How Muslims live their lives

By

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Introduction

People in the West think that Islam is an inherently violent religion. They characterize it as a 'religion of the sword'. They picture Islam as dominated by conflict, aggression, fundamentalism, and global-scale violent terrorism. The Europeans have viewed Islam in various ways: sometimes as a backward, violent religion; sometimes as an Arabian Nights fantasy; and sometimes as a complex and changing product of history and social life.

The 9/11 attack on the US and other recent attacks allegedly associated with people who follow the Islamic faith, have led many non-Muslims to indict Islam as a violent religion. Some conservative Christian leaders have complained that Islam is incompatible with what they believed to be a Christian America. Examples of Christian leaders who have expressed such sentiments include Franklin Graham and Pat Robertson, the deceased Jerry Falwell, Jimmy Swaggart, and many others. According to a survey conducted by a research group affiliated with the Southern Baptist Convention, two out of three Protestant pastors believe Islam is a "dangerous" religion.

Despite the presence of violence in many regions of the world ranging from Ireland to Lebanon to the Pacific Basin and involving many religions from Christianity to Hinduism, the Western world associates Islam more than any other religion with violence. The Muslim conquest of Spain, the Crusades - which were not begun by Muslims -, and the Ottoman domination of Eastern Europe have provided a historical memory of Islam as being related to force and power. Moreover, the upheavals of the past few decades in the Middle East and especially movements using the name of Islam and seeking to solve problems of the Muslim world created by conditions and causes beyond the control of Muslims have only reinforced the idea prevalent in the West that Islam is related to violence.

To understand the nature of Islam and the truth about the assertion often made of Islam's espousal of violence, it is important to remember that the word Islam itself means peace and that the history of Islam has certainly not been witness to any more violence than one finds in other civilizations, particularly that of the West.

The goal of Islam is to establish equilibrium amidst this field of tension of various forces. The Islamic concept of justice itself is related to equilibrium, the word for justice (al-'adl) in Arabic being related in its etymology to the word for equilibrium. All force used under the guidance of the divine Law with the aim of re-establishing an

equilibrium that is lost is accepted and in fact, necessary, for it means to carry out and establish justice. Using force might be necessary in order not to fall prey to other forces, which cannot but increase disequilibrium and disorder and result in greater injustice. Whether the use of force in this manner is swift and intense or gentle and mild depends upon the circumstances, but in all cases force can only be used with the aim of establishing equilibrium and harmony and not for personal or sectarian reasons identified with the interests of a person or a particular group and not the whole.

Islamic Law opposes all uses of force except in the case of war or for punishment of criminals in accordance with the shari'a (Islamic Law). Even in war, however, the inflicting of any injury to women and children is forbidden as is the use of force against civilians. Only enemies in the field of battle must be confronted with force and it is only against them that injurious physical force can be used.

As far as violence in the sense of the use of unjust force against the rights of others and laws is concerned, Islam stands totally opposed to it. Rights of human beings are defined by Islamic Law and are protected by the Islamic Law, which embraces not only Muslims but also followers of other religions who are considered as 'People of the Book (ahl al-kitab)'. If there is nevertheless violation in Islamic society, it is due not to the teachings of Islam but the imperfection of the human recipients of the Divine Message.

The perspective of Islam is based upon moderation and its morality is grounded upon the principle of avoiding extremes and keeping to the golden mean. Nothing is more alien to the Islamic perspective than vehemence, not to say immoderate vehemence. Even if force is to be used, it must be on the basis of moderation.

Islam is based on the Truth, which saves and which finds its supreme expression in the testimony of the faith: there is no god but Allah.

It must be emphasized that since Islam embraces the whole of life and does not distinguish between the sacred and the secular, it concerns itself with force and power, which characterize this world as such. But Islam, in controlling the use of force in the direction of creating equilibrium and harmony, limits it and opposes violence as aggression to the rights of both Allah and His creatures as defined by the divine Law.

The use of force under the Islamic Law is the exertion of human will and effort in the direction of conforming to Allah's will and in surrendering the human will to the divine Will. From this surrender (taslim) comes peace (salam), hence Islam, and only through this Islam can the violence existing within man be controlled and the beast within him subdued. Man living this peaceful life with himself, will be living at peace with Allah – his Creator (1).

Pre-Islamic Arabia was caught up in a vicious cycle of warfare, in which tribe-fought

tribe in a pattern of vendetta and counter vendetta. Muhammad himself survived several assassination attempts, and the early Muslim community narrowly escaped extermination by the powerful city of Mecca. The Prophet had to fight a deadly war in order to survive, but as soon as he felt his people were probably safe, he devoted his attention to building up a peaceful coalition of tribes and achieved victory by an ingenious and inspiring campaign of nonviolence. When he died in 632, he had almost single-handedly brought peace to war-torn Arabia.

In the Koran, the only permissible war is one of self-defence. Muslims may not begin hostilities (2: 190). Warfare is always evil, but sometimes you have to fight in order to avoid the kind of persecution that Mecca inflicted on the Muslims (2: 191; 2: 217) or to preserve decent values (4: 75; 22: 40). The Koran quotes the Torah, the Jewish scriptures, which permits people to retaliate eye for eye, tooth for tooth, but like the Gospels, the Koran suggests that it is meritorious to forgo revenge in a spirit of charity (5: 45). Hostilities must be brought to an end as quickly as possible and must cease the minute the enemy sues for peace (2: 192-3).

Islam is not addicted to war, and jihad is not one of its "pillars," or essential practices. The primary meaning of the word jihad is not "holy war" but "struggle." It refers to the effort that is needed to put Allah's will into practice at every level: personal and social as well as political. A very important and much quoted tradition is what Muhammad told his companions after the end of a battle, "We are returning from the lesser jihad (war) to the greater jihad (fighting the temptation of the soul).

Islam did not impose itself by the sword, the Koran insists, "There must be no coercion in matters of faith!" (2: 256). Constantly Muslims are enjoined to respect Jews and Christians, the "People of the Book," who worship the same God (29: 46). In words quoted by Muhammad in one of his last public sermons, God tells all human beings, "O people! We have formed you into nations and tribes so that you may know one another" (49: 13), not to conquer, convert, subjugate, revile or slaughter but to reach out toward others with intelligence and understanding.

The suicide bombing, the hijacking and the massacre of innocent civilians are far from being endorsed by the Koran, on the contrary, this killing violates some of its most sacred precepts. But during the 20th century however, the militant form of piety often known as fundamentalism erupted in every major religion as a rebellion against modernity. Every fundamentalist movement in Judaism, Christianity and Islam is convinced that liberal, secular society is determined to wipe out religion. Fighting, as they imagine, a battle for survival, fundamentalists often feel justified in ignoring the more compassionate principles of their faith. But in amplifying the more aggressive passages that exist in all scriptures, they distort the tradition.

It would be as grave a mistake to see Osama bin Laden as an authentic representative of Islam, as to consider James Kopp, the alleged killer of an abortion provider in Buffalo, N.Y., a typical Christian, or Baruch Goldstein, who shot 29 worshipers in the Hebron mosque in 1994 and died in the attack, a true martyr of Israel. The vast majority of Muslims, who are horrified by the atrocity of Sept. 11, must reclaim their faith from those who have so violently hijacked it (2).

There are 1.5 billion Muslims in the world, and Islam is the world's fastest-growing religion. If the evil carnage we witnessed on Sept. 11 were typical of the faith, and Islam truly inspired and justified such violence, its growth and the increasing presence of Muslims in both Europe and the U.S. would be a terrifying prospect. Fortunately, this is not the case.

Muslims do not live the American dream

The American dream is a set of ideals in which freedom includes the opportunity for prosperity and success, achieved through hard work. In other words, life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement regardless of social class or circumstances of birth. In general, the American dream can be defined as being the opportunity and freedom for all citizens to achieve their goals and become rich and famous if only they work hard enough. The American dream focusses therefore on the success of the individual, and not the wellbeing of the whole population.

There is a proverb saying: 'Righteousness exaltteth a nation: but sin is a reproach to any people.' In fact, fame and fortune have replaced faith and almost two-thirds of the Americans said the dream is different from what it used to be. The country is moving away from traditional notions of the ideal life. The result is a list of huge social ills: the growing divide between rich and poor, domestic violence, unemployment, pollution, urban decay, racism and sexism, homosexuality, teen age pregnancies, abortion, pornography, AIDS, child molestation, adultery, incest, drunkenness, drug abuse, petty crimes, murders, etc.

When Pastor Joe Wright was asked to open the new session of the Kansas Senate, everyone was expecting the usual generalities, but this is what the attendants heard:

"Heavenly Father, we come before you today to ask your forgiveness and to seek your direction and guidance. We know Your Word says, 'Woe to those who call evil good,' but that is exactly what we have done...We have lost our spiritual equilibrium and reversed our values. We confess that we have ridiculed the absolute truth of your Word and call it pluralism. We have exploited the poor and called it the lottery. We have rewarded laziness and called it welfare. We have killed our unborn and called it choice. We have shot abortionists and called it justifiable. We have neglected to discipline our children and called it building self-esteem. We have abused power and called it politics. We have coveted our neighbour's possessions and called it ambition. We have polluted the air with profanity and pornography and called it freedom of expression. We have ridiculed the time-honoured values of our fore-fathers and called it enlightenment. Search us, Oh, God and know our hearts today; cleanse us from every sin and set us free. Amen!"

The prayer of Pastor Joe Wright is the horrifying truth about America. The United States has deteriorated into a large Sodom and Gomorrah! America is a land of evils. Why should Allah bless America? (3).

Muslims do not live the American dream. Their dream in life is completely different. Hoarding riches and attaining fame and glory are not in their horizon.

Muslims do not live their lives for worldly gains; they principally live it for Allah, Allah is their ultimate purpose. Allah has made a divine bargain with Muslims. He took their wills and souls and their wealth and goods, and gave them in return everlasting felicity – the Gardens of Eden. All that they have to give up is the mundane things of this world, while they gain eternal salvation.

Muslims offer their whole selves and their possessions to Allah. This is the true doctrine of redemption. This is the doctrine not only of the Koran, but also of the earlier revelations – the original Law of Moses, and the original Gospel of Jesus. Any other view of redemption is rejected by Islam, especially that of corrupted Christianity, which thinks that some other person suffered for our sins and we are redeemed by his blood. It is our self-surrender to Allah and obeying His teachings that count, not other people's merits.

The complete self-surrender to Allah may include fighting for Allah's cause both spiritually and physically. By Allah's commands, Muhammad fought his enemies to establish the religion of Islam. Fighting the enemies of Allah is a course of action that had been long adopted by Allah and never changed.

Allah says about the hypocrites and those in whose hearts is disease and spread false news among Muslims:

Cursed they shall be. Wherever they are found, they will be arrested and put to death. This had been Allah's way with those who went before. You will find no change in Allah's way (Al-Ahzab 61, 62).

Because Allah's way in dealing with His enemies is fixed and does not change, such was also His way with those who have gone before Muhammad. The Jewish Law was much more severe. In Deut. xx 10-18, the treatment of a city 'which is very far off thee' is prescribed to be comparatively more lenient than the treatment of a city 'of the people, which the Lord thy God does give thee for an inheritance,' i.e., which is near enough to corrupt the religion of the Jewish people. The punishment of these is total annihilation: 'thou shall save alive nothing that breatheth' (Deut. xx. 16).

The Jewish Law states: 'Thou shall smite every male thereof with the edge of the sword: but the women and the little ones, and the cattle, and all that is in the city, even all the spoil thereof, shall thou take unto thyself, and thou shalt eat the spoil of thine enemies, which the Lord thy God hath given you (Deut. xx 13-14).

The Jewish wars were ruthless wars of extermination. In the new testament St. Paul, in commending the worthy fruits of faith mentions Gideon, Barak, and other warriors of the Old Testament as his ideals, "Who through faith subdued kingdoms...waxed valiant in fight, turned to fight the armies of the aliens... "(Hebrew, xi. 32-34).

Allah's way in treating the disbelievers is constant and never changes, we come across the Koranic verse:

Allah has bought from the believers their selves and their possessions against the gift of Paradise. They fight in the way of Allah; they kill, and are killed; that is a promise binding upon Allah in the Torah, and the Gospel, and the Koran; and who fulfils his covenant truer than Allah? So rejoice in the bargain you have made with Him; that is the mighty triumph (Al-Tawbah, 111).

The Muslim leaders, when Allah gives them power in the land, they are obliged by the Islamic law to enjoin regular prayer, and give regular charity, enjoin the right and forbid wrong, they show humility before Allah, and fulfil and discharge the rights of their fellow human beings. They do whatever pleases Allah and refrain from doing whatever displeases Him.

The Koran says:

Those who, when We establish them in the land, keep up the prayer, pay the prescribed alms, command what is right, and forbid what is wrong: Allah control the outcome of all events (Al-Hajj, 41).

One who wants to be blessed by the grace of Allah, should have a special relation with Allah at the level of sacrifice; if he lives, he should live for the sake of Allah, and when he is overtaken by death, he should by that time have unreservedly become a devoted slave of Allah in body and soul.

We read in the Koran:

Say: 'My prayer, my ritual sacrifice, my living, my dying -- all belongs to Allah, the Lord of all Being. No associate has He. Even so I have been commanded, and I am the first of those that surrender (Al-An'am 162, 163).

It is therefore evident that Muslims live their lives according to certain rules Allah has prescribed for them.

The rules shaping Muslims lives

1- The Oneness of Allah and total submission to Him

The Oneness of Allah known as "Tawheed" is the first and paramount constituent of the Islamic faith. The concept of Allah's Oneness dominates all aspects of a Muslim's life including what is hidden and what is apparent and what is significant and what is insignificant, and it applies to everybody he meets, the great as well as the lowly, to all customs, laws, beliefs,

and actions, and to this life and the life-to-come, simply because not a single element of the Islamic system can escape from the all-inclusive belief in the Oneness of Allah. The concept of Allah's oneness rests on the principle that the Divine Being is distinct from His creation. Divinity belongs exclusively to Allah the Most High. Since Allah is the only Divine Being, it follows that all the Divine attributes belong to Him alone. And since everyone and everything else is His creation, it follows that they are all devoid of divine attributes. Thus, there are two distinct orders of existence, namely, the independent existence of Allah, and the dependent existence of all others as His creatures. The relationship between Allah and everything else is that of the Creator to His creatures and of the Lord to His servants.

