

Causes of
Poverty
in Sustenance

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Thought-provoking speech of weekly
sunnah-inspiring ijtima

(For Islamic Brothers)

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

وَعَلَى إِلِكِ وَأَصْحِكِ يَا حَيِّبَ اللَّهِ
وَعَلَى إِلِكِ وَأَصْحِكِ يَا نُورَ اللَّهِ
الصَّلَاةُ وَالسَّلَامُ عَلَيْكَ يَا رَسُولَ اللَّهِ
الصَّلَاةُ وَالسَّلَامُ عَلَيْكَ يَا نَبِيَّ اللَّهِ
نَوَيْتُ سُنَّتَ الْإِعْتِكَافِ

Dear Islamic brothers! Whenever you enter a Masjid, upon remembering, make the intention of Nafil (supererogatory) I'tikaf because as long as you stay in the Masjid you will keep obtaining the reward of Nafil I'tikaf.

Remember! By Shari'ah, it is not allowed to eat, drink and sleep in the Masjid, but if one makes the intention of I'tikaf he will be allowed to do these acts in Masjid. It is also important that one shouldn't make the intention of I'tikaf just to eat, drink or sleep. It should be made to earn reward. It is stated in *Rad-dul-Muhtar (Shaami)*: 'If someone wants to eat, drink or sleep in a Masjid, he should make the intention of I'tikaf, make some Zikr and then do what he wants (i.e. eat, drink or sleep).'

Excellence of Salat- 'Alan-Nabi ﷺ

Ameer-ul-Mu`mineen Sayyiduna Umar Bin Khattab رَضِيَ اللهُ تَعَالَى عَنْهُ has stated:

إِنَّ الدُّعَاءَ مَوْقُوفٌ بَيْنَ السَّمَاءِ وَالْأَرْضِ لَا يَصْعَدُ مِنْهُ شَيْءٌ حَتَّى تُصَلِّيَ عَلَى نَبِيِّكَ صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ

i.e. 'Undoubtedly, Du'a remains suspended between the earth and the sky, and nothing ascends from it unless you recite Salat upon the Holy Rasool صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ

تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ.' (Tirmizi, vol. 2, pp. 28, Hadees 486)

صَلِّ اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ
صَلُّوا عَلَى الْحَبِيبِ

Dear Islamic brothers! Let us make good intentions for attaining the pleasure of Allah Almighty and earning rewards. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَسَلَّمَ 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)

Madani pearl

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 in Attahiyyaat position as long as possible with the intention of showing respect for religious knowledge.
3. When I hear صَلُّوا عَلَى الْحَبِيبِ، اذْكُرُوا اللَّهَ، تَوُبُّوا إِلَى اللَّهِ، etc., I will reply loudly with the intention of gaining reward and encouraging others to also recite.
4. After the Ijtima', I will approach other people by making Salam, shaking hands, and for making individual efforts upon them.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Dear Islamic brothers! If we ponder over the situation of our society today, we can clearly see that almost everyone in our society is facing some kind of problem or the other. Someone is in debt while the other is facing family problems; someone is poor while the other is unemployed; someone desires to have children while the other is upset with his own disobedient children. In short, everyone is facing one problem or the other. Poverty rate is increasing with no blessings in sustenance. This is why almost every family is caught in the poverty trap. People in our society frequently complain about poverty, unemployment and lack of blessings in sustenance; yet, surprisingly, neither

do they seriously ponder over its causes mentioned in the Glorious Quran, blessed Ahadees and the sayings of the blessed saints رَحْمَةُ اللَّهِ تَعَالَى, nor do they take practical steps to remove these causes either. So today, let us listen to the causes of lack of blessing in sustenance so that we may remove them and succeed in resolving this problem to some extent.

Let us first listen to a parable related to the blessings in sustenance and obtain Madani pearls from it.

Blessing of appreciating sustenance

Shaykh-e-Tareeqat, Ameer-e-Ahl-e-Sunnat, founder of Dawat-e-Islami, 'Allamah Maulana Abu Bilal Muhammad Ilyas Attar Qadiri Razavi Ziya'ee دَاخِرَ بَرَكَاتِهِمُ الْعَالِيَةِ writes on page no. 263 of his book '*Faizan-e-Sunnat*':

The eminent scholar of Hadees, Sayyiduna Hudbah Bin Khalid رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ was once invited by the caliph of Baghdad, Mamoon-ur-Rashid. After eating, Sayyiduna Hudbah Bin Khalid رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ began to pick up and eat the bits of food that had fallen down. Astonished, the caliph asked, 'O Shaykh (رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ)! Are you not full yet?' He رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ replied: 'I am full but I have heard a Hadees from Sayyiduna Hammad Bin Salamah رَضِيَ اللَّهُ تَعَالَى عَنْهُ that 'Whoever picks up and eats fallen bits of food from the dining-mat will get free from the fear of poverty.' (*Ithaf-us-Sadaat, vol. 5, pp. 597*) I am acting upon the same blessed Hadees.'

Highly impressed, the caliph pointed out to a servant of his who brought one thousand dinars [gold coins] wrapped up in a handkerchief and gave it to Sayyiduna Hudbah Bin Khalid رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ as a gift. Sayyiduna Hudbah Bin Khalid رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ said, 'الْحَمْدُ لِلَّهِ عَزَّوَجَلَّ! The blessing of following the Hadeeth has appeared straightaway.' (*Samarat-ul-Awraaq, vol. 1, pp. 8*)

Dear Islamic brothers! The parable you have just heard is taken from the first volume of '*Faizan-e-Sunnat*'. Let me give you an introduction to the first volume of '*Faizan-e-Sunnat*'.

