

3. Business Principles from the Quran

Business & Ethical Principles from the Quran

For ALAI — Building with Integrity

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“O you who believe! Do not devour one another's possessions wrongfully — only through trade by mutual consent.” — An-Nisa 4:29

Surah 1: Al-Faatiha

Here are the extracted principles:

1. PRINCIPLE: Be truthful in worship and seeking aid. AYAH: 5 CATEGORY: RELATIONSHIPS (with God)
2. PRINCIPLE: Seek guidance on the straight path. AYAH: 6 CATEGORY: TIME (not wasting, urgency, patience)
3. PRINCIPLE: Follow the example of those who have been blessed by God. AYAH: 7 CATEGORY: LEADERSHIP (consultation, justice, mercy)

Surah 2: Al-Baqara

Here are the extracted principles from Surah 2: Al-Baqara:

1. **PRINCIPLE:** Do not spread corruption on earth. **AYAH:** 12 **CATEGORY:** TRADE & COMMERCE
 2. **PRINCIPLE:** Be honest and truthful in your dealings, and do not deceive others. **AYAH:** implied (verses 9-10) **CATEGORY:** TRADE & COMMERCE
 3. **PRINCIPLE:** Fulfill your obligations and keep your promises. **AYAH:** implied (verse 27) **CATEGORY:** CONTRACTS
 4. **PRINCIPLE:** Halal earning is a requirement for Muslims, and they should not engage in activities that are considered haram. **AYAH:** implied (verses 26-27) **CATEGORY:** WEALTH
 5. **PRINCIPLE:** Charity is a fundamental aspect of Islam, and Muslims should give to those in need. **AYAH:** implied (verse 25) **CATEGORY:** WEALTH
 6. **PRINCIPLE:** Do not hoard wealth or resources, but rather use them for the benefit of others. **AYAH:** implied (verses 26-27) **CATEGORY:** WEALTH
 7. **PRINCIPLE:** Excellence and diligence are essential qualities for Muslims in their work and personal lives. **AYAH:** implied (verse 25) **CATEGORY:** WORK ETHICS
 8. **PRINCIPLE:** Trustworthiness is a fundamental aspect of Islam, and Muslims should be trustworthy in all their dealings. **AYAH:** implied (verses 26-27) **CATEGORY:** WORK ETHICS
 9. **PRINCIPLE:** Leaders should consult with others and seek guidance from Allah. **AYAH:** implied (verse 30) **CATEGORY:** LEADERSHIP
 10. **PRINCIPLE:** Justice is a fundamental aspect of Islam, and leaders should strive to uphold justice in all their dealings. **AYAH:** implied (verses 26-27) **CATEGORY:** LEADERSHIP
 11. **PRINCIPLE:** Mercy is an essential quality for leaders, and they should show compassion and kindness to others. **AYAH:** implied (verse 30) **CATEGORY:** LEADERSHIP
 12. **PRINCIPLE:** Clients, partners, employees, and competitors should all be treated with respect and fairness. **AYAH:** implied (verses 26-27) **CATEGORY:** RELATIONSHIPS
 13. **PRINCIPLE:** Time is a precious gift from Allah, and Muslims should use it wisely and not waste it. **AYAH:** implied (verses 20-21) **CATEGORY:** TIME
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Surah 3: Aal-i-Imraan

Here are the extracted principles:

1. **PRINCIPLE:** Be truthful in your words and deeds. **AYAH:** 17 **CATEGORY:** WORK ETHICS
2. **PRINCIPLE:** Fulfill your obligations and keep your promises. **AYAH:** 20 **CATEGORY:** CONTRACTS
3. **PRINCIPLE:** Halal earning is the only acceptable way to earn wealth. **AYAH:** 14 **CATEGORY:** WEALTH
4. **PRINCIPLE:** Charity is a means of pleasing God and achieving a higher goal in life. **AYAH:** 15 **CATEGORY:** WEALTH
5. **PRINCIPLE:** Do not hoard your wealth, but instead use it to benefit others. **IMPLIED:** (not explicitly stated, but implied by the context) **CATEGORY:** WEALTH
6. **PRINCIPLE:** Excellence in work is a virtue that pleases God. **AYAH:** 17 **CATEGORY:** WORK ETHICS
7. **PRINCIPLE:** Be diligent and patient in your work. **AYAH:** 17 **CATEGORY:** WORK ETHICS

8. **PRINCIPLE:** Trust (amanah) is essential in all aspects of life, including business. **IMPLIED** : (not explicitly stated, but implied by the context) **CATEGORY:** WORK ETHICS
 9. **PRINCIPLE:** Consult with others and seek their input to make wise decisions. **AYAH:** 26 **CATEGORY:** LEADERSHIP
 10. **PRINCIPLE:** Justice is a fundamental principle of leadership. **AYAH:** 18 **CATEGORY:** LEADERSHIP
 11. **PRINCIPLE:** Show mercy and compassion in your dealings with others. **AYAH:** 18 **CATEGORY:** LEADERSHIP
 12. **PRINCIPLE:** Treat clients, partners, employees, and competitors with fairness and respect. **IMPLIED:** (not explicitly stated, but implied by the context) **CATEGORY:** RELATIONSHIPS
 13. **PRINCIPLE:** Do not waste your time, but instead use it productively. **AYAH:** 9 **CATEGORY:** TIME
 14. **PRINCIPLE:** Be patient and urgent in your actions when necessary. **AYAH:** 9 **CATEGORY:** TIME
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Surah 4: An-Nisaa

Here are the extracted principles:

1. **Render unto orphans their possessions** without substituting bad things for good ones, and do not consume their possessions together with your own.
 - PRINCIPLE: Do not misappropriate or exploit the assets of vulnerable individuals (orphans).
 - AYAH: 2
 - CATEGORY: WEALTH
2. **Marry from among women such as are lawful to you** if you fear that you might not act equitably towards orphans.
 - PRINCIPLE: If unable to treat multiple wives with equal fairness, limit the number of wives.
 - AYAH: 3
 - CATEGORY: RELATIONSHIPS (clients/partners/employees)
3. **Give unto women their marriage portions in the spirit of a gift.**
 - PRINCIPLE: Treat women fairly and provide them with a generous dowry.
 - AYAH: 4
 - CATEGORY: WEALTH
4. **Do not entrust to those who are weak of judgment** important responsibilities, but let them have their sustenance therefrom.
 - PRINCIPLE: Be cautious when delegating tasks to individuals who may lack the necessary competence or judgment.
 - AYAH: 5
 - CATEGORY: WORK ETHICS (trust/amanah)

5. **Test the orphans** until they reach a marriageable age, and then hand over their possessions to them.
 - PRINCIPLE: Ensure that orphans are prepared for independence before entrusting them with significant assets.
 - AYAH: 6
 - CATEGORY: WEALTH (halal earning)
 6. **Give something thereof** to near of kin, orphans, and needy persons when distributing inheritance.
 - PRINCIPLE: Be generous and provide support to those in need during times of distribution.
 - AYAH: 8
 - CATEGORY: RELATIONSHIPS (clients/partners/employees)
 7. **Let them stand in awe [of God]** and remain conscious of Him, especially when dealing with vulnerable individuals.
 - PRINCIPLE: Maintain a sense of reverence and respect for God's laws when interacting with others.
 - AYAH: 9
 - CATEGORY: LEADERSHIP (justice)
 8. **The male shall have the equal of two females' share** in inheritance, but if there are more than two females, they shall have two-thirds of what [their parents] leave behind.
 - PRINCIPLE: Establish clear guidelines for inheritance and ensure fairness among family members.
 - AYAH: 11
 - CATEGORY: WEALTH (fair distribution)
 9. **Punish both the guilty parties** in cases of adultery, but if they repent and mend their ways, leave them alone.
 - PRINCIPLE: Enforce consequences for wrongdoing while also allowing for redemption and forgiveness.
 - AYAH: 16
 - CATEGORY: RELATIONSHIPS (clients/partners/employees)
 10. **God's acceptance of repentance relates only to those who do evil out of ignorance** and then repent before their time runs out.
 - PRINCIPLE: Recognize the importance of genuine remorse and a willingness to change one's ways for forgiveness.
 - AYAH: 17
 - CATEGORY: LEADERSHIP (mercy)
 11. **It is not lawful for you to take back anything** from your wives' dowries after they have given it to you willingly.
 - PRINCIPLE: Respect the agreements and gifts made between partners, especially in marriage.
 - AYAH: 19
 - CATEGORY: RELATIONSHIPS (clients/partners/employees)
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Surah 5: Al-Maaida

Here are the extracted principles:

1. **PRINCIPLE:** Be true to your covenants. **AYAH:** 1 **CATEGORY:** CONTRACTS
 2. **PRINCIPLE:** Lawful to you is the [flesh of every] beast that feeds on plants, save what is mentioned to you [hereinafter]. **AYAH:** 2 **CATEGORY:** TRADE & COMMERCE (fair dealing)
 3. **PRINCIPLE:** Do not help one another in furthering evil and enmity. **AYAH:** 2 **CATEGORY:** RELATIONSHIPS
 4. **PRINCIPLE:** Remain conscious of God: for, behold, God is severe in retribution! **AYAH:** 2 **CATEGORY:** LEADERSHIP (justice)
 5. **PRINCIPLE:** Help one another in furthering virtue and God-consciousness. **AYAH:** 2 **CATEGORY:** RELATIONSHIPS
 6. **PRINCIPLE:** Do not seek to learn through divination what the future may hold in store for you: this is sinful conduct. **AYAH:** 3 **CATEGORY:** WEALTH (halal earning)
 7. **PRINCIPLE:** Today, those who are bent on denying the truth have lost all hope of [your ever forsaking] your religion: do not, then, hold them in awe, but stand in awe of Me! **AYAH:** 3 **CATEGORY:** LEADERSHIP (mercy)
 8. **PRINCIPLE:** Be just: this is closest to being God-conscious. **AYAH:** 8 **CATEGORY:** WORK ETHICS (excellence)
 9. **PRINCIPLE:** Remain conscious of God, and in God let the believers place their trust. **AYAH:** 11 **CATEGORY:** TIME (not wasting)
 10. **PRINCIPLE:** Spend in charity. **AYAH:** 12 **CATEGORY:** WEALTH (charity)
 11. **PRINCIPLE:** Aid My apostles. **AYAH:** 12 **CATEGORY:** RELATIONSHIPS (partners, employees)
 12. **PRINCIPLE:** Pardon them, and forbear: verily, God loves the doers of good. **AYAH:** 14 **CATEGORY:** LEADERSHIP (justice)
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Surah 9: At-Tawba

Here are the extracted principles:

1. **FAIR DEALING IN TRADE:** Do not ally with those who deny the truth if they are dearer to them than faith. **PRINCIPLE:** Do not take your fathers and your brothers for allies if a denial of the truth is dearer to them than faith. **AYAH:** 23 **CATEGORY:** TRADE & COMMERCE
2. **FULFILLING OBLIGATIONS:** Fulfill your covenants with those who have made a covenant with you, as long as they remain true to you. **PRINCIPLE:** So long as they remain true to you, be true to them. **AYAH:** 7 **CATEGORY:** CONTRACTS
3. **HALAL EARNING:** Do not engage in commerce that involves denying the truth or being an ally to those who deny it. **PRINCIPLE:** Do not take your fathers and your brothers for allies if a denial of the truth is dearer to them than faith. **AYAH:** 23 **CATEGORY:** WEALTH

4. **CHARITY**: Spend in charity, as this is one of the characteristics of those who are among the right-guided. PRINCIPLE: ...and spends in charity... AYAH: 18 CATEGORY: WEALTH
 5. **EXCELLENCE IN WORK**: Strive hard in God's cause with your possessions and your lives. PRINCIPLE: ...have forsaken the domain of evil and have striven hard in God's cause with their possessions and their lives... AYAH: 20 CATEGORY: WORK ETHICS
 6. **TRUST (AMANAH)**: Be true to those who are true to you, as long as they remain true to you. PRINCIPLE: So long as they remain true to you, be true to them. AYAH: 7 CATEGORY: WORK ETHICS
 7. **CONSULTATION (SHURA)**: Do not make decisions without consulting with others, especially in matters of faith and leadership. PRINCIPLE: None CATEGORY: LEADERSHIP
 8. **JUSTICE**: Fight against those who break their solemn pledges and revile your religion. PRINCIPLE: ...fight against these archetypes of faithlessness... AYAH: 12 CATEGORY: LEADERSHIP
 9. **MERCY**: Show mercy to those who believe, and God will soothe the bosoms of those who believe. PRINCIPLE: ...and He will succour you against them; and He will soothe the bosoms of those who believe... AYAH: 15 CATEGORY: LEADERSHIP
 10. **CLIENT RELATIONSHIP**: Be kind to those who seek your protection, even if they are not believers, as long as they do not harm others. PRINCIPLE: Grant him protection, so that he might [be able] to hear the word of God... AYAH: 6 CATEGORY: RELATIONSHIPS
 11. **PARTNER RELATIONSHIP**: Be true to those who have made a covenant with you, as long as they remain true to you. PRINCIPLE: So long as they remain true to you, be true to them. AYAH: 7 CATEGORY: RELATIONSHIPS
 12. **EMPLOYEE RELATIONSHIP**: Do not take your fathers and your brothers for allies if a denial of the truth is dearer to them than faith. PRINCIPLE: Do not take your fathers and your brothers for allies if a denial of the truth is dearer to them than faith. AYAH: 23 CATEGORY: RELATIONSHIPS
 13. **COMPETITOR RELATIONSHIP**: Fight against those who break their solemn pledges and revile your religion. PRINCIPLE: ...fight against these archetypes of faithlessness... AYAH: 12 CATEGORY: RELATIONSHIPS
 14. **TIME MANAGEMENT**: Do not waste time, as this is one of the characteristics of those who deny the truth. PRINCIPLE: None CATEGORY: TIME
 15. **URGENCY**: Strive hard in God's cause with your possessions and your lives, implying a sense of urgency. PRINCIPLE: ...have forsaken the domain of evil and have striven hard in God's cause with their possessions and their lives... AYAH: 20 CATEGORY: TIME
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Surah 11: Hud

Here are the extracted principles from Surah 11: Hud:

1. **PRINCIPLE**: Be honest in your dealings with others. **AYAH**: None (not explicitly mentioned) **CATEGORY**: TRADE & COMMERCE
2. **PRINCIPLE**: Do not attribute lies to God or distort the truth. **AYAH**: 18 **CATEGORY**: RELATIONSHIPS (with God)

3. **PRINCIPLE:** Be patient in adversity and do righteous deeds. **AYAH:** 11 **CATEGORY:** WORK ETHICS
4. **PRINCIPLE:** Do not attribute your own inventions to God or claim that the Quran is a fabrication. **AYAH:** 13-14 **CATEGORY:** RELATIONSHIPS (with God)
5. **PRINCIPLE:** Be humble before your Lord and acknowledge His truth. **AYAH:** 23 **CATEGORY:** WORK ETHICS
6. **PRINCIPLE:** Do not turn others away from the path of God or make it appear crooked. **AYAH:** 19 **CATEGORY:** LEADERSHIP
7. **PRINCIPLE:** Be grateful for God's blessings and do not take them lightly. **AYAH:** 9-10 **CATEGORY:** WEALTH (halal earning)
8. **PRINCIPLE:** Do not waste your time or be idle, but rather strive to do good deeds. **AYAH:** None (not explicitly mentioned) **CATEGORY:** TIME

Note that some of these principles may not be directly stated in the text, but can be inferred from the context and meaning of the verses.

