

Causes of Poverty in Sustenance

Thought-provoking speech
of weekly Sunnah-Inspiring
Ijtima

16-February-2017

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

Causes of Poverty in Sustenance

أَلصَّلَاةُ وَالسَّلَامُ عَلَيْكَ يَا رَسُولَ اللَّهِ وَعَلَى إِلِكِ وَأَصْحَبِكَ يَا حَبِيبَ اللَّهِ
أَلصَّلَاةُ وَالسَّلَامُ عَلَيْكَ يَا نَبِيَّ اللَّهِ وَعَلَى إِلِكِ وَأَصْحَبِكَ يَا نُورَ اللَّهِ

نَوَيْتُ سُنَّتَ الْإِعْتِكَافِ

Translation: I have made the intention of Sunnah I'tikaf.

Whenever you enter a Masjid, upon remembering, make the intention of Nafil I'tikaf because as long as you stay in the Masjid you will keep obtaining the reward of Nafil (supererogatory) I'tikaf, and eating and drinking will also become permissible for you in the Masjid.

Excellence of Salat-'Alan-Nabi ﷺ

It is stated in the book 'Sa'adat-ud-Daarayn': A person complained about his poverty and lack of sustenance in the blessed court of the Beloved and Blessed Nabi صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ. The Rasool of Rahmah صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said: When you enter home, say Salam whether there is someone at home or not; then pay Salam on me and recite Surah Al-Ikhlās i.e. 'قُلْ هُوَ اللَّهُ' once. That man did so and Allah عَزَّوَجَلَّ opened the door of sustenance for him that even his neighbours and relatives got its benefit. (Sa'adat-ud-Daarayn, pp. 84)

قليل روزی پہ دو قناعت، فُضُول گوئی سے دیدو نفرت
دُرُود پڑھتا رہوں بکثرت، نبی رحمت شفیع اُمت

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Dear Islamic brothers! Before listening to the Bayan, let's make good intentions for attaining rewards. The Beloved Rasool ﷺ has said, 'نِيَّةُ الْمُؤْمِنِ خَيْرٌ مِنْ عَمَلِهِ' *The intention of a believer is better than his action.*

(Al-Mu'jam-ul-Kabeer, vol. 6, pp. 185, Hadees 5942)

Two Madani pearls

- Without a good intention, no reward is granted for a good deed.
- The more righteous intentions one makes the greater reward he will attain.

Intentions of listening to the Bayan

1. Lowering my eyes, I will listen to the Bayan attentively.
2. Instead of resting against a wall etc., I will sit as I sit in Tashahhud as long as possible with the intention of showing respect for religious knowledge.
3. I will make room for others by folding my hands and limbs and by moving slightly.
4. If someone pushes me, I will remain patient and calm and avoid staring, snapping, and arguing with them.
5. When I hear *تُؤْبِئُوا إِلَى اللَّهِ، اذْكُرُوا اللَّهَ، صَلُّوا عَلَى الْحَبِيبِ*, etc., I will reply loudly with the intention of gaining reward and encouraging others to also recite.
6. After the Bayan, I will approach other people by making Salam, shaking hands, and for making individual efforts upon them.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Dear Islamic brothers! If we ponder over the situation of our society at present, we can easily observe that almost everyone in our society has suffered from some sort of trouble. Someone is in debt while the other is facing family problems; someone is poor while the other is unemployed; someone wishes to have children while the other is upset with his own disobedient children. In short, everyone is facing one problem or the other. In these troubled times, poverty rate is increasing with no blessings in sustenance. This is why almost everyone is caught in the poverty trap. People in our society frequently complain about poverty, starvation, unemployment and lack of blessings in sustenance; yet, surprisingly, neither they seriously ponder over its causes mentioned in the Glorious Quran, blessed Ahadees and the sayings of the blessed saints, nor do they take practical steps to remove these causes. In today's Ijtima', **إِنْ شَاءَ اللَّهُ عَزَّوَجَلَّ**, we will be listening to the causes of poverty and lack of blessings in sustenance, so that we can remove them and succeed in solving this problem to the greatest possible extent. Let's first listen to a parable related to the blessings in sustenance and obtain benefit from the Madani pearls mentioned in it.

Blessing of valuing the sustenance

It is stated on page 263 of the first volume of '*Faizan-e-Sunnat*', a 1548-page book published by Maktaba-tul-Madinah – the publishing department of Dawat-e-Islami:

An eminent scholar of Hadees, Sayyiduna Hudbah Bin Khalid **رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ** was once invited by the caliph of Baghdad, Mamoon-ur-Rashid. After eating, the great scholar began to pick up and eat the bits of food that had fallen down. Astonished, the caliph asked, 'O Shaykh (**رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ**)! Are you not full yet?' He **رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ** replied: I am full but I have heard a Hadees from Sayyiduna Hammad Bin Salamah **رَضِيَ اللهُ تَعَالَى عَنْهُ**, 'Whoever picks up and eats fallen bits of food from the dining-mat, will get free from the fear of poverty.'¹ I (the Shaykh) am acting upon the same blessed Hadees.

Highly impressed, the caliph gestured to a servant who brought a thousand dinars [gold coins] wrapped up in a handkerchief and gave it to Sayyiduna

¹ Ithaf-us-Sadaat, vol. 5, pp. 597

Hudbah Bin Khalid رَحْمَةُ اللهِ تَعَالَى عَلَيْهِ as a gift. The eminent scholar said, 'الْحَمْدُ لِلَّهِ عَزَّوَجَلَّ!
The blessing of following a Hadees has taken place right away.'

(Samarat-ul-Awraaq, vol. 1, pp. 8)

Dear Islamic brothers! The parable you have listened to, is taken from the book *Faizan-e-Sunnat*. Let me give you an introduction to *Faizan-e-Sunnat* (volume 1).

Introduction to 'Faizan-e-Sunnat'

A historically world-renowned masterpiece '*Faizan-e-Sunnat*' [Blessings of Sunnah] is authored by a spiritual and scholarly luminary globally known as Ameer-e-Ahl-e-Sunnat, the founder of Dawat-e-Islami 'Allamah Maulana Abu Bilal Muhammad Ilyas Attar Qadiri Razavi Ziyaae دَامَتْ بَرَكَاتُهُمُ الْعَالِيَه. It's a captivating, informative and edifying book read individually as well as collectively in the form of 'learning sessions' at Masajid, educational institutions, offices, homes etc.

This superb book has already been rendered into several languages such as English, Sindhi, Hindi, Gujarati and Bengali. Adorned with the flowers of virtually 98 Quranic Ayahs, 512 Ahadees, 241 parables, hundreds of Shar'i rulings, various spiritual remedies for diseases and guidance on health issues, it's a beautiful bouquet whose fragrance touches the hearts and minds of readers. The first chapter of its second volume '*Backbiting – A Cancer in Our Society*' has also been published in English, whereas the second chapter '*Call to Righteousness*' is in process of printing. Do read it and persuade others also to do. This book can also be downloaded free from the website of Dawat-e-Islami: www.dawateislami.net.

