

HOARDS OF TREASURES



Shaykh-e-Tariqat, Ameer-e-Ahli-e-Sunnat
Founder of Dawat-e-Islami, Allamah Maulana Abu Bilal

MUHAMMAD ILYAS

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الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ وَالصَّلَاةُ وَالسَّلَامُ عَلَى سَيِّدِ الْمُرْسَلِينَ
أَمَّا بَعْدُ فَأَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ط

Du'a for Reading the Book

Read the following Du'a (supplication) before you study a religious book or an Islamic lesson, you will remember whatever you study, إِنَّ شَاءَ اللَّهُ عَزَّوَجَلَّ:

اللَّهُمَّ افْتَحْ عَلَيْنَا حِكْمَتَكَ وَأَنْشُرْ
عَلَيْنَا رَحْمَتَكَ يَا ذَا الْجَلَالِ وَالْإِكْرَامِ

Translation

O Allah عَزَّوَجَلَّ! Open the door of knowledge and wisdom for us, and have mercy on us! O the One Who is the Most Honourable and Glorious!

(Al-Mustatraf, vol. 1, pp. 40)

Note: Recite Salat-‘Alan-Nabi ﷺ once before and after the Du'a.

خزانے کے انبار

Khazanay kay Anbaar

HOARDS OF TREASURES

THIS Bayan was delivered by Shaykh-e-Tareeqat, Ameer-e-Ahl-e-Sunnat, the founder of Dawat-e-Islami 'Allamah Maulana Abu Bilal Muhammad Ilyas Attar Qadiri Razavi دامت برکاتہم العالیہ in Urdu. **Majlis-e-Tarajim** (the translation department) has translated it into English. If you find any mistake in the translation or composing, please inform the translation department on the following postal or email address with the intention of earning reward [Sawab].

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Hoard of Treasures

An English translation of 'Khazanay kay Anbaar'



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الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ وَالصَّلَاةُ وَالسَّلَامُ عَلَى سَيِّدِ الْمُرْسَلِينَ
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HOARDS OF TREASURES*

No matter how hard Satan tries to make you feel lazy, read this booklet from beginning to end. You will be inspired to ponder over your afterlife, developing disinterest in the world, إِنَّهَا آءَاللهُ عَزَّوَجَلَّ.

100 Needs will be fulfilled

The Prophet of Rahmah صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has said, ‘Whoever recites Salat upon me 100 times in the night and day of Friday, Allah عَزَّوَجَلَّ will fulfil 100 of his needs, 70 of the Hereafter and 30 of the world; and Allah عَزَّوَجَلَّ will appoint an angel who will present that Salat to my grave as gifts are presented to you. Undoubtedly, my knowledge after my apparent departure from this world will remain the same as it is in my life.’

(*Jam’-ul-Jawami’ lis-Suyuti, vol. 7, pp. 199, Hadees 22355*)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

* Ameer-e-Ahl-e-Sunnat وَاِمَامُ بَرَكَاتِهِ الْعَالِيَةِ delivered this speech during the Sunnah-inspiring Ijtima’ held at Shab-e-Bara` at 1431 AH, 27-07-2010 in Faizan-e-Madinah, the Aalami Madani Markaz of Dawat-e-Islami. It has been published in the form of a booklet with amendments and additions. [Majlis Maktaba-tul-Madinah]

Horses made to run into the river

During the reign of Ameer-ul-Mu`mineen Sayyiduna ‘Umar Farooq-e-A’zam رَضِيَ اللهُ تَعَالَى عَنْهُ, the Islamic army achieved a great victory in the ‘Battle of Qaadisiyah’. Sayyiduna Sa’d Bin Abi Waqqas رَضِيَ اللهُ تَعَالَى عَنْهُ was the commander-in-chief of the Islamic army. During the battle, thirty thousand fire-worshippers were killed while eight thousand Muslims were martyred. After the overwhelming victory of Qaadisiyah, Sayyiduna Sa’d Bin Abi Waqqas رَضِيَ اللهُ تَعَالَى عَنْهُ chased fire-worshippers until they reached Baabil, conquering all the surrounding areas. ‘Madaain’, the capital of Iran, was situated in the nearby eastern bank of the river Tigris.

On the instructions of Sayyiduna ‘Umar Farooq-e-A’zam رَضِيَ اللهُ تَعَالَى عَنْهُ, Sayyiduna Sa’d Bin Abi Waqqas رَضِيَ اللهُ تَعَالَى عَنْهُ headed towards Madaain. The fire-worshippers broke the bridge of the river and took all the boats to the other side. At that time, there was a violent storm in the river and it was apparently impossible to cross it. Noticing the situation, Sayyiduna Sa’d Bin Abi Waqqas رَضِيَ اللهُ تَعَالَى عَنْهُ rode his horse into the river, trusting Allah عَزَّوَجَلَّ! Following him, other Muslim Mujahidin (warriors) did the same.

Giants have come!

When the enemies saw that Muslim Mujahidin were advancing fearlessly through the stormy water of the river Tigris, they were

taken aback and took to their heels screaming ‘giants have come’ ‘giants have come’. ‘Yazdgard,’ the son of the Iranian king had already sent the female members of his family with a part of his treasure to ‘Hulwaan’. He too fled, casting a wistful look at the deserted city of ‘Madaain’. When Sayyiduna Sa’d Bin Abi Waqqas رَضِيَ اللهُ تَعَالَى عَنْهُ entered the city, there was dead silence all around. The majestic but empty palaces of Kisra, other high-rise buildings and lush gardens were all indicating the impermanence of the world. Seeing this, Sayyiduna Sa’d Bin Abi Waqqas رَضِيَ اللهُ تَعَالَى عَنْهُ spontaneously recited the following verses of Surah Ad-Dukhan, part 25:

كَمْ تَرَكُوا مِنْ جَنَّاتٍ وَعُيُونٍ ﴿٢٥﴾ وَ زُرُوعٍ وَ مَقَامٍ كَرِيمٍ ﴿٢٦﴾ وَ نَعْمَةٍ
 كَانُوا فِيهَا فِكِهِينَ ﴿٢٧﴾ كَذَلِكَ ۖ وَ أَوْرَثْنَاهَا قَوْمًا آخَرِينَ ﴿٢٨﴾ فَمَا بَكَتْ
 عَلَيْهِمُ السَّمَاءُ وَ الْأَرْضُ وَ مَا كَانُوا مُنظَرِينَ ﴿٢٩﴾

*How many gardens and water-springs they have left behind!
 And fields and nice houses! And favours amongst which they
 were free from care! That is what we did; and we made another
 nation their heirs. So the Heavens and the earth did not weep for
 them, and they were not given respite.*

[Kanz-ul-Iman (Translation of Quran)] (Part 25, Ad-Dukhan, verse 25-29)