Surah 16: An-Nahl

Here are the extracted principles from Surah An-Nahl:

1. **PRINCIPLE:** Be truthful and honest in your dealings with others. **AYAH:** 16 **CATEGORY:** TRADE & COMMERCE
 2. **PRINCIPLE:** Fulfill your obligations and keep your promises to others. **AYAH:** 26 **CATEGORY:** CONTRACTS
 3. **PRINCIPLE:** Earn wealth through halal means, and give charity to those in need. **AYAH:** 27-28 **CATEGORY:** WEALTH
 4. **PRINCIPLE:** Strive for excellence (ihsan) in all your endeavors. **AYAH:** 13 **CATEGORY:** WORK ETHICS
 5. **PRINCIPLE:** Be diligent and hardworking in your tasks, and trust in God's guidance. **AYAH:** 14-15 **CATEGORY:** WORK ETHICS
 6. **PRINCIPLE:** Consult with others (shura) to make informed decisions. **AYAH:** Not explicitly mentioned, but implied through the concept of "those who are conscious of God" (ayat 30) **CATEGORY:** LEADERSHIP
 7. **PRINCIPLE:** Be just and fair in your dealings with others. **AYAH:** 26 **CATEGORY:** LEADERSHIP
 8. **PRINCIPLE:** Show mercy to those around you, especially the weak and vulnerable. **AYAH:** 7 **CATEGORY:** LEADERSHIP
 9. **PRINCIPLE:** Treat clients, partners, employees, and competitors with respect and fairness. **AYAH:** Not explicitly mentioned, but implied through the concept of "those who are conscious of God" (ayat 30) **CATEGORY:** RELATIONSHIPS
 10. **PRINCIPLE:** Do not waste time, and be patient in times of hardship. **AYAH:** 18 **CATEGORY:** TIME
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Surah 17: Al-Israa

Here are the extracted principles:

1. **PRINCIPLE:** Be honest and truthful in your dealings with others. **AYAH:** 26 **CATEGORY:** TRADE & COMMERCE
 2. **PRINCIPLE:** Do not squander (waste) your wealth or resources unnecessarily. **AYAH:** 27, 29 **CATEGORY:** WEALTH
 3. **PRINCIPLE:** Give due rights to the needy and those in want, but do so with gentle speech if you cannot help them fully. **AYAH:** 26-28 **CATEGORY:** WEALTH
 4. **PRINCIPLE:** Do not hoard your wealth or resources, lest you be blamed by others or become destitute yourself. **AYAH:** 29 **CATEGORY:** WEALTH
 5. **PRINCIPLE:** Be grateful and thankful for the blessings you have received from Allah. **AYAH:** 3 **CATEGORY:** WORK ETHICS
 6. **PRINCIPLE:** Strive to do good deeds and be a believer, as this will find favor with Allah. **AYAH:** 19-20 **CATEGORY:** WORK ETHICS
 7. **PRINCIPLE:** Be patient and do not rush into judgments or actions without considering the consequences. **AYAH:** 11 **CATEGORY:** TIME
 8. **PRINCIPLE:** Remember that your Sustainer (Allah) is aware of what is in your hearts, and He will forgive you if you are righteous. **AYAH:** 25 **CATEGORY:** LEADERSHIP
 9. **PRINCIPLE:** Consult with others and involve them in decision-making processes. **AYAH:** Not explicitly mentioned, but implied through the concept of "shura" (consultation) which is a fundamental principle in Islam. **CATEGORY:** LEADERSHIP
 10. **PRINCIPLE:** Be just and fair in your dealings with others, and do not show favoritism or bias. **AYAH:** Not explicitly mentioned, but implied through the concept of justice and fairness which are essential principles in Islam. **CATEGORY:** LEADERSHIP
 11. **PRINCIPLE:** Show mercy and compassion to those who are in need or have erred. **AYAH:** 25 **CATEGORY:** LEADERSHIP
 12. **PRINCIPLE:** Be diligent and strive for excellence (ihsan) in your work and actions. **AYAH:** Not explicitly mentioned, but implied through the concept of striving for good deeds and being a believer which is a fundamental principle in Islam. **CATEGORY:** WORK ETHICS
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Surah 23: Al-Muminoon

Here are the extracted principles:

1. **PRINCIPLE:** Trade and commerce should be conducted with fair dealing. **AYAH:** 19 **CATEGORY:** TRADE & COMMERCE
2. **PRINCIPLE:** Measurement in trade should be honest. **AYAH:** 18 **CATEGORY:** TRADE & COMMERCE
3. **PRINCIPLE:** No fraud or deception is allowed in trade and commerce. **AYAH:** Not explicitly mentioned, but implied by the context of fair dealing and honest measurement.

CATEGORY: TRADE & COMMERCE

4. **PRINCIPLE:** Contracts should be fulfilled and promises kept. **AYAH:** 8 **CATEGORY:** CONTRACTS
 5. **PRINCIPLE:** Wealth should be earned in a halal manner, and charity is obligatory. **AYAH:** Not explicitly mentioned, but implied by the context of God's blessings and provision for humanity. **CATEGORY:** WEALTH
 6. **PRINCIPLE:** One should not hoard wealth, but rather use it to benefit others. **AYAH:** 41 **CATEGORY:** WEALTH
 7. **PRINCIPLE:** Excellence (ihsan) is a fundamental aspect of one's work and life. **AYAH:** Not explicitly mentioned, but implied by the context of God's creation and provision for humanity. **CATEGORY:** WORK ETHICS
 8. **PRINCIPLE:** One should be diligent in their work and strive to excel. **AYAH:** 13-14 **CATEGORY:** WORK ETHICS
 9. **PRINCIPLE:** Trust (amanah) is a fundamental aspect of one's relationships with others, including clients, partners, employees, and competitors. **AYAH:** 8 **CATEGORY:** RELATIONSHIPS
 10. **PRINCIPLE:** Leaders should consult with their people (shura). **AYAH:** Not explicitly mentioned in this Surah, but a general principle mentioned in other parts of the Quran. **CATEGORY:** LEADERSHIP
 11. **PRINCIPLE:** Justice is an essential aspect of leadership and governance. **AYAH:** 23 **CATEGORY:** LEADERSHIP
 12. **PRINCIPLE:** Mercy is an essential aspect of leadership and governance. **AYAH:** Not explicitly mentioned in this Surah, but a general principle mentioned in other parts of the Quran. **CATEGORY:** LEADERSHIP
 13. **PRINCIPLE:** One should not waste time, but rather use it productively. **AYAH:** 15 **CATEGORY:** TIME
 14. **PRINCIPLE:** Urgency and promptness are essential in responding to God's commands and fulfilling one's obligations. **AYAH:** Not explicitly mentioned in this Surah, but implied by the context of God's creation and provision for humanity. **CATEGORY:** TIME
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Surah 24: An-Noor

Here are the extracted principles from Surah An-Noor:

1. **FAIR DEALING IN TRADE & COMMERCE:** Do not spread false rumors or accusations about others, as this is a grave sin. **PRINCIPLE:** Do not indulge in calumny and spreading false information about others. **AYAH:** 15 **CATEGORY:** TRADE & COMMERCE
2. **FULFILLING OBLIGATIONS IN CONTRACTS:** Keep your promises and fulfill your obligations to others. **PRINCIPLE:** Fulfill your obligations and keep your promises to others. **AYAH:** None (implied from the context of keeping one's word) **CATEGORY:** CONTRACTS
3. **HALAL EARNING & CHARITY IN WEALTH:** Do not indulge in sinful activities for financial gain, and instead, prioritize charity and good deeds. **PRINCIPLE:** Prioritize halal earning and charity over personal gain. **AYAH:** 21 **CATEGORY:** WEALTH

4. **EXCELLENCE (IHSAN) IN WORK ETHICS:** Strive to be excellent in your work and actions. **PRINCIPLE:** Strive for excellence in all aspects of life. **AYAH:** 38 (implied from the context of striving for purity) **CATEGORY:** WORK ETHICS
 5. **CONSULTATION (SHURA) IN LEADERSHIP:** Consult with others when making decisions, especially in matters that affect them. **PRINCIPLE:** Engage in consultation and seek input from others when making important decisions. **AYAH:** None (implied from the context of seeking guidance) **CATEGORY:** LEADERSHIP
 6. **JUSTICE & MERCY IN RELATIONSHIPS:** Treat others with justice and mercy, especially those who have been wronged or are in need. **PRINCIPLE:** Treat others with justice and mercy, and prioritize their well-being. **AYAH:** 22 **CATEGORY:** RELATIONSHIPS
 7. **NOT WASTING TIME & BEING PATIENT IN TIME MANAGEMENT:** Prioritize your time and be patient when dealing with challenges. **PRINCIPLE:** Prioritize your time and be patient in the face of adversity. **AYAH:** None (implied from the context of being mindful of one's actions) **CATEGORY:** TIME
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Surah 26: Ash-Shu'araa

Here are the extracted principles from Surah Ash-Shu'araa:

1. **PRINCIPLE:** Be truthful in your dealings with others. **AYAH:** 9 **CATEGORY:** TRADE & COMMERCE
 2. **PRINCIPLE:** Fulfill your obligations and keep your promises. **AYAH:** 15 **CATEGORY:** CONTRACTS
 3. **PRINCIPLE:** Earn wealth through halal means, and be charitable to others. **AYAH:** 10 **CATEGORY:** WEALTH
 4. **PRINCIPLE:** Be diligent in your work and strive for excellence (ihsan). **AYAH:** 15 **CATEGORY:** WORK ETHICS
 5. **PRINCIPLE:** Consult with others, especially those who are experts or have a different perspective. **AYAH:** 36 **CATEGORY:** LEADERSHIP
 6. **PRINCIPLE:** Treat your clients, partners, and employees with justice and fairness. **AYAH:** 47-48 **CATEGORY:** RELATIONSHIPS
 7. **PRINCIPLE:** Do not waste time, but instead use it productively and with a sense of urgency. **AYAH:** 52 **CATEGORY:** TIME
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Surah 33: Al-Ahzaab

Here are the extracted principles:

1. **PRINCIPLE:** Be honest and truthful in all dealings. **AYAH:** 4 **CATEGORY:** TRADE & COMMERCE

2. **PRINCIPLE:** Fulfill your obligations and keep your promises to God and humanity. **AYAH:** 7 **CATEGORY:** CONTRACTS
 3. **PRINCIPLE:** Earn wealth through halal means, and give charity to those in need. **AYAH:** 6 **CATEGORY:** WEALTH
 4. **PRINCIPLE:** Be diligent and strive for excellence (ihsan) in all aspects of life. **AYAH:** 21 **CATEGORY:** WORK ETHICS
 5. **PRINCIPLE:** Trust only in God, and not in human beings or material wealth. **AYAH:** 3 **CATEGORY:** WORK ETHICS
 6. **PRINCIPLE:** Lead with justice, mercy, and compassion. **AYAH:** 21 **CATEGORY:** LEADERSHIP
 7. **PRINCIPLE:** Consult with others, especially those who have expertise or knowledge. **AYAH:** Not explicitly mentioned in this Surah, but implied in the concept of shura (consultation) which is a fundamental principle in Islam. **CATEGORY:** LEADERSHIP
 8. **PRINCIPLE:** Treat clients, partners, and employees with kindness, respect, and fairness. **AYAH:** 6 **CATEGORY:** RELATIONSHIPS
 9. **PRINCIPLE:** Be mindful of time, and do not waste it on frivolous or unproductive activities. **AYAH:** Not explicitly mentioned in this Surah, but implied in the concept of being "conscious of God" (ayah 1) and striving for excellence (ihsan). **CATEGORY:** TIME
 10. **PRINCIPLE:** Be patient and persevere through difficult times, and do not give up on your goals. **AYAH:** Not explicitly mentioned in this Surah, but implied in the concept of remembering God unceasingly (ayah 21) and striving for excellence (ihsan). **CATEGORY:** TIME
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Surah 49: Al-Hujuraat

Here are the extracted principles:

1. **PRINCIPLE:** Be honest in your dealings with others. **AYAH:** 3 **CATEGORY:** TRADE & COMMERCE
2. **PRINCIPLE:** Use discernment when dealing with slanderous information to avoid hurting people unwittingly. **AYAH:** 6 **CATEGORY:** RELATIONSHIPS (clients, partners, employees, competitors)
3. **PRINCIPLE:** Fulfill your obligations and keep your promises. **AYAH:** 7 **CATEGORY:** CONTRACTS
4. **PRINCIPLE:** Do not hoard wealth, but rather use it for the benefit of others through charity. **AYAH:** 14 **CATEGORY:** WEALTH
5. **PRINCIPLE:** Be diligent and strive hard in God's cause with your possessions and lives. **AYAH:** 15 **CATEGORY:** WORK ETHICS (excellence, diligence)
6. **PRINCIPLE:** Consult with others when making decisions to ensure justice and fairness. **AYAH:** 9 **CATEGORY:** LEADERSHIP
7. **PRINCIPLE:** Be just and equitable in your dealings with others. **AYAH:** 9 **CATEGORY:** LEADERSHIP (justice)

8. **PRINCIPLE:** Treat clients, partners, employees, and competitors with respect and dignity.
AYAH: 11 **CATEGORY:** RELATIONSHIPS
 9. **PRINCIPLE:** Do not waste time or procrastinate when dealing with important matters.
AYAH: 5 **CATEGORY:** TIME (not wasting)
 10. **PRINCIPLE:** Be patient and wait for the right moment to act, rather than rushing into things. **AYAH:** 5 **CATEGORY:** TIME (urgency)
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Surah 55: Ar-Rahmaan

Here are the extracted principles:

1. **WEIGH YOUR DEEDS WITH EQUITY:** Weigh, therefore, [your deeds] with equity, and cut not the measure short! AYAH: 9 CATEGORY: TRADE & COMMERCE
2. **FULFILL OBLIGATIONS AND KEEP PROMISES:** (Implicit principle of fulfilling contracts) AYAH: None explicitly stated CATEGORY: CONTRACTS
3. **EARN WEALTH THROUGH HALAL MEANS:** (Implicit principle of earning wealth through righteous means) AYAH: None explicitly stated CATEGORY: WEALTH
4. **CHARITY IS A PART OF WEALTH:** (Implicit principle of distributing wealth for the benefit of others) AYAH: None explicitly stated CATEGORY: WEALTH
5. **DO NOT HOARD WEALTH:** (Implicit principle of not accumulating wealth excessively) AYAH: None explicitly stated CATEGORY: WEALTH
6. **EXCELLENCE IN WORK IS EXPECTED:** (Implicit principle of striving for excellence in work) AYAH: None explicitly stated CATEGORY: WORK ETHICS
7. **DILIGENCE IS REQUIRED IN WORK:** (Implicit principle of being diligent and hardworking) AYAH: None explicitly stated CATEGORY: WORK ETHICS
8. **TRUSTWORTHINESS IS EXPECTED FROM LEADERS AND MANAGERS:** (Implicit principle of being trustworthy in leadership roles) AYAH: None explicitly stated CATEGORY: LEADERSHIP
9. **CONSULTATION AMONG MEMBERS OF THE COMMUNITY IS ENCOURAGED:** (Implicit principle of involving others in decision-making processes) AYAH: None explicitly stated CATEGORY: LEADERSHIP
10. **JUSTICE SHOULD BE UPHOLD IN ALL DEALINGS:** (Implicit principle of upholding justice and fairness) AYAH: None explicitly stated CATEGORY: LEADERSHIP
11. **MERCY AND COMPASSION SHOULD BE SHOWN TO OTHERS:** (Implicit principle of showing mercy and compassion to others) AYAH: None explicitly stated CATEGORY: LEADERSHIP
12. **CLIENTS, PARTNERS, EMPLOYEES, AND COMPETITORS SHOULD BE TREATED WITH RESPECT:** (Implicit principle of treating all individuals with respect and dignity) AYAH: None explicitly stated CATEGORY: RELATIONSHIPS
13. **DO NOT WASTE TIME:** (Implicit principle of making the most of time) AYAH: None explicitly stated CATEGORY: TIME
14. **BE PATIENT AND URGENT IN YOUR WORK:** (Implicit principle of being patient and urgent in your work) AYAH: None explicitly stated CATEGORY: TIME

Surah 59: Al-Hashr

Here are the extracted principles:

1. **PRINCIPLE:** Be honest in trade and commerce, and do not engage in fraud or deceitful practices. **AYAH:** 5 **CATEGORY:** TRADE & COMMERCE
 2. **PRINCIPLE:** Fulfill your obligations and keep your promises to others. **AYAH:** 10 **CATEGORY:** CONTRACTS
 3. **PRINCIPLE:** Earn wealth through halal means, and be generous with charity to those in need. **AYAH:** 7 **CATEGORY:** WEALTH
 4. **PRINCIPLE:** Be diligent and strive for excellence (ihsan) in your work. **AYAH:** 18 **CATEGORY:** WORK ETHICS
 5. **PRINCIPLE:** Remain conscious of God and be mindful of the consequences of your actions, both individually and collectively. **AYAH:** 18 **CATEGORY:** RELATIONSHIPS (as it relates to individual behavior)
 6. **PRINCIPLE:** Consult with others and seek their input in decision-making processes. **AYAH:** : None explicitly mentioned, but implied through the concept of shura (consultation) which is a broader Islamic principle not limited to this surah. **CATEGORY:** LEADERSHIP
 7. **PRINCIPLE:** Be just and fair in your dealings with others, and show mercy when possible. **AYAH:** 10 **CATEGORY:** LEADERSHIP
 8. **PRINCIPLE:** Treat clients, partners, employees, and competitors with respect and fairness. **AYAH:** 9-11 **CATEGORY:** RELATIONSHIPS
 9. **PRINCIPLE:** Make the most of your time, and be mindful of the future consequences of your actions. **AYAH:** 18 **CATEGORY:** TIME
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Surah 62: Al-Jumu'a

Here are the extracted principles:

1. **PRINCIPLE:** Be honest in your dealings and do not engage in fraudulent activities. **AYAH:** 5 **CATEGORY:** TRADE & COMMERCE
2. **PRINCIPLE:** Fulfill your obligations and keep your promises to God and others. **AYAH:** 9 **CATEGORY:** CONTRACTS
3. **PRINCIPLE:** Earn wealth through halal means, and be generous in giving charity. **AYAH:** 4 **CATEGORY:** WEALTH
4. **PRINCIPLE:** Do not hoard wealth, but instead use it to benefit others and yourself. **IMPLICATION:** (not explicitly stated, but implied by the principle of generosity) **CATEGORY:** WEALTH
5. **PRINCIPLE:** Strive for excellence in your work and be diligent in your endeavors. **AYAH:** 9 **CATEGORY:** WORK ETHICS

6. **PRINCIPLE:** Be trustworthy and reliable in your dealings with others. **IMPLICATION:** (not explicitly stated, but implied by the principle of fulfilling obligations) **CATEGORY:** WORK ETHICS
 7. **PRINCIPLE:** Consult with others and seek their input when making decisions. **AYAH:** 9 **CATEGORY:** LEADERSHIP
 8. **PRINCIPLE:** Be just in your dealings with others, and do not favor one person over another. **IMPLICATION:** (not explicitly stated, but implied by the principle of consultation) **CATEGORY:** LEADERSHIP
 9. **PRINCIPLE:** Show mercy to those who are under your care or influence. **AYAH:** 10 **CATEGORY:** LEADERSHIP
 10. **PRINCIPLE:** Treat clients and partners with respect and fairness, and do not prioritize personal gain over their needs. **IMPLICATION:** (not explicitly stated, but implied by the principle of being honest in dealings) **CATEGORY:** RELATIONSHIPS
 11. **PRINCIPLE:** Do not waste time on frivolous pursuits, but instead focus on what is truly important. **AYAH:** 9 **CATEGORY:** TIME
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Surah 83: Al-Mutaffifin

Here are the extracted principles:

1. **PRINCIPLE:** Give full measure and weight in trade. **AYAH:** 2 **CATEGORY:** TRADE & COMMERCE
2. **PRINCIPLE:** Demand full payment from others when receiving due. **AYAH:** 2 **CATEGORY:** TRADE & COMMERCE
3. **PRINCIPLE:** Do not deceive or cheat others in measurement or weight. **AYAH:** 3 **CATEGORY:** TRADE & COMMERCE
4. **PRINCIPLE:** Fulfill obligations and keep promises to others. **AYAH:** None (implied by contrast with those who do not) **CATEGORY:** CONTRACTS
5. **PRINCIPLE:** Do not hoard wealth, but rather strive for halal earning and charity. **AYAH:** 22 **CATEGORY:** WEALTH
6. **PRINCIPLE:** Excellence (ihsan) is a virtue to be strived for in all aspects of life. **AYAH:** None (implied by contrast with those who do not strive for excellence) **CATEGORY:** WORK ETHICS
7. **PRINCIPLE:** Be diligent and hardworking in one's endeavors. **AYAH:** None (implied by contrast with those who are lazy or idle) **CATEGORY:** WORK ETHICS
8. **PRINCIPLE:** Trust (amanah) is a fundamental aspect of leadership and responsibility. **AYAH:** None (implied by contrast with those who do not trust others) **CATEGORY:** LEADERSHIP
9. **PRINCIPLE:** Consultation (shura) is an important aspect of decision-making in leadership. **AYAH:** None (implied by the context of accountability and judgment) **CATEGORY:** LEADERSHIP
10. **PRINCIPLE:** Leaders should be just and fair in their dealings with others. **AYAH:** None (implied by contrast with those who are unjust or unfair) **CATEGORY:** LEADERSHIP

11. **PRINCIPLE:** Show mercy and compassion to others, especially in leadership roles. **AYAH:** None (implied by the context of judgment and accountability) **CATEGORY:** LEADERSHIP
 12. **PRINCIPLE:** Treat clients, partners, employees, and competitors with respect and fairness. **AYAH:** 33 **CATEGORY:** RELATIONSHIPS
 13. **PRINCIPLE:** Do not waste time or delay in fulfilling obligations and responsibilities. **AYAH:** None (implied by the context of accountability and judgment) **CATEGORY:** TIME
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Surah 103: Al-Asr

Here are the extracted principles:

1. **PRINCIPLE:** Do not waste time. **AYAH:** 1 **CATEGORY:** TIME
 2. **PRINCIPLE:** Man is bound to lose himself unless he attains faith and does good works. **AYAH:** 2 **CATEGORY:** WORK ETHICS (excellence, ihsan)
 3. **PRINCIPLE:** Enjoin patience in adversity upon one another. **AYAH:** 3 **CATEGORY:** RELATIONSHIPS
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Surah 107: Al-Maa'un

Here are the extracted principles:

1. **PRINCIPLE:** Do not exploit orphans. **AYAH:** 2 **CATEGORY:** RELATIONSHIPS (clients, partners, employees)
 2. **PRINCIPLE:** Feed the needy and assist those in need. **AYAH:** 3 **CATEGORY:** WEALTH (halal earning, charity)
 3. **PRINCIPLE:** Do not be distant from prayer or ignore its importance. **AYAH:** 4 **CATEGORY:** WORK ETHICS (excellence, diligence, trust)
 4. **PRINCIPLE:** Do not seek praise and recognition for personal gain. **AYAH:** 6 **CATEGORY:** RELATIONSHIPS (clients, partners, employees)
 5. **PRINCIPLE:** Deny no assistance to those in need. **AYAH:** 7 **CATEGORY:** WEALTH (halal earning, charity)
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Surah 6: Al-An'aam

Here are the business and ethical principles extracted from Surah 6: Al-An'aam:

Trade/Contracts/Wealth

1. **Honesty is essential:** Ayah 19 - "Say: 'What could most weightily bear witness to the truth?' Say: 'God is witness between me and you; and this Qur'an has been revealed unto me so that on the strength thereof I might warn you and all whom it may reach.'"
2. **Avoid false claims:** Ayah 21 - "And who could be more wicked than he who attributes his own lying inventions to God or gives the lie to His messages?"

Leadership

1. **Accountability for one's actions:** Ayah 12 - "Unto whom belongs all that is in the heavens and on earth?" Say: "Unto God, who has willed upon Himself the law of grace and mercy."
2. **Responsibility to lead by example:** Ayah 14 - "Say: 'Am I to take for my master anyone but God, the Originator of the heavens and the earth, when it is He who gives nourishment and Himself needs none?'"

Relationships

1. **Respect for authority:** Ayah 13 - "although His is all that dwells in the night and the day, and He alone is all-hearing, all-knowing."
2. **Avoidance of idolatry:** Ayah 22 - "for one Day We shall gather them all together, and then We shall say unto those who ascribed divinity to aught beside God: 'Where, now, are those beings whom you imagined to have a share in God's divinity?'"

Time

1. **Awareness of the consequences of actions:** Ayah 6 - "Do they not see how many a generation We have destroyed before their time - [people] whom We had given a [bountiful] place on earth, the like of which We never gave unto you, and upon whom We showered heavenly blessings abundant, and at whose feet We made running waters flow? And yet we destroyed them for their sins, and gave rise to other people in their stead."
2. **Importance of planning for the future:** Ayah 12 - "Unto whom belongs all that is in the heavens and on earth?" Say: "Unto God, who has willed upon Himself the law of grace and mercy."

Surah 7: Al-A'raaf

Here are the business and ethical principles extracted from Surah 7: Al-A'raaf:

1. **PRINCIPLE:** Follow divine guidance **AYAH:** 3 (Follow what has been sent down unto you by your Sustainer) **CATEGORY:** Leadership/Relationships
2. **PRINCIPLE:** Be grateful for blessings and resources **AYAH:** 10 (YEA, INDEED, [O men,] We have given you a [bountiful] place on earth, and appointed thereon means of livelihood for you: [yet] how seldom are you grateful!) **CATEGORY:** Trade/Contracts/Wealth

3. **PRINCIPLE:** Be accountable for one's actions **AYAH:** 6 (Thus, [on Judgment Day] We shall most certainly call to account all those unto whom a [divine] message was sent, and We shall most certainly call to account the message-bearers [themselves];) **CATEGORY:** Leadership/Accountability
 4. **PRINCIPLE:** Do not show arrogance or pride **AYAH:** 12 (And God said: "What has kept thee from prostrating thyself when I commanded thee?") **CATEGORY:** Leadership/Ethics
 5. **PRINCIPLE:** Be honest and truthful in one's intentions **AYAH:** 22 (-and thus he led them on with deluding thoughts.) **CATEGORY:** Relationships/Ethics
 6. **PRINCIPLE:** Take responsibility for one's mistakes **AYAH:** 23 (The two replied: "O our Sustainer! We have sinned against ourselves -and unless Thou grant us forgiveness and bestow Thy mercy upon us, we shall most certainly be lost!") **CATEGORY:** Leadership/Accountability
 7. **PRINCIPLE:** Prioritize God-consciousness over worldly desires **AYAH:** 26 (O CHILDREN of Adam! Indeed, We have bestowed upon you from on high [the knowledge of making] garments to cover your nakedness, and as a thing of beauty: but the garment of God-consciousness is the best of all.) **CATEGORY:** Leadership/Ethics
 8. **PRINCIPLE:** Be aware of one's surroundings and potential threats **AYAH:** 27 (O children of Adam! Do not allow Satan to seduce you in the same way as he caused your ancestors to be driven out of the garden: he deprived them of their garment [of God-consciousness] in order to make them aware of their nakedness.) **CATEGORY:** Relationships/Ethics
 9. **PRINCIPLE:** Seek knowledge and guidance from divine sources **AYAH:** 28 (and [so,] whenever they commit a shameful deed, they are wont to say, "We found our forefathers doing it," and, "God has enjoined it upon us.") **CATEGORY:** Leadership/Education
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Surah 8: Al-Anfaal

Here are the extracted business and ethical principles from Surah 8: Al-Anfaal:

1. **PRINCIPLE:** Spoils of war belong to God and the Prophet. **AYAH:** 1 **CATEGORY:** Leadership/Relationships (distribution of wealth)
2. **PRINCIPLE:** Believers should be conscious of God and maintain bonds of brotherhood among themselves. **AYAH:** 1 **CATEGORY:** Relationships
3. **PRINCIPLE:** Faith is strengthened by trust in God's messages and provision. **AYAH:** 2-4 **CATEGORY:** Leadership/Relationships (faith-based decision-making)
4. **PRINCIPLE:** Constant prayer and charitable giving are essential for believers. **AYAH:** 3-4 **CATEGORY:** Work
5. **PRINCIPLE:** God's promise of aid to believers is a glad tiding, but succor can only come from God. **AYAH:** 9-10 **CATEGORY:** Leadership/Relationships (trust in divine support)
6. **PRINCIPLE:** Believers should not turn their backs on the enemy in battle. **AYAH:** 15-16 **CATEGORY:** Work
7. **PRINCIPLE:** God is the one who gives victory, and believers should not take credit for it. **AYAH:** 17 **CATEGORY:** Leadership/Relationships (acknowledging divine agency)

8. **PRINCIPLE:** Abstinence from sinning is a condition for receiving divine aid. **AYAH:** 19
CATEGORY: Relationships
 9. **PRINCIPLE:** Believers should respond to the call of God and the Prophet whenever it comes. **AYAH:** 24 **CATEGORY:** Leadership/Relationships (obedience)
 10. **PRINCIPLE:** Beware of temptation to evil, which can affect anyone, not just those who deny the truth. **AYAH:** 25 **CATEGORY:** Work
 11. **PRINCIPLE:** God intervenes between man and his heart, and believers will be gathered unto Him. **AYAH:** 24 **CATEGORY:** Leadership/Relationships (accountability)
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Surah 10: Yunus

Here are the business and ethical principles extracted from Surah 10: Yunus:

Business Principles

1. **PRINCIPLE:** Be sincere and truthful in your dealings. **AYAH:** 2 **CATEGORY:** Relationships/Leadership
2. **PRINCIPLE:** Be grateful for the blessings of God and acknowledge His guidance. **AYAH:** 10 **CATEGORY:** Leadership/Relationships
3. **PRINCIPLE:** Do not attribute false or misleading information to God or His messages. **AYAH:** 17 **CATEGORY:** Leadership/Trade (in terms of honesty and integrity)
4. **PRINCIPLE:** Be aware that your actions have consequences and will be held accountable by God. **AYAH:** 4, 14 **CATEGORY:** Leadership/Time (in terms of accountability for past actions)
5. **PRINCIPLE:** Do not seek to alter or manipulate the truth for personal gain. **AYAH:** 15-16 **CATEGORY:** Trade/Leadership

Ethical Principles

1. **PRINCIPLE:** Be mindful of God's presence and guidance in all aspects of life. **AYAH:** 3, 13 **CATEGORY:** Leadership/Relationships
 2. **PRINCIPLE:** Show gratitude to God for His blessings and provision. **AYAH:** 10 **CATEGORY:** Relationships/Leadership
 3. **PRINCIPLE:** Do not attribute false or misleading information to God or His messages. **AYAH:** 17 **CATEGORY:** Leadership/Trade (in terms of honesty and integrity)
 4. **PRINCIPLE:** Be aware that your actions have consequences and will be held accountable by God. **AYAH:** 4, 14 **CATEGORY:** Leadership/Time (in terms of accountability for past actions)
 5. **PRINCIPLE:** Show humility and acknowledge the limitations of human knowledge and understanding. **AYAH:** 16 **CATEGORY:** Relationships/Leadership
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Surah 12: Yusuf

Here are the business and ethical principles extracted from Surah 12: Yusuf:

Business Principles

1. **PRINCIPLE:** Do not let personal interests cloud your judgment. **AYAH:** 5 **CATEGORY:** Leadership
2. **PRINCIPLE:** Be mindful of the consequences of your actions on others. **AYAH:** 19-20 **CATEGORY:** Trade/Contracts/Wealth
3. **PRINCIPLE:** Do not undervalue or exploit others for personal gain. **AYAH:** 21 **CATEGORY:** Trade/Contracts/Wealth

Ethical Principles

1. **PRINCIPLE:** Be honest and truthful, even in the face of adversity. **AYAH:** 18 **CATEGORY:** Relationships
2. **PRINCIPLE:** Do not compromise your values or integrity for personal gain. **AYAH:** 23-24 **CATEGORY:** Leadership/Relationships
3. **PRINCIPLE:** Be patient and trust in God's plan, even when faced with difficulties. **AYAH:** 18 **CATEGORY:** Time

Note: These principles are based on the specific verses mentioned above and may not be exhaustive or universally applicable.

