

AKHLAQ SYLLABUS - CLASS ('ft 5 @@&\$%Ł

Lesson Topic

- LESSON %– HONESTY AND LYING
- LESSON `&– HAQQ-UN-NAAS
- LESSON " – BACKBITING (GHEEBAT AND TOHMAT)
- LESSON ` (– RESPECT TO PARENTS
- LESSON) – SUICIDE
- LESSON * – EXTRAVAGANCE
- LESSON `+ – GREED
- LESSON ` , – MISERLINESS / TO BE STINGY
- LESSON ` - – USURPING OTHER PEOPLE'S PROPERTY
- LESSON 1\$ – BRIBERY AND USURY
- LESSON 1%– CHEATING AND EMBEZZLEMENT
- LESSON 1&– DRINKING AND GAMBLING

LESSON % HONESTY AND LYING:

Honesty = truthfulness - in words and actions.

Lying = saying something that we know is wrong intentionally.

The perfect example of Honesty is Our Holy Prophet (SAW), who was known as the Truthful one (As-Sadiq) even by his enemies.

Once a man came to the Holy Prophet (SAW) and told him that he was committing many sins like drinking, gambling, stealing, etc. and now he had decided to become a Muslim but could only give up one of the sins at a time.

The Holy Prophet (SAW) told him to give up lying.

The man agreed, thinking he had gotten off lightly.

The next day, when the man went to do something wrong (stealing), he stopped and thought. If he got caught, he would not be able to deny it because he could not lie. And even if he did not get caught, how would he be able to face the Holy Prophet (SAW) and tell him all the wrong he had done. It would be so embarrassing.

So by giving up lying the man also gave up his other sins.

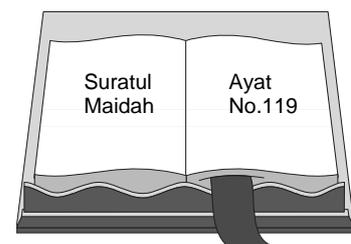
We all know that lying is a great sin; however, sadly, we do not realise how often we are doing it.

One lie usually leads to another, as we try to cover our tracks to keep our lies from being discovered. Therefore, it is better to tell the truth at the beginning; otherwise it will soon develop into a habit.

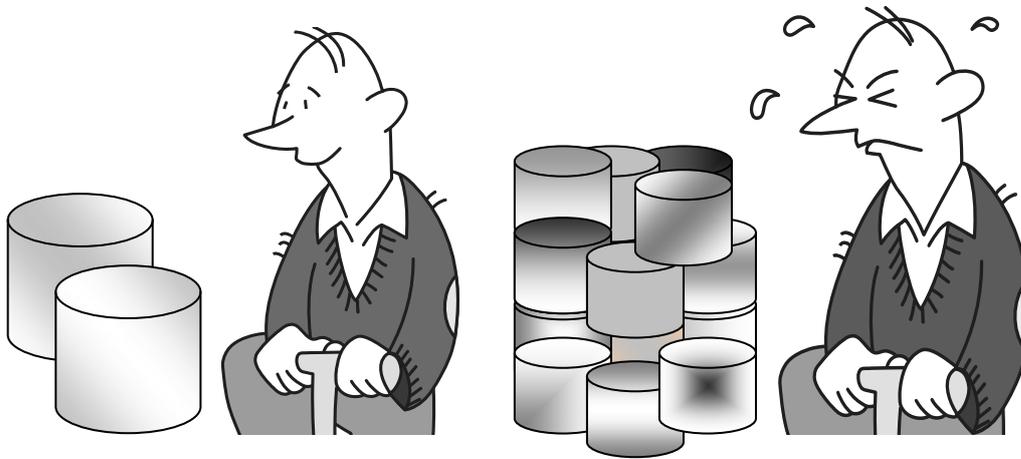
Allah knows everything, so although we may think we have gotten away with telling a lie without anyone knowing, we have to remember at all times that Allah knows, and we are ultimately answerable only to Him.

We have all heard about the English saying "Honesty is the best policy", but what does it actually mean? A policy is a long-term strategy. This phrase means that if we make honesty a part of our character it will not only make our life easy but will also include us among the people "liked" by Allah.

Allah says in the Qur'an.. ***This is the Day that shall benefit the truthful ones their truth; for them shall be gardens beneath which rivers flow to abide therein forever;....***



Our 6th Imam (AS) said that it is more difficult to repent for many small sins than for one big sin. Remember the story of the two men who came to Imam to repent for their sins.



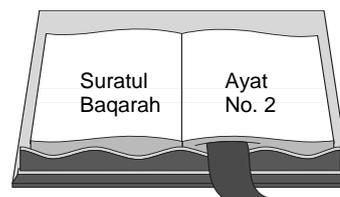
To lie is Haraam because we are **deceiving others**. How many times do we lie in a day? We lie:

- to avoid people or responsibilities,
- to get out of trouble,
- to make ourselves look better, or
- just to get attention.

