

Blessed Characteristics

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Achieve Noble Character

Blessed Characteristics

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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.

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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.

Introduction

The following short book discusses some Blessed Characteristics. This discussion is based on Chapter 73 Al Muzzammil, Verse 20 of the Holy Quran:

“Indeed, your Lord knows that you [Prophet Muhammad, peace and blessings be upon him] stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you. And Allah determines [the extent of] the night and the day. He has known that you [Muslims] will not be able to do it and has turned to you in forgiveness, so recite what is easy [for you] of the Qur’ān. He has known that there will be among you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allah and others fighting for the cause of Allah. So recite what is easy from it and establish prayer and give zakah and loan Allah a goodly loan. And whatever good you put forward for yourselves - you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful.”

Implementing the lessons discussed will aid a Muslim to Achieve 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.

Blessed Characteristics

Chapter 73 - Al Muzzammil, Verse 20

❖ إِنَّ رَبَّكَ يَعْلَمُ أَنَّكَ تَقُومُ أَدْنَىٰ مِنْ ثُلُثِي اللَّيْلِ وَنِصْفَهُ،
وَتُلُثُهُ، وَطَائِفَةٌ مِّنَ الَّذِينَ مَعَكَ وَاللَّهُ يُقَدِّرُ اللَّيْلَ وَالنَّهَارَ
عِلْمَ أَنْ لَنْ تُحْصَوْهُ فَنَابَ عَلَيْكُمْ فَاقْرَءُوا مَا تَيَسَّرَ مِنَ
الْقُرْآنِ عَلِيمٌ أَن سَيَكُونُ مِنكُمْ مَّرْضَىٰ وَءَاخِرُونَ يَضْرِبُونَ
فِي الْأَرْضِ يَبْتَغُونَ مِن فَضْلِ اللَّهِ وَءَاخِرُونَ يُقْتَلُونَ
فِي سَبِيلِ اللَّهِ فَاقْرَءُوا مَا تَيَسَّرَ مِنْهُ وَأَقِيمُوا الصَّلَاةَ
وَءَاتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا وَمَا تُقَدِّمُوا
لِأَنفُسِكُمْ مِن خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ هُوَ خَيْرًا وَأَعْظَمَ أَجْرًا
وَأَسْتَغْفِرُوا اللَّهَ إِنَّ اللَّهَ غَفُورٌ رَّحِيمٌ



“Indeed, your Lord knows that you [Prophet Muhammad, peace and blessings be upon him] stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you. And Allah determines [the extent of] the night and the day. He has known that you

[Muslims] will not be able to do it and has turned to you in forgiveness, so recite what is easy [for you] of the Qur'ān. He has known that there will be among you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allah and others fighting for the cause of Allah. So recite what is easy from it and establish prayer and give zakah and loan Allah a goodly loan. And whatever good you put forward for yourselves - you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful."

“Indeed, your Lord knows...”

Allah, the Exalted, is All Knowing as nothing escapes His knowledge whether in the Heavens or the Earth whether visible or not. The knowledge of Allah, the Exalted, has no limit, it has no beginning and no end and it is innate meaning, no one gave it to Him. Every creation which possesses knowledge has been granted it by none other than Allah, the Exalted. The knowledge of the creation is limited and has a beginning. Allah, the Exalted, is fully aware of one's outer and inner beings at all time.

The muslim who understands this divine name will refrain from sins both outward and inward rightfully believing Allah, the Exalted, knows all this and will hold them accountable for their actions. In addition, they will not stress about worldly issues understanding that Allah, the Exalted, is fully aware of them and will respond to them at the right time.

A muslim should act on this divine name by striving to gain and act on useful knowledge both worldly and religious which is the path of piety. This is the true inheritor of the Holy Prophets, peace be upon them, which has been indicated in a Hadith found in Sunan Ibn Majah, number 223.

“Indeed, your Lord knows that you [Prophet Muhammad, peace and blessings be upon him] stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you...”

This verse indicates the importance of leading by example.

It is important for all Muslims, especially parents, to act on what they advise to others. It is obvious if one turns the pages of history that those who acted on what they preached had a much more positive effect on others compared to those who did not lead by example. The best example being the Holy Prophet Muhammad, peace and blessings be upon him, who not only practiced what he preached but adhered to those teachings more strictly than anyone else. Only with this attitude will Muslims especially, parents have a positive impact on others. For example, if a mother warns her children not to lie as it is a sin but often lies in front of them her children are unlikely to act on her advice. A person's actions will always have more of an impact on others than their speech. It is important to note that this does not mean one needs to be perfect before advising others. It means they should sincerely strive to act on their own advice before advising others. The Holy Quran has made it clear in the following verse that Allah, the exalted, hates this behaviour. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, has warned in a Hadith found in Sahih Bukhari, number 3267, that the a person who commanded good but refrained from it themselves and prohibited evil yet acted on it themselves will be punished in severely Hell. Chapter 61 As Saf, verse 3:

“Greatly hateful in the sight of Allah is that you say what you do not do.”

So it is vital for all Muslims to strive to act on their advice themselves then advise others to do the same. Leading by example is the tradition of all the Holy Prophets, peace be upon them, and is the best way to affect others in a positive way.

“Indeed, your Lord knows that you [Prophet Muhammad, peace and blessings be upon him] stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you...”

This verse indicates the importance of good companionship.

In a Hadith found in Sahih Bukhari, number 5534, the Holy Prophet Muhammad, peace and blessings be upon him, described the difference between a good and bad companion. The good companion is like a person who sells perfume. Their companion will either obtain some perfume or at least be affected by the pleasant smell. Whereas, a bad companion is like a blacksmith, if their companion does not burn their clothes they will certainly be affected by the smoke.

