

## CHAPTER TWO

### EXPANDING OUR UNDERSTANDING OF ISLAM

We are not changing the religion of Islam; we are only changing our understanding of how to apply Islam to a Western society with different culture and different needs from a typical Eastern society with traditional Islamic culture.

People confuse tradition and culture with religion. They believe that what they found their fathers doing to be the correct way and only way. Anyone that differs with what they know and comfortable with become suspect. The Qur'an explains their reasoning:

﴿ بَلْ قَالُوا إِنَّا وَجَدْنَا آبَاءَنَا عَلَىٰ أُمَّةٍ وَإِنَّا عَلَىٰ آثَرِهِمْ مُّهْتَدُونَ ﴾ [الزخرف: ٢٢]

*"Nay! they say: "We found our fathers following a certain religion, and we do guide ourselves by their footsteps" (Az-Zukhruff 43 : 22)*

﴿ وَكَذَٰلِكَ مَا أَرْسَلْنَا مِنْ قَبْلِكَ فِي قَرْيَةٍ مِّنْ نَّذِيرٍ إِلَّا قَالَ مُتْرَفُوهَا إِنَّا وَجَدْنَا آبَاءَنَا عَلَىٰ أُمَّةٍ وَإِنَّا عَلَىٰ آثَرِهِمْ مُّقْتَدُونَ ﴾ [الزخرف: ٢٣]

*"Just in the same way, whenever We sent a Warner before thee to any people, the wealthy ones among them said: "We found our fathers following a certain religion, and we will certainly follow in their footsteps." (Az-Zukhruff 43 : 23)*

﴿ قُلْ أُولَٰئِكَ جِئْتَكُمْ بِأَهْدَىٰ مِمَّا وَجَدْتُمْ عَلَيْهِ ءَابَاءَكُمْ قَالُوا إِنَّا بِمَا أُرْسِلْتُمْ بِهِ كَافِرُونَ ﴾ [الزخرف: ٢٤]

*He said: "What! even if I brought you better guidance than that which ye found your fathers following?" They said: "For us, we deny that ye (prophets) are sent (on a mission at all)"*

*(Az-Zukhruff 43 : 24)*

Allah's prophets found resistance from those in power. The rich and powerful wanted to protect their self interests, and were afraid of any social change that would threaten their power. Similarly certain Muslims today are afraid of change, because they are secure and feel safe and content in what they believe in. Change threatens to shake and destroy this foundation. They are not willing to listen to reason if it is contrary to what they hold as "sacred" and what they are comfortable with. They are opposed to new ideas because it threatens their beliefs, and they cite the Prophet's saying:

(Every innovation is misguidance; and anything that misguides is in Hell Fire).

Narrated by Ibn Majja

## INNOVATION

In their own minds any new idea is a "Bid'a" (bad innovation) that changes fundamental concepts of belief or religion. They are not willing to listen, examine or reason with anything new. They are willing to close their minds to innovation. They may be doctors, engineers, teachers, or others who have studied math and science but when it comes to religious matters they revert to old dogma and behave in a non-scientific manner and refuse any change.

There is nothing in the Qur'an or Sunnah of Prophet Muhammad (PBUH) that forbids considering new ideas. What the Prophet (PBUH) meant was that Bid'a can be wrong or innovations are bad that change the fundamental principles of Islam. But peripheral issues that scholars have argued about, or new ideas trying to solve problems that did not exist before cannot be considered Bid'a. Rather it is an attempt to come up with answers to problems that face Muslims today in a changing world, where old solutions no longer suffice.

Why are some Muslims afraid of change? Does change threaten their deeply held beliefs? Or is it they do not want to consider new ideas because they rather follow than think for themselves. May be they want to absolve themselves of personal responsibility, and feel more comfortable in following the Fatwa (legal opinion) of a scholar. Have they considered the fact that following someone else does not relieve them of their accountability to Allah, if they followed wrong advice!

It is true that the Qur'an was revealed to guide all mankind and for all times and places. Though some verses of the Qur'an may have been revealed in response or in association with a certain incident, but the meaning and implication of the Qur'anic teaching and order is more general and transcends that incident. The moral is not confined to Arabia or the environment that the Prophet lived in. Our understanding of the Qur'an should lead us to consider how we can apply its guidelines in our life today and how best we can use its teachings to become better human beings.

