, Spanoza said that greed, avarice and covetousness are species of madness, they're types of madness. We forget that, that these people are actually insane and yet we give money.

Allah says don't give idiots your wealth. Don't give idiots your wealth. Allah says this in the Qur'an, do not give your wealth to people that will misuse your wealth. We are empowering them with every check we write. With every time you use that credit card, use cash. Don't give them that 4%.

Why should some middle man, some *sar'a*. They're trying to eliminate cash. Who wants to eliminate cash? The bankers do because they'll get 4% of every human transaction. Don't let them do that. Start using cash.

But that's only a temporary solution. We need to recognize that, **commodity backed wealth is the only sound form of wealth.** Commodity backed wealth is the only sound form of wealth. **They will argue, and let me tell you something about economics majors. Economics majors go through a brainwashing program.**

Seriously, because they come out of it with all these ideas and if you try to say something like uh, you know we need to get back to a bi-medal economy, oh no that's, that's

passé, they got rid of that. It was a bad system it doesn't work. Who said it doesn't work? It worked for thousands of years. Human beings traded in gold and silver for thousands of years. Gold rarely inflates.

It inflates when new mines are discovered, but there's only about a 2% increase in gold every year, so it's very minimal. But look at the inflation that your money is having. You know, Robert Frost wrote a poem that he never published about currency. And in that poem he said, the pain of seeing ten cents turn to five, we clutch fiercely at the part we think we feel it in.

The head, the heart, is someone cutting us into a lie, is someone at us, cutting us in half? We cast a dangerous look from where we lie, up to the enthroned kings of earth and sky. They know too well what's good for them to laugh. Right?

He was talking about inflation, 1919, inflation, when Woodrow Wilson to pay for all the war problems, printed up all this money inflating the currency and paying. Why do you think the Chinese are angry? Because they're seeing all of that money that they're holding is being inflated. They know what's happening. There's a book recently out called, Currency Wars, threatening about the collapse of the dollar, and the fact that we're in a currency war.

If what's going on in Europe is currency war against the euro. The euro is being destroyed. The yen, the dollar the euro, the *mark*, these are the global currencies, and this is happening all around us. And yet we remain oblivious to it because these currencies are fiat currencies that have no intrinsic value. **Intrinsic value is in gold and silver. At the time of the Prophet , gold and silver was a 10:1 ratio. At the**

beginning of America's bi-medal economy, was a 14:1 ratio, under Hamilton.

In 1873 they prohibited silver, as a monetary means of transaction. Why did they prohibit silver? Because the bankers knew there was more silver than gold, they wanted payment in gold, because farmers and poor people could pay with silver, and it was like having an easier way of paying off their debts, and so they actually outlawed silver in the United States, in 1873.

It was considered a great crime and this is where you get William Jennings Bryan, don't crucify us on a cross of gold, it was a famous speech that he gave. **The wizard of Oz is actually a metaphor**, the wizard of Oz, the yellow brick road. In the original story she had silver slippers, because that was the secret.

And he was talking about the farmers. The scarecrow represents the farmers, in the agrarian areas of America. The tin man represents the industrial north, the factory workers that were losing their heart because of the alienation of their life. I'm not making this up. This is L Frank Baum, it's the great mythology of America.

We need commodity backed currencies. We should be advocating this. **We need economists that study our economics. And not this superficial economics that doesn't challenge the basic suppositions of this system, because Muslim economists now are talking about making halal transactions, that's band-aid, it's a start.** Making these certain types of loans, *mudaraba*, *muradaha*. *Mudaraba* is *makrooh* in the Maliki *madhab*.

It's not an ideal system, the *mudaraba* system. But making these loans is better than doing the other thing because everybody should have some risk involved.

Ribaa is the great sin in the Qur'an. "*Fa'lanu harbin minallahi wa rasulih*," Be declared war on you. The Prophet said, "*ya'ti alannas zaman, kulluhum ya'kulunariba*," all of them will be consuming interest, or usury. Now they say interest but it is usury.

All of them will be eating usury, interest or usury, and then the sahaba said, *kulluhum*"? Because they knew the enormity of this sin. They said "*kulluhum, ya rasulullah*?" He said all of them. And he said, "*wa man lam ya' kuluhu yusabu min ghubarihi*," and the one that doesn't consume it directly, will be covered in its dust. Sadaqa rasullullah. You have to see the prophecy in that. Sadaqa rasullulah. .

So the other thing that you can do, **support your local economies, buy local. Support your local economies.** We have farmer markets that are being revived in the United States, supporting small farmers. Getting out of the agro business. All of these diseases are coming from these agro businesses. You have to support your local farmers.

The other thing that is very important is to recognize the problem of food. **We live in a completely unjust food system.** In America because sugar can be produced much cheaper in places, they put all of these restrictions on the importation of sugar. And so Americans now are eating corn syrup produced in America and getting fat from this corn syrup. Because corn syrup is actually not a good source of sugar. That's an example.

