## Islamic morals in financial transactions and their impact on peaceful coexistence

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### Abstract

All parts of the world today witness many forms of intolerance, extremism, and moving away from the ideal and moral values, for the purpose of achieving material interests by all legitimate and unlawful means. The goal of this humble research is to recall some ethical principles in the financial dealings of the true Islamic religion because of its impact on peaceful coexistence, Many rumors teach about it. **Keywords:** Islamic morals, financial transactions, peaceful coexistence

#### Introduction

Praise be to Allah, Lord of the worlds, and prayers and peace be upon the best of sleep, our Master Muhammad, and upon his pure family and good companions. All heavenly laws and Islamic law came in particular to lift the embarrassment of people, pay harm to them, and achieve the interests of the servants, sooner and later, and when God Almighty created His servants, He made them equal in their character, minds, and concerns, just as God Almighty has needed his servants to each other in the reasons for their livelihood And he commanded them to coexist in peace and security and not to follow the whims and desires of the soul, because it is a misfortune and because many people are selfish in nature and greed and love to dominate others and other reprehensible qualities, just as financial transactions are indispensable to one of human beings, as it is a necessity of life that a person may need in a way Everyday, which requires that people contact each other, so many legal texts were represented in the Holy Qur'an and the Sunnah of the Prophet and frequent conversations on the imams of the people of the household, peace be upon them and on the honorable companions, may God be pleased with them, order and urge that the virtues that compose between all people should be abandoned, and must be abandoned The vices that lead to the spread of hatred, then rivalry, quarrels, and conflict between people in all verbal and actual behaviors that are issued by man, including financial transactions among them, because of their impact on spreading love and familiarity among worshipers, and the importance of the topic is highlighted in identifying the legal texts represented In the Noble Qur'an and the Prophet's Sunnah, which pertains to Islamic morals and ethics in financial transactions that call for tolerance, love, familiarity, and peaceful coexistence that the glorious law has commanded and spread among people so that it may come to fruition, and what is the effect of tolerance on the economic condition of the individual and society, and this is what motivated me to go into this The topic for writing this humble research, the nature of which required its division into two topics, the first dealt with some texts of the Holy Qur'an related to financial transactions and their impact on society, while the second dealt with some texts of the prophetic Sunnah related to financial transactions and their impact on society

#### The first topic: Some texts of the Holy Qur'an related to financial transactions and their impact on society:

It is well known that all verses of the Noble Qur'an came as a mercy to the worlds, as they drew up an integrated approach to human life, whether in the verses that talk about Islamic belief, or verses of morals, family affairs, penalties, and verses that talk about the stories of previous nations, all of which can be learned from The jurists derive from it all the rulings, and regarding our topic specifically, there were verses that outlined what should be demonstrated and characterized by man in his financial transactions. Other verses were detailed in this topic, the aim of which is not limited to confirming the rights and duties and stability of financial transactions only, but for these morals and attributes b The effect of spreading love and familiarity among the members of society and making them coexist in peace and love bound by the bond of human brotherhood is overwhelmed, because the most that a person deals with in his life is the financial transactions that may take place daily, and this requires that dealing in the finest form of behavior that befits with most greatest creature of God Almighty and He is the man to endure harmony and familiarity among the members of society. This topic was divided into two requirements, the first was devoted to

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some texts of the Noble Qur'an and the second dealt with the effects of those texts on the peaceful coexistence of society.

### The first requirement: Some texts of the Noble Qur'an related to ethics in financial transactions

The texts are very many, we will mention some of them, for example, but not limited to. Among the verses that outlined fulfillment in all contracts, whether financial or otherwise, the Almighty said (**O** ye who believe! fulfil (all) obligations)<sup>(2)</sup> The commentators mentioned that the meaning of the contract: is the matter with authentication, and vows are entered into contracts. And all other necessary contracts that must be fulfilled all, including financial transactions<sup>(3)</sup>, the obligor may procrastinate and then fulfill his commitment after a period of time and get rid of civil liability, but this behavior does not save him from moral responsibility.