The Message of the Oneness of Allah has been the main characteristic of all religions brought by the Messengers of Allah.

The Koran says:

We sent no Messenger before you without revealing to him, "There is no god but Me, so worship Me (alone)" (Al-Anbiya', 25).

We also read in the Koran:

We sent Nuh (Noah) to his people, and he said, "O my people! Serve Allah. You have no god besides Him. I fear for you the retribution of an awful Day (Al-A 'raf, 59).

And to (the tribe of) 'Ad (We sent) their brother, Hud. He said, "O my people! Worship Allah alone! You have no god besides Him. Will you not then be conscious of Allah?" (Al-A 'raf, 65).

And to (the tribe of) Thamud (We sent) their brother Salih. He said, "O my people! Worship Allah alone! You have no god besides Him. A clear evidence has now come to you from your Lord" (Al-A'raf, 73).

And to Midian (We sent) their brother Shu'ayb. He said, "O my people! Worship only Allah! You have no god besides Him. Clear proof has now come to you from your Sustainer" (Al-A'raf, 85).

And has the story of Moses ever reached you? He saw a fire, and he said to his family, "Wait here! I see a fire (far away). Perhaps I shall bring you a brand from it or may find guidance at the fire." But when he came close to it, a voice called out to him: "O Moses! I am your Lord! Take off your shoes, for you are in the hallowed valley of Tuwa. I have chosen you (to be My apostle), so listen to what is revealed (to you). Verily, I, and I alone, am Allah! There is no god but Me! So serve Me and be constant in prayer in order to keep Me in your remembrance" (Ta Ha, 9-14).

And when Allah said, "O Jesus son of Mary, did you say to the people, 'Take me and my mother as gods besides Allah?" he said, "Glory be to you! It is not possible for me to say what I have no right to. Had I said this, You would have known it. You know what is in my

mind, and I do not know what is in Your mind, for indeed, You are the Knower of the Unseen. I only told them what you commanded me, 'Serve Allah, my Lord and your Lord.' And I was a witness over them as long as I dwelt among them, but when You took me to Yourself, You were yourself Watcher over them, for You are witness to everything. If You punish them, they are Your servants. If You forgive them, You are the All-Mighty, the All-Wise" (Al-Ma'idah, 116-118).

The entire universe, animate and inanimate, sings Allah's praise and celebrates His glory. Animate with consciousness, and inanimate, in the evidence that it furnishes of the unity and glory of Allah. All nature bears witness to His power, wisdom and goodness. It is only the unbelievers who do not understand what every other creature understand and proclaim with joy and pride. What must be their degradation? Yet Allah bears with them and forgives them! Such is His goodness.

The Koran says:

The seven heavens and the earth, and whosoever in them is, extol Him; nothing is, that does not proclaim His praise, but you do not understand their extolling. Surely He is All-Clement, All-Forgiving (Al-Isra', 44).

With the passage of time, however, this Message of Allah's oneness brought by all the Messengers became distorted by the influence of diverse beliefs and myths.

2- No separation between life-spiritual and life-mundane

The chief characteristic of the Islamic Concept of Life is to make no separation between lifespiritual and life-mundane. It does not confine itself merely in purifying the spiritual and the moral life of man in the limited sense of the word. Its domain extends to the entire gamut of life. It wants to mould individual life as well as the social order in healthy patterns, so that the Kingdom of Allah may really be established on the earth and so that peace, contentment and well-being may fill the world as waters fill the oceans.

3- Man has been given the power to choose between right and wrong

There is no god to be worshipped but Allah, the Creator, the Ruler, and the Lord of the entire Universe. Allah has created man and provided him with temporary station in that part of His vast kingdom (cosmos) which is known as the earth. He has endowed man with the faculties of thinking and understanding, and has given him the power to distinguish right from wrong. Man has also been invested with freedom of will and choice and the power to use the resources of the world in any manner he likes. Man has been given a sort of autonomy while being appointed by Allah on earth as His viceroy. If man uses his faculties to recognize Allah and then worship Him sincerely, he will be successful here and Hereafter, but if he uses his faculties to gain wealth and glory and spreads mischief in the land, his actions will be condemned, and he will be one of the losers in the Hereafter.

4- Life is a test and the purpose of creation is to worship Allah alone

Before assigning to man the inheritance of the earth, Allah made it explicitly clear to him that He alone is the Lord, the Ruler and the Deity. As such, the entire Universe and all the creatures in it (including man) must submit to Him alone. In other words, the purpose of creation is to worship Allah alone without associating with Him any partners (Jesus the son of Mary, pope, priest, saint, idol, nature, animal, etc.). Man must not think himself totally free and should know that this earth is not his permanent abode. He has been made to live upon it only during the period of his probation, and in due course, he will return to his Lord, to be judged according to the way he has utilized the period of probation. The only right course for man is to acknowledge Allah as the only Lord, the Sustainer and the Deity and to follow His Guidance and His Commands in all occupations. Man must live this life with the realization that he is to be judged and his sole objective should be to worship Allah so as to emerge successful in the final test. If man follows the course of piety and Godliness (which he is free to choose and follow) he will succeed in this world and in the next. Allah would enable him to live a life of peace and contentment in the present life and in the Hereafter he will live in Paradise a life of eternal bliss. But if he chooses to live a life of Godlessness and evil (which he is equally free to choose and follow), he will live a life of corruption, disruption and frustration that would take him by the nose to the fire of Hell.

5- Religion with Allah is only Islam

Allah provided Adam and Eve with Guidance in accordance with which men were to live on the earth. Thus, man's life on this earth did not begin in utter darkness. Adam, the very first man was provided with guidance so that humanity might attain its glorious destiny. Adam received revealed knowledge from Allah Himself. He had knowledge that would guide him to the right path and makes him live thereafter a life of bliss and success. This code of life was Islam, the concept of complete submission to Allah, the Creator of man and of the whole universe.

All the Messengers and Prophets sent by Allah to His servants starting with Adam followed by Noah, Abraham, Moses, Jesus and until Muhammad, came with the Message of Islam – total submission to Allah by worshipping Him alone. This was in fact the characteristic of all the divinely-revealed religions.

6- All previous divine Messages were corrupted or lost

The oneness of Allah was the religion Adam passed down to posterity, but with the passage of time however, this same message brought by all the Messengers who came after Adam became distorted by the influence of diverse beliefs and myths. Later generations gradually drifted away from the right path and adopted different erroneous paths. Because of negligence, the people lost the original teachings, or due to folly or mischief, they adulterated and perverted them. They associated with Allah innumerable human beings, non-human objects and imaginary entities as deities and indulged in Shirk (polytheism) of the worst type. They mixed up the pure teachings of Allah with strange myths, ideas and philosophies and thus produced a jungle of religions and cults. They discarded the Allah-given principles of social ethics and collective morality, and deprived the human life of peace and tranquillity.

Although men departed from the path of truth, disregarded and distorted Allah's Law and some of them even revolted against the code of Divine Guidance, yet Allah did not destroy them or force them to the right course. Forced conversion to the right path was not in keeping with the autonomy Allah has given to man. Instead, Allah appointed certain virtuous persons from amongst the people themselves, to discharge the responsibility of recalling and guiding men to the right path during their sojourn on the earth. These men believed in Allah, and lived a life of obedience to Him. He honoured them by His revelations and gave them the knowledge of reality. These men, known as Prophets (peace be upon all of them), were assigned the task of presenting the Message of truth to humanity and of asking the people to come to the path of the Lord. These prophets were raised in all epochs, in all lands and in all nations. Out of numerous prophets sent by Allah, the Koran explicitly mentions twenty-five. All of them brought the same Message, all of them advocated the same way of life, the way which was revealed to man on the first day of his existence. All of them followed the same guidance: the guidance, which was prescribed by the Lord for man at the outset of his career on the earth. All the Prophets stood for the same mission: they called men to the religion of Islam, asked those who accepted the Divine Guidance to live in accordance with it: and organized them into a movement for the establishment of the Divine Law, and for putting an end to all deviations from the Right Path. Every prophet tried to fulfil this mission in the best possible way. But quite a number of people never accepted this guidance and many of those who accepted it gradually drifted astray and, with the lapse of time, lost the guidance or distorted it through innovations and perversions.

7 - The advent of Muhammad as the last of the prophets

At last, Allah raised Prophet Mohammed (peace be upon him) in the land of Arabia and assigned to him the completion of the mission for which earlier prophets were ordained. The Message of Mohammed was for the whole of humankind. He presented anew the teaching of Islam in its pristine form and provided humanity once again, with the Divine Guidance, which they had lost in its original form. He organized all those who accepted his Message into one Ummah (Nation) which was charged with reconstructing its own life in accordance with the teachings of Islam, by calling all humanity to the path of righteousness and with establishing the supremacy of the Word of Allah on the earth. This guidance is enshrined in the Holy Koran, which code constitutes the only right of conduct for humanity (4).

8- The Message of Islam is universal

The Message of Islam is directed to the whole world and not just for the Arabs. Muhammad's mission is for the whole world and for all times. This has been confirmed by the Koran in chapters 7:158, 6:19, 34:28, 81:27 and others. The final Message to the world is a logical consequence of the finality of Muhammad's prophet hood. He had to be the guide and the leader for all men and for all ages. Allah has provided, through him, a complete code, which is to be followed, and this in itself supports the concept of finality, because without completeness, the need for other prophets would remain. It is a fact that during the last 1400 years, no man has appeared whose life and works bear even the slightest resemblance to that of a prophet. Nor has anyone presented a book, which could be remotely considered a divine

communication. Still less has there been a man to claim legitimate authority as a law-giver for mankind.

Islam is a complete way of Life

The mission of Muhammad, does not end with the announcement of the Message, but extends to guide the people by explaining to them the implications of the Islamic creed, the morale code, the divine injunctions and commandment, and the form of worship that sustains the whole system. The believers must grow under the Prophet's guidance into an organized community so that Allah's Word will prevail over all other words.

Muslims live their lives under to the guidance of the Koran and the teachings of the Prophet. This can be explained in the following:

- a- Spiritual Life: prayer, fasting, paying charity, paying the alms (Zakah), Pilgrimage, love for Allah and His Messenger, love for truth and humanity for the sake of Allah, hope and trust in Allah at all times and doing good for the sake of Allah.
- b- Moral life: before the advent of Muhammad, everywhere in ancient societies as well as in present societies, sex and sexuality are openly displayed for all to see. In this climate of loose moral standards, the Koran came to teach Muslims and all people at large, how to be pure and chaste. The Prophet Muhammad, during his mission, which lasted for 23 years, was a living human example of Islam. The teachings of the Koran and the Sunnah of the Prophet were a complete code for all aspects of moral conduct. Islam instructs Muslims to be honest, truthful, sincere, paying charity, to be modest, merciful, just, pure, timid, and faithful and keeping their promises. On the other side, Islam prohibits all wrongs opposing the Koranic teachings, and prohibits envy, hypocrisy, fornication, false flattery, ridiculousness, evil speaking, murder, slander and vanity.
- c- Intellectual Life: Islam encourages acquiring knowledge based on clear proof and indisputable evidence. The Koran points to the rich sources of knowledge in the whole universe. Islam demands faith in Allah on the basis of knowledge and research and leaves wide open all field of thought before the intellect to penetrate as far it can reach. The Koran indicates that man must acquire knowledge through the immense universe. The faith of the Muslim in Allah is based on convictions and analytical research and thus the intellect can penetrate in all areas of knowledge. Knowledge is not monopolized by clerics or men of religion. Every Muslim has to learn Islam teachings and injunctions and apply them.
- d- Personal Life: Purity and cleanliness, a healthy diet, proper clothing, proper behaviour, and good healthy legal sexual relations within marriage. Islam forbids everything that affects the body as alcohol, drugs, meat of dead animals or birds, pork meat, any animal sacrificed to the spell of another name that is not of Allah. Islam also forbids drinking animal's blood. Islam also recommends healthy means before eating such as clean hands and mouth, eating in moderation... etc.

e- Family Life: A family is a human social group whose members are bound together by the bond of blood ties and/or marital relationship. Marriage is a religious duty on all who are capable of meeting its responsibilities. Each member of the family has rights and obligations. Allah devoted much respect to the parents, especially the mother, whether Muslim or not. Marriage is a religious duty for every man capable of fulfilling the responsibilities that this implies. The marriage contract is not valid without the overall feeling of the intending spouses. Men are in charge of women, because Allah has made the one of them to excel the other, and because they spend of their property for the support of women. Good women must be obedient to their husbands. The husband however, has no right to intervene in the way his wife conducts her own wealth. Islam legislated the polygamy (no more than four) in a few specific cases with the condition that the husband has financial means to maintain his wives and be fair to all. They are conditions practically difficult to carry them out for most. The Muslim should not resort to divorce before using up all kinds of reconciliation and the several attempts of intervention of family members.

f- Social Life: Man is ordained by Allah to extend his utmost help and kindness to other family members, relatives, servants and neighbours. No superiority because of class, colour, origin or wealth, but by goodness and the good work of the individual. Allah ordered man to work closely with all the members of his family, with relatives, servants and neighbours. All people are equal, and humanity represents one family springing from the one and the same father and mother. The unity and unison of humanity is due to the fact that the Creator is only One with no partners. Man should earn a living through honest work. Everything man wins by legitimate means is his private possession. In return, man only has to meet certain obligations to society, and pay certain taxes to the state, and this, in turn, is responsible for the security of the individual.