Muslims must understand that the people they accompany will have an effect on them whether this affect is positive or negative, obvious or subtle. It is not possible to accompany someone and not be affected by it. A Hadith found in Sunan Abu Dawud, number 4833, confirms that a person is on their companion’s religion. Meaning, a person adopts the characteristics of their companion. It is therefore important for muslims to always accompany the righteous as they will undoubtedly affect them in a positive way meaning, they will inspire them to obey Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. Whereas, bad companions will either inspire one to disobey Allah, the Exalted, or they will encourage a muslim to concentrate on the material world over preparing for the hereafter. This attitude will become a

great regret for them on Judgment Day even if the things they strive for are lawful but beyond their needs.

Finally, as a person will end up with those they love in the hereafter according to the Hadith found in Sahih Bukhari, number 3688, a muslim must practically show they love for the righteous by accompanying them in this world. But if they accompany bad or heedless people then it proves and indicates they love for them and their ultimate destination in the hereafter. Chapter 43 Az Zukhruf, verse 67:

“Close friends, that Day, will be enemies to each other, except for the righteous.”

“Indeed, your Lord knows that you [Prophet Muhammad, peace and blessings be upon him] stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you...”

This verse indicates the importance of choosing the right role model.

If one turns the pages of history they will observe many people who achieved great worldly success and in some cases benefited mankind yet, they will also observe at least one thing which taints their achievements. But if one observes the life of the Holy Prophet Muhammad, peace and blessings be upon him, they will observe nothing except success and countless things which benefit mankind. Even though, there are people who falsely criticise the Holy Prophet Muhammad, peace and blessings be upon him, it is quite evident from his highly accurate and detailed biography which has been verified by reliable muslim and non-muslim historians that this criticism is based on nothing but falsehood. This is why muslims must put aside all role models and instead study and adopt the flawless character of the Holy Prophet Muhammad, peace and blessings be upon him, as this is the only way to achieve real untainted success in both one's worldly and religious life. 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...”

There is no goal greater than this in this world. In fact, this is what people irrespective of their faith strive to achieve. And Allah, the Exalted, has placed all of it in the footsteps of his Holy Prophet Muhammad, peace and blessings be upon him. Chapter 33 Al Ahzab, verse 21:

“There has certainly been for you in the Messenger of Allah an excellent pattern for anyone whose hope is in Allah and the Last Day and [who] remembers Allah often.”

It is simple, if a person desires worldly and religious success they should follow in the footsteps of the Holy Prophet Muhammad, peace and blessings be upon him. But if they choose a path other than his whatever tainted success they achieve will eventually become a burden for them and it may lead to a punishment on a Great Day.

“Indeed, your Lord knows that you [Prophet Muhammad, peace and blessings be upon him] stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you. And Allāh determines [the extent of] the night and the day. He has known that you [Muslims] will not be able to do it and has turned to you in forgiveness, so recite what is easy [for you] of the Qur’ān. He has known that there will be among you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allāh and others fighting for the cause of Allāh. So recite what is easy from it...”

This verse indicates that the night prayer was initially obligatory for the muslims but its obligation was later removed for the general masses but remained obligatory for the Holy Prophet Muhammad, peace and blessings be upon him. This has been discussed in a Hadith found in Sunan An Nasai, number 1602. Chapter 17 Al Isra, verse 79:

“And from [part of] the night, pray with it [i.e., recitation of the Qur’ān] as additional [worship] for you [Prophet Muhammad, peace and blessings be upon him]...”

Even though the obligation was removed from the muslims yet the Companions, may Allah be pleased with them, continued to adhere to it diligently.

In a Divine Hadith found in Sahih Bukhari, number 1145, the Holy Prophet Muhammad, peace and blessings be upon him, advised that Allah, the Exalted, descends every night to the nearest Heaven according to His infinite majesty and invites people to ask Him to fulfill their needs so that He can fulfill them.

Voluntary night time worship proves one's sincerity towards Allah, the Exalted, as no other eyes are watching them. Offering it is a means to having an intimate conversation with Allah, the Exalted. And it is a sign of one's servanthood to Him. It has countless virtues for example, a Hadith found in Sunan An Nasai, number 1614, declares that it is the best voluntary prayer.

No one will have a rank higher on Judgment Day or in Paradise than the Holy Prophet Muhammad, peace and blessings be upon him, and this rank has been directly connected to the voluntary night prayer. This shows that those who establish the night voluntary prayer will be blessed with the highest ranks in both worlds. Chapter 17 Al Isra, verse 79:

“And from [part of] the night, pray with it [i.e., recitation of the Quran] as additional [worship] for you; it is expected that your Lord will resurrect you to a praised station.”

A Hadith found in Jami At Tirmidhi, number 3579, advises that a muslim is closest to Allah, the Exalted, in the last part of the night. Therefore, one can derive countless blessings if they remember Allah, the Exalted, at this time.

All muslims desire their supplications to be answered and their needs to be fulfilled. Therefore, they should strive to offer the voluntary night prayer as a Hadith found in Sahih Muslim, number 1770, advises that there is a special hour in every night when good supplications are always answered.

Establishing the voluntary night prayer is an excellent way to prevent one from committing sins, it helps a person to stay away from pointless social gatherings and it protects a person from many physical illnesses. This has been advised in a Hadith found in Jami At Tirmidhi, number 3549.

One should prepare for the voluntary night prayer by not over eating or drinking especially, before bed as it induces laziness. One should not unnecessarily tire themselves out during the day. A short nap during the day can help with this. Finally, one should avoid sins and strive to obey Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience as the obedient find it easier to offer the voluntary night prayer.

“...And Allāh determines the night and the day...”

The Holy Prophet Muhammad, peace and blessings be upon him, indicated the infinite and absolute power and authority of Allah, the Exalted, in a Hadith found in Jami At Tirmidhi, number 2516. This Hadith advises that the entire creation cannot benefit a person if Allah, the Exalted, did not desire them to do so. Similarly, the entire creation together could not harm someone if Allah, the Exalted, did not desire them to. This means only what Allah, the Exalted, decides happens within the universe. It is important to note, that this advice does not indicate one should abandon using means, such as medicine, but it means that one can use the means as they have been created by none other than Allah, the Exalted, but they must understand that Allah, the Exalted, is the only One who decides the outcome of all things. For example, there are many sick people who take medicine and recover from their illness. But there are others who take medicine and do not recover. This indicates that another factor decides the end result namely, the will of Allah, the Exalted. Chapter 9 At Tawbah, verse 51:

“Say, “Never will we be struck except by what Allah has decreed for us...”

