

# Business with Allah (SWT)

**PodSeries - Vol 44**



**Achieve Noble Character**

# Business With Allah (SWT)

ShaykhPod Books

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BUSINESS WITH ALLAH (SWT)

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All praises are for Allah, the Exalted, Lord of the worlds, who has given us the inspiration, opportunity and strength to complete this volume. Blessings and peace be upon the Holy Prophet Muhammad whose path has been chosen by Allah, the Exalted, for the salvation of mankind.

We would like to express our deepest appreciation to the entire ShaykhPod family, especially our little star, Yusuf, whose continued support and advice has inspired the development of ShaykhPod Books.

We pray that Allah, the Exalted, completes His favour on us and accepts each letter of this book in His august court and allows it to testify on our behalf on the Last Day.

All praise to Allah, the Exalted, Lord of the worlds and endless blessings and peace be upon the Holy Prophet Muhammad, on his blessed Household and Companions, may Allah be pleased with them all.

# Compiler's Notes

We have tried diligently to do justice in this volume however if there are any short falls found then the compiler is personally and solely responsible for them.

We accept the possibility of faults and shortcomings in an effort to complete such a difficult task. We might have unconsciously stumbled and committed errors for which we ask for indulgence and forgiveness of our readers and the drawing of our attention thereto will be appreciated. We earnestly invite constructive suggestions which can be made to [ShaykhPod.Books@gmail.com](mailto:ShaykhPod.Books@gmail.com).

# Introduction

The following short book discusses an invaluable transaction with Allah, the Exalted, all muslims must strive to complete in order to obtain success in both worlds. This discussion is based on Chapter 9 At Tawbah, Verse 111 of the Holy Quran:

*“Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise. They fight in the cause of Allah, so they kill and are killed. [It is] a true promise [binding] upon Him in the Torah and the Gospel and the Quran. And who is truer to his covenant than Allah? So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”*

Striving to complete this transaction with Allah, the Exalted, is a branch of Noble Character. According to the Hadith found in Jami At Tirmidhi, number 2003, the Holy Prophet Muhammad, peace and blessings be upon him, has advised that the heaviest thing in the Scales of Judgment Day will be Noble Character. It is one of qualities of the Holy Prophet Muhammad, peace and blessings be upon him, which Allah, the Exalted, complimented in Chapter 68 Al Qalam, Verse 4 of the Holy Quran:

*“And indeed, you are of a great moral character.”*

Therefore, it is a duty on all Muslims to gain and act on the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, in order to Achieve Noble Character.

## Chapter 9 – At Tawbah, Verse 111:

﴿إِنَّ اللَّهَ اشْتَرَىٰ مِنَ الْمُؤْمِنِينَ أَنفُسَهُمْ وَأَمْوَالَهُمْ بِآثِهِمْ لِيُجْزِيَ الَّذِينَ هُمْ أَغْنَىٰ  
يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ فَيَقْتُلُونَ وَيُقْتَلُونَ وَعَدَّا عَلَيْهِ حَقًّا فِي التَّوْرَةِ  
وَالْإِنْجِيلِ وَالْفُرْآنِ وَمَنْ أَوْفَىٰ بِعَهْدِهِ مِنَ اللَّهِ فَاسْتَبْشِرُوا بِبَيْعِكُمُ الَّذِي بَايَعْتُمْ  
بِهِ ۚ وَذَٰلِكَ هُوَ الْفَوْزُ الْعَظِيمُ﴾

*“Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise. They fight in the cause of Allah, so they kill and are killed. [It is] a true promise [binding] upon Him in the Torah and the Gospel and the Qur’ān. And who is truer to his covenant than Allah? So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”*



# **Business with Allah, the Exalted**

*“Indeed, Allah has purchased...”*

Allah, the Exalted, is rich beyond needing anything whereas the creation are poor and are completely in need of Him.

The muslim who understands this divine name will seek all things from Allah, the Exalted, through sincere obedience by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. They will understand that both worldly and religious richness which are free of any defects can only be achieved through the sincere obedience of Allah, the Exalted.

A muslim must act on this divine name by striving to become independent of people and only rely on Allah, the Exalted. In fact, becoming independent of the material world and the possessions of people will lead to the love of Allah, the Exalted, and the love of people according to a Hadith found in Sunan Ibn Majah, number 4102. This is achieved when one uses the blessings they have been given, such as good health, to lawfully fulfil their needs and the needs of their dependents and avoid laziness by relying on others, such as the government, to fulfil this duty for them.

***“Indeed, Allah has purchased from the believers...”***

In a Hadith found in Sunan An Nasai, number 4998, the Holy Prophet Muhammad, peace and blessings be upon him, advised the signs of a true muslim and a true believer. A true muslim is the one who keeps their verbal and physical harm away from others. This in fact, includes all people irrespective of their faith. It includes all types of verbal and physical sins which can cause harm or distress to another. This can include failing to give the best advice to others as this contradicts sincerity towards others which has been commanded in a Hadith found in Sunan An Nasai, number 4204. It includes advising others to disobey Allah, the Exalted, thereby, inviting them towards sins. A muslim should avoid this behavior as they will be taken account for every person who acts on their bad advice. This has been warned in a Hadith found in Sahih Muslim, number 2351.

Physical harm includes causing problems for other people's livelihood, committing fraud, conning others and physical abuse. All of these characteristics contradict Islamic teachings and must be avoided.

A true believer, according to the main Hadith under discussion, is the one who keeps their harm away from the lives and property of others. Again, this applies to all people irrespective of their faith. This includes stealing, misusing or damaging the property and belongings of others. Whenever one is entrusted with someone else's property they must ensure they only use it with the owner's permission and in a way which is pleasing and agreeable to the owner. The Holy Prophet Muhammad, peace and blessings be upon him, has warned in a Hadith found in Sunan An Nasai, number 5421, that whoever illegally takes someone else's property, through a false oath, even if it is as small as a twig of a tree will go to Hell.

To conclude a muslim must support their verbal declaration of belief with actions as they are the physical proof of one's belief which will be needed in

order to obtain success on the Day of Judgment. In addition, a muslim should fulfill the characteristics of true belief in respect to Allah, the Exalted, and people. An excellent way of achieving this in respect to people is to simply treat others how they wish to be treated by people, which is with respect and peace.

***“Indeed, Allah has purchased from the believers...”***

Some people claim that their belief and obedience to their God is in their hearts and they therefore do not need to demonstrate it practically. Unfortunately, this foolish mentality has infected many muslims who believe they possess a pure faithful heart even though they fail to fulfil the obligatory duties of Islam. The Holy Prophet Muhammad, peace and blessings be upon him, has clearly declared in a Hadith found in Sunan Ibn Majah, number 3984, that when one's heart is pure the body becomes pure which means their actions become correct. But if one's heart is corrupt the body becomes corrupt which means their actions will be corrupt and incorrect. Therefore, the one who does not obey Allah, the Exalted, by fulfilling their duties practically can never have a pure heart.

In addition, demonstrating one's faith in Allah, the Exalted, practically is their proof and evidence which is required on Judgment Day in order to be granted Paradise. Not having this practical evidence is as silly as a student who hands back a blank exam paper to their teacher claiming their knowledge is in their mind so they therefore do not need to write it down by answering the exam questions. The same way this student would undoubtedly fail so will a person who reaches Judgment Day without the obedience of Allah, the Exalted, in the form of fulfilling His commands, refraining from His prohibitions and by facing destiny with patience, even if they possess faith in their heart.

***“Indeed, Allah has purchased from the believers...”***

The Holy Prophet Muhammad, peace and blessings be upon him, once advised in a Hadith found in Sahih Bukhari, number 13, that a person cannot become a true believer until they love for others what they love for themselves.

This does not mean a muslim will lose their faith if they fail to adopt this characteristic. It means that a muslim's faith will not be complete until they act on this advice. This Hadith also indicates that a muslim will not perfect their faith until they also dislike for others what they dislike for themselves. This is supported by another Hadith found in Sahih Muslim, number 6586. It advises that the muslim nation is like one body. If one part of the body is in pain the rest of the body shares the pain. This mutual feeling includes loving and hating for others what one loves and hates for themselves.

A muslim can only achieve this status when their heart is free from evil traits, such as envy. These evil traits will always cause one to desire better for themselves. So in reality, this Hadith is an indication that one should purify their heart by adopting good characteristics, such as being forgiving, and eliminate evil traits, such as envy. This is only possible through learning and acting on the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

It is important for muslims to understand that desiring good for others will cause them to lose out on good things. The treasury of Allah, the Exalted, has no limits so there is no need to adopt a selfish and greedy mentality.