g- The economic life of the Muslim is based upon solid foundations and divine instructions. Earning one's living through decent labour is not only a duty but a great virtue as well. Dependence of any able person on somebody else for a livelihood is a religious sin, a social stigma and disgraceful humility. Islam respects all kinds of work for earning one's livelihood so long as there is no indecency or wrong involved. Whatever the individual makes or earns through lawful means is his private possession, which neither the state nor anybody else can justifiably claim. In return for this right of private possession, the Muslim has only to fulfil certain obligations to the society and pay certain taxes to the state. When this is done, he has full rights to protection by the State, and his freedom of enterprise is secured and guaranteed. Under the Islamic system the menace of greedy capitalism and destructive communism never arises. The enterprising individual is responsible for the prosperity of the state, and the state in turn is responsible for the security of the individual. Class conflict is replaced by cooperation and harmony; fear and suspicion are remedied by mutual security and confidence. The economic system of Islam is not drawn in the light of arithmetical calculations and capacities of production alone. Rather, it is drawn and conceived in the light of a comprehensive system of morals and

principles. Business transactions enjoy a great deal of attention from Islam. Honest trade is permitted and blessed by Allah. This may be carried out through individuals, companies, agencies and the like. But all business deals should be concluded with frankness and honesty. To combat cheating and exploitation, Islam demands honesty in business, warns the cheaters, encourages decent work and forbids usury or the taking of interest just in return for lending money to the needy. Cheating, biding defects of merchandise from the dealers, exploiting the needs of customers, monopoly of stocks to force one's own prices are all sinful acts and punishable by the Islamic Law. If one is to make a decent living, it has to be made through honest ways and hard endeavour. Proprietors are constantly reminded of the fact that they are in reality mere agents appointed by Allah to administer their holdings. There is nothing in Islam to stop the Muslim from attaining wealth and endeavouring for material improvements through lawful means and decent channels. Yet the fact remains that man comes to this world empty-handed and departs from it likewise. The actual and real owner of things is Allah alone of Whom any proprietor is simply an appointed agent, a mere trustee. This is not only a fact of life but also has a significant bearing on human behaviour. It makes the proprietor always ready to spend in the way of Allah and to contribute to worthy causes. It makes him responsive to the needs of his society and gives him an important role to play, a sacred mission to fulfil. It saves him from the pit of selfishness, greed and injustice. This is the true conception of property in Islam, and that is the actual status of proprietors. The Koran considers possession of wealth a trying test, and not a token of virtuous excellence or privileged nobility or a means of exploitation. Unlike communism, Islam replaces the totalitarian artificial supremacy of the communist state by the beneficial supremacy of Allah; and the communist theory of class warfare by sound morals, mutual responsibilities and cooperation. On the other hand, it gives utmost assurances against greedy capitalism and ruthless exploitation by proprietors. The economic system of Islam grants full recognition of the "independent" entity of the individual and his natural aspirations to work and possessions.

Although man is encouraged to work, to earn and possess, the fact that he is a mere trustee provides the necessary measure to insure proper handling of his possessions, his trusts. He has authority to earn, to invest and to spend. Yet in so doing he is guided by high principles to save him from going astray. An example may be sufficient to illustrate the point. Proprietors are not unreservedly free to spend their money or handle their properties the way they please. There are certain rules of expenditure to be followed. In the words of the Koran, Allah enjoins upon the proprietor to fulfil his financial obligations towards his fellow men, the poor and the needy, and to be moderate in his private spending. He is always reminded of the fact that Allah is the real Provider and actual Possessor.

h- Political Life: The sovereignty in the Islamic State belongs to Allah; the people exercise it by trust from Allah to enforce His laws. The ruler is only an acting executive chosen by the people to serve them according to Allah's law. The state is to administer justice and provide security for all citizens. Rulers and administrators must be chosen

from the best qualified citizens. If an administration betrays the trust of Allah and the people, it has to be replaced. Non-Muslims can administer their personal life of marriage, divorce, foods and inheritance according to the Islamic law or to their own religious teachings. They may pay Zakat or a different tax tributes "Jizyah". They are entitled to full protection and security of the State including freedom of religion. The main mission of the people is to build Islamic society and convey Islam to humanity in all parts of the earth. Every Muslim - in place and capacity - has an important role to make the truth and prevent injury. Islam imposes sanctions to all crimes that affect the safety and integrity of society as, for example, murder, terrorism, theft, adultery, homosexuality, alcoholism and defamation (5).

i- International Life: Man has a common origin, human status and aim. All people are children of Adam ant are therefore equal in their human status. They have right to life, their property and honour are respected .Transgression is forbidden. War is only justified if the state security is endangered. During war, destruction of crops, animals and homes, killing non-fighting women, children and aged people are forbidden. Muslims respect the interests of others. In the Islamic state they have the rights to life and to prosper and keep their properties. Islam rejects all kinds of transgression. Holy war - according to Islam — means helping oppressed peoples to recover their freedom and their legitimate rights to choose freely their doctrines and way of life. Islam forbids enforcing, blackmailing or any form of bribery. Muslims only resort to war when their safety is endangered. Islam respects international treaties provided that other parties remain faithful to their obligations. Treaties between nations are respected, it cannot be broken through political or economic gains (6).

What Muslims should believe in?

- 1- Belief in the Oneness of Allah: Muslims believe that Allah is the creator of all things, and that He is All-powerful and All-knowing. Allah has no offspring, no race, no gender, no body, and is unaffected by the characteristics of human life.
- 2- Belief in the Angels of Allah: Muslims believe in angels, unseen beings who worship Allah and carry out His orders throughout the universe. The angel Gabriel brought the divine revelation to the prophets.
- 3- Belief in the Books of Allah: Muslims believe that Allah revealed holy books or scriptures to a number of His Messengers. These include the Koran (given to Muhammad), the Torah (given to Moses), the Gospel (given to Jesus), the Psalms (given to David), and the Scrolls (given to Abraham). Muslims believe that these earlier scriptures in their original form were divinely revealed, but were later on corrupted. The Koran is the only divine Book that remained intact.

- 4- Belief in the Prophets and Messengers of Allah: Muslims believe that throughout history, Allah's guidance has been revealed to humankind through appointed Messengers, or Prophets, beginning with the first man, Adam, who is considered the first prophet. Twenty-five of these prophets are mentioned by name in the Koran, including Noah, Abraham, Moses, and Jesus. Muslims believe that Muhammad is the last in this line of prophets, sent for all humankind with the Message of Islam.
- 5- Belief in the Day of Judgment: Muslims believe that on the Day of Judgment, humans will be judged for their actions in this life; those who followed Allah's guidance will be rewarded with Paradise; those who rejected Allah's guidance will be punished with Hell.

6- Belief in the Divine Decree: This can be expressed as the belief that everything is governed by divine decree, namely that whatever happens in one's life is preordained, and that believers should respond to the good or bad that befalls them with thankfulness or patience. This concept does not negate the concept of "free will;" since humans do not have prior knowledge of Allah's decree, they do have freedom of choice.

Major articles of faith and practices of Muslims

Islam teaches the importance of both belief and practice; one is insufficient without the other.

The following articles of faith are commonly held by Muslims, as laid out in the Koran and the Sunna of the Prophet.

1- The Declaration of Faith (shahada): The first act of worship is the declaration that "There is no deity except God and Muhammad is the Messenger of God." Muslims repeat this statement many times a day during their prayers. If someone wants to become a Muslim, he or she makes this profession of faith as an entry into Islam.

2- Prayer (salat): Islam prescribes a brief prayer or ritual worship five times a day: at dawn, noon, late afternoon, sunset and night. Muslims perform ablution before prayer -- a brief prescribed washing of the hands, mouth, nose, face, arms and feet. One may pray alone or in a group in any clean location, including a mosque. The Friday noon prayer is special to Muslims and is done in a mosque if possible. Muslims face in the direction of Mecca when they pray. 3- Charity (zakat): Muslims are required to give to the poor and needy. Islam prescribes an obligatory charity, known as zakat, based on two and a half percent of one's income and wealth. In addition to this prescribed charity, Muslims are encouraged to give as much as they can in voluntary charity throughout the year.

4- Fasting (sawm): Muslims are required to fast from dawn to sunset during the month of Ramadan, the ninth month of the lunar calendar. People gather in the evenings for a festive breaking of the fast. When fasting, Muslims refrain from food, liquid, and sexual activity. During Ramadan, Muslims are also supposed to abstain from negative behaviours such as lying, gossip, petty arguments, and negative thoughts or behaviours, including getting angry. Muslims are required to start fasting when they reach puberty, although some younger children may also fast. People who are sick, traveling, menstruating, and pregnant or nursing may break their fast, but may make up the days later in the year. The elderly and people with disabilities are excused from fasting. Ramadan was the month in which the revelation of the Koran to Muhammad began. Therefore Muslims are encouraged to read the Koran during this month and often gather in the evenings in mosques to listen to recitations from the Koran.

- 5- Eid al-Fitr, or the "Festival of the Fast-Breaking," one of the major Muslim holidays, celebrates the completion of the Ramadan fast and occurs on the first day of the month after Ramadan. This is a day of celebration, prayers, feasts and gift giving.
- 6- Pilgrimage to Mecca (hajj): Every Muslim is required to make the pilgrimage to Mecca, located in Saudi Arabia, once in their lifetime if financially and physically able. Mecca is the place where the Ka'bah is located. It is the first house of worship of Allah, and has been built by the prophet Abraham and his son Ishmael. Muslims all over the world face towards the Kaaba when they pray. All outward symbols of rank and wealth are erased during the pilgrimage, as Muslims from every part of the globe come together for the purpose of worshipping Allah. Muslims who complete the pilgrimage are referred to as "Hajji" and greeted with great celebration and respect in their communities when they return.
- 7- Eid al-Adha, or the "Festival of the Sacrifice," is the second major holiday in Islam. It falls on the tenth day of the month at the conclusion of the pilgrimage, and is celebrated by all Muslims with special prayers, feasts, gifts and the sacrifice of an animal (usually a lamb or goat). The meat is distributed to relatives, friends and the needy.

How Muslims live their lives?

Muslims live their lives in accordance with the teachings of the Koran and the Prophet. They always keep in mind that Allah is watching them and that they are accountable for their deeds. The Holy Prophet's last sermon tells us how a

Muslim should live his life. This sermon was delivered on the ninth Day of Dhul Hijjah, 10 A.H. in the Uranah valley of Mount Arafat in Mecca.

After praising and thanking Allah the Prophet said:

"O People, lend me an attentive ear, for I know not whether after this year, I shall ever be amongst you again (the Prophet died shortly after that). Therefore, listen to what I am saying to you very carefully and take these words to those who could not be present here today. O People, just as you regard this month, this day, this city as Sacred, so regard the life and property of every Muslim as a sacred trust. Return the goods entrusted to you to their rightful owners. Hurt no one so that no one may hurt you. Remember that you will indeed meet your Lord, and that He will indeed reckon your deeds. Allah has forbidden you to take usury (interest); therefore, all interest obligations shall henceforth be waived. Your capital, however, is yours to keep. You will neither inflict nor suffer any inequity. Allah has Judged that there shall be no interest and that all the interest due to Abbas ibn 'Abd'al Muttalib (Prophet's uncle) shall henceforth be waived...Beware of Satan, for the safety of your religion. He has lost all hope that he will ever be able to lead you astray in big things, so beware of following him in small things. O People, it is true that you have certain rights with regard to your women, but they also have rights over you. Remember that you have taken them as your wives only under Allah's trust and with His permission. If they abide by your right then to them belongs the right to be fed and clothed in kindness. Do treat your women well and be kind to them for they are your partners and committed helpers. And it is your right that they do not make friends with any one of whom you do not approve, as well as never to be unchaste. O People, listen to me in earnest, worship Allah, say your five daily prayers (Salah), fast during the month of Ramadan, and give your wealth in Zakat. Perform Hajj if you can afford to. All mankind is from Adam and Eve, an Arab has no superiority over a non-Arab nor a non-Arab has any superiority over an Arab; also a white has no superiority over black nor a black has any superiority over white except by piety and good action. Learn that every Muslim is a brother to every Muslim and that the Muslims constitute one brother-hood. Nothing shall be legitimate to a Muslim which belongs to a fellow Muslim unless it was given freely and willingly. Do not, therefore, do injustice to yourselves. Remember, one day you will appear before Allah and answer your deeds. So beware, do not stray from the path of righteousness after I am gone. O People, no Prophet or Apostle will come after me and no new faith will be born. Reason well, therefore, O People, and understand the words, which I convey to you. I leave behind me two things, the Koran and my example, the Snnah and if you follow these you will never go astray. All those who listen to me shall pass on my words to others and those to others again; and may the last ones understand my words better than those who listen to me directly. Be my witness, O Allah, that I have conveyed your Message to your people".

Muslims live in accordance with their divine ethics

Muslims live up to their divine ideals. These ideals are vast and numerous and are difficult to surround. Some of these are:

1- Muslims believe in one God – Allah's oneness

Muslims believe in one God whom they call Allah. He is the Creator of the universe, the one God who has sent all Messengers and Prophets to humankind with one Message, the Message of Islam. Islam means total submission to Allah and worshipping Him alone without associating with Him any partners. But Allah remains in the unseen, He does not appear before man to gain recognition. When a Muslim believes in the unseen and worships Allah alone out of choice rather than a result of some visible compulsion, this in the sight of Allah is highly regarded. If foolish men turn to false objects of worship, they will not only be disappointed, but they will be reduced to destitution. There is no excuse for them to seek other objects of worship other than Allah, for there is none worthy of worship except Allah.

Allah says in the Koran:

Set not with Allah another god, or thou wilt sit condemned and forsaken. Thy Lord has decreed you shall not serve any but Him... (Al-Isra' 22, 23).

Those to whom people astray worship beside Allah (Jesus, saints, angels, men), they do seek Allah's pleasure and grace, and dread Allah's retributive punishment. They cannot benefit their worshippers in any way, for they are but creatures and are subject to the law of personal responsibility.

The Koran states:

Say: 'Call on those you asserted apart from Him; they have no power to remove affliction from you, or to transfer it.' Those they call upon are themselves seeking the means to come to their Lord, which of them shall be nearer; they hope for His mercy, and fear His chastisement. Surely, thy Lord's chastisement is a thing to beware of (Al-Isra' 56, 57).