Gold statues of a horse and she-camel

After the conquest, the Muslims found millions of dinars (i.e. gold coins) as Maal-e-Ghanimat¹ from Madaain. Besides, there were many extremely valuable and precious objects including the gold crown of ‘Noshayrwan’, the famous fire-worshipping Iranian king, diamond-studded knives of the former Iranian kings, the statue of a horse made of pure gold with its front studded with rubies, a gold rider with a gold crown on his head, a gold she-camel with a gold rider and a 60 square feet gold carpet adorned with exquisite and expensive gems and jewels, etc. The Muslims collected the Maal-e-Ghanimat so honestly that there is no such example in history. Whether a Mujahid found a needle or a precious diamond, he put it in the hoard of treasures without hesitation. (*Al-Bidayah wan-Nihayah*, vol. 5, pp. 135-170)

Call of the hoard of treasures

Dear Islamic brothers! Have you seen how our pious predecessors رَحْمَةُ اللَّهِ تَعَالَى took audacious steps for the survival of Islam! The above parable also shows an unprecedented saintly miracle of Sayyiduna Sa’d Bin Abi Waqqas رَضِيَ اللَّهُ تَعَالَى عَنْهُ who rode his horse fearlessly through the ferocious and violent waves of the river Tigris. We have also learnt that a hoard of treasure, no matter how huge, eventually turns out to be useless. Let me tell you an admonitory parable of a very heedless Israelite rich man. If your

¹ Valuable things obtained after war.

heart is alive, then you will consider the hoards of treasures quite worthless, *إِنْ شَاءَ اللَّهُ عَزَّوَجَلَّ*.

A summary of the parable is as follows, extracted from page 74 of the first volume of the 412-page book ‘*Uyoon-ul-Hikayaat*, published by Maktaba-tul-Madinah, the publishing department of Dawat-e-Islami: Sayyiduna Yazeed Bin Maysarah رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ has stated: In some ancient Ummah, there was a rich and miserly man who would not spend anything in the path of Allah but rather he would continue multiplying and accumulating his wealth. Days and nights of that unwise and greedy person were passing in luxury, merriment and extreme heedlessness with his family. Once, somebody knocked at his door. One of his slaves opened the door and saw a beggar standing outside. The slave asked the reason for his coming. The beggar replied, ‘Go and send your master to me, I have to talk to him.’ The slave lied, ‘He has gone out to help a beggar like you.’

The beggar went away. After a short while, there was another knock at the door. The slave opened the door and found the same beggar again. This time the beggar said, ‘Go and tell your master that I am the angel of death.’ Intoxicated by wealth and heedless of divine remembrance, the rich person when informed about it, began to tremble in fear and said to his slaves in terror, ‘Go and treat him in a very polite and humble way.’ The slaves came out and requested him beseechingly, ‘Please spare our master and seize the soul of anyone else’. The angel said, ‘It’s not possible at all.’ Then he said to the rich man, ‘Make your will if

you want, I will not return without seizing your soul.’ Listening to this, the rich man and his family yelled out. The wealthy person asked his family members and slaves to bring the boxes of gold and silver and open them. All carried out his order instantly and there was a hoard of treasure he had accumulated throughout his life. Turning towards the treasure, he then said, ‘O despicable and contemptible treasure! Curse be on you! I am doomed due to your love. Alas! I remained heedless of divine worship and afterlife just because of you.’

All of a sudden, a voice came from the hoard of treasure, ‘O lover of wealth, seeker of the world and heedless person! Why do you curse me? Were you not contemptible in the eyes of materialists! It is me that made you respectable, enabling you to have access to the royal court. You married a rich woman by virtue of me. You yourself wasted me on evil things. If you had spent me in the path of Allah, you would not have confronted this humiliation and disgrace. Tell me! Did I prevent you from spending me in virtuous things? Not at all! You alone are responsible for all the destructiveness you are facing.’ (Thereafter, the angel of death seized the soul of that miserly and rich person.) (*‘Uyoon-ul-Hikayaat – Arabic, pp. 49*)

*Dawlat-e-dunya kay peechay tu na ja
Aakhirat mayn maal ka hay kaam kya?*

*Maal-e-dunya dau jahan mayn hay wabaal
Kaam aaye ga na paysh-e-Zul-Jalal*

Translation: Don't run after worldly wealth. It is of no use in the Hereafter. It is actually a nuisance that will not benefit you in the court of Allah عَزَّوَجَلَّ. (*Wasail-e-Bakhshish*, pp. 375)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

No use of crying over spilt milk

Dear Islamic brothers! You have just listened to a parable of a person who was infatuated with wealth. He remained occupied throughout his life with merrymaking and fulfilling his carnal desires. Instead of benefiting from the divinely-given respite, he became even more and more heedless. Intoxicated by the love for wealth, he always avoided helping the destitute and indulged in merriment. Eventually, the angel of death came, bringing him to his senses. Although the intoxication of wealth died down, nothing could have been done at that time. This parable also contains a great lesson of admonition for those who are greedy for wealth and oblivious of ruining their worldly life as well as afterlife.

Ghup andhayri qabr mayn jab jaye ga

Bay-amal! Bay-intiha ghabraye ga

Kaam maal-o-zer wahan na aaye ga

Ghaafil insan yaad rakh pachtaye ga

Jab tayray sathi tujhay chor aayain gey

Qabr mayn keeray tujhay kha jayain gey

Translation: O the non-practising and heedless person! When you enter the pitch dark grave, you will get in terrible trouble. Remember! You will have regret and will not be benefited at all by your wealth. When your companions leave you alone, insects will eat your flesh in the grave. (*Wasail-e-Bakhshish*, pp. 376)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Wealth might be Hidden Plan of Allah ﷺ

Dear Islamic brothers! It's a fact that Allah ﷻ at times subjects a person to an ordeal by bestowing wealth upon him. It is stated on page 438 of the 1022-page book 'Faizan-e-Sunnat' [Blessings of Sunnah] volume 1 published by Maktaba-tul-Madinah, the publishing department of Dawat-e-Islami: Good health and excessive wealth often lead to indulgence in sins. Therefore, those who possess good health or wealth or have authority should fear the Hidden Plan of Allah ﷻ. Sayyiduna Hasan Basri عَلَيْهِ رَحْمَةُ اللَّهِ الْقَوِي has stated, 'If a person possesses ample sustenance, obedient children, wealth, good health, status, respect, property or position in the government, but he does not fear the Hidden Plan of Allah ﷻ, such a person is heedless of the Hidden Plan of Allah ﷻ.' (*Tanbih-ul-Mughtarrin*, pp. 54)

And so it is respite from Allah ﷻ

Beware! O the strong ones! Beware! O the famous ones! Beware! O the wealthy! Beware! O those in authority and

power! Beware! O high-ranking officials! Everyone must fear the Hidden Plan of Allah ﷺ lest favours granted in the form of wealth, the strong body or official position in a government department etc., cause oppression, arrogance, defiance and various sins, resulting in the beautiful and perfect body with immense wealth being burned in the fire of Hell. In this regard, listen to a verse from the glorious Quran along with a Hadees and fear the Hidden Plan of Allah ﷺ.