Desiring good for others includes striving to aid others in anyway one can, such as financial or emotional support, in the same way a person would desire others to aid them in their moment of need. Therefore, this love must be shown through actions not just words. Even when a muslim forbids evil

and offers advice which contradicts the desire of others they should do so gently just like they would want others to advise them kindly.

As mentioned earlier, the main Hadith under discussion indicates the importance of eliminating all bad characteristics which contradict mutual love and care, such as envy. Envy is when a person desires to possess a specific blessing which is only obtainable when it is taken away from someone else. This attitude is a direct challenge to the distribution of blessings chosen by Allah, the Exalted. This is why it is a major sin and leads to the destruction of the envier's good deeds. This has been warned in a Hadith found in Sunan Abu Dawud, number 4903. If a Muslim must desire the lawful things others possess they should wish and supplicate to Allah, the Exalted, to grant them the same or similar thing without the other person losing the blessing. This type of jealousy is lawful and is praiseworthy in aspects of religion. This has been advised in a Hadith found in Sahih Muslim, number 1896. The Holy Prophet Muhammad, peace and blessings be upon him, advised that muslims should only be jealous of a wealthy person who uses their wealth correctly. And be jealous of a knowledgeable person who uses their knowledge to benefit themselves and others.

A Muslim should not only love for others to obtain lawful worldly blessings but also for them to gain religious blessings in both worlds. In fact, when one wishes this for others it encourages them to strive harder in the obedience of Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. This type of healthy competition is welcomed in Islam. Chapter 83 Al Mutaffifin, verse 26:

*“...So for this let the competitors compete.”*

This encouragement will also inspire a muslim to assess themselves in order to find and eliminate any faults in their character. When these two elements

combine meaning, striving in sincere obedience to Allah, the Exalted, and purifying one's character, it leads to success in both worlds.

A Muslim must therefore not only claim to love for others what they desire for themselves verbally but show it through their actions. It is hoped that the one who is concerned for others in this way will receive the concern of Allah, the Exalted, in both worlds. This has been indicated in a Hadith found in Jami At Tirmidhi, number 1930.

***“Indeed, Allah has purchased from the believers...”***

True belief involves adopting sincerity. In a Hadith found in Sahih Muslim number 196, the Holy Prophet Muhammad, peace and blessings be upon him, advised that Islam is sincerity towards: Allah, the Exalted, His book, meaning, the Holy Quran, to the Holy Prophet Muhammad, peace and blessings be upon him, to the leaders of society and to the general public.

Sincerity towards Allah, the Exalted, includes fulfilling all the duties given by Him in the form of commands and prohibitions, solely for His pleasure. As confirmed in a Hadith found in Sahih Bukhari, number 1, all will be judged by their intention. So if one is not sincere towards Allah, the Exalted, when performing good deeds they will gain no reward in this world or in the next. In fact, according to a Hadith found in Jami At Tirmidhi, number 3154, those who performed insincere deeds will be told on Judgement Day to seek their reward from those who they acted for, which will not be possible. Chapter 98 Al Bayyinah, verse 5.

*"And they were not commanded except to worship Allah, [being] sincere to Him in religion....."*

If one is lax in fulfilling their duties towards Allah, the Exalted, it proves a lack of sincerity. Therefore, they should sincerely repent and struggle to fulfil them all. It is important to bear in mind Allah, the Exalted, never burdens one with duties they cannot perform or handle. Chapter 2 Al Baqarah, verse 286.

*"Allah does not charge a soul except [with that within] its capacity...."*



Being sincere towards Allah, the Exalted, means that one should always choose His pleasure over the pleasure of themselves and others. A Muslim should always give priority to those actions which are for the sake of Allah, the Exalted, over all else. One should love others and dislike their sins for the sake of Allah, the Exalted, and not for the sake of their own desires. When they help others or refuse to take part in sins it should be for the sake of Allah, the Exalted. The one who adopts this mentality has perfected their faith. This is confirmed in a Hadith found in Sunan Abu Dawud, number 4681.

Sincerity towards the Holy Quran includes having deep respect and love for the words of Allah, the Exalted. This sincerity is proven when one fulfills the three aspects of the Holy Quran. The first is to recite it correctly and regularly. The second is to understand its teachings through a reliable source and teacher. The final aspect is to act on the teachings of the Holy Quran with the aim of pleasing Allah, the Exalted. The sincere muslim gives priority to acting on its teachings over acting on their desires which contradict the Holy Quran. Modelling one's character on the Holy Quran is the sign of true sincerity towards the book of Allah, the Exalted. This is the tradition of the Holy Prophet Muhammad, peace and blessings be upon him, which is confirmed in a Hadith found in Sunan Abu Dawud, number 1342.

The next thing mentioned in the main Hadith under discussion is sincerity towards the Holy Prophet Muhammad, peace and blessings be upon him. This includes striving to acquire knowledge in order to act on his traditions. These traditions include the ones related to Allah, the Exalted, in the form of worship, and his blessed noble character towards the creation. Chapter 68 Al Qalam, verse 4:

*"And indeed, you are of a great moral character."*

It includes to accept his commands and prohibitions at all times. This has been made a duty by Allah, the Exalted. Chapter 59 Al Hashr, verse 7:

*"...And whatever the Messenger has given you - take; and what he has forbidden you - refrain from..."*

Sincerity includes to give priority to his traditions over the actions of anyone else as all paths to Allah, the Exalted, are closed except the path of the Holy Prophet Muhammad, peace and blessings be upon him. Chapter 3 Alee Imran, verse 31:

*"Say, [O Muhammad], "If you should love Allah, then follow me, [so] Allah will love you and forgive you your sins..."*

One must love all those who supported him during his life and after his passing, whether they are from his Family or his Companions, may Allah be pleased with them all. Supporting those who walk on his path and teach his traditions is a duty on those who desire to be sincere to him. Sincerity also includes loving those who love him and disliking those who criticise him irrespective, of one's relationship with these people. This is all summarised in a single Hadith found in Sahih Bukhari, number 16. It advises that a person cannot have true faith until they love Allah, the Exalted, and the Holy Prophet Muhammad, peace and blessings be upon him, more than the entire creation. This love must be shown through actions not just words.

The next thing mentioned in the main Hadith under discussion is being sincere to the leaders of the community. This includes kindly offering them the best advice and supporting them in their good decisions by any means necessary, such as financial or physical help. According to a Hadith found in Imam Malik's Muwatta, book number 56, Hadith number 20, fulfilling this duty pleases Allah, the Exalted. Chapter 4 An Nisa, verse 59:

*"O you who have believed, obey Allah and obey the Messenger and those in authority among you..."*

This makes it clear that it is a duty to obey the leaders of society. But it is important to note, this obedience is a duty as long as one does not disobey Allah, the Exalted. There is no obedience to the creation if it leads to the disobedience of the Creator. In cases like this, revolting against leaders should be avoided as it only leads to the harm of innocent people. Instead, the leaders should be gently advised good and forbidden evil according to the teachings of Islam. One should advise others to act accordingly and always supplicate for the leaders to remain on the correct path. If the leaders remain straight the general public will remain straight, also.

To be deceitful towards the leaders is a sign of hypocrisy, which one must avoid at all times. Sincerity also includes striving to obey them in matters which unite society on good and warning against anything which causes disruption in society.

The final thing mentioned in the main Hadith under discussion is sincerity towards the general public. This includes desiring the best for them at all times and showing this through one's words and actions. It includes advising others to do good, forbidding them from evil, to be merciful and kind to others at all times. This can be summed up by a single Hadith found in Sahih Muslim, number 170. It warns that one cannot be a true believer until they love for others what they desire for themselves.

Being sincere to people is so important that according to the Hadith found in Sahih Bukhari, number 57, the Holy Prophet Muhammad, peace and blessings be upon him, placed this duty next to establishing the obligatory prayer and

donating the obligatory charity. From this Hadith alone one can understand its importance as it has been placed with two vital obligatory duties.