The text also says (And do not eat up your property among yourselves for vanities nor use it as bait for the judges with intent that ye may eat up wrongfully and knowingly a little of (other) people's property.) <sup>(4)</sup> said in its interpretation (mean injustice, false testimony and perjury and the use of antagonism to the rulers and says (as you know) that oppression said You know you take falsehood) <sup>(5)</sup>There are many who are characterized by this shameful trait, which negatively affects social relations between people, among them the Almighty he says (O ye 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 hath been to you Most Merciful.) <sup>(6)</sup>

It was said in its interpretation that God Almighty forbids His servants to eat one another's money unlawfully, i.e. with the kinds of gains that are unlawful, such as the types of usury, gambling, and deceit, and what happened during this course of all other kinds of tricks, and even if it appeared in the majority of the legal ruling, which God knows that its users only want the trick to usury<sup>(7)</sup> he almighty Saied (Those who devour usury will not stand except as stands one whom the Evil One by his touch hath driven to madness. That is because they say: "Trade is like usury but God hath permitted trade and forbidden usury.<sup>(8)</sup> ) One of the harms of social interest is the elimination of the spirit of cooperation between members of society because it reduces if the good loan is not executed among people, in addition to sowing enmity, hatred and envy in the hearts of people due to injustice by the lender on the borrower, which leads to the disintegration of the social fabric, including the Almighty saying (Give just measure and weight nor withhold from the people the things that are their due; and do no mischief on the earth after it has been set in order: that will be best for you if ye have faith.)<sup>(9)</sup>

It was said in its interpretation: "Fulfill the balance and balance with the right and justice, and do not diminish people with any of their rights to buy or sell, or a material or moral right. Congenital <sup>(10)</sup> and he Almighty saying (And O my people ! give Just measure and weight, Nor withhold from the people The things that are their due : Commit not evil in the land With intent to do mischief.)<sup>(11)</sup>

The commentators said: (O people, fulfill the weight and weight with justice, give and take, and order the fulfillment in addition to the prohibition on underestimation (i.e. reducing rights) to confirm and warn that it is not sufficient to refrain from deliberate intrusions, but rather they must complete and fulfill, even if a little increase) <sup>(12)</sup>and he Almighty saying (Give full measure when ye Measure, and weigh With a balance that is straight : That is the most fitting And the most advantageous In the final determination.) <sup>(13)</sup>The commentators mentioned (ie complete it, do not

(6) An-Nisaa (29)

- (8) Al-Baqara (275)
- (9) Al-A'rāf (85)

(11) Hud (85)

(13) Al-Israa (35)

<sup>(2)</sup> Al-Maedah (1)

<sup>(3)</sup> Mansour bin Muhammad bin Abdul Jabbar Al-Samani, Interpretation of Al-Samani, investigation: Yasser bin Ibrahim and Ghoneim bin Abbas bin Ghoneim, 1st edition, 1997, Saudi Arabia - Dar Al-Watan - Riyadh, publisher: Dar Al-Watan - Riyadh Part 2, p. 5.
(4) Al-Bagara (188)

<sup>(5)</sup> Nasr bin Ahmed bin Ibrahim Abu al-Laith al-Samarqandi, investigation: Dr. Mahmoud Matraji, free from edition and Sunnah, Beirut Dar al-Fikr, part 1, p. 152

<sup>(7)</sup> Ismail bin Omar bin Katheer al-Qurashi, Interpretation of the Noble Qur'an, true: Presented by: Youssef Abdel-Rahman Al-Maraashly, 1992 AD. Publisher: Dar Al-Maarefa for Printing, Publishing and Distribution - Beirut - Lebanon, part 1, p. 490.

<sup>(10)</sup> Wahba Al-Zuhaili, Interpretation, Intermediate 2, 2006 AD, Contemporary House of thought Beirut, Lebanon, Part 1, p. 690.

