**Ethis in Islamic perspective**

**What is Ethics?**

The word “ethics” comes from the Greek word “ethos” meaning habit or custom, and the word “morals” comes from the Latin moralis meaning mores or customs.1 The Qur’an uses the word khuluq in two verses: And surely thou hast sublime moralsوانك لعلى خلق عظيم. (68:4) This is no other than KhuZuq (customary device) of the ancient. (26: 137) AI-Qurtubi interprets the phrase khuluq al-awaliyyin to mean their ancient customs and to mean religion, character, ideology, or doctrine (m-b)? Al-Ghazali speculated that morality, unlike other parts of phi- losophy, is not the invention of Greek philosophers but rather,

 philosophers borrowed it from revealed religion.

**Islamic ethics** ([Arabic](https://en.wikipedia.org/wiki/Arabic_language): أخلاق إسلامية) is the "philosophical reflection upon moral conduct" with a view to defining "good character" and attaining the "pleasure of God" . It is distinguished from "[Islamic morality](https://en.wikipedia.org/wiki/Islamic_morality)", which pertains to "specific norms or codes of behavior".

It took shape as a field of study or an "Islamic science" (*ʿIlm al-Akhlaq*), gradually from the 7th century and was finally established by the 11th century. Although it was considered less important than [sharia](https://en.wikipedia.org/wiki/Sharia) and *[fiqh](https://en.wikipedia.org/wiki/Fiqh%22%20%5Co%20%22Fiqh)* "in the eyes of the [ulama](https://en.wikipedia.org/wiki/Ulama%22%20%5Co%20%22Ulama)" (Islamic scholars) "moral philosophy" was an important subject for Muslim intellectuals. Many scholars consider it shaped as a successful amalgamation of the [Qur'anic](https://en.wikipedia.org/wiki/Qur%27an) teachings, the teachings of [Muhammad](https://en.wikipedia.org/wiki/Muhammad), the precedents of [Islamic jurists](https://en.wikipedia.org/wiki/Ulema) (see [Sharia](https://en.wikipedia.org/wiki/Sharia) and [Fiqh](https://en.wikipedia.org/wiki/Fiqh%22%20%5Co%20%22Fiqh)), the [pre-Islamic](https://en.wikipedia.org/wiki/Jahiliyyah) [Arabian](https://en.wikipedia.org/wiki/Arab) tradition, and non-Arabic elements (including [Persian](https://en.wikipedia.org/wiki/Persia) and [Greek](https://en.wikipedia.org/wiki/Ancient_Greece) ideas) embedded in or integrated with a generally [Islamic](https://en.wikipedia.org/wiki/Islam) structure. Although Muhammad's preaching produced a "radical change in [moral values](https://en.wikipedia.org/wiki/Moral_value) based on the sanctions of the new religion ... and fear of God and of the Last Judgment"; the tribal practice of Arabs did not completely die out. Later [Muslim scholars](https://en.wikipedia.org/wiki/Muslim_scholars) expanded the religious ethic of the Qur'an and [Hadith](https://en.wikipedia.org/wiki/Hadith) in immense detail.

A number of related terms refer to the right way to behave in Islam: **Akhlaq, [Adab](https://en.wikipedia.org/wiki/Adab_%28Islam%29%22%20%5Co%20%22Adab%20%28Islam%29), [Ihsan](https://en.wikipedia.org/wiki/Ihsan%22%20%5Co%20%22Ihsan)**.

A description of the difference between *Akhlaq* and *Adab* is:

* **Aklaq** is ethics, the 'moral philosophy'; Ethics/ morality. Islamic behaviour, disposition, good conduct, nature, temper, ethics, morals or character of a person.
* **Adab** is "the actual practices of moral philosophy"; Manner, attitude, behaviour and the etiquette of putting things in their proper place -a culture of refined behavior [that] shaped the ethical outlook of urban Muslims" There were writings setting forth "the virtues for different classes and groups to honor, including the ulama, rulers, bureaucrats, merchants and craftsmen"

**Other terms**

Other terms found in the Quran that "denote the concept of moral or religious goodness" are:

* ***al-khayr* (goodness), الخير**
* ***al-birr* (righteousness), البر**
* ***al-iqsat* (equity), الاقساط**
* ***al-adl* (justice), العدل**
* ***al-haqq* (truth and right), الحق**
* ***al-ma’ruf* (known and approved),  المعروفand**
* ***al-taqwa* (piety). التقوى**
* **"Pious actions" are "normally referred to" as *salihat*;الصالحات "impious or sinful actions" as *sayyi’at***.**السيئات**

**Ethics v. morality**

Ethics means philosophical reflection upon moral conduct, while morality pertains to specific norms or codes of behavior. Questions of ethics, therefore, involve such subjects as human nature and the capacity to do good, the nature of good and evil, motivations for moral action, the underlying principles governing moral and immoral acts, deciding who is obliged to adhere to the moral code and who is exempted from it, and the implications of either adhering to the moral code or violating it. Morality encompasses the values and rules that govern human conduct

**Scriptural sources**

### Quran

The Quran, which Muslims believe to be the verbatim word of God, serves as the primary source of moral teachingsتعاليم اخلاقية in Islam.

