Insha’Allah, I intend speaking today on the concept of *amanah* in Islam. Though the word *amanah* is quite common, its concept and meaning are very profound and Muslims need to keep reminding each other about the same.

The word *amanah* originates from the three letter root-verb *amina* made up of $\text{٥ء م ن}$ which means to be in a state of peace, safety and security. In the noun form the word becomes *Amn* which means peace, security, safety, shelter and protection. *Amanah* literally means trust, reliability, trustworthiness, loyalty, faithfulness, integrity, and honesty. *Iman* or faith also originates from the same root. By extension, we can say that peace in society is achieved through individual faith. The concept of *amanah* binds individuals with society.

The Qur’an mentions the *amanah* or trust given to mankind—a trust which the heavens, the earth, and mountains refused to accept because they were afraid of its heavy burden, which requires the establishment of justice in society. We have in Surat al-Ahzab,

\[
\text{إِنَّا عَرْضْنَا الْأَمَانَةَ عَلَى السَّمَاوَاتِ وَالْأَرْضِ وَالجِبَالِ}
\]

\[
\text{فَأَبَىَنَّ أَنْ يَجْمََّلُنَّهَا وَأَشْفَقَ مِنْهَا وَحَمَّلَهَا الإِنْسَانُ إِنَّهُ}
\]

\[
\text{كَانَ ظَلُومًا جَهْوُلً}.
\]

*Surely We offered the trust to the heavens and the earth and the mountains, but they refused to undertake it and feared from it, but man undertook it; surely he is unjust, ignorant (al-Ahzab, 33:72).*

Human beings are a special creation of Allah (SWT). He has created man as His vicegerent (*khalifah*) and has created everything else in the universe for the service of man. Everything in the creation is a trust (*amanah*) from Allah (SWT) to man, and as *khalifah* of Allah (SWT) on earth, man has been assigned to establish a just social order, a peaceful society and civilization on earth.

This understanding of man’s role as Allah’s vicegerent on earth and the use of its resources by him as Allah’s *amanah* to him gives a much deeper meaning to the concept of ownership is Islam. It implies that in the Islamic society, ownership whether private or public is not absolute. Resources are only an *amanah* whose actual owner is Allah (SWT). Whatever one owns is actually what one holds in trust and must be used to achieve just ends. From this goal-oriented utilization of resources emerges a whole dynamics of business ethics with social responsibility, respect for private property, dignity of labor, and its fare share in production, and one’s duty to earn one’s living with honesty.

Accountability, honesty, transparency, conscientiousness, perfection of action (*itqan*) are all parts of *amanah*. The concept of *amanah* makes human life more meaningful because this puts him squarely charged with creating a moral social order. Thus it provides him the opportunity to demonstrate his ability to be Allah’s vicegerent on earth.
The term “amanah” is used in the Qur'an and the Sunnah to indicate a very broad and deep meaning. It defines man’s rights and responsibilities in relation to all the other humans and his environment and the rest of God’s creation. Everything given to us by Allah (SWT) is a kind of amanah (trust) that should be managed appropriately according to the laws and rules revealed by Allah (SWT). Every task or responsibility assigned to us is considered an amanah. The first amanah we were entrusted with was to be the vicegerent of Allah, i.e. to live in this world obeying Allah’s laws and commands. Two things are the essence of this trust. (i) We have been given the mental faculty and the rational power by which we can distinguish between what is good and what is bad; what is right and what is wrong. (ii) We have been given the free will or choice by which we can decide to do good or bad, to worship God and submit to His Will, or to worship others and submit to them.

Our bodies, our souls, our eyes, our ears, our intellect, our provisions, our clothing, our homes, and all other blessings and bounties of Allah have been given to us as amanah (trust). And when something is given in trust, it has to be either returned back to the owner or used according to his instructions. That is why we will be questioned about them; whether we used them and managed them properly or not.

\[\text{\textit{Then on that day you shall most certainly be questioned about the bounties}} \ (\text{\textit{al-Takathur, 102:8}).}}\]

According to a hadith, “Before the end of the Day of Judgement everyone will be questioned about the following: (i) In what did he spend his life? (ii) What did he do with his knowledge? (iii) From where did he get his wealth and on what did he spend it? And (iv) How did he use his physical and mental faculties?” We also have in Surat al-Isra’,

\[\text{\textit{The hearing, sight and hearts will all be questioned}} \ (\text{\textit{al-Isra’, 17:36}).}}\]

The term amanah appears six times in the Qur’an, twice in the Makkan and four times in Madinan revelations. Referring to the moral fiber of believers, the Qur’an declares twice; once in Surat al-Mu’minun and again in Surat al-Ma’arij that believers are “truthful to their trusts (amanah) and to their pledges” (23:8 and 70:32).
These *ayaat* clearly prepare the believers intellectually and morally to be serious and accountable to their own lives, and to their families and societies. Chronologically the next *ayah* on the subject was revealed in the early days of Madina in Surat al-Anfal, in which the Qur’an reminds the believers not to be disloyal to God, His prophet, and not to be dishonest to the trust (*amanah*) delegated unto them (8: 27).

ٍايَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخْوَفُوا اللَّهَ وَالرَّسُولَ وَخَوَفُوا أَمَانَاتِيْكُمُ وَأَنتُمْ تُعْلَمُونَ

O you, who believe, do not betray God and His Messenger, and do not knowingly violate your trusts (al-Anfal, 8:27).

In the next *ayah* the Qur’an repeats the idea that the worldly goods are only trial and temptation and they should not be misled because of trivial gains.

وَاعْلَمُوا أَمَامًا أَموَايْكُمْ وَأَوَّلًا دُكْمُ فِيْتُهَا وَأَنَّ اللَّهَ عِنْدَهُ أَجْرُ عَظِيمٍ

And know that your money and your children are a test, and that God has the greatest reward. (al-Anfal, 8:28).

Ayah 283 of Surat al-Baqarah emphasizes the importance of trust in business transactions.

فَلْيُؤْدِي الَّذِي آوِمُتْنَا أَمَانَاتُهُ وَلْيَنْقِي اللَّهُ رَبَّهُ

If you trust one another, then let him who is trusted fulfill his trust, and let him be conscious of God, his Sustainer (al-Baqarah, 2:283).

*Amanah* is considered by the Prophet (SAW) as a sign of faith, while breaching it is a sign of hypocrisy. The Messenger of God used to keep reminding his companions about this. Anas Ibn Malik (RA) reported: “Whenever the Prophet (SAW) preached his companions, he used to say: The person who does not keep trust has no faith and the person who does not respect his covenant (and promise) has no religion.”

If one is entrusted with keeping any deposits, it would be the duty of such person to keep them properly and return them safely whenever they are wanted by their owner. We have in Surat an-Nisa,
Surely Allah commands you to render back trusts to their owners (an-Nisa, 4: 58)

All the prophets of Allah were most trustworthy people even before their prophethood. Muhammad (SAW) was called al-amin. When the daughter of Shuaib described Prophet Musa (AS) to her father, she described him as one who is strong and trustworthy.

O my father, hire him, for the best to be hired is one who is strong and trustworthy (al-Qasas, 28:26).

What are the trusts that Allah has left for each and every individual? One of the most important trusts between us and Allah is holding on to our deen.

O you who believe! Fear Allah as He should be feared, and die not except in a state of Islam (Aal 'Imran, 3:102).

And worship your Lord until what is certain [death] comes to you (al-Hijr, 15:99).

The concept of amanah makes human life more meaningful because it makes man squarely responsible for creating a moral social order. It resolves the issues pertaining to the rights and responsibilities of individuals in every facet of life. Someone’s right is someone else’s responsibility: it is a huge contract of an individual with his society, with the animal world, with the plant world, and with the overall environment. The Prophet (SAW) has explained this responsibility in a hadith, the meaning of which is:
“Every one of you is a custodian and every one will be asked about his subjects. The leader is a custodian and he will be asked about his subjects. A man is the custodian of the persons in his household and he will be answerable about them. A woman is the custodian of her husband’s house and she will be asked about her responsibility. An employee is the custodian of the property of his employer and he is answerable about his responsibility.”

Maintaining secrecy and confidentiality of what is required to be confidential is considered in Islam as a trust. It is reported that the Messenger of Allah said: “What is said in meetings and meant to be confidential is a trust, unless there was a conspiracy to shed protected blood, or to commit adultery, or to violate the property of someone.”

Trust demands that if a person is appointed to a certain public position, he should not use it for self-aggrandizement or for the benefit of his relatives. The use of public funds for personal purposes is a crime.

Allah says in the Qur’an:

وَمَنْ يَعْلَمُ يَأْتِي بِمَا عَلَّمَ يَوْمَ الْقِيَامَةِ

And he who misappropriates shall come on the Day of Judgement with what he misappropriated (Aal ‘Imran, 3:161).

Responsible positions are trust and must be handed over to the right people. As a matter of fact, faith and piety alone are not enough until the person has the talent to perform certain specific tasks. If wrong people are chosen, they will not be able to perform the task right and may even abuse their authority. Yusuf (AS) when he presented his services to the king of Egypt, it was not because of his prophethood or piety, but because of his knowledge and skill in carrying out the job. What did Yusuf (AS) say?

قالَ اجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي حَفِيظٌ عَلَيْمِ

Place me in authority over the treasures of the land; surely I am a good custodian, a knowledgeable one.” (Yusuf, 12:55).

According to a hadith, the Prophet (SAW) said: whoever appointed a person because of kinship even though there was a better person among them; then he deceived Allah, His messenger and the Muslims. A person asked the Prophet (SAW) about the signs of the Hour. He replied: "When honesty is lost, then wait for the Hour.” "How will that be lost,” asked the person. The Prophet replied, "When the power or authority comes in the hands of unfit persons, then wait for the Hour.”

The fulfillment of God’s trust or amanah is a prerogative and responsibility of the community; the individual is just an active partner in the process. Since no individual can survive alone, the personal needs of an individual necessitate human cooperation in society. Community as a whole becomes responsible for the accomplishment of the trust.
May Allah (SWT) bless us with the *tawfiq* to enable us to fulfill the *amanah* entrusted to us both in our individual and collective capacities.