<sup>(12)</sup> Wahba Al-Zuhaili, previous source, Part 2, p. 1064.

underestimate the rights of people, something small or old)<sup>(14)</sup>, Woe to those That deal in fraud(1) Those who when they Have to receive by measure From men, exact full measure(2) But when they have To give by measure Or weight to men, Give less than due(3)<sup>(15)</sup> The low intrusion of the measure and the scale, so that if he does for himself he fulfills his right, and if he does for others, he will shorten it and underestimate his right<sup>(16)</sup>, And, if it is a legal duty, it is a moral obligation because it affects human relations between people, such as sowing hatred and hatred, these are some texts that contain legal provisions and ethics that relate to financial transactions mentioned in the Holy Qur'an and they are very many.

### The second requirement: the effects of these texts on peaceful coexistence

Fulfillment of the contract as well as being a legal and legal duty is also moral. Failure to fulfill is the character of the hypocrites because the Messenger of God, peace and blessings be upon him, said (the character of the hypocrite is three if a lie occurs and if he promises to succeed and if I trust Khan) the hypocrite is despised by the people of his community and may be rejected from them which leads to Spreading hatred and hatred between members of society and other than that loyalty that leads to mutual respect and full harmony in society.

Eating falsehood, even if it is a legitimate and legal crime, as well as it is an ethical crime, as the gains are unlawful, such as the types of usury, gambling, deceit and what happened, from the abominations that lead to the spread of all kinds of hatred, hatred and hatred, which leads to destabilization and societal peace among members of the same community even among people with wombs, A person who deals with these matters can escape punishment or legal punishment, but this does not negate the disgraceful behavior of this person. He knows that he has offended others and they also know, and if the law does not do justice to them, inequity turns into a hatred hidden in them against those who harm them and against those who to What is fair to them is the prevalence of enmity and hatred between members of society, which threatens security and peaceful coexistence between them.

Likewise, underestimation and moderation is the fulfillment of the truth from others and not giving them their full right, and this is a legitimate and moral crime, which leads to planting all kinds of temptation among the sons of society, so God Almighty forbade them and the mutaffees promised painful torture, and contrary to these disgraceful actions (not to fulfill the covenant, and eat The people's money in vain, the reduction in the amount of balance and the balance) fulfilling the contracts and covenants, and not attacking the people's money in vain, and the justice and weight of the straight installment, all these actions strengthen the bonds of familiarity and love between the members of society, and make them coexist in safety, peace and lasting love, especially since these transactions are from The necessities that a person needs daily in his life and may be repeated in one day more than once, and no matter how man controls himself and his nerves, and he may forgive the right of those who offended him and underestimate his right, but it must come a day when an outburst of anger against the abuser will erupt, because the nature of man refused Injustice and upheaval against him, in addition to his feeling of humiliation and wounding his dignity and exploitation by those who do not know the meaning of humanity, justice and respect for the opposite, and this is what he fears because it leads to a reaction from those who practice the injustice and aggression that does not extend its consequences so that it truly destabilizes stability and peaceful coexistence, even if there are those who underestimate The risk and harm of these actions, but they are influential There is a great deal of social relations between people, and it has been said that most of the fire comes from the slightest sparks, how many murders have occurred all over the world because of deceit, underestimation, lack of fulfillment of the covenant and other reasons that are underestimated and could not be done, and turned the place where they occurred to Chaos and fighting between families and may reach the clan sometimes.

<sup>(14)</sup> Al-Fadl Bin Al-Hassan Al-Tabarsi, Al-Bayan Complex in Interpretation of the Qur'an, Dar Al-Eswah for Printing and Publishing, 1st edition, 1426 AH, Vol.
(15) Tatfif (1,2,3)

<sup>(16)</sup> Ibn Katheer, Mayor of Tafseer, Investigation of Ahmed Muhammad Shaker and Anwar Albaz, 1st edition, 2003, Dar Al-Wafaa, Vol. 3, 557.