Introduction to the book 'Faizan-e-Sunnat (vol. 1)'

Dear Islamic brothers! 'Faizan-e-Sunnat' (vol. 1) is actually a book written by Shaykh-e-Tareeqat, Ameer-e-Ahl-e-Sunnat **دَامَتْ بَرَكَاتُهُمُ الْعَالِيَةَ** that comprises of the following four chapters:

1. **Blessings of (بِسْمِ اللَّهِ)** → This chapter contains the virtues of **بِسْمِ اللَّهِ** and interesting parables in its relation.
2. **Islamic manners of eating** → In addition to the Sunnahs and etiquettes of eating, this chapter contains 99 instructive parables.
3. **Excellence of hunger** → This chapter consists of information regarding the worldly and religious harms of eating more than one's need, and Ahadees and parables pertaining to the blessings of the Qul-e-Madinah of stomach. (*Protecting yourself from 'Haraam food and eating even 'Halal food less than hunger is referred to as the "Qul-e-Madinah of stomach".*)
4. **Blessings of Ramadan** → This chapter is a beautiful bouquet containing the virtues of Sawm, Taraweeh, I'tikaaf, Zakah, Eid-ul-Fitr and various informative Madani pearls.

'Faizan-e-Sunnat (vol. 1)' is very beneficial and a great source of acquiring 'Ilm-e-Deen [Religious knowledge] for the Islamic brothers and Islamic sisters delivering Dars, in fact for all the Muslims. Therefore, purchase this book today from the stall of Maktaba-tul-Madina and keep reading it every now and then. **الْحَمْدُ لِلَّهِ عَزَّوَجَلَّ** up to now, besides English, this book has also been translated into Gujarati, Sindhi and Bengali languages. This book can also be read, downloaded and printed out from the website of Dawat-e-Islami: www.dawateislami.net.

Dear Islamic brothers! From the parable of Sayyiduna Hudbah Bin Khalid **رَحِمَهُمُ اللَّهُ تَعَالَى**, we come to know that our pious predecessors **رَحِمَهُمُ اللَّهُ تَعَالَى** would not care about any rich person or even a king when it came down to acting upon a Sunnah.

This parable also contains admonitory Madani pearls for those who leave the Sunnahs of eating and drinking (water etc.), remain deprived of keeping the great Sunnah of beard, and feel embarrassed in tying the blessed 'Imamah [turban] merely because of the taunts of people. They should remember that acting upon Sunnah will lead to success in this world as well as in the Hereafter. May Allah Almighty give us the passion to follow the Sunnahs of the Holy Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ.

أَمِينٌ بِجَاهِ النَّبِيِّ الْأَمِينِ صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Dear Islamic brothers! The eminent scholar of Hadees, Sayyiduna Hudbah Bin Khalid رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ picked up and ate bits of food fallen on the dining mat, showing respect for them. By the blessing of this and bestowment of Allah عَزَّوَجَلَّ, he رَحِمَهُ اللهُ تَعَالَى عَلَيْهِ received a thousand dinars from the royal court and became wealthy. Therefore, we should not only respect sustenance, but every blessing of Allah عَزَّوَجَلَّ, and never be ungrateful towards any blessing. Remember! Showing ingratitude towards blessings is a means of a great loss.

Ingratitude towards sustenance may cause deprivation of sustenance

It is mentioned on page 543 of volume 3 of *Tafseer Siraat-ul-Jinaan*: When Muslims show ingratitude¹ to Allah عَزَّوَجَلَّ, adopt heedlessness in remembering Allah عَزَّوَجَلَّ, get busy in satisfying the desires of their Nafs [i.e. inner-self], and prove themselves to be unworthy of the blessings of Allah عَزَّوَجَلَّ due to [committing] bad deeds abundantly, then Allah عَزَّوَجَلَّ takes blessings back from them that were bestowed upon them. (*Siraat-ul-Jinaan*, vol. 3, pp. 543)

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

¹ Ingratitude means absence of gratitude [thankfulness].

لَيْنٌ شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِنْ كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ ﴿٤٠﴾

Translation from Kanz-ul-Iman: *And remember when your Lord proclaimed, 'If you are grateful, I will give you more, and if you are ungrateful, then My punishment is severe.'* (Part. 13, Surah Al-Ibraheem, Ayah 27)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Non-appreciation of sustenance and its harm

Expressing deep regret for the disrespect and waste of sustenance in the current era, Shaykh-e-Tareeqat, Ameer-e-Ahl-e-Sunnat, founder of Dawat-e-Islami, 'Allamah, Maulana, Abu Bilal, Muhammad Ilyas 'Attar Qadiri Razavi داعية بركاته العالیه says: 'Disrespect and waste of food are common in virtually every home. Whether it is a billionaire living in a mansion or a labourer living in a simple hut, both are equally careless in this regard. A variety of food is wasted in weddings as well as leftover gravy, rice and other food particles are معاد الله عز وجل put down the drain while dishes are being washed at homes. Only if we had kept an eye on this great cause of poverty and saved food from being wasted. Because food is such a blessing that respecting it has been commanded by the Holy Rasool صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ.