### Hadith

[Hadith](https://en.wikipedia.org/wiki/Hadith), which are based on reports of the teachings, deedsأفعال and sayingsأقوال, silent permissions (or disapprovals) of the [Islamic prophet](https://en.wikipedia.org/wiki/Prophets_of_Islam) [Muhammad](https://en.wikipedia.org/wiki/Muhammad), as well as various reports about Muhammad's companions, also serves as an important source for Islamic moral teachings.[[15]](https://en.wikipedia.org/wiki/Islamic_ethics#cite_note-Clark-283-15) Some hadith cited expressing good conduct, deeds, morals in Islam.

**Other sources**

Besides the Quran and hadith, there are a number of other sources, (not all universally followed in Islam):

* **the works of Islamic scholars and philosophers**;
* **Arabic virtuesالفضائل that predate Islam**, (such as "honor, courage, loyalty, hospitality, self-control", etc.;
* **the moral examples set by important Islamic personalities** (such as the four rightly guided caliphs for Sunni Muslims);
* **works on [Adab](https://en.wikipedia.org/wiki/Adab_%28Islam%29%22%20%5Cl%20%22Literature%22%20%5Co%20%22Adab%20%28Islam%29)** (i.e. etiquette, manners);
* "**philosophical reflection**" by the school of Islam known as the Mu`tazilites and others;
* "**works of Greek ethicists**", (which were translated into Arabic);[[15]](https://en.wikipedia.org/wiki/Islamic_ethics#cite_note-Clark-283-15)
* **the**[**99 names of God**](https://en.wikipedia.org/wiki/Names_of_God_in_Islam), which among other qualities/attributes include names based on virtues – "the gentle, the grateful, the just, the giver, the equitable, the loving", etc.;[[15]](https://en.wikipedia.org/wiki/Islamic_ethics#cite_note-Clark-283-15)
* **Ethical values from Sufism الصوفية**"including humilityالتواضع and poverty"

**Codification of Islamic ethics**

Islamic ethics was codified, based on the Qur'an and practices of Muhammad, over a period of time and in context of the practices of the Muslim community (ummah). The Quran commands every human being, in all spheres of life, to "[command the good and forbid evil](https://en.wikipedia.org/wiki/Enjoining_good_and_forbidding_wrong)", as spelled out by Muhammad. Another key factor in the field of Islamic ethics is the belief (as described in the Qur'an) that all mankind has been granted the faculty to discern God's will ([fitrah](https://en.wikipedia.org/wiki/Fitrah%22%20%5Co%20%22Fitrah)), and thus the [moral responsibility](https://en.wikipedia.org/wiki/Moral_responsibility) to submit to His will by following Islam, regardless of their environment.

## **AAOIFI Code of Ethics**

## The Qur'an and Hadith or Sunnah provide a moral code that ensures ethical behaviour requiring honesty of intention behind actions, fair and just dealings, transparency, accountability, and social responsibility.

The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has issued a ‘Code of Ethics’ in 2021 applicable on both individuals (Islamic finance professionals) and the Islamic financial institutions (IFIs).

AAOIFI was established in 1991 in Bahrain and is the leading international not-for-profit organisation primarily responsible for development and issuance of standards for the global Islamic finance industry. It has issued standards in the areas of Shari’ah, accounting, auditing, ethics and governance for international Islamic finance. It is supported by a number of institutional members, including central banks and regulatory authorities, financial institutions, accounting and auditing firms, and legal firms, from many countries.

##### **AAOIFI STANDARDS**

**Code of Ethics for Islamic Finance Professionals
PR1:** All human beings are blessed with an innate senseحاسة فطرية of right and wrong and the freewill to make a choice. This innate sense, duly augmented through divine guidance in the form of Holy Books and Allah’s messengers as role models, informs us that every individual is being tested on their choices made in this world, on which depends their ultimate success (or failure) in the hereafter.

**PR2:** Islam regards ethical conductالسلوك الاخلاقي as a pre-requisite for man’s ultimate success manifested through contentment in this worldly life and eternal blissالنعيم الابدي in the hereafter. In this world, unethical practices may lead to temporary gains, but will risk censure in this world and the next.

**PR3:** Given that Prophet Mohammad (peace be upon him) was sent to ‘perfect good character’, it is appropriate to state that ethics is the spirit of Shari’ah. One cannot claim conformity to the letter and spirit of Shari’ah in the absence of good ethics. For an Islamic finance professional, it is essential to follow the ethical codes embedded in and set out by the Shari’ah and also follow the law.

**PR4:** An effective way to conceptualize ethics is through the lens of Adl (justice) and Ihsaan (excellence), where the former is to be seen as mandatory conduct while the latter, highly recommended. Failure to achieve and maintain Adl results in Zulm (injustice). Such is the interplay between the concepts of Adl and Ihsaan that typically one cannot maintain Adl on continuing basis unless one pursues Ihsaan. This implies that constant pursuit of excellence in ethics is what is aspired in Islam, as opposed to a minimalist, checklist-based approach. One ought to make proper investment of time, effort and money to ensue ethical conduct at all times.

<https://aaoifi.com/issued-standards-3/?lang=en>

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