All the above reasons are bad. If we have done something which gets us into trouble, then we should face it, and not lie our way out of it because that is being very irresponsible.

The Qur'an also tells us not to lie and not to cover up the truth,

"And cover not Truth with falsehood, nor conceal the Truth when you know (what it is)."



Prophet Muhammad (SAW) has also said:

"Beware of association with the liar for he is like a mirage which draws the far one nearer to you and the nearer far from you."

If we get into the habit of lying, then we will lie very often without realising. We will lie to our family, our friends and everybody we meet. Then one day we will be caught out because we will have trapped ourselves in a corner, and there will be no escape.

Also if we make it a habit of lying, we may start doing other things that are even worse – and cover it up by lying! One evil leads to another.

There should never be any reason to avoid the truth. If we are honest in your dealings with people, if we have nothing to hide, then we should be able to speak the truth without fear.

"A person who is not honest cannot have a perfect and strong faith". Prophet Muhammad (SAW).

"I recommend two things to you: one of them is truthfulness and the other is honesty, for these two are the key to sustenance." Imam Ja'far as-Sadiq (AS).

Lying is the doorway to any number of evils. But we may distinguish between lying in the sense of teaching a falsehood about reality (E.g. propagating atheism or a false doctrine) and lying in the sense of deliberately misleading and deceiving another about a matter of which he has certain knowledge.

The first type of lie may in fact be based on honest conviction; the second type of lie is deliberate deception. Untruth in the former sense may be classed as ignorance. Even so, often there is only a short distance between ignorance about truth and lying purposely.

What do other religions say about lying:

"Lying lips are an abomination to the Lord." **Judaism and Christianity: Proverbs 12.22.**

"Do not assert with your mouth what your heart denies." **Taoism: Tract of the Quiet Way.**

"I tell you, on the day of judgment men will render account for every careless word they utter; for by your words you will be justified, and by your words you will be condemned." **Christianity: Matthew 12.34-37.**

"There is no evil that cannot be done by the liar, who has transgressed the one law of truthfulness and who is indifferent to the world beyond." **Buddhism: Dhammapada 176.**

"All things are determined by speech; speech is their root, and from speech they proceed. Therefore he who is dishonest with respect to speech is dishonest in everything." **Hinduism: Laws of Manu 4.256.**

"A liar lies to himself as well as to the gods." **Buddhism: Sutra 27.**

When a person maintains honesty and truthfulness, they become characteristics of all his actions and he is righteous.

Scholars have identified **six aspects of truthfulness** that a Muslim must maintain:

- **Refraining** from telling any lies.
- **Sincerity of intention** - which means not to say something verbally and have something different in mind.
- **Truthful resolve** – which means if we intend to do something good, we should strengthen our resolve to do it, especially when the chance presents itself.
- **Acting** on what one has resolved.
- **Sincerity of action**.
- **Sincerity of attitude** – which means that if we say that we rely on Allah, we actually mean it and it is endorsed by our actions.

A person who combines **all** the six aspects of truthfulness is a true believer. Moreover, he is bound to be good, because truthfulness encourages every aspect of righteousness.

When a person maintains truthfulness, he earns the title of “truthful” not merely among his fellow human beings but also with Allah. This is a verdict passed on him and publicized among angels and other creatures of Allah.

Conversely, falsehood leads to evil, since a liar thinks that he can cover up any evil action he commits with a lie. If, he is successful once, he is encouraged to do it again.

In actual fact, every human being is on a journey that lasts throughout his life. He is either moving towards heaven or towards hell. Every deed he does is a step in his journey. He chooses his directions. When he dies, he reaches the position towards which he has moved progressively. He is not admitted into Heaven or thrown in Hell all of a sudden.

It is important to realise that Islam abhors lying in all situations. It should be noted however that there are cases when telling a lie is acceptable. However in normal situations, telling a lie is forbidden, whether it is said in earnest or in jest.

LESSON &

HAQQ-UN-NAAS:

Haqq = right (ie. a person's right to have or own something)

Naas = person or human beings.

Thus, **haqq-un-naas** means the rights of people. Every person has certain rights which are vital, and should not be taken away.

Allah can forgive us for the sins that we commit against Him (eg. qadha namaaz), provided we repent for them sincerely; but how can He forgive us for the sins that we commit against others. That would be going against His justice. We cannot be forgiven for breaking the rights of others, **unless** the person whom we have wronged forgives us, whether he is a Muslim or a non-Muslim, a sinner or a believer.

A person has a right over you even when he is not there. Imagine you were at a gathering, talking with others. Even if I am not at that gathering, I still have a right that my name should not be insulted, nor my reputation tainted.

This means that if you do **gheebat** or **tohmat** in which my name is mentioned then you have committed a sin against me.



This sin against me cannot be forgiven unless I have forgiven it. This is the reason why we should avoid committing actions that breach the rights of others. Islam is a religion that not only benefits a person directly, but also helps the community in general. Where else can we find laws that command us to guard other peoples' reputation in public and private. Each of us has a responsibility to the other: to maintain justice and respect the rights of the other.