The second topic: Some texts of the Prophet's Sunnah related to financial transactions and some of its effects.

The texts are very many, but we will limit ourselves to talking about the texts that a person must display in his financial actions, which increases familiarity and love between people and excludes what may lead to shipment, hatred and rivalry among them, which affects the peaceful coexistence between the members of society, regardless of its different components in its races, religions and sects. And its directions, and this topic was divided into two requirements, the first was devoted to talking about religious monuments, and the second dealt with social effects.

### The first requirement: Some texts of the Prophetic Sunnah related to ethics in financial transactions and their religious implications:

The texts are many, including:

The words of the Messenger of God (may God bless him and grant him peace) Indeed the merchants will be resurrected on the Day of judgement with the wicked, except the one who has Taqwa of Allah, who behaves charitably and is truthful.<sup>(17)</sup>

All good is subject to the fear of God Almighty, and the word righteousness is inclusive of all meanings of goodness, and honesty is known.

Including what was narrated from Saeed bin al-Musayyib from Omar bin al-Khattab, may God be pleased with him, who said: The Messenger of God (may God's prayers and peace be upon him) said: "The importer is blessed with provision and the hoarder is cursed."<sup>(18)</sup>

And it is not just a matter of harboring food to homes and restaurants, it is a monopoly, but rather a monopoly that is forbidden by the law to keep food from selling and waiting for high prices, while the monopolist dispenses with him and the need of people to him. Food is food only<sup>(19)</sup>

The truth is that it is not permissible to monopolize anything that people need food or others, and the cursed is the one who is expelled from the mercy of God Almighty, so mercy and forgiveness will not attain it, and this is the clear loss, and it is reflected by the fetcher who brings the goods to the market to benefit those who need them.

Including what was narrated from Jaber bin Abd Allah, who said: The Messenger of God said (May Allah have mercy on a person who is lenient when he sells, lenient when he buys, and lenient when he asks for payment.)<sup>(20)</sup>

She has singled out a special chapter for her in the hadith books called the chapter on ease and tolerance in buying and selling, and whoever really requests that he ask for chastity, for forgiveness in financial transactions in which people are keen on their money is the height of sophistication and the height of what ethics aspire to, and its reward is the mercy of God Almighty for those who are characterized by tolerance in selling And his purchase and claim to his right must be kind, and if the owner of the money has a right, in this regard the Messenger of God, may God's prayers and peace be upon him, said: 'Let him be, for the one who is owed something has authority over the debtor, until it is paid off.'<sup>(21)</sup>

Among the hadiths that are not without positive effects in religion and the world and his saying, may God bless him and grant him peace (When a rich man takes too long to repay a debt, this is wrongdoing, and if the debt is transferred to a rich man, you should accept if.")<sup>(22)</sup>

Procrastination and procrastination by the debtor and failure to meet the specified time, especially if he is rich and able to repay the debt, this behavior is unjust and deserves the punishment of the perpetrator. Injustice, and if you are insolvent, you have satisfied him with good words, and you have asked him for a beautiful request, and you have repeated it for yourself in a pleasant response, and you did not collect the money and mistreatment of it, because this is appropriate. Injustice is driven by it If the judge suspects his condition on his left and insolvency, and he does not have an argument for one of them and he requests the fine to imprison him, he will imprison him to know about his condition that he is poor or rich, so if he knows that he sang his imprisonment until the debt was paid because he showed his injustice with delay, and he knew that he was poor, he released him because he showed that he does not Imprisonment and divorce him, for the possibility that God Almighty bless him with money, as the money left and

<sup>(17)</sup> Sunan Ibn Majah, Chapter on Prevention in Hadith No. 2145.

<sup>(18)</sup> Ahmed bin Al-Hussein bin Ali Al-Bahaqi, Muhammad Abdul Qadir Atta investigation, 3rd edition, 2003 AD, Scientific Books House, Vol. 6, p.