It is a part of sincerity towards people that one is pleased when they are happy and sad whenever they are grieved as long as their attitude does not contradict the teachings of Islam. A high level of sincerity includes one going to extreme limits to make the lives of others better, even if this puts themselves in difficulty. For example, one may sacrifice purchasing certain things in order to donate the wealth to the needy. Desiring and striving to always unite people on good is a part of sincerity towards others. Whereas, dividing others is a characteristic of the Devil. Chapter 17 Al Isra, verse 53:

*“...Satan certainly seeks to sow discord among them...”*

One way of uniting people is to veil the faults of others and advise them privately against sins. The one who acts in this way will have their sins veiled by Allah, the Exalted. This is confirmed in a Hadith found in Jami At Tirmidhi, number 1426. Whenever possible one should advise and teach the aspects of religion and the important aspects of the world to others so that both their worldly and religious lives improve. A proof of one's sincerity to others is that they support them in their absence for example, from the slander of others. Turning away from others and only worrying about oneself is not the attitude of a muslim. In fact, this is how most animals behave. Even if one cannot change the whole society they can still be sincere in helping those in their life, such as their relatives and friends. Simply put, one must treat others how they desire people to treat them. Chapter 28 Al Qasas, verse 77:

*“...And do good as Allah has done good to you...”*

*“Indeed, Allah has purchased from the believers their lives...”*

There are many muslims who dedicate much of their time, effort and wealth on things which are neither righteous deeds nor sins meaning, they are vain things. Vain things can also include acquiring unnecessary things, such as beautifying one's home beyond their necessities. Even though, they might be correct in their claim that they are not committing sins it is important to understand a fact. Namely, time is a precious gift from Allah, the Exalted, which cannot be gained once it departs. All other things can be acquired, such as wealth, all other things except time. So when one dedicates their time as well as other blessings such as wealth to unnecessary and extra things meaning, vain things, it will only lead to a great regret on Judgment Day. This will occur when they observe the reward given to those who made use of their time and performed righteous deeds. Time wasters may have avoided sins which save them from punishment but as they wasted time on vain things they may face criticism. And they will surely lose out on the reward they could have gained if they utilised their time and other blessings correctly.

In addition, it is important to understand that the more one indulges in vain things the closer they are to falling into extravagance and waste both of which are blame worthy. For example, those who waste blessings are considered the siblings of the Devil. And it can be argued when one dedicates their time to vain things they have in fact wasted the precious blessing of time. Chapter 17 Al Isra, verse 27:

*“Indeed, the wasteful are brothers of the devils...”*

***“Indeed, Allah has purchased from the believers their lives...”***

In a Hadith found in Sahih Bukhari, number 6412, the Holy Prophet Muhammad, peace and blessings be upon him, warned that there are two blessings people often do not appreciate until they lose them namely, good health and free time.

Everything in this material can be bought, even through illegal means, except time. Once it passes it does not return. Even though this reality is not denied by anyone irrespective of their faith yet, many muslims do not appreciate and make good use of the time they have been given. Many have adopted the mentality that they will prepare for the hereafter tomorrow. But as each day passes this tomorrow keeps getting delayed until, in many cases, this tomorrow never comes. And they only realise this tomorrow when it is too late meaning, at the time of their death. Those who are fortunate enough to reach this tomorrow during their lives may inhabit the Mosques when they reach elderly age but as they have dedicated so much time and energy to the material world their bodies might be in Mosques yet, their hearts and tongues are still engrossed in the material world. This is obvious to those who regularly attend Mosques. These muslims are unlikely to learn and act on Islamic teachings because of their elderly age and their worldly mentalities.

In addition, with the passing of time, in most cases, one's responsibilities only increase such as marriage and raising children. So delaying preparing for the hereafter until one is supposedly more free is simply foolish. Islam does not teach muslims to abandon the world but it does encourage them to make correct use of their time by taking enough from the material world in order to fulfil their necessitates and responsibilities without extravagance or waste and then dedicate the rest of their efforts to preparing for the permanent hereafter. This is how one uses their time correctly. How many muslims can honestly say they dedicate the majority of their efforts to preparing for the hereafter over beautifying their temporal world?

***“Indeed, Allah has purchased from the believers their lives...”***

A great obstacle to the obedience of Allah, the Exalted, is having false hope for a long life. It is an extremely blameworthy characteristic as it is the main cause for a muslim giving priority to amassing the material world over preparing for the hereafter. One only needs to assess their average 24 hour day and observe how much time they dedicate to the material world and how much time they dedicate to the hereafter in order to realise this truth. In fact, having false hope for a long life is one of the strongest weapons the Devil uses in order to misguide people. When a person believes they will live long they delay preparing for the hereafter falsely believing they can prepare for it in the near future. In most cases, this near future never comes and a person passes away without adequately preparing for the hereafter.

In addition, false hope for a long life causes one to delay sincere repentance and changing one's character for the better as they believe they have much time left to do this. It encourages a person to hoard the things of this material world, such as wealth, as it convinces them they will need these things during their long life on Earth. The Devil scares people into thinking they must hoard wealth for their old age as they may find no one to support them when they become physically weaker and therefore can no longer work for themselves. They forget that the same way Allah, the Exalted, took care of their provision when they were younger He will provide for them in old age too. In fact, the provision of the creation was allocated over fifty thousand years before the creation of the Heavens and the Earth. This is confirmed in a Hadith found in Sahih Muslim, number 6748. It is strange how a person will dedicate 40 years of their life saving for their retirement which very rarely lasts longer than 20 years but fails to prepare in the same way for the eternal hereafter.

Islam does not teach muslims to not prepare anything for the world. There is no harm in saving for the near future as long as priority is given to the hereafter. Even though, people admit they may die at any time yet, some

behave as if they will live forever in this world. Even to the point that if they were given a promise of eternal life on Earth they would not be able to strive harder in order to accumulate more of the material world due to the restrictions of the day and night. How many people have passed away earlier than expected? And how many learn a lesson from this and change their behaviour?

In reality, one of the greatest pains a person will feel at the time of death or any other stage of the hereafter is regret for delaying their preparation for the hereafter. Chapter 63 Al Munafiqun, verses 10-11:

*“And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, “My Lord, if only You would delay me for a brief term so I would give charity and be of the righteous.” But never will Allah delay a soul when its time has come. And Allah is Aware of what you do.”*

A person would be labelled a fool if they dedicated more time and wealth on a house which they were only going to live in for a short while compared to a house they were planning to live in for a very long time. This is the example of giving priority to the temporal world over the eternal hereafter.

Muslims should work for both the world and the hereafter but know that death does not come to a person at a time, situation or age known to them but it is certain to come. Therefore, preparing for it and what it leads to should take priority over preparing for a future in this world which is not certain to occur.



***“Indeed, Allah has purchased from the believers their lives and their properties...”***

In a Hadith found in Sahih Muslim, number 2336, the Holy Prophet Muhammad, peace and blessings be upon him, advised that every day two Angels supplicate to Allah, the Exalted. The first asks Allah, the Exalted, to compensate the one who spends for His sake. The second asks Allah, the Exalted, to destroy the one who withholds.

The aim of this Hadith is to encourage one to become generous and avoid being stingy. It is important to note that spending for the sake of Allah, the Exalted, does not only involve the obligatory charity but it also includes spending on one's own necessities and the necessities of their family as this has been commanded by Islam. Anyone who fails to spend on these elements deserves for their wealth to be destroyed as they have failed to fulfil its purpose which in reality makes wealth useless. It is important to note, spending for the sake of Allah, the Exalted, never leads to an overall loss as a person is compensated one way or another. In fact the Holy Prophet Muhammad, peace and blessings be upon him, has guaranteed that charity does not decrease one's wealth in a Hadith found in Jami At Tirmidhi, number 2029. Chapter 34 Saba, verse 39:

*“...But whatever thing you spend [in His cause] - He will compensate it...”*

A muslim should remember a generous person is close to Allah, the Exalted, close to Paradise, close to people and far from Hell. Whereas, the stingy person is far from Allah, the Exalted, far from Paradise, far from people and close to Hell. This has been confirmed in a Hadith found in Jami At Tirmidhi, number 1961.

Finally, it is important to note that this Hadith applies to all blessings one possesses, such as their good health, not just wealth. So if one fails to dedicate and expend their blessings in the correct way as commanded by Allah, the Exalted, the supplication against their blessing by the Angel maybe accepted by Allah, the Exalted. Therefore, it is vital for muslims to correctly use each blessing according to the teachings of Islam so that they receive more which in reality is true gratitude. Otherwise, they may well lose the blessing forever. Chapter 14 Ibrahim, verse 7:

*“And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]...”*

***“Indeed, Allah has purchased from the believers their lives and their properties...”***

In a Hadith found in Sahih Bukhari, number 6444, the Holy Prophet Muhammad, peace and blessings be upon him, warned that the rich in this world will be poor in the hereafter unless they spend their wealth correctly but these people are a few in number.

This means that the majority of wealthy people incorrectly spend their wealth meaning, on things which are either vain and therefore provide them with no benefit in the hereafter, or they spend on sinful things which will become a burden for them in both worlds or they spend on lawful things in a way disliked by Islam such as being wasteful or extravagant. Because of these reasons the rich will become poor on Judgment Day as they will be held accountable and even punished over them.

In addition, those who fail to spend their wealth correctly will find that their wealth abandons them at their grave and so they will reach the hereafter empty handed meaning, as a pauper. This has been warned in a Hadith found in Jami At Tirmidhi, number 2379. The deceased will leave the wealth behind for others to enjoy while they are held accountable for it.

