

s the end of the year approaches, the level of failed the MAJOR exams.

s the end of the year approaches, the level of concern, worry and anxiety rises. It becomes a time of working hard and burning the midnight oil. Leisure and pleasure are sacrificed. Everything possible is done to achieve the best pass. There is total support and assistance in whichever way possible from family and friends. After all ... it's exam time. Passing will open many doors and failing will result in many setbacks. Thus, nothing must come in the way of passing the exams.

While working hard to pass the minor exams, which one must obviously do, does it remind one of the MAJOR exams? This life itself is a major exam. A further exam, will take place in the grave and yet another exam will be conducted on the Day of *Qiyaamah*. What one achieves in the exam of this life will determine whether one passes or fails in the examinations that follow it. Are we concerned about passing the MAJOR exams? Are we prepared to make the sacrifices and to try and achieve the best possible results? Do we support our families, friends and others to help them pass? Failing the minor exams is a minor problem and setback, while failing the MAJOR exams is absolutely disastrous. There is no way to make for the loss. Therefore, the main focus must be on the MAJOR exams. Hence, let us reflect over the serious exams and tests that life presents to us and check whether we are passing or failing.

#### **TEST OF HAPPINESS**

One of the most severe tests is the test of happiness. Happiness here refers to any positive condition or occurrence which elicits joy and pleasure. For instance, one has received the news of passing one's minor exams (such as school exams), how does one react? Here is the MAJOR exam. Is one humbled in gratitude to Allah Ta`ala and moved to engage in *nafl salaah, sadaqah*, etc, to express one's thankfulness, or does one "celebrate" in a manner that is against *Deen*? Consider the end of the year parties that take place with music, intermingling of boys and girls and a host of other sinful activities. If one opts for the sinful activities, one has Likewise, the test of happiness may come in the form of wealth. The major test is in how the wealth was earned and where it was spent. Was it earned through *halaal* sources? Does the wealth become an obstacle in acts of *Deen*, such as performing *salaah* with *jama'ah*? Has money become the object of life? Is the wealth spent on sinful activities? Does one truly make *shukr* for the bounty of wealth by submitting oneself entirely to Allah Ta`ala? The answers to these questions will indicate whether one is passing or failing the MAJOR exams.

#### **TEST OF PAIN**

At times one may be tested with pain. The test of pain could be in the form of illness, financial difficulties, little setbacks in the "minor" exams, loss of a loved one or in any other manner that evokes grief or puts one into difficulty. If one responds with *sabr* (patience) and without complaining against Allah Ta`ala, one has passed the MAJOR exam. What are the rewards for those who make *sabr*: Allah Ta`ala declares in the Glorious Qur'aan: "Verily the patient one will be given *infinite rewards."* 

#### **TEST OF SENTIMENTS AND FEELINGS**

An extremely crucial test, and one that we are generally unmindful of, is the test of our sentiments and feelings. To understand it simply, we are constantly under test of what is in our hearts. The heart is meant to be filled with the love of Allah Ta`ala and His Rasul *(sallallahu alaihi wa sallam)*. If this love is in our hearts, it will be manifested by following what Allah Ta`ala and His Rasul *(sallallahu alaihi wa sallam)* have commanded. One who does this is on the road to achieving a great pass. However, if the heart is filled with the love of this world and greed for it, or filled with the love of the styles and

(Cont. overleaf)

INSIDE	Just a Touch? Business Opposition	Page 2 Page 3
	Reconciliation	Page 4

HANDLE WITH RESPECT. CONTAINS QUR'ANIC VERSES AND AHADITH. FILE AWAY FOR FUTURE REFERENCE

# EXAM TIME

(FROM PAGE ONE)

ways of the kuffaar, one is on the road to failure.

Similarly, is the heart free of pride, jealousy, malice and other such spiritual ailments? Rasulullah (*sallallahu alaihi wa sallam*) declared that the one with pride equivalent to a mustard seed will not enter *Jannah*. Likewise, he warned that jealousy burns up one's good deeds just as fire burns wood. Thus, harbouring such evil sentiments leads to utter failure in the crucial test of the heart.

#### **TEST OF CHARACTER**

"The Mu'min with the most perfect Imaan is the one with the best *akhlaaq* (character)..." declares a Hadith. Our *Akhlaaq* is very often tested spontaneously. When suddenly provoked, are we able to restrain our anger and control our tongue? Furthermore, are we tolerant, forgiving, compassionate, and gentle with our families, friends, employees and others? If we have erred, are we humble enough to ask for forgiveness? If we possess these and other such noble qualities, we are on the path of success. On the contrary if we are intolerant, harbour grudges, our unrestrained anger makes us swear, curse and utter what we will regret – such conduct will result in failure in the test of *akhlaaq*.