<sup>(19)</sup> Ibn Hajar Al-Asqalani Fath Al-Bari, 3rd floor, Dar Al-Maarefa Printing and Publishing Beirut - Lebanon, Vol. 4, p. 291

<sup>(20)</sup> Fath Al-Bari Sharh Sahih Al-Bukhari, Vol. 4, p. 359.

<sup>(21)</sup> Ibn Majah, vol. 2, p. 810

<sup>(22)</sup> **SAHIH** Muslim

slides, and for His blessed and exalted words, even if it is difficult, we look at the facilitator <sup>(23)</sup> Whoever looks at the insolvent, i.e. has patience with him and gives him an additional period of time to spend his debt or give up all or part of his religion, he has a great reward and a great reward that God Almighty is dedicated to him from all other creatures, when he was narrated from the Messenger of God, may God bless him and grant him peace, saying("Whoever grants respite to an indigent or alleviates it for him, Allah will shade him on the Day of Judgement under His Throne, a Day in which there is no shade except His shade.")<sup>(24)</sup>

Whoever is pleased with a hardship, God is pleased with him in this world and the hereafter.

### The second requirement: Some texts of the Prophetic Sunnah related to ethics in financial transactions and their social implications:

The texts are many and their effects go beyond the social situation leading to the spread of peace and harmony among the members of society, and the elimination of forms of intolerance and bad manners that lead to the spread of adversity and hatred in society. Among these texts are:

Its saying, may God bless him and grant him peace ("A man is not to undersell his brother, nor is he to fry to outhaggle his brother.") <sup>(25)</sup> In the novel (He does not sell some of you to sell some) As for selling on the sale of his brother, his example is to say to someone who bought something during the option period, cancel this sale and I sell you like him for cheaper than his price or better than his price and so on and this is forbidden also the purchase is forbidden to buy his brother and he is to say For the seller in the term of the option, cancel this sale and I buy it from you for more than this price, and so on. As for the Somme on his brother's sum, it is that the owner of the commodity and the one who is willing to sell it agreed, and the other does not say to the seller, I buy it and this is forbidden after the price is settled. Whoever increases is not prohibited, and the harm this behavior does to him is not hidden Combines dragged him enmity and hatred and hatred, rose aggrieved reaction as a result of this act, contrary to what had complied with the subjects to craft this hadith, and respected each other human being, shall receive reciprocity and common spirit of love, harmony and cooperation between the members of the community.

Including what was narrated from Abu Saeed Al-Khudri said: The Messenger of God, may God bless him and grant him peace, said (Transactions may only be done by mutual consent.")<sup>(26)</sup> It was narrated on the authority of Ali Ibn Abi Talib who said: "People will come at a time when the wicked advance are not good, and the one who is forced to swear allegiance. The Messenger of God, may God's prayers and peace be upon him, forbade selling the forced and selling the deceit and selling the fruit before you realize" <sup>(27)</sup> Because these actions have social consequences that cannot be reprimanded, the money is dear to its owner because he made an effort to collect it and does not want to be overpowered or taken from him by force or unlawfully, because whoever is taken from him in this way will surely have a negative reaction such as being hated or hated In order to take revenge on the one who harmed the harm, and this generates instability and societal instability, and reversing it if it is for mutual consent that leads to mutual benefit leading to courtship and rapprochement between members of society.

And what was narrated from Abu Imamah Al-Baheli said: The Messenger of God said ("The guarantor is responsible and the debt must be repaid.') <sup>(28)</sup> And the leader is the guarantor, and he must pay off the debt that the one who sponsor it without procrastination and procrastination. For Abdullah bin Abi Rabia Al Makhzoumi on the authority of his father on the authority of his grandfather, he said: When the Prophet invaded Hanina, thirty or forty thousand, when he presented his judge to him, then the Prophet said to him God be upon him (May Allah (SWT) bless your family and your wealth for you. The reward for lending is repayment and words of paradise.") <sup>(29)</sup>

(23) Al-Kasani, Bada'i Al-Sanayi ', vol. 7, p.