The one who understands this knows that anything that affected them could not have been avoided. And those things which missed them could never have been obtained.

It is important to note, that whatever the end result even if it is against a person's desire they should remain patient and truly believe Allah, the Exalted, has chosen the best for them even if they do not observe the wisdom behind the outcome. 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.”

When one truly understands this truth they stop relying on the creation knowing they cannot innately harm or benefit them. Instead, they turn to Allah, the Exalted, seeking His support and protection through sincere obedience by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. This leads a muslim to trusting in Allah, the Exalted. It also encourages one to only fear Allah, the Exalted, as they know the creation cannot harm them without the will of Allah, the Exalted.

Recognising that all things which occur within one's life and the universe originate from Allah, the Exalted, is a part of understanding the Oneness of Allah, the Exalted. This is a topic which has no end and goes beyond only superficially believing that there is none worthy of worship except Allah, the Exalted. When this is fixed in one's heart then they only hope in Allah, the Exalted, knowing He is the only One who can help them. They will only submit and obey Allah, the Exalted, in all aspects of their life. In reality, a person only obeys another in order to receive protection from harm or gain some benefit. Only Allah, the Exalted, can grant this therefore only He deserves to be obeyed and worshipped. If anyone chooses the obedience of another over the obedience of Allah, the Exalted, this shows they believe

that this other can bring them some sort of benefit or protect them from harm. This is a sign of the weakness of their faith. The source of all things which occur is Allah, the Exalted, so muslims should only obey Him. Chapter 35 Fatir, verse 2:

“Whatever Allah grants to people of mercy - none can withhold it; and whatever He withholds - none can release it thereafter...”

It is important to note, that obeying a person which encourages the obedience of Allah, the Exalted, in reality is obeying Allah, the Exalted. For example, obeying the Holy Prophet Muhammad, peace and blessings be upon him. Chapter 4 An Nisa, verse 80:

“He who obeys the Messenger has obeyed Allah...”

“...He has known that there will be among you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allāh and others fighting for the cause of Allāh. So recite what is easy from it...”

A Hadith found in Sahih Muslim, number 7129, advises that the Holy Prophet Muhammad, peace and blessings be upon him, would choose the right time when discussing religious issues with his Companions, may Allah be pleased with them, as he did not want to over burden or bore them.

Even though, a muslim has no excuses but to fulfill their obligatory duties and learn and act on the established traditions of the Holy Prophet Muhammad, peace and blessings be upon him, none the less, each muslim should act according to their mental and physical strength and treat others according to their mental and physical strength in order to ensure they themselves do not get fed up nor cause others to become fed up of Islam either.

It is important to understand each person has been created uniquely and given different blessings and gifts. For example, some have the strength to perform much voluntary fasts while others do not. Some have the mental strength to spend the day studying the Holy Quran and the Hadith of the Holy Prophet Muhammad, peace and blessings be upon him, whereas others do not. Some can happily discuss religious issues all day with others while others just do not have the attention or mental strength to do so. This does not mean those who do not possess the strength to do these things are bad muslims as Allah, the Exalted, will judge each person according to

their potential, strength, intention and the deeds they performed. This discussion means that muslims should not be too hard on themselves or others when it comes to striving on voluntary religious matters. A muslim should strive to improve bit by bit to ensure they do not get fed up and give up completely. If a muslim has been granted the strength to strive in voluntary religious matters they should praise Allah, the Exalted, as none but Him as granted this to them. Understanding this will prevent the deadly sin of pride an atom's worth of which is enough to take one to Hell. This is warned in a Hadith found in Sahih Muslim, number 265.

“...He has known that there will be among you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allāh and others fighting for the cause of Allāh. So recite what is easy from it...”

In a Hadith found in Sahih Bukhari, number 39, the Holy Prophet Muhammad, peace and blessings be upon him, advised that religion is simple and straight forward. And a muslim should not over burden themselves as they will not be able to keep up with it.

This means that a muslim should always lead a simple religious and worldly life. Islam does not demand muslims to overburden themselves in performing righteous deeds. But it in fact teaches simplicity which is the most beloved religion to Allah, the Exalted, according to a Hadith found in Imam Bukhari's, Adab Al Mufrad, number 287. A muslim should firstly strive to fulfil their obligatory duties which are undoubtedly within their strength to fulfil as Allah, the Exalted, does not burden a muslim with more than they can bear. This is confirmed in chapter 2 Al Baqarah, verse 286 of the Holy Quran:

“Allah does not charge a soul except [with that within] its capacity...”

Next, they should take some time out of their day to study Islamic teachings so that they can act on the Holy Quran and the established traditions of the

Holy Prophet Muhammad, peace and blessings be upon him, according to their strength. This attracts the love of Allah, the Exalted, which has been confirmed in a Hadith found in Sahih Bukhari, number 6502.

If a muslim persists on this behaviour they will be provided with such mercy that they will fulfil all their duties towards Allah, the Exalted, and people and find time to enjoy the lawful pleasures of this world without excess, waste or extravagance.

This is how a muslim makes things easier for themselves. And if they possess dependents, such as children, they should teach them the same thereby, making things easier for them also. Overburdening oneself makes things hard and can push one to completely quit. And relaxing too much will make things hard as one will lose out on the mercy of Allah, the Exalted, in both worlds through laziness.

“...and others traveling throughout the land seeking [something] of the bounty of Allāh...”

In a Hadith found in Sahih Muslim, number 6748, the Holy Prophet Muhammad, peace and blessings be upon him, advised that Allah, the Exalted, allocated all things, such as provision, to all creatures over fifty thousand years before He created the Heavens and the Earth.

It is important to understand that there are two aspects in respect to all situations, such as gaining one's provision. The first aspect is what Allah, the Exalted, has decided meaning, destiny; this will occur and nothing in creation can prevent this from occurring. As this is out of a person's hands it makes no sense to stress over this aspect as they have no influence on destiny irrespective of what they or anybody else does.

