

Arab Republic of Egypt  
Ministry of Awqaf  
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## Significance of Investment in Our Lives

All praise is due to Allah, the Lord of all worlds, Who says in His Ever Glorious Book, **“Take action! Allah will see your actions- as will His Messenger and the believers- and then you will be returned to Him who knows what is seen and unseen, and He will tell you what you have been doing.”** I bear witness that there is no god but Allah, and that Muhammad is His Servant and Messenger. May Allah’s Peace and Blessings be upon him, his Household, Companions and upon those who follow their path to the Day of Judgment.

Our religion is a great religion that is keen to achieve all that is good and to bring about the interests of people. It is also keen on the development of the universe. It is a religion of construction, not demolition, or deconstruction; a religion that always balances between public and private interests, and gives priority for the public interest and encourages all that achieves public welfare.

It goes without saying that money is a key component of life. The Islamic Shari’ah encourages investment and development of money in order to achieve progress and advancement of nations through self-

sufficiency, economic independence, and sustainable development. When contemplating the life of our Prophet (PBUH), one finds that he (PBUH) established a market called “Al-Manakhah” in Medina upon his arrival as a new market based on the principles of honesty and truthfulness, in selling and buying, and a vital area to market the products of the people of Media, a matter that had a great impact on the economic stability and progress of Medina.

Investment means the endeavor to cultivate properties and participate in the development of life. It plays an important role in activating human energies, providing job opportunities for the youth, and training professional cadres. This is a great means for the relief of the calamities, since our Prophet (PBUH) said, “If anyone relieves a Muslim believer from one of the hardships of this worldly life, Allah will relieve him of one of the hardships of the Day of Resurrection. If anyone makes it easy for the one who is indebted to him (while finding it difficult to repay), Allah will make it easy for him in this worldly life and in the Hereafter, and if anyone conceals the faults of a Muslim, Allah will conceal his faults in this world and in the Hereafter. Allah helps His slave as long as he helps his brother.” The Prophet (PBUH) also said, “Verily, Allah has people for whom He has assigned blessings to benefit His servants. He consolidates their blessings as long as they offer them to others. If they refuse to give them, He takes them away and directs them to others.”

A Patriot investor must have certain qualities including: giving priority to the general national interests over his personal interests, and contributing to building his nation by working in the light of the nation's priorities, whether agricultural or industrial. He has to give preference to what benefits his homeland, and works to fulfill the requirements of the field of his investment. In all of this, he should seek the reward from Allah Who said, **"Do good so that you may succeed,"** and said, **"What benefits people remains on the earth."**

These qualities also include: encouraging scientific research in all its fields whether humanitarian, scientific, medical, and other fields, especially those fields related to his investment. By this, he would be playing a role in the development of his homeland, the individuals and the society, and the building of the civilized personality. Islam is a religion of science and culture, and it respects human mind and encourages excellence and the acquisition of religious and worldly knowledge. The Almighty Allah said, **"Read in the Name of Your Lord, Who Created."** The Prophet (PBUH) said, "Indeed, the scholars are the heirs of the Prophets." He (PBUH) also said, "If anyone travels on a road in search of knowledge, Allah will cause him to travel on one of the roads of Paradise."

However, serious investment includes all types of investment, whether large or medium, small or micro, each according to his abilities, studies and the needs of society. Serious investment does not stop only at

the limit of properties, but it goes also beyond this to cover investing in human energies, minds and talents.

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All praise is due to Allah, Lord of the Worlds; may Allah's Peace and Blessings be upon Prophet Muhammad (PBUH), his companions and followers:

A patriot investor has a social role to play for the sake of his country by contributing to solving the problems facing the society. Our Prophet (PBUH) used to urge the wealthy person among the Companions to play that social role, and the Companions used to compete with one another in this field. Once Uthman Ibn Affan bought the well of Rumah, and donated it as a charity for Muslims. He also funded the army in the battle of al-Urah to defend the religion and the homeland. It was a great action to the extent that the Prophet (PBUH) said, "Whatever Uthman does after today will not harm him." The Almighty Allah said, **"Whatever you give in Allah's cause will be repaid to you in full, and you will not be wronged."** Allah also said, **"Those who spend their wealth in God's cause are like grains of corn that produce seven ears, each bearing a hundred grains. God gives multiple increase to whoever He wishes: He is limitless and all knowing."**

In addition to the fact that if the investor intends to serve the Almighty Allah and serve his country, then he plays a great role in serving the religion and homeland by fulfilling the needs of his homeland. Thus, if the investor unions cooperate in this regard, they will collectively fulfill the needs of their homeland, and achieve sufficiency in various fields. This is a matter of a great reward.

At the end, we affirm that lawful earning is a blessing from Allah, and little earnings that come through lawful work are highly blessed by Allah in this life and the Hereafter.

Here, we emphasize the importance of observing legal and institutional controls. We warn against responding to fraudsters who falsely convince people that they are able to make investments outside the legal framework, which poses a serious risk to economic and societal security at the same time.

We ask Allah to save our country Egypt, and all other countries of the world!