Surah 13: Ar-Ra'd

Here are the business and ethical principles extracted from Surah 13: Ar-Ra'd:

Business/Trade

1. Principle: **Accountability for one's actions** AYAH number: 11 CATEGORY: Leadership
Description: "Verily, God does not change men's condition unless they change their inner selves;" (emphasis on personal responsibility and accountability)
2. Principle: **Risk management** AYAH number: 5 CATEGORY: Wealth Description: "It is they who [thus show that they] are bent on denying their Sustainer; and it is they who carry the shackles [of their own making] around their necks;" (warning against taking unnecessary risks)

Contracts

1. Principle: **Trustworthiness** AYAH number: 14 CATEGORY: Relationships Description: "Unto Him [alone] is due all prayer aiming at the Ultimate Truth, since those [other beings

or powers] whom men invoke instead of God cannot respond to them in any way"
(emphasis on trusting only in God)

Wealth

1. Principle: **Gratitude and contentment** AYAH number: 4 CATEGORY: Wealth Description: "Verily, in all this there are messages indeed for people who use their reason! And [there are on earth] tracts of land close by one another [and yet widely differing from one another]; and [there are on it] vineyards, and fields of grain, and date-palms growing in clusters from one root or standing alone, [all] watered with the same water: and yet, some of them have We favoured above others by way of the food [which they provide for man and beast]." (emphasis on appreciating what one has)

Work

1. Principle: **Hard work and diligence** AYAH number: 11 CATEGORY: Work Description: "Verily, God does not change men's condition unless they change their inner selves;" (emphasis on personal effort and responsibility for success or failure)
2. Principle: **Preparation and planning** AYAH number: 12 CATEGORY: Work Description: "HE IT IS who displays before you the lightning, to give rise to [both] fear and hope, and calls heavy clouds into being;" (example of God's preparation and planning in nature)

Leadership

1. Principle: **Accountability for one's actions** AYAH number: 11 CATEGORY: Leadership Description: "Verily, God does not change men's condition unless they change their inner selves;" (emphasis on personal responsibility and accountability)
2. Principle: **Wisdom and justice** AYAH number: 13 CATEGORY: Leadership Description: "and the thunder extols His limitless glory and praises Him, and [so do] the angels, in awe of Him; and He [it is who] lets loose the thunderbolts and strikes with them whom He wills." (example of God's wisdom and justice)

Relationships

1. Principle: **Trustworthiness** AYAH number: 14 CATEGORY: Relationships Description: "Unto Him [alone] is due all prayer aiming at the Ultimate Truth, since those [other beings or powers] whom men invoke instead of God cannot respond to them in any way" (emphasis on trusting only in God)
2. Principle: **Gratitude and appreciation** AYAH number: 4 CATEGORY: Relationships Description: "Verily, in all this there are messages indeed for people who use their reason! And [there are on earth] tracts of land close by one another [and yet widely differing from one another]; and [there are on it] vineyards, and fields of grain, and date-palms growing in clusters from one root or standing alone, [all] watered with the same water: and yet, some of them have We favoured above others by way of the food [which they provide for man and beast]." (emphasis on appreciating what one has)

Time

1. Principle: **Patience and perseverance** AYAH number: 11 CATEGORY: Time Description: "Verily, God does not change men's condition unless they change their inner selves;" (emphasis on personal effort and responsibility for success or failure)
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Surah 14: Ibrahim

Here are the business and ethical principles extracted from Surah 14: Ibrahim:

1. **PRINCIPLE:** Gratitude leads to more blessings **AYAH:** 7 **CATEGORY:** Wealth/Leadership
 2. **PRINCIPLE:** Denial of truth leads to severe punishment **AYAH:** 3, 17 **CATEGORY:** Leadership/Relationships
 3. **PRINCIPLE:** Trust in God is essential for success **AYAH:** 12 **CATEGORY:** Relationships/Trust
 4. **PRINCIPLE:** Exploiting others is a path to destruction **AYAH:** 13-14 **CATEGORY:** Leadership/Wealth
 5. **PRINCIPLE:** Arrogance and denial of truth lead to downfall **AYAH:** 15, 18 **CATEGORY:** Leadership/Relationships
 6. **PRINCIPLE:** The value of hard work is fleeting without faith in God **AYAH:** 18 **CATEGORY:** Wealth/Leadership
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Surah 15: Al-Hijr

Here are the business and ethical principles extracted from Surah 15: Al-Hijr:

Business/Trade Principles

1. **No community can forestall its term:** AYAH 5, CATEGORY: time
 - This principle suggests that every business or organization has a limited lifespan, and no effort can prevent its eventual decline.
2. **Wealth is not the ultimate goal:** AYAH 3, CATEGORY: wealth
 - The verse warns against being consumed by worldly desires and pleasures, implying that true success lies beyond material wealth.

Contracts/Relationships Principles

1. **Treat others with respect and kindness:** AYAH 31-32, CATEGORY: relationships
 - The angels' prostration before Adam demonstrates the importance of showing respect and deference to others.
2. **Do not deceive or manipulate others:** AYAH 39, CATEGORY: relationships
 - Iblis's promise to lead people astray through deceit and manipulation is condemned by God.

Leadership Principles

1. **Accountability for one's actions:** AYAH 24-25, CATEGORY: leadership
 - The verse emphasizes that leaders will be held accountable for their actions on Judgment Day.
2. **Wisdom and knowledge are essential for leadership:** AYAH 25, CATEGORY: leadership
 - God's wisdom and all-knowing nature are highlighted as essential qualities for effective leadership.

Ethical Principles

1. **Honesty is the best policy:** AYAH 7-8, CATEGORY: ethics
 - The verse encourages honesty and truthfulness in one's words and actions.
2. **Respect for creation and its limitations:** AYAH 21-23, CATEGORY: ethics
 - The verse emphasizes the importance of respecting God's creation and acknowledging the limits of human knowledge and power.

Time Management Principles

1. **Make the most of time:** AYAH 3, CATEGORY: time
 - The verse warns against procrastination and encourages individuals to make the most of their time.
 2. **Be prepared for the future:** AYAH 37-38, CATEGORY: time
 - Iblis's request for a respite until Judgment Day highlights the importance of being prepared for the future.
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Surah 18: Al-Kahf

Here are the business and ethical principles extracted from Surah 18: Al-Kahf:

Business/Trade

1. **PRINCIPLE:** The life of this world is a test, and wealth should not be prioritized over spiritual growth.
 - AYAH number: 9
 - CATEGORY: trade/contracts/wealth
2. **PRINCIPLE:** One should not prioritize material comfort over spiritual well-being.
 - AYAH number: 3
 - CATEGORY: trade/contracts/wealth

Leadership

1. **PRINCIPLE:** Leaders should be guided by their faith and conscience, rather than following the crowd or seeking power for its own sake.
 - AYAH number: 14-15
 - CATEGORY: leadership
2. **PRINCIPLE:** True leaders inspire others to follow them through their example and character, rather than relying on coercion or manipulation.
 - AYAH number: 16
 - CATEGORY: leadership

Relationships

1. **PRINCIPLE:** One should not be swayed by the opinions of others, especially if they are misguided or unjust.
 - AYAH number: 5-6
 - CATEGORY: relationships
2. **PRINCIPLE:** True friends and companions support each other in their faith and spiritual growth.
 - AYAH number: 10-11
 - CATEGORY: relationships

Time

1. **PRINCIPLE:** Time is a limited resource, and one should make the most of it by prioritizing spiritual growth and good deeds.
 - AYAH number: 8
 - CATEGORY: time
2. **PRINCIPLE:** The passage of time can be used to reflect on one's actions and decisions, and to learn from past experiences.
 - AYAH number: 19-20
 - CATEGORY: time

Contracts/Wealth

1. **PRINCIPLE:** One should not engage in deceitful or dishonest business practices, as they are considered a form of lying about God.
 - AYAH number: 15
 - CATEGORY: contracts/wealth

Surah 19: Maryam

Here are the business and ethical principles extracted from Surah 19: Maryam:

Trade/Contracts/Wealth

- Principle: Honesty in prayer (Ayah 4)
 - Category: Trade/Contracts/Wealth
 - Description: Zachariah's prayer is answered, indicating that honesty and sincerity are essential in business dealings.
- Principle: Trustworthiness of God's promises (Ayahs 9-10)
 - Category: Trade/Contracts/Wealth
 - Description: God's promise to Zachariah is fulfilled, demonstrating the trustworthiness of His words.

Leadership

- Principle: Leadership by example (Ayah 33)
 - Category: Leadership
 - Description: Jesus sets a good example for leadership by being pious towards his mother and not becoming haughty.
- Principle: Humility in leadership (Ayahs 32-33)
 - Category: Leadership
 - Description: Jesus' humility and lack of haughtiness are examples to follow for leaders.

Relationships

- Principle: Respect for parents (Ayah 31)
 - Category: Relationships
 - Description: Jesus is pious towards his mother, demonstrating respect for family relationships.
- Principle: Harmony in relationships (Ayah 36)
 - Category: Relationships
 - Description: Jesus calls people to worship one God, promoting harmony and unity among believers.

Time

- Principle: Patience in waiting for God's promise (Ayahs 9-10)
 - Category: Time
 - Description: Zachariah is patient while waiting for the fulfillment of God's promise.
- Principle: Gratitude for blessings received (Ayah 26)
 - Category: Time
 - Description: Mary is grateful for the blessings she receives from God, including food and comfort during her pregnancy.

Work

- Principle: Diligence in work (Ayah 13)
 - Category: Work
 - Description: John is granted wisdom and compassion, indicating that diligence and hard work are essential for success.

- Principle: Excellence in work (Ayah 33)
 - Category: Work
 - Description: Jesus' excellence in his work as a prophet is an example to follow.

Leadership/Work

- Principle: Accountability in leadership (Ayahs 32-33)
 - Category: Leadership/Work
 - Description: Jesus takes responsibility for his actions and acknowledges God's guidance in his life.
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Surah 20: Taa-Haa

Here are the business and ethical principles extracted from Surah 20: Taa-Haa:

1. **PRINCIPLE:** Worship only one God. **AYAH:** 14 **CATEGORY:** Leadership/Relationships
 2. **PRINCIPLE:** Be constant in prayer to remember God. **AYAH:** 14 **CATEGORY:** Leadership/Relationships
 3. **PRINCIPLE:** Do not let desires divert you from the truth. **AYAH:** 16 **CATEGORY:** Leadership/Relationships
 4. **PRINCIPLE:** Be prepared for the Last Hour, when every human being will be recompensed according to their deeds. **AYAH:** 15 **CATEGORY:** Time
 5. **PRINCIPLE:** Do not let others' opinions or desires influence your decisions. **AYAH:** 16 **CATEGORY:** Leadership/Relationships
 6. **PRINCIPLE:** Be humble and acknowledge God's greatness. **AYAH:** 23-24 **CATEGORY:** Leadership/Relationships
 7. **PRINCIPLE:** Use your talents and abilities for the greater good. **AYAH:** 20 (Moses' staff is transformed into a snake) **CATEGORY:** Work
 8. **PRINCIPLE:** Be open to guidance and instruction from God. **AYAH:** 25-27 **CATEGORY:** Leadership/Relationships
 9. **PRINCIPLE:** Seek help and support from others when needed. **AYAH:** 30 (Moses asks for Aaron's help) **CATEGORY:** Relationships
 10. **PRINCIPLE:** Be grateful for God's blessings and favors. **AYAH:** 37-38 **CATEGORY:** Leadership/Relationships
 11. **PRINCIPLE:** Use your position of authority to guide others towards the truth. **AYAH:** 44 (Moses and Aaron are sent to Pharaoh) **CATEGORY:** Leadership
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Surah 21: Al-Anbiyaa

Here are the business and ethical principles extracted from Surah Al-Anbiyaa:

1. **PRINCIPLE:** Accountability for actions **AYAH:** 1, 13, 24 **CATEGORY:** Leadership/Accountability
 2. **PRINCIPLE:** The importance of listening to reminders from one's Lord **AYAH:** 2 **CATEGORY:** Relationships/Communication
 3. **PRINCIPLE:** The need for self-reflection and introspection **AYAH:** 14, 16 **CATEGORY:** Leadership/Self-Improvement
 4. **PRINCIPLE:** The importance of truth and honesty in speech **AYAH:** 5, 24 **CATEGORY:** Relationships/Honesty
 5. **PRINCIPLE:** The consequences of denying the truth **AYAH:** 29 **CATEGORY:** Leadership/Accountability
 6. **PRINCIPLE:** The oneness of God and the prohibition against idolatry **AYAH:** 22-23, 26-27 **CATEGORY:** Relationships/Worship
 7. **PRINCIPLE:** The importance of using reason and intellect to understand the truth **AYAH:** 11, 10 **CATEGORY:** Leadership/Intellectual Honesty
 8. **PRINCIPLE:** The accountability of leaders for their actions **AYAH:** 13-14 **CATEGORY:** Leadership/Accountability
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Surah 22: Al-Hajj

Here are the business and ethical principles extracted from Surah Al-Hajj (22):

1. **PRINCIPLE:** Be conscious of your Lord **AYAH:** 1 **CATEGORY:** Leadership/Relationships
 2. **PRINCIPLE:** The Last Hour will be an awesome thing, and God's chastisement is severe **AYAH:** 1-2 **CATEGORY:** Time (consequences of actions)
 3. **PRINCIPLE:** Arguing about God without knowledge leads to astray and suffering **AYAH:** 4 **CATEGORY:** Leadership/Relationships
 4. **PRINCIPLE:** God's power is evident in creation, including human birth and life **AYAH:** 5-6 **CATEGORY:** Wealth (creation of wealth)
 5. **PRINCIPLE:** The Last Hour will come, and God will resurrect all who are in their graves **AYAH:** 7 **CATEGORY:** Time (consequences of actions)
 6. **PRINCIPLE:** Arguing about God without knowledge or guidance leads to suffering **AYAH:** 8-9 **CATEGORY:** Leadership/Relationships
 7. **PRINCIPLE:** Good deeds and faith lead to gardens with running waters **AYAH:** 14 **CATEGORY:** Wealth (creation of wealth)
 8. **PRINCIPLE:** God's will is supreme, and He guides those who seek guidance **AYAH:** 16 **CATEGORY:** Leadership/Relationships
 9. **PRINCIPLE:** God will judge between believers and non-believers on Resurrection Day **AYAH:** 17 **CATEGORY:** Leadership/Relationships
 10. **PRINCIPLE:** All creation submits to God, and He is witness unto everything **AYAH:** 18 **CATEGORY:** Wealth (creation of wealth)
 11. **PRINCIPLE:** Disobedience leads to suffering in the life to come **AYAH:** 19-20 **CATEGORY:** Leadership/Relationships
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Surah 25: Al-Furqaan

Here are the business and ethical principles extracted from Surah 25: Al-Furqaan:

1. **PRINCIPLE:** Be cautious of false idols and deities that cannot create or benefit themselves. **AYAH:** 3 **CATEGORY:** Leadership/Relationships
 2. **PRINCIPLE:** Do not attribute human weaknesses to a divine messenger (e.g., eating food, going about in marketplaces). **AYAH:** 7 **CATEGORY:** Leadership/Relationships
 3. **PRINCIPLE:** Be content with what you have and do not covet others' wealth or possessions. **AYAH:** 8-10 **CATEGORY:** Wealth/Trade
 4. **PRINCIPLE:** Do not be deceived by false promises of wealth or material gain, but instead strive for spiritual rewards. **AYAH:** 15 **CATEGORY:** Leadership/Relationships
 5. **PRINCIPLE:** Be accountable for your actions and the influence you have on others. **AYAH:** 17-19 **CATEGORY:** Leadership/Relationships
 6. **PRINCIPLE:** Do not be proud or arrogant, but instead acknowledge God's power and authority. **AYAH:** 21-22 **CATEGORY:** Leadership/Relationships
 7. **PRINCIPLE:** Be patient and endure trials with faith and trust in God's plan. **AYAH:** 20 **CATEGORY:** Time/Leadership
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Surah 27: An-Naml

Here are the business and ethical principles extracted from Surah 27: An-Naml:

1. **PRINCIPLE:** Be grateful for blessings and strive to do what is right. **AYAH:** 19 **CATEGORY:** Relationships/Leadership
 2. **PRINCIPLE:** Do not reject guidance or truth, even if it seems difficult or challenging. **AYAH:** 13-14 **CATEGORY:** Leadership/Relationships
 3. **PRINCIPLE:** Be humble and recognize the limits of one's knowledge and power. **AYAH:** 25 **CATEGORY:** Relationships/Leadership
 4. **PRINCIPLE:** Do not worship false idols or prioritize material wealth over spiritual values. **AYAH:** 24-26 **CATEGORY:** Wealth/Relationships
 5. **PRINCIPLE:** Be honest and truthful in all interactions, including business dealings. **AYAH:** 28-29 **CATEGORY:** Trade/Contracts
 6. **PRINCIPLE:** Recognize the value of knowledge and education, and seek guidance from wise leaders. **AYAH:** 15-16 **CATEGORY:** Wealth/Education
 7. **PRINCIPLE:** Be prepared to face challenges and difficulties with courage and resilience. **AYAH:** 10-11 **CATEGORY:** Leadership/Work
 8. **PRINCIPLE:** Show mercy and forgiveness towards others, especially those who have wronged you. **AYAH:** 11 **CATEGORY:** Relationships/Leadership
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Surah 28: Al-Qasas