Finally, as the wealthy are distracted by gaining, hoarding, safeguarding and increasing their wealth it distracts them from performing righteous deeds which is the thing that will make someone rich on Judgment Day. In reality, losing out on this will make them poor.

It is important to note, spending wealth correctly is not only donating charity but includes one’s spending on their necessities and the necessities of their dependents without being wasteful or extravagant.

The truly rich person is the one who uses their wealth correctly as prescribed by Islam. This person will be rich in this world and in the next. And this attitude is not dependent of having much wealth. Any amount of wealth used correctly will cause one to become rich even if they possess little wealth. In reality, this person takes their wealth with them to the hereafter and this attitude provides them free time which allows them to perform righteous deeds which only increases their richness in the hereafter.

***“Indeed, Allah has purchased from the believers their lives and their properties...”***

In a Hadith found in Jami At Tirmidhi, number 2482, the Holy Prophet Muhammad, peace and blessings be upon him, advised that all lawful spending gains reward from Allah, the Exalted, except the wealth which is spent on buildings.

This includes all spending on lawful things which is free from excessiveness, waste or extravagance. Spending on construction which is necessary is not included in this Hadith but the construction which is beyond one's needs is. This is disliked as spending on construction easily leads to waste and extravagance. In addition, the one who spends wealth on construction is less likely to donate charity and spend in ways pleasing to Allah, the Exalted. Also this behavior often leads a muslim to adopt hopes for a long life as the one who believes their stay in this world is extremely short will not waste energy and wealth on constructing a beautiful home. The greater one's hope for a long life the less righteous deeds they will perform believing they can always perform good deeds in the future. It also causes one to delay sincere repentance believing they can always change for the better in the future. Finally, it causes one to dedicate more efforts to the world in order to create a more comfortable life for their supposed long stay in this world.

Actively taking part in unnecessary construction occupies one's time which prevents them from performing voluntary righteous deeds, such as fasting and the voluntary night prayer out of extreme fatigue. It also prevents them from striving to gain and act on Islamic knowledge.

Finally, in reality taking part in unnecessary construction never ends. Meaning, the moment a person completes one part of their home they move to the next until the cycle repeats itself.

Therefore, muslims should adhere to what is within their necessity in respect to all things not just construction so that they can avoid these negative consequences.

***“Indeed, Allah has purchased from the believers their lives and their properties...”***

In a Hadith found in Jami At Tirmidhi, number 661, the Holy Prophet Muhammad, peace and blessings be upon him, advised that when a muslim donates a tiny amount of charity such as a single date fruit from lawful earnings Allah, the Exalted, will give reward on Judgment Day equivalent to a large mountain.

The first thing to note is that Allah, the Exalted, is only pleased with wealth which is obtained lawfully and utilized in a lawful manner. Any wealth which is obtained unlawfully will corrupt any righteous deed it is used upon such as charity or performing the Holy Pilgrimage with it. A Hadith found in Sahih Muslim, number 2346, clearly warns that a person's supplication will be rejected if they obtain and utilize the unlawful. If one's supplication is rejected how can any other action be accepted by Allah, the Exalted?

Finally, this Hadith indicates the importance of spending in anyway which pleases Allah, the Exalted, such as spending on one's needs and the needs of their dependents. This has been confirmed in a Hadith found in Sahih Bukhari, number 4006. Allah, the Exalted, will greatly reward those who spend in the correct way according to their intention meaning, the quality of their spending and not according to quantity. Therefore, muslims should correct their intention by spending for the sake of Allah, the Exalted, according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, irrespective of how much or little it is. It is important for a muslim to spend according to their means and never worry about how much or little they spend. It is hoped that whoever spends according to their means will be granted reward according to the infinite status of Allah, the Exalted, which is beyond comprehension. But the one who holds back will miss out on this great reward.

***“Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise...”***

In reality, in most cases nothing in this material world in itself is good or bad, such as wealth. What makes a thing good or bad is the way it is used. It is important to understand that the very purpose of everything which was created by Allah, the Exalted, was for it to be used correctly according to the teachings of Islam. When something is not used correctly it in reality becomes useless. For example, wealth is useful in both worlds when it is used correctly such as being spent on the necessities of a person and their dependents. But it can become useless and even a curse for its bearer if it is not used correctly, such as being hoarded or spent on sinful things. Simply hoarding wealth causes wealth to lose value. How can paper and metal coins one tucks away be useful? In this respect, there is no difference between a blank piece of paper and a note of money. It is only useful when it is used correctly.

So if a muslim desires all their worldly possessions to become a blessing for them in both worlds all they have to do is use them correctly according to the teachings found in the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. But if they use them incorrectly then the same blessing will become a burden and curse for them in both worlds. It is as simple as that.



***“Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise...”***

Every worldly blessing a muslim possesses is only a means which should aid them in reaching the hereafter safely. It is not an end in itself. For example, wealth is a means one should use in order to obey Allah, the Exalted, by fulfilling the commands of Allah, the Exalted, fulfilling their necessities and the necessities of their dependents. It is not an end or an ultimate goal in itself.

This not only aids a muslim in maintaining their focus on the hereafter but it also aids them whenever they lose worldly blessings. When a muslim treats each worldly blessing, such as a child, as a means to please Allah, the Exalted, and reach the hereafter safely then losing it will not have such a detrimental impact on them. They may become sad, which is an acceptable emotion, but they will not become grieved which leads to impatience and other mental problems, such as depression. This is because they firmly believe the worldly blessing they possessed was only a means so losing it does not cause a loss in the ultimate goal namely, Paradise, the loss of which is disastrous. Therefore, still possessing and concentrating on the ultimate goal will prevent them from becoming grieved.

In addition, they will understand that just like the thing they lost was only a means they firmly believe they will be provided with another means to reach and fulfil their ultimate goal by Allah, the Exalted. This will also prevent them from grieving. Whereas, the one who believes their worldly blessing is the end instead of a means will experience severe grief when losing it as their whole purpose and objective has been lost. This grief will lead to depression and other mental issues.

To conclude, muslims should treat each blessing they possess as a means to reach the hereafter safely not as an end in itself. This is how one can possess

things without being possessed by them. This is how they can keep worldly things in their hands and not in their hearts.

***“Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise...”***

There are things which a muslim can remember in order to maintain their focus on the obedience of Allah, the Exalted, which involves fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. One of those things is to remember a fact which is supported by a Hadith found in Sahih Muslim, number 7088. It indicates that the person who ends up in Paradise will not be bothered by the difficulties they faced during their life on Earth. And the person who ends up in Hell will not feel better when they are reminded of the luxuries they enjoyed during their life on Earth.

A person should not be fooled into thinking the hereafter is like this world. In this world difficulties bother people even after the difficulties pass. And the moments when a person enjoyed luxuries can make them feel better even if they are in prison. But this is not the case in respect to the hereafter. So a muslim should remember this fact when they are facing difficulties knowing it will not bother them at all if they end up in Paradise. And sins, vain things and the luxuries of this world will not make them feel better if they end up in Hell.

This attitude is a strong mechanism which encourages a muslim towards the obedience of Allah, the Exalted, if they ponder on it often.

***“Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise...”***

Unfortunately, some muslims have adopted a weak characteristic which only hinders them from improving for the better. Namely, they compare their situation and circumstances to others who are facing easier circumstances and use this as an excuse not to increase their obedience to Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. For example, a person who works full time excuses their lack of striving in the obedience of Allah, the Exalted, by comparing themselves to someone who works part time and simply claims it is easier for them to increase their obedience to Allah, the Exalted, as they have more free time. Or a poorer muslim turns away from giving any form of charity by observing those who possess more wealth and claims that the wealthy person can more easily give charity than them. They fail to understand that these excuses may make their souls feel better but it does not aid them in this world or in the next. Allah, the Exalted, does not desire people to act according to the means of others He only desires people to act in His obedience according to their own means. For example, a person who works full time can dedicate whatever free time they possess in the obedience of Allah, the Exalted, even if that is less than someone who works part time. In this respect what the part timer does has no effect on the one who works full time so using them as an excuse not to strive harder is simply a lame excuse. The poor muslim should simply donate according to their means even if that is much less than the wealthy person as Allah, the Exalted, will judge them on what they do and He will not judge them according to what other muslims do.

Muslims should give up these useless excuses and simply obey Allah, the Exalted, according to their own means.