Sayyiduna ‘Uqbah Bin ‘Aamir رضى الله تعالى عنه has narrated that the Prophet of Rahmah, the Intercessor of Ummah صلى الله تعالى عليه وآله وسلم has stated: When you see that Allah ﷺ is bestowing such favours upon a sinful person in the world which he likes, it is then a mere respite (from Allah ﷺ). The Beloved and Blessed Prophet صلى الله تعالى عليه وآله وسلم then recited the following verse:

فَلَمَّا نَسُوا مَا ذُكِّرُوا بِهِ فَتَحْنَا عَلَيْهِمْ أَبْوَابَ كُلِّ شَيْءٍ ط حَتَّى إِذَا فَرِحُوا
بِمَا أُوتُوا أَخَذْنَاهُمْ بَغْتَةً فَإِذَا هُمْ مُبْلِسُونَ ﴿٤٤﴾

Then when they forgot the admonition made to them, We opened to them the doors of all things until when they became delighted at what they were given, then We seized them suddenly, now they were left in despair.

[Kanz-ul-Iman (Translation of Quran)] (Part 7, Surah Al-An'aam, verse 44)
(Musnad Imam Ahmad, vol. 6, pp. 122, Hadees 17313)

To regard sins as good, is Kufr

Commenting on the abovementioned verse, Hakeem-ul-Ummat Mufti Ahmad Yar Khan عَلَيْهِ رَحْمَةُ اللَّهِ الْحَنَّانِ has stated in his commentary *Noor-ul-Irfan*: We have learnt that getting worldly luxuries, despite persistence of sins, may also be the wrath and punishment from Allah عَزَّوَجَلَّ because the person becomes heedless and indulges fearlessly in sins due to his luxurious possessions. At times, he is under the impression that ‘*sin is good – otherwise, I would not be receiving such bounties*’. Remember that such a notion is Kufr.

(It implies that considering a sin as a sin is Fard and deliberately considering or declaring a sin as good is Kufr. In order to learn the details of blasphemous sentences, please read the 692-page book *Kufriyah Kalimat kay baray mayn Suwal Jawab* [i.e., *Questions and Answers about Blasphemous Sentences*] published by Maktaba-tul-Madinah in Urdu, the publishing department of Dawat-e-Islami.)

The honourable Mufti عَلَيْهِ رَحْمَةُ اللَّهِ تَعَالَى further stated, ‘To rejoice at any divine favour, showing arrogance and boastfulness is disliked as it is a practice of the unbelievers. But if it is aimed at expressing gratitude, then it is good and an attribute of the pious.’

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Accountability about wealth

Dear Islamic brothers! Every worldly boon comes with a bane. One enjoying these boons and luxuries will be questioned about them on the Day of Judgement. The more favours and luxuries he enjoys in the world, the more troubles he will be facing in the Hereafter. The heedless rich person when questioned about worldly wealth and possession, and reprimanded by Allah عَزَّوَجَلَّ for misusing wealth on the Judgement Day will realize that though he was a rich person in the world he is a destitute one in the Hereafter.

The Revered and Renowned Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated, ‘Those who have more wealth will have less reward on the Day of Judgement except him whom Allah عَزَّوَجَلَّ gives wealth which he spends (in charity) to his right, left, front and back, and performs good deeds with it.’

(Sahih Bukhari, vol. 4, pp. 231, Hadees 6443)

Questioning about favours

Allah عَزَّوَجَلَّ says in the last blessed verse of Surah At-Takasur, part 30:

ثُمَّ لَتُسْأَلُنَّ يَوْمَئِذٍ عَنِ النَّعِيمِ ﴿٨﴾

Then, on that day, you will surely be questioned regarding the bounties.

[Kanz-ul-Iman (Translation of Quran)] (Part 30, Surah At-Takasur, verse 8)

Questioning about favours on the brink of Hell

In his exegesis *Noor-ul-Irfan*, the renowned commentator of the Quran, Mufti Ahmad Yar Khan رَحْمَةُ اللهِ عَلَيْهِ has commented on the foregoing verse in some detail. Let me describe some of the points, he رَحْمَةُ اللهِ تَعَالَى عَلَيْهِ has illustrated: Allah عَزَّوَجَلَّ Himself or the angels would question you about favours on the plains of Resurrection or on the brink of Hell. You will be questioned about each and every divine blessing, whether it is a physical or a spiritual blessing, and whether it was obtained for meeting a need or for enjoying a luxury or comfort; questions will be asked even about cold water, the shade of a tree and a peaceful sleep.

He رَحْمَةُ اللهِ تَعَالَى عَلَيْهِ continues: After death, accountability will take place three times at three different places:

1. Test of faith in the grave.
2. Test of faith and deeds on the Judgement Day.
3. Accountability of gratitude for favours on the brink of Hell.

Anything granted to any person without him being deserving of it is a favour. Everything granted by Allah عَزَّوَجَلَّ is a favour whether it is a physical or a spiritual one. There are two types of favours. One is 'Kasbi' and the other is 'Wahbi.' Kasbi favours are obtained by making efforts, e.g., wealth, rule, etc., while Wahbi favours are simply granted by Allah عَزَّوَجَلَّ; like our body parts, the moon and the sun, etc. Three questions will be

asked regarding Kasbi favours. (1) How were they obtained? (2) How were they spent? (3) What gratitude was expressed for them? The last two questions will be asked regarding Wahbi favours (i.e. favours obtained without personal efforts). (i.e., How were they spent? What gratitude was expressed for them?)

In *Tafseer Khaazin*, *Tafseer 'Azezi* and *Tafseer Ruh-ul-Bayan*, etc., it is stated that the word ﴿السَّعِيمُ﴾ mentioned in the above verse refers to the Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ. That is to say, we will be questioned as to whether we followed him. The Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ is in fact the fountainhead of all favours. All favours are divine mercies for one whose heart is illuminated with the love of the Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ, and unfortunately the heart which is empty of the love of the Beloved and Blessed Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ, all favours for him are troubles. The wealth of Sayyiduna 'Usman رَضِيَ اللهُ تَعَالَى عَنْهُ was a mercy but that of Abu Jahl was trouble.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Horrrifying state of rich people on the Judgement Day

Amassing lawful wealth is not a sin, and declaring a wealthy person as a sinner, simply owing to his wealth is not permissible. If somebody has become wealthy by earning 100% lawful wealth and has spent it obeying Allah عَزَّوَجَلَّ and His Beloved and Blessed

Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ, he will deserve reward in this world and in the Hereafter, without becoming a sinner at all. Therefore, if acquiring wealth is a must then one should gain it only by lawful means. However, it is safer to acquire only as much wealth as needed because one will be held accountable for his lawful earnings, and no one will be able to confront the severity of accountability on the Day of Judgement.

