

## Advice to the trader

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allaah, the Most Merciful, the Bestower of Mercy

All praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon whom Allaah sent as a mercy to the Worlds, upon his Family, his Companions and his Brothers till the Day of Resurrection.

Trading is the best type of gaining. The Prophet صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ worked in trade before prophethood, and a great number of Companions had it as job, among them most of the ten Companions who were promised Paradise. Moreover, there is a scholarly consensus that, “In principle, trading and all sorts of gains are permissible”, but not all the forms of commercial gains are lawful.

Thus, the trader should take particularly care to know the legal rulings concerning the jurisprudence of financial transactions, and to learn its rulings is a sine qua non condition in order to trade, lest the trader fall in unlawful things unknowingly. He should, on the other hand, know the peril of committing illicit things in order to avoid them and fear Allaah accordingly.

I also advise the trader not to make his trade a means to worldly life and covet the ephemeral profit of it. This can lead him in fact to not fulfilling the right of Allaah in what He has bestowed upon him and will not uphold the ties of kinship. This is mentioned in the hadeeth of Aboo Kabsha Al-Anmaari: **“The world comprises four kinds of people.... and a servant [of Allaah] upon whom Allaah عَزَّ وَجَلَّ bestowed wealth but not knowledge, who uses his wealth unduly, not fearing his Lord, not joining ties of relationship and not giving rights of Allaah عَزَّ وَجَلَّ. This is truly the worst of positions”.**

The trader has also to take care of doing his duties and obligations, and not let his trade lead him toward neglecting his religious duties toward his Lord, family and other people or himself. He should not be careless with regard to abiding by orders prescribed by Allaah. The trader has also to be honest and trustworthy in his dealings with others, because it is a praiseworthy character. He should avoid falsehood and hiding the defects of his goods, for sincerity is a reason of blessing, whereas falsehood and concealment are reasons of unassailability and nullification of blessing. The Prophet صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, **“The seller and the buyer have the option to withdraw as long as they are not yet separated. If they speak**

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**the truth and make things clear, they will be blessed in their sale. If they conceal things and lie, the blessing of their transaction will be wiped out.**"<sup>1</sup>

Moreover, the one who knows a flaw but conceals it and does not show it is someone who accepts the loss of his Muslim brother's money. It is unlawful, for instance, to publicise the goods by false advertisement and by propaganda, and by then, spreading and magnifying deceitful and fake things through false swearing.

The trader should also spread virtue by his trade and not help what corrupts the sound faith or defames the straight prophetic method or what corrupts the straight manners; thus, avoiding selling bad things, which are every unlawful thing to sell, or what is forbidden by the Sharee'ah because it is a help to the illicit, or for the fact of being injustice or taking people's money unfairly as usury and its kinds, and what may cause dispute between brothers in faith like the sale of something involving ambiguity or under some unclear conditions.

The seller should also abstain from practicing business in forbidden moments of sale and should sell the goods duly, in amount and in manner, without swindling or cheating and avoid raising the price to an inattentive buyer, or someone who trusts the seller, or an ignorant in trade.

Finally, the trader should aspire to virtue, spread good and widen its circle with God-fear which is the cause of removing affliction and earning licit sustenance, Allaah عزَّ وجلَّ said:

[وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا]

The meaning of the verse:

**[...And whosoever fears Allaah and keeps his duty to Him, He will make a way for him to get out (from every difficulty).]**<sup>2</sup>

He also عزَّ وجلَّ said:

[وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ]

The meaning of the verse:

**[Help you one another in Al-Birr and At-Taqwaa (virtue, righteousness and piety); but do not help one another in sin and transgression]**<sup>3</sup>

The perfect knowledge belongs to Allaah عزَّ وجلَّ. Our last prayer is all praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon our Prophet, his Family, his Companions and Brothers till the Day of Resurrection. [Algiers, Tuesday 27th, Al-Muharram, 1426H. Corresponding to: March 8th, 2005.]

<sup>1</sup>Reported by Ad-Daarimee (2/6), An-Nasaa'ee (4/196) and At-Tahaawee in "Sharh Ma'aani Al-Aathaar"(2/54) from the hadeeth of Hafsah رضي الله عنها.

<sup>2</sup> [Soorah At-Talaaq (The Divorce): 2-3].

<sup>3</sup> [Soorah Al-Maa'idah (The Table Spread with Food): 2].