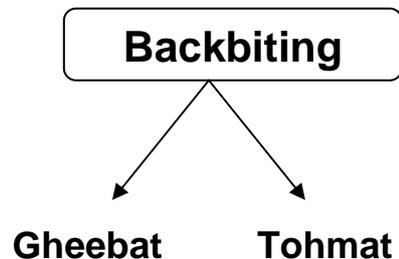
Islam advises that we should seek forgiveness from the person whom we have wronged before one of the parties dies. If one person dies before forgiving the other, there is no direct way of obtaining forgiveness, and that sin will carry forward until the day of Judgement. Consider the danger of this sin!

These social crimes break the community as they cause enmity and hatred. Let us remember this the next time we are about to commit a sin against another human being.

LESSON ' :

BACKBITING (GHEEBAT & TOHMAT)

Backbiting = talking about a person in his/her absence in such a way as to displease him/her.



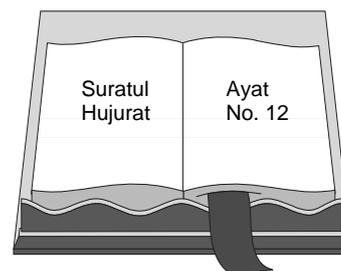
Gheebat = when you say something bad about a person and it's true.

Tohmat = when you say something bad about a person and it's a lie.

Both are considered major sins and are strictly forbidden.

A famous quote from the Qur'an says,

"....And do not spy nor let some of you backbite others. Does one of you like to eat the dead flesh of his brother ?" (49:12)



This shows us that backbiting is as bad as eating the flesh of our dead brother. If someone you know has done something bad, they have killed their own reputation. By telling others what they have done, you are enjoying and gaining at their loss. It is as if you are eating and feasting on the reputation they have already destroyed.

Backbiting is haraam because it spoils peoples' names and characters. When you speak badly of someone, you make others think badly of them.

Also, the people who are being talked about are not there to defend themselves. If you hear wicked things about others, you should give the others a chance to defend themselves by explaining, before you believe what you hear.

It is the duty of a good Muslim to stop others from speaking ill of a person, and if that is not possible he should go away from the people who are talking ill.

Story 1:

In the early days of the first few Imams, there were two men. Let us call the first one Haroon and the second one Khalid. One day Khalid started telling everybody bad things about Haroon. He was spreading lies all around.

After a few days Haroon heard about this. The first thing he did was to go home and put all his money and gold and silver in a big bag and then took the bag to Khalid's house.

When Khalid saw Haroon coming he became scared because he thought that Haroon had come to beat him up. Khalid came out of his house and fell on his knees and begged to Haroon, "O Haroon, I am really sorry, I did not mean to tell tales about you, O please do not beat me!!"

Haroon said, "I have not come to beat you, I have come to give you this money, and this wealth." Khalid had the shock of his life.

Haroon continued, " Khalid, I have come to thank you, here have this wealth of mine." Khalid stood up and asked, "Why are you giving me wealth when I have insulted you and spoilt your name among the people?"

Haroon replied. "The Holy Prophet (s.a.w.w.) has said that if one person TALKS BEHIND THE BACK of another, the thawaab of the first person gets transferred to the second." he continued, "So now that you have spoken bad of me behind my back, I am thanking you for giving me all your thawaab. This money is too little for the amount of thawaab that you have given me."

Story 2:

Once there was a man who did tohmat of our Sixth Imam.

Imam did no know about it until a few days later when one of his `friends' came to him and said, " Oh Imam, I have heard terrible news. This person has been going around and saying this about you."

Imam became angry at his 'friend'. He said, "Think of the person who did tohmat towards me as if he shot an arrow at my body. I did not hear him so it is as if the arrow missed me; But by telling me this news, you have picked up the arrow from the ground and have hit me with it."

In Islam, we should always give the benefit of the doubt to others. Even if someone does do something bad, you should hide it, and not tell others.

Reasons to hide others faults:

- A person may repent & Allah forgive, but people still remember.
- How would we feel if Allah made others aware of the wrongs that we perform?
- If Allah can hide our faults, then you should hide the faults of others.

Gheebat and Tohmat are often a result of jealousy or a need for attention. If a person is respected, has done good, has helped others, there will always be people who are angry and bitter that such a person is respected by all. The result is to try and slander and destroy this reputation by sowing seed of venom in their character, by telling the world lies or exposing sins to turn that respect into outrage and shame. Such people are cursed by Allah, and are referred to as the evil whispers of mankind in Suratun Naas

Consequences of Backbiting:

In this world: loss of reputation, etc. It has become second nature for our tongues to wag continuously with tales of other peoples' lives, regardless of the devastating effect this has on our souls, our family lives, and ofcourse our society as a whole.

In the hereafter: On the day of Judgement, the person who was backbitten about will claim retribution from the one who spoke ill of him. Allah will compensate the victim by handing over the good deeds (the currency of the Hereafter) of the culprit to him. If the latter has no good deeds to his credit, the sins of the victim will be transferred to him.