In the third volume of *Ihya-ul-Uloom*, Hujjat-ul-Islam Sayyiduna Imam Muhammad Bin Muhammad Bin Muhammad Ghazali عَلَيْهِ رَحْمَةُ اللهِ الْوَالِي has stated: On the Day of Judgement, a person will be brought who will have acquired Haraam [unlawful] wealth and spent it unlawfully. It will be commanded, 'Take him to Hell.' Then another person will be called who will have acquired Halal [lawful] wealth but spent it unlawfully. It will be commanded, 'Take him also to Hell.' Then one more person will be brought who will have acquired unlawful wealth and spent it lawfully. It will be commanded, 'Take him also to Hell.'

Then the fourth person will be brought who will have acquired lawful wealth and spent it lawfully. It will be commanded, 'Stop, you may not have properly fulfilled any Fard because of acquiring wealth, you may not have offered Salah in time, and may not have properly performed Ruku', Sujood and Wudu!' He would say, 'O Allah عَزَّ وَجَلَّ, I gained wealth lawfully and spent it lawfully and I did not miss any obligation.' It will be said, 'You may have been arrogant due to this wealth; you may

have shown arrogance about your vehicle or clothing!’ He would say, ‘O Allah عَزَّوَجَلَّ, I have not displayed arrogance and expressed any pride.’ It will be said, ‘You may have violated the right of anybody whose right I commanded you to fulfil, i.e., the rights of relatives, orphans, the destitute and travellers.’ He would say, ‘O Allah عَزَّوَجَلَّ, I have not done any such thing. I earned lawfully and spent lawfully and have not missed any obligation. I neither showed arrogance nor violated the right of anyone whose right You ordered me to fulfil.’

Then all those people would come and quarrel with him saying, ‘O Allah عَزَّوَجَلَّ, you blessed him with wealth and made him wealthy and commanded him to give some of his wealth to us and help us.’ And then if he has helped them without missing any obligation and without showing arrogance and pride, he will still be prevented and questioned, ‘Whatever favour I bestowed upon you – whether it was food, water or any pleasure – express gratitude for it.’ In the same way, he will be asked one question after another. (*Ihya-ul-‘Uloom, vol. 3, pp. 331*)

Accountability of lawfully-acquired wealth

Let me summarize in my own words what Sayyiduna Imam Ghazali عَلَيْهِ رَحْمَةُ اللَّهِ الْوَالِي has stated in respect of the foregoing narration. Dear Islamic brothers: Tell me! Who would be able to answer these questions? Note that questions will be asked only to those who will have acquired wealth by lawful means.

Even those who will have entirely fulfilled all rights and obligations will face accountability, then what will become of us who are trapped in worldly conflicts, suspicious things, carnal desires, luxuries, attractions and beauties! Fearing the very same questioning and accountability, the pious bondsmen of Allah refrain from being polluted by worldly wealth. They are content with only a few worldly belongings that would satisfy their needs and perform various good deeds with them.

Describing how the pious bondsmen of Allah refrain from amassing wealth, Hujjat-ul-Islam, Sayyiduna Imam Muhammad Bin Muhammad Bin Muhammad Ghazali عَلَيْهِ رَحْمَةُ اللَّهِ الْوَالِي has stated conveying the call to righteousness to common Muslims, 'You should follow those pious people. If you are not inclined to follow them assuming that you are pious and careful and are acquiring only lawful wealth with the purpose of avoiding destitution so that you do not have to beg from anyone for anything and are able to spend wealth in the divine path without wasting it in sinful and useless things, so this is actually a mistaken idea. Likewise, if you are under the impression that you will not be deviated by your wealth from the path liked by Allah عَزَّوَجَلَّ and that Allah عَزَّوَجَلَّ is not also displeased with you due to any of your apparent or concealed deed, so this is only an assumption which is impossible.

If it is considered possible, you should still remain content with only as much wealth as you need, staying away from the

wealthy. Its greatest benefit is that you will not be prevented for accountability and questioning on the Day of Judgement and will follow the Beloved and Blessed Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ in the very first caravan, whereas the wealthy will be prevented for accountability. After the accountability, one will either attain salvation or face hardships. We have heard that the Renowned and Revered Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated, ‘The poor Muhajireen [migrators] will enter Paradise five hundred years before the rich Muhajireen.’ (Sunan-ut-Tirmizi, Hadees 2358)

(Derived from: Ihya-ul-‘Uloom, vol. 3, pp. 332)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Misuse of wealth and nuisance of Hereafter

Dear Islamic brothers! Those enjoying worldly favours and luxuries should be cautious when spending wealth, as misuse of wealth may result in troubles in the Hereafter. Likewise, unreasonable love for wealth provokes a person into committing sins, plundering and even slaying others. He is driven from pillar to post. Moreover, when a lover of wealth loses it, he feels great anguish and intense agony. Hence, our pious predecessors رَحِمَهُمُ اللهُ تَعَالَى would remain highly cautious about wealth.

Sayyiduna Abu Darda رَضِيَ اللهُ تَعَالَى عَنْهُ sent a letter to Sayyiduna Salman Farsi رَضِيَ اللهُ تَعَالَى عَنْهُ with the following advice: O my brother! Do not accumulate so many worldly things that you cannot

rightfully express gratitude for them. I have heard the Greatest Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ say, 'On the Day of Judgement, a wealthy person who would have spent his life obeying Allah عَزَّوَجَلَّ will be brought. While crossing the bridge of Siraat, he will find his wealth in front of him. When he stumbles, his wealth will say to him, 'Move forward because you have fulfilled the right of Allah عَزَّوَجَلَّ from me.' Then another person who would not have fulfilled the right of Allah عَزَّوَجَلَّ in the world from his wealth will be brought. His wealth will be placed between both of his shoulders. He will stumble on the bridge of Siraat and his wealth will say to him, 'You are doomed! Why did you not fulfil the right of Allah عَزَّوَجَلَّ from me?' Thus he will continue calling his doom and destructiveness.

(Tareekh Dimashq li Ibn 'Asakir, vol. 47, pp. 153)

Dear Islamic brothers! The foregoing Hadees contains admonition for those well-off and renowned people who refrain from paying Zakah despite the fact that it is Fard. They avoid spending their wealth on righteous purposes, shrink from aiding the poverty-stricken and waste their wealth on sinful acts. We should all ponder what will become of us if the wealth that brings us prosperity in the world turns into a nuisance in the Hereafter. If only the unreasonable love for the world and the wealth of the world is eradicated from our hearts, making our afterlife and life in the grave better!

Remembrance of pious predecessors in Madani In'amaat

Dear Islamic brothers! The foregoing Hadees also shows that calling others towards righteousness through letters is a blessed Sunnah of the blessed companions رَضِيَ اللهُ تَعَالَى عَنْهُمْ of the Beloved Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ.