2- Struggling in the cause of Allah (Jihad)

To be a believer is often synonymous with going against the temptations of life. In this atmosphere where importance is given to desires and worldly interests the life of righteousness and sincerity to Allah requires an earnest struggle, and only those who have absolute faith in Allah and have made Allah's expected reward their sole concern, are capable of remaining steadfast on this thorny path. Muslims struggling in the cause of Allah, are simply striving to save their own souls; Allah is absolute and independent of all His created beings. In conforming to Allah's will and struggling in His way, Muslims are seeking their own good.

We read in the Koran:

He who hopes to meet Allah should know that Allah's appointed hour is sure to come. He is the All-Hearing, the All-Knowing. And whoever strives, strives only for himself – Allah is independent of all His creation – as for those who have faith and do good works, We shall certainly cleanse them of their evil deeds and reward them according to the best of their actions (Al-Ankabut 5-7).

Those who strive in Allah's cause with might and main, with constancy and determination, the light and mercy of Allah come to meet them. Allah's light and mercy cure their defects and shortcomings. They provide them with the means by which they can raise themselves above themselves. They point out the way and all the paths leading up to it.

Distancing themselves from material comforts, the believers come closer to the state of spiritual experience. The outward glitter of things is no longer in view, but the inner realities of things are laid bare to them.

The way of Allah is a straight way, but men have strayed from it in all directions, and there are numerous paths by which they can get back to the right way; the way in which the purity of their own nature, and the will and mercy of Allah, require them to walk. All these numerous paths become open to them once they give their hearts in keeping to Allah and struggle for His cause with all their mind and soul and resources. Thus will they get out of the spider's web of this frail world and be the recipient of Allah's mercy and blessings. Allah will guide them to His paths of rectitude and salvation; Allah will grant them the Mighty Triumph – living an eternal blissful life in the Gardens of Eden.

We read in the Koran:

We will surely guide in Our ways those who strive hard for Our cause, Allah is surely with the righteous (Al-Ankabut, 69).

3- Treating the parents nicely

In addition of worshipping Allah alone, Allah has ordained for Muslims to treat their parents with kindness and affection. And if one or both of them attain old age, the Muslim must not say to them a word of contempt, nor repel them, but address them in terms of honour.

Allah says in the Koran:

...and to be good to parents, whether one or both of them attains old age with thee; say not to them 'Fie' neither chide them, but speak unto them words respectful, and lower to them the wing of humbleness out of mercy and say, 'My Lord, have mercy upon them, as they raised me up when I was little.' Your Lord knows very well what is in your hearts if you are righteous, for He is All-Forgiving to those who are penitent (Al-Isra' 22-24).

In Islam, the worship of Allah alone is linked up with kindness to parents, kindred, those in want, those who are far from their homes though they may be total

strangers to us. It is not mere verbal kindness. They have certain rights which must be fulfilled.

As we read in the Koran:

And give the kinsman his right, and the needy, and the traveller; and never squander; the squanderers are brothers of Satan, and Satan is unthankful to His Lord (Al-Isra' 26, 27).

Spendthrifts are not merely fools, they are the same family of Satan. Satan himself fell by his ingratitude to Allah. So those who misuse or squander Allah's gifts are also ungrateful to Allah.

4- Paying zakat (alms giving)

We read in the Koran:

Those who believe and do deeds of righteousness, and perform the prayer, and pay the alms - their wage awaits them with their Lord, and no fear shall be on them, neither shall they sorrow (Al-Baqarah, 277).

The word Zakat, is derived from the verb zaka, which signifies "to thrive; to be wholesome; to be pure. Zakat means therefore money purification. Giving up of a portion of the wealth one may possess in excess of what is needed for sustenance is to purify or legalize it so that the alms giver may lawfully use the remainder. The law of Zakat is to take from those who have wealth and give it away to those who do not. This rotation of wealth is a way to balance social inequality.

Islam has established the institution of zakat to make concern for the poor a permanent and compulsory duty. This means an annual contribution of two and a half per cent of one's income to public welfare. The rate on other types of wealth such as agricultural produce and jewellery is more. Zakat is incumbent on minors and adults, males and females.

Zakat in spirit is an act of worship while in its external form it is the carrying out of social service. It is thus not just the payment of a tax as it is generally understood but rather an act of religious significance. Its importance is realized by the fact that the Koran treats it at par with Salat (prayer). The Koran frequently enjoins the believers to perform the prayers and pay the Zakat. It goes to the extent of saying that one cannot attain righteousness unless one spends out of one's wealth for the love of Allah.

The Koran says:

You will not attain piety until you expend of what you love; and whatever thing you expend, Allah knows of it (Al-Imran, 92).

Zakat enables the Muslim to be true in his/her belief of Allah. The amount of Zakat is 2.5% for savings, which passed a year.

We read in the Koran:

Of their wealth take alms to purify and sanctify them' (Tawba 9:103).

Thus Zakat is looked upon as a means of spiritual purification; therefore, it is an obligation whether or not there are needy members of the community. Zakah acts to remind the Muslim of Allah's gift of wealth bestowed upon them, and of those others not so fortunate.

The Koran stipulates the specific uses of Zakat within the community: The alms are only for the poor and the needy, and for those employed in connection therewith, and for those whose hearts are to be reconciled, and for the freeing of slaves, and for those in debt, and for the cause of Allah, and for the wayfarer' (Al-Tauba, 60).

Zakat enables the Muslim to be true in his/her belief of Allah.

5- Paying Charity (Sadaqah)

Paying charity is also an important means of worship. Charity in Islam is a wide term and is used in the Koran to cover all kinds of charity. There is no limit for charity. Paying charity is prescribed for every person every day the sun rises. Charity is not only paying money to the poor and the needy, but also any good deed that might benefit humanity. The Prophet said that removing any obstacle from the road that may hurt the passers-by is charity; doing justice among people is charity; if a man allows another to ride his animal, this is a charity; or if he helps him to load his animal, this is charity; a good word that may please a person or persons is charity; Every step, which a man takes in going to pray, is charity; to show the way to a traveller is charity; salutation to people is charity; enjoining what is right and forbidding what is wrong is charity; refraining from doing evil to any one is charity; a smile to a person, or a glass of water to a thirsty person is charity, and so forth.

The Koran lays stress on the believers to care for the needy, the orphans, the

destitute and the unfortunate members of the society.

The Koran says:

The believers ... are steadfast in prayers, and in whose wealth there is a right acknowledged, for the poor and the destitute. (Al-Ma'arij 22-24).

6- Sadaqah jariah (an everlasting charity): Leaving a contribution in a Muslim's will in the form of an everlasting charity to some charitable institution is surely a noble decision and is considered as a current or everlasting charity. Helping someone to establish himself in business, giving someone a proper education; helping someone to recover from some disease by monetary assistance; looking after the orphans and the destitute; giving scholarships to students, all such charitable works, come under current charity. The reward for giving voluntary alms in secret is seventy times that of giving it publicly.

Charity should start at home. The Prophet said, "When one of you is poor, he starts with himself. If anything is left, he spends it on his dependants. If anything is still left then on his relatives, and then, if more is left, he spends it here and there."

Charity must always be given in the name of Allah alone. All money donated must be from a legitimate source. Money that has been stolen or earned unethically is annulled in the eyes of Allah.

The Koran affirms:

'Those who believe, and do deeds of righteousness, and establish regular prayers and regular charity, will have their reward with their Lord: On them shall be no fear, nor shall they grieve' (Al-Baqarah, 277).

According to the teachings of Islam, the giving of charity serves a number of functions: it removes sins; gives protection against all kinds of evil; wards off affliction in this world, and punishment on Judgment Day.

Islam favours moderation in all matters, the middle way, i.e. avoidance of extremes, is the best way. In respect of expenditure, man should not be so

niggardly as to degrade himself in the eyes of others, and neither should he spend so much as to leave himself with nothing.

We read in the Koran:

And keep not thy hand chained to thy neck, nor outspread it altogether, or thou wilt sit reproached and denuded. Surely thy Lord outspreads and straitens His provision unto whom He will; surely He is aware of and sees His servants (Al-Isra' 29, 30).

Abu Hurairah narrated that the Prophet said:

"Every day two angels come down from Heaven and one of them says, 'O Allah! Compensate every person who spends in Your cause,' and the other (angel) says, 'O Allah! Destroy every miser.'" (Al-Bukhari,Vol. 2 Hadith 522).

6- Abortion is forbidden

It was the Lord who created all living creatures and it was He who made provision for their sustenance. When Allah Himself undertakes the sustenance of all His creatures, nobody has the right to kill anybody for fear of poverty. The Arabs were addicted to female infanticide. In a society perpetually at war, a son was a source of strength whereas a daughter was a source of weakness. Even, now infanticide (abortion) is common in many countries for economic and social reasons. This crime against children's lives is considered in Islam as one of the greatest sins.

The Koran says:

And slay not your children for fear of poverty; We will provide for you and them; surely the slaying of them is a grievous sin (Al-Isra', 31).

The Koran also says:

Losers are those who slay their children in folly, without knowledge, and have forbidden what Allah has provided them, forging against Allah: they have gone astray, and are not right guided (Al-An'am, 140).

7- Sex outside marriage is totally forbidden

One of the evils, which Allah wants to root out completely, is adultery. It is evil as a

way; it opens the road to many evils. It destroys the basis of the family; it works against the interests of children born or to be born; it may cause murders, feuds, and loss of reputation and property, and loosens permanently the bonds of society. Not only should it be avoided, but any approach or temptation should be avoided.

The Koran says:

And approach not fornication; surely it is a indecency, and evil as a way (Al-Isra', 32).

Peoples who forgot the divine moral law in marriage, or family life, perished in this world and will have no future in the Hereafter. How many populations that insolently opposed the command of their Lord and of His Messengers, and He tormented them in this worldly life, and imposed on them an exemplary punishment. The result of their disbelief and disobedience to divine commandments was destruction in this life and an eternal punishment in the Hereafter.

8-homosexuality is strictly forbidden

In more than one place in the Holy Koran, Allah recounts to us the story of Lot's people, and how He destroyed them for their wicked practice. There is consensus among both Muslims and the followers of all other religions that sodomy is an enormity. It is even viler and uglier than adultery.

There are five references in the Koran which have been cited as referring to homosexuality:

We also sent Lot : He said to his people : "Do ye commit lewdness such as no people in creation (ever) committed before you? For ye practice your lusts on men in preference to women: ye are indeed a people transgressing beyond bounds (AI-A'raf 80, 81).

What! Of all creatures, do ye come unto the males, and leave the wives your Lord created for you? Nay, but ye are a people of transgressors (Ash-Shu'ara, 165).

These verses are an apparent reference to the activities at Sodom and Gomorrah. The verses link the sin of Sodom, which was the reason for its destruction to homosexuality.

In the Sunna of the Prophet, we have several narrations rejecting sexual intercourse

between males.

The Prophet said:

"When a man mounts another man, the throne of Allah shakes."

The Prophet also said:

"May Allah curse him who does that Lot's people did." (Ibn Hibban, sahih (authentic hadith).

He also said:

"Lesbianism by women is adultery between them." (Tabarani, sahih).

In reference to the active and passive partners in homosexual intercourse, the Prophet said:

"Kill the one that is doing it and also kill the one that it is being done to."

Homosexuality is seen by scholars to be a sinful and perverted deviation from the norm. All Islamic schools of thought consider this act as unlawful.

Homosexuality is a moral disorder, a sin and corruption. No person is born homosexual, just like no one is born a thief, a liar or murderer. People acquire these evil habits due to a lack of proper guidance and education.

There are many reasons why homosexuality is forbidden in Islam. It is dangerous for the health of the individuals and for the society. It is a main cause of one of the most harmful and fatal diseases. It is disgraceful for both men and women. It degrades a person. Islam teaches that men should be men and women should be women. Homosexuality deprives a man of his manhood and a woman of her womanhood. It is the most unnatural way of life. Homosexuality leads to the destruction of family life.

9- Prohibition of murder

Life is absolutely sacred in the Islamic brotherhood. Killing is a heinous and irreversible crime. One who deliberately kills another brings down upon him the wrath of Allah.

The Koran says:

It belongs not to a believer to slay a believer, except it by error ((Al-Nisa', 92).

The surviving kin of the deceased have full right over the killer; they may avenge the murder as per law; or they may get the killer go after taking compensation from him; or they may forgive him altogether. According to the Islamic Law, the real claimants are the surviving kin of the dead person and not the government. The duty of the government is only to help the surviving kin to enforce their will. Should the kin chooses to avenge his right, he must not carry it to excess, for the Law is on his side.

The Koran says:

And slay not the soul Allah has forbidden, except by right. Whosoever is slain unjustly, We have appointed to his next-of kin authority; but let him not exceed in slaying; he shall be helped (Al-Isra', 33).

Reverence must be shown to human life. Human beings deserve justice. The right to execute a person lies in the hands of only an established government, which may punish the accused after he has been proved guilty according to the Law of Allah. Apart of this, anyone who tries to deprive a man of his life commits an unlawful act for which Allah will prescribe severe punishment. Going beyond all limits and torturing unjustifiably are the most heinous crimes in the eyes of Allah. Those who desist from such unlawful acts will receive special favour from Allah and will enter the eternal world of the Hereafter, after being pardoned for minor negligence and weaknesses in this world.

The Koran says:

And kill not one another. Surely Allah is compassionate to you (Al-Nisa', 29).

10- The property of the orphan is not to be touched save in the fairest manner.

Muslims must not encroach upon the property of the orphan, unless it be with the motive principle of improving, advancing, or raising it to a better quality or condition, until he reaches maturity and be able to take charge of it.

The Koran states:

And do not approach the property of the orphan save in the fairest manner, until he

is of age. (Al-Isra', 34).

11- Muslims must keep their promise and fulfil their obligations

Muslims must fulfil the solemn promise if they should make one, and keep the vow and meet their engagements and obligations. A vow is a great responsibility and those who break it shall have much to answer for in the Day of Judgment.