## **THE PROPHET'S SAYINGS ARE MISINTERPRETED**

The same principle applies to the sayings of Prophet Muhammad (PBUH), though it may be more difficult to see how we can generalize his teachings and the wisdom behind his sayings that apply to our life today. After all he was from a different time and a specific environment talking to people with certain traditions and culture. His time and the culture of his people are different from ours today. But the morals and wisdom of his teachings is relevant to our lives if we pay attention to the more general meaning and not get stuck on the literal words. To some people this is not easy to do, since they want to regard the Prophet sayings as divinely inspired and as such every word must be looked upon as such.

What the prophet told his companions as divine order obviously must be obeyed and regarded as a divine order. But if we find that such an order was meant for a specific occasion or a certain reason that no longer exists, then we are not obligated to apply that order or be faithful to its spirit. We will give an example to illustrate this point: Prophet Muhammad (PBUH) said:

(I am free of any Muslim who resides with idolaters, for they are different from each other) Abou Dawood & Termedhi

Does this Hadeeth (saying of the prophet) state that any Muslim living among non-Muslims deserve the curse of prophet Muhammad (PBUH) who has nothing to say about him except that the prophet dissociates himself from such a Muslim? If that is the meaning or implication of the Hadeeth, then Muslims are not allowed to coexist or live among non-Muslims, and their stay in non-Muslim land is forbidden. But many Muslims live nowadays with Christians and Jews both in America and Europe. Does that subject those millions of Muslims to the Prophet's wrath? Or is it possible that the Hadeeth applied only to a specific situation that existed at the time of Prophet Muhammad, and he said those words in response to that incident, and his saying is not applicable to Muslims living in Western countries today! Those who researched this Hadeeth say that it applied to a group of Muslims who preferred not to migrate to Madinah and join the Muslim community there, but stayed among Mushrekeen ( idolaters ) and thought they were safe. It turned out they were not safe and were killed. The prophet ( PBUH ) was saying that he does not carry the blame for their death, because they had a choice to make and preferred to stay where they were. If we extrapolate this hadeeth to Muslims living in the west we can say that as long as they feel safe, and are able to practice their Islam freely with no oppression and apply the rituals of Islam, and their persons, families and possessions are safe, then this Hadeeth does not apply to them. It applies if they were oppressed and preferred to live under oppression rather than move to a safe place, as the Qur'an tells us:

﴿ إِنَّ الَّذِينَ تَوَفَّيْنَاهُمُ الظَّالِمِينَ أَنفُسِهِمْ قَالُوا فِيمَ كُنْتُمْ قَالُوا كُنَّا مُسْتَضْعَفِينَ فِي الْأَرْضِ قَالُوا أَلَمْ نَكُنْ أَرْضَ اللَّهِ وَاسِعَةً فَتُهَاجِرُوا فِيهَا فَأُولَئِكَ مَأْوَاهُمْ جَهَنَّمُ وَسَاءَتْ مَصِيرًا ﴿٩٧﴾ [النساء: ٩٧]

*"When angels take the souls of those who die in sin against their souls, they say: "In what (plight) were ye?" They reply: "Weak and oppressed were we in the earth." They say: "Was not the earth of Allah spacious enough for you to move yourselves away (from evil)?" Such men will find their abode in Hell, what an evil refuge!"*  
(An-Nesa'a 4 : 97)

Another example in misunderstanding the Prophet's sayings is the hadeeth implying that anything below the ankle is in Hell Fire. Therefore if we as Muslims apply the Hadeeth literally, then our clothes must be short and cannot be below the ankle level. That applies to both men and women, so our pants must be short and the dress cannot be too long. But the Prophet (PBUH) did not mean that, and we should not take his words literally. Once he saw a man walking arrogantly and his robe was on the floor, then he said these remarks to imply that being too pleased with ourselves and too arrogant and showing off is hated by Allah. What the Prophet (PBUH) was encouraging Muslims to do is be humble and not elevate themselves over others or show off. It has nothing to do with how long our clothes are or how short they are. But those stuck on applying the literal words overlook the spirit and meaning of the Prophet's saying which then leads to wrong conclusions.