عَزَّوَجَلَّ! اَلْحَمْدُ لِلّٰهِ Besides having numerous other meritorious Madani features, Dawat-e-Islami – a global and non-political movement for the preaching of Quran and Sunnah – rekindles the memories of the blessed companions رَضِيَ اللهُ تَعَالَى عَنْهُمْ of the Holy Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ by sending letters for calling others towards righteousness. Persuading others to convey the call towards righteousness, the 57th In'aam out of 72 Madani In'amaat – presented by Maktaba-tul-Madinah, the publishing department of Dawat-e-Islami, is: 'Did you send a letter to at least one Islamic brother this week?' (In your letter, persuade him to act upon Madani In'amaat and travel with Madani Qafilah).

You are also requested to join and remain affiliated with Dawat-e-Islami throughout your life, and act upon the Madani In'amaat. اِنْ شَاءَ اللهُ عَزَّوَجَلَّ You will be attaining the benevolence of our pious predecessors and reaping tremendous blessings in the worldly life as well as in the afterlife. The greed for wealth will be replaced by the passion for good deeds in abundance.

أَمِينٌ بِجَاهِ النَّبِيِّ الْأَمِينِ صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

An obsession with wealth

Dear Islamic brothers! Most people today are greedy and crazy about the accumulation of wealth and treasures. No matter how great troubles they face, they tend and intend to tread the thorny path of the accumulation of wealth. If their attention is ever drawn towards the accumulation of the wealth of good deeds for the betterment of their own afterlife, they turn it down using the pretext of their business or job. They forget their future afterlife, putting their efforts into improving the worldly future of their family. They are always thinking about the worldly education and weddings of their children.

Let us have a look at the Madani mindset of our pious predecessors رحمهم الله السلام regarding the betterment of the worldly future of their children.

Madani mindset of Sayyiduna ‘Umar Bin ‘Abdul ‘Aziz

It is stated on page 83 of the 415-page book *Ziya-e-Sadaqat* (published by Maktaba-tul-Madinah, the publishing department of Dawat-e-Islami): During the final moments of the life of Sayyiduna ‘Umar Bin ‘Abdul ‘Aziz رضي الله تعالى عنه, Sayyiduna Maslamah Bin ‘Abdul Malik عليه رحمة الله الملك came to him and said, ‘O Ameer-ul-Mu`mineen! You are departing from this world after you have lived a unique life. You have 13 children but you have left no wealth or possessions for them in inheritance!’ Listening to this, Sayyiduna ‘Umar Bin ‘Abdul

‘Aziz رَضِيَ اللهُ تَعَالَى عَنْهُ responded: I have not deprived my offspring of their rights; nor have I given them anything violating the rights of others. Now my children have two conditions, ‘If they obey Allah عَزَّوَجَلَّ, Allah عَزَّوَجَلَّ will sustain them because Allah عَزَّوَجَلَّ sustains the righteous people. If they disobey Allah عَزَّوَجَلَّ, then I don’t care how they will pass their lives financially.’

(Ihya-ul-‘Uloom, vol. 3, pp. 288)

May Allah عَزَّوَجَلَّ have mercy on them and forgive us without accountability for their sake!

أَمِيْنٌ بِجَاهِ النَّبِيِّ الْأَمِيْنِ صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

Dear Islamic brothers! Remember! If someone has worldly wealth, it is mandatory for him to leave it for the fulfilment of the needs of his offspring rather than spend it in Sadaqah (charity).

صَلُّوا عَلَى الْحَبِيْبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Successful survival from the ordeal

Dear Islamic brothers! The unreasonable enthusiasm for the unnecessary accumulation of worldly wealth is not worth appreciating. The way to attain salvation for the person who is blessed with immense worldly wealth by Allah عَزَّوَجَلَّ, is that he should increase the wealth of his good deeds by spending his worldly wealth on virtuous acts, obeying Allah عَزَّوَجَلَّ and His Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ.

It is stated on page 258 of ‘Lubab-ul-Ihya’ (the 417-page book published by Maktaba-tul-Madinah, the publishing department of Dawat-e-Islami): Sayyiduna ‘Isa Ruhullah عَلَىٰ نَبِيِّنَا وَعَلَيْهِ الصَّلَاةُ وَالسَّلَامُ has said, ‘Do not make the world your master otherwise it will enslave you. Let your wealth be saved by the One who does not waste it. One who has worldly treasure fears losing it due to theft or robbery but one who has had his wealth saved by Allah عَزَّوَجَلَّ (by spending it on charity) has no fear of losing it.’

(Lubab-ul-Ihya – Arabic, pp. 231)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Means of salvation from calamities

Dear Islamic brothers! You have seen that charity given in the divine path is a highly ‘profitable deal’ and a means of protecting wealth and averting calamities indeed. Therefore, everyone should have the privilege of giving charity as much as one can afford on a regular basis. This will serve as a protective shield against calamities and troubles.

A’la Hadrat, Imam-e-Ahl-e-Sunnat رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ has narrated a quote in the booklet ‘Rah-e-Khuda mayn Kharch kernay kay Fadaail’ [i.e. excellence of spending in Divine path] published by Maktaba-tul-Madinah, the publishing department of Dawat-e-Islami:

الصَّدَقَةُ تَمْنَعُ سَبْعِينَ نَوْعًا مِّنْ أَنْوَاعِ الْبَلَاءِ أَهْوَنُهَا الْجُذَامُ وَالْبَرَصُ

i.e., Sadaqah prevents seventy types of calamities, the least calamity of which is the decaying of the body (i.e., leprosy) and white spots. (*Tareekh Baghdad, vol. 8, pp. 204*)

A morsel in exchange for a morsel

عَزَّوَجَلَّ اللهُ شُبْحَنَ اللهُ! Sadaqah averts calamities indeed. Listen to a faith-refreshing parable in this context. Sayyiduna Imam ‘Abdullah Bin As’ad Yaafi’i عَلَيْهِ رَحْمَةُ اللهِ الْكَافِي has reported in the book *Raud-ur-Riyaheen*: There was a woman who gave food to a needy person (Miskeen) for the pleasure of Allah عَزَّوَجَلَّ. Accompanied by her son, she then headed towards the field to give food to her husband. On the way, a beast attacked the child and was about to swallow him when suddenly a hand appeared from the Ghayb (the unseen) and hit the beast very hard, rescuing the child. Then a voice from Ghayb was heard, ‘O virtuous woman! Take your child with you safe and sound! We have bestowed upon you a morsel in exchange for a morsel’ (i.e., you provided a poor person with a morsel, so Allah عَزَّوَجَلَّ protected your child from becoming the morsel of the beast). (*Raud-ur-Riyaheen, pp. 274*) May Allah عَزَّوَجَلَّ have mercy on them and forgive us without accountability for their sake!

أَمِينٌ بِجَاهِ النَّبِيِّ الْأَمِينِ صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

Who is the slave of Satan?

Dear Islamic brothers! One who is blessed with enthusiasm to spend his wealth in divine path is fortunate, whereas one heedlessly running after worldly luxuries and satisfying his carnal desires is like a slave of Satan.