Here are the business and ethical principles extracted from Surah 28: Al-Qasas:

1. **PRINCIPLE:** Favouring those who are deemed lowly **AYAH:** 5 **CATEGORY:** Leadership/Relationships
 2. **PRINCIPLE:** Rewarding good deeds with knowledge and wisdom **AYAH:** 14 **CATEGORY:** Work
 3. **PRINCIPLE:** Forgiveness is available for those who repent **AYAH:** 16 **CATEGORY:** Relationships
 4. **PRINCIPLE:** Avoiding violence and tyranny in leadership **AYAH:** 17-20 **CATEGORY:** Leadership
 5. **PRINCIPLE:** Seeking guidance from a higher authority **AYAH:** 22 **CATEGORY:** Time/Leadership
 6. **PRINCIPLE:** Fair treatment of all people, regardless of status or position **AYAH:** 4, 23-24 (not explicitly mentioned in the provided text, but implied) **CATEGORY:** Leadership/Relationships
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Surah 29: Al-Ankaboot

Here are the business and ethical principles extracted from Surah 29: Al-Ankaboot:

1. **PRINCIPLE:** Accountability for one's actions **AYAH:** 3 **CATEGORY:** Leadership/Accountability
 2. **PRINCIPLE:** Honesty is the best policy in all dealings **AYAH:** 11 **CATEGORY:** Relationships/Honesty
 3. **PRINCIPLE:** Do not take on others' sins or responsibilities **AYAH:** 12 **CATEGORY:** Relationships/Responsibility
 4. **PRINCIPLE:** Each person will be held accountable for their own actions and decisions **AYAH:** 13 **CATEGORY:** Leadership/Accountability
 5. **PRINCIPLE:** Be grateful to God and acknowledge His blessings **AYAH:** 17 **CATEGORY:** Wealth/Gratitude
 6. **PRINCIPLE:** Seek guidance from God in all matters **AYAH:** 18 **CATEGORY:** Leadership/Guidance
 7. **PRINCIPLE:** Recognize the power of God to create and sustain life **AYAH:** 20 **CATEGORY:** Trade/Creativity
 8. **PRINCIPLE:** Be aware that God's judgment is inevitable and inescapable **AYAH:** 22 **CATEGORY:** Time/Judgment
 9. **PRINCIPLE:** Do not abandon hope of God's mercy and forgiveness **AYAH:** 23 **CATEGORY:** Leadership/Mercy
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Surah 30: Ar-Room

Here are the business and ethical principles extracted from Surah 30: Ar-Room:

Trade/Contracts/Wealth

1. **PRINCIPLE:** God's promise is always fulfilled.
 - AYAH number: 6
 - CATEGORY: Trade/Contracts/Wealth (God's promises are binding)
2. **PRINCIPLE:** Do not give the lie to God's messages and deriding them, for evil is bound to be the end of those who do evil.
 - AYAH number: 10
 - CATEGORY: Trade/Contracts/Wealth (honesty and integrity in business dealings)

Leadership

1. **PRINCIPLE:** Leaders are accountable for their actions and decisions.
 - AYAH number: 9
 - CATEGORY: Leadership (example of previous leaders who rejected the truth and perished)
2. **PRINCIPLE:** Do not attribute divinity to anyone but God, for this will lead to spiritual bankruptcy.
 - AYAH number: 13
 - CATEGORY: Leadership (warning against idolatry and false leadership)

Relationships

1. **PRINCIPLE:** Treat others with respect and kindness, just as you would want them to treat you.
 - AYAH number: 21
 - CATEGORY: Relationships (God creates mates for humans to love and care for each other)
2. **PRINCIPLE:** Be grateful for the blessings of life and relationships.
 - AYAH number: 17-18
 - CATEGORY: Relationships (glorify God in all aspects of life, including relationships)

Time

1. **PRINCIPLE:** Life is short and fleeting, and every moment counts.
 - AYAH number: 11
 - CATEGORY: Time (God creates humans and then brings them forth anew)
2. **PRINCIPLE:** Prepare for the Day of Judgment, when all will be held accountable for their actions.
 - AYAH number: 26-27
 - CATEGORY: Time (reminder to live a life of righteousness and prepare for the afterlife)

Surah 31: Luqman

Here are the business and ethical principles extracted from Surah 31: Luqman:

1. **PRINCIPLE:** Gratitude towards God **AYAH:** 12 (and repeated in 14) **CATEGORY:** Relationships/Leadership
 2. **PRINCIPLE:** Be grateful for the good of one's own self **AYAH:** 12 **CATEGORY:** Wealth/Personal Development
 3. **PRINCIPLE:** Do not ascribe divine powers to aught beside God **AYAH:** 13 **CATEGORY:** Leadership/Relationships
 4. **PRINCIPLE:** Be grateful towards parents and towards God **AYAH:** 14 **CATEGORY:** Relationships/Family
 5. **PRINCIPLE:** Obey parents, but do not obey them if they ask you to ascribe divinity to something other than God **AYAH:** 15 **CATEGORY:** Leadership/Relationships
 6. **PRINCIPLE:** Be constant in prayer and enjoin the doing of what is right and forbid the doing of what is wrong **AYAH:** 17 **CATEGORY:** Work/Ethics
 7. **PRINCIPLE:** Bear in patience whatever ill may befall thee **AYAH:** 17 **CATEGORY:** Time/Resilience
 8. **PRINCIPLE:** Be modest in thy bearing and lower thy voice **AYAH:** 19 **CATEGORY:** Leadership/Ethics
 9. **PRINCIPLE:** God has made subservient to you all that is in the heavens and all that is on earth, and has lavished upon you His blessings **AYAH:** 20 **CATEGORY:** Wealth/Abundance
 10. **PRINCIPLE:** Surrender your whole being unto God and be a doer of good **AYAH:** 22 **CATEGORY:** Leadership/Ethics
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Surah 32: As-Sajda

Here are the business and ethical principles extracted from Surah 32: As-Sajda:

Business/Trade

1. **Honesty is expected in all dealings:** "Say: "[One day,] the angel of death who has been given charge of you will gather you, and then unto your Sustainer you will be brought back." (Ayah 11) - implies accountability for one's actions.
2. **Guidance can be imposed on individuals or communities:** "Yet had We so willed, We could indeed have imposed Our guidance upon every human being: but [We have not willed it thus]" (Ayah 13) - suggests that guidance is available, but may not always be accepted.

Contracts

1. **Consequences of breaking contracts:** "Taste, then, [the recompense] for your having been oblivious of the coming of this your Day [of Judgment] - for, verily, We are [now] oblivious of you: taste, then, [this] abiding suffering for all [the evil] that you were wont to do!" (Ayah 14) - implies consequences for breaking contracts or agreements.

Wealth

1. **Gratitude is expected for blessings:** "and He endows you with hearing, and sight, and feelings as well as minds: [yet] how seldom are you grateful!" (Ayah 10) - suggests that gratitude is an essential aspect of wealth management.
2. **Spend on others out of what We provide for them as sustenance:** "who spend on others out of what We provide for them as sustenance." (Ayah 16) - implies the importance of charitable giving.

Work

1. **Hard work and diligence are rewarded:** "gardens of rest await them, as a welcome [from God], in result of what they did" (Ayah 19) - suggests that hard work and diligence lead to rewards.
2. **Patience is required for success:** "and [as] We raised among them leaders who, so long as they bore themselves with patience and had sure faith in Our messages..." (Ayah 24) - implies the importance of patience in achieving success.

Leadership

1. **Leaders are accountable for their actions:** "And [just as] We caused that [earlier revelation] to be a guidance for the children of Israel, / and [as] We raised among them leaders who, so long as they bore themselves with patience and had sure faith in Our messages..." (Ayahs 23-24) - suggests that leaders are accountable for their actions.
2. **Leaders should guide according to God's behest:** "and [just as] We caused that [earlier revelation] to be a guidance for the children of Israel, / and [as] We raised among them leaders who, so long as they bore themselves with patience and had sure faith in Our messages, guided [their people] in accordance with Our behest..." (Ayahs 23-24) - implies that leaders should guide according to God's will.

Relationships

1. **Gratitude is essential in relationships:** "and He endows you with hearing, and sight, and feelings as well as minds: [yet] how seldom are you grateful!" (Ayah 10) - suggests that gratitude is an essential aspect of healthy relationships.
2. **Charitable giving strengthens relationships:** "who spend on others out of what We provide for them as sustenance." (Ayah 16) - implies the importance of charitable giving in strengthening relationships.

Time

1. **Accountability for time management:** "You have none to protect you from God, and none to intercede for you [on Judgment Day]: will you not, then, bethink yourselves?" (Ayah 4) - suggests that individuals are accountable for their use of time.
2. **Importance of using time wisely:** "Say: '[One day,] the angel of death who has been given charge of you will gather you, and then unto your Sustainer you will be brought back.'" (Ayah 11) - implies the importance of using time wisely.

Ethics

1. **Honesty is a fundamental principle:** "Say: '[One day,] the angel of death who has been given charge of you will gather you, and then unto your Sustainer you will be brought back.'" (Ayah 11) - implies honesty as a fundamental principle.
2. **Consequences of dishonesty:** "Taste, then, [the recompense] for your having been oblivious of the coming of this your Day [of Judgment] - for, verily, We are [now] oblivious of you: taste, then, [this] abiding suffering for all [the evil] that you were wont to do!" (Ayah 14) - implies consequences for dishonesty.
3. **Importance of gratitude:** "and He endows you with hearing, and sight, and feelings as well as minds: [yet] how seldom are you grateful!" (Ayah 10) - suggests that gratitude is an essential aspect of ethics.

Belief

1. **Faith is a fundamental principle:** "Say: '[One day,] the angel of death who has been given charge of you will gather you, and then unto your Sustainer you will be brought back.'" (Ayah 11) - implies faith as a fundamental principle.
2. **Consequences of disbelief:** "Taste, then, [the recompense] for your having been oblivious of the coming of this your Day [of Judgment] - for, verily, We are [now] oblivious of you: taste, then, [this] abiding suffering for all [the evil] that you were wont to do!" (Ayah 14) - implies consequences for disbelief.

Note: These principles are extracted from the text and may not be exhaustive or universally applicable.

Surah 34: Saba

Here are the business and ethical principles extracted from Surah 34: Saba:

1. **PRINCIPLE:** Accountability to God **AYAH:** 3 **CATEGORY:** Leadership/Relationships

God knows all that is in the heavens and on earth, and nothing escapes His knowledge.

2. **PRINCIPLE:** Reward for good deeds **AYAH:** 4 **CATEGORY:** Wealth/Contracts

Those who believe and do righteous deeds will be rewarded with forgiveness of sins and a most excellent sustenance.

3. **PRINCIPLE:** Consequences of denying the truth **AYAH:** 5 **CATEGORY:** Leadership/Relationships

Those who strive against God's messages will face grievous suffering as an outcome of their vileness.

4. **PRINCIPLE:** Gratitude and appreciation **AYAH:** 13 **CATEGORY:** Wealth/Contracts

Few are the truly grateful among God's servants, and We command labor in gratitude towards Him.

5. **PRINCIPLE:** Humility and recognition of limitations **AYAH:** 9 **CATEGORY:** Time/Leadership

The people who deny the truth do not recognize how little of the sky and earth lies open before them, and how much is hidden from them.

6. **PRINCIPLE:** Fairness and justice in relationships **AYAH:** 18 **CATEGORY:** Relationships/Leadership

We had placed between the people of Sheba and the cities We had blessed many towns within sight of one another, making traveling easy for them.

7. **PRINCIPLE:** Consequences of ingratitude **AYAH:** 17 **CATEGORY:** Wealth/Contracts

God requites those who deny the truth with a punishment that is proportional to their ingratitude.

8. **PRINCIPLE:** Balance and moderation in life **AYAH:** 11 **CATEGORY:** Time/Wealth

Do good deeds lavishly, without stint, and give deep thought to their steady flow.

9. **PRINCIPLE:** Accountability for one's actions **AYAH:** 12 **CATEGORY:** Leadership/Relationships

God holds accountable those who deviate from His command, and they will taste suffering through a blazing flame.

Surah 35: Faatir

Here are the business and ethical principles extracted from Surah 35: Faatir:

1. **PRINCIPLE:** God's power to will anything **AYAH:** 1 **CATEGORY:** Leadership/Relationships (acknowledging God's authority)

2. **PRINCIPLE:** No one can withhold or release God's blessings **AYAH:** 2 **CATEGORY:** Wealth (acknowledging God's control over resources)
 3. **PRINCIPLE:** Be grateful for God's blessings and provision **AYAH:** 3 **CATEGORY:** Relationships/Leadership (encouraging gratitude and humility)
 4. **PRINCIPLE:** Do not be deceived by the life of this world or Satan **AYAH:** 5 **CATEGORY:** Leadership/Wealth (warning against materialism and deception)
 5. **PRINCIPLE:** Each person is responsible for their own actions **AYAH:** 8 **CATEGORY:** Wealth/Leadership (acknowledging individual responsibility)
 6. **PRINCIPLE:** No one can make God do something He does not will **AYAH:** 10 **CATEGORY:** Leadership/Relationships (acknowledging God's sovereignty)
 7. **PRINCIPLE:** God is the creator and sustainer of all life **AYAH:** 11 **CATEGORY:** Wealth/Leadership (acknowledging God's role in creation and provision)
 8. **PRINCIPLE:** No one should be made to bear another's burden **AYAH:** 18 **CATEGORY:** Trade/Contracts (warning against exploitation and unfair treatment)
 9. **PRINCIPLE:** Each person is responsible for their own spiritual growth **AYAH:** 19-22 **CATEGORY:** Leadership/Relationships (acknowledging individual responsibility for spiritual development)
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Surah 36: Yaseen

Here are the business and ethical principles extracted from Surah 36: Yaseen:

Business/Trade

1. **Honesty in Business:** Ayah 17 - "but we are not bound to do more than clearly deliver the message [entrusted to us]."
 - Category: Trade
2. **Fairness and Justice:** Ayah 19 - "[Your destiny, good or evil, is] bound up with yourselves!"
 - Category: Trade

Contracts

1. **No Coercion in Contracts:** Ayahs 18-20 - The people of the township tried to stone the apostles if they did not desist from their message.
 - Category: Contracts
2. **Fair Compensation:** Not explicitly mentioned, but implied by the context of the parable.

Wealth

1. **Gratitude for God's Blessings:** Ayah 35 - "so that they may eat of the fruit thereof, though it was not their hands that made it. Will they not, then, be grateful?"
 - Category: Wealth

Leadership

1. **Accountability in Leadership:** Ayahs 12-13 - God will record all deeds and traces left behind by individuals.
 - Category: Leadership
2. **Wisdom in Decision-Making:** Ayah 3 - "Consider this Qur'an full of wisdom"
 - Category: Leadership

Relationships

1. **Respect for Authority:** Ayah 25 - The man who came running from the farthest end of the city said, "O my people! Follow these message-bearers!"
 - Category: Relationships
2. **Tolerance and Open-Mindedness:** Ayah 11 - Thou canst [truly] warn only him who is willing to take the reminder to heart...
 - Category: Relationships

Time

1. **Patience and Persistence:** Ayahs 30-31 - Never has an apostle come to them without their deriding him! Are they not aware of how many a generation We have destroyed before their time?
 - Category: Time
 2. **Accountability for Past Actions:** Ayah 12 - Verily, We shall indeed bring the dead back to life; and We shall record whatever [deeds] they have sent ahead...
 - Category: Time
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Surah 38: Saad

Here are the business and ethical principles extracted from Surah 38: Saad:

Business/Trade

1. **Honesty in Business:** Ayah 23, CATEGORY: trade
 - "He has certainly wronged thee by demanding that thy ewe be added to his ewes!"
2. **Fairness in Judgment:** Ayahs 21-26, CATEGORY: trade/judgment
 - David's judgment between the two litigants was fair and just.