The mother of believers, Sayyidatuna 'Aishah Siddiqah رَضِيَ اللَّهُ تَعَالَى عَنْهَا has said: The Beloved and Blessed Rasool صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ entered his blessed home and saw a piece of bread lying [on the ground]. He صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ picked it up, cleaned it and then ate it. He صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ then said, 'يَا عَائِشَةُ أَكْرَمِي كَرِيمًا فَأَيْتَاهَا مَا' رَضِيَ اللَّهُ تَعَالَى عَنْهَا 'O 'Aishah! Honour the good thing as this thing (i.e. bread) has not returned to any nation once it turned away from it.' (Sunan Ibn Majah, vol. 4, pp. 49, Hadees 3353)

Therefore, we should highly appreciate the great blessing of food. In addition to this, we should also follow Sunnahs and manners of eating while eating

food because **إِنَّ شَاءَ اللَّهِ عَزَّوَجَلَّ**, keeping in view the Sunan and manners while eating food will not only prevent us from being unappreciative towards food, but it will also earn us immense reward in this life. By the virtue of it, we will also get great blessings in our sustenance. Let us listen to a Madani tip given to us by the Beloved Rasool **صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ** on how to get blessings in our sustenance and let us also make an intention of adopting it.

Tip for receiving blessings

The second caliph, Ameer-ul-Mu`mineen, Sayyiduna ‘Umar Farooq-e-A’zam **رَضِيَ اللَّهُ تَعَالَى عَنْهُ** has narrated that the Beloved Rasool **صَلَّى اللَّهُ 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 Wahshi Bin Harb **رَضِيَ اللَّهُ تَعَالَى عَنْهُ** has narrated from his grandfather **رَضِيَ اللَّهُ تَعَالَى عَنْهُ** that the blessed companions **رَضِيَ اللَّهُ تَعَالَى عَنْهُمْ** humbly said to the Holy Rasool **صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ**, ‘Ya Rasoolallah **صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ**! We do eat food but do not get full.’ The Beloved Rasool **صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ** said, ‘You must be eating separately?’ They replied, ‘Yes.’ The Noble Rasool **صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ** said, ‘Eat sitting together and recite **بِسْمِ اللَّهِ**, there will be blessing for you in your food.’

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

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Evil deeds are also the cause for the lack of sustenance

Dear Islamic brothers! Committing sins is also one of the causes for lack of sustenance. Undoubtedly, committing evil deeds is a major cause of various difficulties and problems that a person faces from time to time. For example, being dependent upon others, unemployment and lack of blessing in sustenance. When a person disobeys Allah **عَزَّوَجَلَّ** and starts committing sins frequently, then he faces various problems besides depending upon others and unemployment. Therefore, 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 befell you; that is because of what your hands have earned, and He pardons much.*

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

Commenting on this Ayah, the renowned commentator of the Holy Quran, Mufti Sayyid Muhammad Na'eemuddin Muradabadi رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ has stated: (i.e.) It implies that the adversities and hardships that believers suffer in this world are mostly due to their own sins. Allah عَزَّوَجَلَّ makes these hardships an expiation for their sins.

Dear Islamic brothers! In view of the aforementioned blessed Ayah and its commentary, we should hold ourselves to account whether the reason behind facing various types of problems and lack of sustenance is due to our own sins. Nowadays, sins are prevalent all around in our society, الْأَمَانُ وَالْحَفِظُ (May Allah عَزَّوَجَلَّ protect us). Unfortunately, majority of people do not act upon the Islamic teachings. They are heedless in fulfilling the rights of people and those of Allah عَزَّوَجَلَّ. Carrying out good deeds has become extremely difficult for Nafs whereas committing sins has become very easy. Excessive struggle for meeting one's needs and getting worldly facilities has made majority of Muslims absolutely heedless of contemplating [i.e. thinking about] their afterlife.

In our society, people fearlessly commit various sins such as swearing; accusing; having ill-assumption; backbiting; tale-telling; remain in search of finding people's faults; spreading people's faults among others; telling lies; making false promises; taking someone's wealth and possessions unlawfully; hurting someone without any Shar'i reason; not paying back debt; not returning someone's possession after borrowing it temporarily; calling Muslims with bad names; using someone's belonging without his permission even when it upsets him; drinking alcohol; gambling; committing theft and

robbery; committing fornication; watching films and dramas; listening to songs and music; giving and taking bribery and interest; disobeying parents and distressing them; being dishonest; gazing unlawfully; men imitating women and women imitating men; unveiling; showing pride and arrogance; jealousy; ostentation [showing-off]; keeping grudge against a Muslim in the heart; being pleased upon a Muslim falling ill, facing a calamity or suffering a loss; going beyond the bounds of Shari'ah in anger; lust for sins; miserliness [i.e. being stingy], etc.

Just ponder! If we are facing deprivation and lack of sustenance today as a result of committing such grave sins frequently, then 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, then we must abandon sins. Remember! Wishing to get rid of problems without refraining from sins is like expecting a rose by sowing a thorn.