A tremendous loss indeed! How often do we engage in gheebat, yet regard ourselves as free from this crime?

To comment about a person being 'fat' or 'skinny' or being a 'slowcoach'; etc. is also gheebat. Negative comments about a persons' dressing habits, eating habits, manner of walking or speaking. Physically imitating the action of a person - often done merely to amuse others, too is gheebat.

Thus in a mere facial expression, one is passing over his hard-earned precious good deeds to the next person. Can we really afford to do this?

The Harms of Gheebat:

- duas are not answered,
- good deeds are not accepted, and sins are increased
- causes ill feeling, hatred and animosity between people.
- people soon become wary of a person who constantly backbites, since they fear he will also talk ill of themselves to others. Thus people lose trust and confidence in such a person.



LESSON (:

RESPECT TO PARENTS

Allah has mentioned kindness to parents at 7 places in the Qur'an.

Why have parents been mentioned so many times? It is because **parents play a very important role** in the upbringing of the children.

Why do our parents look after us so selflessly? It is because we are their children, and they love us. They want us to grow up being healthy and well adjusted. Since they work so hard to make us better people, shouldn't we also love, respect and obey them in return?

Our parents give us love and attention; they teach us the difference between what is right and what is wrong, provide food, clothing and shelter. Even if there is only enough food for one person, they willingly give it to their child.

This is one of the reasons why Islam has said the way to heaven is through the pleasure of your parents.

"Heaven lies under the feet of your mother." Holy Prophet (SAW)

A man came to the Prophet and said,

'O Messenger of God! Who among the people is the most worthy of my good companionship?
The Prophet said: "Your **mother**"

The man said, 'Then who?'
The Prophet said: "Then your **mother**"

The man further asked, 'Then who?'
The Prophet said: "Then your **mother**"

The man asked again, 'Then who?'
The Prophet said: "Then your **father**"



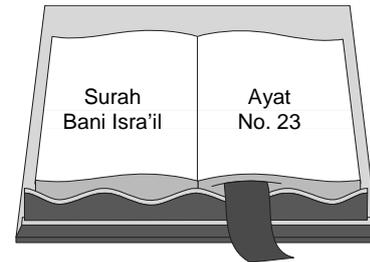
Allah says in the Qur'an,

"Worship Allah and do not join any partners with Him; and do good to your parents."



He also tells us,

"Your lord has commanded that you worship none but Him, and that you be kind to your parents. Whether one of them or both of them become old in your life, do not say a word of contempt (not even "UF") to them or repel them, but address them in terms of honour. And out of kindness, lower to them the wing of humility and say: "My Lord! Bestow upon them your mercy even as they cherished me in childhood."



Imam Jafar-as-Sadiq (AS) said that if a milder word were to exist in the language, Allah would have used it instead.

"Things taught to children become engraved on their minds like engravings on stone." **Imam Ali (AS).**

A prayer for parents from the Holy Qur'an (Bani Israil,24):

"Rabbir Ham Huma Kama Rabbayaani Saghira".

"My Lord, look have mercy on them (our parents), as they looked after me when I was little."

The behaviour of young children is predominantly influenced by their parents. Islam places great emphasis on moral conduct and behaviour.

Children are not born knowing everything right or wrong in social norms. They need clear guidelines about good and bad behaviour, and the Islamic and un-Islamic way of life. The greatest effect is of the parent's attitude and example rather than the words in a book.



Parents help children make appropriate decisions and be responsible for their decisions. Younger children can only make decisions about the present (i.e. what clothes to wear that day), but grown-ups can make decisions that may affect their future, under parental guidance (i.e. selection of career, school and hobbies).

Children left to grow on their own will come to regret a lack of direction in their childhood.

Children are very susceptible to any and every influence. As they grow, their organs of reception start working and accept new ideas and influences.

It is our parents who mould our development from birth so that we learn to accept the right ideas and reject the wrong influences. The influence of parents is high during early age (0-8 years).

A man once went to the Prophet (SAW) and asked him if there was any act worthy of Allah's mercy. The Prophet (SAW) asked him whether his parents were still alive, to which he replied yes. The Prophet (SAW) replied that the best deed worthy of Allah's grace was to be kind to parents since this was preferred over all acts.



Indeed, the first thing that Allah caused to be written on "Lauhe Mahfuz" (the stone tablet created before time) was that "I am Allah, and there is no god except Me. I am pleased with the man with whom his parents are pleased, and displeased with him whose parents are not pleased."

Duties to Parents

There are many ways to respect your parents, some of them are:

- Never raise your voice at them.
- Do not speak when they are speaking.
- Never correct them in front of others.
- Do not displease them or make them angry.
- Never insult or argue with them.

Nothing a son normally does for his parents may be considered adequate repayment for the love and kindness they showed him when he was young (indeed, parents' love, care and kindness overflow throughout our lives).