The second aspect is one's own efforts. This aspect a person has full control over and they should therefore concentrate on this aspect by using the means they have been provided such as their physical strength to obey Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience, which they have no control over, according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. This includes striving to gain lawful provision in order to fulfill their needs and the needs of their dependents while avoiding the unlawful, excess, waste and extravagance.

To conclude, a muslim should never waste time stressing over things they have no control or influence over instead they should use the means they possess and act on those things which they have control over according to the teachings of Islam. This is what Allah, the Exalted, has commanded.

“...and others fighting for the cause of Allāh...”

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 themselves would be defeated; an ignorant muslim will have no weapon to defend themselves 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.

“...So recite what is easy from it...”

This an aspect of fulfilling the rights of the Holy Quran.

In a Hadith found in Imam Munzari's, Awareness and Apprehension, number 30, the Holy Prophet Muhammad, peace and blessings be upon him, advised that the Holy Quran will intercede on Judgment Day. Those who follow it during their lives on Earth will be led to Paradise on Judgment Day. But those who neglect it during their lives on Earth will find that it pushes them into Hell on Judgment Day.

The Holy Quran is a book of guidance. It is not merely a book of recitation. Muslims must therefore strive to fulfill all aspects of the Holy Quran to ensure that it guides them to success in both worlds. The first aspect is reciting it correctly and regularly. The second aspect is to understand it. And the final aspect is to act on its teachings according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. Those who behave in such a manner are the ones who are given glad tidings of right guidance through every difficulty in this world and its intercession on the Day of Judgment. But as warned by this Hadith the Holy Quran is only guidance and a mercy for those who correctly act on its aspects according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. But those who misinterpret it and instead act according to their desires in order to gain worldly things, such as fame, will be deprived of this right guidance and its intercession on Judgment Day. In fact, their complete loss in both worlds will only increase until they sincerely repent. Chapter 17 Al Isra, verse 82:

“And We send down of the Quran that which is healing and mercy for the believers, but it does not increase the wrongdoers except in loss.”

Finally, it is important to understand that even though the Holy Quran is a cure for worldly problems a muslim should not only use it for this purpose. Meaning, they should not only recite it in order to fix their worldly problems thereby, treating the Holy Quran like a tool which is removed during a difficulty and then placed back in a toolbox. The main function of the Holy Quran is to guide one to the hereafter safely. Neglecting this main function and only using it to fix one's worldly problems is not correct as it contradicts the behaviour of a true muslim. It is like the one who purchases a car with many different accessories yet, it possesses no engine. There is no doubt that this person is simply foolish.

“...and establish prayer...”

In a Hadith found in Jami At Tirmidhi, number 2618, the Holy Prophet Muhammad, peace and blessings be upon him, warned that the difference between belief and disbelief is abandoning the obligatory prayers.

In this day and age this has become far too common. Many give up their obligatory prayers for trivial reasons all of which are undoubtedly rejected. If the obligation of the prayer has not been removed for the one who is engaging in battle how can it be removed from anyone else? Chapter 4 An Nisa, verse 102:

“And when you [i.e., the commander of an army] are among them and lead them in prayer, let a group of them stand [in prayer] with you and let them carry their arms. And when they have prostrated, let them be [in position] behind you and have the other group come forward which has not [yet] prayed and let them pray with you, taking precaution and carrying their arms...”

Neither is the traveller or the sick exempt from offering their obligatory prayers. The traveller has been advised to reduce the amount of cycles in some of the obligatory prayers in order to reduce the burden for them but they have not been exempt from offering them. Chapter 4 An Nisa, verse 101:

“And when you travel throughout the land, there is no blame upon you for shortening the prayer...”

The sick have been advised to perform dry ablution if contact with water will harm them. Chapter 5 Al Ma'idah, verse 6:

“...But if you are ill or on a journey or one of you comes from the place of relieving himself or you have contacted women and do not find water, then seek clean earth and wipe over your faces and hands with it...”

In addition, the sick can perform the obligatory prayer in a way which is easier for them. Meaning, if they cannot stand they are allowed to sit and if they cannot sit they can lay down and offer the obligatory prayer. This is confirmed in a Hadith found in Jami At Tirmidhi, number 372. But again, no complete exemption is granted to the sick unless one is mentally ill which prevents them from comprehending the obligation of the prayer.

The other major issue is that some muslims delay their obligatory prayers and offer them beyond their correct times. This clearly contradicts the Holy Quran as the believers have been described as those who offer their obligatory prayers on time. Chapter 4 An Nisa, verse 103:

“...Indeed, prayer has been decreed upon the believers a decree of specified times.”

Many believe that the following verse of the Holy Quran refers to those who unnecessarily delay their obligatory prayers. This has been discussed in Tafseer Ibn Kathir, volume 10, pages 603-604. Chapter 107 Al Ma'un, verses 4-5:

“So woe to those who pray. [But] who are heedless of their prayer.”

Here Allah, the Exalted, has clearly cursed those who have adopted this evil trait. How can one find success in this world or the next if they have been removed from the mercy of Allah, the Exalted?

The Holy Prophet Muhammad, peace and blessings be upon him, declared in a Hadith found in Sunan An Nasai, number 512, that delaying one's obligatory prayers unnecessarily is a sign of hypocrisy. The Holy Quran has made it clear that one of the main reasons people will enter Hell is failing to establish the obligatory prayers. Chapter 74 Al Muddaththir, verses 42-43:

“[And asking them], “What put you into Saqar?” They will say, “We were not of those who prayed.”

Abandoning the obligatory prayers is such a serious sin that the Holy Prophet Muhammad, peace and blessings be upon him, declared in a Hadith found in Jami At Tirmidhi, number 2621, that whoever commits this sin has disbelieved in Islam.