The above mentioned parable also shows that our pious saints رَحْمَةُ اللهِ تَعَالَى would never miss any Sunnah under any circumstance. They had no hesitation in acting upon Sunnah in the presence of the rich and even the king of the world. This parable contains important lesson for those Islamic brothers who miss the Sunnah of eating, drinking and that of turban and beard merely because of feeling shy with people. They should remember that acting upon Sunnah will lead to success in the world as well as in the Hereafter.

جو اپنے دل کے گلدستے میں سُنَّت کو سجاتے ہیں
وہ بے شک رَحمتیں دونوں جہاں کی حق سے پاتے ہیں

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Dear Islamic brothers! The eminent scholar of Hadees, Sayyiduna Hudbah Bin Khalid رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ ate bits of food fallen on the dining mat, showing respect for them. By the blessings of this and by the bestowment of Allah عَزَّوَجَلَّ, he رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ received a thousand dinars from the royal court, and hence he became rich. Therefore, we should also respect all the blessings of Allah عَزَّوَجَلَّ and should never be ungrateful for any blessing.

Ingratitude may cause deprivation of sustenance

Dear Islamic brothers! It is mentioned on page 543 of volume 3 of *Tafseer Siraat-ul-Jinaan*: When the Muslims show ingratitude¹ to Allah عَزَّوَجَلَّ, they become heedless of the remembrance of Allah عَزَّوَجَلَّ and get busy in satisfying their desires of Nafs [i.e. inner-self]. Moreover, because of [committing] bad deeds abundantly, they prove themselves to be unworthy of the blessings of Allah عَزَّوَجَلَّ, so Allah عَزَّوَجَلَّ makes them lose the blessings He had bestowed upon them. (*Siraat-ul-Jinaan, vol. 3, pp. 543*)

Explaining the significance of gratitude and the destructiveness of ingratitude, Allah عَزَّوَجَلَّ has said in Ayah 7 of Surah Ibraheem, part 13:

لَئِنْ شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِنْ كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ ﴿٧﴾

Translation from Kanz-ul-Iman: If you give thanks, I will give you more, and if you are ungrateful then (know that) My punishment is severe.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

¹ Ingratitude means absence of thankfulness.

Not valuing the sustenance and its resultant destructiveness

Expressing deep regret for the disrespect and waste of sustenance in the present era, Ameer-e-Ahl-e-Sunnat **دَامَتْ بَرَكَاتُهُمُ الْعَالِيَه** has said: Disrespect and waste of food are common in virtually every home. Whether it is a billionaire living in a bungalow or a labourer dwelling in a simple hut, both are equally careless in this regard. A variety of food is wasted on several occasions especially weddings. Furthermore, there is high wastage of the leftover gravy, rice etc. (**مَعَادَ اللّٰهِ عَزَّوَجَلَّ**) while the pots are being washed. If only we had kept an eye on this great cause of poverty.

The mother of believers, Sayyidatuna ‘Aaishah Siddiqah **رَضِيَ اللهُ تَعَالَى عَنْهَا** has said: The Beloved and Blessed Rasool **صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ** entered his blessed home and saw a piece of bread that was lying [on the ground]. He **صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ** picked it up, cleaned it and then ate it. He **صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ** then said, **‘يَا عَائِشَةُ أَكْرِمِي كَرِيمًا فَإِنَّهَا مَا نَفَرَتْ عَنْ قَوْمٍ قَطَّ فَعَادَتِ إِلَيْهِمْ’** O ‘Aaishah (**رَضِيَ اللهُ تَعَالَى عَنْهَا**)! Honour the good thing as this thing (i.e. bread) does not return if it has run away from any nation. (*Sunan Ibn Majah, vol. 4, pp. 49, Hadees 3353*)

Therefore, we should highly value sustenance - a great blessing of Allah **عَزَّوَجَلَّ**. In addition, we should also follow Sunan and manners while eating food because eating food according to Sunan and manners will not only prevent us from wasting sustenance **إِنْ شَاءَ اللّٰهُ عَزَّوَجَلَّ**, but it will also earn us immense reward in this life and the Hereafter. By virtue of it, we will also get great blessings in our sustenance. Let’s now listen to a Madani piece of advice given to us by the Beloved Rasool **صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ** on how to get blessings in the sustenance and let’s also make an intention to act upon it.

Advice for receiving blessings

The second caliph, Ameer-ul-Mu`mineen, Sayyiduna ‘Umar Farooq-e-A’zam **رَضِيَ اللهُ تَعَالَى عَنْهُ** has narrated that Beloved Rasool **صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ** has stated, ‘Eat together. Do not eat separately, as blessing is with the group.’

(*Sunan Ibn Majah, vol. 4, pp. 21, Hadees 3287*)

Sayyiduna Wahshee Bin Harb رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ has narrated from his grandfather that the blessed companions رَضِيَ اللهُ تَعَالَى عَنْهُمْ humbly said to the Holy Nabi صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ, 'Ya Rasoolallah صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ! We eat food, yet we are not satiated [i.e. we feel as if we are hungry even after eating].' The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said, 'You may have eaten separately?' They replied, 'Yes.' The Noble Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ then said, 'Eat sitting together and recite بِسْمِ اللهِ, there will be blessing in your food.'

(Sunan Abi Dawood, vol. 3, pp. 486, Hadees 3764)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Evil deeds are also the causes of poverty

Committing sins is one of the causes of poverty. Undoubtedly, committing evil deeds is a major cause of various difficulties and problems that a person faces from time to time, like poverty, unemployment and lack of blessing in sustenance. When a person disobeys Allah عَزَّوَجَلَّ and starts committing sins frequently, then he faces various problems besides poverty and unemployment. Allah عَزَّوَجَلَّ has stated in Ayah 30 of Surah Ash-Shura, part 25:

وَمَا أَصَابَكُمْ مِنْ مُصِيبَةٍ فِيمَا كَسَبْتُمْ أَيْدِيكُمْ وَيَعْفُوا عَنْ كَثِيرٍ ﴿٣٠﴾

Translation from Kanz-ul-Iman: And whatever calamity befalls you is because of what your hands have earned and there is a great deal that He pardons.

(Part 25, Surah Ash-Shura, Ayah 30)

Commenting on this Ayah, Mufti Sayyid Muhammad Na'eemuddin Muradabadi رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ has stated in (his Quranic Tafseer entitled) *Khaza'in-ul-'Irfan*: It implies that the adversities and hardships that a believer suffers in this world are usually due to his misdeeds. Allah عَزَّوَجَلَّ makes these hardships expiation for his sins.