In the same theme some misunderstand the saying of the Prophet:

(O Allah let me live as a Miskeen (needy person) and die as a Miskeen and resurrect among those who are Masakeen (needy))

narrated by Ibn Majja

The Prophet (PBUH) was consoling those who are poor and needy and encouraging them to bear what Allah ordained for them with faith and patient perseverance and not give up hope. He wanted to associate himself with those who have very little to show his support. The Hadeeth does not mean that we as Muslims should wish to be poor or dependent on others, for this is not what Islam calls for. Islam tells us to work hard and earn a living and become self-sufficient and not dependant on the generosity or mercy of others. Prophet Muhammad (PBUH) said:

(The upper hand is better than the lower hand; and start by supporting those whom you are responsible for)

Bokhari & Muslim

Another Hadeeth explains that "the upper hand" is the hand that gives in charity and supports the poor and needy; and the "lower hand" is the hand that receives (the charity).

Also Prophet Muhammad (PBUH) always in his Du'a prayer to Allah sought divine protection from poverty and from debt and from being

under pressure of want or the need to ask others (Bokhari). So how can he ask Allah to make him poor or needy! Obviously the prophet did not wish for poverty or becoming dependant on others, for he said that he and his family do not accept charity from others. Rather he was sympathetic to the plight of the needy and poor and giving them moral support. After all, the Qur'an in enumerating Allah's blessing over Allah's messenger mentions that Allah provided for him when he was in want and needy:

﴿ أَلَمْ يَجِدْكَ يَتِيمًا فَآوَى ﴾ [الضحى: ٦]

*"Did He not find thee an orphan and give thee shelter (and care)?"*  
(Ad-Duha' 93 : 6)

﴿ وَوَجَدَكَ ضَالًّا فَهَدَى ﴾ [الضحى: ٧]

*"And He found thee wandering, and He gave thee guidance"*  
(Ad-Duha' 93 : 7)

﴿ وَوَجَدَكَ عَائِلًا فَأَغْنَى ﴾ [الضحى: ٨]

*" And He found thee in need, and made thee independent"*  
(Ad-Duha' 93 : 8)

We learn from these two examples that some of the Prophet's sayings are not meant literally, rather we should understand the situation and time to truly appreciate the spirit and implication of the Hadeeth.

At other times, the Hadeeth is very clear and its message is universal and its application is universal and does not change from one place to another, or one society to another society. An example of such fundamental and basic principles is the relationship between people who submit to God and believe in being accountable to Him:

(The Muslim is the brother to another Muslim: he does not wrong him, nor leaves him alone unsupported. Whoever was helping his brother, Allah will be helping him and continue to help him. Whoever

shields and covers another Muslim, Allah will shield him and cover him on the Day of Judgment)

Muslim

These moral values transcend time and place and are valid till the Day of Judgment. It does not change regardless of how advanced our civilization becomes. Such moral values of:

- Justice
- Helping those who need our help
- Shielding and covering others

These values are timeless and can be applied at all times and should be cherished and encouraged, because it shows the kindness and genuine nature of a human being. The Prophet (PBUH) as Allah's messenger is emphasizing these basic principles of human behavior. No one can change these moral values. To be unjust and wrong others is immoral and wrong in any society. Not to help those who need our help is wrong in any culture or any community that values human rights and have not lost its humanity. It also illustrates that people understand that they are accountable to a higher power and that one day they must answer for their wrong behavior. If we truly believe in God and understand that He controls our destiny, we realize that we could at one time or another become poor and needy and need someone to help us, shield us and look after us. Then it is our obligation to help those who require our help, for it is our call and our obligation. If we fail to do so, then we do not serve God and faith has not settled in our hearts. We are then only paying lip service when we say "We believe".

At the time of Prophet Muhammad (PBUH) there were no banks and no monetary notes. There were few coins of gold and silver and most trade was bartering. What was important was to establish rules that safeguarded the rights of individuals and prevented wrong-doing. The rich should not be allowed to enslave or control the destiny of the poor, and the might and influence of the powerful must be tempered to prevent injustice and tyranny. At his time Usury was common. People lent money at exuberant rates, and when the person in debt was unable to pay the lender would give him more time but charge even more exuberant rates. The end result is the person in debt would loose everything and the

person lending the money would get richer and now own the house of another person or his land or even his daughter. Therefore Usury or “Reba” was pronounced as unlawful and a shameful act and threatened with punishment from Allah and His messenger:

﴿ يَتَأْتِيهَا الذِّبْرُ ؕ ءَامِنُوا بِاللَّهِ وَذَرُّوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ ﴿٢٧٨﴾ ﴾

[البقرة: ٢٧٨]

*"O ye who believe! Fear Allah, and give up what remains of your demand for usury, if ye are indeed believers." (Al-Baqara 2 : 278)*

﴿ فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ وَإِن تُبْتِغُوا فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴾ [البقرة: ٢٧٩]

