

Arab Republic of Egypt

Ministry of Awqaf

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Rules and Etiquettes of Marketplaces

All praise is due to Allah, the Lord of all worlds, Who says in His Glorious Book, "Woe to those who give short measure; who demand of other people full measure for themselves, but give less when they measure or weigh for buyers. Do such people not think that they will be resurrected on a grievous day, the Day when people will stand before the Lord of all worlds?" I bear witness that there is no god but Allah, and that our Master Muhammad is His slave and Messenger; may Allah's Peace and Blessings be upon him, his Household, Companions and upon those who follow him till the Day of Judgment.

The Almighty Allah has made it permissible for people to carry out financial transactions to ease their lives and fulfill their needs. He (Glory be to him) says, "Allah has permitted trading and forbidden usury." Since the beginning of creation, people used to hold markets to exchange goods and fulfill their needs. Verses of the Glorious Quran came confirming this as a human nature as the Almighty Allah says, "We never sent any messengers before you who did not eat food and walk in the market-places." The Glorious Quran reported the statement of the disbelievers when they said about the Messenger (PBUH), "And they say [mockingly], "What kind of messenger is this who eats food and goes about in market-places?" Also, in the story of the Sleepers of the Cave, The Almighty Allah says describing their case, "[They said] send one of you with these silver coins of yours to the town, and let him find which food is the purest, and then bring you provisions from it.."

It goes without saying that marketplace is a key field to show the true embodiment of Islamic values. If you wish to see the impact of someone's worship on his conduct, go to markets. If you want to judge the sincerity of religiousness and whether or not it is formalistic, then test his conduct in selling and buying. This was why when a man gave a testimony before Umar Ibn Al Khattab (may Allah be pleased with him), Umar said to him, "I do not know you, and it is not a problem that I do not know you, but bring someone who knows you. A man from the gathering said, "I know him." Umar said: What do you know about him?" The man replied, "Fairness and goodness." Umar said: Is he your close neighbor whom you know everything about?" the man replied, "No." Umar said: Have you made any transaction with him, so that you know his piety? The man replied, "No." Umar said: Have you travelled with him so as to know his moral conduct?" the man replied, "No." Umar said: Then you do not know him in fact." Then Umar said to the first man: go and bring someone who knows you."

Thus, transactions reveal the truthfulness of religiousness, meaning that it differentiates between true religiousness from the formalistic one. How many people who would make *Dhikr* (mentioning the Name) of Allah with their tongues to deceive people that they are pious, however, they are far away from the reality of *Dhikr*. And how many people who hide behind a fake image of religiousness out of hypocrisy and showing-off just to make profits, get their goods sold, relying on the idea that people love religion and trust religious people.

Among these fake images is to give false names to deceive people with the image of religion or trade on religion, just to make money. In fact, such person harms and gives a bad image about his religion to people. Allah says, "There is a man who talks well of the world to your pleasing, and makes God witness to what is in his heart, yet he is the most contentious. But when he turns

away, he sets out to spread corruption in the land, destroying crops and cattle. God does not love corruption."

Islam sets out certain rules and etiquettes that a Muslim should abide by in his transactions. These rules include: Remembrance and observance of the Almighty Allah. A true Muslim remembers Allah in all of his conditions, whether this remembrance comes through tongue or all the body organs. There is a supplication that a Muslim, male or female, has to say upon entering a market. The Prophet (PBUH) said, "Whoever says, when he enters the marketplace: None has the right to be worshiped but Allah alone, with no partner; to Him belongs all sovereignty and to Him is the praise; He gives life and gives death; and He is the Ever-Living Who does not die; in His Hand is all goodness and He is Able to do all things), Allah will record for him one million good deeds, and will erase from him one million bad deeds, and will build for him a house in Paradise." Meanwhile, we affirm that Remembrance of Allah should not only be done with tongue. Rather it should be done through the observance of Allah, the Almighty, and seeking what is permissible and avoiding what is prohibited.