The Beloved and Blessed Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ has said: 'Du'a changes destiny, and lifespan increases by the virtue of 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)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

Dear Islamic brothers! Fornication [i.e. adultery] is also one of the causes for the lack of sustenance. Unfortunately, this evil act also exists in our society. Whereas, people have been forbidden from this major sin at different places in the Holy Quran. Therefore, Allah عَزَّوَجَلَّ has stated in Ayah 32 of Surah Bani Israel, part 15:

وَلَا تَقْرَبُوا الزَّوْجَ إِنَّهُ كَانَ فَاحِشَةً ط وَسَاءَ سَبِيلًا ﴿٣٢﴾

Translation from Kanz-ul-Iman: *And do not even go near Zina (unlawful sexual intercourse); it is indeed shamelessness, and a very evil way. (Part. 15, Surah Bani Israel, Ayah 32)*

The Beloved Rasool ﷺ has said: ‘Fornication is a very big sin among 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 does not only mean that a man and a woman establish unlawful physical relationship and commit indecency, but various sins committed by a person through his eyes, ears, tongue, hands and feet have also been declared as fornication in the blessed Hadees. As the Beloved Rasool ﷺ has said: ‘Fornication of eyes is unlawful gazing.’ *(Sahih Bukhari, vol. 4, pp. 169, Hadees 6243)*

Similarly, 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.’ *(Muslim, pp. 1095, Hadees 6753)*

Therefore, we should always use our eyes, ears, tongue, hands, feet and other body parts, which are certainly great blessings of Allah ﷻ, in the obedience to Allah ﷻ. We should never use these body parts in committing fornication of any type because fornication [of any type] is a cause of the displeasure of Allah ﷻ and His Beloved Rasool ﷺ, as well as for the lack of sustenance.

In this relation, let us listen to 3 blessed sayings of the Holy Rasool ﷺ:

1. The Beloved Rasool ﷺ has stated: ‘الرِّبَا يُورِثُ الْفَقْرَ’, i.e. Fornication is a cause of poverty. *(Shu’ab-ul-Iman, vol. 4, pp. 363, Hadees 5417)*
2. The Beloved Rasool ﷺ has stated: Allah ﷻ has said: I have decided that I will make the fornicator poor [dependent upon others], even if it is 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 it contains 6 harms: 3 are worldly harms and 3 are related to the Hereafter. **Worldly harms are as follows:** (1) It removes the freshness of the face. (2) It creates poverty [dependency upon others]. (3) It decreases age. **Harms in afterlife are as follows:** (1) It will bring the wrath of Allah عَزَّوَجَلَّ. (2) There will be strictness in accountability. (3) [The adulterer] will enter Hell. (*Kanz-ul-'Ummal*, vol. 3, pp. 126, Hadees 13018)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Interest also causes lack of sustenance

Dear Islamic brothers! Interest is also one of the causes for the lack of sustenance. As it is stated: 'إِيَّاكُمْ وَالرِّبَا فَإِنَّهُ يُورِثُ الْفَقْرَ' i.e. refrain from interest (ربياً), as it brings poverty. (*Irshad-us-Saari*, vol. 8, pp. 343, Hadees 3828)

Remember! Interest is such an evil which has always destroyed the economy and trade. The Glorious Quran and blessed Hadees have strongly condemned it. To the extent that those who do not refrain from it, there has been a declaration of war to them from Allah عَزَّوَجَلَّ and His Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ. Therefore, Allah عَزَّوَجَلَّ says in Part 3, Surah Al-Baqarah, Ayah no. 278 and 279:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ ﴿٢٧٨﴾
 فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ
 أَمْوَالِكُمْ ۗ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

Translation from *Kanz-ul-Iman*: O believers! Fear Allah and give up the remaining usury (owed to you); if you are Muslims. And if you do not act upon this, then be certain of a war with Allah and His Messenger. And if you repent,

then take back your initial amount; neither causing loss to anyone else, nor facing loss yourself. (Part 3, Surah Al-Baqarah, Ayah 278-279)

At another place, it is stated:

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

Translation from Kanz-ul-Iman: Those who consume usury (interest) will not stand up on the Day of Judgement, but like the one who is possessed by an evil spirit making him insane; that is because they said, 'Trade is also like usury.' And Allah has made trading lawful and has made usury unlawful.

(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: "It means that the way a person who is under the influence of a jinn cannot stand straight and walks unsteadily, the usurer [i.e. the one who gives and takes interest] will be in the same state on the Day of Judgement. His stomach will be very heavy with usury [i.e. interest] and he will fall down due to its burden." He رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ further states: "This Ayah has declared usury to be Haraam and has condemned the usurers. There is a lot of wisdom behind declaring usury to be 'Haraam. Some of it is as follows:

- The practice of usury ruins trades. The usurer considers it very easy to obtain wealth without making any effort as compared to going through the difficulties and risks of trade. Moreover, lack of trade harms the human life.
- Trend of usury affects mutual affection. When a person becomes used to receiving interest, then he does not like to help anyone by lending him any money without interest.

- Usury makes a person crueller than even beasts. The usurer keeps wishing for his debtor to be ruined.

In addition to this, usury contains other severe harms as well. Moreover, Shari'ah forbidding it certainly has wisdom behind it.

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

Let us now listen to three sayings of the Holy Rasool ﷺ condemning usury.