نفس و شیطان ہو گئے غالب
 ان کے چنگل سے تُو چھڑا یا رَبِّ
 کر کے توبہ میں پھر گناہوں میں
 بو ہی جاتا ہوں مَبْتَلَا یا رَبِّ
 نیم جاں کر دیا گناہوں نے
 مرضِ عصیاں سے دے شفا یا رَبِّ

Dear Islamic brothers! In view of this blessed Ayah and its Tafseer, we should ponder over our own condition. We should not forget that our own wrongdoings might be the cause of various problems and lack of blessings in sustenance. Nowadays, in our society, committing even major sins has become very common. **عَزَّوَجَلَّ** (May Allah **عَزَّوَجَلَّ** protect us). Unfortunately, a large majority of the people do not act upon Islamic teachings. They are heedless of fulfilling the rights of people and those of Allah **عَزَّوَجَلَّ**. Carrying out good deeds has become very difficult for Nafs whereas committing sins has become quite easy. Too much struggle for meeting one's needs and for getting worldly facilities has made the majority of people heedless of contemplating [i.e. thinking about] their afterlife.

In our society, people fearlessly commit various sins such as using offensive and foul language; making false-accusations; having bad assumption; backbiting and tale-telling; finding faults with others; speaking ill of others; telling lies; making false promises; unlawfully taking someone's wealth and possessions; getting into fights which even lead to bloodshed; hurting someone's feelings without any Shar'i reason; not paying debt; not returning someone's possession after taking it temporarily; calling the Muslims with bad names; using someone's possession without his consent even when it annoys him; drinking alcohol; indulging in gambling; committing theft and robbery; committing fornication; watching films and dramas; listening to songs and music; giving and taking bribery and Riba [i.e. interest]; disobeying parents and annoying them; misappropriating; gazing unlawfully; men imitating women and women imitating men; not observing purdah; showing

arrogance; jealousy; ostentation; malice and hatred for a Muslim; showing happiness if a Muslim has fallen ill or has suffered loss etc.; going beyond the bounds of Shari'ah in anger; lust for sins; love for self-respect; miserliness, etc.

Just ponder! If we are facing poverty and deprivation today as a result of committing such grave sins frequently, so it is actually our own fault. Therefore, if we wish to achieve economic prosperity, receive blessings and remain safe from various problems and deprivation of sustenance, we will have to get rid of sins. Remember! Wishing to get rid of problems and difficulties without refraining from sins is like sowing a thorn and getting a flower in return, which is not possible.

دیکھے ہیں یہ دن اپنی ہی غفلت کی بدولت
سچ ہے کہ بُرے کام کا انجام بُرا ہے

The Beloved and Blessed Rasool ﷺ said:

لَا يَرُدُّ الْقَدَرَ إِلَّا الدُّعَاءُ وَلَا يَزِيدُ فِي الْعُمْرِ
إِلَّا الْبِرُّ فَإِنَّ الرَّجُلَ لِيُحْرَمَ الرِّزْقَ بِالدَّنْبِ يُصِيبُهُ

Destiny can be changed through Du'a, and life can be increased through good deeds. Indeed, due to sin, a man is deprived of the sustenance which was to reach him. (*Al-Mustadrak lil-Haakim, vol. 2, pp. 162, Hadees 1857*)

عاشقِ مالِ اس میں سوچِ آخر
کیا عروج و کمال رکھا ہے؟
تجھ کو مل جائے گا جو قسمت میں
تیری رزقِ حلال رکھا ہے

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Dear Islamic brothers! Committing fornication [i.e. adultery] is also one of the causes of poverty. Unfortunately, this evil act has also spread in our society. Remember that people have been forbidden from this major sin at different places in the Holy Quran. Allah ﷻ has stated in Ayah 32 of Surah Bani Israel, part 15:

وَلَا تَقْرَبُوا الزَّوْجَ إِنَّهُ كَانَ فَاحِشَةً وَسَاءَ سَبِيلًا ﴿٣٢﴾

Translation from Kanz-ul-Iman: And do not approach adultery - it is indeed a shameful deed; and a very evil way.

The Beloved Rasool ﷺ has said: Fornication is a very severe sin even among the major sins and the one who commits fornication will remain under the curse of Allah ﷻ, His angels and all human beings until the Day of Judgement. And, if he repents, Allah ﷻ will accept his repentance.

(Bahr-ud-Dumu' li Ibn Jawzi, pp. 165)

Remember! Fornication means not only unlawful physical relationship between a man and a woman but various sins committed by a person with his eyes, ears, tongue, hands and feet, have also been declared fornication in the blessed Hadees. The Beloved Rasool ﷺ has said: Fornication of the eyes is unlawful gazing. *(Sahih Bukhari, vol. 4, pp. 169, Hadees 6243)*

Likewise, it is mentioned in another blessed Hadees that fornication of the eyes is to see, fornication of the ears is to listen, fornication of the tongue is to speak, fornication of the hand is to touch and fornication of the foot is to walk with it. Therefore, we should always use our eyes, ears, tongue, hands, feet and other body parts, which are certainly the great blessings of Allah ﷻ, in performing those acts which please Allah ﷻ. We should never use these body parts in committing fornication of any type as mentioned above because fornication [of any type] is a cause of the displeasure of Allah ﷻ and His Beloved Rasool ﷺ, as well as of poverty. Regarding this, let's listen to 3 blessed sayings of Rasoolullah ﷺ:

1. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: 'الزَّيْنَةُ يُورِثُ الْفَقْرَ', i.e. Fornication is a cause of poverty. (*Shu'ab-ul-Iman, vol. 4, pp. 363, Hadees 5417*)
2. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: Allah عَزَّوَجَلَّ has said: I have made a decision that I will make the fornicator poor, even if after a short period of time. (*Bahr-ud-Dumu' li Ibn Jawzi, pp. 166*)
3. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: Keep away from adultery as there are 6 harms of it, 3 are worldly harms, and 3 are related to Hereafter. **Worldly harms:** (1) there is no more radiance on the face. (2) It causes poverty. (3) It decreases age. **Harms in afterlife:** (1) It will bring the wrath of Allah عَزَّوَجَلَّ. (2) Severe accountability will be made. (3) [The adulterer] will enter Hell. (*Kanz-ul-'Ummal, vol. 3, pp. 126, Hadees 13018*)

مٹا دے ساری خطائیں مری مٹا یا رَبِّ

بنادے نیک بنا نیک دے بنا یا رَبِّ

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Riba (usury/interest) also causes lack of sustenance

Dear Islamic brothers! Usury or interest which is called 'ربا' [Riba] in Arabic also causes lack of sustenance, as it is stated: 'إِيَّاكُمْ وَالرِّبَا فَإِنَّهُ يُورِثُ الْفَقْرَ' i.e., avoid usury, it brings poverty. (*Irshad-us-Saari, vol. 8, pp. 343, Hadees 3828*)

Remember! Riba (usury) is such an evil which has always destroyed economy and business. The Glorious Quran and blessed Hadees have strongly condemned it. From Allah عَزَّوَجَلَّ and His Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ there is even a declaration of war against those who do not refrain from it. Allah عَزَّوَجَلَّ says:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ ﴿٢٧٨﴾
 فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ وَإِن تُبْتِغُوا فَلَکُمْ رُءُوسُ
 أَمْوَالِکُمْ ۗ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

Translation from Kanz-ul-Iman: O people who believe! Fear Allah and forego the remaining usury, if you are Muslims. And if you do not, then be certain of a war with Allah and His Noble Rasool; and if you repent, take back your actual amount; neither you cause harm to someone, nor you be harmed.