Bill of Rights for Parents:

- Parents have a right to receive love, respect and affection from their children as mentioned in the Qur'an.
- Parents have a right to educate and discipline their children as mentioned in the Qur'an and shown by the example of Prophet Muhammad.
- Parents have a right to know more about their children, and monitor other influences affecting them.
- Parents have a right to say no to unusual demands of children.

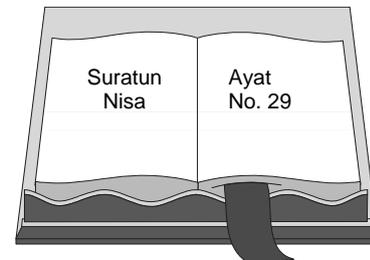
LESSON) :

SUICIDE

Suicide is defined as a conscious and deliberate taking of one's own life.

It is Haraam to commit suicide.

"O you who believe! Eat not up your property among yourselves in vanities: but let there be amongst you traffic and trade by mutual good-will: NOR KILL (OR DESTROY) YOURSELVES: for verily God has been to you Most Merciful." (4:29)



Before we discuss why suicide is Haraam, we should look closer as to the causes and reasons of suicide.

People could commit suicide for the following reasons (among others)

- Frustration
- Insanity
- Lack of attention (feels neglected and unwanted)
- Desperation (inability to cope with problems)

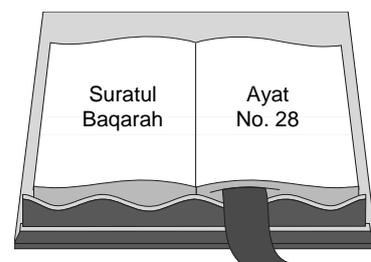
All the reasons above are causes, but what is the result? Every person performs an action to obtain some sort of result. The result of suicide is escape, to escape from the problems of this life.

When a person commits suicide, he is taking his life. He may think that he will leave the problems of this world behind, but is he so confident of his good deeds, that he thinks he is ready to face the day of Judgement? He may have even more problems in the next life if his record of good deeds weighs lightly.

Suicide can take many forms, it can be drinking poison, slitting wrists or even taking substances, which you know, are lethal and will eventually kill you (drugs).

Allah has given us life as a gift. The body is on "loan" to us, and will be returned to Allah after we have used it. The soul however cannot be killed or destroyed (except by Allah's Will).

"How can you reject the faith in God? Seeing that you were without life, and He gave you life; then will He cause you to die, and will again bring you to life; and again to Him will you return." (2:28)



WHY IS SUICIDE HARAAM?

Suicide is Haraam in principle because the person who commits it

1. Loses his faith in God
2. Defeats the purpose of his existence
3. Destroys that which he has not right to destroy

These are explained below:

1. One of the Gunahe Kabira is to lose hope in receiving any mercy from Allah. When a person commits suicide due to frustration or desperation, he feels he can no longer cope with the pressures of life, then he is losing hope in Allah's mercy.

Allah tells us in Qur'an in Surah 2 ayat 155

*"Be sure We shall **TEST YOU** with something of fear and hunger, some loss in goods or lives or the fruits (of your toil), but give **glad tidings to those who patiently persevere.**"*

Allah is explaining to us our faith will be tested with hardship in this life. Give glad tidings to those who patiently persevere means to give good news to those who try hard and are patient. Those on the other hand who are impatient and give up (i.e. commit suicide) lose faith in Allah's mercy, because He has **PROMISED** us that after hardship He will give us relief.

He has also promised us that He will not give us so much hardship that we cannot bear it; it is only a test, like an examination. (Surah 2, ayat 286)

"On no soul does God place a burden greater than it can bear. It gets every good that it earns, and it suffers every ill that it earns."

2. The purpose of this life is to be tested. It does not mean that we cannot enjoy this world, but it does mean that this world should be only part of our final aim. Think of an examination, it is hard work but if you study well and revise hard, than you will enjoy sitting the paper, and look forward to the results.

To commit suicide is like walking out of the exam half way. When you end your life, your book of deeds becomes shut. If you try your best in the exam, even if it is very difficult, **THE MORE YOU ANSWER, THE MORE MARKS YOU WILL GAIN.** However if you were to stop writing half way, any marks which you could have gained are now lost. Similarly any blessing or change of circumstance due to Allah's mercy is lost once you commit suicide, you've walked out of the biggest exam of your life. The results will not be too good on the day of Judgement either!!

3. Allah has given us the greatest gift "**L I F E !**"

To return it to HIM is to show ungratefulness and is like a son answering back to his father.

Allah says in Qur'an, Surah 17 ayat 33

"Nor take life - which God has made sacred - except for just cause."

The body and life have been given to us with the grace of Allah. By killing oneself, we are rejecting Allah's blessing and refusing it.

Here we are, unable to thank Allah for life, and instead we destroy what we should be thankful for.

LESSON * :

EXTRAVAGANCE

Extravagance means to use too much of something when it is not necessary. It means WASTAGE.

The Arabic word for this is pronounced as *ASRAAF*.

