I. The Name of Allah & Al-Hakim The Most Wise. Wisdom in Halal and Haram

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A. What is Wisdom in Islam?

i. General definition of wisdom.

Wisdom is a term that has many definitions and interpretations in different cultures and traditions. In general, wisdom can be understood as the ability to make sound judgments and decisions based on knowledge, experience, and insight. However, wisdom is not merely the possession of knowledge, but the application of it in a proper and beneficial way. Wisdom is to do the right thing the right way at the right time for the right person.

ii. Wisdom in Islam is linked with the Quran.

In Islam, wisdom is the implementation of the Quran in the land of reality. Allah didn't send us the Quran to be written by cheap ink on cheap paper. He sent it to us to make it real-life values and principles that govern reality.

The Quran is the word of Allah sand the source of all knowledge, guidance and wisdom. As Allah says in the Quran (62:2) that he sent the Prophet to teach the believers the book and the wisdom. Therefore, wisdom in Islam is not only the understanding of the Quran, but also the implementation of its teachings in one's life and actions.

iii. Allah's le decrees are always wise.

If something has already happened and you believe someone can come up with a wiser scenario, then you have disbelieved in the Name of Allah & Al-Hakim because wisdom is the recognition of Allah's will and plan in everything that happens, and the acceptance of His decree without objection or complaint. However, in the wisest scenario that Allah ordains, there are winners and losers. We should pray to Allah to make us among the winners and protect us from being among the losers.

iv. Trust Allah's wisdom in everything.

As Allah says in the Quran (2:216): "But perhaps you hate something, and it is good for you; and perhaps you love something, and it is bad for you. And Allah Knows, while you know not. Hence, wisdom is to trust in Allah's wisdom and to submit to His commands, even if they seem difficult or unpleasant to the human mind. Wisdom is also to acknowledge that Allah is the best of planners and the most wise of judges, and that no one can come up with a better scenario than what He has ordained.

v. Wisdom can't be achieved without knowledge.

Knowledge is the information, understanding, or skill that you get from experience or education. Wisdom is the ability to make sound judgments and decisions based on knowledge, experience, and insight. One cannot have wisdom without knowledge. Wisdom requires a certain level of knowledge, as well as the ability to apply it in a proper and beneficial way. Without knowledge, the decision would be based on pure guessing, educated guessing or guestimate.

vi. Knowledge alone is not sufficient for wisdom.

To achieve wisdom, one also needs other qualities, such as perspective, balance, humility, and reflection. As Plato said, wise people know that they don't know everything. Some have interpreted this quote as knowing that you know little makes you wise. Others have suggested that wisdom is being confident only in subjects where you have justifiable reasons to believe you're an expert.

Therefore, wisdom can be seen as a higher and deeper form of knowledge, that is built upon and enhanced by other cognitive, emotional, and social factors. Wisdom cannot be achieved without knowledge, but knowledge isn't necessarily guided or enriched by wisdom.

B. Dealing with Halal and Haram

i. Classification of Halal and Haram.

Halal and Haram are the terms that denote what is lawful and unlawful. Halal and Haram are not only binary or absolute terms, but also relative and gradable ones. There are different levels and degrees of Halal and Haram, depending on the context, situation, and intention of the action. The main categories of Halal and Haram are:

	Haram	Makrooh	Halal	Sunnah	Fard
Doing it	Punished	No blame	No blame	Rewarded	Rewarded
Not doing it	Rewarded	Rewarded	No blame	No blame	Punished

Haram: This is the term that denotes what is prohibited or unlawful in Islam, and what is
the opposite or deviation from the norm. Haram acts are those that are forbidden by Allah
and His Messenger, and that violate the principles or objectives of Islam. Haram acts
are also those that have negative or harmful effects, or that have more harm than benefits.
Examples of Haram acts are killing, stealing, lying, drinking alcohol, or committing adultery.
Haram acts are punished in the hereafter, and their commission or approval is sinful.
Therefore, it is prohibited to perform Haram acts under any circumstances, and to repent
and seek forgiveness for any committed or witnessed ones.