Contracts

1. **Binding Contracts:** Ayah 23, CATEGORY: contracts
 - The contract between the two litigants was binding, but one party tried to cheat the other.
2. **Enforcement of Contracts:** Ayahs 21-26, CATEGORY: contracts/judgment

- David enforced the contract and judged fairly.

Wealth

1. **Greed and Materialism:** Ayah 9, CATEGORY: wealth
 - "Or do they [think that they] own the treasures of thy Sustainer's grace - [the grace] of the Almighty, the Giver of Gifts?"
2. **Righteousness and Wealth:** Ayahs 25-26, CATEGORY: wealth/righteousness
 - David's focus on righteousness led to forgiveness and nearness to God.

Work

1. **Hard Work and Responsibility:** Ayahs 17-18, CATEGORY: work/leadership
 - David was given inner strength and wisdom in judgment.
2. **Accountability for Actions:** Ayahs 21-26, CATEGORY: work/righteousness
 - David's actions were accountable to God.

Leadership

1. **Just Leadership:** Ayahs 17-18, CATEGORY: leadership
 - David was a just leader who turned unto God.
2. **Accountability of Leaders:** Ayahs 21-26, CATEGORY: leadership/righteousness
 - David's leadership was accountable to God.

Relationships

1. **Respect for Others' Property:** Ayah 23, CATEGORY: relationships
 - The contract between the two litigants respected each other's property.
2. **Forgiveness and Repentance:** Ayahs 24-25, CATEGORY: relationships/righteousness
 - David forgave himself and turned unto God.

Time

1. **Patience in Times of Adversity:** Ayah 17, CATEGORY: time
 - "Bear thou with patience whatever they may say..."
2. **Accountability for Time:** Ayahs 21-26, CATEGORY: time/righteousness
 - David's use of time was accountable to God.

Ethics

1. **Truthfulness:** Ayah 5, CATEGORY: ethics
 - "Does he claim that all the deities are [but] one God?"
2. **Justice and Fairness:** Ayahs 21-26, CATEGORY: ethics/righteousness
 - David's judgment was just and fair.
3. **Forgiveness and Repentance:** Ayahs 24-25, CATEGORY: ethics/righteousness
 - David forgave himself and turned unto God.

Note that these principles are not exhaustive and may be open to interpretation.

Surah 39: Az-Zumar

Here are the business and ethical principles extracted from Surah Az-Zumar:

1. **PRINCIPLE:** Worship only one God, sincere in faith **AYAH:** 2 (CATEGORY: relationships)
 2. **PRINCIPLE:** Gratitude is approved by God, ingratitude is not **AYAH:** 7 (CATEGORY: leadership)
 3. **PRINCIPLE:** No bearer of burdens shall be made to bear another's burden **AYAH:** 7 (CATEGORY: trade/contracts/wealth)
 4. **PRINCIPLE:** Ultimate good awaits those who persevere in doing good in this world **AYAH:** 10 (CATEGORY: work)
 5. **PRINCIPLE:** Be conscious of your Sustainer, and have ultimate good as a reward **AYAH:** 10 (CATEGORY: leadership)
 6. **PRINCIPLE:** Wide is God's earth, and patience will be rewarded in full **AYAH:** 10 (CATEGORY: time)
 7. **PRINCIPLE:** Worship whatever you please instead of God is the most obvious loss **AYAH:** 15 (CATEGORY: relationships)
 8. **PRINCIPLE:** Those who shun evil powers and turn to God will have happiness in the life to come **AYAH:** 17 (CATEGORY: leadership)
 9. **PRINCIPLE:** Listening and following the best of what is said leads to guidance from God **AYAH:** 18 (CATEGORY: relationships)
 10. **PRINCIPLE:** God's promise is never failed, and those who are conscious of their Sustainer will have mansions in the life to come **AYAH:** 20 (CATEGORY: leadership)
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Surah 40: Ghafir

Here are the business and ethical principles extracted from Surah 40: Ghafir:

1. **PRINCIPLE:** Accountability for one's actions **AYAH:** 12 **CATEGORY:** Leadership/Relationships
2. **PRINCIPLE:** God is the ultimate authority and judge **AYAH:** 20 **CATEGORY:** Leadership
3. **PRINCIPLE:** Honesty and sincerity in faith are essential **AYAH:** 14 **CATEGORY:** Relationships
4. **PRINCIPLE:** Warning others of consequences for their actions **AYAH:** 17-18 **CATEGORY:** Leadership/Relationships
5. **PRINCIPLE:** God's justice is based on truth and fairness **AYAH:** 20 **CATEGORY:** Leadership
6. **PRINCIPLE:** Those who deny the truth will face consequences **AYAH:** 10, 12 **CATEGORY:** Relationships

7. **PRINCIPLE:** The importance of seeking forgiveness for sins **AYAH:** 7-8 **CATEGORY:** Relationships
 8. **PRINCIPLE:** God's mercy and guidance are available to those who seek it **AYAH:** 9 **CATEGORY:** Leadership/Relationships
 9. **PRINCIPLE:** The consequences of denying the truth will be severe **AYAH:** 10-12 **CATEGORY:** Relationships
 10. **PRINCIPLE:** God's power and authority are unmatched **AYAH:** 22, 25 **CATEGORY:** Leadership
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Surah 41: Fussilat

Here are the business and ethical principles extracted from Surah Fussilat:

1. **PRINCIPLE:** Be honest and transparent in communication. **AYAH:** 5 **CATEGORY:** relationships

"They say, [as it were:] "Our hearts are veiled from whatever thou callest us to, [O Muhammad,] and in our ears is deafness, and between us and thee is a barrier. Do, then, [whatever thou wilt, whereas,] behold, we shall do [as we have always done]!"

2. **PRINCIPLE:** Spend wisely and be generous. **AYAH:** 7 **CATEGORY:** wealth

"those who do not spend in charity: for it is they, they who [thus] deny the truth of the life to come!"

3. **PRINCIPLE:** Be humble and acknowledge one's limitations. **AYAH:** 5 **CATEGORY:** leadership

"They say, [as it were:] "Our hearts are veiled from whatever thou callest us to, [O Muhammad,]"

4. **PRINCIPLE:** Seek forgiveness and be penitent. **AYAH:** 6 **CATEGORY:** relationships

"Say thou, [O Prophet:] "I am but a mortal like you. It has been revealed to me that your God is the One God: go, then, straight towards Him and seek His forgiveness!"

5. **PRINCIPLE:** Be grateful for God's blessings. **AYAH:** 9 **CATEGORY:** trade/contracts

"Would you indeed deny Him who has created the earth in two aeons? And do you claim that there is any power that could rival Him, the Sustainer of all the worlds?"

6. **PRINCIPLE:** Take responsibility for one's actions. **AYAH:** 21-23 **CATEGORY:** relationships

"And they will ask their skins, "Why did you bear witness against us?" - [and] these will reply: "God, who gives speech to all things, has given speech to us [as well]: for He [it is who] has created you in the first instance - and unto Him you are [now] brought back."

7. **PRINCIPLE:** Be mindful of one's time and prioritize spiritual growth. **AYAH:** 24
CATEGORY: time

"And then, [even] if they endure [their lot] in patience, the fire will still be their abode; and if they pray to be allowed to make amends, they will not be allowed to do so:"

Surah 42: Ash-Shura

Here are the business and ethical principles extracted from Surah 42: Ash-Shura:

Business Principles

1. **PRINCIPLE:** Trust in one's Sustainer **AYAH:** 10 **CATEGORY:** Leadership/Relationships
2. **PRINCIPLE:** Verdict on disputes rests with God **AYAH:** 10 **CATEGORY:** Leadership/Dispute Resolution
3. **PRINCIPLE:** Balance and equity in business dealings **AYAH:** 17 **CATEGORY:** Trade/Contracts

Ethical Principles

1. **PRINCIPLE:** Worship only one God, the Almighty and Wise **AYAH:** 4 **CATEGORY:** Leadership/Relationships
2. **PRINCIPLE:** Do not ascribe partners to God **AYAH:** 9 **CATEGORY:** Leadership/Relationships
3. **PRINCIPLE:** Be steadfast in faith and do not break up unity **AYAH:** 13 **CATEGORY:** Faith/Leadership
4. **PRINCIPLE:** Be kind and merciful to all creatures **AYAH:** 19 **CATEGORY:** Relationships/Leadership
5. **PRINCIPLE:** Do not mock or question the Last Hour **AYAH:** 18 **CATEGORY:** Leadership/Faith

Note: Some of these principles may overlap between categories, but I have listed them according to their primary relevance.

Surah 43: Az-Zukhruf

Here are the business and ethical principles extracted from Surah 43: Az-Zukhruf:

1. **PRINCIPLE:** Consider the source and authenticity of information. **AYAH:** 4 **CATEGORY:** Leadership/Relationships

2. **PRINCIPLE:** Be grateful for blessings and acknowledge their Source. **AYAH:** 13-14
CATEGORY: Relationships/Leadership
 3. **PRINCIPLE:** Do not attribute human-like qualities to God (e.g., having children). **AYAH:** 15-19 **CATEGORY:** Leadership/Ethics
 4. **PRINCIPLE:** Be cautious of blindly following traditions and customs. **AYAH:** 22-24
CATEGORY: Relationships/Leadership
 5. **PRINCIPLE:** Seek guidance from prophets and messengers. **AYAH:** 26-28 **CATEGORY:** Leadership/Ethics
 6. **PRINCIPLE:** Be open to new information and truth, even if it challenges existing beliefs. **AYAH:** 30 **CATEGORY:** Relationships/Leadership
 7. **PRINCIPLE:** Recognize the distribution of God's blessings and means of livelihood among people. **AYAH:** 32 **CATEGORY:** Trade/Contracts/Wealth
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Surah 45: Al-Jaathiya

Here are the business and ethical principles extracted from Surah 45: Al-Jaathiya:

1. **PRINCIPLE:** Be grateful for God's blessings. **AYAH:** 12 **CATEGORY:** Wealth/Leadership
 2. **PRINCIPLE:** Forgiveness is a virtue, especially towards those who do not believe in the coming of the Days of God. **AYAH:** 14 **CATEGORY:** Relationships
 3. **PRINCIPLE:** Doing what is just and right leads to personal benefit, while doing evil leads to personal harm. **AYAH:** 15 **CATEGORY:** Leadership/Time
 4. **PRINCIPLE:** God's revelation and wisdom are a gift to humanity, including the children of Israel. **AYAH:** 16 **CATEGORY:** Wealth/Leadership
 5. **PRINCIPLE:** Mutual jealousy can lead to divergent views among people, but ultimately, God will judge between them on Resurrection Day. **AYAH:** 17 **CATEGORY:** Leadership/Relationships
 6. **PRINCIPLE:** Following the likes and dislikes of those who do not know the truth is a path that leads away from God's purpose. **AYAH:** 18 **CATEGORY:** Leadership
 7. **PRINCIPLE:** Evildoers are only friends and protectors of each other, while God is the Protector of all who are conscious of Him. **AYAH:** 19 **CATEGORY:** Leadership/Relationships
 8. **PRINCIPLE:** God's revelation is a means of insight for humanity and a guidance and grace unto people who are endowed with inner certainty. **AYAH:** 20 **CATEGORY:** Wealth/Leadership
 9. **PRINCIPLE:** Those who indulge in sinful doings will not be placed on an equal footing with those who have attained to faith and do righteous deeds, both in life and death. **AYAH:** 21 **CATEGORY:** Leadership/Time
 10. **PRINCIPLE:** God has created the heavens and earth according to truth, and every human being shall be recompensed for what they have earned. **AYAH:** 22 **CATEGORY:** Wealth/Leadership
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Surah 46: Al-Ahqaf

Here are the business and ethical principles extracted from Surah 46: Al-Ahqaf:

1. **PRINCIPLE:** Be truthful in one's words and actions. **AYAH:** 4 **CATEGORY:** Leadership/Relationships Specifically, verse 4 says "Show me what these [beings or forces] have created anywhere on earth! Or had they, perchance, a share in [creating] the heavens?"
 2. **PRINCIPLE:** Accountability for one's actions. **AYAH:** 19 **CATEGORY:** Leadership/Accountability Verse 19 says "for, [in the life to come,] all shall have their degrees in accordance with whatever [good or evil] they did: and so, He will repay them in full for their doings"
 3. **PRINCIPLE:** Gratitude towards one's parents. **AYAH:** 15 **CATEGORY:** Relationships/Family Verse 15 says "NOW [among the best of the deeds which] We have enjoined upon man is goodness towards his parents."
 4. **PRINCIPLE:** Honesty in business dealings (e.g., not inventing or fabricating information). **AYAH:** 8 **CATEGORY:** Trade/Contracts Verse 8 says "Had I invented it, you would not be of the least help to me against God"
 5. **PRINCIPLE:** Responsibility towards one's family and community. **AYAH:** 15 **CATEGORY:** Leadership/Relationships Verse 15 says "and that I may do what is right [in a manner] that will meet with Thy goodly acceptance; and grant me righteousness in my offspring"
 6. **PRINCIPLE:** Repentance and turning towards God. **AYAH:** 15 **CATEGORY:** Leadership/Accountability Verse 15 says "Verily, unto Thee have I turned in repentance: for, verily, I am of those who have surrendered themselves unto Thee!"
 7. **PRINCIPLE:** Protection of the environment and natural resources. **AYAH:** 3 **CATEGORY:** Wealth/Environment Verse 3 says "We have not created the heavens and the earth and all that is between them otherwise than in accordance with [an inner] truth"
 8. **PRINCIPLE:** Fairness and justice in dealings. **AYAH:** 19 **CATEGORY:** Leadership/Accountability Verse 19 says "and so, He will repay them in full for their doings, and none shall be wronged"
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Surah 47: Muhammad

Here are the extracted business and ethical principles from Surah 47: Muhammad:

1. **PRINCIPLE:** Reward for righteous deeds **AYAH number:** 2 **CATEGORY:** Leadership/Relationships (God's reward for those who have faith and do good deeds)
2. **PRINCIPLE:** Punishment for denying the truth **AYAH number:** 1, 8, 10 **CATEGORY:** Leadership/Relationships (consequences of denying God and following falsehood)
3. **PRINCIPLE:** Protection from harm through faith in God **AYAH number:** 11 **CATEGORY:** Leadership/Protection (God's protection for those who have faith)

4. **PRINCIPLE:** Reward for helping the cause of God **AYAH number:** 7 **CATEGORY:** Leadership/Relationships (God's help and support for those who help His cause)
 5. **PRINCIPLE:** Consequences of following one's own desires **AYAH number:** 16 **CATEGORY:** Relationships (consequences of following one's own lusts, rather than God's guidance)
 6. **PRINCIPLE:** Guidance and growth through faith in God **AYAH number:** 17 **CATEGORY:** Leadership/Personal Growth (God's guidance and increase in faith for those who are willing to be guided)
 7. **PRINCIPLE:** Accountability for past actions **AYAH number:** 18, 20 **CATEGORY:** Time (consequences of past actions, and the importance of seeking forgiveness)
 8. **PRINCIPLE:** Obedience to God's call **AYAH number:** 21 **CATEGORY:** Leadership/Relationships (importance of obedience to God's revelation and guidance)
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Surah 48: Al-Fath

Here are the business and ethical principles extracted from Surah 48: Al-Fath:

1. **PRINCIPLE:** Loyalty and commitment to one's promises **AYAH:** 10 **CATEGORY:** Leadership/Relationships "Behold, all who pledge their allegiance to thee pledge their allegiance to God: the hand of God is over their hands."
2. **PRINCIPLE:** Honesty and integrity in business dealings **AYAH:** 10 **CATEGORY:** Trade/Contracts/Wealth "...he who breaks his oath, breaks it only to his own hurt; whereas he who remains true to what he has pledged unto God, on him will He bestow a reward supreme."
3. **PRINCIPLE:** Fairness and justice in distribution of resources **AYAH:** 15-16 **CATEGORY:** Trade/Contracts/Wealth "Say: "By no means shall you go with us: God has declared aforetime [to whom all spoils shall belong].""
4. **PRINCIPLE:** Responsibility to one's community and society **AYAH:** 17 **CATEGORY:** Leadership/Relationships "No blame attaches to the blind, nor does blame attach to the lame, nor does blame attach to the sick [for staying away from a war in God's cause]; but whoever heeds [the call of] God and His Apostle [in deed or in heart], him will He admit into gardens through which running waters flow; whereas him who turns away will He chastise with grievous chastisement."
5. **PRINCIPLE:** Gratitude and appreciation for blessings **AYAH:** 18-19 **CATEGORY:** Leadership/Relationships "INDEED, well-pleased was God with the believers when they pledged their allegiance unto thee [O Muhammad] under that tree, for He knew what was in their hearts; and so He bestowed inner peace upon them from on high, and rewarded them with [the glad tiding of] a victory soon to come"
6. **PRINCIPLE:** Humility and recognition of God's sovereignty **AYAH:** 14 **CATEGORY:** Leadership/Relationships "But God's is the dominion over the heavens and the earth: He forgives whomever He wills, and imposes suffering on whomever He wills - and [withal,] He is indeed much-forgiving, a dispenser of grace."
7. **PRINCIPLE:** Trust in God's plan and providence **AYAH:** 16 **CATEGORY:** Time/Leadership "...and then, if you heed [that call], God will bestow on you a goodly reward; but if you

turn away as you turned away this time, He will chastise you with grievous chastisement."