The Koran says:

And fulfil the covenant; surely the covenant shall be questioned of (Al-Isra', 34).

Allah also says in the Koran:

O believers, fulfil your obligations (Al-Maidah, 1).

Obligations in Islam implies so many things. First, there are the divine obligations that arise from our spiritual nature and our relation to Allah. He created us and implanted in us the faculty of knowledge and foresight, besides the intuition and reason which He gave us, He made nature responsive to our needs, and His signs in nature are so many lessons to us in our inner life; He further sent Messengers and Teachers, for the guidance of our conduct in individual, social and public life. All these gifts create corresponding obligations which we must fulfil. In our material life we undertake mutual obligations. We make a promise; we enter into a commercial or social contract; we enter into contract of marriage; we must faithfully fulfil all obligations in all these relationships. If the state enters into a treaty; every individual in that state must see that these obligations are faithfully discharged. There are tacit obligations; living in civil society, we must respect its tacit conventions unless they are morally wrong, and in that case, we must get out of such society. There are tacit obligations in the characters of host and guest, wayfarer or companion, employer or employed, etc., which every man of faith must discharge conscientiously. The man who deserts those who need him and goes to pray in the desert is a coward who disregards his obligations. All these obligations are interconnected. Truth and fidelity are parts of religion in all relations of life.

Muslims must fulfil their obligation by handing back trusts to their rightful owners. Allah commanded Muslims to hand back the property and whatever they hold in trust from people to those who have the rightful claim to it, or to those who have invested them with the trust, and to exercise justice to the end that when they sit in judgement upon people, they be consonant with the principles of moral right and in accordance with reason and fact.

We read in the Koran:

Allah command you to deliver trusts back to their owners; and when you judge between the people, that you judge with justice. Allah's instructions to you are excellent. Allah hears and sees all things (Al-Nisa', 59).

12- Giving just measure and weight

Honest dealing in trading, buying and selling is incumbent upon all Muslims. Giving just measure and weight is in accordance with human dignity. Giving of short weight is debasement of character. Accurate and precise balance gives stimulus to business, and an exemplar of truth and equity.

The Koran says:

And fill up the measure when you measure, and weigh with the straight balance; that is better and fairer in the issue (Al-Isra', 35).

The Koran also says:

O you who believe! Stand out firmly for Allah, as witnesses to fair dealing, and let not the hatred of others to you make you swerve to wrong and depart from justice. Be just: and fear Allah. For Allah is well-acquainted with all that you do. (Al-Maidah, 8).

13- Idle curiosity and futility are condemned

Idle curiosity may lead us to evil. We must not pursue a subject of which we have no knowledge nor charge anyone with a fault or a crime when we are not sure of his guilt, nor pursue vain things, which will avail us nothing. We shall be called to account for the exercise of every faculty that has been given to us. Here idle curiosity is condemned. Futility is to be avoided even if it does not reach the degree of positive evil.

We read in the Koran:

And pursue not thou that hast no knowledge of; the hearing, the sight, the heart – all of those shall be questioned of (Al-Isra', 36).

Even to Muslims enemies and the enemies of Allah, Muslims should speak fair. For who are we to judge others? Judgment belongs to Allah alone, for Allah knows His servants best, and

their personal knowledge is at best imperfect. Satan is always there striving to spread discord to misguide humankind. Amongst ourselves, also we should not entertain suspicions, but speak politely according to the best standards of human speech. A false or unkind word may destroy all our efforts at building out unity, because the forces of disruption are more numerous than the forces of unity.

The Koran says:

And say to My servants, that they say words that are kindlier, for surely Satan provokes strife between them, and Satan is ever a manifest foe to man (Al-Isra', 53).

14- Walking in the earth must be in modesty

Man, even with all the power given to him, must not walk on earth displaying arrogance and inordinate self-esteem. Undue elation is the first step to many evils. We must not forget that our qualities, attainments or estate are gifts from Allah.

The Koran states:

And walk not in the earth exultantly, certainly thou wilt never tear the earth open, nor attain the mountains in height (Al-Isra', 37).

15- Defaming chaste women in wedlock is strictly condemned

People who put forward slanders or scandalous suggestions about women without adequate evidence are considered in Islam as wicked transgressors. If anything is said against woman's chastity, it should be supported by evidence twice as strong as would ordinarily be required for business transactions, or even in murder cases. That is, four witnesses would be required instead of two. Failing such preponderating evidence, the slanderer should himself be treated as a wicked transgressor, and punished with eighty stripes. Not only would he be subjected to this disgraceful punishment, but he would also be deprived of the citizen's right to give testimony in all matters all his life, unless he repents and reforms, in which case he can be readmitted to be a competent witness.

The Koran says:

And those who defame chaste women in wedlock, and then bring not four witnesses, scourge them with eight stripes, and do not accept any testimony of theirs ever; those – they are the ungodly, save such as repentant thereafter and make amends; surely Allah is All-Forgiving, All-Compassionate (Al-Nur 4, 5).

According to the consensus of Islamic scholars, this Koranic verse laying down the punishment for slandering chaste women, also covers slandering chaste men. Chaste women have been specifically mentioned, because slandering women is more abhorrent. The punishment of stripes is inflicted in any case for unsupported slander. But the deprivation of the civic right of giving testimony can be cancelled by the man's subsequent conduct, if he repents sincerely. Secular courts however, do not enforce these principles, as their standards are lower than those, which Muslims set for themselves, but Muslims must understand and act on the underlying principles, which protect the honour of womanhood (7).

If the husband catches a wife in adultery, in the nature of things four witnesses – or even one outside witness – would be impossible. Yet after such an experience it is against human nature that he can live a normal married life. The matter is then left to the honour of the two spouses. If the husband can solemnly swears four times to the fact, and in addition invoke a curse on himself if he should be of the liars, and if the wife swears similarly four times and similarly invoke a curse on herself if she should be of the liars, she is in law acquitted of the guilt. If the wife does not take this step, the charge is held prove.

16- Apparel of Muslim women

Allah the Exalted says:

adornment except only that which is apparent, and draw their veils over their (necks and) bosoms and not reveal their adornment except to their husbands, their fathers, their husbands' fathers, their sons, their husbands' sons, their brothers, or their brothers' sons, or their sisters' sons, or their women, or their slaves, or male servants who lack vigour, or small children And tell the believing women to lower their gaze and guard their private parts and not show of their who have no knowledge of women's private parts. And let them not stamp their what they feet so as to reveal hide of their adornment. And turn you all to Allah in repentance, O believers, that you may be successful (Al-Nur, 31).

The woman here is asked not to make a display of her figure or appear in undress except to her husband; her near relatives who would be living in the same house, and with whom a certain amount of negligé is permissible; her women, i.e., her maid servants, who would be constantly in attendance on her; slaves, men and females as they would be in constant attendance; but this item would now be blank, with the abolition of slavery; old or infirm men-servants; and infants or small children before they get a sense of sex.

Allah also says:

O Prophet, tell your wives and your daughters and the women of the believers to draw their outer garments close around them. That will be better, that they may be known and so not be bothered. And Allah is Oft-Forgiving, Most Merciful (Al-Ahzab, 59).

From these two Koranic verses, we understand that the outer garment worn in public must cover all of the body except the face and hands. The verse quoted above indicates a clear command that a woman's natural beauty and her adornment are to be concealed from strangers, except that which might show unintentionally (i.e. parts of the dress or ornaments) or which show as a matter of course because it is not prohibited that they be shown (i.e. the face and the hands).

Abu Dawud narrated that 'A'ishah said, 'Asma came to see the Messenger of Allah. She was wearing a thin dress; the Prophet turned away from her and said to her, "O Asma, once a woman reaches the age of puberty no part of her body should be uncovered except her face and hands."

Al-Qurtubi, stated that women in those days used to cover their heads with the khimaar, throwing its ends on their backs. This left the neck and the upper part of the chest bare, along with the ears, in the manner of the Christians. Then Allah instructed Muslim women to cover those parts with the khimaar.

Women at the time of the Prophet (saws) used to wear anklets, which they could employ to attract attention by stamping their feet, making the anklets tinkle together. This practice was now forbidden, according to Allah's words mentioned in the verse stated above: "And let them not stamp their feet so as to reveal what they hide of their adornment." This commandment makes it absolutely clear that the legs and ankles are to be covered.

Regarding the Koranic commandment "Let them lower their gaze", Bin 'Umar narrated that the Prophet said: "On the Day of Judgment Allah will not look upon one who trails his garment along out of pride." Um Salamah then asked: "What should women do with their garments?" The Prophet said: "They may lower them a hand span." She said: "Their feet would still be uncovered." The Prophet said:" then lower them a forearm's length, but no more." (Tirmithi).

17- The etiquette of entering houses

As we read in the Koran:

O believers, do not enter houses other than your houses until you first ask leave and, salute the people thereof; that is better for you; haply you will remember Al-Nur, 27).

There is no fault in you that you enter houses uninhabited wherein enjoyment is for you. Allah knows what you reveal and what you hide (Al-Nur, 27).

This is the Islamic etiquette of entering houses. Allah taught His believing servants how to enter houses other than their own until they had asked permission before entering then to give the greeting of Salam after asking. One should seek permission three times, and if permission is given, he may enter, if not, he must leave.

The Muslim is free of course to enter public houses, shops, moles, etc., without asking for permission.

The Koran says:

There is no fault in you that you enter houses uninhabited wherein enjoyment is for you. Allah knows what you reveal and what you hide (Al-Nur, 29).

18- The times when female servants and young children should seek permission to enter into the rooms of their masters or parents

In most homes, female servants and young children move about quite freely, and often take for granted that they can enter wherever they want. However, there are limitations for female servants and older children, who at certain times should ask their masters or parents' permission before entering their bedroom.

Allah commanded the believers to ensure that their servants and their children who have not yet reached puberty should seek permission at three times: the first is before the Fajr (dawn) prayer, because people are asleep in their beds at that time; and while putting off their clothes during the afternoon because it is a time for rest (siesta); and after the `Isha' (late night) prayer, because this is the time for sleep. Servants and children are commanded not to enter upon household members at these times, because a man may be in an intimate situation with his wife.

Allah says:

"O you who believe! Let your slaves and the children among you who have not come to the age of puberty ask your permission (before they come to your presence), on three occasions: before the dawn (morning prayer (salatul Fajr), and when you put off your clothes for the, and after the noon rest late-night prayer (salatul Isha). These three times are of privacy for you, outside these times, there is no sin on you or on them to move about, attending to each other. Thus, Allah makes clear the Signs to you. And Allah is All-Knowing, All-Wise." (Al-Nur, 58).

Other than these times, there is no sin on the parents if they let them enter, and there is no sin on the children and the servants if they enter in times different from those indicated above.

It is then preferable that when the child is old enough to discern between right and wrong, and easily understands and follows directions (usually around age seven), that he should ask permission before entering. This is especially emphasized at the times when the parents are usually undressed, i.e., from the time after Isha prayer to the Fajr prayer, and during an afternoon nap. There is no doubt that this teaches the children to be decent, and helps protecting them from unintentionally stumbling upon scenes that may prove shocking to them. When the child reaches puberty, he should be taught to ask permission before entering at all times, as Allah says:

"And when the children among you come to puberty, then let them also ask for permission, as those senior to them (in age). Thus Allah makes clear His Signs for you. And Allah is All-Knowing, All-Wise." (Al-Nur, 59).

19- Lowering the gaze and guarding the private parts

The Koran says:

Tell the believing men to lower their gaze, and protect their private parts. This is purer for them. Verily, Allah is All-Aware of what they do." (Al-Nur, 30).

Adolescent boys (and even younger ones) that can distinguish between a beautiful woman and a less beautiful one, and can appreciate women's physical attributes, should be taught to lower their gaze. This protects them from getting their sexual desires aroused. A lustful look may lead to a greater sin, as the Prophet, said, "It is written on the son of Adam his lot of zina (fornication/adultery), that will inevitably afflict him. The zina of the eyes is looking, the zina of the ears is hearing, the zina of the tongue is talking, the zina of the hand is assaulting, and the zina of the foot is walking; the heart desires and wishes, and the genitals affirm or deny." (Bukhari and Muslim).

In fact, lowering the gaze is a good deed for which a Muslim is rewarded. The Prophet said, "No Muslim whose eyesight falls inadvertently on the beauties of a woman and then he lowers his gaze, but Allah will credit for him a worship he will appreciate its sweetness in his heart." (Ahmad, at-Tabarani).

While the first inadvertent look causes no sin on man, the young man should be taught not to follow it by another, as the Prophet said to Ali Ibn Abi Talib, "O Ali! Do not let the second look follow the first. The first look is allowed to you but not the second."(Tirmithi, Ahmad and Abu Dawud).

Lowering the gaze applies to both men and women. Men and women must cover themselves from the navel to the knees in the presence of others. Boys are taught to cover themselves down to the knees at a young age (around seven) so that they grow up with this decent habit.

A woman is allowed to look at men while they are walking on the street, for the purpose of buying in the market, or other lawful activities, provided that they are properly clothed.

Women are not allowed to look closely at a man or to have a lustful or provocative look, or to look deliberately at them when they happen to be in the same setting such as on a bus, or in a room. The reason for this is that normally women are not the ones who initiate a relationship, due to their timid nature, and that men are usually more daring.

20- Reconciliation between contending brothers or parties

The enforcement of the Muslim brotherhood is the greatest social ideal of Islam. Muslims should live with each other as brothers. A religious relationship is in no way less important than a blood relationship. If two Muslims or parties quarrel with each other Muslims should never add fuel to the fire. On the contrary, under the influence of brotherly feelings, they should make every effort to bring about peace between the two. If one of them persists in wronging the other, then Muslims should fight against the one who exercised injustice, until he conforms to divine commands. These are the ones whose faith in Allah causes the opening of the door to His grace.