(Part 3, Surah Al-Baqarah, Ayah 278-279)

It was also said at another place:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ
 الْمَسِّ ۗ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۗ

Translation from Kanz-ul-Iman: Those who devour usury will not stand up on the Day of Judgement, except like the one whom an evil jinn has deranged by his touch; that is because they said, 'Trade is also like usury!'; whereas Allah has made trading lawful and forbidden usury. (Part 3, Surah Al-Baqarah, Ayah 275)

Commenting on the above-mentioned blessed Ayah, 'Allamah Maulana Sayyid Muhammad Na'eemuddin Muradabadi رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ has stated: As a person who is under the influence of a jinn cannot stand straight and walks unsteadily, the usurer [i.e. the one who receives interest] will be in the same state on the Day of Judgement. His abdomen will be heavy with usury and he will fall down due to its burden. He رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ has further stated: This Ayah has declared usury to be Haraam and has condemned the usurers. There are various good reasons for declaring usury to be Haraam. Some of them are as follows:

- The extra amount or thing received as usury is not an exchange of anything in a financial deal, i.e. the usurer gives nothing in exchange for the extra amount he has received. Hence, it is grave injustice.
- Usury [i.e. interest] ruins trading and business. The usurer [i.e. interest-taker] considers it very easy to obtain wealth without making any effort instead of investing his money in business and trade which also involves risks. And lack of business and trade affects economy.
- Trend of usury affects mutual affection. When a person becomes habitual of receiving interest, he does not like to help anyone by lending him any money without interest.
- Usury makes a person crueller than even beasts. The usurer wishes that his debtor be ruined. In addition, usury causes grave loss. If Shari'ah forbids anything, there is certainly wisdom behind it.

(Khaza'in-ul-'Irfan, pp. 96-97)

4 blessed sayings of the Beloved Rasool ﷺ in condemnation of usury

1. The Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ cursed the taker, giver, writer, and witnesses of usury [i.e. interest], and said that all of them are equal [sinners]. *(Sahih Muslim, pp. 862, Hadees 1598)*
2. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: If anyone knowingly consumes a dirham of usury, it is more severe than committing fornication thirty six times. *(Musnad Imam Ahmad, vol. 8, pp. 223, Hadees 22016)*
3. The Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: In the night of Mi'raaj, I passed by such people whose stomachs were like houses with snakes in them which were also visible from the outside of their stomachs. I asked Jibra'eel (عَلَيْهِ السَّلَام), 'Who are these people?' He replied, 'They used to take usury.' *(Sunan Ibn Majah, vol. 3, pp. 72, Hadees 2273)*

4. Sayyiduna ‘Abdullah Bin Mas’ood رَضِيَ اللهُ تَعَالَى عَنْهُ has narrated that the Holy Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has said: Although usury might bring an apparent increase in wealth, resultantly; it causes wealth to decrease.

(Al-Musnad Imam Ahmad Bin Hanbal, vol. 2, pp. 50, Hadees 3754)

Commenting on the above-mentioned blessed Hadees, ‘Allamah ‘Abdur Ra’oof Manaawi رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ has stated: By means of usury, wealth increases very speedily but the doors of the destruction of wealth are also opened for the usurer. For this reason, the usurer notices a gradual decrease in his wealth and finally lost all of it. *(Fayd-ul-Qadeer, vol. 4, pp. 66, Hadees 4505)*

Allah عَزَّوَجَلَّ has stated about the destruction of wealth accumulated by usury:

يَمْحَقُ اللهُ الرِّبَا وَيُزِيهِ الصَّدَقَاتِ ط

Translation from Kanz-ul-Iman: Allah destroys usury and increases Sadaqah.

(Part 3, Surah Al-Baqarah, Ayah 276)

Commenting on the above-mentioned blessed Ayah, a renowned commentator of Glorious Quran, Mufti Ahmad Yar Khan Na’eeemi رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ has stated: Two rulings have been obtained from the above Ayah:

1. There is no blessing for a believer in usury. It can be the nutrient of a disbeliever, not of a believer. Therefore, do not think that the condition of a disbeliever can be applied to you. A disbeliever will prosper by receiving usury and a Muslim by paying Zakah.
2. Second, no charity or Zakah are accepted with the money collected from usury. *(Noor-ul-‘Irfan, Al-Baqarah, Taht-al-Ayah 276)*

Dear Islamic brothers! Despite being aware of these unambiguous [i.e. very clear] commandments of the Quran and Hadees, if anyone does not refrain from usury and assumes it to be a means of prosperity, this is sheer foolishness and disobedience to Allah عَزَّوَجَلَّ and to His Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ. Undoubtedly, usury and unlawful wealth obtained from any

other impermissible means are the causes of destruction in the world and in Hereafter. Haraam wealth is extremely harmful and destructive. Let's listen to its harms.

Evil of a morsel of Haraam food

One of the evil consequences of unlawfully earned wealth is that when a morsel of Haraam food reaches the stomach of person, the blood produced by it encourages him to commit more evil acts. Thus he begins to drown into the mire of evils and destroys his afterlife. Shaykh-e-Akbar Imam Muhyuddin Ibn 'Arabi رَحْمَةُ اللهِ تَعَالَى عَلَيْهِ said: Every morsel a person eats causes him to do a certain type of act. That is, if the morsel is from Haraam food, it will lead to Haraam act. If it is from Makruh, it will lead to Makruh act. If it is from Mubah acts, it will lead to Mubah act. Similarly, if the food is full of blessings then it will lead to virtuous acts and it will bring about more and more blessings for him. *(Tafseer Ibn 'Arabi, vol. 1, pp. 114)*

Morsel of Haraam food as an obstacle in acceptance of supplication

One of the evil consequences of a Haraam morsel is that it is an obstacle in acceptance of Du'a [i.e. supplication]. Sayyiduna Abu Hurayrah رَضِيَ اللهُ تَعَالَى عَنْهُ has narrated: The Greatest Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ mentioned a person who goes on a long journey with untidy hair and dusty body. The person says 'O Lord! O Lord!' with his hands raised towards the sky, but his food is Haraam, his drink is Haraam, his clothing is Haraam and his meal is Haraam. How can his prayer be answered? *(Musnad Imam Ahmad, vol. 3, pp. 220, Hadees 8356)*

Morsel of Haraam food as an obstacle in acceptance of deeds

As a Haraam morsel prevents prayers from being answered, pious deeds are not also accepted due to it. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: Purify what you eat. Your prayers will be answered. I swear by the One under Whose Power the life of Muhammad (صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ) is! A bondman puts a Haraam morsel into his stomach, so his forty days' deeds are not accepted. And the bondman who has grown up consuming Haraam, fire is better for him. *(Al-Mu'jam-ul-Awsat, vol. 5, pp. 34, Hadees 6495)*

Who guarantees sustenance?