#### **TEST OF SUPPORT**

Another test that we constantly face is the "test of support": that is to support and help one another to pass the tests of life. Passing this test is dependant on fulfilling the duty of enjoining the good and forbidding the evil, with wisdom and good advice. On the contrary, if one becomes an obstacle for others to do good, or encourages them towards sin, one will be moving towards failure in this extremely important test. The severe consequences of failing this test befall one in this world. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: "You must certainly enjoin the good and forbid the wrong, or else Allah Ta'ala will send down a punishment upon you. You will then supplicate to him but He will not answer your duas."

Besides the above aspects we are constantly tested in the MAJOR exams of life in numerous other ways. While the little and comparatively insignificant exams will come and go, the greatest focus at all times must be to pass the MAJOR exams. May Allah Ta`ala enable us to pass in this world and the Hereafter. *Aameen* 

# **JUST A TOUCH?**

A touch on a trigger of a loaded machine gun can cause death. Likewise touching what Allah Ta'ala has forbidden can cause destruction in this world and Hereafter. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: "It is better that a steel nail be driven into your head than for you to touch a woman who is not permissible for you (Baihaqi)." Subhanallah! A steel nail in one's head!!! This hadith most eloquently highlights the extreme danger of touching a non-mahram (one with whom nikah is permissible). Just as a steel nail in one's head can cause death, an illegitimate touch can cause destruction in both worlds. Another narration states that the person who touches a woman who is not legitimate for him will have a burning coal placed in his hand on the Day of judgement.

The sheer abhorrence and revulsion that Rasulullah (Sallallahu Alaihi Wasallam) wished to instill in the heart of every Believer for the act of touching a nonmahram is expressed in another Hadith, wherein he is reported to have said: "It is better for one of you to collide with a pig covered completely in mud than to rub your shoulder against the shoulder of a woman who is not permissible for you (in a crowd or elsewhere) (Tabrani)."

While a chaste and Allah-fearing person will not deliberately touch a non-mahram, often due to negligence this crime is committed. Among the more common occasions that this occurs are:

• When giving or receiving money at till points, road tolls, etc.

• In the work place when giving or taking something from a non-mahram

• At social functions, bazaars and other gatherings where intermingling of males and females take place

Hence one should not venture near any mixed gathering if it is not absolutely necessary to go there (such as going to one's job). If going to such a place is completely unavoidable, one must be extremely careful. Also, respectfully ask for money, items or documents which are being passed over to be kept on the counter, desk, etc, from where one can pick it up without risking an illegitimate touch. May Allah Ta'ala protect us from every haraam, even it be the slightest touch. Aameen.

# QUESTIONS & ANSWERS BUSINESS "OPPOSITION"

In the current economic climate, many businesses are barely trying to keep afloat. Therefore, the competition between businesses is fierce. During a discussion among a group of Muslim businessmen, some mentioned their strategies to "kill off" the competition. Many other "happenings" in the market place were also mentioned. However concerns were also raised in the discussion about the permissibility of some strategies. Kindly comment on what is permissible or prohibited from among the following issues:

"Poaching" experienced staff or agents from the opposition; Making secret contact with competitors' staff (and sometimes also paying them) in order to ascertain prices and other confidential information; Wielding one's influence with suppliers to prevent them from supplying competitors; Luring competitors' customers with better offers; Deliberately pushing up prices by bidding against competitors at auctions, ...etc... etc. (question summarised)

The key word in your question is "**MUSLIM** businessmen". Since they are MUSLIM first and businessmen thereafter, at the outset some fundamental aspects are mentioned so that the issues could be understood in the correct perspective.

Some of the most important aspects that a MUSLIM businessman must remember at all times are the following:

• Business is an *ibaadat* (act of worship) provided it is done according to the dictates of Shari`ah. Furthermore, the honest and truthful trader will be raised with the Ambiyaa (A.S.), the Truthful and the martyrs on the Day of Qiyaamah.

• One's sustenance is pre-destined by Allah Ta'ala. One will NEVER be able to earn a cent more than what is decreed, nor will anyone be able to decrease a cent from that which is meant to reach one.

• Conducting one's business according to the commands of Allah Ta`ala will be a means of great *barakah* and one's earnings will become a true blessing. Transacting against the dictates of Deen will destroy the *barakah*. When the *barakah* is destroyed, such wealth becomes a curse and a means of great misery. The wealth itself will ruin one's peace and happiness.

• Business is a means to acquire one's necessities of life. It is NOT the object of one's life. Hence, a MUSLIM is not greedy for wealth, nor does he hanker after it. He makes a reasonable, moderate effort and places his trust in Allah Ta'ala alone to provide for him.