- Makrooh: This is the term that denotes what is disliked or discouraged in Islam, but not prohibited or sinful (Haram). Makrooh acts are those that may have some negative consequences or implications, but not to the extent of being Haram. Makrooh acts are also those that may contradict the spirit or objectives of Islam, but not the letter or rules of it. Examples of Makrooh acts are wasting time, eating garlic before going to the mosque, or praying while wearing dirty clothes. Makrooh acts are not punishable in the hereafter, but they may reduce the reward or acceptance of one's good deeds. Therefore, it is better to avoid Makrooh acts as much as possible, unless there is a valid reason or benefit to do them.
- Halal: This is the term that denotes what is permissible or lawful in Islam, and what is the default or normal state of things. Halal acts are those that are allowed by Allah and His Messenger, and that do not violate any of the principles or objectives of Islam. Halal acts are also those that have no negative or harmful effects, or that have more benefits than harms. Examples of Halal acts are eating, drinking, sleeping, working, or marrying. Halal acts are not rewarded or punished in the hereafter, but they may affect the quality or quantity of one's good deeds. Therefore, it is permissible to perform Halal acts as much as one needs or wants, as long as they do not lead to excess or negligence. Halal deeds can be rewarded if preceded by Bism Allah or the occasion specific Dua'a.
- Sunnah: This is the term that denotes what is recommended or encouraged in Islam, but not obligatory or mandatory. Sunnah acts are those that are based on the teachings and practices of the Prophet Muhammad , who is the best example and role model for the Muslims. Sunnah acts are also those that have some positive benefits or outcomes, but not to the extent of being obligatory. Examples of sunnah acts are smiling, greeting others, fasting on Mondays and Thursdays, or praying extra prayers. Sunnah acts are not obligatory in the hereafter, but they may increase the reward or acceptance of one's good deeds. Therefore, it is better to perform sunnah acts as much as possible, unless there is a valid excuse or harm to avoid them.
- Fard: This is the term that denotes what is obligatory or mandatory in Islam, and what is the minimum requirement of faith and practice. Fard acts are those that are commanded by Allah and His Messenger, and that are essential for the fulfillment of the pillars and purposes of Islam. Fard acts are also those that have significant benefits or outcomes, and that are necessary for the salvation and success of the Muslims. Examples of Fard acts are the five daily prayers, the zakat, the fasting of Ramadan, or the pilgrimage to Mecca. Fard acts are rewarded in the hereafter, and their omission or violation is punishable. Therefore, it is obligatory to perform Fard acts as much as one is able, and to repent and make up for any missed or delayed ones.

ii. Getting rewarded for doing Halal habits.

Eating, drinking, sleeping, working, or marrying are Halal habits and not rewarded or punished in the hereafter. However, one can earn good deeds while enjoying the Halal. If one sets their intentions to do it for the sake of Allah , mention the Name of Allah and says the proper Dua'a, then the Halal deed is rewarded by Allah . For example, saying Bism Allah before eating Halal food would convert eating to an act of worship rewardable by Allah.

Another example is the intimacy between husband and wife. The Prophet says: "....and in the act of intimacy with your spouse is considered to be a charity." The companions asked: "O Messenger of Allah , when one of us enjoys his desire, will he have some reward for that?" He said: "Do you not see that if he were to act upon his desire in an unlawful manner, then he would be deserving of punishment? Likewise, if he were to act upon it in a lawful manner, then he will be deserving of a reward.

iii. Different meanings of the term Sunnah

The term Sunnah has different meanings depending on the context and the usage, as follows:

- Sunnah as a legal ruling: In this sense, Sunnah means the recommended or desirable
 actions that one deserves a reward for doing but is not punished for not doing. This is the
 intended use in the present subject.
- Sunnah as a source of Islam: In this sense, Sunnah means the recorded sayings, deeds, and approvals of the Prophet Muhammad , which are also known as Hadith. In this sense, Sunnah is one of the primary sources of Islamic law and guidance, along with the Quran. For example, the Sunnah explains how to perform prayers and fasting, which are mentioned in the Quran.
- Sunnah as a way of life: In this sense, Sunnah means the exemplary conduct and character of the Prophet Muhammad , which is the best model for Muslims to follow. In this sense, Sunnah includes not only the actions and words of the Prophet , but also his noble states of heart and his intentions. For example, the Sunnah teaches Muslims to be honest, kind, generous, patient, and humble.
- Sunnah opposite to Fard: In this sense, Sunnah means the optional acts of worship, while
 Fard is the mandatory acts of worship. An example, there are five Fard (obligatory) prayers
 every day and there are Sunnah or voluntary prayers that are recommended and desirable
 for every Muslim. Another example is fasting Ramadan is Fard but fasting Monday and
 Thursday is Sunnah.

