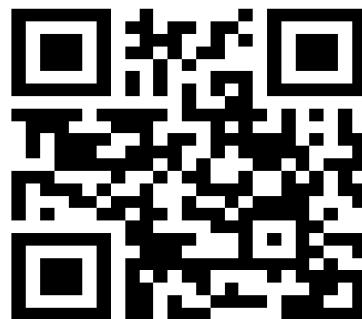




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Authors & Affiliations	1. Dr. Farhana Mehmood <i>Lecturer, Department of Islamic Studies, Fatima Jinnah Women University Rawalpindi.</i> farhana.mehmood@fjwu.edu.pk 2. Nazli Nouman <i>Lecturer, Islamic Maktaba, Rawalpindi</i>
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Manifestation of Convenience in Financial sustainability through Seerah of the Prophet Muhammad (peace be upon him)

Abstract

Financial matters required much care and responsibility in sustainable transactions, but sometimes due to strict policies individuals and companies encounter with frustration and exasperation while unnecessary complexities and obstacles in dealing with financial policies. This problem arises universally to all humanity. The present research is an endeavour to explore practice model of financial sustainability derived through Seerah of the Prophet. Seerah provides Prophetic policies that demonstrate leniency in the commercial transactions, and seeking the return of their funds, are deserving of Allah's mercy and acquire financial sustainability. This phenomenon involves the development of a preference for convenience, leniency, and moral goodness in the attitude and interactions of the community based on the teachings of the Prophet. Social lubrication refers to the phenomenon that facilitates smoother interactions and communication within social settings.

Key words: Convenience, Financial Sustainability, Seerah of the Prophet Muhammad

Introduction

Occasionally, a man may encounter financial difficulties, such as the need to pay rent or cover medical expenses, or may require a recommendation to secure assistance from others. However, certain individuals, despite possessing the necessary resources and capabilities, exhibit reluctance in extending their support, possibly due to perceived or illusory advantages. In instances of this nature, it is observed that individuals become embroiled with their adversaries (within the earthly realm), they will inevitably endure retribution and correction.

Man give loan to his poor brother and he is unable to pay back to you, than remit it. It will be considered as spending in the cause of Allah. Therefore Allah says in the Quran

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ ¹

The best utilization one's surplus money is to spend for the sake of Allah. 2.5% Zakat is obligatory and this is the minimum amount a rich person gives. Islam give his believes the lesson of highest standard. So one is encouraged to give charity and interest free loans to his needy brothers. With the help of your loan man can set his business and can be economically stabilized. After selling his business his requirement debtor returns principal amount. But in any case of debtor is lacking the means to return money then Islamic court will ask creditor to give him the time, some relaxation in appointed time. This is the convenience creditor should give according to the teachings of Quran. In some genuine cases, sometime Islamic court ask creditor to remit his full principal amount half or some portion In some cases sometimes Islamic court ask creditors to remit his full principal amount or half or Some portion ².

According to Islam law debtor's is abode, utensils, clothes and tools of his earning livelihood cannot be seized as penalty in distain.

3 كَانَ الرَّجُلُ يُدَايِنُ النَّاسَ، فَكَانَ يَقُولُ لِفَتَاةٍ إِذَا أَتَيْتِ مُعْسِرًا فَتَجَاوَزْ عَنْهُ، لَعَلَّ اللَّهَ أَنْ يَتَجَاوَزَ عَنَّا. قَالَ فَلَقِيَ اللَّهَ فَتَجَاوَزَ عَنْهُ."

Allah's Messenger (ﷺ) said, "A man used to give loans to the people and used to say to his servant, 'If the debtor is poor, forgive him, so that Allah may forgive us.' So when he met Allah (after his death), Allah forgave him."

Islamic Ethical Guidelines for Financial matters

The basic idea of economy in Islam is that Allah is the owner of all heritage of the heavens and the earth. He gives the ownership some of the things to his man temporarily to check him As Allah said.