***“Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise...”***

It is important for muslims to recognize why they worship Allah, the Exalted, as this reason can be a cause for an increase in obedience to Allah, the Exalted, or in some cases it can lead to disobedience. When one worships Allah, the Exalted, in order to gain lawful worldly things from Him they run the risk of becoming disobedient to Him. This type of person has been mentioned in the Holy Quran. Chapter 22 Al Hajj, verse 11:

*“And of the people is he who worships Allah on an edge. If he is touched by good, he is reassured by it; but if he is struck by trial, he turns on his face [to unbelief]. He has lost [this] world and the Hereafter. That is what is the manifest loss.”*

As they obey Allah, the Exalted, in order to receive worldly blessings the moment they fail to receive them or encounter a difficulty they often become angered which turns them away from the obedience of Allah, the Exalted. These people often obey and disobey Allah, the Exalted, according to the situation they are facing which in reality contradicts true servanthood to Allah, the Exalted.

Even though, desiring lawful worldly things from Allah, the Exalted, is acceptable in Islam yet, if one persists with this attitude they may become like those mentioned in this verse. It is far better to worship Allah, the Exalted, in order to be saved in the hereafter and obtain Paradise. This person is unlikely to alter their behaviour when encountering difficulties. But the highest and best reason is to obey Allah, the Exalted, simply because He is their Lord and the Lord of the universe. This muslim, if sincere, will remain steadfast in all situations and through this obedience they will be granted both worldly and religious blessings which outstrip the worldly blessings the first type of person would ever receive.

To conclude, it is important for muslims to reflect on their intention and if necessary correct it so that it encourages them to remain firm on the obedience of Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience, in all situations.

***“Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise...”***

In a Hadith found in Jami At Tirmidhi, number 2559, the Holy Prophet Muhammad, peace and blessings be upon him, advised that Paradise is surrounded by hardships and Hell is surrounded by desires.

This means the path which leads to Paradise contains difficulties and hardships. In most cases, a person cannot obtain good in this world without going through some sort of difficulty, such as exerting one's energy, then how can one believe they can obtain Paradise without facing difficulties? If one turns the pages of history they will observe the righteous always faced difficulties but as they knew the path of Paradise contained difficulties they maintained their focus on the destination instead of the difficulties. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, once declared that no one had been tested more than him in a Hadith found in Jami At Tirmidhi, number 2472. Therefore, muslims must realize a fact that facing some difficulties in this world is an extremely small price to pay to obtain the permanent bliss of Paradise. Therefore, they should remain patient through all difficulties while focusing on the destination.

The path to Hell is full of desires. This indicates the importance of maintaining one's obedience to Allah, the Exalted, at all times by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. Even though it is not unlawful to enjoy lawful pleasures in this world a muslim should minimize these as much as possible as these lawful desires often lead to unlawful desires. It is why a Hadith found in Jami At Tirmidhi, number 1205, advises that the one who behaves in such a manner will safe guard their faith and honor. A muslim should never obey their desires or the desires of others if it means they will disobey Allah, the Exalted, as the pleasure of fulfilling desires vanishes quickly whereas the regret and the potential punishment will last long.

To conclude, a desire fulfilled will not make one feel better if they end up in Hell. And a difficulty one faces will not make them feel bad if they end up in Paradise.



*“...They fight in the cause of Allah, so they kill and are killed...”*

This verse reminds muslims the importance of remaining steadfast whenever they are attacked by their enemies namely, the Devil, their inner Devil and those who invite them towards the disobedience of Allah, the Exalted. A muslim should not turn their back on the obedience of Allah, the Exalted, whenever they are tempted by these enemies. They should instead remain steadfast on the obedience to Allah, the Exalted, which involves fulfilling His commands, refraining from His prohibitions and facing destiny with patience. This is achieved by avoiding the places, things and people who invite and tempt them towards sins and the disobedience of Allah, the Exalted. Avoiding the traps of the Devil is only achieved through gaining and acting on Islamic knowledge. The same way traps on a path are only avoided by possessing knowledge of them similarly; Islamic knowledge is required to avoid the traps of the Devil. For example, a muslim might spend much time reciting the Holy Quran but because of their ignorance they might destroy their righteous deeds without realising it through sins such as, backbiting. A muslim is bound to face these attacks so they should therefore prepare for them through the sincere obedience of Allah, the Exalted, and in return gain an uncountable reward. Allah, the Exalted, has guaranteed right guidance for those who struggle in this way for His sake. Chapter 29 Al Ankabut, verse 69:

*“And those who strive for Us - We will surely guide them to Our ways...”*

Whereas facing these attacks with ignorance and disobedience will only lead one to difficulties and disgrace in both worlds. The same way a soldier that possesses no weapons to defend himself would be defeated; an ignorant muslim will have no weapon to defend himself when facing these attacks which will result in their defeat. Whereas, the knowledgeable muslim is provided with the most powerful weapon which cannot be overcome or beaten namely, sincere obedience of Allah, the Exalted. This is only achieved through sincerely gaining and acting on Islamic knowledge.

*“...They fight in the cause of Allah, so they kill and are killed...”*

In a Hadith found in Sahih Muslim, number 159, the Holy Prophet Muhammad, peace and blessings be upon him, gave a short but far reaching piece of advice. He advised people to sincerely declare their belief in Allah, the Exalted, and then remain steadfast on it.

Remaining steadfast on one’s faith means that they must strive in the sincere obedience of Allah, the Exalted, in all aspects of their life. It consists of fulfilling the commands of Allah, the Exalted, which relate to Him, such as the obligatory fasts and those which relate to people, such as treating others kindly. It includes refraining from all the prohibitions of Islam which are between a person and Allah, the Exalted, and those involving others. A muslim must also face destiny with patience truly believing Allah, the Exalted, chooses what is best for His servants. Chapter 2 Al Baqarah, verse 216:

*“...But perhaps you hate a thing and it is good for you; and perhaps you love a thing and it is bad for you. And Allah knows, while you know not.”*

Steadfastness can include refraining from both types of polytheism. The major type is when one worships something other than Allah, the Exalted. The minor type is when one shows off their good deeds to others. This has been warned in a Hadith found in Sunan Ibn Majah, number 3989. Therefore, an aspect of steadfastness is to always act for the sake of Allah, the Exalted.

It includes obeying Allah, the Exalted, at all times instead of obeying and pleasing oneself or others. If a Muslim disobeys Allah, the Exalted, by pleasing themselves or others they should know neither their desires nor people will protect them from Allah, the Exalted. On the other hand, the one who is

sincerely obedient to Allah, the Exalted, will be protected from all things by Him even if this protection is not apparent to them.

Remaining steadfast on one's faith includes following the path set out by the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, and not adopting a path which deviates from this. The one who strives to adopt this path will not need anything else as this is enough to keep them steadfast on their faith.

As people are not perfect they will undoubtedly make mistakes and commit sins. So being steadfast in matters of faith does not mean one has to be perfect but it means they must strive to adhere strictly to the obedience of Allah, the Exalted, as outlined earlier, and to sincerely repent if they commit a sin. This has been indicated in chapter 41 Fussilat, verse 6:

*“...so take a straight course to Him and seek His forgiveness...”*

This is further supported by a Hadith found in Jami At Tirmidhi, number 1987, which advises to fear Allah, the Exalted, and to erase a (minor) sin which has occurred by performing a righteous deed. In another Hadith found in Imam Malik's Muwatta, book 2, Hadith number 37, the Holy Prophet Muhammad, peace and blessings be upon him, advised muslims to try their best to remain steadfast on the obedience of Allah, the Exalted, even though they will not be able to do it perfectly. Therefore, a muslim's duty is to fulfil the potential they have been given through their intention and physical actions in the steadfast obedience of Allah, the Exalted. They have not been commanded to achieve perfection as this is not possible.

It is important to note, that one cannot remain steadfast in the obedience of Allah, the Exalted, through their physical actions without purifying their heart first. As indicated in a Hadith found in Sunan Ibn Majah, number 3984, the

limbs of the body will only act in a pure way if the spiritual heart is pure. Purity of heart is only achieved by gaining and acting on the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

Steadfast obedience requires one to control their tongue as it expresses the heart. Without controlling the tongue steadfast obedience to Allah, the Exalted, is not possible. This has been advised in a Hadith found in Jami At Tirmidhi, number 2407.

Finally, if any deficiency in the steadfast obedience of Allah, the Exalted, occurs one must make sincere repentance to Allah, the Exalted, and seek the forgiveness of people if it involves their rights. Chapter 46 Al Ahqaf, verse 13:

*“Indeed, those who have said, "Our Lord is Allah," and then remained on a right course - there will be no fear concerning them, nor will they grieve.”*

***“...They fight in the cause of Allah, so they kill and are killed...”***

This verse is connected to chapter 3 Alee Imran, verse 92:

*“Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it.”*

This verse makes it clear that a person cannot be a true believer meaning, they will possess a defect in their faith, until they are willing to dedicate the things they love for the sake of Allah, the Exalted. Even though many believe this verse applies to wealth but it in fact means much more. It includes every blessing which a muslim likes and loves. For example, muslims are happy to dedicate their precious time on the things which please them. But they refuse to dedicate time to pleasing Allah, the Exalted, beyond the obligatory duties which barely takes an hour or two in one's day. Countless muslims are happy to dedicate their physical strength in different pleasurable activities yet, many of them refuse to dedicate it to the things which please Allah, the Exalted, such as voluntary fasting. More commonly, people are happy to strive in things which they desire like obtaining excess wealth which they do not need even if it means they have to do overtime and give up their sleep yet how many strive in this way in the obedience of Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and facing destiny with patience? How many give up their precious sleep in order to offer voluntary prayers?