Dear Islamic brothers! We have learnt through the above-mentioned blessed narrations that the Haraam wealth is nothing but destruction. Therefore, it is necessary for a Muslim to refrain from usury and other means of Haraam wealth so that he could remain safe from destruction in world and in Hereafter as well as from lack of sustenance. Bear it in your mind that all living creatures whether they are citizens living in modern cities or villagers living in villages; whether they are beasts living in jungle or birds living in nests; whether they are fish living in the bottom of seas or are insects praising Allah عَزَّوَجَلَّ inside stones – it's a fact that the sustenance of everyone and everything depends on the Mercy of Allah عَزَّوَجَلَّ.

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا

Translation from Kanz-ul-Iman: And there is none that walks upon the earth whose sustenance does not depend on the mercy of Allah.

(Part 12, Surah Hood, Ayah 6)

As Allah عَزَّوَجَلَّ is Himself the Provider of the sustenance of every living thing, we should have absolute trust in Allah عَزَّوَجَلَّ. Instead of causing loss to our Muslim brothers by receiving usury [i.e. interest] from them, we should seek sustenance through fair and permissible means. إِنَّ شَاءَ اللَّهُ عَزَّوَجَلَّ whatever is in ordained by Allah عَزَّوَجَلَّ will surely be granted to us. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: Indeed sustenance searches for a person as his death searches for him. *(Sahih Ibn Habbaan, vol. 4, pp. 98, Hadees 3227)*

Therefore, Keeping in view the above-mentioned blessed Hadees, we should have absolute trust in Allah عَزَّوَجَلَّ, and should bear in mind that increase in sustenance can only be obtained by pleasing Allah عَزَّوَجَلَّ.

If every individual of our society uses the apparent and permissible means of earning sustenance whilst seeking the mercy and grace of Allah عَزَّوَجَلَّ with absolute trust in Him, creating piety and Divine fear in the heart and refraining

from sins, then there will be so great prosperity in our society and blessings in our sustenance that we cannot even think about it. Allah عَزَّوَجَلَّ has said:

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا ۗ وَيَرْزُقْهُ مِنْ
حَيْثُ لَا يَحْتَسِبُ ۗ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ ۗ

Translation from Kanz-ul-Iman: Whoever fears Allah – Allah will create for him a way of deliverance and will provide him with sustenance from the place that he had not thought about. And whoever relies on Allah – then Allah is Sufficient for him. (Part 28, Surah At-Talaaq, Ayah 2, 3)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Concept of Zakah in Islam

Dear Islamic brothers! Not paying Zakah is also one of the causes of decrease in sustenance and economic decline. Remember! Zakah is a basic pillar of Islam and an extremely important act of worship related to wealth. It is an effective system which benefits the poor and the destitute people of society. If all wealthy people pay Zakah correctly, poverty and destitution would vanish. The Holy Quran strongly warns those not paying Zakah. Allah عَزَّوَجَلَّ has said:

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ
وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ۗ

Translation from Kanz-ul-Iman: And those who hoard up gold and silver and do not spend it in Allah's way – so give them the glad tidings of painful punishment. (Part 10, Surah At-Taubah, Ayah 34)

Let's listen to two blessed sayings of the Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ about the financial loss and economic crises that will be suffered by those not paying Zakah:

1. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: The nation that does not give Zakah, Allah عَزَّوَجَلَّ will make them suffer from drought. (*Al-Mu'jam-ul-Awsat, vol. 3, pp. 275, Hadees, 4577*)
2. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said: The wealth that is lost in the dry [land] and in the sea is lost due to not paying Zakah. (*Kanz-ul-'Ummal, Hadees 15803*)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Introduction to booklet 'Causes of Deprivation and its Solution'

Dear Islamic brothers! If we really want to get rid of economic worries and deprivation of sustenance, we should get the information of the causes of poverty and try to refrain ourselves from them.

اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ! Under the supervision of Majlis Al-Madina-tul-'Ilmiyyah (a department of Dawat-e-Islami), a remarkable and informative booklet has been compiled with the passion of serving Muslims. It contains valuable topics such as 'causes of poverty', 'evil consequences of false oaths in business deal', 'lack of blessings in provision', 'salvation from poverty' and essential information related to seeking blessings in sustenance. All Islamic brothers are requested to buy this booklet from the stall of Maktaba-tul-Madinah and read it, also motivate others to do so, even distribute it to Islamic brothers as much as you can afford, with the intention of reward. اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ, by the efforts of Majlis-e-Tarajim (Translation Department), this booklet has been translated into English, Hindi and Malay languages. You can also it read from the website www.dawateislami.net, download it free and can print it out as well.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Dear Islamic brothers! In this very booklet, Shaykh-e-Tareeqat, Ameer-e-Ahl-e-Sunnat **دَامَتْ بَرَكَاتُهُمُ الْعَالِيَه** has stated: As there are causes of blessings in sustenance, there are also causes of deprivation in it. If we avoid them we will have a lot of blessings, **إِنْ شَاءَ اللَّهُ عَزَّوَجَلَّ**. Then Ameer-e-Ahl-e-Sunnat **دَامَتْ بَرَكَاتُهُمُ الْعَالِيَه** for the sake of benefitting Muslims, mentioned 44 causes of deprivation in sustenance.

43 Causes of deprivation

1. To eat without washing hands.
2. To eat without covering the head.
3. To eat in the dark.
4. To eat and drink (water etc.) sitting at the doorstep.
5. To eat near the deceased.
6. To eat in the state of Janabat (ritual impurity).
7. To delay eating after the food has been served.
8. To eat on a bed without laying a dining-mat.
9. To eat on a bed whilst sitting by the headboard and the food is kept towards the direction where you put your feet (when you sleep on this bed).
10. To bite off the bread instead of breaking it with the hands (those who eat burgers should also take care).
11. To use broken clay or porcelain plates, cups etc. (Remember! It is Makruh to drink water, tea etc. from the side of a cup that is broken. Do not use the earthen (clay) plates, cups etc. that are cracked as many harmful germs and bacteria may be embedded in the cracks and may cause diseases).
12. To leave used plates, pots etc., uncleaned.
13. To wash hands in the same container used for eating.
14. To leave the plates, glasses etc. used for eating and drinking (water etc.) uncovered. One should recite **بِسْمِ اللَّهِ** and cover them because if left

uncovered, calamities descend into the food and drink (water etc.) and spoil them causing illness.