In addition, no other good deed will benefit a muslim until their obligatory prayers are not established. A Hadith found in Sahih Bukhari, number 553, clearly warns that one's good deeds are destroyed if they miss the afternoon obligatory prayer. If this is the case for abandoning one obligatory prayer can one imagine the penalty of abandoning them all?

Observing the obligatory prayers at their correct times has been advised to be one of the most beloved deeds to Allah, the Exalted, in a Hadith found in Sahih Muslim, number 252. From this one can determine that delaying the obligatory prayers beyond their time or completely missing them is one of the most hated deeds by Allah, the Exalted.

It is an important duty for all elders to encourage the children under their care to offer the obligatory prayers from a young age so that they establish them before it becomes legally binding on them. Those adults that delay

this and wait until children are older have failed in this extremely important duty. The children who were only encouraged to offer the obligatory prayers when it became obligatory on them very rarely established them quickly. In most cases, it takes years for them to fulfil this important duty correctly. And the blame falls on the elders of the family especially, the parents. This is why the Holy Prophet Muhammad, peace and blessings be upon him, has advised in a Hadith found in Sunan Abu Dawud, number 495, that families most encourage their children to offer the obligatory prayers when they turn seven years old.

Another major issue many muslims face is that they may offer the obligatory prayers but fail to do so correctly. For example, many do not complete the stages of the prayer correctly and instead rush through it. In fact, a Hadith found in Sahih Bukhari, number 757, clearly warns that the one who prays like this has not prayed at all. Meaning, they are not recorded as a person who offered their prayer and therefore their obligation has not been fulfilled. A Hadith found in Jami At Tirmidhi, number 265, clearly warns that the prayer of the one who does not settle in each position of the prayer is not accepted.

The Holy Prophet Muhammad, peace and blessings be upon him, described the one who does not bow or prostrate correctly in the prayer as the worse thief. This has been warned in a Hadith found in Muwatta Malik, Book number 9, Hadith number 75. Unfortunately, many muslims who have spent decades offering their obligatory and many voluntary prayers like this will find that none of them have counted and thus they will be treated as one who did not fulfil their obligation. This is confirmed in a Hadith found in Sunan An Nasai, number 1313.

The Holy Quran indicates the importance of offering the obligatory prayers with congregation usually at a Mosque. Chapter 2 Al Baqarah, verse 43:

“...and bow with those who bow [in worship and obedience].”

In fact, due to this verse and Hadiths of the Holy Prophet Muhammad, peace and blessings be upon him, some reliable scholars have declared this obligatory on muslim men. For example, one Hadith found in Sunan Abu Dawud, number 550, clearly warns that the muslims who would not offer their obligatory prayers with congregation at the Mosque were considered hypocrites by the Companions, may Allah be pleased with them. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, even threatened to burn the houses of the men who failed to perform their obligatory prayers at the Mosque with congregation without a valid excuse. This is confirmed in a Hadith found in Sahih Muslim, number 1482. Those muslims who are in a position to perform this important deed should do so. They should not fool themselves into claiming they are performing other righteous deeds such as helping their family with house chores. Even though, this is a tradition of the Holy Prophet Muhammad, peace and blessings be upon him, according to a Hadith found in Sahih Bukhari, number 676, but it is important not to rearrange the importance of his traditions according to one's desires. Whoever does this is not following his traditions they are only following their own desires even if they are performing a righteous deed. In fact, this same Hadith concludes by advising that when it was time for the obligatory prayer the Holy Prophet Muhammad, peace and blessings be upon him, would leave for the Mosque.

“...and establish prayer...”

In a Hadith found in Sahih Bukhari, number 528, the Holy Prophet Muhammad, peace and blessings be upon him, advised that the five obligatory prayers erase one's sins just like taking a bath five times a day would clean the body of dirt.

The first thing to note is that this Hadith refers to minor sins only as major sins require sincere repentance.

In addition, it is important for muslims to not only purify their outer beings of minor sins by establishing the five obligatory prayers but also fulfill the other aspect of purification namely, inner purification. This is indicated by the fact that the five obligatory prayers were spread across the day instead of being put together. Meaning, a muslim should repeatedly inwardly turn to Allah, the Exalted, throughout the day just like their body turns to Allah, the Exalted, five times a day through the obligatory prayers. This inner purification involves correcting one's intention so that they are only perform actions in order to please Allah, the Exalted. This is the foundation of Islam and is what Allah, the Exalted, assesses when judging an action. This has been confirmed in a Hadith found in Sahih Bukhari, number 1. Those who act for the sake of other people will be told to gain their reward from them on Judgment Day which will not be possible. This has been warned in a Hadith found in Jami At Tirmidhi, number 3154.

Finally, this inner purification includes learning and acting on the teachings of Islam so that one removes the bad characteristics they possess, such as envy and instead adopt good characteristics, such as patience. The outer purification is important but if a muslim desires to achieve success and overcome all difficulties in both worlds they must purify their inner being as well as their outer being.

“...and give zakah...”

Severe warnings over failing to donate the obligatory charity have been given in the Holy Quran and the Hadiths of the Holy Prophet Muhammad, peace and blessings be upon him. For example, a Hadith found in Sahih Bukhari, number 1403, warns that the person who does not donate their obligatory charity will encounter a large poisonous snake which will continuously bite them on the Day of Judgement. Chapter 3 Alee Imran, verse 180:

“And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection...”

According to a Hadith found in Sunan Ibn Majah, number 4019, when the members of a society withhold the obligatory charity Allah, the Exalted, will withhold rain and if it was not for the animals He would not let it rain at all. This major sin is therefore one potential cause of the long periods of drought some nations face.

Not offering the obligatory charity is a sign of extreme greed as it is only an extremely tiny portion of one's wealth namely, 2.5%. It is clear that the

miser is far from Allah, the Exalted, the people and close to Hell. This is confirmed in a Hadith found in Jami At Tirmidhi, number 1961.