It is strange that muslims desire lawful worldly and religious blessings yet, overlook a simple fact. That they will only gain these things when they dedicate the blessings they possess in ways pleasing to Allah, the Exalted. How can they dedicate minimal things to Him and still expect to achieve all their dreams? This attitude is truly strange.

***“...so they kill and are killed...”***

The true servants of Allah, the Exalted, respect all forms of life. They obey the teachings of Islam which clearly prescribes that mercy should be shown to all of creation. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, has warned in a Hadith found in Sahih Muslim, number 6028, that whoever does not show mercy to others will not be shown mercy by Allah, the Exalted. Islam not only advises the kind treatment of people but also prescribes it for animals. This is confirmed in a Hadith found in Sunan Abu Dawud, number 2550. No other religion places such value on human life. The Holy Quran compares the killing of one innocent person to the killing of the whole of mankind. Chapter 5 Al Ma'idah, verse 32:

*“...kills a soul unless for a soul or for corruption [done] in the land- it is as if he had slain mankind entirely. And whoever saves one- it is as if he had saved mankind entirely...”*

This verse alone is enough to deter those people who claim to be killing innocent people in the name of Islam. This verse proves that their real evil intention is to gain wealth and power which has nothing to do with Islam.

Not harming others is so important that the Holy Prophet Muhammad, peace and blessings be upon him, has warned in a Hadith found in Sunan An Nasai, number 4998, that a person cannot be a true muslim until other people irrespective of their faith are safe from their tongue and actions. If this is the case for only harming others how can Islam permit the killing of innocent people? In fact, this is answered in this same Hadith. The Holy Prophet Muhammad, peace and blessings be upon him, warns that a person cannot be a true believer until the lives and belongings of others are not safe from their actions.

Those who claim to follow the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, should know that he never harmed another person unless it was in self-defence against a male soldier. He never harmed a woman, the elderly or a child. In fact, he never took revenge for himself and only applied the punishment ordained by Allah, the Exalted, as the head of state to those who crossed the limits. This is confirmed in a Hadith found in Sahih Muslim, number 6050. This is how muslims must behave under all circumstances if they claim to be the followers of the Holy Prophet Muhammad, peace and blessings be upon him.

A muslim has been given permission to defend themselves, their families and belongings. But all of this has limits. In no way does a muslim have permission to strike first and take the life of an innocent person. Muslims should therefore treat others how they wish to be treated meaning, with respect and mercy.

***“...[It is] a true promise [binding] upon Him in the Torah and the Gospel and the Quran. And who is truer to his covenant than Allah?...”***

If a muslim desires this blessing they should be faithful to the covenant of obedience they took with Allah, the Exalted, which involves fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. In turn, He will fulfil His promise and protect them in both worlds. Chapter 2 Al Baqarah, verse 40:

*“...fulfill My covenant [upon you] that I will fulfill your covenant [from Me]...”*

One should be faithful towards all of creation by treating them kindly and fulfilling any promises made with them. One cannot be faithful to Allah, the Exalted, while cheating or mistreating the creation. As Allah, the Exalted, has commanded kind treatment of people fulfilling this duty is part of being faithful to Allah, the Exalted.



***“...[It is] a true promise [binding] upon Him in the Torah and the Gospel and the Quran. And who is truer to his covenant than Allah?...”***

In a Hadith found in Sahih Bukhari, number 2749, the Holy Prophet Muhammad, peace and blessings be upon him, warned that breaking promises is an aspect of hypocrisy.

The greatest of promises a muslim has made is with Allah, the Exalted, which is to obey Him sincerely. This involves fulfilling His commands, refraining from His prohibitions and facing destiny with patience. All other promises made with people must also be kept unless one has a valid excuse especially, the ones a parent makes with children. Breaking promises only teaches children bad character and encourages them to believe being deceitful is an acceptable characteristic to possess. In a Hadith found in Sahih Bukhari, number 2227, Allah, the Exalted, declares that He will be against the one who makes a promise in His name and then breaks it without a valid excuse. How can the one who has Allah, the Exalted, against them on Judgment Day possibly succeed?

***“...[It is] a true promise [binding] upon Him in the Torah and the Gospel and the Quran. And who is truer to his covenant than Allah?...”***

Allah, the Exalted, will fulfill His promise therefore muslims must strive to fulfill the covenant they made with Him. Chapter 7 Al A'raf, verse 172:

*“And [mention] when your Lord took from the children of Adam - from their loins - their descendants and made them testify of themselves, [saying to them], "Am I not your Lord?" They said, "Yes, we have testified." [This] - lest you should say on the Day of Resurrection, "Indeed, we were of this unaware."”*

All humans were brought forth so that they could take this pledge to Allah, the Exalted. The lesson to understand behind this incident is that all people accepted Allah, the Exalted, as their Lord. Meaning, the One who created them, sustains them and the One who will judge their deeds on the Day of Judgment. It is important for all muslims to fulfil this pledge through sincere obedience to Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

This verse indicates that Allah, the Exalted, did not ask the creation if they were His servants instead, He asked them if He was their Lord. This is an indication that the will of Allah, the Exalted, should always come before the will and desire of a person. If a muslim has a choice between pleasing Allah, the Exalted, or someone else this pledge should remind them that the pleasure of Allah, the Exalted, must come first.

This question is also an indication of the infinite mercy of Allah, the Exalted, as He hinted the answer to the creation by wording it as He did. This shows

muslims that even though Allah, the Exalted, is the Lord who will judge their deeds yet, He is also infinitely merciful.

The effect of this covenant is deeply embedded in the hearts of all mankind. In fact, this is the nature which has been indicated in a Hadith found in Sahih Muslim, number 6755. From this one can understand that it is important for people not to search for the truth after making their minds up beforehand and then search for evidence which supports their predetermined belief. Only those who open their minds without making a predetermined decision will unlock this covenant which has been embedded deep in their hearts. In fact, having an open mind is important in all issues not just in matters of faith as it helps one to find the truth and the best path. This attitude strengthens society and always encourages peace between people. But the stubbornness of those who predetermine their choices will always create wedges between members of a society which can affect people on a national level. It is important for muslims not to always believe they are correct in worldly matters otherwise they will adopt this stubborn attitude. This will prevent them from accepting the opinions of others which will lead to arguments, enmity and fractured relationships. Therefore, this attitude should be avoided at all costs.

Finally, the fact that this covenant is deeply embedded in a person's heart indicates that it is a duty on muslims to uncover it. This will lead one to certainty of faith which is much stronger than faith based on hearsay meaning, being told by one's family that they are a muslim. Certainty of faith allows a muslim to overcome all difficulties successfully in this world while fulfilling their religious and worldly duties. One only fails in tests and their duties because of weakness in their faith. Certainty of faith is only obtained by gaining and acting on the knowledge found within the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. Chapter 41 Fussilat, verse 53:

*“We will show them Our signs in the horizons and within themselves until it becomes clear to them that it is the truth...”*

***“...So rejoice in your transaction which you have contracted...”***

This verse is connected to chapter 47 Muhammad, verse 7:

*“O you who have believed, if you support Allah, He will support you and plant firmly your feet.”*

This verse means that if one aids Islam then Allah, the Exalted, will help them in both worlds. It is strange how countless people desire the help of Allah, the Exalted, yet do not fulfil the first part of this verse through the sincere obedience of Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. The excuse most people give is that they do not have time to perform righteous deeds. They desire the help of Allah, the Exalted, yet will not make time to do the things which please Him. Does this make sense? Those who do not fulfil the obligatory duties and then expect the aid of Allah, the Exalted, in their moment of need are quite foolish. And those who do fulfil the obligatory duties yet refuse to go beyond them will find that the aid they receive is limited. How one behaves is how they are treated. The more time and energy dedicated to Allah, the Exalted, the more support they will receive. It really is that simple.

A muslim needs to understand that the majority of the obligatory duties, such as the five daily prayers, only takes a small amount of time in one's day. A muslim cannot expect to barely dedicate an hour a day to offering the obligatory prayers and then neglect Allah, the Exalted, for the rest of the day and still expect His continuous support through all difficulties. A person would dislike a friend who treated them in such a manner. How then can one treat Allah, the Exalted, the Lord of the worlds, like this then?