Allah explains to us in the Holy Qur'an, Surah 5, ayat 90:

"O you who believe! Make not unlawful the good things which God has made lawful for you, But commit not excess for God does not love those given to excess."

In Islam, we place great importance on stopping wastage. Most children will remember that when they leave food on their plates, then they are told not to commit Asraaf. However, Asraaf does not apply only to food, although that is an important area.

When non-Muslims see a Muslim finish every morsel of food on his plate, they think that this person is greedy, or that he is stingy. This just shows a lack of understanding on the other person's part.

Islam teaches us to have respect for all things that Allah has blessed us with, and what is more worthy of respect than the sustenance (food) that HE has provided?

This means that we should respect food, by not abusing it. We should not play with food, even for fun. We should never abuse it in any way, and should NEVER throw it away unless it is spoilt. If we throw food away without reason, then we are throwing away a gift from Allah. This shows how ungrateful we are.

If I was to give you a present, and you were to throw it away in front of me, this would obviously be due to lack of respect for me and my present. Similarly with food.

If we are hungry, no one is saying that we should not eat. However we should put only as much on our plate as we think we will be able to finish. If we are still hungry after finishing, we can put some more. But how many times have you seen people who are hungry, put a heap of food on their plates, eat half of it, and throw the rest away!!

How many people are there in the world who do not have enough to eat, and don't even know where their next meal will come from. What right have we to take food for granted so as to be able to throw it away, as if it were rubbish.

This extravagance is very often seen in day to day life. Even buying food to eat outside, when you know there is food waiting at home is a form of Asraaf.

Islam explains to us that to waste is not allowed. Allah has given us whatever wealth we possess. No one is telling us not to spend it. No one is telling us not to buy expensive things, cars, clothes, food.

No one is refusing us to buy good things, food or clothes.

The Holy Qur'an itself says in Surah 7 ayat 31.

"O children of Adam! wear your beautiful apparel at every time and place of prayer: eat and drink: but waste not by excess, for God does not love the wasters."

It is not wrong to buy valuable things if WE ARE GOING TO USE THEM. However, to spend money unnecessarily on something of no use, this is not allowed.

Why are there people who spend extravagantly on purpose, what are their reasons ?

Reasons for Asraaf include,

- 1) for the sake of showing off to others.
- 2) buying something just because your neighbour has it, (keeping up with the Jones)
- 3) having no value for wealth, buying for the sake of buying.

All these reasons are abominable and show the person has lack of responsibility with his/her wealth. When, on the day of Judgement, Allah will ask "How did you spend the wealth with which I provided you ?", the people who have committed Asraaf will have no excuse, and will earn the displeasure of Allah.

If we think of Allah whenever we spend the money He has given us, and think whether He would approve of our purchase, than we will never commit Asraaf.

LESSON +:

GREED

The Arabic word for greed is Hirs.

To be greedy means to always want more and more without ever stopping. There are many areas in which people have greed, from food, clothes, power to money.

Greed, on most occasions, is bad because it means that you are not satisfied with what you have.

There is however **ONE** occasion where being greedy is good; this is when you are greedy for knowledge.

The Holy Prophet (S) has said

"Two greedy persons are never satisfied; those greedy for acquiring knowledge and those greedy for accumulating wealth."

One of the reasons to avoid greed is that it lowers the respect people have for you.

Example

If a person is being greedy with food, and is eating with both hands and swallowing as much as possible, then people will look at him and wonder if he has ever seen food before!! They will think that he is still a baby and will have no respect for him.

You should always try to be satisfied with what Allah has given you. If you want more, then work for it, and Inshallah it will come. When you have a certain amount of something, ask yourself whether you **NEED** more, or are you being greedy. One of the best ways to stop greed, is to share what you have with others who need it.

LESSON , :

MISERLINESS / TO BE STINGY

The Arabic word for miserliness is *Bukhl*.

A simple meaning for miserliness is to be stingy.

This means giving very little of what you have to someone who needs it.

Example: Imagine you were eating, and you had plenty of food. If a poor man came to the door and asked for something to eat, and you gave him a FEW GRAINS OF RICE, or a FEW CRUMBS OF BREAD, then that is being miserly.

Allah tells us in the Holy Qur'an:

"Make not your hand (tied like a miser's) to your neck, Nor stretch it forth to its utmost reach, so that you become blameworthy and destitute (have nothing left)."

This means that you should always be generous, but not so generous that you have nothing left!

If your mother asks you to help her for five minutes, and you set your stop-watch so that you help her for **exactly** five minutes and then go away, then that is being stingy.

There should **never** be any miserliness in the home. If your brother/sister wants to use something of yours, you should give it freely, and not count how much of it was used or how long it was used for.

The opposite of being stingy is being charitable. We have already talked about generosity, to be generous is to be charitable.

Allah explains to us about charity in the Holy Qur'an, Surah 2 ayat 261:

"The parable of those who spend their property in the way of Allah is as the parable of a grain growing seven ears with a hundred grain in every ear; and Allah multiplies for whom He pleases; and Allah is Ample-giving, Knowing."