# (24) Ali bin Abi Bakr Al-Haythami, The Complex of the Increases and the Source of Benefits, 1988 AD, Scientific Books House - Beirut - Lebanon, Vol. 4, p. 133.

(25) Al-Nawawi, Sharh Sahih Muslim, 1987, Dar Al-Kitab Al-Arabi - Beirut - Lebanon, vol. 10, p. 158.

(26) Ahmad ibn al-Husayn ibn Ali al-Bahaqi, previous source, vol. 6, p. 17.

(29) Ibn Majah, Vol. 2, p. 809

<sup>(27)</sup> Suleiman bin Al-Ash'ath Al-Sijestani, Sunan Abi Dawood, Haqiq: Verification and Commentary: Saeed Muhammad Al-Lahham, 1st Edition, 1990, Publisher: Dar Al-Fikr for Printing, Publishing, and Distribution

<sup>(28)</sup> Muhammad ibn Yazid al-Qazwini, Sunan ibn Majah, Haqiq: Verification, Numbering, and Commentary: Muhammad Fuad Abd al-Baqi, Dar al-Fikr for printing, publishing and distribution, part 2, p. 804

Also, the debtor must thank the creditor for his work in order to encourage him and return it to his credit so that the credit between the servants continues, and there is no objection to someone returning the creditor better than what he took. Take the little one, give the big one, give the old one, take the big one, give the little one and give you the best of good judgment<sup>(30)</sup>

The Prophet: forbade to bid against one another., "The Messenger of Allah said: 'A town-dweller should not sell for a direst-dweller. Leave the people alone and let Allah provide for them from one another <sup>(31)</sup>

An Najaf is the seller's agreement with a third person other than the buyer to pretend that he is willing to buy this commodity and increase its price to delude the real buyer and force him to increase the price more than the commodity is due, and the harm of this behavior leads to hatred and hatred between those dealing in this way.

Among the texts of the purified Sunnah is also the words of the Messenger of God, peace and blessings be upon him (Shake hands and rancour will disappear.), "If I am invited to a meal consisting of a sheep's foot or shoulder, I would respond and I would accept as a gift a shoulder or a foot of a sheep."

also said : (The gift creeps the stuff) <sup>(32)</sup>The gift is to do something that may be symbolic that the Messenger of God, peace and blessings be upon him, expressed through the arm, which is the simplest thing of the sacrifice her arm urged to accept and thanked him for doing so because it has a great impact in removing the hostility and shipment from the hearts of the opponents, so he said go and amuse the grudges and sorrows from the hearts of the quarrels.

Including also what was narrated from Abu Hurairah said: The Messenger of God 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.")<sup>(33)</sup>

Relieving the anguish is by giving him money if he needs him, or making his efforts for him to borrow from others, or lifting the injustice from him if his anguish is dark or mitigating it and so on in facilitating difficult matters, and this is a lesson in all the social morals that all people are supposed to have to come He ate it for the whole society, so he would love and have compassion amongst himself to spread security and stability throughout his life.

On the authority of Abu Jaafar, he said: The Messenger of God, may God bless him and grant him peace, said (Kindness is not to be found in anything but that it adds to its beauty and it is not withdrawn from anything but it makes it defective) <sup>(34)</sup>And the word general thing includes all the actions issued by man, including financial transactions, then it must be kind and gentle, because the hearts love and tend to those who treat them with kindness and kindness. This is by saying, may God bless him and grant him peace ((Hearts are made in love with those who have bested them, and whoever abuses them) <sup>(35)</sup>Logic also confirms that the hearts hate those who have offended them, and this is something that is acceptable to man, that is, it is beyond his control, so it must be taken into account, that is, the person must improve his behavior with others, even if he meets them with a free face, as the true Shari'ah commanded by his noble Prophet because of the benefits of this behavior. A great deal in the harmony of society and building its unity. A man asked the Messenger of God, may God's prayers and peace be upon him, about a work that he loves to God and to the creatures, and he said to him (If you want the creatures to love you, do good to them, and reject what is in their hands) and for Imam Ali (peace be upon him): (With peace) And about him ((He who has done a favor has tended to him Hearts)