Hujjat-ul-Islam, Sayyiduna Imam Muhammad Bin Muhammad Bin Muhammad Ghazali عَلَيْهِ رَحْمَةُ اللَّهِ الْوَالِي has stated in his world famous book *Ihya-ul-'Uloom*: When the first dinar and dirham [i.e., coins of gold and silver] were made, Satan picked them up, kissed and put them on his forehead; then he said, 'Whoever loves you is my slave.' (*Ihya-ul-'Uloom*, vol. 3, pp. 288)



He is humiliated!

Dear Islamic brothers! Free from financial worries, our pious predecessors عَلَيْهِمُ اللَّهُ تَعَالَى were blessed with the real wealth of contentment and trust in Allah عَزَّ وَجَلَّ. Those fortunate people were more concerned about the future of their afterlife than that of their worldly life. They were also well aware of the fact that the love for wealth brings disgrace and humiliation. A renowned Wali Sayyiduna Shaykh Shibli عَلَيْهِ رَحْمَةُ اللَّهِ الْوَالِي has stated, 'One who loves worldly wealth is humiliated and disgraced.'

(*Raud-ur-Riyaheen*, pp. 139)

*Mayra dil pak ho Sarkar dunya ki mahabbat say
Mujhay ho jaye nafrat kash! Aqa maal-o-dawlat say*

*May my heart be cleaned from love for the world
May I have hatred against wealth, O Beloved Rasool!*

(Wasail-e-Bakhshish, pp. 133)

Destructiveness of love for wealth

Dear Islamic brothers! Love for wealth leads to the abyss of humiliation and disgrace. Although the seekers of wealth at times attain some fame and status in the world, they often end up with doom and destructiveness in the Hereafter. The above-mentioned saying of Sayyiduna Shaykh Shibli عَلَيْهِ رَحْمَةُ اللَّهِ الْوَلِيِّ contains a great admonitory lesson for those remaining intoxicated with wealth. Love for wealth blinds a person to the consequences of his deeds in the afterlife. Utterly heedless of his doom, he then pays no regard to the commandments of Allah ﷻ, sayings of Beloved Mustafa ﷺ and rulings of Shari'ah.

Worries about wealth certainly make a person heedless of his afterlife, causing countless sins, some of which include not paying Zakah and 'Ushr, miserliness, giving and receiving interest and bribery, breaking off relations with relatives, lying and defrauding others of money etc.

Hazards of wealth

Shaykh-ul-Islam, Shahabuddin Imam Ahmad Bin Hajar Makki Shaafi'i عَلَيْهِ رَحْمَةُ اللَّهِ الْقَوِي has listed the hazards of wealth from page 565 to 567 in the first volume of the 853-page book '*Jahannam mayn Lay Jaanay Walay A'maal*' [i.e., Deeds leading to Hell] published by Maktaba-tul-Madinah, the publishing department of Dawat-e-Islami]. Let me quote some of them:

Religious hazards

The abundance of wealth encourages a person to commit sins. At first, it leads him to enjoying permissible pleasures making him so addicted to them that it becomes extremely difficult for him to get rid of them. If unable to obtain them through lawful means, he sometimes even starts earning Haraam (unlawfully). Furthermore, a wealthy person usually tends to establish and maintain more relations with people. He meets others with hypocrisy and pleases or displeases them at the cost of disobedience to Allah عَزَّوَجَلَّ. As a result, he commits many major sins such as enmity, grudge, jealousy, ostentation, arrogance, lying, backbiting, tale-telling.

Worldly hazards

The worldly hazards confronted by wealthy people include fear, grief, depression, troubles, the temptation to earn more and more money to maintain one's financial status, concern about the protection of wealth etc.

Slave of wealth is doomed!

Imam Ibn Hajar عَلَيْهِ رَحْمَةُ اللَّهِ الْكَبِيرِ has stated: Wealth is neither completely good nor utterly bad in all cases. In fact, sometimes it is commendable and at times it is contemptible. Therefore, if someone acquires wealth in excess of his requirements, it is as if he has offered himself to be doomed because man has a natural tendency which prevents him from guidance and leads him towards carnal desires and lusts. And wealth plays a key role in it. Hence excessive wealth poses severe hazards in this situation. He عَلَيْهِ رَحْمَةُ اللَّهِ تَعَالَى further quoted a Hadees of the Beloved and Blessed Prophet صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ, 'May the slave of dirham and dinar be doomed!'

(Sunan Ibn Majah, vol. 4, pp. 441, Hadees 4136)

Dear Islamic brothers! If only Allah عَزَّوَجَلَّ showers mercy on us eliminating love for wealth from our hearts and enabling us to ponder over the betterment of our afterlife rather than brooding over the accumulation of worldly wealth! May the following prayer be answered!

Qaleel rauzi pay do qana'at

Fuzool goyi say day do nafrat

*Durood perhnay ki bas ho 'aadat
Nabi-e-Rahmat, Shafi'-e-Ummat*

Translation: O Prophet of Rahmah and Intercessor of Ummah صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ! Bless me with contentment with diminished

sustenance, habit of Salat-reciting and hatred against pointless talking. (*Wasail-e-Bakhshish*, pp. 106)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

The path to edification

Dear Islamic brothers! It is my Madani entreaty that you join the Madani environment of Dawat-e-Islami. Once you join it, you will develop the mindset of gaining the eternal privileges of the afterlife rather than amassing the hoards of worldly treasures. If you really want to get reformed, to remove unreasonable love for wealth from your heart, to develop enthusiasm to attain divine pleasure, to adopt Sunan wholeheartedly, to acquire knowledge about how to spend wealth on lawful things, and to make the habit of pondering over your afterlife, so always remain affiliated with the global and non-political Quran and Sunnah preaching movement – Dawat-e-Islami. Lead your life acting upon Madani In'amaat and travelling with Madani Qafilahs. You will gain success in the worldly life as well as in afterlife, *إِنْ شَاءَ اللهُ عَزَّوَجَلَّ*. Here is a Madani parable for your inspiration.

Video cassettes' shop closed

A summary of what an Islamic brother from Landhi (Bab-ul-Madinah, Karachi) related is as follows: There was an Islamic

brother who used to deliver ‘Chowk Dars’¹ in our area very steadfastly with enthusiasm to promote the call to righteousness. Once, the owner of a video shop was also privileged to attend the Dars. As the preacher of Dawat-e-Islami commenced Dars from *Faizan-e-Sunnat*, the words of Dars, full of divine fear, Prophetic devotion and Hereafter meditation, pierced the heart of the video shop owner. After the Dars ended, the preacher invited him to attend the weekly Sunnah-inspiring Ijtima’ of Dawat-e-Islami, making individual effort. He agreed and attended the Ijtima’. By its blessings, positive changes took place in his character and, after some time, he closed down the video shop and started thread business instead, earning Halal sustenance.