LESSON - :

USURPING OTHER PEOPLES' PROPERTY

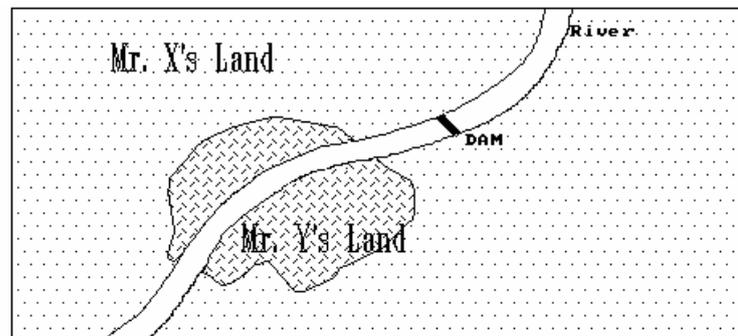
Usurpation means to take something (seize) which is not yours, by force. The force can be physical, but is more often threats of another nature (blackmail etc.)

Usurpation is haraam because it is an unfair gain at the expense of the victim (person whose things are being usurped) who is powerless to help himself.

The person doing the usurping is using the worldly power and wealth given by Allah, to acquire the property/rights of someone who is not as well off.

Imagine there were two farmers Mr.X and Mr.Y.

Mr.X's farm is very big, and he wants to buy Mr.Y's farm to make his own farm even bigger.



However, Mr.Y refuses to sell his farm. Mr.X then builds a dam across the river and blocks it off from Mr.Y's land. This means that Mr.Y runs out of water to feed his cattle, to water his crops, etc...

Mr.Y goes bankrupt and has to sell his farm to Mr.X, who then opens up the dam.

THIS IS AN EXAMPLE OF USURPING OTHER PEOPLES PROPERTY, because Mr.Y is forced to sell the land, even though he doesn't want to.

One of the worst things to usurp is another person's right. In many countries, you will find that the central authority do not give the population the basic, human rights which Islam commands for all people.

STEALING

To steal is **HARAAM**. It means to take what does not belong to you with the niyyat (intention) of not returning it.

There are people who say that it is alright to steal as long as it from a non-Muslim. Does this make sense to you? Of course not !!

You are not allowed to steal from anybody, whether he is a Muslim or not.

Stealing does not just mean going and taking something. Very often it can occur in a more subtle way. If I buy a train ticket to get from A to B, and I use that same ticket to go to place C, even though I know that I am not allowed, then that is also stealing. This is known as fare cheating, and many people do it saying that it is not really stealing, but it is.

What about if you use someone else's travel card or ticket to go somewhere, after they have finished using it? Is that stealing. Think about your answer.

When an object is stolen, that object becomes **Ghasbi** (stolen property).

If for example a man who is fasting steals a shirt and wears it. Then, later on he offers his prayers, and in the evening he breaks his fast. Since the shirt was **Ghasbi**, both the Salaat and the fast will not be accepted.

WHY IS STEALING HARAAM ?

Stealing is forbidden because you are benefiting from other people while they lose out. **You are gaining at someone else's loss.** If someone is working to earn or get something, and you take it away from them, then it is unfair, and it is called stealing. That is why stealing is haraam.

LESSON 1\$:

BRIBERY AND USURY:

To bribe someone means to influence their decision by offering them payment of money or some other worldly gain.

This is a **MAJOR** sin and is condemned by Islam.

Imam Ali (A) has said that:

*"God has **cursed** one who **TAKES** a bribe, one who **GIVES** a bribe and one who **CAUSES** a bribe to be taken."*

The reason that Allah has forbidden bribery for us is that it is very UNFAIR.

Suppose that there is a person who is stealing money from a company. Now, if a second person sees the thief taking the money, this person can go and tell the Police.

If the thief says to the person, "If you don't tell anyone, I will give you some of the loot!!"

This means that the second person has changed his mind from calling the police to helping the thief get away. (i.e. he has been influenced.)

This is bribery. It is haraam because the person is letting money or other riches make up his mind, not his heart or conscience.

If something is right, you should do it, it doesn't matter what others say or think. If something is wrong, you should not do it, no matter how much people will pay you for it. Never let anything influence your decision from the truth.

A person who accepts a bribe is cursed by Allah, because he is selling his heart (conscience) for this world, this means in the next life, he will be among the losers.

What other examples of bribery can you think of?

USURY

Usury means to charge too much interest.

We all know that to charge interest is HARAAM anyway.

Interest means that if you lend money, you charge a bit extra when the person comes to pay you back.

Example: If you lent 10 to me, and when I come to pay you back, you ask for 11, then this is interest at 10%. This is haraam.

Usury means to charge too much interest.

Example: If you lent 10, and when I come to pay you back, you ask for ,16, then that is usury, because the interest rate is now 60%.

Allah tells us in Qur'an, Surah 2, ayat 275,

*"Those who devour **usury**..... they say "Trade is like usury", whereas Allah has made trade lawful and has forbidden usury."*

Surah 2 ayat 278,279

"Oh you who believe! Fear Allah and give up your demand for usury, if you are indeed believers."