Some only dedicate extra time to pleasing Allah, the Exalted, when they encounter a worldly problem then demand Him to fix it as if they done Allah, the Exalted, a favour by performing voluntary good deeds. This foolish mentality clearly contradicts servanthood to Allah, the Exalted. It is amazing how this type of person finds time to do all their other leisurely activities, such as spending time with family and friends, watching TV and attending social functions yet finds no time to dedicate to pleasing Allah, the Exalted. They cannot seem to find time to recite and adopt the teachings of the Holy Quran. They do not seem to find time to study and act on the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. These people somehow find wealth to spend on their unnecessary luxuries yet seem to find no wealth to donate in voluntary charity.

It is important to understand that a muslim will be treated according to how they behave. Meaning, if a Muslim dedicates extra time to please Allah, the Exalted, then they will find the support they need to journey through all difficulties safely. But if they fail to fulfil the obligatory duties or only fulfil them without dedicating any other time to pleasing Allah, the Exalted, then they will find a similar response from Allah, the Exalted. Put simply, the more one gives the more they shall receive. If one does not give much they should not expect much in return.

***“...So rejoice in your transaction which you have contracted...”***

In a Hadith found in Sahih Muslim, number 2336, the Holy Prophet Muhammad, peace and blessings be upon him, advised that every day two Angels supplicate to Allah, the Exalted. The first asks Allah, the Exalted, to compensate the one who spends for His sake. The second asks Allah, the Exalted, to destroy the one who withholds.

The aim of this Hadith is to encourage one to become generous and avoid being stingy. It is important to note that spending for the sake of Allah, the Exalted, does not only involve the obligatory charity but it also includes spending on one's own necessities and the necessities of their family as this has been commanded by Islam. Anyone who fails to spend on these elements deserves for their wealth to be destroyed as they have failed to fulfil its purpose which in reality makes wealth useless. It is important to note, spending for the sake of Allah, the Exalted, never leads to an overall loss as a person is compensated one way or another. In fact the Holy Prophet Muhammad, peace and blessings be upon him, has guaranteed that charity does not decrease one's wealth in a Hadith found in Jami At Tirmidhi, number 2029. Chapter 34 Saba, verse 39:

***“...But whatever thing you spend [in His cause] - He will compensate it...”***

A muslim should remember a generous person is close to Allah, the Exalted, close to Paradise, close to people and far from Hell. Whereas, the stingy person is far from Allah, the Exalted, far from Paradise, far from people and close to Hell. This has been confirmed in a Hadith found in Jami At Tirmidhi, number 1961.

Finally, it is important to note that this Hadith applies to all blessings one possesses, such as their good health, not just wealth. So if one fails to

dedicate and expend their blessings in the correct way as commanded by Allah, the Exalted, the supplication against their blessing by the Angel maybe accepted by Allah, the Exalted. Therefore, it is vital for muslims to correctly use each blessing according to the teachings of Islam so that they receive more which in reality is true gratitude. Otherwise, they may well lose the blessing forever. Chapter 14 Ibrahim, verse 7:

*“And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]...”*



*“...So rejoice in your transaction which you have contracted...”*

In a Hadith found in Sahih Bukhari, number 6444, the Holy Prophet Muhammad, peace and blessings be upon him, warned that the rich in this world will be poor in the hereafter unless they spend their wealth correctly but these people are a few in number.

This means that the majority of wealthy people incorrectly spend their wealth meaning, on things which are either vain and therefore provide them with no benefit in the hereafter, or they spend on sinful things which will become a burden for them in both worlds or they spend on lawful things in a way disliked by Islam such as being wasteful or extravagant. Because of these reasons the rich will become poor on Judgment Day as they will be held accountable and even punished over them.

In addition, those who fail to spend their wealth correctly will find that their wealth abandons them at their grave and so they will reach the hereafter empty handed meaning, as a pauper. This has been warned in a Hadith found in Jami At Tirmidhi, number 2379. The deceased will leave the wealth behind for others to enjoy while they are held accountable for it.

Finally, as the wealthy are distracted by gaining, hoarding, safeguarding and increasing their wealth it distracts them from performing righteous deeds which is the thing that will make someone rich on Judgment Day. In reality, losing out on this will make them poor.

It is important to note, spending wealth correctly is not only donating charity but includes one's spending on their necessities and the necessities of their dependents without being wasteful or extravagant.

The truly rich person is the one who uses their wealth correctly as prescribed by Islam. This person will be rich in this world and in the next. And this attitude is not dependent of having much wealth. Any amount of wealth used correctly will cause one to become rich even if they possess little wealth. In reality, this person takes their wealth with them to the hereafter and this attitude provides them free time which allows them to perform righteous deeds which only increases their richness in the hereafter.

***“...So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”***

In a Hadith found in Jami At Tirmidhi, number 2465, the Holy Prophet Muhammad, peace and blessings be upon him, advised that whoever prioritises the hereafter over this material world will be granted contentment, their affairs will be corrected for them and they will receive their destined provision in an easy way.

This half of the Hadith means that whoever correctly fulfils their duties in respect to Allah, the Exalted, and to the creation, such as providing for their family in a lawful manner while avoiding the excess of this material world will be granted contentment. This is when one is pleased with what they possess without being greedy and actively striving to obtain more worldly things. In reality, the one who is content with what they possess is a truly rich person even if they possess little wealth as they become independent of things. Independence of anything makes one rich in respect to it.

In addition, this attitude will allow one to comfortably deal with any worldly issues which may arise during their life. This is because the less one interacts with the material world and focuses on the hereafter the less worldly issues they will face. The less worldly issues a person faces the more comfortable their life will become. For example, the one who possesses one house will have fewer issues to deal with in respect to it, such as a broken cooker, than the one who possesses ten houses. Finally, this person will easily and pleasantly obtain their lawful provision. Not only this but Allah, the Exalted, will place such grace in their provision that it will cover all their responsibilities and necessities meaning, it will satisfy them and their dependents.

But as mentioned in the other half of this Hadith the one who prioritises the material world over the hereafter meaning, by neglecting their duties or

striving for the unnecessary and excess of this material world will find that their need, meaning greed, for worldly things is never satisfied which by definition makes them poor even if they possess much wealth. These people will go from one worldly issue to another throughout the day failing to achieve contentment as they have opened too many worldly doors. And they will receive their destined provision with difficulty and it will not give them satisfaction and never seem enough to fill their greed. This may even push them towards the unlawful which only leads to a loss in both worlds.

***“...So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”***

It is important for muslims to strive in the obedience of Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience as Allah, the Exalted, has guaranteed a good life in both worlds for the one who behaves in this manner. Chapter 16 An Nahl, verse 97:

*“Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do.”*

This good life will protect a muslim from severe grief, depression and other extreme moods and mental disorders which can destroy a person's life. Even though, muslims will face difficulties which will sadden them but if they obey Allah, the Exalted, this sadness will never become extreme and effect their entire life on a long term basis. This is because a muslim who strives in the obedience of Allah, the Exalted, has an excellent reason to continue moving forward through their difficulty without giving up and turning to depression and even suicide. For example, they look forward to the countless reward which will be granted to the patient. Chapter 39 Az Zumar, verse 10:

*“...Indeed, the patient will be given their reward without account [i.e., limit].”*

Whereas, the muslim who does not strive in the obedience of Allah, the Exalted, and only claims the title of being a muslim with their tongue will not be granted this attitude and a good life. And whenever they face difficulties it

will drive them to extreme moods and mental disorders which will destroy their entire life.

***“...So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”***

It is a universal aim and goal for all people, irrespective of their faith or social class, to achieve peace of mind in this world. It is the ultimate reason why people strive in this material world, work long hours and dedicate the majority of their efforts to this world. People desire to obtain such a life whereby they have no stresses or worries such as financial difficulties. But it is strange how people, especially muslims, look for peace of mind in the wrong place. Just like a person who desires to watch a football game yet, goes to a cricket match. Allah, the Exalted, has made it clear that true peace of mind only lies in His obedience which involves fulfilling His commands, refraining from His prohibitions and being patient with destiny. Chapter 13 Ar Ra'd, verse 28:

*“...Unquestionably, by the remembrance of Allah hearts are assured.”*

Whenever a person seeks peace of mind in the material world it will only lead them further away from their goal. Whenever a person sets a target in respect to this material world that target will only lead onto more targets. This continues until the person departs this world without obtaining what they were looking for. It is obvious that the rich do not obtain true peace of mind as they stress more than normal people and whatever they obtain of the world ends up becoming a burden for them. It is why the Holy Prophet Muhammad, peace and blessings be upon him, advised in a Hadith found in Jami At Tirmidhi, number 2465, that the one who focuses on the hereafter will be blessed with a rich heart and Allah, the Exalted, will organize their affairs meaning, they will obtain peace of mind. But the one who focuses on the material world will only see their poverty and their affairs will become scattered meaning, they will not achieve peace of mind. The one who obeys Allah, the Exalted, will find peace of mind even if they possess little of this world. But the one who is lost in the material world will go from one worldly door to another but will never find true peace as it has not been

placed there. If a person wants to watch a football game they should not go to a cricket match and if a muslim desires peace of mind they should not search for it in the material world as it lies only in the obedience of Allah, the Exalted. It is important to note, that those who adhere to the teachings of Islam will encounter difficulties throughout their lives as this is guaranteed but through their obedience Allah, the Exalted, will remove fear and grief from them so that they remain firm and steadfast on the correct path. This is similar to the one who only feels slight discomfort from a medical procedure as they have been anaesthetised.