Surah 50: Qaaf

Here are the business and ethical principles extracted from Surah 50: Qaaf:

Trade/Contracts/Wealth

1. Principle: Honesty is essential for business dealings (Ayah 5)
2. Principle: Be mindful of one's wealth and use it wisely (Ayah 34)

Leadership

3. Principle: Leaders should be aware of the consequences of their actions (Ayah 28)
4. Principle: Leaders are accountable to a higher authority (Ayah 29)

Relationships

5. Principle: Treat others with respect and kindness, even in adversity (Ayah 34)
6. Principle: Be mindful of one's relationships with others, including family and community (Ayah 22)

Time

7. Principle: Make the most of the time given to you (Ayah 39-41)
8. Principle: Be patient and persevering in times of difficulty (Ayah 39)

Work

9. Principle: Recognize that one's work is a gift from God, and use it wisely (Ayah 17-18)

Leadership/Accountability

10. Principle: Leaders are responsible for their actions and decisions (Ayah 28)
 11. Principle: Be accountable to a higher authority (Ayah 29)
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Surah 51: Adh-Dhaariyat

Here are the business and ethical principles extracted from Surah 51: Adh-Dhaariyat:

1. **PRINCIPLE:** Consideration of God's signs in nature (AYAH 1, CATEGORY: relationships)

2. **PRINCIPLE:** Accountability for one's actions (AYAH 5-6, CATEGORY: leadership/relationships)
3. **PRINCIPLE:** Judgment is inevitable and will come to those who have wronged themselves (AYAH 6, CATEGORY: leadership/relationships)
4. **PRINCIPLE:** The importance of self-reflection and introspection (AYAH 9-10, CATEGORY: relationships)
5. **PRINCIPLE:** The consequences of mocking or doubting God's signs (AYAH 13, CATEGORY: leadership/relationships)
6. **PRINCIPLE:** The reward for those who are righteous and do good deeds (AYAH 15-16, CATEGORY: wealth/work)
7. **PRINCIPLE:** The importance of gratitude and appreciation for one's blessings (AYAH 17-18, CATEGORY: relationships)
8. **PRINCIPLE:** Distributing wealth and resources fairly among those in need (AYAH 19, CATEGORY: trade/contracts/wealth)
9. **PRINCIPLE:** Recognizing God's signs in nature and the universe (AYAH 20-21, CATEGORY: leadership/relationships)
10. **PRINCIPLE:** The importance of faith and trust in God's promises (AYAH 22-23, CATEGORY: relationships)
11. **PRINCIPLE:** Hospitality and welcoming guests with generosity (AYAH 25-27, CATEGORY: relationships)
12. **PRINCIPLE:** Humility and recognition of one's limitations (AYAH 28-30, CATEGORY: leadership/relationships)
13. **PRINCIPLE:** The importance of seeking knowledge and guidance from God (AYAH 31-32, CATEGORY: leadership/relationships)
14. **PRINCIPLE:** Warning against the consequences of sin and disobedience (AYAH 33-34, CATEGORY: leadership/relationships)
15. **PRINCIPLE:** The preservation of righteous individuals in times of destruction (AYAH 35-37, CATEGORY: relationships)
16. **PRINCIPLE:** The importance of leaving a legacy of righteousness for future generations (AYAH 38, CATEGORY: leadership/relationships)
17. **PRINCIPLE:** The consequences of rejecting God's signs and messages (AYAH 39-40, CATEGORY: leadership/relationships)
18. **PRINCIPLE:** The destruction of those who reject God's signs and messages (AYAH 41-42, CATEGORY: leadership/relationships)
19. **PRINCIPLE:** The importance of recognizing God's power and authority over creation (AYAH 43-45, CATEGORY: leadership/relationships)
20. **PRINCIPLE:** The preservation of righteous individuals in times of destruction (AYAH 46, CATEGORY: relationships)
21. **PRINCIPLE:** The expansion and ordering of the universe by God (AYAH 47-48, CATEGORY: trade/contracts/wealth)
22. **PRINCIPLE:** The importance of recognizing God's signs in nature and the universe (AYAH 49, CATEGORY: leadership/relationships)
23. **PRINCIPLE:** Warning against idolatry and polytheism (AYAH 50-51, CATEGORY: relationships)

Note that these principles are not exhaustive and may be subject to interpretation.

Surah 53: An-Najm

Here are the business and ethical principles extracted from Surah 53: An-Najm:

1. **PRINCIPLE:** Consider the source of knowledge and guidance. **AYAH:** 4, 11, 12
CATEGORY: Leadership/Relationships
 2. **PRINCIPLE:** Be aware of one's own limitations and biases. **AYAH:** 28 **CATEGORY:** Relationships/Time
 3. **PRINCIPLE:** Avoid those who are only concerned with worldly gain. **AYAH:** 30, 34-35
CATEGORY: Leadership/Relationships
 4. **PRINCIPLE:** Recognize the limitations of human knowledge and perception. **AYAH:** 36, 37
CATEGORY: Relationships/Time
 5. **PRINCIPLE:** Be truthful in one's words and actions. **AYAH:** 23 **CATEGORY:** Leadership/Relationships
 6. **PRINCIPLE:** Do not assign female to male or vice versa in matters of worship or value. **AYAH:** 21-22 **CATEGORY:** Trade/Contracts/Wealth
 7. **PRINCIPLE:** Be aware of one's own accountability and responsibility. **AYAH:** 32, 41
CATEGORY: Leadership/Relationships
 8. **PRINCIPLE:** Recognize the power and authority of God in all matters. **AYAH:** 27, 31-33, 43-44 **CATEGORY:** Leadership/Time
 9. **PRINCIPLE:** Be grateful for the blessings and gifts of life. **AYAH:** 45-47 **CATEGORY:** Trade/Contracts/Wealth
 10. **PRINCIPLE:** Avoid pride and arrogance in one's actions and words. **AYAH:** 52, 53
CATEGORY: Leadership/Relationships
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Surah 54: Al-Qamar

Here are the business and ethical principles extracted from Surah 54: Al-Qamar:

1. **PRINCIPLE:** Accountability for one's actions **AYAH:** 17, 31, 40 (Category: Leadership)
These verses emphasize that individuals will be held accountable for their actions on the Day of Judgment.
2. **PRINCIPLE:** The importance of gratitude **AYAH:** 35 (Category: Relationships) This verse highlights the reward given to those who are grateful and thankful for God's blessings.
3. **PRINCIPLE:** The consequences of ignoring warnings **AYAH:** 6, 21, 31, 37, 39 (Category: Leadership) These verses illustrate the severe suffering that results from disregarding divine warnings and messages.
4. **PRINCIPLE:** The importance of patience and perseverance **AYAH:** 27 (Category: Work) This verse encourages Salih to remain patient and vigilant in the face of challenges.
5. **PRINCIPLE:** The need for fairness and justice **AYAH:** 28 (Category: Trade/Contracts/Wealth) This verse emphasizes the importance of dividing resources fairly

among individuals, as exemplified by the division of water between the people of Thamud.

6. **PRINCIPLE:** The consequences of arrogance and pride **AYAH:** 18, 20, 24 (Category: Leadership) These verses illustrate the severe suffering that results from arrogance and pride, as seen in the cases of Ad, Thamud, and Pharaoh's folk.
 7. **PRINCIPLE:** The importance of seeking knowledge and wisdom **AYAH:** 4, 5 (Category: Leadership) These verses highlight the value of seeking wisdom and guidance, which is essential for making informed decisions and avoiding mistakes.
 8. **PRINCIPLE:** The need for humility and recognition of one's limitations **AYAH:** 24, 26 (Category: Relationships) These verses emphasize the importance of recognizing one's limitations and being humble in the face of divine guidance and wisdom.
 9. **PRINCIPLE:** The consequences of rejecting divine messages **AYAH:** 6, 21, 31, 37, 39 (Category: Leadership) These verses illustrate the severe suffering that results from rejecting divine messages and warnings.
 10. **PRINCIPLE:** The importance of taking responsibility for one's actions **AYAH:** 17, 40 (Category: Leadership) These verses emphasize the need to take responsibility for one's actions and decisions, rather than blaming others or making excuses.
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Surah 57: Al-Hadid

Here are the extracted business and ethical principles from Surah 57: Al-Hadid:

1. **PRINCIPLE:** Trusteeship **AYAH:** 7 **CATEGORY:** Wealth/Leadership

Believers are entrusted with wealth, and they should spend it on others in God's cause.

2. **PRINCIPLE:** Accountability for one's actions **AYAH:** 4 **CATEGORY:** Relationships/Time

God is aware of everything that happens on earth and in the heavens, and He sees all that people do.

3. **PRINCIPLE:** Generosity and charity **AYAH:** 7-10 **CATEGORY:** Wealth/Leadership

Believers should spend freely in God's cause, as it is a means of attaining a great reward.

4. **PRINCIPLE:** Good governance and leadership **AYAH:** 9 **CATEGORY:** Leadership

God guides His servants through clear messages to lead them out of darkness into light.

5. **PRINCIPLE:** Fairness and justice **AYAH:** 10 **CATEGORY:** Wealth/Leadership

Those who spent and fought in God's cause before the Victory are considered higher in rank than those who did so after it, but God has promised good to all who strive in His cause.

6. **PRINCIPLE:** Transparency and honesty **AYAH:** 11-12 **CATEGORY:** Wealth/Leadership

Those who offer a goodly loan to God will be amply repaid on the Day of Judgment.

7. **PRINCIPLE:** Humility and gratitude **AYAH:** 16 **CATEGORY:** Relationships/Time

Believers should feel humble at the remembrance of God and all the truth that has been bestowed upon them, lest they become like those who were granted revelation aforetime but whose hearts hardened with time.

8. **PRINCIPLE:** Integrity and truthfulness **AYAH:** 18-19 **CATEGORY:** Leadership

Those who accept the truth as true and offer up a goodly loan to God will be amply repaid and have a noble reward in the life to come.

9. **PRINCIPLE:** Consequences of denying the truth **AYAH:** 20 **CATEGORY:** Wealth/Leadership

Those who deny the truth and give the lie to God's messages are destined for the blazing fire, while those who live in this world solely for wealth and children will find their lives to be but a play and a passing delight.

Surah 58: Al-Mujaadila

Here are the business and ethical principles extracted from Surah 58: Al-Mujaadila:

1. **PRINCIPLE:** Honesty in relationships **AYAH:** 2-3 **CATEGORY:** Relationships

The verse warns against saying "Thou art as unlawful to me as my mother" (2) and emphasizes the importance of honesty in relationships, stating that such a statement is false and counter to reason.

2. **PRINCIPLE:** Restitution for wrongdoing **AYAH:** 3-4 **CATEGORY:** Leadership

The verse prescribes restitution for those who separate themselves from their wives by saying "Thou art as unlawful to me as my mother" (3), requiring them to free a human being from bondage or fast for two consecutive months or feed sixty needy ones.

3. **PRINCIPLE:** Trustworthiness in business dealings **AYAH:** 7-8 **CATEGORY:** Trade/Contracts

The verse emphasizes God's knowledge and presence in all matters, including secret confabulations (7), and warns against conspiring with one another for sinful doings (8).

4. **PRINCIPLE:** Confidentiality and trust in relationships **AYAH:** 9-10 **CATEGORY:** Relationships

The verse advises believers to hold counsel in the cause of virtue and God-consciousness, and to remain conscious of God in all their dealings (9), and warns against secret confabulations that are of Satan's doing (10).

5. **PRINCIPLE:** Generosity and charity **AYAH:** 11-12 **CATEGORY:** Wealth

The verse advises believers to make room for one another in their collective life, and to offer up something in charity on the occasion of consultation with the Apostle (11), which will be for their own good and more conducive to their purity.

6. **PRINCIPLE:** Loyalty and friendship **AYAH:** 14 **CATEGORY:** Relationships

The verse warns against befriending people whom God has condemned, stating that they are neither of you nor of those who utterly reject the truth (14).

Surah 60: Al-Mumtahana

Here are the business and ethical principles extracted from Surah 60: Al-Mumtahana:

Business/Trade

1. **PRINCIPLE:** Do not engage in business or alliances with enemies who deny the truth. **AYAH** number: 1 **CATEGORY:** Trade/Contracts/Wealth
2. **PRINCIPLE:** Show kindness and equity to those who do not fight against you on account of your faith, and neither drive you forth from your homelands. **AYAH** number: 8 **CATEGORY:** Trade/Contracts/Wealth

Leadership

1. **PRINCIPLE:** Leaders should not take their enemies for friends or show them affection in secret. **AYAH** number: 1 **CATEGORY:** Leadership
2. **PRINCIPLE:** Leaders should be aware of the intentions and actions of those who pledge allegiance to them. **AYAH** number: 12 **CATEGORY:** Leadership

Relationships

1. **PRINCIPLE:** Do not take unbelievers as friends or allies, especially if they are bent on denying the truth. **AYAH** number: 1 **CATEGORY:** Relationships
2. **PRINCIPLE:** Be cautious of those who pretend to be friends but may still harbor evil intentions. **AYAH** number: 3 **CATEGORY:** Relationships

Time

1. **PRINCIPLE:** Do not delay in taking action against those who deny the truth, as they will remain enemies even if they momentarily appear friendly. **AYAH** number: 2 **CATEGORY:**

Ethics

1. **PRINCIPLE:** Be honest and transparent in your dealings with others. **AYAH** number: 12
CATEGORY: Ethics
 2. **PRINCIPLE:** Do not engage in activities that are forbidden by God, such as stealing, adultery, killing children, or spreading slander. **AYAH** number: 12 **CATEGORY:** Ethics
 3. **PRINCIPLE:** Be equitable and just in your treatment of others, especially those who have pledged allegiance to you. **AYAH** number: 8 **CATEGORY:** Ethics
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Surah 63: Al-Munaafiqoon

Here are the extracted business and ethical principles from Surah 63: Al-Munaafiqoon:

1. **PRINCIPLE:** Honesty in declaration of faith **AYAH:** 1 **CATEGORY:** Relationships
 2. **PRINCIPLE:** Deception through oaths is unacceptable **AYAH:** 2 **CATEGORY:** Leadership
 3. **PRINCIPLE:** Faith and actions must align **AYAH:** 3-4 **CATEGORY:** Wealth (faith is not just a declaration, but a way of life)
 4. **PRINCIPLE:** Do not be deceived by outward appearances **AYAH:** 4 **CATEGORY:** Relationships (do not trust people based on their appearance or words alone)
 5. **PRINCIPLE:** Pride and arrogance are obstacles to forgiveness **AYAH:** 5-6 **CATEGORY:** Leadership (hypocrites' pride prevents them from seeking forgiveness)
 6. **PRINCIPLE:** Do not withhold support for the righteous **AYAH:** 7 **CATEGORY:** Wealth (treasures belong to God, and supporting the righteous is a moral obligation)
 7. **PRINCIPLE:** True honor comes from God, not human status or wealth **AYAH:** 8 **CATEGORY:** Leadership (honor and prestige are not determined by human circumstances)
 8. **PRINCIPLE:** Prioritize remembrance of God over worldly concerns **AYAH:** 9 **CATEGORY:** Time (do not let material possessions distract you from spiritual obligations)
 9. **PRINCIPLE:** Give in charity before it is too late **AYAH:** 10-11 **CATEGORY:** Wealth (give to others while you still have the opportunity)
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Surah 64: At-Taghaabun

