

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

وَيْلٌ لِّلْمُطَفِّفِينَ (١) الَّذِينَ إِذَا أَكْتَالُوا عَلَى النَّاسِ

يَسْتَوْفُونَ (٢) وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ (٣)

قَالَ رَسُولُ اللَّهِ ﷺ: التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ
النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ.

Respected believers,

Today's khutbah will be about the ethics of commerce. Commerce means the exchange of two different types of goods with mutual consent or selling them for money. Interest, on the other hand, means giving more of one type of good than the other when exchanging two goods of the same kind. For example, lending 10,000 pounds and demanding 12,000 pounds back is interest.

Since commerce constitutes a separate field of Islamic law, it is obligatory for every merchant to know the laws of trade. Unjustly increasing prices, concealing defects in goods, deceit, hoarding, false oaths, and lying are all immoral behaviors and are not permitted in commerce.

Allah ﷻ says in the Quran: *"Woe to the defrauders! Those who take full measure 'when they buy' from people, but give less when they measure or weigh for buyers."* (Al-Mutaffifin, 83:1-3)

Our Prophet (ﷺ) said: *"The truthful, trustworthy, and honest merchant will be with the prophets, the truthful, and the martyrs."* (Tirmidhi, Buyû, 4)

Respected congregation,

Some of the general principles of commerce are as follows:

Avoiding hatred, envy, and gossip in business life, keeping one's promises and words, being gentle and having good manners, being compassionate, merciful, just, virtuous, chaste, and honest, being content with little and grateful for much, being consistent in one's words and deeds, not being arrogant or boastful about worldly possessions,

being honored to befriend and associate with the poor, befriending the good and staying away from the bad, and avoiding showing excessive respect to the rich because of their wealth.

Respected brothers,

Another important matter is the timely payment of debts. A believer neither deceives nor is deceived. Allah ﷻ says in the Quran: *"O believers! When you contract a loan for a fixed period of time, commit it to writing."* (Al-Baqarah, 2:282)

Another important issue is partnership in business. It is often seen that partners who share assets fall into disputes and arguments, but such disagreements are virtually nonexistent among people with high religious and moral values, virtuous and honorable character, and quality personalities. Even if they do occur, they are easily and quickly resolved. The Quran says: *"And certainly many partners wrong each other, except those who believe and do good—but how few are they!"* (Sad, 38:24)

In a qudsi hadith, Allah ﷻ says: *"If two partners do not betray each other, I will be their third partner. But if one of them betrays the other, I will leave them."* (Abu Dawud)

Brothers engaged in commerce,

Let us learn our trade according to the precepts and ethics of our religion and act accordingly. A merchant or worker who engages in trade or work by obeying the commands and prohibitions of his religion, doing his best to adhere to what is lawful and unlawful, and fulfilling his obligatory duties is considered to be worshipping.

I conclude my khutbah with a verse from the Quran: *"by men who are not distracted—either by buying or selling—from Allah's remembrance, or performing prayer, or paying alms-tax. They fear a Day when hearts and eyes will tremble,"* (An-Nur, 24:37)