Allah says in the Koran:

If two parties fight against each other, make peace between them; then if after that one of them transgresses against the other, fight the party that transgresses until it submits to the command of Allah. Then if it complies, make peace between them with equity and act justly. Truly, Allah loves the just. Surely all believers are brothers. So make peace between your brothers, and fear Allah, so that mercy may be shown to you (Al-Hujjurat 9, 10).

21- Never laugh at people in contempt and ridicule and never defame them

Mutual ridicule ceases to be fun when there is arrogance selfishness or malice behind it. We may laugh with people to share in the happiness of life but we must never laugh at people in contempt or ridicule. In many things, they may be better than we may. Defamation is also forbidden. Defamation could be by speaking ill of others by the spoken or written word, or in suggesting a charge against one person whom we are not in position to judge. An offensive nickname may amount to defamation, but in any case there is no point in using offensive nicknames that suggest some real or fancied defect. If a man is lame, it is wrong to address him as 'O lame one!' It causes him pain, and it is bad manners. So is the rude remark, 'the black man.'

Allah instructs Muslims in the Koran:

Believers, let not some men among you ridicule others: it may be that the latter are better than the former: nor should some women laugh at others: it may be that the latter are better than the former: do not defame or be sarcastic to each other, or call each other by (offensive) nicknames. How bad it is to earn an evil reputation after accepting the faith! Those who do not repent are evil-doers (Al-Hujjurat, 11).

22- Avoiding suspicion and spying

Most kinds of suspicion are baseless and must be avoided; some are crimes in themselves for they do cruel injustice to innocent men and women. Spying or enquiring too curiously into other people's affairs means either idle curiosity, and is therefore futile, or suspicion carried a stage further, which almost amounts to sin. Backbiting also is a brood of the same genus. It may be either futile but all the same mischievous or it may be poisoned with malice, in which case it is a sin added to sin.

No one would like even to think of such an abomination as eating the flesh of his brother, but when the brother is dead, and the flesh is carrion, abomination is added to abomination. In the same way we are asked to refrain from hurting people's feelings when they are present; how much worse is it when we say things, true or false, when they are absent!

The Koran says:

Believers, avoid much suspicion. Indeed some suspicion is a sin. And do not spy on one another and do not backbite. Would any of you like to eat his dead brother's flesh? No, you would hate it. Fear Allah, Allah is Ever-Forgiving and Most-Merciful (Al-Hujjurat, 12).

23- Prohibition of bribery

In Islam, to accept a bribe in any form and under any circumstances is absolutely forbidden. It is also forbidden in Islam to pay a bribe, to take something which does not rightfully belong to you. It is forbidden to pay a bribe to get something which is the right of someone else. Taking a bribe is one way of consuming someone else's wealth wrongfully. A bribe refers to any kind of property which is offered to a judge or public servant in order to obtain a decision in favour of oneself or against a rival, to expedite one's own affair, or to delay that of one's competition, and so on.

Islam has prohibited the Muslim to approach the officials of a government or their subordinates for the purpose of offering them a bribe; it has prohibited the latter to accept it; and it has prohibited that any third person should arrange matters between the givers and the takers of the bribe.

Allah says in the Koran:

Consume not your goods between you in vanity, nor give bribes to the rulers, that you may sinfully consume a portion of other men's goods, and that wittingly (Al-Baqarah, 188).

The Prophet said:
"Allah's curse is on the one who offers the bribe and on the judge who accepts it." (Reported by Ahmad, al-Tirmidhi, and Ibn Hibban in his Sahih).

The proliferation of bribery in a society leads to corruption and oppression: unjust decisions are made and just ones are blocked. Undeserving persons are given chances and deserving ones are passed over, and the spirit of greed permeates the society in place of the spirit of dutifulness.

Abdullah ibn Amr ibn al-'As narrated that he heard Allah's Messenger saying:

"Fornication will not appear among any people without their being punished by famine, and bribery will not appear among any people without their being punished by terror." (Tirmidhi Hadith 3582 and Ahmad).

24- swearing false oaths is a sin

It is narrated on the authority of Abu Umama that Allah's Messenger said: "He who appropriated the right of a Muslim by (swearing a false) oath, Allah would make Hell-fire his abode and would declare Paradise forbidden for him." (Muslim Vol. 1 Hadith 252).

25- Obligatory Payment of Debts

The Koran says:

If the debtor is in a difficulty, grant him time till it is easy for him to repay. But if you remit it by way of charity, that is best for you, if you only knew. And fear the Day when you shall be brought back to Allah. Then shall every soul be paid what it earned, and none shall be dealt with unjustly." (Albaqarah, 280, 281).

Abu Hurairah narrated that a dead man in debt to others used to be brought to Allah's Messenger who would ask:

"Has he left anything to repay his debts?" If he was informed that he had left something to cover his debts, the Prophet would offer the funeral prayer for him; otherwise he would say to the Muslims (present there), "Perform the funeral for your friend," But when Allah helped the Prophet to gain victory over his enemies he said: "I am closer to the Believers than themselves, so, if one of the Believers dies in debt, I will repay it, but if he leaves wealth, it will be for his heirs. (Al-Bukhari Vol. 7 Hadith 284).

The Prophet also said:

If I have gold equal to the mountain of Uhud, it would not please me that anything of it should remain with me after three nights (i.e., I would spend all of it in Allah's Cause) except what I would keep for repaying debts." (Al-Bukhari Vol. 8 Hadith 452).

Islam discourages being in debt. Aishah narrated that Allah's Messenger used to invoke Allah in the prayer saying:

"O Allah, I seek refuge with you from all sins, and from being in debt." Someone said: "O Allah's Messenger, I see you very often seeking refuge with Allah from being in debt. The Prophet replied, "If a person is in debt, he tells lies when he speaks, and breaks his promises when he promises." (Al-Bukhari Vol. 3 Hadith 582 and Abu Dawud Hadith 879).

Amr bin Al-As narrated that Allah's Messenger said: "All the sins of a Shahid (martyr) are forgiven except debt." (Muslim Vol. 3 Hadith 4649).

26- Prohibition of usury

Islam has followed the practice of the monotheistic religions that banned usury and declared an open value-based war on it.

In the Koran we read: O you who believe! Be careful of (your duty to) Allah and relinquish what remains (due) from usury, if you are believers. But if you do (it) not, then be apprised of war from Allah and His Messenger; and if you repent, then you shall have your capital; neither shall you make (the debtor) suffer loss, nor shall you be made to suffer loss (Al-Baqarah 278, 279).

The Koran went ahead and gave a description of those who get themselves involved in usury-based transactions and showed the psychological effect this will have on them

The Koran says:

Those who devour usury shall not arise again except as he rises, whom Satan of the touch prostrates; that is because they say, 'Traficking is like usury.' Allah has permitted trafficking, and forbidden usury. Whosoever receives an admonition from his Lord and gives over, he shall have his past gains, and his affair is committed to Allah; but whosoever reverts – those are the inhabitants of the Fire, therein dwelling forever. Allah blots out usury, but freewill offerings (deeds of charity, alms) He augments. Allah loves not any guilty ingrate (Al-Baqarah, 275, 276).

The Koran warned those who get into usury that their life would be void of any blessing because of the many dangers usury has upon economy, society, and individuals.

Usury inculcates man with corruption and makes him a slave of money. It turns him from a human being into a money seeker and for whom money is the most important thing in life. In search of money, such a person will twist truths, violate morals, and destroy values. Usury breeds in man stinginess and greed, two maladies that will lead to many other vices like cowardice, laziness, and other things.

A person who deals with usury waits for his money to grow without doing any effort to invest in real projects that would serve his community. He is but a lazy person - a non-productive member of the society. In fact, he lives on the work of others and reaps the fruits of their efforts. These things will lead to a psychological disturbance and imbalance. Further complications may include physical problems and ailments. When the Koran described such a person by saying that: 'shall not rise again except as he or she rises, whom Satan of the touch prostrates', it meant that such a person does not know his objective, he is just blindly following Satan who will take him to evil ways and, by losing focus in life, he will be psychologically unbalanced.

A successful society is a balanced society, which in addition to establishing economic and material advancement should also provide a sphere of spiritual and moral development. In societies where morality and values are absent, people will become inhuman in their inclinations and tendencies. Terms like brother-hood, mercy, solidarity, and charity will disappear; and there will be a place only for materialism, greed, and manipulation.

In a society where people are dominated by greed for money and manipulating others' needs and wants and putting the poor in the bondage of usury, the tears of orphans and cries of the needy will mean nothing. To a usury-dealer, the sufferings of the poor are good opportunities to make profit.

In history, it was recorded that many debtors were forced to become slaves to their creditors when they failed to pay them the loan along with the interest. In societies where people are exploiting the needs of others, and make the best use of their difficulties, hatred, envy, grudges, and fights prevail. This, in turn, leads to crimes like theft, murder, and many other social ills.

Usury money circulates only between the rich. Consequently, the rich will get richer and the poor will remain in the bondage of poverty. The rich minority will be reaping all financial gains, while the poor majority of the society will be getting poorer and poorer. Usury stops man from being productive, and hampers him from achieving his goals in life. Usury leads to stagnation in capital, as money will not be circulated as it should. This will lead to stagnation followed by inflation in the economy.

27- Avoidance of Hoarding and Monopoly

We read in the Koran:

Those who treasure up gold and silver, and do not expend them in the way of Allah – give them the good tidings of a painful chastisement, the day they shall be heated in the fire of Gehenna and therewith their foreheads and their sides and their backs shall be branded: "This is the thing you have treasured up for yourselves; therefore test you now what you were treasuring!" (At-Tawbah 34, 35).

Abda narrated that the Prophet said:

"Do not withhold your money by counting it (I.e. hoarding it), (for if you did), Allah would also withhold His blessings from you." (Al-Bukhari. Vol. 2, Hadith 514).

Ya'la ibn Umayyah narrated that the Prophet said:

"Hoarding up food (to sell it at a high price) in the sacred territory is a deviation (from right to wrong)." (Abu Daud Hadith 2015)

Ma'mar bin Abdullah, the son of Nadla reported that Allah's Messenger said:

"None but a sinful person hoards (goods)." (Ibn Majah, Vol. 3, hadith 2154).

Umar bin Al-Khattab reported that Allah's Messenger said:

He who imports goods is granted provision and he who hoards goods is a cursed one." (Ibn Majah, Vol. 3, Hadith 2153).

28- Respect to non-Muslims (People of the Book)

Allah says in the Koran:

Dispute not with the people of the Book (Jews and Christians) save in the fairer manner, except for those of them that do wrong; and say, 'We believe in what has been sent down to us, and what has been sent down to you; our God and your God is One, and to Him we have surrendered (Al-Ankabut, 46).

Mere disputations are futile. In order to achieve our purpose as true standard-bearer for Allah, we should have to find common grounds of belief, and also to show by our urbanity, kindness, sincerity, truth and genuine anxiety, for the good of others, that we are not cranks or merely seeking selfish or questionable aims. Those who are deliberately trying to wrong or injure others will have to be treated firmly, as we are guardians of each other. With them, there is little question of finding common ground or exercising patience, until the injury is prevented or stopped. That is the ideal of Islam – accepting the other.

29- Prohibition of Theft and Robbery

The Koran says:

As to the thief, male or female, cut off his hand or her hands: a punishment by way of example, from Allah, for their crime: and Allah is exalted in power (Al-Maidah, 38).

Aishah narrated that the Prophet said:

"The hand should be cut off for stealing something that is worth a quarter of a Dinar or more." (Al-Bukhar, i Vol.8, Hadith 780 and 782).

'Abdullah ibn Yazid al Ansary narrated that the Prophet forbade robbery (taking away what belongs to others without their permission), and also forbade mutilation of bodies. (Al-Bukhari, Vol.3, Hadith 654).

30- Prohibition of Land Grabbing

The Prophet said:

"Whoever usurps the land of somebody unjustly, his neck will be encircled with seven earths (on the Day of Resurrection)." (Al-Bukhari, Vol. 3, Hadith 632 & Vol. 4, Hadith 419).

Sa'id bin Zaid narrated that Allah's Messenger said that Ibn 'Umar narrated that the Prophet said:

"Whoever takes a piece of the land of others unjustly, he will sink down the seven earths on the Day of Resurrection." (Al-Bukhari Vol. 3, Hadith 634; Vol. 4 Hadith 418).

31- Prohibition of Gambling and the Selling, Buying, and Consumption of Intoxicants

The Koran says:

"O you who believe! Intoxicants and gambling, (dedication) of stones, and (divination by) arrows are an abomination of Satan's handiwork: Eschew such abomination that you may prosper. Satan's plan is (but) to excite enmity and hatred among you with intoxicants and gambling, and to turn you away from the remembrance of Allah and from prayer: Will you not then abstain?" (Al-Maidah 90, 91).

Aishah narrated that Allah's Messenger was asked about Al-Bit, a liquor prepared from honey which the Yemenites used to drink. Allah's Messenger said:

"All drinks that intoxicate are unlawful (to drink)." (Al-Bukhari Vol. 7, Hadith 492,; Muslim Vol. 3, Hadith 4956) .

32- Prohibition of Pork

The Koran says:

Forbidden to you (for food) are: dead meat, blood, the flesh of swine, and that on which has been invoked the name of other than Allah...(Al-Maidah, 3).

The Koran also says:

Say: 'I do not find in what is revealed to me, aught forbidden to him who eats thereof except it be carrion, or blood outpoured, or the flesh of swine – that is an abomination – or an ungodly thing that has been hallowed to other than Allah; yet whoso is constrained, not desiring nor transgressing, surely thy lord is All-Forgiving, All-Compassionate (Al-An'am, 145).

33- Conservation of resources

Anas bin Malik narrated that Allah's Messenger said:

"There is none amongst the Muslims who plants a tree or sows seeds, and then a bird, or a person or an animal eats from it, but is regarded as a charitable gift from him." (Al-Bukhari Vol. 3, Hadith 513; Vol. 8 Hadith 41).

The Koran says:

It is He who produces gardens trellised, and untrellised, palm trees, and crops diverse in produce, olives, pomegranates, like each to each, and each unlike to each. Eat of their fruits when they fructify, and pay the due thereof on the day of its harvest; and be not prodigal; Allah loves not the prodigal (Al-An'am, 141).