3 blessed sayings of the Beloved Rasool ﷺ condemning usury

1. The Beloved Rasool ﷺ has stated: "If anyone knowingly consumes one dirham of usury, it is even severer than committing fornication thirty six times." *(Musnad Imam Ahmad, vol. 8, pp. 223, Hadees 22016)*
2. The Beloved and Blessed Rasool ﷺ has stated: On the night of Mi'raaj, I passed by such people whose stomachs were (very big) like houses. There were snakes in their stomachs that were visible from the outside (of their stomachs). I asked, 'O Jibra'eel (عليه السلام)! Who are these people?' He replied, 'They are usurers.' *(Sunan Ibn Majah, vol. 3, pp. 72, Hadees 2273)*
3. The Holy Rasool ﷺ has said: Although usury might bring an apparent increase in wealth, but eventually; it will decrease the wealth. *(Al-Musnad Imam Ahmad Bin Hanbal, vol. 2, pp. 50, Hadees 3754)*

Commenting on the above-mentioned blessed Hadees, 'Allamah 'Abdur Ra'oof Manaawi رحمه الله تعالى عليه has stated: By the means of usury, wealth increases very rapidly, but the doors of the destruction [of wealth] that open upon the usurer gradually decrease his wealth and finally brings it to end. *(Fayd-ul-Qadeer, vol. 4, pp. 66, Hadees 4505)*

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

يَسْحَقُ اللَّهُ الرِّبَا وَيُزِي الصَّدَقَاتِ ط

Translation from Kanz-ul-Iman: Allah destroys usury and gives growth to charities. (Part 3, Surah Al-Baqarah, Ayah 276)

The renowned commentator of the Holy Quran, Mufti Ahmad Yar Khan Na'eemi رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ has stated: Two rulings have become clear from the above Ayah:

1. Firstly, there is no blessing for a believer in usury. It can be the nutrient of a disbeliever, but 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. Secondly, no charity or Zakah is accepted [that is given] from the money of usury. (Noor-ul-'Irfan, Al-Baqarah, Taht-al-Ayah 276)

‘Weekly Madani Halqah’, one of the 12 Madani activities

Dear Islamic brothers! Despite [being aware of] these commandments of the Holy Quran, Hadees and teachings of the [Islamic] scholars, if someone still does not refrain from usury and assumes it to be a means of his financial prosperity, then this will be an act of disobedience to Allah عَزَّوَجَلَّ and His Beloved Rasool صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ. Undoubtedly, ‘Haraam wealth obtained through usury and other impermissible sources are the means of the destruction of dunya [this world] and the Hereafter.

Therefore, in order to abandon usury and other sins, be inclined towards virtuous deeds and remain protected from being dependent upon others. Moreover, in order to attain numerous virtues of this world and the Hereafter, associate yourselves with the Madani environment of the Madani movement for the devotees of Rasool, Dawat-e-Islami. Moreover, actively take part in the 12 Madani activities. Out of the 12 Madani activities, one weekly Madani activity is the ‘**Weekly Madani Halqah**’. In this, a weekly

Madani Halqah is conducted for dignitaries, traders and those who speak different languages.

In small cities or such places where weekly Ijtima' could not yet be started due to any reason, a weekly Madani Halqah or Masjid Ijtima' is held at those places. The Jadwal [schedule] of the weekly Madani Halqah consists of Tilawat, Na'at, Sunnah-inspiring Bayan, Du'a and Durood-o-Salaam. More than one weekly Madani Halqahs can be held in any city/area on different days at different locations. For the progression of religious activities, you too remain associated with the Madani environment of the Madani movement of the devotees of Rasool, Dawat-e-Islami, and engage yourself in the 12 Madani activities. **اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ**! Due to the blessings of this Madani environment, various strayed people have been reformed. For persuasion, let us listen to a Madani parable.

Blessings of the Madani environment

An Islamic brother from Markaz-ul-Awliya (Lahore, Pakistan) was lost in the valleys of sins. During his school days, an Islamic brother used to frequently visit his elder brother. One day, he invited him to come in the weekly Sunnah-inspiring Ijtima' of Dawat-e-Islami. Upon his invitation, he went to the Sunnah-inspiring Ijtima'. He liked it very much. Therefore, he started attending it regularly. **اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ**! By the virtue of it, he started offering Salah punctually. He also adorned his head with the blessed 'Imamah [turban]. Some of his family members strongly opposed it but the attraction of the Madani environment and beautiful conduct of the devotees of Rasool kept bringing him closer to Dawat-e-Islami. Listening to the Sunnah-inspiring cassettes of Maktaba-tul-Madinah comforted him and made him gain courage. **اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ**! Madani environment gradually established in his house too.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

Dear Islamic brothers! Indeed, '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 the lack of sustenance, destruction in this world and the Hereafter. Moreover, engrave this fact in your mind that all living creatures in this world, whether they are citizens living in the developed cities or villagers living in villages; whether they are animals living in lush jungles or birds living in nests built on top of high trees; whether they are fish living in the bottom of the seas or insects praising Allah ﷻ inside the rocks; sustenance of everyone depends upon the Mercy of Allah ﷻ. Therefore, Allah Almighty states in part 12, Surah Hood, Ayah No. 6:

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا

Translation from Kanz-ul-Iman: *And there is no one that walks upon the earth whose sustenance is not upon the responsibility of Allah's Generosity.*

(Part 12, Surah Hood, Ayah 6)

As Allah ﷻ is the Provider of the sustenance of every living being, then we should have absolute trust in Allah ﷻ. Instead of causing loss to our Muslim brothers by receiving interest from them, we should seek sustenance through 'Halal and permissible means. *إِنْ شَاءَ اللَّهُ ﷻ* we will surely get whatever is in our destiny. The Beloved Rasool ﷺ 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 ﷻ and bear in mind that increase in sustenance lies only in the pleasure of Allah ﷻ.