These rules also include: truthfulness and avoidance of lying: Basically, a Muslim should be truthful in all cases, as Allah ordered, "O believers! Be mindful of Allah and be with the truthful." Among these cases in which a Muslim should be truthful is buying and selling. It is not permissible for a Muslim to lie to get his goods sold, because this lying-based promotion of goods is a cause for lacking the blessing in this world, and receiving punishment from Allah in the Hereafter. The sin becomes worse when a seller lies in his oath to get his goods sold. The Prophet (PBUH) said, "Both parties in a business transaction have the right to annul it so long as they have not separated. If they speak the truth and make everything clear they will be blessed in their transaction; but if they tell a lie and conceal anything the blessing on their transaction will be eliminated." The

Prophet (PBUH) also said, "(There are) three (types of persons to whom) Allah will neither speak to them on the Day of Resurrections, nor look at them (They are):--(١) a man who takes a false oath that he has been offered for a commodity a price greater than what he has actually been offered; (٢) and a man who takes a false oath in order to grab the property of a Muslim through it; (٣) and a man who forbids others to use the remaining superfluous water. To such a man Allah will say on the Day of Resurrection, 'Today I withhold My Blessings from you as you withheld the superfluous part of that (water) which your hands did not create.'" In another narration, the Prophet (PBUH) said, "Whoever swears a false oath in order to seize the wealth of a Muslim unlawfully, he will meet Allah while He is angry with him." The Prophet (PBUH) also said, "Beware of excessive swearing in sale, because it may promote trade but this practice will eliminate the blessing."

Also, among the rules and etiquettes of marketplaces are: Honesty, mutual consent, and the avoidance of cheating. Honesty requires the total transparence is sales in order to achieve full satisfaction between the contracting parties. The Almighty Allah says, "...except when trade is carried out by mutual consent." The Prophet (PBUH) said to Uthman Ibn Affan (may Allah be pleased with him): "When you purchase food ask for measurement, and when you sell give full measurement". Al-Saeb reported that, "I came to the Prophet (PBUH), and people kept on parsing me. The Messenger of Allah (PBUH) said I know him better than you do. I said, "May my father and mother be sacrificed for you! You were my partner and you were the best of partners, you neither disputed nor quarreled."

Prophet Muhammad (PBUH) warned the unscrupulous people, who are not dutiful to their God, and also warned everyone who is tempted by his evil soul to cheat people and wrongfully devour their property saying, "Who cheats us is not one of us."

Moreover, he (PBUH) ordered partners to take honesty and truthfulness as the basis of their partnership. He (PBUH) said, "Allah says, I make a third with two partners as long as one of them does not cheat the other, but when he cheats him, I depart from them".

The etiquettes of commercial transactions include also abstinence from cheating in weighing for people, by taking full measure when buying from them, and when you sell them you cause loss. This applies to all metrics and measures people would use. In the Glorious Qur'an, Allah, the Almighty, orders people to weigh with an even balance saying, "And give full measure when you measure, and weigh with an even balance. That is the best [way] and best in result." And He, Glorified be He, warns those who violate this order saying, "Woe to those who give less [than due], who, when they take a measure from people, take in full. But if they give by measure or by weight to them, they cause loss." (The Qur'an ٨٣: ١-٣)

Prophet Shu'ayb (PBUH) warned his people from being unfair to people by giving them a measure less than their due. Allah relates this in the Qur'an saying, "And to [the people of] Madyan [We sent] their brother Shu'ayb. He said, "O my people, worship Allah; you have no deity other than Him. There has come to you clear evidence from your Lord. So fulfill the measure and weight and do not deprive people of their due and cause not corruption upon the earth after its reformation. That is better for you, if you should be believers." (The Qur'an, ٧: ١٧)

Market etiquettes in Islam also include abstinence from violating others' rights. In this regard, Prophet Muhammad (PBUH) stated that it is prohibited for anyone to bid for an item another person has already bought. He (PBUH) says, "None of you is to sell over the sale of others." And according to another narration, "Do not haggle in competition with your brother's haggling, except with his permission". This is a lofty etiquette in buy and sale. No one is permitted to bid higher than the price of the one who has already

bought the item, nor is he permitted to make someone detest a certain item in order to buy it himself.