34- Protection of the Environment

The Koran says:

There is a type of man whose speech about this world's life may dazzle you. And he calls Allah to witness about what is in his heart; yet he is the most contentious of enemies. When he turns his back, his aim everywhere is to spread mischief through the earth and destroy crops and progeny but Allah loves not mischief. When it is said to him, Fear Allah," he is led by arrogance to (more) crime. Enough for him is Hell; an evil bed indeed (to lie on)! (Al-Baqarah, 205).

35- Protection of Property

'Abdullah bin 'Amr narrated: "I heard the Prophet saying:

'Whoever is killed while protecting his property then he is a martyr.' (Al-Bukhari Vol. 3 Hadith 660).

Sa'id ibn Sayed narrated that the Prophet said:

"He who is killed while protecting his property is a martyr, and he who is killed while defending his family, or his blood, or his religion is a martyr." (Abu Dawud 4754).

36- Not to consume property in vanity

Profitable ways in which possessions or goods of one person shared by another must be through the system of supply and demand, another way is through payment for services rendered. Any income gained by other means such as theft, deceit, lies, bribery, usury, gambling, monopoly, prostitution, slavery, embezzlement, etc., is unlawful in the sight of Allah. These are nothing but different ways of plundering, and those who do so at the expense of honest means of earning may be successful in this world, but all that will be in store for them in the Hereafter will be the fire and brimstone.

The Koran says:

Q believers, consume not your goods between you in vanity, except there be trading, by your agreeing together. And kill not one another. Surely Allah is compassionate to you. But whosoever does that in transgression and wrongfully, him we shall certainly roast at a fire; and that for Allah is an easy matter (Al-Nisa' 29, 30).

The characters of the true believers

Realization of Allah is not a simple matter; it brings about revolution in man's life. He becomes a worshipper of Allah and bows down before Him in submission. His sincerity and seriousness increase to the extent that wasting time in baseless pursuits appears fatal to him. He sets aside a portion of his earnings in the name of Allah and with that he helps the needy. He exercises control over his sexual desires and gives free rein to them only within the limit prescribed by Allah (with whom he is matrimonially united, or the captives when raised to freedom by marriage). He lives his life as a responsible man and never misappropriates whatever is entrusted to him. Such a man never dishonours any pledge undertaken by him.

Those who possess these qualities are the favoured subjects of Allah. These are the heirs of Paradise; they shall abide in it forever.

In this world of Allah, success is for one who is a true believer, one who devotes himself fully to Allah and not to anybody other than Allah, one who leads an Allah-oriented life.

The Koran says: Prosperous are the believers who in their prayers are humble and from idle talk turn away, and at alms giving are active, and guard their private parts save from their wives and what their right hands own, then being not blameworthy. But whoever seeks after more than that, those are the transgressors. And those who preserve their trusts and their covenants, and who observe their prayers. Those are the inheritors who shall inherit Paradise therein dwelling forever (Al-Mu'minun 1-11).

It should be noted that the Koranic injunctions mentioned above begins and ends with worshipping the one God, Allah. This shows that for the foundation of all good deeds, the Muslim should believe first in Allah's oneness and worship Him alone without associating with Him any partners. On the Day of Judgment Allah will not accept people's good deeds if His servants were not strictly monotheists. Believing in Allah and worshipping Him alone is a pre-condition for granting His forgiveness and entering Paradise.

The Koran also mentions in several other verses the characteristics of the true worshippers of Allah. They walk on earth softly, gently and in humility; and when addressed by the ignorant, they answer them with the expression of good will "peace"; they spend the night in adoration of their Lord prostrate and standing; they express their thoughts in their prayer, 'Save us and protect us O Allah, from the torment of Hell, for its torment is indeed painfully distressing and moves to horror, how evil it is for a place in which to settle; they are neither extravagant nor niggardly, but hold a just balance between those extremes; they do not invoke besides Allah another god nor do they deprive anyone of life which Allah has made sacred, unless it be justified for a proved crime, nor do they commit adultery (fornication), because anyone who does that shall face punishment, and he shall have his suffering doubled on the Day of Resurrection, and he will dwell in Hell in ignominy; unless he has repented, and worked righteousness deeds, for Allah will change his evil deeds into good; they do not bear false witness, and when they pass by frivolity, they pass by with dignity; they do not turn a blind eye and a deaf ear to the signs of their Lord when they are reminded of them; in their prayer they invoke Allah saying, 'Our Lord, grant us joys in our wives and children and make us a model for the righteous'. Those who humbled themselves in this world for the sake of truth, will be lodged in the loftiest dwellings in Paradise (Garden of Eden), therein shall they be met with salutations and peace. There they shall abide forever; a blessed dwelling and a blessed resting place.

The Koran says:

The servants of the All-Merciful are those who walk in the earth modestly and who, when the ignorant address them, say, 'Peace'; who pass the night prostrate to their Lord and standing; who say, 'Our Lord, turn Thou from us the chastisement of Gehenna (Hell-Fire); surely its chastisement is torment most terrible; evil it is a lodging place and an abode; who, when they expend, are neither prodigal nor parsimonious, but between that is a just stand; who call not upon another god with Allah, nor slay the soul Allah has forbidden except by right, neither fornicate, for whosoever does that shall meet the price of sin – doubled shall be the chastisement for him on the Resurrection Day, and he shall dwell therein humbled, save him who repents, and believes, and does righteous work - those, Allah will change their evil deeds into good deeds, for Allah is ever All-Forgiving, All- Compassionate; and whosoever repents, and does righteousness, he truly turns to Allah in repentance. And those who bear no false witness and, when they pass by idle talk, pass by with dignity; who, when they are reminded of the signs of their Lord, fall not down thereat deaf and blind; who say, 'Our Lord, give us refreshment of our wives and seed, and make us a model to the godfearing.' Those shall be recompensed with the highest heaven, for that they endured patiently, and they shall receive therein a greeting and – Peace. Therein they shall dwell forever; fair it is as a lodging place and an abode (Al-Furgan 63-76).

There are virtues in the Koran Allah would like believing men and believing women to possess in order to win His forgiveness and immense reward – paradise. These are: faith in Allah by submitting to Him only in Islam; obedience; truthfulness; patience; sincerity; charity; fasting; chastity and remembrance of Allah.

These virtues encompass all the aspects of the Islamic faith and Islamic character. One who hopes to receive Allah's pardon and his rewards should obey His injunctions, thus showing his total belief in Allah. There should be no contradiction between his words and his deeds.

He should stand firm, regardless of the circumstances. The realization of Allah's greatness should have made him modest and he should consider the meeting of others' needs as his own responsibility. He must fast regularly, and in the context of sexual desires, he is chaste and pure. His days and nights are spent in the remembrance of Allah.

Just as these qualities are required for men, so also are they required of women. Men or women, will be considered acceptable to Allah only when he or she approaches Allah adorned with these qualities.

The Koran says:

Surely, for men and women who have surrendered (to Allah) – believing men and believing women, obedient men and obedient women, truthful men and truthful women, patient men and patient women, humble men and humble women, fasting men and fasting women, men and women who guard their chastity, men and women who remember Allah often – Allah has prepared forgiveness and a great reward (Al-Ahzab, 35).

In another place in the Koran we read:

It is not piety that you turn your faces to the East and the West (in prayers). True piety is this: to believe in Allah and the Last Day, the angels, the Book, and the prophets, to give one's substance, however cherished, to kinsmen, and orphans, the needy the traveller, beggars, and to ransom the slave, to perform the prayer, to pay the alms. And they who fulfil their covenant when they have engaged in a covenant, and endure with fortitude misfortune, hardship and peril, these are they who are true in their faith, these are the truly god-fearing (Al-Baqarah, 177).

In another place the Koran also states:

Say: 'Come, I will recite what your Lord has forbidden you: that you associate not anything with Him, and to be good to parents, and not to slay your children because of poverty; We will provide you and them; and that you approach not any indecency outward and inward, and that you slay not the soul Allah has forbidden, except by right. That then He has charged you with; haply you will understand. And that you approach not the property of the orphan, save in the fairer manner, until he is of age. And fill up the measure and the balance with justice. We charge not any soul save to its capacity. And when you speak, be just, even if it should be to a near kinsman. And fulfil Allah's covenant. That then He has charged you with; haply you will remember. And that this is my path, straight; so do you follow it, and follow not divers paths lest they scatter you from His path. That then He has charged you with; haply you will be god-fearing (Al-An'am 151-153).

The above verses clearly show the road to paradise, the true path of rectitude. In order to attain salvation, Muslims must follow the commandments of their Lord: (1) they must not incorporate with Allah in worship other deities; (2) be kind to the parents and commit them to their kind care. The mention of goodness to parents immediately after worshipping Allah alone without associating with Him any partners, indicated that Allah's love for us is closely linked with our ideal and sincere love to our parents, which in turn will lead us to the divine love; (3) we must not kill our children because of poverty, for Allah provides for us and for them; (4) we must not commit ourselves to an evil line of conduct committed openly or secretly, such as lewdness, and all unseemly acts relating to sex, gambling, intoxicants, etc.; (5) we must not deprive any one of life, which Allah has made sacred, unless it be justified for a proved crime.

This is the straight path, the path of Allah, the only way that leads to righteousness, the only way that leads to Paradise.

The point is that man during his worldly life should firmly believe that in the end, he has to face Allah. He should always treat himself as being answerable to Allah for his actions. His life should be a responsible life and not a free and unrestricted life. This was the purpose of the previous divine Books and this is likewise the purpose of the Koran.

Those who cross the limits and practise evil under the presumption of freedom, liberty, freedom of speech, democracy, modern lifestyle, etc..; those who adopt paths other than that specified by Allah, indulge in the worst type of crime. Allah gives them a punishment commensurate with their crime.

Muslims can therefore contribute positively in any society because their culture has traditionally kept all of the evils of the West under tight control. The West can learn a great deal from it.

The Islamic wisdom and its contribution to a meaningful life

Wisdom provides us with the capacity to solve real life problems. So, acquiring wisdom becomes a must if we want to live meaningful lives. As we live through life and its experiences, it is vital that we reflect on such experiences to make our subsequent steps in life easier. As the famous philosopher, Immanuel Kant said: "Science is organized knowledge; Wisdom is organized life."

So, if the Islamic wisdom enables a person to make more sound decisions, take a shortcut path to success, recalibrate values for the better, and simply live a better life, then why not the West be wise enough to benefit from it? Will Durant, a renowned philosopher and Pulitzer Prize winner stated, "A wise man can learn from another man's experience; a fool cannot learn even from his own."

The Koran emphasizes the importance of wisdom throughout its text. The words of the Koran and teachings of our prophet Muhammad guide us to a wealth of wisdom and knowledge. In fact, Allah calls the Koran the "Book of wisdom" in many places in the Koran.

Allah says in the Koran:

Those are the signs of the wise Book (Yunus, 1).

The Koran also says:

Allah verily hath shown grace to the believers by sending unto them a Messenger of their own who recites unto them His revelations, and causes them to grow, and teaches them the Scripture and wisdom; although before (he came to them) they were in flagrant error (Al-Imran, 164).

In its text, the Koran teaches wisdom also through the words of a person named Lukman. Although not a prophet, Allah had granted him enormous wisdom. He was wise enough to have an entire chapter named after him. He was a pious person and according to the Koran was granted wisdom by Allah.

In his book "Stories of the Prophet", Ibn Katheer writes that Luqman's real name was known as "Luqman Ibn 'Anqa' Ibn Sadun" or according to some "Luqman Ibn Tharan". Some accounts describe him as an Ethiopian slave who worked as a carpenter. Because of his wisdom people went to him to settle their affairs and therefore he was also known to be a judge.

Although the Koran makes no reference regarding Lukman being as a prophet, it is narrated by some as described by Ibn Katheer in his book "Stories of the Prophet" that he was offered to become one. Ibn Katheer mentions, Sa'id said: I heard Qatadah as saying: It was said to Lukman: "How did you prefer wisdom to Prophet-hood when you were enabled to choose between them?" He said: "If Allah were to assign me with Prophet-hood, I would accept it and try hard to win His Pleasure, but He enabled me to choose. I feared of being too weak for Prophet-hood, so I chose wisdom."

Allah says in the Koran:

Indeed, We gave Lukman wisdom: 'Give thanks to Allah. Whosoever gives thanks gives thanks only for his own soul's good, and whosoever is ungrateful – surely Allah is All-Sufficient, All-Laudable.' Lukman, 12).

The following are Lukman's words of wisdom as described in the Koran. Later, another section quotes his wisdom as narrated by other reliable narrators as mentioned by Ibn Katheer in his book "Stories of the Prophets".

Lukman's wisdom in the Koran

Lukman's wisdom in the Koran is described in the context of advising his son. It is described in the Koran in the following verses:

1-Not to associate anyone in the worship of Allah:

And when Lukman said to his son, admonishing him, O my son, do not associate others with Allah; to associate others with Allah is a mighty wrong (Lukman, 13).

2- Being dutiful to one's parents

And We have charged man concerning his parents – his mother bore him in weakness upon weakness, and his weaning was in two years – 'Be thankful to Me and to thy parents; to Me is the homecoming (Lukman, 14).

Being dutiful to ones parents except where they tell you to deviate from the Right path.

But if they strive with thee to make thee associate with Me that whereof hast not knowledge, then do not obey them. Keep them company honourable in this world; but follow the way of him who turns to Me. Then to Me you shall return, and I shall tell you what you were doing (Lukman, 15).

3- Every person is accountable for everything that he does

O my son, if it should be but the weight of one grain of mustard seed, and though it be in a rock, or in the heavens, or in the earth, Allah shall bring it forth; surely Allah is All-Subtle, All-Aware (of its place) (Lukman, 16).

4- Enjoining Prayers

"O my son, perform the prayer, and bid unto honour, and forbid dishonour. And bear

patiently whatever may befall thee; surely that is true constancy (Lukman, 17).