When every individual of our society will use the practical means of earning sustenance whilst seeking the mercy and grace of Allah ﷻ, develop the fear of Allah Almighty in his heart and have absolute trust in Him, then *إِنْ شَاءَ اللَّهُ ﷻ*, prosperity will prevail in our society. Moreover, it will bring such

blessings in our sustenance that are beyond our imagination. As Allah عَزَّوَجَلَّ has said in Part 28, Surah At-Talaaq, Ayah No. 2 and 3:

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

Translation from Kanz-ul-Iman: *And whoever fears Allah, Allah will create for him a way of salvation. And (Allah) will provide him sustenance from where he could not imagine; and whoever relies on Allah, so He is Sufficient for him.*

(Part 28, Surah At-Talaaq, Ayah 2, 3)

صَلِّ اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ
صَلُّوا عَلَى الْحَبِيبِ

Concept of Zakah in Islam

Dear Islamic brothers! Not paying Zakah is also one of the causes for having reduction in sustenance and economic decline. Remember! Zakah is a basic pillar of Islam and an extremely important act of worship performed by the means of finance. It is such an effective system which benefits the poor and destitute people of the society. If all wealthy people pay Zakah correctly, then poverty would completely vanish. The Holy Quran strongly warns those who do not pay Zakah. Therefore, Allah عَزَّوَجَلَّ says in part 10, Surah e Taubah, Ayah no. 34:

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

Translation from Kanz-ul-Iman: *And those who pile up gold and silver and do not spend in Allah's Way, give them the glad tidings of a painful punishment.*

(Part 10, Surah At-Taubah, Ayah 34)

Let us 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 who do not pay 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 due to not paying Zakah. (*Kanz-ul-'Ummal, Hadees 15803*)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

Dear Islamic brothers! We come to know that not paying Zakah is the means for financial crisis and deprivation from rain. Therefore, if we truly want to get rid of financial crises and the issue of lack of sustenance, then we should acquire knowledge regarding the causes of lack of sustenance and try to refrain from them.

اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ, due to having the passion of serving Muslims, Sheikh-e-Tareeqat, Ameer-e-Ahl-e-Sunnat, founder of Dawat-e-Islami, 'Allamah Maulana Abu Bilal Muhammad Ilyas 'Attar Qaadiri Razavi Ziya'ee دَامَتْ بَرَكَاتُهُمُ الْعَالِيَةِ has mentioned the causes for the lack of sustenance. Therefore, he دَامَتْ بَرَكَاتُهُمُ الْعَالِيَةِ says:

'There are also causes for having less sustenance. If you abstain from them, then اِنْ شَاءَ اللهُ عَزَّوَجَلَّ you will see immense blessings in your sustenance.' Thereafter, he دَامَتْ بَرَكَاتُهُمُ الْعَالِيَةِ also mentioned the causes for having less sustenance. What are those causes? Let us listen to them.

1. To eat without washing hands.
2. To eat without covering head.
3. To eat in the dark.
4. To eat sitting at the doorstep.

5. To eat near a deceased.
6. To eat in the state of Janabat (i.e. the state of impurity in which ghusl [ritual bath] becomes Fard [obligatory] upon you).
7. To eat on a bed without laying a dining-mat.
8. To delay eating after the food has been served.
9. To eat on a bed whilst sitting by the headboard yourself and keeping the food towards the direction where you spread your feet.
10. To bite off the bread (those who eat burgers etc., should also take care).
11. To use broken clay or ceramic utensil even if it is used to drink water. (Remember! It is Makruh to drink water, tea etc., from the side of a cup or utensil that is broken. Do not use such clay utensils that are cracked or have slightly scraped off clay from inside, as many harmful germs and dirt may enter your stomach through them and cause diseases).
12. To leave used utensils uncleaned. To wash hands in the same utensil used for eating.
13. To leave the utensils used for eating and drinking uncovered. (One should recite **بِسْمِ اللَّهِ** and cover them; because if left uncovered, calamities descend and spoil them. Then that food causes diseases).

(Sunnī Bayhishtī Zaywar, pp. 595 - 601)

Following are some of the causes of poverty that Sayyiduna Burhan-ud-Deen Zarnooji **رَحْمَةُ اللَّهِ تَعَالَى عَلَيْهِ** has mentioned:

14. The habit of sleeping in excess. (This also creates ignorance).
15. To sleep unclothed.
16. To urinate shamelessly. (Those who urinate without any hesitation in public on roadsides should pay heed.)
17. To be lazy in picking up dropped crumbs or bits of food from the dining-mat.
18. To burn the skins of onion and garlic.

19. To sweep home with a cloth.
20. To sweep at night.
21. To leave trash (garbage) inside the house.
22. To walk ahead of the righteous people.
23. To call parents by their names.
24. To stand leaning on one side of the door.
25. To make Wudu in the toilet.
26. To sew clothes etc., whilst having them on.
27. To wipe one's face with the dress he is wearing.
28. To leave spiders' webs in home.
29. To be lazy in offering Salah.
30. To leave the Masjid quickly after offering Salat-ul-Fajr.
31. To go to the market very early in the morning.
32. To come back from the market very late.
33. To curse children. (Women often curse their children on every matter and then complain about the lack of blessings in sustenance too.)
34. To commit sins, specifically lying.
35. To extinguish [the flame of an oil] lamp by blowing it.
36. To use a broken comb.
37. Not to make Du'a for parents' wellbeing.
38. To tie 'Imamah [turban] whilst sitting.
39. To put on shalwaar or pyjamas whilst standing.
40. To make excuses in performing good deeds. *(Ta'leem-ul-Muta'allim, pp. 73-76)*

صَلَّى اللهُ تَعَالَى عَلَى مُحَمَّدٍ

صَلُّوا عَلَى الْحَبِيبِ

Translation department

Dear Islamic brothers! You have heard that how many causes there are for lack of blessings in sustenance. Therefore, a wise person should try his utmost to refrain from these causes that create lack of blessings in sustenance. Moreover, he should always remain associated with the Madani environment of the Madani movement of the devotees of Rasool, Dawat-e-Islami, so that by the virtue of this environment, he recognises the means that bring about the lack of blessings in sustenance and refrains from them.

اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ, the Madani movement of the devotees of Rasool, Dawat-e-Islami, is serving Islam in more or less 105 departments across the globe. One department out of them is also the 'Translation Department'. In very short span of time, this department has rendered its services in translating the books and booklets of Ameer-e-Ahl-e-Sunnat *دَامَتْ بَرَكَاتُهُمُ الْعَالِيَةَ* and Maktabatul-Madinah in different languages of the world, such as, English; Arabic; Persian; French; German; Chinese; Italian; Russian; Hindi; Gujrati; and Sindhi. Besides this, they have been translated into more or less 37 languages so that along with the Urdu-reading audience, millions of people speaking other languages could also benefit. اَلْحَمْدُ لِلّٰهِ عَزَّوَجَلَّ, all the books and booklets of the translation department are available on the website of Dawat-e-Islami, www.dawateislami.net.

Other than this, a mobile application namely '**Madani books library**' has also been launched. Through this application, not only can you read the books and booklets yourself, but you can also earn Sadaqah-e-Jariyyah [continuous reward] by sharing the link of this application to your friends and the loved ones. May Allah Almighty bless '**Translation Department**' with further progression.

أَمِينَ جِجَاهِ النَّبِيِّ الْأَمِينِ صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

صَلُّوا عَلَى الْحَبِيبِ

Sources of blessing in sustenance

Dear Islamic brothers! Remember! The way it is necessary to avoid the causes of poverty to remain safe from poverty and economic crisis, similarly, it is extremely important to also adopt those means that bring about blessings in sustenance and economic growth. Let us listen to some Madani pearls which bring about blessings in sustenance.

Some Madani pearls that bring about blessings in sustenance

- To treat relatives well, especially the parents. (*Sahih Bukhari, Hadees 5986*)
- To adopt Taqwah, i.e. fearing Allah **عَزَّوَجَلَّ** (abandoning sins).
- Offer Salat-ul-Chasht (as this act is greatly beneficial for blessing 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, frequent recitation of Surah Al-Waaqi'ah is also a means of prosperity.
- To give Sadaqaat [i.e. charity]. It is stated in a blessed Hadees: **‘أَسْتَنْبُوا الرِّزْقَ بِالصَّدَقَةِ’**. Translation: Seek sustenance through [giving] Sadaqaat. (*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 means of increase in blessings.
- Meeting people politely and having righteous conversation with them also increases sustenance.
- To keep the environment of the house and crockery etc., neat and clean is also a source of blessings in sustenance.
- To offer five obligatory Salah with humility and absolute concentration, taking care of [تعديل ارکان]¹, Wajibat, Sunan and etiquettes of Salah thoroughly, is also a means of blessings in sustenance. (*Rah-e-'Ilm, pp. 105*)

¹ i.e. Staying in Ruku', Sujud, Qawmah and Jalsah for the amount of time in which **‘سُبْحَانَ اللَّهِ’** can be uttered at least once.

- To reach Masjid before 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 non-beneficial conversations are also the sources of receiving blessings in sustenance.
- To spend wholeheartedly on wife's clothes and other necessities.
- To feed one's own family wholeheartedly on the day of 'Aashurah (i.e. 10th Muharram-ul-'Haraam). (*Masabt Bis-Sunnah, pp. 17*)
- To make Du'a to Allah ﷻ day and night. (*Majma'-uz-Zawaid, Raqm. 17199, vol. 10, 221*)
- To recite ﷻ and Surah Al-Ikhlaas at home in the beginning part of the day.
- To make ablution (i.e., washing hands and mouth) before and after eating. (*Kanz-ul-Ummal, vol. 10, pp. 106, Hadees 40755*)
- To obey Allah ﷻ while acting upon the Islamic teachings with punctuality. (*Shu'ab-ul-Iman, vol. 6, pp. 219, Hadees 7947*)
- To adopt cleanliness and purity.
- To pick up and eat the grains of food dropped on the dining-mat. (*Ittahaf-us-Sadaat-ul-Muttaqeen, vol. 5, pp. 597*)
- To offer Tahajjud Salah regularly; to seek repentance abundantly; to make Istighfar [i.e. seeking repentance from Allah Almighty] 70 times between the Sunnahs and Fara'id of Fajr Salah; to recite Ayat-ul-Kursi in the house, and to recite Salat-'Alan-Nabi abundantly. (*Sunni Bayhishti Zaywar, pp. 609*)
- Donating Holy Quran and Islamic books to Madaris.
- 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 us listen to 3 more Madani pearls in the light of Ahadees regarding the blessings in sustenance and economic progress:

Spiritual cures for blessings in sustenance

1. The Beloved Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said: Whoever made Istighfar obligatory upon himself, Allah عَزَّوَجَلَّ will remove every worry of his, and bestow upon him comfort from all sorts of difficulties, and will grant him sustenance from a place which he would not even imagine of.