Sunnah opposite to Bida'a: Bida'a means the invented and altered teachings and practices
that changes the religion, such as fasting in April instead of Ramadan. Bida'a is a change
that is not based on the Quran and the Hadith, and that are introduced by later generations
of the Muslim Ummah. Following Bida'a is forbidden or offensive, and one deserves a
punishment for doing so.

iv. Basis of determination of Halal and Haram in Islam

One of the manifestations of Allah's * wisdom is the distinction between Halal and Haram. Halal and Haram are not arbitrary or random, but rather based on the divine knowledge, wisdom and mercy of Allah *, who knows what is best for His creation and what is harmful for them. As Allah * says in the Quran (7:157): "Those who follow the Messenger, the unlettered Prophet *, whom they find mentioned in their own (Scriptures) - in the Law and the Gospel for he commands them what is just and forbids them what is evil; he allows them as lawful what is good (and pure) and prohibits them from what is bad (and impure); he releases them from their heavy burdens and from the yokes that are upon them. So, it is those who believe in him, honor him, help him, and follow the Light, which is sent down with him, it is they who will prosper."

In the Quran (6:145): "Say, I do not find within that which was revealed to me [anything] forbidden to one who would eat it unless it be a dead animal or blood spilled out or the flesh of swine - for indeed, it is impure - or it be [that slaughtered in] disobedience, dedicated to other than Allah . But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit], then indeed, your Lord is Forgiving and Merciful."

Therefore, Halal and Haram are not only legal rulings, but also moral and ethical values that aim to protect the rights, dignity, and well-being of humans and other creatures. In addition, it provides protection to the individual and society. For example, telling you not to kill others is also telling others not to kill you. Also, telling you not to steal from others is also telling others not to steal from you. It works both ways and leads to mutual protection.

v. Basis of determination of Halal and Haram for the children of Israel.

- Surat Al-Nisa 4:160: This verse states that Allah made some of the good and wholesome foods unlawful for the Jews, because of their injustice and deviation from the path of Allah .
- Surat Al-Araf 7:163: This verse narrates the story of a town by the sea, whose inhabitants transgressed the sanctity of the Sabbath, which was a day of rest and worship for them. The verse shows the wisdom of Allah in making the Sabbath a sign and a blessing for

the Jews, and in sending them fish as a provision and a temptation on that day. The verse also shows the wisdom of Allah in making the Halal and Haram a matter of choice and responsibility, and in making the violation of the Haram a cause of corruption and destruction.

• Surat Al-Omran 3:50: This verse quotes the words of Prophet Isa, who was sent to the Jews to confirm the Torah and to ease some of the laws that were made hard for them.

C. Dealing With the Gray Area Between Halal And Haram.

i. What is the gray area?

In general, Halal and Haram are clear and evident, and there is no doubt or ambiguity about them. However, there are some cases where the ruling may not be obvious or certain, and there may be differences of opinion or interpretation among scholars and jurists. These cases are referred to as the gray area, which is the area between the clear Halal and the clear Haram.

ii. How to deal with the gray area.

The Prophet Muhammad said: "Halal is clear, Haram is clear, between them is a gray area, avoid it as much as you can." In addition, the Prophet also said "Whoever leaves something for the sake of Allah, Allah will replace it with something better." These statements show the promise and the reward of Allah for those who give up something that they love or desire for His sake, whether it is a sin, a doubtful matter, or even a permissible thing. Allah will compensate them with something better than what they have left, either in this world or in the hereafter, or both. The statements encourage the Muslims to strive for the highest level of piety and excellence, and to avoid anything that may distract them from the worship and obedience of Allah. It also invites them to trust and rely on Allah, and to be content and grateful with what He has given them.

iii. Wisdom behind the gray area

The Halal and Haram, and the gray area are all tests of submission (Islam) to Allah for believers, who are required to exercise caution and avoid doubtful matters as much as possible, unless there is strong evidence or necessity to justify them. The gray area is also an opportunity for believers to seek knowledge and guidance from the Quran, the Sunnah, and the scholars, and to follow the best and most reliable opinions. The gray area is also a chance for the believers to increase their faith and sincerity, and to ask Allah for forgiveness and mercy for any mistakes or shortcomings they may have. It was narrated that "The Messenger of Allah

used to teach us the way of performing Istikhara in all matters just as he taught us a verse from the Quran."