*"If ye do it not, take notice of war from Allah and His Messenger. But if ye turn back, ye shall have your capital sums; deal not unjustly, and ye shall not be dealt with unjustly."*

(Al-Baqara 2 : 279)

And:

﴿ الذِّبْرُ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۗ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۗ فَمَن جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَانتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۗ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا خَالِدُونَ ﴾ [البقرة: ٢٧٥]

*"Those who devour usury will not stand except as stand one whom the Evil One by his touch hath driven to madness. That is because they say: "Trade is like usury," but Allah has permitted trade and forbidden usury. Those who after receiving direction from their Lord, desist, shall be pardoned for the past; their case is for Allah (to judge); but those who repeat (the offence) are Companions of the Fire; they will abide therein (forever)" (Al-Baqara 2 : 275)*

## INTEREST

Nowadays people put their money in the bank and get a return on their

investment. Is this return or "interest" Reba? Or is it a legal return on their investment, since the bank uses the deposits and lends it to others for business and trade, then out of the profit the bank is able to pay its expenses and give a share of the profit to its share holders. The financial transaction of this kind of banking activity is different from what happened at the time of Prophet Muhammad (PBUH), so we cannot use the terms "Interest" to mean "Reba". When a person is borrowing money from a bank, the interest rate is regulated by the central bank and is not exuberant. The bank requires guarantees before it lends money, and both parties: the customer and the bank negotiate and agree on the terms of the trade or financial transaction. Every condition is explained including penalties before the contract is in effect.

If people do not invest their money and keep it then the value of their money will decrease because of inflation. Also money that is not circulated loses its basic function which is to be spent and to stimulate the economy and create jobs. That is why the Qur'an threatens those who hoard their gold and silver:

﴿ يَتَأَيُّهَا الَّذِينَ ءَامَنُوا إِنَّ كَثِيرًا مِّنَ الْأَحْبَارِ وَالرُّهْبَانِ لِيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبِطْلِ وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ﴾ [التوبة: ٣٤]

*"O ye who believe! There are indeed many among the priests and anchorites, who in falsehood devour the substance of men and hinder (them) from the Way of Allah. And there are those who bury gold and silver and spend it not in the Way of Allah: announce unto them a most grievous penalty" (At-Tawba 9 : 34)*

﴿ يَوْمَ نُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وظُهُورُهُمْ هٰذَا مَا كَفَرْتُمْ لَأَنْفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْتُمُونَ ﴾ [التوبة: ٣٥]

*"On the Day when heat will be produced out of that (wealth) in the fire of Hell, and with it will be branded their foreheads, their flanks, and their backs, "This is the (treasure) which ye buried for yourselves: taste ye, then, the (treasures) ye buried!"*

*(At-Tawba 9 : 35)*

The Qur'an also warns Muslims not to abuse their authority and form circuits or clubs in which the rich and powerful control the destiny of the poor and weak:

﴿ مَا أَفَاءَ اللَّهُ عَلَىٰ رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ۚ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا ۚ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ﴿٧﴾ [الحشر: ٧]

*"What Allah has bestowed on His Messenger (and taken away) from the people of the townships, belongs to Allah, to His Messenger and to kindred and orphans, the needy and the wayfarer; in order that it may not (merely) make a circuit between the wealthy among you. So take what the Messenger assigns to you, and deny yourselves that which he withholds from you. And fear Allah; for Allah is strict in Punishment" (Al-Hashr 59 : 7)*

What Prophet Muhammad (PBUH) said about cursing those engaged in Reba (Usury) and the Qur'an forbidding such action cannot equate with banking transactions nowadays. But there are those who equate Reba and interest and immediately outlaw such financial transaction. Most of them have no knowledge of banking or finance or economics, but they give themselves the right to say "This is lawful and this is unlawful". They are not willing to examine new ideas or look at the issues with an open mind and consider that conditions have changed. Others are not rigid in their thinking and are willing to understand that the spirit of the divine order must be obeyed, but that our understanding and application changes according to our differing needs and circumstances. The legal entity in Egypt responsible for giving Fatwa "legal rulings" said that depositing one's money in the bank and getting a return on the investment is allowed in Islam. This ruling was met by strong resistance from hard liners among Muslims. The decision to issue this Fatwa was only reached after consulting with many experts in the fields of finance, banking and economics. It was done after serious study and it did require great courage to go against time honored and deeply held beliefs.