

## Money and Islam – by Azhar Khan

For many Muslims money is a double edged sword. Some love having it and some believe it is the root of all evil. Like it or not, without it we are victims to the systems that control our economies and moreover our lives.

### Is how you live your life as a Muslim today determined by the money you have?

For many of us perhaps an element of ambiguity arises from the fact that Muslims often use such words as, "By Allah's Will", "What has been written cannot be changed", and similar phrases. These can easily be understood when we relate them to Allah's prior knowledge of all things on the one hand, to His overall will on the other. It is Allah who has willed that there be cause and effect, and it is His will that such causes as affect our lives are there to affect it. Furthermore, it is His will that we should have free will of our own. Our own will, then, is exercised within the framework of His absolute and overall will which has determined that man can have free choice of his own. The two are by no means mutually exclusive. Indeed, man's free will is a manifestation of Allah's absolute will.

What makes this question seem, at times, an intricate one is that people confuse Allah's prior knowledge of everything that may take place in the universe with predestination. We state very clearly that Allah knows what we are going to choose in any situation and what we will do or say before we actually do it or say it.

His prior knowledge, however, does not signify any imposition on us to comply. Perhaps we will find it easier to understand this point if we remember that time, as we know it, does not apply to Allah or to His knowledge. Time on earth is a coincidental thing, by which man is able to calculate time on the basis of the succession of day and night. That a day consists of 24 hours is something determined by calculation. That a week consists of a succession of seven days and seven nights is also something that people have agreed to and corroborated by science. If we were to live on some other planet, we will find that all this calculation of time is irrelevant. Even in our solar system, one night and day on one planet is equal to several years on another. Then we have to exclude this notion of time when we speak of Allah's prior knowledge. When we are able to do so, we can easily understand that His knowledge does not constitute an imposition on us.

Allah also tells that He rewards man according to his actions. Numerous verses in the Qur'an tell us that no action will be allowed to pass unnoticed. For example:

**“ So whosoever does good equal to the weight of an atom (or a small ant), shall see it. And whosoever does evil equal to the weight of an atom (or a small ant), shall see it” (99:7,8).**

We do not choose when we are born or when we die. Nor can we choose whether or not to react to natural elements such as rain, wind and temperature. We cannot determine how our bodies react in different situations. We are affected by illness in a way over which we exercise no control. In such matters, we earn no reward and incur no punishment.

This fits with Allah's justice which attaches those to our free choice. Allah has placed us on earth and given it its potentials and created its environment. We can choose to tap into those potentials and make use of them, and we can deal in a limited way with the environment. What we can do through our own choosing is part of what we are responsible for.

What we cannot alter has no effect on our final outcome. But we should understand, however, that our lives are affected by conditions and environmental influences which are part of Allah's system of creation.

There are causes and effects. When we can influence a cause, we are responsible for the effect which results from our action. When we are influenced by a cause over which we have no control, we bear no liability.

One thing for sure is that we cannot ignore money and how it affects us. Without it we cannot take up any cause for good or in the name of Allah. We cannot affect the lives of those around us sincerely, neither can we help those in need, our families and ourselves. Predestination is not an answer. Allah gives you the tools and talent; you have to make it work for you, your community, your country and your planet. How you choose to use them is determined by you.

Not being wealthy is the root of all evil. Making money is part of life and your financial integrity is a foundation stone in ensuring your life as a Muslim is secured. So how can a Muslim raise money for a business, or mortgage? Where are the social and community systems that encourage Muslims to live the lives entrusted to us as followers?

Since the destruction of Khalifah we have seen degradation in Muslim brotherhood. In the past, a community was built on the succession of the tribe. Our loyalty to the tribe meant security and protection and in return we gave the tribe our skills for subsistence. If the tribe pulled together for whatever purpose they would accomplish great feats. In the time of the Prophet this meant communities built wealth together through hunting, agriculture and transactions of barter and trade. People would work together to keep the community going and used this economy to trade with passing caravans. Success of the tribe meant success for the community.

With globalisation and in some cases oil, came money. It took away the element of community, individualised and diluted the tribe because as individuals everyone had money and in essence could provide all the security needed for themselves. Individual skills developed an ethos around the ability to earn the mighty dollar and this became paramount for survival. Whatever is needed today can only be accomplished with money. Our loyalty no longer resides with the tribe, it is firmly loyal to money. This is why today in mosques everywhere; Muslim brotherhood is being shaken at its core. We no longer need the brotherhood for security. We have no loyalty or need to belong to the tribe. We only need our own abilities.

### **So how can you be a Muslim with money and still belong?**

Mindset is the key. Islam is the only religion that has specific guidelines on how to manage your wealth. Since we are having issues initiating a plan to collectively return Khalifah on a global stage, perhaps is it then the duty of our community leaders to then consider how to effect this proposition on a community level?

However at the end of the day it is not solely up to them. As a member of your congregation it is up to you too. Transparency is the key and if you feel that this is possible then charter a proposition or write a letter that will take up this dialogue with your local committee and start to implement your own community led Khalifah program. Eventually this has to have global significance. What's the worst that could happen if you did? Your family and your community would have the structure in place to ensure that you can live the life of a Muslim with community benefits equal if not better than the one you have come to rely on? Your children will have someplace to reach out to, that didn't involve non Islamic authorities and would have a sense of belonging to a religion that catered for their entire life. Not just their spiritual advancement, but their community, vocation, financial, health and wellbeing, mental and social welfare. That's what Khalifah programs would provide. So ask not what it can do for you, ask how will it help you to get involved?

If you need to test this theory, ask yourself the next time you sit next to someone at the mosque, if you know the person sitting next to you. If you don't, ask yourself why not. Have you lost the brotherhood of Islam, of being part of the tribe? Is it because you are empowered yourself beyond the need to greet and embrace your brother in Islam? Or is it just not worth lowering the walls you've built around your own secure life to let them in. If you have embraced your life and are living it without your community, then you have given up your tribe, your Islam. You have a new tribe ... money.

Unless you make money your servant, you will be a servant to it. Islam does not prevent you from being rich. Without money you have no chance of doing any good. How will your community be affected if you chose to earn a part in it? If you have money and don't know your community, its time to get involved in the solution. If you don't have money, you definitely need to get involved to learn from those that have structured their lives to have money and live well as Muslims.

Tell us your thoughts in our forum. Next week I explore choosing a vocation that allows you to live the life of a Muslim in a western society. Contact Azhar Khan [azhar@thetradervillage.com](mailto:azhar@thetradervillage.com) if you have a question or would like to positively contribute your thoughts to the article.

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