وَمَا لَكُمْ إِلَّا أَنْتُمْ تَنْفِقُونَ فِي سَبِيلِ اللَّهِ وَلِلَّهِ مِيرَاتُ السَّمَوَاتِ وَالْأَرْضِ⁴

"How it is with you that you spend not in the cause of Allah? For to Allah belongs the heritage of the heavens and the earth",

1) Proprietary capacity of property.

2) Beneficial capacity of property.

When a thing is physically and legally in one's ownership and he has the right to use it with his consent anytime and he has right to sell it give it to anyone, it means he has proprietary right over the thing. Now no one else can use it or take the part of it without the owner consent.

Allah gives things under one's ownership. So he can use it and get it benefit out of it for himself and for others this is beneficial capacity of property. Whatever Allah has created in this world is advantages to mankind in one way or the other. Anything which is useful for His creation will persist others will be terminated.

"White that which is for the good of mankind remains on the earth"

5 وَأَمَّا مَا يَنْفَعُ النَّاسَ فَيَبْقَىٰ فِي الْأَرْضِ

The purpose of proprietary right to any one is that he should get benefit out of it. Use this benefit for his own well being and share this with others because of this beneficial capacity of the Allah gives owner of some particular things to his mankind to run the system of their economics with hard work and being forward the advantage and profit .To enjoy the benefits or being owner and celebrate the gain with others by using it for their needs. "Whoever revives dead land it is for him"⁶.

According to the teachings of Quran the ownership should be given to mentally sound and rightly guided responsible man who can attain the purpose of possession. Islam tells us that in proprietary capacity owners has the same exclusive right no one can claim sharing. But in beneficial capacity others rights are inclusive. For example the wealth on the food which is the result of your hard work one is bound to share with others.

He is not a believer who is full while his neighbor is hungry besides him"⁷

This is the concept of Islam economics that neighbors has right in our food, a poor has right in our wealth, a deprived person has right in fortunate. Quran has described the right of needy in others wealth. In Surah Ma'on Allah says that the denial of the day of judgment is one who spend his resources for luxury but never even think for the need of any orphan , the necessities, the humbles . And the one who offer prayers to show off and their hearts do not feel the pain of

Allah's mankind and all creation they do not think of the ways to take out needy for his economic dead lock.⁸ Any person who does not want to share blessings of Allah with others is declared as worthy of torment. One's wealth and belongings are with his hard earned money but Allah our creator, the all knowing, the best planner has decided rights of needy which a prosperous man his to give. And those in whose wealth there is a recognized right for the beggar who asks and for the unlucky who has lost his property and wealth (and his means of living has been straitened).

Guidance form the Role Model of the Prophetic Seerah

The life of Prophet Muhammad (PBUH) guides how to help others .Once a Ansari asked to Prophet (PBUH) for help financially help. He (PBUH) asked him to sell his bag and bowl in 2 dirham. Prophet (PBUH) said to him: Buy one dirham food and give it to house and buy aware with another dirham. Prophet (PBUH) put the handle of axe with his worthy hands and also him to cut wood and self that". After fifteen days he came with 10 dirham Prophet (PBUH) said: This is better than the question on your face on the day of resurrection.⁹

Allah orders to give good things to others which you like for yourself. Allah has equalized the rights or both. In beneficiary capacity all creation has right in wealth. Now any owner who passes more on less is boned to share. Islamic teachings condemn the attitude of selfishness.

Any proprietors who earns money through halal means but do not spend for welfare of others, Is considered as sinful.

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ¹⁰

“And the who heard up good and silver and spend and them not in the way of Allah, announce to them a painful torment”.

In Islamic economic system, believer is encouraged to send for the sake of Allah besides zakat. Zakat is obligatory and one has to pay as it one of the basic pillars of Islam. And Islam teaches us high to high standards to help His mankind. Believers with elevated spirits ask Prophet (PBUH).

وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ كَذَلِكَ¹¹

“And they ask you what they ought to spend, say: That which is (spare) beyond your needs”.