Muslims must understand that donating the obligatory charity does not only protect them from punishment but it leads to blessings in one's life which far outweigh the wealth they donated. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, has made it clear in a Hadith found in Sahih Muslim, number 6592, that charity does not decrease one's wealth. This means that when one donates Allah, the Exalted, compensates them. For example, He provides them with business opportunities which cause them to gain more wealth than they donated. This repayment is confirmed in many places of the Holy Quran for example, chapter 57 Al Hadid, verse 11:

“Who is it that would loan Allah a goodly loan so He will multiply it for him and he will have a noble reward?”

In addition, this Hadith could indicate that as each person's provision is pre-recorded whatever wealth which is destined to be spent on them will never change irrespective of how much wealth a person donates. This is confirmed in a Hadith found in Sahih Muslim, number 6748.

A muslim must therefore avoid the wrath of Allah, the Exalted, by donating a very small fraction of their wealth in the form of the obligatory charity

while hoping for a reward which is much greater both in this world and the next.

“...and give zakāh and loan Allāh a goodly loan. And whatever good you put forward for yourselves - you will find it with Allāh. It is better and greater in reward...”

As these two have been mentioned separately it is clear that the latter refers to voluntary spending.

Even though everything belongs to Allah, the Exalted, He has worded this verse in such a way in order to make sincerely obeying Him more appealing.

The goodly loan includes using the blessings one has been granted in ways pleasing to Allah, the Exalted.

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]...”

“...and give zakāh and loan Allāh a goodly loan. And whatever good you put forward for yourselves - you will find it with Allāh. It is better and greater in reward...”

As these two have been mentioned separately it is clear that the latter refers to voluntary spending.

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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.

“...and give zakāh and loan Allāh a goodly loan. And whatever good you put forward for yourselves - you will find it with Allāh. It is better and greater in reward...”

As these two have been mentioned separately it is clear that the latter refers to voluntary spending.

Even though everything belongs to Allah, the Exalted, He has worded this verse in such a way in order to make sincerely obeying Him more appealing.

The goodly loan includes using the blessings one has been granted in ways pleasing to Allah, the Exalted.

In a Hadith found in Sahih Muslim, number 2376, the Holy Prophet Muhammad, peace and blessings be upon him, indicated that the one who spends in ways pleasing to Allah, the Exalted, will be rewarded according to what they give. And he warned not to hoard otherwise Allah, the Exalted, will withhold His blessings.

It is important to note, that one must only obtain and spend lawful wealth as any righteous deed which has a foundation in the unlawful will be rejected

by Allah, the Exalted, irrespective of one's intention. This has been warned in a Hadith found in Sahih Muslim, number 2342.

In addition, this spending is not only through charity but includes spending on one's own necessities and the necessities of their dependents according to the teachings of Islam without waste, excessiveness or extravagance. This is in fact a righteous deed according to a Hadith found in Sahih Bukhari, number 4006. A muslim should spend in a balanced way whereby they help others without becoming needy themselves. Chapter 17 Al Isra, verse 29:

“And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent.”

A muslim should donate regularly according to their means even if it is a little as Allah, the Exalted, observes one's quality meaning, their sincerity, not the quantity of a deed. Regularly donating a little is far better and more beloved to Allah, the Exalted, than donating a larger amount once in a while. This has been advised in a Hadith found in Sahih Bukhari, number 6465.

It is important to note, as mentioned in the main Hadith under discussion when one gives according to their means Allah, the Exalted, will reward them according to His infinite status. But the one who holds back will find a

similar response from Allah, the Exalted. If a muslim hoards their wealth they will leave it behind for others to enjoy while they are held accountable for it. If they misuse their wealth it will become a curse and burden for them in this world and a punishment in the next.

“...and give zakāh and loan Allāh a goodly loan. And whatever good you put forward for yourselves - you will find it with Allāh. It is better and greater in reward...”

As these two have been mentioned separately it is clear that the latter refers to voluntary spending.

Even though everything belongs to Allah, the Exalted, He has worded this verse in such a way in order to make sincerely obeying Him more appealing.

The goodly loan includes using the blessings one has been granted in ways pleasing to Allah, the Exalted.

In a Hadith found in Sahih Bukhari, number 6442, the Holy Prophet Muhammad, peace and blessings be upon him, advised that a person's true wealth is what they send ahead to the hereafter whereas, what they leave behind is in reality the wealth of their inheritors.

It is important for muslims to send as many blessings, such as their wealth, as they can to the hereafter by using them in ways which are pleasing to Allah, the Exalted. This includes spending on one's needs and the needs of

their dependents without being wasteful, excessive or extravagant. This has been advised in a Hadith found in Sahih Bukhari, number 4006.

But if a muslim does not use their blessings correctly they will become a burden for them in both worlds. And if they hoard them and leave them behind for their inheritors then they will be held accountable for obtaining them even though others will enjoy them after they depart. This has been indicated in a Hadith found in Jami At Tirmidhi, number 2379.

In addition, if their inheritors use the blessings correctly then they will obtain reward from Allah, the Exalted, while the one who collected it will be left empty handed on Judgment Day. Or their inheritor will misuse the blessings which will become a great regret for both the one who earned the blessing and their inheritor especially, if they did not teach their inheritor, such as their child, how to correctly use the blessings as this is a duty on them. This is confirmed in a Hadith found in Sunan Abu Dawud, number 2928.

Muslims should therefore fulfill their responsibilities towards Allah, the Exalted, and people and ensure they take the rest of their blessings with them to the hereafter by using them correctly as prescribed by Islam. Otherwise, they will be left empty handed and full of regrets on Judgment Day.

“...and give zakāh and loan Allāh a goodly loan. And whatever good you put forward for yourselves - you will find it with Allāh. It is better and greater in reward...”

As these two have been mentioned separately it is clear that the latter refers to voluntary spending.

Even though everything belongs to Allah, the Exalted, He has worded this verse in such a way in order to make sincerely obeying Him more appealing.

The goodly loan includes using the blessings one has been granted in ways pleasing to Allah, the Exalted.

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.

“...and give zakāh and loan Allāh a goodly loan. And whatever good you put forward for yourselves - you will find it with Allāh. It is better and greater in reward...”

As these two have been mentioned separately it is clear that the latter refers to voluntary spending.