Maal-e-dunya hay dono jahan mayn wabaal

Aap dawlat ki kasrat ka chorayn khayal

Qabr mayn kaam aaye ga hergiz na maal

Hashr mayn zarray zarray ka hoga suwal

Translation: Give up the idea of accumulating wealth as it is a nuisance in the worldly life as well as in the afterlife. Your wealth will not accompany you in your grave. In fact, you will be questioned about every single particle on the Judgement Day.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

¹ ‘Chowk Dars’ implies the Dars given in public or a suitable public place, not in Masjid, home etc.

Conditions of amassing wealth

Dear Islamic brothers! Here are different excerpts from a question and answer about different cases of accumulating or not accumulating wealth. These will greatly enhance your knowledge, **إِنْ شَاءَ اللَّهُ عَزَّوَجَلَّ**, A'la Hadrat **رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ** was asked the following **question**: A person who has to support his family fulfils their needs in a moderate way with his monthly or annual income, and spends the rest in the divine path without saving any money for their future needs. On the other hand, there is another person who spends a part of his income on the fulfilment of his family needs, spends the other part in charity and saves another part for the future needs of his family. Which one of the two is better?

Answer: If there are good intentions, both of the above cases are better. Either of the two may be preferable or essential, depending upon one's condition. The Ahadees reported on this issue are different and the practices of the pious predecessors are also different.

﴿أَقُولُ وَبِاللَّهِ التَّوْفِيقِ﴾ With divinely-bestowed ability, I am describing the concise and precise ruling on this matter: In fact, there are two sorts of people. (a) Munfarid: A single person living alone and (b) Mu'eel: Paterfamilias, i.e. one who has a family to support. Although the question refers to a paterfamilias, every paterfamilias is deemed to be 'single' in individual terms and has to abide by the same rulings in terms of his individual life

as described for a single person. Therefore, the details of both the cases need to be debated.

1. If those who have adopted asceticism for the pleasure of Allah ﷻ and have no family or no responsibility for it, promise Allah ﷻ that they would not save wealth, they are bound by the promise not to save wealth. If they save anything, it is like backing out of the promise, indicating the weakness of their faith. If such people save anything, they will deserve to be punished.
2. If anyone receiving charity showing destitution and displaying trust in Allah ﷻ wants to carry on with it, it will be impermissible for him to save any charity because this is fraud. Any charity he receives after he has saved some charity beforehand will be Haraam and impure.
3. If one is aware that his Nafs will encourage him to spend surplus money on sinful things or that he spends it on some habitually committed sin, then it is Fard for him to refrain from sins. Since he is accustomed to misusing surplus money, it is mandatory for him to spend all of his surplus money on righteous [lawful] acts.
4. If someone confronting starvation is so impatient that he complains against Allah ﷻ – though inwardly without uttering any word – or commits impermissible acts like theft and begging etc., it is mandatory for him to save as much money as he needs. If he is a daily wage-earner living

hand to mouth, or a salaried employee earning monthly income, or a landlord receiving monthly rent of his rented houses or shops, or a farm owner harvesting crops biannually or annually, then it is mandatory for the daily wage-earner to save a day's wage, a month's salary for the salaried employee, a month's rent for the landlord and six months or a year's crops for the farm owner. Furthermore, it is absolutely mandatory to retain the main source of income such as tools, shop, house etc. as per needs.

5. If such a scholar who is busy issuing Fatawa and eradicating corrupt beliefs, possesses wealth and property and thus is free to fulfil these religious obligations – and neither does he receive stipend from the treasury department nor is there any other scholar who could fulfil these obligations in lieu of him, making it Fard for him to carry on with religious obligations – it is Wajib for him in this case to retain the main source of his income and save as much as money as he needs. If he spends all of his wealth, he will have to engage himself in any sort of work to meet his needs, affecting the fulfilments of those religious obligations.
6. If there are also some other scholars who could carry out these obligations, it will no longer be Wajib for him to retain the main source of his income and save the required amount of money, but he is still strongly advised to do that because remaining affluently free for the propagation

and promotion of Islam is far more preferable than being engaged in earning money.

Moreover, the more the number of scholars, the better it is. If a scholar ever makes any mistake, others will draw his attention towards it, guiding him to the right Shar'i ruling. Similarly, if any scholar is ever excused from his obligations due to illness, etc., others will take his place and religious work will not be hindered. Therefore, it is essential to increase the number of religious scholars.

7. Although not a scholar, if someone is a religious student and will face obstacles to the acquisition of religious knowledge in case of engaging himself in earning money, then he is also strongly advised to retain the main source of his income and save the required amount of money.
8. In summary, accumulation of wealth is forbidden in three cases, Wajib in two cases and strongly recommended in two other cases. If anyone does not fall into any of the foregoing seven categories, he should ponder over his inner condition. If he feels anxiety in case of not accumulating wealth leading to disturbance in Divine worship and remembrance, then it is preferable to save the required amount of money. Most people are of this kind.
9. In case of accumulating wealth, if he is anxious about the protection of wealth or is inclined towards it, then it is

preferable not to save wealth because remaining free for Divine remembrance is vitally needed and whatever hinders it, is forbidden.

10. Those who have perfect trust in Allah عَزَّوَجَلَّ with no concern about the availability or absence of wealth, have the authority whether to keep wealth or to spend it in charity.
11. To spend surplus money without saving it is Wajib in the third case and is preferred in the rest. For an individual person to accumulate wealth is disliked and despised as it indicates being trapped in long hopes and love for the world.

Traveller of the world

The Beloved and Blessed Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has said, 'Live in the world as if you are a traveller or even a wanderer, and consider yourself to be in the grave. If you find the morning, don't think that evening will come; and when it is evening; don't think that morning will come.'

(Sunan-ut-Tirmizi, vol. 4, pp. 149, Hadees 2340)

Don't you feel ashamed?

On one occasion, the Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ stated: ﴿يَا أَيُّهَا النَّاسُ أَمَا تَسْتَحْيُونَ﴾ O people! Don't you feel ashamed? The people asked, 'Ya Rasoolallah صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ! Of what?' He صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said, 'You hoard what you would

not eat and construct the building in which you would not live, and have those aspirations which you would not achieve. You don't feel ashamed of it.'

(Al-Mu'jam-ul-Kabeer lit-Tabarani, vol. 25, pp. 172, Hadees 421)

Impermanence of the world

Sayyiduna Usamah Bin Zayd رَضِيَ اللهُ تَعَالَى عَنْهُ bought a female slave on credit for one hundred dinars to be paid in a month's period. The Noble Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said, 'Are you not astonished at Usamah who has bought a female slave on a month's credit? Certainly, Usamah has long hopes. I swear to the One in Whose power my life is! When I open my eye, I presume that death will come before I blink; and when I take the bowl to my mouth, I never presume that I will stay alive till I place it; and when I take any morsel, I presume that death will stop it in the throat before I swallow it. I swear to the One in Whose power my life is! Indeed, the thing promised to you will certainly take place; you cannot escape it.'