"If you do not, take notice of WAR from Allah and his Apostle."

Why is Usury haraam?

One of the reasons why usury is haraam is because you are taking advantage of people who are not as well off as yourself.

Whatever you have, money, or good clothes or some other wealth, you should thank Allah, because He is the one who gave them to you. Does He charge you interest on what He gives you?

Since that money is given to you, you have no right to lend it to somebody **and** ask back for more than you gave, because that is being greedy.

LESSON 1%

CHEATING AND EMBEZZLEMENT:

To cheat means to gain something by *trickery*.
Cheating is **HARAAM**.

There are many different ways of cheating, a few examples are:

- a) To hide the defect of a thing one sells to another person.
- b) To copy someone during an exam.
- c) To borrow money off a person and then never pay it back.
- d) To collect money for a charity, and then spend it on yourself.

In English there is a saying,
"The end justifies the means"

This means that no matter what you do, it doesn't matter as long as the end result is good.

In Islam this is **NOT** the case. If you have to cheat to do something good, it is better not to do the good deed.

Example:

I want to donate some money to the mosque. Now, if I go around telling people that I am in hardship, and that I need money, and I donate the money which I am given to the mosque, will I get thawaab?

The answer is NO. Instead of getting thawaab, I will get gunah (sins) for cheating the people.

One thing about cheating is that no matter how many people you cheat, or how well you can cheat, you can **NEVER** cheat yourself or Allah. If you are cheating someone, your conscience (the positive aspect of the nafs) will realise immediately.

Some people say that it is OK to cheat people, as long as they are not Muslims.

This is NONSENSE!. All people have rights, and to cheat them out of their rights is forbidden, it does not matter who they are or what they believe in.

THE REASON WHY CHEATING IS **HARAAM** IS BECAUSE :

- 1) YOU ARE GAINING SOMETHING AT SOMEONE ELSE'S EXPENSE.
- 2) YOU ARE GAINING SOMETHING WITHOUT WORKING FOR IT.

Islam is very strict on justice. If you are to get something good, it must be through your own deeds, and not through someone else's.

EMBEZZLEMENT

This means to cheat someone by committing some type of fraud, or to divert money by deceit for one's own use.

This is a very common thing among large organisations, especially in the world today where very few people are guided with moral values. Even in such cases where the person committing the crime is aware of his actions, and his conscience is warning him of the act, he will silence himself, stub out his conscience by saying that it is allowed during business, because business is played by a different set of rules !

Embezzlement is haraam for many reasons, amongst which the unfair gain at someone else's loss is of primary importance.

We must always remember, no matter what action we do, Allah is a witness, watching over us. We should not commit any unlawful act for a variety of reasons, some include Taqwa (to be ashamed of gaining Allah's displeasure), and fear of the day of Judgement (Allah is not cruel, HE will, if HE wishes, forgive those sins committed accidentally, or repented for, but due to His justice, how can we expect forgiveness for those sins we do on purpose against others ?).

LESSON 1&

DRINKING AND GAMBLING:

Another word for liquor is alcohol. When we say alcohol, we mean all beers, spirits, wines and ciders.

We all know that to drink alcohol is HARAAM. Do we know why alcohol has been forbidden?

The answer is yes, and it is because alcohol is bad for us. We all know that Allah is the Most Gracious and The Most Merciful, so He would not forbid anything for us unless it was harmful.

The way in which alcohol is harmful is that it takes you away from your real self. The alcohol reduces the concentration of the mind, and so you are not able to have complete control over your NAFS. As a result you are more likely to commit a sin than you would have been otherwise. This lack of concentration also affects your mind, and your judgement. You can get very angry, you can do things which you can regret later on. All this is caused by the fact that your mind does not have total control over your body.

Alcohol damages the body by destroying the liver and slows down the reactions. This can cause accidents in many things, such as driving. Alcohol is also bad for society in general. The importance of this will be discussed in later classes.

Remember, Allah only forbids us those things which are bad for us and cause us harm, be it on the mind, the body or the soul.

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GAMBLING

To gamble is HARAAM. This sin is as bad as drinking and Allah has put them next to each other, when He tells us in Qur'an, surah 5 ayat 93

"O you who believe! Verily intoxicants and GAMES OF CHANCE, stones and arrows are only a abomination of Shaytan's handiwork, so stay away from it that you may be successful."

Surah 2 ayat 219:

They ask thee about wine and gambling. Say "In them is great sin, and some profit, for men; But the sin is greater than the profit."

Gambling is Haraam because a person can lose everything he owns without thinking, and put not only himself, but those who depend on him in hardship. Also it is ADDICTIVE (you can not stop once you have started).

Never let yourself become addicted to anything, because then that thing can have control over you. Islam only want your mind to have control of the body, and nothing else. If a person gambles, he keeps on gambling and forgets everything else, including his Creator, so his life will be in ruins.