Even though everything belongs to Allah, the Exalted, He has worded this verse in such a way in order to make sincerely obeying Him more appealing.

The goodly loan includes using the blessings one has been granted in ways pleasing to Allah, the Exalted.

In a Hadith found in Sahih Bukhari, number 6514, the Holy Prophet Muhammad, peace and blessings be upon him, warned that two things abandon a deceased at their grave and only one thing remains with them. The two things which abandon them are their family and wealth and the only thing which remains with them are their deeds.

Throughout history people have always concentrated the majority of their efforts to obtaining wealth and a happy family. Even though Islam does not

prohibit these things as they may be required to fulfill one's responsibilities for example, wealth is required to support one's dependents. Islam only discourages Muslims from striving for them beyond their needs and prioritizing them over more important duties, such as performing righteous deeds.

One must strive to obtain the needed wealth to fulfill their responsibilities according to the teachings of Islam and obtain a family which will encourage them to prepare for the hereafter. These are both considered good deeds when utilized in such a manner. This is confirmed in a Hadith found in Sahih Bukhari, number 6373. This is the sign of an intelligent person who gives priority to the thing which will endure and support them in their moment of need namely, righteous deeds. On the other hand the one who allows their wealth and relatives to preoccupy them from fulfilling the commands of Allah, the Exalted, and refraining from His prohibitions are described as losers in the Holy Quran. Chapter 63 Al Munafiqun, verse 9:

“O you who have believed, let not your wealth and your children divert you from the remembrance of Allah. And whoever does that - then those are the losers.”

Some may incorrectly believe they are close to Allah, the Exalted, as He has bestowed them with great wealth and family. But Allah, the Exalted, clears their confusion by declaring that the one who is dearer and nearer to Him are those who believe and perform righteous deeds. Chapter 34 Saba, verse 37:

“And it is not your wealth or your children that bring you nearer to Us in position, but it is [by being] one who has believed and done righteousness...”

In another place of the Holy Quran Allah, the Exalted, warns mankind that their wealth and relatives will not benefit them in the hereafter unless they reach the hereafter with a sound heart. Chapter 26 Ash Shu'ara, verses 88-89:

“The Day when there will not benefit [anyone] wealth or children. But only one who comes to Allah with a sound heart.”

The definition of the sound heart is lengthy simply put one cannot obtain it until they sincerely fulfill the commands of Allah, the Exalted, refrain from His prohibitions and face destiny with patience according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

One's wealth can only benefit them in the hereafter if they send it ahead of them by spending it on ongoing charity projects. This is confirmed by the Holy Prophet Muhammad, peace and blessings be upon him, in a Hadith found in Jami At Tirmidhi, number 1376. The same Hadith informs mankind

that a righteous child praying for the forgiveness of their deceased parent will be accepted also. Unfortunately, in this day and age many children are too busy seeking their inheritance to supplicate for their deceased parents.

It is important to understand that raising a righteous child who supplicates for their deceased parent is not possible to achieve if the parents do not perform righteous deeds themselves during their lives. Secondly, it is not the way of the Holy Prophet Muhammad, peace and blessings be upon him, or his Companions, May Allah be pleased with them all, to abstain from performing righteous deeds and hope others will pray for them after they depart from this world. One should strive for righteous deeds while they are alive and then hope others will pray for them after they pass away.

It is important to understand that only the wealth one spends forward will benefit them. This can be achieved by spending on fulfilling one's responsibilities, such as the education of their children. All wealth spent incorrectly will become a burden for the owner and may well lead to their punishment. Those who withhold the obligatory charity out of greed have been warned of dreadful punishments. For example, a Hadith found in Sahih Bukhari, number 1403, warns that a person who commits this grave sin on the Day of Judgement will encounter a huge poisonous snake which will wrap around them and bite them continuously. Chapter 3 Alee Imran, verse 180:

“And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them.

Their necks will be encircled by what they withheld on the Day of Resurrection..."

A Hadith found in Sunan Abu Dawud, number 1658, warns that on the Day of Judgment the gold and silver a person owned will be heated up in the flames of Hell and their bodies will be branded with it if they failed to donate the obligatory charity due on it.

Any wealth left behind by the deceased will be left to others to enjoy while the deceased is held accountable for collecting it. It is important to note, if a person knowingly leaves wealth to someone who is not fit to possess it and thus misuses it then the deceased may well be held accountable for this also. Conversely, if one leaves wealth behind to someone who spends it correctly then the deceased will face much regret on the Day of Judgment when they observe the great reward given to the one who spent it correctly.

The Holy Prophet Muhammad, peace and blessings be upon him, made it clear in a Hadith found in Sahih Muslim, number 7420, that in reality a person can only use their wealth in three ways. The first is the wealth which is spent on their food. The second is the wealth spent on their clothes and the final wealth is what they spend in ways pleasing to Allah, the Exalted. All other wealth is left behind for other people to enjoy while the deceased is held accountable for collecting it.

Hoarding and incorrectly spending wealth inspires one to love the material world and dislike the hereafter as they dislike leaving their much loved wealth behind, which will occur when they die. The one who dislikes the hereafter will not adequately prepare for it.

In addition, if one desires to adopt true piety then they must be ready to spend their wealth for the sake of Allah, the Exalted. 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...”

In reality, wealth is a strange companion as it only benefits someone when it leaves them meaning, when it is spent in the correct way.

A person would be labelled a fool if they went on a long trip without any provisions. Similarly, the one who does not send their wealth ahead in the form of provisions for their long journey to the hereafter is also foolish.

There is no doubt that one of the greatest pains a person feels at the time of death is when they realise that they are leaving behind their hard earned

wealth and journeying towards the hereafter empty handed. A muslim should avoid this outcome at all costs.

Performing righteous deeds is the only way one prepares for their grave as no other things of comfort will be found there. It is in fact the means for preparing one's eternal home in the hereafter. Therefore, this preparation should take priority over preparing for the temporal material world.