15. To throw bread at such places where it would be treated with disrespect and get trampled by people's feet. *(Edited from Sunni Bihishti Zaywar, pp. 595-601)*

The following are some of the causes of poverty that Sayyiduna Burhanuddin Zarnooji رحمۃ اللہ تعالیٰ علیہ has mentioned:

16. To sleep in excess. (This can also cause ignorance).
17. To sleep unclothed.
18. To urinate shamelessly. (Those that urinate in public on roadsides should pay heed.)
19. To be lazy in picking up fallen crumbs or bits of food from the dining-mat.
20. To burn the peel of onion and garlic.
21. To sweep home with clothes.
22. To sweep at night.
23. To leave trash (garbage) inside home.
24. To walk ahead of the Mashaaikh (scholars and saints).
25. To call parents by their names.
26. To clean hands with mud or sand.
27. To stand leaning on one side of the door.
28. To make Wudu in the toilet.
29. To sew clothes etc. whilst having them on (wearing them).
30. To wipe one's face with the dress one is wearing.
31. To leave spiders' webs in home.
32. To be lazy in offering Salah.
33. To exit the Masjid early after offering Salat-ul-Fajr.
34. To go to the market very early in the morning.

35. To come back from the marketplace late.
36. To curse children. (Some women often curse their children. Then they also complain about the lack of blessings in sustenance.)
37. To commit sins, specifically lies.
38. To put out an oil lamp by blowing.
39. To use a broken comb.
40. Not to make Du'a for parents.
41. To wrap the turban around the head whilst sitting.
42. To put on pants or pyjamas whilst standing.
43. To avoid performing good deeds. *(Ta'leem-ul-Muta'allim, pp. 73-76)*

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Madani Qafilah

Dear Islamic brothers to refrain from sins, do good deeds and to inculcate the yearning for Makkah Mukarramah and Madinah Munawwarah, associate yourselves with the Madani environment of Dawat-e-Islami and travel in Madani Qafilahs with the devotees of the Beloved Rasool. One of 12 Madani activities is 'travelling in Madani Qafilah'. The true lovers of the Beloved Rasool are engaged in teaching and learning the Sunan, uncountable Madani Qafilahs travel from country to country, city to city, and town to town for three days, 12 days, 30 days and 12 months with dedication to enjoin what is good and forbid what is evil. We should also gather the treasure of virtues by travelling with Madani Qafilahs. If we travel for a few days leaving aside our worldly activities, the company of family and friends for the sake of Allah's pleasure, we will have an opportunity of seriously contemplating over our lives while travelling with Madani Qafilahs and we would have a desire to prepare for our Hereafter, we would repent for committing past sins and imagine the severe punishments that are due for bad deeds, we would also realize our own shortcomings, bringing tears to our eyes because of the fear of

Allah ﷺ. The Beloved Rasool ﷺ has stated: Anyone whose feet are covered with dust in the way of Allah will not be touched by the hellfire.

(Sahih Bukhari, Hadees 2811)

Therefore, kindly make it your routine to travel with 3-days Madani Qafilah every month for receiving these blessings and favours of travelling in the path of Allah, and to strive to reform the people of the entire world. Moreover, always remain associated with the Madani environment of Dawat-e-Islami. What one will gain by travelling with Madani Qafilah, let's listen to its answer in these couplets; so Ameer-e-Ahl-e-Sunnat رَضِيَ اللهُ عَنْهُ has stated:

لُوْثْنِي رَحْمَتِيْنَ قَافِلِيْ فِيْ سَبِيْلِ
سَيَكْفِيْنِي سُنَّتِيْنَ قَافِلِيْ فِيْ سَبِيْلِ

قرض ہوگا آدا آکے مانگو دُعا
باؤ گے برکتیں قافلے میں چلو

دُکھ کا درماں ملے آئیں گے دن بھلے
ختم ہوں گردشیں قافلے میں چلو

غم کے بادل چھٹیں خُوب خُوشیاں ملیں
دل کی کلیاں کھلیں قافلے میں چلو

مال چوری ہوا یا کہیں گم گیا
خیر ہوگی سُنیں قافلے میں چلو

تنگدستی مٹے دُور آفت ہٹے
لینے کو برکتیں قافلے میں چلو

Madani parable

Here is a summary of an account given by an Islamic brother: I was unemployed and was also suffering from chronic joint pain. I was frustrated by the worries of my limited resources and troublesome joint pain. I underwent lots of

treatments, but none benefitted me. Inspired by an Islamic brother's invitation, I set out with the lovers of the Beloved Rasool in a Madani Qafilah to learn the Sunnah. **اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ**, through the blessings of the Sunnah-inspiring travel with the Madani Qafilah and the affectionate company of the lovers of the Beloved Rasool, my long-term joint pain had completely gone. The very next day after returning from the Madani Qafilah, I met an Islamic brother who found a job for me.

اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ! At the time of relaying this incident of travelling with a Madani Qafilah, one year has passed and I still have my job and the pain has not returned.

Causes of blessings in sustenance

Dear Islamic brothers! Remember! As it is necessary to avoid the causes of poverty to remain safe from poverty and economic crisis, likewise, for abundance in sustenance and economic growth, it is extremely necessary to also adopt those things which bring about blessings in sustenance. Let's now listen to some Madani pearls which bring about blessings in sustenance.

- To treat the relatives well, especially the parents. *(Sahih Bukhari, Hadees 5986)*
- To adopt piety i.e. to fear Allah **عَزَّوَجَلَّ** (abandon sins).
- Offer Salat-ul-Chasht (as this act is greatly beneficial and proven for blessings in sustenance).
- To recite different Surahs of the Holy Quran, for example, Surah Al-Mulk, Surah Al-Muzzammil, Surah Al-Layl and Surah Alam-Nashrah. Especially reciting Surah Al-Waaqi'ah is also a cause of abundance in sustenance.
- To give Sadaqat [i.e. charity]. It is stated in a blessed Hadees: **'اَسْتَنْبِلُوا الرِّزْقَ بِالصَّدَقَةِ'**. Translation: Ask for sustenance through [giving] Sadaqat. *(A-Kamil fi Du'afa-ir-Rijaal, vol. 3, pp. 326)*
- To wake up early in the morning (and offering Salat-ul-Fajr) becomes the cause of abundance in blessings.