But I'll give you a worse example. **The most important study that's been done on nutrition ever is the China Study by Doctor Campbell and his researchers.**

This was a first rate researcher from Princeton, teamed up with Oxford. He was a completely credible scientist, and pre-modern China, died of cancer of the bladder. Before he died, he set aside money to do a study of nutrition in China and disease relation. So this was independently funded. Campbell ran that team, and the result of it is the China Study.

Some things about the China Study that are very important. **The first thing is that the result was so radical that the food pyramid was changed, to be more scientific.**

But because meat and dairy were completely minimized in the diet, the meat and dairy industry in the United States lobbied so hard that they actually changed the pyramid. Which means science is no longer serving humanity, it's serving corporate interest. That's what it means. **Science is serving corporate interests that is wrong.**

In the China study, what they found, is that in areas where their proteins were less than 5% from meat and dairy, there was no cancer. There was no cancer. The original study was done in Hyderabad in India, and Harvard scientists they laughed at it and they said oh they must have got the cages mixed up. Campbell replicated this science repeatedly.

Some things about meat and dairy consumption. **First of all, the meat and dairy today is not the meat and dairy that grandma and grandpa ate. The meat that grandma and grandpa ate were free range, what they would call now organic, they didn't have a word for it because everything was organic fifty years ago. Organic free range, happily**

raised animals on farms, where they actually treated animals with some dignity. Farmers actually have relationships with their animals. They treated them with dignity.

Now, and my grandfather had a cattle ranch, so I actually spent my summers on a cattle ranch and I herded cattle and I saw. **My grandfather, first time I got on a horse, before I got on a horse, he put a pencil in my mouth and yanked it back really hard, and he said that's what the horse feels when you're using that bit, so don't forget it. That was my first lesson because that's the way people taught, they had respect for their animals.**

In the United States, horses are not categorized as pets, they're categorized as livestock. You can starve a horse to death in America and not go to jail, which is wrong. Horses should have rights, animals have rights in Islam.

This is not a new concept. Our religion gives animals rights. Ants have rights. In the book of *zuhd*, one of the sahaba used to go out and put bed crumbs on the ant hill that was near his house and one of the tabi'in asked what he was doing, he said I don't want them testifying against me on *yawmul qiyama*, that I didn't fulfill the rights of the neighbor. And this is an ant hill. What kind of psychology did these people have? It's a different world they were living in.

Dr. Nasr was alluding to it last night. They lived in a different world. The Prophet spoke to animals. He spoke to animals. Our Prophet spoke to animals.

He spoke to them and they spoke back to him, this is not mythology, this is reality. We have people today that still speak to animals. Animals respond to you. They respond to

you. They're sensing creatures, they have nervous systems, they feel pain, and they become depressed.

In America we have dogs and cats on Prozac. This is a fact. Veterinarians prescribe Prozac for dogs in America. Don't think the dog is depressed because he's a dog. He's happy to be a dog. He's depressed because he's in a house that's depressing. T

he dog whisperer said, he doesn't go solve people's dog problems, he goes to solve dog's people problems. And the same is true for the horse whisperer, Buck, the horse whisperer said I don't solve people's horse problems, I solve horse's people problems. Animals are intuitive, they know when something's wrong.

Sayyidina Omar during his *khalifa* prohibited eating meat every day. This is a fact. Also don't think vegetarianism is not from Islam. People say that when they become Muslim and they are vegetarian, they say oh you have to start eating meat. Your *iman* is not complete until you eat meat. That's what they say and then they give them the biryani and welcome to Islam.

Ibnu Abi Lahm, one of the sahaba, ibnu Abi Lahm, was a vegetarian. Can a *nabataean*, this is in the tradition. And the Prophet accepted that from him. Now if you swore off meat for *ibadah*, that's a different thing, the Prophet told them not to do that. But he didn't want to eat meat, maybe he didn't like it. But today, eating a lot of meat is unethical.

I would say that eating fish, this is your choice, and I'm not dictating to anybody, you have to make your own choices, you do your research, you know we're not fascist. Think for your selves. I'm not here to tell you what to do, I'm here to

make you think about things, and you **go back and you do your own research and you decide for yourselves** because you're all sovereign human beings, and nobody can tell you what to do other than Allah and His Messenger, and that's it. Nobody can tell you what to do.

And every scholar that tells you, is telling you what he thinks Allah and His messenger is telling you what to do, that's called *ijtihad*. But there are few things where Allah spells it out, and fallibilism is very important, our scholars need to have more fallibilism.

We don't doubt Islam but we should doubt our understanding of Islam, we should doubt our understanding of Islam, we don't doubt Islam. But we should doubt our understanding of Islam, because to have certainty about your understanding is to arrogate to yourself some divine knowledge that you don't have.

So Sayyidna Omar said, it's in the Mu'ata, beware of meat, because it has, it has an addiction like the addiction of wine. Beware of meat because it has an addiction like the addiction of wine. **We have Muslims now eating meat three times a day and then they're wondering why they have gout, why they have all these diseases.** Seriously, start cutting that out.