A person would be labelled a fool if they had two homes and dedicated the majority of their efforts on beautifying the home which they will spend less time in. Similarly, if a muslim dedicates more time and effort in beautifying their temporal home in this world over the eternal home of the hereafter they too are simply foolish. This is the attitude of some even though they admit and believe their stay in this world is short and for an unknown length whereas, their stay in the hereafter will be eternal.

This attitude indicates a lack of certainty of faith and it is therefore vital for anyone who shares this mentality to seek and act on Islamic knowledge in order to strengthen their certainty of faith before they reach the hereafter bereft of all good.

The one who prepares for their grave with sincere obedience to Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience will find that their good deeds provide comfort

for them whereas, the sins their accumulated will only make their stay in the dark grave worse. A muslim should therefore perform good deeds during their strength and ability before their time of weakness arrives. Each muslim should recognise the reality indicated in the main Hadith and act correctly with their possessions before they reach a time when their request to be given more time to perform righteous deeds will be denied. 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...”

They should reflect now on their deeds so that they can sincerely repent from sins and strive harder to perform righteous deeds before a day arrives when reflecting will not benefit them. Chapter 89 Al Fajr, verse 23:

“And brought [within view], that Day, is Hell - that Day, man will remember, but how [i.e., what good] to him will be the remembrance?”

Let each one ponder over those who passed away before them and their inability to perform more righteous deeds to comfort them in their moment of need. Make haste before this time arrives and prepare for the inevitable. Chapter 15 Al Hijr, verse 99:

“And worship your Lord until there comes to you the certainty [i.e., death].”

“...and give zakāh and loan Allāh a goodly loan. And whatever good you put forward for yourselves - you will find it with Allāh. It is better and greater in reward...”

As these two have been mentioned separately it is clear that the latter refers to voluntary spending.

Even though everything belongs to Allah, the Exalted, He has worded this verse in such a way in order to make sincerely obeying Him more appealing.

The goodly loan includes using the blessings one has been granted in ways pleasing to Allah, the Exalted.

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.

“...and give zakāh and loan Allāh a goodly loan. And whatever good you put forward for yourselves - you will find it with Allāh. It is better and greater in reward...”

As these two have been mentioned separately it is clear that the latter refers to voluntary spending.

Even though everything belongs to Allah, the Exalted, He has worded this verse in such a way in order to make sincerely obeying Him more appealing.

The goodly loan includes using the blessings one has been granted in ways pleasing to Allah, the Exalted. One can adopt the correct attitude when they understand the purpose of these blessings.

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.

“...And seek forgiveness of Allāh...”

In a Hadith found in Sunan Ibn Majah, number 4251, the Holy Prophet Muhammad, peace and blessings be upon him, advised that people commit sins but the best person who commits sins is the one who sincerely repents.

As people are not Angels they are bound to commit sins. The thing that makes these people special is when they sincerely repent from their sins. Sincere repentance includes feeling remorse, seeking the forgiveness of Allah, the Exalted, and anyone who has been wronged, making a firm promise not to commit the sin or a similar sin again and making up for any rights which have been violated in respect to Allah, the Exalted, and people.

It is important to note, minor sins can be erased through righteous deeds which has been advised in many Hadiths, such as the one found in Sahih Muslim, number 550. It advises that the five daily obligatory prayers and two consecutive Friday congregational prayers erase the minor sins committed in between them as long as major sins are avoided.

Major sins are only erased through sincere repentance. Therefore, a muslim should strive to avoid all sins, minor and major, and if they happen to occur to immediately sincerely repent as the time of death is unknown.

And they should continue obeying Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience.

“...Indeed, Allāh is Forgiving...”

Allah, the Exalted, conceals and covers the faults of His repentant servants without punishing them or holding it against them in anyway.

A muslim should therefore never lose hope in the mercy of Allah, the Exalted, as this leads to unbelief. Chapter 12 Yusuf, verse 87:

“...and despair not of relief from Allah. Indeed, no one despairs of relief from Allah except the disbelieving people.”

A muslim should understand that the forgiveness of Allah, the Exalted, is unlimited while their sins will always be limited. The limited can never overcome the unlimited. But it is important to note this applies to the one who repents sincerely not the person who continues sinning believing they will be forgiven. This is merely wishful thinking not true hope in the forgiveness of Allah, the Exalted. Sincere repentance involves feeling remorse, seeking forgiveness from Allah, the Exalted, and if necessary from people, sincerely promising to refrain from the same or similar sin again and making up for any rights which have been violated in respect to Allah, the Exalted, and people.

Muslims should act on this blessed divine name by overlooking and forgiving the mistakes of others. It is logical to understand that if one desires the forgiveness of Allah, the Exalted, they should learn to forgive others. Chapter 24 An Nur, verse 22:

“...and let them pardon and overlook. Would you not like that Allah should forgive you? And Allah is Forgiving and Merciful.”

“...Indeed, Allāh is...Merciful.”

Allah, the Exalted, is the Most Merciful according to His infinite status. This attribute means that Allah, the Exalted, bestows countless favours on the creation and is always extremely kind to them. This same characteristic has been attributed to others such as the Holy Prophet Muhammad, peace and blessings be upon him. Chapter 9 At Tawbah, verse 128:

“There has certainly come to you a Messenger from among yourselves. Grievous to him is what you suffer; [he is] concerned over you [i.e., your guidance] and to the believers is kind and merciful.”

When used in reference to the creation merciful means soft-hearted and compassionate. A muslim must adopt these qualities by looking at the creation through the eye of mercy and by treating them with mercy and compassion whether they are obedient or sinful. Many Hadiths such as the one found in Sahih Muslim, number 6030, indicate that the one who does not show mercy to others will not be shown mercy by Allah, the Exalted. So it is vital for muslims to show mercy to all through their actions such as financial and physical help and through their words such as supplicating for them. Islam in fact rewards a muslim who shows mercy to all living things such as animals. This has been confirmed in a Hadith found in Sunan Abu Dawud, number 2550. In addition, the mercy they show should not be selective or occasional instead they should strive to demonstrate mercy at all times with all of creation.

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