#### INTENTION

Having understood the above, now consider the aspects you have raised. A fundamental factor to remember in this regard is "intention". Any impermissible act or

transaction will obviously remain prohibited despite the best intention. However, if an act is essentially permissible but done with the WRONG intention, though the act will technically be valid, one will nevertheless be sinful due to the evil intention. One will also be deprived of any *barakah* in that transaction. For instance, to offer one's goods for sale to anyone who is willing to buy it is completely permissible. Every person is at liberty to buy from whomsoever he wishes. However, if the intention of offering goods at a better price is to lure customers away from the "opposition" in order to stifle him or drive him out of business, such an intention is evil and sinful. The same applies with advertising a vacant post and offering the job to whoever is interested. However, if one deliberately targets the staff of one's "opposition" in order to weaken him is sinful, though the employment in itself is valid. As for trying to prevent suppliers from supplying one's competitors, such action generally emanates from sheer malice or pure greed. Can one hold back what Allah Ta`ala has decreed for the next person??? If not, then why should one involve oneself in such sinful and futile acts???

Bidding with no intention to buy but to merely push up prices is impermissible. Likewise, all types of fraud, bribery, corruption, deception and deliberate misrepresentation are totally forbidden. It may sometimes appear that one is gaining by employing such wrongful strategies. The reality is that not a single cent more is earned. Instead one is merely destroying the *barakah* in one's wealth.

#### "OPPOSITION"

You would have noted that the word "opposition" in this brief answer has been placed in inverted commas. This is



meant to highlight the reality that one Muslim cannot be the "opposition" of another. A Muslim businessman has colleagues and "fellow businessmen". Thus he loves for his fellow Muslim businessman what he loves for himself, since such well-wishing is а requirement of Imaan. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: "None of you is a Believer until he loves for his brother what he loves for himself (Muslim)." Every businessman who is a MUSLIM first, will make dua for the prosperity of his fellow Muslim and support him in whichever way possible.

#### **PUREST WEALTH**

By way of conclusion, it is appropriate to mention the following Hadith, which is very relevant to our discussion. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: "The purest of wealth is the wealth of the trader, provided that he does the following: When he speaks he does not lie; when he promises he fulfils the promise; when something is kept with him as amanat (in trust) he does not misappropriate the trust; if he buys something he does not (unnecessarily) find fault with the item (in order to try and drop the price); when he sells anything he does not exaggerate in praising it; when he owes money he does not procrastinate in paying and when he is owed money he does not (unduly) pressurise the debtor" (Ma'ariful Qur'an; vol2, pg. 379).

May Allah Ta`ala enable every Muslim to conduct his business as a MUSLIM FIRST .... and in the true spirit of Islam.

#### From the advices of ...



### FAQIHUL UMMAH

The sterling advice of *Faqihul Ummah* Hazrat Mufti Mahmood Saheb (*Rahmatullahi Alaihi*) has helped thousands of people to overcome many problems and difficulties — especially in the line of *Islahun Nafs* (inner-self reformation). Hereunder is an answer to a question to him.

## RECONCILIATION

Summary of Letter:

#### **Respected Mufti Saheb**

Assalamu Alaikum

[The question was not published. The questioner apparently enquired that if two parties have been in a dispute and now wish to reconcile what is the manner of achieving peace and reconciliation between them.]

#### **Reply:**

Bismihi Ta`ala Respected Brother

Assalamu Alaikum

If two people have been in a dispute and wish to reconcile the following is necessary:

Firstly, both parties must genuinely feel that "I too have erred and trampled the rights of the next person. Trampling the next person's rights is against the commands of Allah Ta`ala and His Rasul (sallallahu alaihi wa sallam) while the punishment for such actions is very severe." After having realised the above, one should sincerely regret having trampled the rights of the next person. One must also be fully prepared to compensate for one's actions, irrespective of whatever sacrifices one has to make for this.

#### MINDSET AND ATTITUDE

If both parties attempt to reconcile with the above mindset and attitude, the *musaalahah* (reconciliation) will indeed be a *musaalahah* by means of which disputes are resolved and the mercy of Allah Ta`ala descends. However, if this mindset is absent and the attempt to reconcile is due to some external pressure — for instance some worldly incentive has been offered to make peace, or it is due to some threat, or to avoid disgrace and public humiliation — such *musaalahah* (reconciliation) will become *mukhada`ah* (deception). Each party will try to deceive the other. Hence, the root of the problem will not be eradicated. Instead, it will become even more firmly embedded in the hearts. The end result of this is obvious (that it will result in an escalation of disputes rather than resolution). (*Malfoozaat*, Vol 7, Pg 58)