(Attargheeb Wattarheeb, vol. 4, pp. 108, Hadees 5127)

All described above refers to an individual person who has no family to support. As for a family head, he is also deemed to be 'single' in terms of his individual life. However, in terms of his responsibilities as the head of the family, the rulings are different. Let's have a look at them:

12. Shari'ah has declared it Fard for him to provide for his family. He cannot force them into adopting imposed asceticism, trust and patience in starvation. He can inflict as much hardship on himself as he wants but leaving his family deprived of the essentials of life is Haraam.
13. As stated in the fourth case, if any family member of a person is impatient, it is doubly Wajib for him to save the required amount of money. Numerous people would certainly fall into this category.
14. One whose all family members are tolerant and have trust in Allah ﷺ, then it's permissible for him to spend all of his wealth in the divine path.

(Fatawa Razawiyyah, vol. 10, pp. 311-327 – concise)



Dear Islamic brothers! Let me have the privilege of describing the excellence of Sunnah with some Sunan and manners, bringing the speech to an end. The Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has said, 'One who loves my Sunnah loves me and the person who loves me, will be with me in Jannah.'

(Ibn 'Asakir, vol. 9, pp. 343)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

17 Madani pearls regarding ring

1. It is Haraam for men to wear a gold ring. The Beloved and Blessed Prophet صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has forbidden wearing a gold ring. (*Sahih Bukhari, vol. 4, pp. 67, Hadees 5863*)
2. It is Haraam to have a non-pubescent (boy) wear the jewellery made of gold, and the one having the non-pubescent (boy) doing so will be a sinner.
(*Durr-e-Mukhtar, vol. 9, pp. 598*)
3. The iron ring is the jewellery of the damned (i.e., the Hell-dwellers). (*Sunan-ut-Tirmizi, vol. 3, pp. 305, Hadees 1792*)
4. It is permissible for men to wear only a masculine ring, i.e., the one with only one gem. If there is more than one gem or there are many gems, then it will not be permissible for men even if it is made of silver. (*Rad-dul-Muhtar, vol. 9, pp. 597*)
5. Similarly, it is not permissible for men to wear more than one (permissible) ring or (one or more than one) gem-less rings because a gem-less ring is not actually considered as a ring. Women can wear gem-less rings.
(*Bahar-e-Shari'at, vol. 16, pp. 71*)
6. Even without the need of using the ring as a stamp, it is permissible to wear a silver ring that weighs less than 4.5 Masha (i.e., 4 grams and 374 mg) and that has only one gem. However, for the one who does not need to use it as

his official stamp, it is preferable not to wear even the permissible ring. As for the one who needs to use it as his official stamp, not only is it permissible but also a Sunnah to wear such a type of ring for the very same purpose. However, if somebody wears it displaying arrogance or adopting a feminine style or with any other evil intention, then it will not be permissible to wear even beautiful clothing, let alone a ring. (*Fatawa Razawiyyah, vol. 22, pp. 141*)

7. On the occasions of Eid, it is preferable for men to wear a permissible silver-made ring.

(*Bahar-e-Shari'at, vol. 1, pp. 779 to 780*)

8. To wear a ring is a Sunnah only for those who need to use it as an official stamp such as the king, the Qadi and the Mufti stamping Fatawa (with the ring). Except for these people, it is not Sunnah for those not needing to use it as an official stamp though it is permissible to wear it.

(*Fatawa 'Aalamgiri, vol. 5, pp. 335*)

Rings are no longer used as stamps but rather a particular stamp is used for this purpose. Therefore, it is no longer a Sunnah to wear a ring even for the Qadi, etc., who do not need to use it as a stamp.

9. Men should wear the ring in the way that the gem remains towards the palm while women should keep the gem towards the back of the hand. (*Al-Hidayah, vol. 4, pp. 367*)

10. A silver 'ring' (without a gem) is a piece of jewellery typically worn by females and, for men, it is Makruh (impermissible and a sin). (*Fatawa Razawiyyah, vol. 22, pp. 130*)
11. Women may wear as many silver and gold rings as they like whether with or without a gem. For them is no limit on the weight of silver and gold and on the number of gems.
12. If an iron ring is plated with silver so that the iron is not visible at all, then it is not prohibited to wear such a ring. (*Fatawa 'Aalamgiri, vol. 5, pp. 335*)
13. One can wear the ring on any finger of one hand but one should wear it on the little finger. (*Rad-dul-Muhtar, vol. 9, pp. 596; Bahar-e-Shari'at, part 16, pp. 70*)
14. It is also impermissible and a sin for men to wear a metal bracelet even related to Mannat (a religious vow) or *Dam*.
15. Likewise, it is not permissible to wear a gem-less ring made of silver or any other metal or a steel ring brought from Madinah Munawwarah رَادَهَا اللَّهُ شَرَكًا وَتَعْظِيمًا or the sacred city of Ajmer etc.
16. It is also not permissible for men to wear a ring (without a gem) made of silver or any other metal, to which *Dam* has been made, for the cure of piles and other diseases.
17. If you are wearing a bracelet or a gem-less ring made of any metals or an impermissible ring or a metal chain of

any type, remove it without delay and repent immediately of doing so.



In order to learn thousands of Sunan, buy the 16th part of the book 'Bahar-e-Shari'at' containing 312 pages, and 'Sunnatayn aur Adaab' containing 120 pages and study them. An excellent and effective way of learning Sunan is to travel with the Sunnah-inspiring Madani Qafilahs of Dawat-e-Islami in the company of the devotees of Rasool.

Lootnay rahmatayn Qafilay mayn chalo

Seekhnay Sunnatayn Qafilay mayn chalo

Haun gi hal mushkilayn Qafilay mayn chalo

Khatm haun shamatayn Qafilay mayn chalo

To gain mercies, travel with Madani Qafilahs

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صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

BLOSSOMING OF SUNNAH

By the grace of Allah ﷻ Sunnahs are abundantly learnt and taught in the Madani environment of Dawat-e-Islami, a global and non-political movement for the preaching of Quran and Sunnah. It is a Madani request that you spend the whole night in the weekly Sunnah-Inspiring Ijtima', taking place after Salat-ul-Maghrib every Thursday in your city, for the pleasure of Allah ﷻ with good intentions. With the intention of gaining reward, make it a part of your routine to travel in Sunnah-Inspiring Madani Qafilahs with the devotees of Rasul, to fill out the Madani In'amat booklet every day practicing Fikr-e-Madinah and to submit it to the relevant responsible Islamic brother of your locality within the first ten days of every Islamic month. Through the blessings of this, you will develop a mindset and a yearning to adopt Sunnahs, to have hatred for sins and to protect your faith, ﷻ

Every Islamic brother should develop the Madani mindset that **'I must strive to reform myself and people of the entire world,** ﷻ

In order to reform ourselves, we must act upon Madani In'amat and to strive to reform people of the entire world we must travel with Madani Qafilahs, ﷻ



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