***“...So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”***

Many people strive to achieve more in this material world even though they have already gained much worldly success. Even though, Islam does not prohibit this type of mentality as long as unlawful things are avoided a muslim should understand an important reality. It is obvious that peace of mind is not obtained with many worldly possessions, such as wealth. In fact, these people are often the ones who end up depressed to the point they even commit suicide. Human worldly desires have been created in such a way that no matter what one obtains they always desire more irrespective of their faith and social status. For example, Pharaoh who lived in the time of the Holy Prophet Mosa, peace be upon him, obtained every worldly blessing imaginable yet, he still did not obtain peace of mind and satisfaction. Instead his desire for more pushed him to such a stage that he desired to be worshipped like a God. Chapter 79 An Naziat, verse 24:

*And said, "I am your most exalted lord."*

No matter what desires a person fulfils it only leads them to desiring more things. A person who owns two houses wants three; the millionaire wants to become a billionaire. It is why the Holy Prophet Muhammad, peace and blessings be upon him, warned in a Hadith found in Sahih Bukhari, number 6439, that the person who has one valley of gold would only desire another. A muslim who desires true peace of mind, which is more valuable than the treasures of the Earth, should therefore limit their worldly desires. The more they limit them and only fulfil their necessities and responsibilities the more they will obtain peace of mind. This mentality closes the doors of preoccupation and striving for more worldly things which in turn gives rest to both the mind and body. If a muslim couples this with striving in the obedience to Allah, the Exalted, which involves fulfilling His commands, refraining from His prohibitions and facing destiny with patience, then they will be granted true peace of mind which extends to every aspect of their life

in both worlds. But the more worldly desires they have the more their mind and body will be preoccupied with them and thus the further from true peace of mind they will be.

***“...So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”***

This verse is connected to chapter 27 An Naml, verse 36:

*“So when they came to Solomon, he said, "Do you provide me with wealth? But what Allah has given me is better than what He has given you. Rather, it is you who rejoice in your gift.”*

This is when a queen who was invited to accept faith by the Holy Prophet Suleiman, peace be upon him, sent him worldly gifts in order to test his character. Muslims should understand the importance of not compromising on their faith for the sake of worldly blessings. Whatever they gain from doing so will eventually become a burden and a curse for them in both worlds. Instead, they should follow in the footsteps of the Holy Prophet Suleiman, peace be upon him, by remaining firm on their faith and values. If they do this they will be granted the same eternal success the Holy Prophet Suleiman, peace be upon him, was granted.

In addition, a muslim should understand that striving in the obedience of Allah, the Exalted, and the blessings associated with it will always be greater than any worldly blessing. In fact, this is what the Holy Prophet Suleiman, peace be upon him, was referring to when he rejected the queen’s gifts. Religious blessings are always flawless and lasting whereas worldly blessings will always have some sort of difficulty attached to it and they are temporary in nature. When one strives in fulfilling the commands of Allah, the Exalted, refraining from His prohibitions and faces destiny with patience Allah, the Exalted, grants them something which the entire mankind irrespective of their faith strives night and day for namely, contentment and peace of mind. This is the ultimate goal of all people even if they have smaller aims and goals, such as travelling the world. It is why the Holy Prophet Muhammad, peace and blessings be upon him, advised in a Hadith

found in Jami At Tirmidhi, number 2373, that true richness does not lie with wealth but being content with life. It is why worldly rich people do not find true peace of mind and why a poorer muslim who strives in the obedience of Allah, the Exalted, does. Chapter 13 Ar Ra'd, verse 28:

*“...Unquestionably, by the remembrance of Allah hearts are assured.”*

There is nothing wrong with seeking lawful wealth while avoiding excessiveness but muslims should understand that Allah, the Exalted, did not place true peace of mind with wealth or other worldly things.

***“...So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”***

This verse is connected to chapter 2 Al Baqarah, verse 247:

*“And their prophet said to them, "Indeed, Allah has sent to you Saul as a king." They said, "How can he have kingship over us while we are more worthy of kingship than him and he has not been given any measure of wealth?" He said, "Indeed, Allah has chosen him over you and has increased him abundantly in knowledge and stature...”*

This great event reminds muslims that greatness and true success is not connected to worldly things, such as wealth or fame. A person may obtain some worldly success through these things but it is quite obvious if one turns the pages of history that this type of success is very temporary and it eventually becomes a burden and regret for a person. A muslim should never believe that superiority lies in these things thereby dedicating themselves to obtaining them while neglecting their duties to Allah, the Exalted, and the creation. Nor should they look down at others who do not possess these worldly things believing they have no value or significance as this attitude contradicts the teachings of Islam. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, has advised in a Hadith found in Sahih Bukhari, number 6071, that the people of Paradise are those who are considered insignificant by society and concluded that if they took an oath on something Allah, the Exalted, would fulfil it for them.

True honour, success and greatness in this world and the next only lies in piety. So the more one sincerely strives to fulfil the commands of Allah, the Exalted, refrain from His prohibitions and faces destiny with patience according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, the greater they are even if they appear insignificant to society. Chapter 49 Al Hujurat verse 13:

*“...Indeed, the most noble of you in the sight of Allah is the most righteous of you...”*

A muslim should therefore search for true success in this and not waste their time and efforts in searching for it in worldly things otherwise they may well reach the hereafter a great loser. Chapter 18 Al Kahf, verses 103-104:

*““Say, [O Muhammad], "Shall we [believers] inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””*

***“...So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”***

In reality, in most cases nothing in this material world in itself is good or bad, such as wealth. What makes a thing good or bad is the way it is used. It is important to understand that the very purpose of everything which was created by Allah, the Exalted, was for it to be used correctly according to the teachings of Islam. When something is not used correctly it in reality becomes useless. For example, wealth is useful in both worlds when it is used correctly such as being spent on the necessities of a person and their dependents. But it can become useless and even a curse for its bearer if it is not used correctly, such as being hoarded or spent on sinful things. Simply hoarding wealth causes wealth to lose value. How can paper and metal coins one tucks away be useful? In this respect, there is no difference between a blank piece of paper and a note of money. It is only useful when it is used correctly.

So if a muslim desires all their worldly possessions to become a blessing for them in both worlds all they have to do is use them correctly according to the teachings found in the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. But if they use them incorrectly then the same blessing will become a burden and curse for them in both worlds. It is as simple as that.

***“...So rejoice in your transaction which you have contracted. And it is that which is the great attainment.”***

Every worldly blessing a muslim possesses is only a means which should aid them in reaching the hereafter safely. It is not an end in itself. For example, wealth is a means one should use in order to obey Allah, the Exalted, by fulfilling the commands of Allah, the Exalted, fulfilling their necessities and the necessities of their dependents. It is not an end or an ultimate goal in itself.

This not only aids a muslim in maintaining their focus on the hereafter but it also aids them whenever they lose worldly blessings. When a muslim treats each worldly blessing, such as a child, as a means to please Allah, the Exalted, and reach the hereafter safely then losing it will not have such a detrimental impact on them. They may become sad, which is an acceptable emotion, but they will not become grieved which leads to impatience and other mental problems, such as depression. This is because they firmly believe the worldly blessing they possessed was only a means so losing it does not cause a loss in the ultimate goal namely, Paradise, the loss of which is disastrous. Therefore, still possessing and concentrating on the ultimate goal will prevent them from becoming grieved.

In addition, they will understand that just like the thing they lost was only a means they firmly believe they will be provided with another means to reach and fulfil their ultimate goal by Allah, the Exalted. This will also prevent them from grieving. Whereas, the one who believes their worldly blessing is the end instead of a means will experience severe grief when losing it as their whole purpose and objective has been lost. This grief will lead to depression and other mental issues.

To conclude, muslims should treat each blessing they possess as a means to reach the hereafter safely not as an end in itself. This is how one can possess



things without being possessed by them. This is how they can keep worldly things in their hands and not in their hearts.

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