5- Do not be arrogant and proud

Turn not thy cheek away from men in scorn, and walk not in the earth exultantly; Allah loves not any man proud and boastful (Likman, 18).

6- Be humble and lower your voice

Be modest in thy walk, and lower thy voice, for the ugliest of all voices is the braying of the ass (Lukman, 19).

As mentioned in the stories of Ibn Kathir, Lukman said to his son, 'O my son: Let your speech be good and your face be smiling; you will be more loved by the people than those who give them provisions.'

Lukman said,' Lowering my gaze, watching my tongue, eating what is lawful, keeping my chastity, undertaking my promises, fulfilling my commitments, being hospitable to guests, respecting my neighbours, and let what does not concern me. All these made me the one you are looking at.'

Islam enjoins us Muslims to adhere to truth and be truthful. The following Koranic verses show how Allah commands and encourages us to be truthful:

O you who believe! Fear Allah and be with those who are truthful (Al-Tawbah, 119).

We also read:

That Allah may reward the men of Truth for their Truth, and punish the hypocrites, if He wills, or accept their repentance by turning to them in Mercy; for Allah is Most-Forgiving, Most- Merciful." Al-Ahzâb, 24).

The following sayings of the Prophet also teach us to value truth and practice truthfulness. They serve as parts of Islamic virtuous teachings that please Allah the Almighty. If we practice them, we will be among those who will attain success in the life Hereafter:

Abdullah ibn Amr narrated that Allah's Messenger said: "If you have four characteristics, whatever worldly advantage passes you by does not matter to you; keeping a trust, speaking the truth, a good character, and abstemiousness in food." (Tirmidhi 5222, Ahmad and Bayhaqi).

Abdur Rahman ibn Abu Qurad narrated that the Prophet performed ablution one day and his Companions began to wipe themselves with the water he had used. The Prophet asked them what induced them to do that. And when they replied that it was love for Allah and His Messenger, he said, "If anyone is pleased to love Allah and His Messenger, or rather to have Allah and His Messenger love him, he should speak the truth when he tells anything, fulfill his trust when he is put in a position of trust, and be a good neighbor." (Tirmidhi 4990 and Bayhaqi).

Abu Dharr narrated that Allah's Messenger said, "He has been successful whose heart Allah has made sincere towards faith, whose heart He has made free from unbelief, his tongue truthful, his soul calm, his nature straight, whose ear He has made attentive and his eye observant. The ear is a funnel and the eye is a repository for what the heart learns. He is successful whose heart is made retentive." (Tirmidhi 5200, Ahmad and Bayhaqi).

Islam makes it clear that true guidance is the guidance of Allah (Al-Imran, 73). It is for the guidance of the non-Muslims that they revert to Islam as it is the Right Religion. Allah makes it very clear that the only religion acceptable to Him is Islam.

Allah says:

"If anyone desires a religion other than Islam (submission to Allâh), never will it be accepted of him; and in the Hereafter he will be in the ranks of those who have lost (all spiritual good)." (Al-Imran, 85).

The Prophet said, 'I have been sent to perfect the best of manners.'

Now the question arises: Why did Allah commands certain things and forbid others?

It is not Allah that benefits from the commands He gives us, we are the ones who benefit. For example, if Allah commands us to abstain from eating pork, drinking blood, and eating animals found dead, or if He forbids the drinking of alcohol, it is not Allah who benefits from this if we obey nor is He harmed if we disobey. We are the ones who suffer from disobeying Him and we are the ones who benefit from obeying.

If we study prohibitions closely and use available science, it is easy to see that the actions and things Islam prohibit are clearly harmful. Allah forbids what is harmful and enjoins on us what is beneficial. This is true mercy.

In a hadith qudsi (revelation from Allah expressed in Prophet Muhammad's words), we read the following:

Allah's Messenger said: 'Allah, the Exalted and Glorious, said, "O My servants, I have made oppression unlawful for Me and unlawful for you, so do not commit oppression against one another. O My servants, all of you are liable to err except

whom I guide on the right path, so seek right guidance from Me so that I should direct you to the right path. O My servants, all of you are hungry and needy except whom I feed, so ask food from Me, so that I may feed you. O My servants, all of you are naked except whom I provide garments, so ask clothes from Me, so that I should clothe you. O My servants, you commit error night and day and I am there to pardon your sins, so ask pardon from Me so that I should grant you pardon. O My servants, you can neither do Me any harm nor any good. O My servants, even if the first in creation among you and the last in creation among you and even the whole of human race of yours and that of Jinns even, become God-conscious like the heart of the most God-conscious person among you, that would add nothing to My power. O My servants, even if the first in creation among you and the last in creation among you and the whole human race of yours and that of the Jinn too in unison become the most wicked like the heart of a single person, that would take nothing of My power. O My servants, even if the first in creation among you and the last in creation among you and the whole human race of yours and that of Jinn also all stand in one plain ground and you ask Me and I confer upon every person what he asks for, it would not in any way cause any loss to Me any more than that which is lost to the ocean by dipping a needle in it. O My servants, it is but your deeds that I reckon up for you and then recompense you for, so let him who finds good praise Allah; and let him who finds other than that blame no one but himself (Muslim).

Islam is the civilization of ethics

The aspect of ethics and values was given its full right only in the Islamic civilization, which was basically established on values and morals, and its prophet was sent especially to perfect morals after they were fragmented, dispersed and neglected by nations and civilizations. These ethics and values did not result from intellectual development over centuries, but they were revealed by Allah - be he exalted - and enacted by the prophet of Islam, Muhammad (peace be upon him), so they were enshrined by the Islamic law fifteen centuries ago.

Ethics are the base on which the Islamic civilization is established. The principles of ethics and values are involved in all systems and aspects, whether in personal, social, political or economic conduct. The Prophet of Islam came to perfect ethics. He said: "I was sent to perfect good morals." By these words, the Prophet identified the purpose of his mission and how he wanted to perfect morals in the hearts of his nation and all people. He wanted all humans to deal with each other as per the law of good manners, which is above all laws.

In ruling, science, legislation, war, peace, economy, family and others, the Islamic civilization took into account ethical principles in terms of legislation and application. Ethics in Islamic civilization reached a great level that no ancient or modern civilization could reach. In this regard, the Islamic civilization had admirable effects that made it the only civilization ensuring pure happiness for humans with no misery.

The success of the Islamic civilization lies within the fact that it is based on revelation. The revelation was the source of morality in the Islamic civilization. Therefore, ethics are fixed values in the Islamic civilization. The divine ethics apply to every Muslim regardless of race, time, location and sex.

The corner stone of the Islamic civilization is the ethical submission to the One God, Allah. This submission and full obedience to Allah is one's feeling that Allah watches him. This sense of moral responsibility would make him righteous, and fair to all. The sense of responsibility based on only man-made laws however, is not based on god-fearing, but on fear of the secular laws that might punish him if he commits faults or mistakes. The Islamic sense of responsibility based on god-fearing is thus a safety valve that ensures the continuity and permanence of the Islamic civilization and at the same time prevents it from deviation and stumbling.

The Islamic civilization concentrates primarily on humanity. Man is the cornerstone and pillar of the Islamic civilization. Man is entitled to construct the world based on the divine ethics the Lord of creation emphasized in the Koran.

The Koran emphasizes human dignity and preference. Allah says in the Koran:

We have honoured the children of Adam and carried them on land and sea, and provided them with good things, and preferred them greatly over many of those we created (Al-Isra', 70).

Allah has granted dignity to all mankind as all people were created from one origin. All men have right to life, freedom, security, wealth, justice, inheritance, etc.

The sense of brotherhood and sisterhood was so much emphasized that it overcame all local attachments to a particular tribe, race, or language, all of which became subservient to the universal brotherhood and sisterhood of Islam.

Islam was not opposed to learning, it rather incorporated science, learning, and culture into its own world view, as long as they did not oppose the principles of Islam.

With these characteristics, the Islamic civilization has unique features. It is principally based on believing in the absolute oneness of Allah, and worshipping Him alone; it is characterized by balance and moderation based on ethical characters ordained by Allah to His servants; it is universal and inviting every man and woman to embrace it. Therefore, it is not a national or racist culture, nor is it against human nature.

These unique characteristics of Islamic civilization guarantee its continuity and permanence throughout all ages. These characteristics are like precious stones, which do not change even when circumstances changed or developed.

Modern and western civilizations however, have no balance between power and morality, as morality is more backward than science. Natural science has given the

west a formidable power but this was on the expense of morality and righteousness. Backwardness in the western societies can be defined as a human error in understanding the truth of his position in the universe, and in denying the world of values, which include goodness, right and beauty. In modern societies, we seldom see individuals adopting a moral ideal, although the beauty of ethics outweighs science and art, as it is the basis of sound civilization.

Today researchers point out that modern western civilization despite its claim of mastering science and technology sorely lacks such qualities as ethics, morals, spirituality and faith in Allah, the Creator. This lacking of good morals decreed by Allah, is disintegrating families and society in the West by proliferation of crimes, diseases, and psychological breakdown. Moreover, the faulty concept of secularism, and ill-defined freedom and liberties that are in effect the violation of innate human nature have confounded people in the West by making them oblivious of the Almighty Creator and the purpose of life.

Secularism that negates the concept of religion in promulgating laws in society has deprived human beings of their inborn dignity. The American writer Buchanan J. Patrick in response to the question as to why the culture and civilization of the west is intolerable said: "This civilization is hateful because of being contradictory to ethics and spiritual values. Actually, the ideology governing western civilization is a violation of human nature since it completely ignores Almighty Creator of the universe." Buchanan considers absence of religion from the life of people in the West is behind the factors responsible for the decline of western civilization. In his book, he writes: "In 1983 there was a debate over the medical crisis, following the death of 600 Americans because of the new disease called AIDS. The homosexuals or persons indulging in the sordid practice of sodomy had actually proclaimed war on nature and now nature was punishing them in the worst manner. So far, hundreds of thousands of carriers of HIV have been kept alive on the daily consumption of cocktail medications. Undefined liberties have resulted in proliferation of sexual diseases threatening to wipe out whole generations in the West, because of abortion, divorce, decrease in birth rate, suicide, consumption of drugs, maltreatment of women and the old people, and scores of other physical and psychological problems, which indicate that the western civilization is fast declining."

If a society ignores the moral and religious concepts it will be exposed to irreparable harms and whatever achievements it has made in culture and civilization will rapidly decline. What deprives people of moral and spiritual values is the gradual drifting towards the pleasures of the flesh, social injustice and exploitation of fellow humans, which are all pagan concepts even if that society claims to have faith in Allah, since real faith is based on practical adherence to divine laws and not mere lip service. The Muslim's whole life is an act of worship. In whatever far-off corner of the world he lives, he remembers at all times that one day he should have to return to Allah. He causes no harm to his fellow men. To him, the earth he lives on, is a place of worship, and must be kept free of all pollution. The Muslim's life should revolve around Allah alone; his whole life should be that of submission to Allah, the Lord of the world.

Whatever splendour and glory one is accorded in this life, these things do not signify that one is considered fit by Allah for the leadership of mankind. Everything given to man is a trial and there is no one who is exempt from Allah's trial.

Who are entitled to eternal Paradise? They are the people who in this world, went in constant fear of Allah's punishment. Those who were afraid before they actually came face to face with their Maker will be the ones who will be safe from fear and grief on that Day, whereas others who knew no fear will be terror-struck. Fear of Allah creates heavenly attributes in men, while a lack of fear creates the attributes of Hell.

The Day shall come when Paradise is brought near to the pious, those who entertain the profound reverence dutiful to Allah. This is the bliss which is promised to the god-fearing who turned to Allah and worshipped Him in the unseen. They depart this life with clean hearts impressed with wisdom and piety. They will be welcomed into the beatitude of heaven. Allah will say, 'Enter you people into the mercy of Allah, your Creator and take up your abide in Paradise with peace of mind, of soul and conscience; peace be on you, this is the Day of everlasting Life.'

The Koran says:

And Paradise shall be brought forward to the god-fearing, not afar: 'This is that you were promised; it is for every mindful penitent.' Whosoever fears the All-merciful in the unseen, and comes with a penitent heart: 'Enter it in peace! This is the Day of Eternity.' Therein they shall have whatever they will; and with Us there is yet more (Qaf 31-34).

Conclusion

This is how Muslims live their lives. They live a civilization of ethics. Ethics are the protective fence of Islamic civilization. The Prophet of Islam came to perfect ethics. He said: "I was sent to perfect good morals." By these words, the Prophet identified the purpose of his mission and how he wanted to perfect morals in the hearts of his nation and all people. He wanted all humans to deal with each other as per the law of good manners, which are above all laws. In ruling, science, legislation, war, peace, economy, family and others, the Islamic civilization took into account ethical principles in terms of legislation and application. Ethics

in Islamic civilization reached a great level that no ancient or modern civilization could reach. In this regard, the Islamic civilization had admirable effects that made it the only civilization ensuring pure happiness for humans with no misery.

The revelation was the source of morality in the Islamic civilization. Therefore, ethics are fixed values that serve every person, regardless of race, time, location and sex, unlike the source of theoretical ethics, which is the product of the limited human mind, and vary from one society to another and from one thinker to another.

The sense of duty and obligation in Islamic ethics stems from one's feeling that Allah the Creator watches him. The source of obligation in man-made theoretical ethics is the sense of duty for fear of binding laws. The ethical character in Islamic civilization is a safety valve that ensures the continuity and permanence of civilization and at the same time prevents it from deviation and stumbling.

In the Islamic civilization, man is the cornerstone and pillar. The Koran emphasizes human dignity and preference. Allah says:

We have honoured the sons of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favours, above a great part of our creation (Al-Isra', 70).

With these characteristics, the Islamic civilization has unique features. It is universal and based on absolute oneness of Allah, the Lord of the worlds. It is characterized by balance and moderation and by ethical characters. Therefore, it is not a national or racist culture, nor is it against human nature.

These unique characteristics of Islamic civilization are like precious stones, which do not change even if circumstances changed or developed.

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