The recommendation to pray Istikhara in such matters is also based on the experience and the testimony of the Muslims, who have witnessed the benefits and the blessings of Istikhara, and who have found peace and satisfaction in following the guidance and the will of Allah . They said: I prayed Istikhara when I was confused about choosing a career path, and Allah made it easy for me to pursue the one that was most suitable and beneficial for me. I prayed Istikhara when I was doubtful about marrying a certain person, and Allah showed me the signs and the indications that confirmed or rejected my choice. I prayed Istikhara when I was uncertain about traveling to a certain place, and Allah facilitated or hindered my journey according to what was best for me.

iv. Praying Istikhara to seek guidance from Allah ...

Istikhara is a Sunnah prayer of two Raka'at that include a supplication after the Ruku of the second Raka'a. It is recommended when one is unsure or confused about making a decision, especially in matters that are not clearly Halal or Haram, but rather fall in the gray area.

v. Leaving part of Halal to avoid Haram.

Umar Ibn Al-Khattab was one of the most prominent companions of the Prophet Muhammad and the second caliph of Islam. Umar was known for his piety, justice, and wisdom, and he had a great influence on the development and expansion of the Islamic empire and civilization. He used to say: "We [the pious companions of the Prophet I used to leave 90% of Halal as a precaution to avoid falling in Haram."

Umar's statement shows that he preferred to abstain from most of the permissible things, even if they were not harmful or sinful, as a way of safeguarding himself and his religion from falling into the prohibited things, which are harmful and sinful. Umar's statement also shows that he was humble and modest, and that he did not claim to know everything or to be infallible.

Umar's statement is not a general rule or a binding obligation for all Muslims, but rather a personal choice and a voluntary act of worship. Umar did not impose his opinion or his practice on others, nor did he judge or criticize those who did not follow his example. Umar respected the diversity and the flexibility of Islam, and he acknowledged the different levels and degrees of Halal and Haram, depending on the context, situation, and intention of the action.

An example of this is what happened during the year of Ramada, which was a year of famine and hardship that occurred during his caliphate. Even though it was Halal for Umar, he

refused to eat meals and he would eat only what was available for poor people to eat, such as dry bread, vinegar, and olive oil. He did this to avoid indulging in the Halal things that were scarce and expensive, and to save them for those who needed them more. He said: "How I can eat meat or butter when I know that there are people in the land who cannot find a mouthful of food or a drop of water."

Another example of leaving Halal to avoid Haram is the story of a Muslim student who was offered a scholarship to study in a prestigious university abroad. The scholarship was funded by a company that was involved in Haram activities, such as selling alcohol, gambling, or interest-based loans. The student was tempted to accept the scholarship, as it would provide him with a great opportunity to pursue his education and career goals. Despite the fact that the company earned the money the Haram way, it was Halal for him to accept the scholarship because he obtained the funds the Halal way, which is the scholarship. However, he decided to decline the scholarship, and to look for another fund that was earned the Halal way. He did this out of obedience and loyalty to Allah and to avoid being associated with or benefiting from anything that is displeasing to Him. He said: "How can I accept a scholarship that is funded by Haram money, when I know that Allah has forbidden such things and warned against their consequences? I fear that if I take this scholarship, I will be compromising my faith and my morals, and I will be supporting the oppression and injustice that these Haram activities cause. I trust that Allah will provide me with a better and more lawful alternative, and I ask Him to guide me and help me in my endeavors."

vi. The relationship between Halal and Haram, and wise and unwise.

Wise and unwise are the terms that denote what is prudent and imprudent in life. Not all Halal is wise. The area of wise and unwise is a zone between Halal and Harm customized to fit specific needs. For example, divorce is Halal but it is unwise most of the time. This is why the Prophet said that divorce is the most despised Halal to Allah. Another example is eating meat is Halal, but it is not obligatory, and some people may choose to be vegetarian for health or ethical reasons. This does not mean that they are violating the Halal, but rather that they are exercising their choice and preference. A third example is marriage. It is Halal and encouraged in Islam, but it may be unwise for some people who are not ready or able to fulfill the rights and responsibilities of marriage.

vii. Islam offers freedom to Halal alternatives but no freedom to Haram alternatives.