The other thing, I read a book last year called **The Caveman Diet. And in that book, he was arguing, he's not a Muslim, he said, everybody should fast at least a month out of the year where they diminish their intake**, this is what he said in his book. He's from LA. Everybody should fast a month out of the year, and fast a couple of days in the month. Because he said our bodies are designed to be food deprived, they're designed that way, to be food deprived.

If you want to see an **amazing documentary, look at, “Sick, fat, and nearly dead,”** and you look at the miracle that happens on that. **A man who fasted sixty days and then got another man who was almost dead to start fasting and the man’s transformation was amazing.** We need to transform our food. We need to eat healthy food that’s locally grown. **If we’re going eat meat, you shouldn’t eat meat more than once a week.**

Imam Sahl al-Tustari, one of the conditions when he took on students, one of the conditions he stipulated was that they ate meat once a week. In Maliki fiqh, a rich woman is entitled to meat twice a week. **Muslims were semi-vegetarians. The prophet was a semi-vegetarian, he did not eat a lot of meat. This is a fact, you can read it in the *seerah*.**

Two months they would see no smoke came out of his chimney, and they would say, what were you eating? They said *al-aswadayn*, it’s in the sahih collection, *al-aswadayn*, water and date. Dates are one of the most beneficial foods in the world. So this is absolutely imperative that you change your diets. **We’re eating far too much processed foods,** all of this cancer, one out of four people is getting cancer now. Heart disease, diabetes, 70% of the people in some of the Gulf States over 40 have type 2 diabetes. 70%.

They’re drinking, eating all this processed food. Cancer has become epidemic, in West Africa because they’re eating all these processed foods. **Eat fresh, healthy foods, eat good foods, this is part of our religion. Allah doesn’t mention food without mentioning *halal* and *tayyib*. Make your food a source of nutrition.**

Don’t eat empty food, don’t eat too much food. Really. Eat twice a day. Sahl was asked, he said, what do you say about

a man who eats once a day. He said, that's the way Prophets eat. He said what about twice a day? He said, that's the way righteous eat. And then he said what about three times a day? He said, build for them a trough. Build for them a trough.

Now the other thing, this is very important, and with this I'll conclude, I'm out of time, I'll conclude with this. **Support companies that are socially responsible.** The way that you can do this starting out is get, there are several guides that can do this.

There are fair trade guides. One of the best is the better buying, better world buying guide, you can get an app for it. I've got an app here. We actually invited the author who's a sociologist, really sweet man, we invited him. It's called better world shopper. It's an app that you can buy. Anything that you want to buy, you go onto it. So you go to supermarket and they will rate your supermarket based on how socially responsible they are, A+, A, A-, C, C+, C, D and F.

Airlines, if you're going to fly, fly Virgin Airlines, fly Air Canada, fly the Jet Blue, Southwest Airlines. There are airlines that you can fly, that are better than the other airlines. They're more socially responsible. **They're donating more. They're treating their employees well.** And this has been analyzed, they're people that are really serious about this.

There are people now called Freegans. You know about Freegans? **People Freegans are literally dropping out, they're just checking out because they don't want to be part of this unjust system** that is killing us, that is killing our planet. It's killing us. And there are people that are morally, they are more morally responsible in the non- Muslim community than I find in the Muslim community.

I know non- Muslims that have given up credit cards altogether because they don't want to be part of these banking systems, and yet we as Muslims aren't willing to make changes. We can create our own system, we have to do these things. This is our duty.

And finally, this is all about preparing for the Day of Judgment. Maybe we won't change this thing. Maybe this is the way it's all headed. You know, Bob Marley, I used to listen to him when I was a kid, before I became Muslim.

Bob Marley, he said, **free your mind from mental slavery, none but ourselves can free our minds.** Have no fear of atomic energy, they cannot stop the time. How long will they kill our prophets while we stand aside and look, but some say it's all a part of it, we've got to fulfill the book.

Allah is in charge, we're not going to predict the future, but we're people of hope. Our religion is a religion of hope. We have hope in God. *Li man kana yarjullah*, we have hope in God. We have hope in our prophet, who will never betray us.

No matter how much betrayal in the world, he will never betray you. He will stand by you. He will take you across. He will give you from the *howdh*. He will stand by you as long as you stand by him. The Prophet will never betray you. God will never betray you.

Hope is, our religion, our religion is hope. We have to give our children hope. Hope is the thing with feathers that purges in the soul and sings the tune without the words and never stops it all. And sweetest in the gale is heard and sore must be the storm that could abash the little bird that kept so many warm.

I've seen it in the chilliest land, and on the strangest sea. And never in extremity it asked a crumb of me.

**Hope is a beautiful thing, our religion is a religion of hope.
We have hope. Change your lives. Clean your houses out,
stop supporting this unjust economic system.**

*“You were born with wings,
why prefer to crawl through life?”*

- Rumi

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