Here are the business and ethical principles extracted from Surah 64: At-Taghaabun:

1. **PRINCIPLE:** God has dominion over all creation. **AYAH:** 1 **CATEGORY:** Leadership
2. **PRINCIPLE:** Believers should trust in God alone, not in human guides or leaders. **AYAH:** 13 **CATEGORY:** Relationships/Leadership

3. **PRINCIPLE:** Forgiveness and pardon are essential for personal growth and well-being. **AYAH:** 14 **CATEGORY:** Relationships
 4. **PRINCIPLE:** Wealth and children can be a trial and temptation, but God's reward is greater. **AYAH:** 15 **CATEGORY:** Trade/Wealth
 5. **PRINCIPLE:** Spending in charity benefits one's own self and leads to happiness. **AYAH:** 16 **CATEGORY:** Work/Charity
 6. **PRINCIPLE:** Gratitude and acknowledgment of God's blessings are essential for a happy state. **AYAH:** 17 **CATEGORY:** Relationships
 7. **PRINCIPLE:** God is responsive to gratitude, forgiving, and forbearing. **AYAH:** 17 **CATEGORY:** Leadership/Relationships
 8. **PRINCIPLE:** Believers should be mindful of their actions and seek guidance from God's revelation. **AYAH:** 8 **CATEGORY:** Work/Leadership
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Surah 65: At-Talaaq

Here are the business and ethical principles extracted from Surah 65: At-Talaaq:

- 1. Fairness in Divorce (Ayah 2)** **PRINCIPLE:** Retain or part with women during their waiting period in a fair manner. **CATEGORY:** Relationships
 - 2. Witnessing of Agreements (Ayah 2)** **PRINCIPLE:** Have two persons of probity from among your own community witness what you have decided. **CATEGORY:** Leadership
 - 3. Honesty and Integrity (Ayahs 5, 11)** **PRINCIPLE:** Be honest and just in all dealings. **CATEGORY:** Relationships
 - 4. Responsibility towards Others (Ayah 6)** **PRINCIPLE:** Treat women undergoing a waiting-period with kindness and respect, according to your means. **CATEGORY:** Leadership
 - 5. Fair Distribution of Resources (Ayahs 7, 11)** **PRINCIPLE:** Spend in accordance with what God has given you, and do not burden others more than they can bear. **CATEGORY:** Wealth
 - 6. Accountability for Actions (Ayahs 8-10)** **PRINCIPLE:** Be accountable for your actions, and be prepared to face the consequences of your decisions. **CATEGORY:** Leadership
 - 7. Trust in God's Plan (Ayahs 4, 5)** **PRINCIPLE:** Have trust in God's plan, and know that He will provide for those who are conscious of Him. **CATEGORY:** Time
 - 8. Justice and Mercy (Ayahs 11-12)** **PRINCIPLE:** Be just and merciful in all dealings, and have faith in God's justice and mercy. **CATEGORY:** Leadership
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Surah 67: Al-Mulk

Here are the business and ethical principles extracted from Surah 67: Al-Mulk:

Trade/Contracts/Wealth

1. **Knowledge of God's power and wisdom is essential for success:** Ayah 1, "Hallowed be He in whose hand all dominion rests, since He has the power to will anything"
2. **God's provision is sufficient:** Ayah 16, "Can you ever feel secure that He who is in heaven will not cause the earth to swallow you up when, lo and behold, it begins to quake?"
3. **God's mercy is greater than human provision:** Ayah 30, "What do you think? If of a sudden all your water were to vanish underground, who [but God] could provide you with water from [new] unsullied springs?"

Leadership

1. **Accountability for one's actions:** Ayahs 2-3, "He who has created death as well as life, so that He might put you to a test [and thus show] which of you is best in conduct..."
2. **Responsibility to acknowledge and follow God's guidance:** Ayah 13, "AND [know, O men, that] whether you keep your beliefs secret or state them openly, He has full knowledge indeed of all that is in [your] hearts."

Relationships

1. **Gratitude towards God for blessings:** Ayah 23, "SAY: '[God is] He who has brought you [all] into being, and has endowed you with hearing, and sight, and hearts: [yet] how seldom are you grateful!'"
2. **Recognition of God's role in relationships:** Ayahs 19-20, "Have they, then, never beheld the birds above them, spreading their wings and drawing them in? None but the Most Gracious upholds them: for, verily, He keeps all things in His sight."

Time

1. **Awareness of God's power over time:** Ayah 17, "Or can you ever feel secure that He who is in heaven will not let loose against you a deadly stormwind, whereupon you would come to know how [true] My warning was?"
2. **Recognition of the fleeting nature of life:** Ayahs 25-26, "But they [only] ask, 'When is this promise to be fulfilled? [Answer this, O you who believe in it,] if you are men of truth!' Say thou, [O Prophet:] 'Knowledge thereof rests with God alone; and I am only a plain warner.'"

Work

1. **God's creation is a reflection of His wisdom:** Ayah 3, "He who has created seven heavens in full harmony with one another: no fault will thou see in the creation of the Most

Gracious."

2. **God's provision is sufficient for all needs:** Ayahs 15-16, "He it is who has made the earth easy to live upon: go about, then, in all its regions, and partake the sustenance which He provides..."
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Surah 68: Al-Qalam

Here are the business and ethical principles extracted from Surah Al-Qalam:

1. **PRINCIPLE:** Be mindful of one's actions and their consequences. **AYAH:** 3 **CATEGORY:** Leadership/Relationships
 2. **PRINCIPLE:** A person's character is reflected in their behavior, and they will be held accountable for it. **AYAH:** 6-7 **CATEGORY:** Relationships/Leadership
 3. **PRINCIPLE:** Do not compromise one's values or principles to please others. **AYAH:** 8-9 **CATEGORY:** Leadership/Relationships
 4. **PRINCIPLE:** Be cautious of those who are contemptible, slanderous, and cruel, as they will lead you astray. **AYAH:** 10-13 **CATEGORY:** Relationships/Leadership
 5. **PRINCIPLE:** Wealth and material possessions do not guarantee wisdom or righteousness. **AYAH:** 14-15 **CATEGORY:** Wealth/Leadership
 6. **PRINCIPLE:** Be prepared to face the consequences of one's actions, just like the owners of the garden who were punished for their arrogance. **AYAH:** 17-20 **CATEGORY:** Leadership/Relationships
 7. **PRINCIPLE:** Acknowledge and praise God's greatness, even in times of hardship. **AYAH:** 28-30 **CATEGORY:** Relationships/Leadership
 8. **PRINCIPLE:** Be patient and trust in God's plan, just like the fish who was saved from distress due to God's grace. **AYAH:** 48-50 **CATEGORY:** Leadership/Relationships
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Surah 70: Al-Ma'aarij

Here are the extracted business and ethical principles from Surah 70: Al-Ma'aarij:

Trade/Contracts/Wealth

1. Principle: **Honesty in Business** AYAH number: 18 CATEGORY: Trade/Contracts/Wealth
Description: "and amass [wealth] and thereupon withhold [it from their fellow-men]" - This verse suggests that those who accumulate wealth but do not share it with others are not acting honestly.
2. Principle: **Fair Distribution of Wealth** AYAH number: 25 CATEGORY: Trade/Contracts/Wealth
Description: "in whose possessions there is a due share, acknowledged [by them]" - This verse implies that the wealthy should distribute their wealth fairly among those who need it.

Leadership

1. Principle: **Accountability in Leadership** AYAH number: 42 CATEGORY: Leadership
Description: "Hence, leave them to indulge in idle talk and play [with words] until they face that [Judgment] Day of theirs which they have been promised" - This verse suggests that leaders should be accountable for their actions and decisions.

Relationships

1. Principle: **Respect for Others' Rights** AYAH number: 12 CATEGORY: Relationships
Description: "and of whoever [else] lives on earth, all of them - so that he could but save himself" - This verse implies that individuals should respect the rights and dignity of others.
2. Principle: **Fairness in Interpersonal Relations** AYAH number: 20-21 CATEGORY: Relationships
Description: "Not so, however, those who consciously turn towards God in prayer... [and] who incessantly persevere in their prayer" - This verse suggests that individuals should strive to maintain fair and just relationships with others.

Time

1. Principle: **Preparedness for the Future** AYAH number: 5-7 CATEGORY: Time
Description: "Therefore, [O believer,] endure all adversity with goodly patience... behold, men look upon that [reckoning] as something far away - but, We see it as near!" - This verse emphasizes the importance of being prepared for the future and not taking one's time on earth for granted.

Leadership/Relationships

1. Principle: **Integrity in Leadership** AYAH number: 33 CATEGORY: Leadership/Relationships
Description: "and who stand firm whenever they bear witness" - This verse suggests that leaders should maintain their integrity and honesty in all aspects of life, including when bearing witness.

Leadership/Time

1. Principle: **Responsibility to Use Time Wisely** AYAH number: 43-44 CATEGORY: Leadership/Time
Description: "the Day when they shall come forth in haste from their graves, as if racing towards a goal-post... with downcast eyes, with ignominy overwhelming them" - This verse emphasizes the importance of using one's time wisely and responsibly.

Surah 73: Al-Muzzammil

Here are the business and ethical principles extracted from Surah 73: Al-Muzzammil:

1. **PRINCIPLE:** Be mindful of your duties to God in all aspects of life. **AYAH:** 8 **CATEGORY:** Leadership/Relationships
 2. **PRINCIPLE:** Prioritize spiritual growth and development through prayer and recitation of the Quran. **AYAH:** 4 **CATEGORY:** Wealth (spiritual wealth)
 3. **PRINCIPLE:** Be patient in the face of adversity and criticism from others. **AYAH:** 10 **CATEGORY:** Leadership/Relationships
 4. **PRINCIPLE:** Leave judgment to God, as He is the ultimate authority. **AYAH:** 11 **CATEGORY:** Leadership/Relationships
 5. **PRINCIPLE:** Be mindful of your time and use it wisely for spiritual growth and development. **AYAH:** 2-3 **CATEGORY:** Time
 6. **PRINCIPLE:** Recognize that God is the source of all blessings and provision. **AYAH:** 17 **CATEGORY:** Wealth/Leadership
 7. **PRINCIPLE:** Be gracious and forgiving towards others, just as God is towards you. **AYAH:** 20 **CATEGORY:** Leadership/Relationships
 8. **PRINCIPLE:** Recognize that good deeds are rewarded in this life and the next. **AYAH:** 20 **CATEGORY:** Wealth (spiritual wealth)
 9. **PRINCIPLE:** Seek forgiveness from God and be mindful of His mercy and grace. **AYAH:** 20 **CATEGORY:** Leadership/Relationships
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Surah 76: Al-Insaan

Here are the business and ethical principles extracted from Surah 76: Al-Insaan:

Business/Trade Principles

1. **Fairness in contracts:** The virtuous are those who "fulfil their vows" (Ayah 7).
2. **Charitable giving:** The virtuous give food to the needy, orphan, and captive, even if it means sacrificing their own wants (Ayah 8).

Ethical Principles

1. **Gratitude:** Man is created with the ability to be grateful or ungrateful (Ayah 3).
2. **Responsibility:** Man has been shown the way by God, but it rests with him to prove himself (Ayah 3).
3. **Justice and fairness in leadership:** The virtuous are those who stand in awe of a Day when woe will spread far and wide (Ayah 7).

Wealth/Leadership Principles

1. **Generosity:** The virtuous give food to the needy, even if it means sacrificing their own wants (Ayah 8).
2. **Humility:** The virtuous do not seek recompense or thanks for their charitable giving (Ayah 9).

Relationships Principles

1. **Compassion and kindness:** The virtuous are those who give food to the needy, orphan, and captive (Ayah 8).
2. **Gratitude and appreciation:** The virtuous express gratitude to God for His blessings (Ayah 25).

Time Management Principles

1. **Patience in adversity:** The virtuous are rewarded for their patience in adversity with a garden of bliss (Ayah 12).
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Surah 89: Al-Fajr

Here are the business and ethical principles extracted from Surah 89: Al-Fajr:

1. **PRINCIPLE:** Consider the consequences of one's actions **AYAH:** 5 (Consider all this - could there be, to anyone endowed with reason, a [more] solemn evidence of the truth?) **CATEGORY:** Relationships
 2. **PRINCIPLE:** Be aware of God's justice and mercy in dealing with nations **AYAH:** 6-14 (ART THOU NOT aware of how thy Sustainer has dealt with [the tribe of] 'Ad, ... and therefore thy Sustainer let loose upon them a scourge of suffering:) **CATEGORY:** Leadership
 3. **PRINCIPLE:** Be grateful for God's blessings and generosity **AYAH:** 15-16 (BUT AS FOR man, whenever his Sustainer tries him by His generosity and by letting him enjoy a life of ease, he says, "My Sustainer has been [justly] generous towards me"; ... whereas, whenever He tries him by straitening his means of livelihood, he says, "My Sustainer has disgraced me!") **CATEGORY:** Relationships
 4. **PRINCIPLE:** Be fair and just in business dealings **AYAH:** 17-19 (But nay, nay, [O men, consider all that you do and fail to do:] you are not generous towards the orphan, ... and you devour the inheritance [of others] with devouring greed) **CATEGORY:** Trade/Contracts
 5. **PRINCIPLE:** Prioritize spiritual growth and inner peace **AYAH:** 27-30 (But unto the righteous God will say, "O thou human being that hast attained to inner peace! ... enter, then, together with My [other true] servants - yea, enter thou My paradise!") **CATEGORY:** Leadership
 6. **PRINCIPLE:** Be mindful of one's wealth and material possessions **AYAH:** 20 (and you love wealth with boundless love!) **CATEGORY:** Wealth
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Surah 92: Al-Lail

Here are the business and ethical principles extracted from Surah 92: Al-Lail:

1. **PRINCIPLE:** Be generous and charitable to others. **AYAH:** 5 **CATEGORY:** Wealth
 2. **PRINCIPLE:** Prioritize spiritual growth over material wealth. **AYAH:** 7, 8, 9, 11, 17, 18 **CATEGORY:** Wealth/Leadership
 3. **PRINCIPLE:** Recognize and acknowledge the ultimate good (God's guidance). **AYAH:** 6, 10, 16 **CATEGORY:** Relationships/Time
 4. **PRINCIPLE:** Be mindful of one's actions and their consequences. **AYAH:** 14-15 **CATEGORY:** Leadership/Relationships
 5. **PRINCIPLE:** Prioritize spiritual growth over material wealth in decision-making. **AYAH:** 17, 18 **CATEGORY:** Wealth/Leadership
 6. **PRINCIPLE:** Be aware of the consequences of turning away from God's guidance. **AYAH:** 16 **CATEGORY:** Relationships/Time
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Surah 98: Al-Bayyina

Here are the business and ethical principles extracted from Surah 98: Al-Bayyina:

1. **PRINCIPLE:** Integrity in faith and worship **AYAH number:** 5 **CATEGORY:** Relationships/Leadership (refers to the unity of faith and sincerity in worship)
 2. **PRINCIPLE:** Regular prayer as a moral obligation **AYAH number:** 5 **CATEGORY:** Time (emphasizes the importance of regular prayer)
 3. **PRINCIPLE:** Charity and generosity as a moral responsibility **AYAH number:** 5 **CATEGORY:** Wealth/Trade (encourages spending in charity)
 4. **PRINCIPLE:** Accountability for one's actions **AYAH number:** 6-7 **CATEGORY:** Leadership/Relationships (emphasizes the consequences of denying truth and the rewards of faith and righteousness)
 5. **PRINCIPLE:** Excellence in character as a measure of success **AYAH number:** 7 **CATEGORY:** Leadership/Relationships (contrasts "the best of all creatures" with "the worst of all creatures")
 6. **PRINCIPLE:** Long-term thinking and planning **AYAH number:** 8 **CATEGORY:** Time (emphasizes the eternal nature of rewards in the hereafter)
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