Sometimes in society unnatural conditions appear, for example now-a-days in past pandemic era; Some people spend luxurious life while others spend life in misery. In such situation Allah said what so ever is excessive of your need' spend to accommodate deprived persons in society.

Abu Saad narrated that once they were with Prophet (PBUH) in journey. Prophet (PBUH) said who has ride or food or anything more than his need, should give to those who do not have. Prophet (PBUH) mentioned things are after the offer until they considerate that a believer has no right on away things which is more than his need¹² “.

Prophet (PBUH) clearly describes the complete concept of ‘Economic System of Islam’. Quran sets high standards of being considerate towards all creations. Give easiness with respect. Quran says;

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتْبِعُونَ مَا أَنْفَقُوا مَبًّا وَلَا أَدْمَىٰ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ¹³

“ Those who spend their wealth in the cause of Allah and do not follow their charity with reminders of their generosity or hurtful words—they will get their reward from their Lord, and there will be no fear for them, nor will they grieve”.

A believer spend are help others only to please his lord. He does not anticipate any reward in this world remember the promises of Allah and feels contentment with deep insight, giving easiness for himself. As Allah encourages in Quran

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَتَتْ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِائَةٌ حَبَّةٌ ۗ وَاللَّهُ يُضَاعِفُ
لِمَن يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ¹⁴

“The example of those who spend their wealth in the cause of Allah is that of a grain that sprouts into seven ears, each bearing one hundred grains. And Allah multiplies ‘the reward even more’ to whoever He wills. For Allah is All-Bountiful, All-Knowing”.¹⁵

Allah and his Prophet (PBUH) gave such a concept of Islamic economics which is based on giving easiness, sacrifices, selflessness and profit giving in the way, where the prayer and the payee are equal rights. It is said “pay the laborers his wages before his sweat dries¹⁶”.

Employee is ordered to fulfill his given task with utmost skill, vigorous and hard work, does not make his deprived condition a barrier, should show honesty in his work and all deals which employer has trusted on him, should accomplish his task with pleasure and maximum responsibility worker should be obliged of Allah and the boss for having job. If the labor is only eager for the wages/salary rather than the started of his work in this way he will disarrange all system. Rather concentrate on his work with full capacity so feel tiredness. On the other hand Allah orders boss to pay wages salary immediately on completion of work. Employee has not come to you to ask for his amount. Boss should ho and pay with dignity and Thankfulness.

It emphasizes that one might gain Allah's help and mercy in this life as well as the hereafter by easing someone else's sorrow, anxiety, tension, and hopelessness, making things easier for those who are struggling, and hiding other people's mistakes. The actions of sahaba serves as timeless example for Muslims to follow even in difficult times as today in post pandemic era. Even in the post-pandemic era, a person with the ten traits listed in this ayah can solve the issues of the poor. The entire Muslim community should transform itself in conformity with them since they constitute the human virtue. who have submitted to Allah, accepted Islam as their code of conduct, and who have no desire to oppose the Islamic way of life and thought. They are those who think that adhering to the path outlined in the Quran and by the Holy Prophet (PUBH) is the only path that is correct and direct, and it is this path that will lead them to true success.

Prophet PBUH offer expressed his willingness to use his wealth to repay the debts of others for eg , Abu Huraira narrated , that Alla’s messenger said “ if I had gold equal to the mountain of uhad , it would not please me that it should remain with me for more than three days , except an amount which I would keep for repaying debts “. ¹⁷

"Whoever eases a believer's suffering from the painful aspects of this world, Allah will rescue him from a difficulty of the painful aspects of the Hereafter. Whoever eases the situation of a person in need who is unable to pay his debt, Allah will ease his lot in both this world and the Hereafter. Whoever conceals a

Muslim's faults, Allah will conceal his faults in both this life and the Hereafter."¹⁸

Setting up hotlines and online platforms for providing spiritual and emotional support to those who are feeling lonely, anxious, or depressed. Producing and donating protective gear for health workers who are on the front lines of fighting the pandemic and saving lives. Delivering food and necessities to vulnerable communities who are self-isolating or struggling financially due to the lockdown. Muslims to treat relatives kindly and treat the elderly with respect, just as Prophet Muhammad instructed them to maintain close family relationships. Muslims typically maintain long family ties and have comparatively big households. Indeed, people who donate to charity and make a good loan to Allah will have their donations multiplied for them and receive an honorable return.