The freedom to Halal alternatives means that Muslims have the choice and the opportunity to seek and use the things that are permissible and beneficial for them, according to their needs and preferences. For example, Muslims can eat different types of food, as long as they are Halal and healthy. Muslims can also engage in different types of trade, as long as they

are Halal and fair. Muslims can also pursue different types of education, as long as they are Halal and useful.

The no freedom to Haram alternatives means that Muslims have no right or excuse to seek or use the things that are prohibited and harmful for them, regardless of their desires or circumstances. For example, Muslims cannot eat pork, drink alcohol, or consume interest, as they are Haram and detrimental. Muslims cannot also cheat, lie, or steal, as they are Haram and immoral.

D. Explaining the Wisdom Behind Halal and Haram To Others.

i. The question of why eating pork is Haram.

Sometimes, we may encounter questions or challenges from non-Muslims or even Muslims who do not understand the wisdom of Halal and Haram. We should be prepared to answer them with knowledge and wisdom, and to explain the reasons and benefits of Allah's commands and prohibitions. For example, if someone asks us why pork is Haram, we should not say because it is dirty and eats dirt food, because this might not be the real reason. Allah is the Creator of all things, and He knows what is good and bad for us.

Therefore, the real reason for pork being Haram is that Allah has declared it to be impure and unlawful, and we should obey Him out of faith and submission. Even if someone claims to have raised a pig with clean food and environment, it is still Haram, because the ruling is not based on the external conditions, but on the divine decree. Science may reveal why eating pork is harmful in the future. But to Muslims, Allah his is the scientific authority.

ii. The question of why Riba is Haram.

Another example is the prohibition of Riba, which is the interest or usury that is charged or paid on loans or transactions. Riba is one of the major sins in Islam, and it is a source of injustice and oppression. Allah says in the Quran (2:275): "Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein."

In addition, Allah declared war against the ones who deal with Riba. Allah says in the Quran (2:278-279): "O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers. And if you do not, then be informed of a war

[against you] from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged."

One way to understand why Riba is forbidden is to look at this formula: Money + time = More money. For instance, \$100+1 year = \$110. The extra \$10 is Riba because it comes from time. This causes inflation because of the time value of money. However, the formula for business is that \$100+business = \$110. This does not cause inflation because the extra \$10 comes from doing business. The disbelievers challenged the Prophet Muhammad that Riba is the same as a business. Allah did not respond to them by showing them the difference between the formula of Riba and the formula of business. Instead, Allah gave them a majestic answer in Surat Al-Baqara, verse 275: "And they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein."

iii. Riba is immoral.

In addition to inflation, the wisdom of making Riba Haram is that it is immoral and harmful for the individual and society. It is immoral because it is a form of exploitation and greed, where one party benefits from the money or property of another without giving anything in return. It is harmful because it causes inflation, debt, poverty, and social unrest. Allah has allowed trade, which is a fair and mutual exchange of goods and services, and has forbidden Riba, which is an unjust and parasitic increase of wealth.

Riba is not only the interest that is charged or paid on money, but also any excess or surplus that is exchanged for the same kind or category of goods. For example, it is Haram to sell gold for more gold, rice for more rice, dates for more dates, or money for more money, unless the exchange is equal and simultaneous. This is to prevent any cheating or manipulation of the market prices or values.

iv. The Riba puzzle.

One of the puzzles that is often used to illustrate the concept of Riba is the following scenario: Two people agreed that one is going to lend the other one million today for three million next year. After the three years were over, the borrower returned only one million dollars to the lender. The lender disagreed and demanded the remaining two millions. The borrower said that this is Haram Riba and he is not going to pay it. They went to the judge to rule according to Sharia. If the judge would rule to the favor of the lender, then he is violating the

prohibition of Riba. If he would rule to the favor of the borrower, then it is not fair for the lender and he would be supporting injustice.

What was the ruling?

The ruling was that the borrower is right, and he only must return the one million that he borrowed, without any increase or interest. But at the same time, give an additional two millions to the lender to keep for three years and return it back to the borrower.