- Having good attitude with the people and talking with them politely and softly also increases the sustenance.
- To keep the house, crockery, and other things neat and clean is also the source of blessings in sustenance.
- To offer five obligatory Salah with 'Khushu and Khuzu' [i.e. humility and absolute concentration], taking care of Ta'deel-e-Arkaan, Wajibat, Sunan and Adaab properly. (*Rah-e-'Ilm, pp. 105*)
- To reach Masjid before the Azan is also the source of blessings in sustenance; always being in the state of Wudu [i.e. ablution] is also the source of blessings in sustenance; not indulging in worldly conversation after Isha Salah and refraining from useless and futile conversation are also the sources of receiving blessings in sustenance.
- To spend on wife's clothes and her other necessities.
- To be generous to one's own family on 10th day of Muharram ('Aashura).
- To make Du'a to Allah عَزَّوَجَلَّ day and night.
- To recite بِسْمِ اللّٰهِ and Surah Al-Ikhlās at home in the beginning of the day.
- To make ablution (i.e., washing hands and mouth) before and after eating.
- To obey Allah عَزَّوَجَلَّ while acting upon the Islamic teachings with punctuality. (*Shu'ab-ul-Iman, Hadees 7947*)
- To adopt cleanliness and purity.
- To pick up and eat the grains of food fallen on the dining-mat.
- To offer Tahajjud Salah regularly; to seek repentance abundantly; to make Istighfar 70 times between the Sunnah and Fard of Fajr Salah; to recite Ayat-ul-Kursi in the house, and to recite Salat-'Alan-Nabi abundantly.
- To give the Glorious Quran and Islamic books to Madaris as Waqf [i.e. religious endowment].
- To impart Islamic knowledge to others, even if it is one Quranic Ayah or one Islamic ruling, is also the source of blessings in sustenance.

Let's listen to 3 more Madani pearls in the light of Ahadees regarding the blessings in sustenance and economic progress:

Spiritual cures for the blessings in sustenance

1. The Beloved Rasool ﷺ said: Whoever made Istighfar necessary upon him, Allah ﷻ will remove every of his worry and bestow upon him comfort from each deprivation and will grant him sustenance from a place he would never imagine. (*Ibn Majah, Hadees 3819*)
2. It is stated in *Malfuzaat A'la Hadrat*: A blessed companion (رضي الله تعالى عنه) came to the court of the Beloved Rasool (ﷺ) and humbly said: The world has turned its back on me. He ﷺ said: Have you not memorized the Tasbih which is the Tasbih of angels, and sustenance is given by its blessings? The world will come to you, disgraced. As the time of Fajr starts, say: **سُبْحَانَ اللَّهِ وَبِحَمْدِهِ سُبْحَانَ اللَّهِ الْعَظِيمِ وَبِحَمْدِهِ أَسْتَغْفِرُ اللَّهَ** hundred times.

After seven days, the same blessed companion رضي الله تعالى عنه came again and humbly said, 'Your Majesty! The world has come to me so abundantly that I am amazed how I pick it up and how I keep it [i.e. I have got so many worldly things that I find it difficult to look after all of them]. (*Malfuzaat A'la Hadrat, pp. 128*)
3. Sayyiduna Sahl Bin Sa'd رضي الله تعالى عنه has narrated: A person complained about his poverty and indigence in the blessed court of the Holy Nabi ﷺ. The Rasool of Rahmah ﷺ said, 'When you enter your home, say Salam to your family and if there is nobody at home, pay Salam on me and recite Surah Al-Ikhlās once.' That man did so and Allah ﷻ blessed him with such an enormous wealth that he also served his neighbours and relatives. (*Al-Jami' li Ahkam-il-Quran, vol. 20 pp. 231*)

Introduction to Majlis-e-Tarajim (Translation Majlis)

In today's predominantly evil and sinful era, over 100 departments, under the supervision of Dawat-e-Islami, are actively serving in propagating the Sunan, the publication of 'Ilm-e-Deen and for calling towards righteousness.

'Majlis-e-Tarajim' is also one of the departments of spreading and propagating the thought and notion of Ameer-e-Ahl-e-Sunnat **دَامَتْ بَرَكَاتُهُمُ الْعَالِيَهُ** around the world which is carrying out the service of translating books and booklets authored by Ameer-e-Ahl-e-Sunnat into various languages so that people all over the world who communicate in other languages also take advantage of these books along with Urdu readers and they develop a mind-set: I must strive to reform myself and people of the entire world, **إِنَّ شَاءَ اللَّهُ عَزَّوَجَلَّ**. Therefore, until now, in a very short span of time, so many books of Ameer-e-Ahl-e-Sunnat and books and booklets of Maktaba-tul-Madinah have been translated into almost 36 different languages.

We should not only go through books and booklets of Maktaba-tul-Madinah ourselves, but also persuade and motivate others; if possible present others as a gift with good intentions and seek the pleasure of Allah **عَزَّوَجَلَّ**.

Summary of Bayan

Dear Islamic brothers! In today's weekly Sunnah-inspiring Bayan, we have heard about the causes of poverty and its solution:

- The fortunate people eat food fulfilling Sunan and etiquettes of Sunnah.
- They eat together.
- Moreover, respecting their sustenance, they even eat pieces of food which fall on the dining mat; Allah **عَزَّوَجَلَّ** showers blessings in their sustenance.
- On contrary, those who show disrespect to their sustenance, fall into poverty even it is stated in the light of blessed Hadees that those disrespecting this great blessing of Allah **عَزَّوَجَلَّ**, this blessing gets displeased in such a way that it never comes back.

- Therefore, we should respect all the blessings of Allah عَزَّوَجَلَّ, because the act of disrespecting the blessings is also a cause of poverty.
- Seeking repentance from sins is also necessary for preventing the deprivation in sustenance. According to the blessed Hadees, one becomes deprived of sustenance by the ominousness of sins.
- Those longing for blessings in their sustenance should give Sadaqah (charity) from the wealth bestowed upon them by Allah عَزَّوَجَلَّ.
- Pay Zakah when it becomes Fard.
- Serve your parents well.
- Do not show miserliness while spending on your family.
- One should be honest and truthful in his work and other matters.
- One should make Istighfar, Zikr and recite Salat abundantly.
- In the matter of sustenance and all other issues, one should have absolute trust in Allah عَزَّوَجَلَّ.
- Along with Fard Salah with punctuality, one should also perform Ishraq, Chasht and Tahajjud.

May Allah عَزَّوَجَلَّ ease the difficulties of all Muslims, make us firm and punctual Salah-offering-person and grant us Istiqamat (steadfastness) in the Madani environment of Dawat-e-Islami throughout our lives.