And all these works help spread love and familiarity among the members of society, and this reflects positively on the whole society, and perhaps the best thing to conclude with utterances is the words of the Commander of the Faithful Ali Ibn Abi Talib, peace be upon him (The believer is familiar and has no good, he who does not know or compose)<sup>(36)</sup>

<sup>(30)</sup> Al-Haythami, Vol. 4, p. 139.

<sup>(31)</sup> Previous source, vol. 2, p. 734.

<sup>(32)</sup> Al-Fayed Al-Kashani, Al-Wafi, investigation: Center for Religious and Scientific Investigations in the Library of Imam Amir al-Mu'minin Ali (AS), i 1, 1412 AH, vol 17, p. 370.

<sup>(33)</sup> Muhammad ibn Ismail al-San'ani, Ways of Peace, Explaining the Reaching of the Goals from Evidence of Provisions, Dar Al-Kutub Al-Alami, Beirut - Lebanon, Vol. 4, p. 168.

<sup>(34)</sup> Muhammad ibn Yaqoub al-Kulayni, Al-Kafi branches, Vol. 3, p. 506

<sup>(35)</sup> Al-Bayhaqi, The People of Faith, vol. 1, p. 380

<sup>(36)</sup> Origins of Al-Kafi, previous source, vol. 2, p. 494.

### Conclusion

After this humble research was accomplished with the help of God Almighty, it was necessary to mention the most important thing that we draw from this research, which is that the legal texts represented in the Noble Qur'an and the pure Prophet's Sunnah, even if they are an integrated constitution for all the requirements of political, economic and social life, so as to ensure a decent life, Peaceful coexistence among all people of the globe was not confined to the organizational side and the legal provisions for all transactions, especially financial transactions, but it did not overlook the moral aspect, which is one of the most important social pillars in human societies that support stability and societal peace. So that people of different races, religions, doctrines and intellectual tendencies coexist in one homeland and on one geographical spot, and they support each other with mutual friendliness and mutual respect.

And because most of what leads to friction between people are financial transactions that are essential, because dealing with them takes place every day, and there is hardly an hour that passes and there is more than one financial transaction, whether at the level of ordinary people or companies, and because money is desirable by humans, they are keen He has to be negligent, assaulted and exploited by others, and they are not averse to quarrels and quarrels with those who are subjected to abuse.

Therefore, Islamic law urged urging at times and by threat at other times, with very many texts in the Noble Qur'an and the Prophet's Sunnah urging to avoid disturbing the peaceful coexistence, and it was necessary to demonstrate the virtues and good morals that guarantee not to prejudice civil and social peace, and we mentioned from these texts the fulfillment of the covenant and not eating people's money False falsehoods such as deceit and deception, the premium on totality, weight, non-intransigence, and the prohibition of monopoly and selling for satisfaction and good breath, tolerance in selling and sailing, and payment of debt if its time comes without procrastination and procrastination in the case of the debtor's left, and looking at its left if it is insolvent and the Sharia has urged that I some debt if possible and plod between friends and other things many.

It is no secret to the sane that these actions, which were ordered by Islamic law, glue

It has a profound effect in spreading a culture of tolerance and love among members of one society, according to their different sources and resources. It goes to grudge and entails generosity. This is what all the heavenly laws seek and the sound mind seeks, and the last of our prayers is that praise be to God, Lord of the worlds, and peace and blessings be upon our Master Muhammad and his family and companions.

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