Monopoly is another practice which violates the rights of others as it tampers with people's sustenance and harms countries and people. In this respect, Prophet Muhammad (PBUH) says, "No one hoards but the sinner." The monopolist is a person whose selfish ego overcomes him to the extent that he prefers personal gain over altruism. Such a person forgets that the extra profit he makes as a result of hoarding and exploitation of people is prohibited. This illegal gain ruins his worldly life and deprives him from Allah's Mercy in the Hereafter. Prophet Muhammad (PBUH) says, "Whoever hoards food (and keeps it from) the Muslims, Allah will afflict him with leprosy and bankruptcy." And He (PBUH) also says, "One who hoards food for forty days, then he has nothing to do with God, and God has nothing to do with him. In any local community, if a person becomes hungry amongst them, then Allah's covenant and protection to them is absolved."

Yet, we affirm that Market surveillance is one of the state's public duties. All people shall cooperate with the concerned authorities in order to prevent all crimes of fraud, monopoly and customer exploitation. This is because elimination of these negative phenomena greatly contributes in achieving psychological security in society, contributes in the advancement of economy and helps in achieving excellence and perfection at the local and international levels. On the other hand, fraud is one of the main reasons of corruption and destruction of state economies.

We also emphasize that market surveillance and control is a great responsibility of each one tasked with this mission. Allah, the Almighty, will hold every human being accountable for what he was assigned to do and question him whether he fulfilled it or not.

With that said, I seek Allah's Forgiveness for me and you.

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All praise is due to Allah, Lord of the Worlds; I bear witness that there is no god deserving to be worshipped but Allah, the Almighty, and that Muhammad is His slave and Messenger; may Allah's Peace and Blessings be upon him, his family and his companions.

Muslim brothers,

Securing people's food, drink and needs is a social and humanitarian issue that comes as a top priority of human rights. A decent life cannot be imagined without one's food and medication being secured. Concerted efforts must be exerted to fight all phenomena of fraud and monopolization, especially those related to food and medicine.

The religiousness of the devoted trader, i.e. his prayers and fasting, etc., shall be reflected in his honesty and truthfulness. There are people who fast and get nothing from their fast except hunger, and there are those who pray and get nothing from their prayer but a sleepless night. Prophet Muhammad (PBUH) tells us that the honest trader has a very high status, saying, "The truthful, trustworthy merchant is with the Prophets, the truthful, and the martyrs." He (PBUH) also says, " The best of earnings is the earning of traders who when they speak they do not lie, when they are entrusted with something they do not betray, when they promise they do not breach, when they buy they do not defame [the goods], when they sell they do not [unrightfully] praise [their own goods], when they are in debt they do not delay its repayment, and if they are owed [money] they do not force [their debtor]." Prophet Muhammad (PBUH) also tells us that the truthful trader will be sheltered in the shade of Allah's Throne, on the Day when there will be no shade except its shade. He (PBUH) says, "The truthful trader [will be sheltered] in the shade of the Throne, on the Day of Judgment."

So, we are in dire need to cooperate together for securing the public interest, which we all shall benefit from. Each one of us shall look to his brother with compassion, and love for him what he likes for himself. In this way, a seller will be honest to a buyer as if he was the buyer, and the buyer will be honest with the seller as if he was the seller. This is the proof of true belief. Prophet Muhammad (PBUH) says, " None of you [truly] believes until he loves for his brother that which he loves for himself."

O Allah! Make lawful sustenance You provide us with sufficient for us and complete Your Favor on us so that we become in need of anyone but You!