أَمِينٌ بِجَاهِ النَّبِيِّ الْأَمِينِ صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

Dear Islamic brothers! In conclusion, I would like to take the opportunity to mention the excellence of Sunnah as well as some Sunan and manners. The Rasool of Rahmah, the Intercessor of the Ummah صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has said, 'Whoever loves my Sunnah, loves me, and whoever loves me will be with me in Jannah.' (*Ibn 'Asakir, vol. 9, pp. 343*)

سینہ تری سُنَّت کا مدینہ بنے آقا
جَنَّت میں پڑوسی مجھے تم اپنا بنانا

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Madani pearls of conversation

1. Make conversation smilingly and politely.
2. With the intention of pleasing Muslims, talk respectfully with the elders and kindly with the youngsters. *إِنْ شَاءَ اللهُ عَزَّوَجَلَّ.*
3. Talking loudly as if you are shouting, as friends do, is not a Sunnah.
4. With good intentions, make it your habit to talk politely even with a newborn baby. Your manners will improve and the child will also learn good manners.
5. During a conversation, one should not do anything disgusting such as touching the private parts, removing dirt from the body with the fingers, touching the nose or putting fingers into the ears, nose or repeatedly spitting etc. People are disgusted by such acts.
6. Calmly continue listening as long as the other person is speaking. Interrupting someone's conversation is not a Sunnah.
7. There should be a genuine purpose of the conversation. Always talk to people according to their level of wisdom and awareness.

8. Avoid foul and indecent talks. Refrain from vulgarity. Remember! Swearing at a Muslim without any Shar'i permission is absolutely Haraam (*Fatawa Razawiyah, vol. 21, pp. 127*) and Heaven is Haram on the one engaged in indecent speech. (*Kitab-us-Samt, pp. 204, vol. 7, Raqm 325*)

To learn various Sunan, obtain the following books, *Bahar-e-Shari'ah* part 16 comprising of 312 pages and *Sunnatayn aur Adaab*, comprising of 120 pages, both published by Maktaba-tul-Madinah, the publishing department of Dawat-e-Islami. One of the best ways to learn Sunan is to travel in the Madani Qafilahs of Dawat-e-Islami with the lovers of the Beloved Rasool.

عاشقانِ رسول، آئیں سنت کے پھول
دینے لینے چلیں، قافلے میں چلو

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

The 6 Salawaat-‘Alan-Nabi and 2 Du’as that are recited in the Sunnah-inspiring weekly Ijtima’ (congregation) of Dawat-e-Islami:



1. The Salat-‘Alan-Nabi for the night preceding Friday

اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا مُحَمَّدٍ النَّبِيِّ الْأُمِّيِّ الْحَبِيبِ
الْعَالِي الْقُدْرِ الْعَظِيمِ الْجَاهِ وَعَلَى آلِهِ وَصَحْبِهِ وَسَلِّمْ

The saints of Islam have quoted that whoever recites this Salat-‘Alan-Nabi at least once on the night preceding Friday [the night between Thursday and Friday] on a regular basis will be blessed with the vision of the Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ at the time of death, as well as at the time of his burial into the grave, to the extent that he will see the Noble Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ lowering him into the grave with his own merciful hands. *(Afdal-us-Salawat ‘ala Sayyid-is-Sadat, pp. 151)*

2. All sins forgiven

اللَّهُمَّ صَلِّ عَلَى سَيِّدِنَا وَمَوْلَانَا مُحَمَّدٍ وَعَلَى آلِهِ وَسَلِّمْ

It is narrated by Sayyiduna Anas رَضِيَ اللهُ تَعَالَى عَنْهُ that the Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated, ‘Whoever recites this Salat upon me whilst standing, then prior to his sitting back; and if he recites it whilst sitting, then before he stands back, his sins will be forgiven.’ *(Ibid, pp. 65)*

3. 70 Portals of mercy

صَلَّى اللَّهُ عَلَى مُحَمَّدٍ

Whoever recites this Salat-‘Alan-Nabi, 70 portals of mercy are opened for him. (*Al-Qaul-ul-Badi*, pp. 277)

4. The reward of 600,000 Salawat-‘Alan-Nabi

اللَّهُمَّ صَلِّ عَلَى سَيِّدِنَا مُحَمَّدٍ عَدَدَ
مَا فِي عِلْمِ اللَّهِ صَلَاةً دَائِمَةً بِدَوَامِ مُلْكِ اللَّهِ

Shaykh Ahmad Saawi عَلَيْهِ رَحْمَةُ اللَّهِ الْوَالِي reports from some saints of Islam that the one reciting this Salat-‘Alan-Nabi once receives the reward of reciting Salat-‘Alan-Nabi 600,000 times. (*Afdal-us-Salawat ‘ala Sayyid-is-Sadat*, pp. 149)

5. Nearness to the Distinguished Rasool ﷺ

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ كَمَا تُحِبُّ وَتَرْضَى لَهُ

One day somebody came [to the blessed court of the Beloved and Blessed Rasool صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ], and the Noble Rasool صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ made him sit in between himself and Sayyiduna Abu Bakr Siddeeq رَضِيَ اللَّهُ تَعَالَى عَنْهُ. The respected companions رَضِيَ اللَّهُ تَعَالَى عَنْهُمْ were surprised as to who that honoured person was. When he had left, the Beloved Rasool صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said, ‘When he recites Salat upon me, he does so in these words.’ (*Al-Qaul-ul-Badi*, pp. 125)

6. Duood-e-Shafa'at

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَ أَنْزِلْهُ الْمَقْعَدَ الْمُقَرَّبَ عِنْدَكَ يَوْمَ الْقِيَامَةِ

The Greatest Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated: The one who recites this Salat upon me, my intercession will become Wajib for him.

(Attargheeb Wattarheeb, vol. 2, pp. 329, Hadees 31)

1. Good deeds for 1000 days

جَزَى اللَّهُ عَنَّا مُحَمَّدًا مَا هُوَ أَهْلُهُ

It is narrated by Sayyiduna Ibn 'Abbas رَضِيَ اللهُ تَعَالَى عَنْهُمَا that the Noble Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has stated, 'For the reciter of above supplication, seventy angels write good deeds (in his account) for 1000 days.'

(Majma'-uz-Zawaid, pp. 254, vol. 10, Hadees 17305)

2. An easy way to spend every night in worship

The following narration has been mentioned on page 187 of *Gharaib-ul-Quran*, 'If anyone recites the following Du'a three times at night it is as if he has found Layla-tul-Qadr.' We should recite it every night. Here is the Du'a:

لَا إِلَهَ إِلَّا اللَّهُ الْحَلِيمُ الْكَرِيمُ
سُبْحَانَ اللَّهِ رَبِّ السَّمَوَاتِ السَّبْعِ وَ رَبِّ الْعَرْشِ الْعَظِيمِ

Translation: There is none worthy of worship except Allah عَزَّوَجَلَّ Who is 'حَلِيمٌ' and 'كَرِيمٌ'. Allah عَزَّوَجَلَّ is 'سُبْحَانَ', Rab of the seven skies and Rab of the magnificent 'Arsh.