Islamic Socio-Economic Morality To Facilitate Humanity

Islamic moral principles of justice, compassion, and solidarity can be applied to help the poor during the pandemic. All of the world's main faiths place a strong emphasis on compassion, which is also a fundamental moral value in fields like social work and health care. "Shared suffering" is what sets compassion apart from other emotions. Compassionate individuals and institutions are aware of suffering and act to lessen it.

Social justice, human dignity, compassion, and unity are important principles of Islam. It exhorts Muslims to sustain these ideals in their individual and communal lives, particularly during difficult and trying times. Following are a few social Islamic moral principles that can help the pandemic's poorest victims: Every Muslim who has a specific amount of wealth is required to provide zakat, an annual donation, to the needy and underprivileged. One of Islam's five pillars, zakat is a way to purify one's money and spirit. Additionally, it aids in lowering social unrest, inequality, and poverty. Some estimates claim that zakat can bring in billions of dollars each year for charitable organizations.

Prophetic Teachings regarding Convenience for Financial Matters

1. **Sadaqah** Charity Giving is the term for the voluntary almsgiving that Muslims are urged to make at any time and in any amount. Sadaqah can be offered in a variety of ways, including cash, food, clothing, smiles, and nice words. Sadaqah is a manner of thanking God, being kind to others, and being generous to oneself. Additionally, it gives benefits, protection from harm in this life and the next, and blessings.
2. **Waiyyah**: This is the type of bequest or legacy that Muslims can utilize to leave a portion of their estate—up to one third—to charity organizations after they pass away. Waiyyah is a way to carry on one's legacy and good acts beyond death. Additionally, it helps the departed by improving their chances of receiving Allah's pardon and mercy.
3. **Qard Hasan**: This is a loan that Muslims can provide to people who are in need or who owe money. The goal of Qard Hasan, a type of social finance, is to assist those who are experiencing financial troubles without taking advantage of them or charging them interest. Additionally, it encourages Muslim unity, cooperation, and support for one another.
4. **Imyah**: This is the safeguarding or protection that Muslims can offer to those who are oppressed or at risk. Imyah can entail standing up for the

safety, dignity, and rights of other people, particularly minorities, refugees, women, young children, and the elderly. It can also entail giving those in need of it a place to live, food to eat, medical attention, education, and other sorts of support.

5. **Shura:** This refers to the social and political consultation or engagement available to Muslims. The Shura principle of governance and decision-making respects the viewpoints and objectives of all parties involved.

Conclusion

The global impact of the coronavirus pandemic would be significantly more severe if individuals worldwide continue to disregard the gravity of this public health crisis. The successful outcome of this pandemic necessitates the adoption of behavioral adjustments in accordance with the teachings of Islam. These adjustments include the promotion of personal positive behaviours. It is imperative for individuals to cultivate a sense of optimism in all aspects of their lives. Islam, as a religion, promotes optimism and encourages individuals to foster hope for a promising future by emphasizing the importance of diligent effort, determination, patience, and ultimately placing trust in Allah, a concept known as "tawakal." The attainment of elevated levels of success and prosperity can only be realized through interfaith harmony, the establishment of mutual trust among nations, the cultivation of sound cooperation in benevolent and developmental endeavors, the fostering of robust relationships, and the pursuit of outcome-driven connectivity. It is recommended that policies that are made for combating deprivation in post pandemic era should focus on Quranic teachings and Prophet (PBUH) Sunnah at state level and also at individual level. It is observed that leaving Allah's commands and His Prophet (PBUH) Sunnah resulted in social, economic problems through all ages.

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