(Ibn Majah, Hadees 3819)

2. It is stated in *Malfuzaat-e-A'la Hadrat*: A blessed companion (رَضِيَ اللهُ تَعَالَى عَنْهُ) came to the court of the Beloved Rasool (صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ) and humbly said: 'The world has turned its back on me.' He صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said: 'Do you not remember the Tasbih which is the Tasbih of angels, and due to its blessings, sustenance is given? Creation will come to you, disgraced. As the time of Fajr starts, say: سُبْحَانَ اللهِ وَبِحَمْدِهِ سُبْحَانَ اللهِ الْعَظِيمِ وَبِحَمْدِهِ اسْتَغْفِرُ اللهُ hundred times.' (*Lisaan-ul-Meezan, vol. 4, pp. 304, Hadees 5100*)

After seven days, the same companion رَضِيَ اللهُ تَعَالَى عَنْهُ came again and humbly said, 'Your Majesty! The world has come to me so abundantly that I am amazed in terms of how to collect it and where to keep it.'

(*Malfuzaat A'la Hadrat, pp. 128*)

3. Sayyiduna Sahl Bin Sa'd رَضِيَ اللهُ تَعَالَى عَنْهُ has narrated: A person came to the blessed court of the Holy Rasool صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ and complained about his poverty. The Rasool of Rahmah صَلَّى اللهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ said, 'When you enter home, say Salam to your family. And if there is nobody at home, then pay Salam to me and recite قُلْ هُوَ اللهُ shareef once.' That man did so. Then Allah عَزَّوَجَلَّ blessed him with so much wealth that he also served his neighbours and relatives too. (*Al-Jami' li Ahkam-il-Quran, vol. 20 pp. 231*)

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 اللَّهُ 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.

Announcement

Remaining Sunnahs and manners of conversation will be mentioned in the Tarbiyyati Halqahs [learning circles]. Therefore, do attend the Tarbiyyati Halqahs in order to learn them.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ 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 الْقَدْرِ 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 بَدْوَامِ مُلْكِ اللَّهِ

Shaykh Ahmad Saawi عَلَيْهِ رَحْمَةُ اللَّهِ الْوَهَّابِي 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 وَآلِهِ وَأَنْزِلْهُ الْبَقْعَةَ الْمُقَرَّبَةَ 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 وَرَبِّ 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.

Jadwal for the Halqahs [learning sessions] of the weekly Ijtima' (overseas), 17 January 2019

4. Short Bayan on different topics: **5 minutes**
5. Memorising Du'a: **5 minutes**
6. Fikr-e-Madinah: **5 minutes**
7. Total duration: **15 minutes**

Madani pearls of conversation

- 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.
- Calmly continue listening as long as the other person is speaking. Interrupting someone's conversation is not a Sunnah.
- There should be a genuine purpose of the conversation. Always talk to people according to their level of wisdom and awareness.
- Avoid foul and indecent talks. Refrain from vulgarism. Remember! Swearing at a Muslim without any Shar'i permission is absolutely Haraam (*Fatawa Razawiyyah, vol. 21, pp. 127*) and Heaven is Haram on the one engaged in indecent speech. (*Kitab-us-Samt, pp. 204, vol. 7, Raqm 325*)

صَلِّ اللّٰهُ تَعَالَى عَلٰى مُحَمَّدٍ صَلُّوا عَلٰى الْحَبِيبِ

Du'a for 'gaining power and sustenance'

In the Madani Halqahs of Dawat-e-Islami's Sunnah-inspiring Ijtima this week, the Du'a for 'gaining power and sustenance' will be taught as per the schedule. The Du'a is as follows:

اللَّهُمَّ إِنِّي ضَعِيفٌ فَتَقَوَّنِي وَإِنِّي ذَلِيلٌ فَأَعِزَّنِي وَإِنِّي فَقِيرٌ فَارْزُقْنِي

Translation: Oh Allah! I am weak, make me strong. Indeed, I am without provisions, give me reverence. And I am poor, give me sustenance. (*Faizan-e-Du'a*, pp. 311)

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

Method of collective Fikr-e-Madinah (72 Madani In'amaat)

Saying of the Beloved Rasool صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ: Pondering (over the Hereafter) for a moment is better than the worship of 60 years.

(*Al-Jami'-us-Sagheer*, pp. 365, Hadees 5897)

Let's make "good intentions" before filling in the Madani In'amaat booklet:

8. To please Allah عَزَّوَجَلَّ, I will carry out today's Fikr-e-Madinah (i.e. self-accountability) myself through the Madani In'amaat booklet and persuade others as well.
9. I will praise (i.e. thank) Allah عَزَّوَجَلَّ for the Madani In'amaat which I practised.
10. I will regret the Madani In'amaat which I did not practise and try to act on them in the future.
11. Allah عَزَّوَجَلَّ forbid, if I have not acted on any such Madani In'aam which saves a person from the sins, I will make a firm intention of not committing sin in the future, along with making repentance and Istighfar.
12. I will not reveal my good deeds without need (for example, I act on such and such or these many Madani In'amaat).
13. I will act afterwards or tomorrow on the Madani In'amaat which can be practised afterwards (for example, one did not recite Salat-'Alan-Nabi صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ 313 times today).

14. I will try to achieve the actual aim of filling in the Madani In'amaat booklet (for example, Divine fear, piety, correcting manners, progress in the Madani activities, etc.).
15. I will fill in the Madani In'amaat booklet (i.e. carry out Fikr-e-Madinah) tomorrow as well.
16. I will not consider it a usual formality but fill in the Madani In'amaat booklet while pondering.

Mark the boxes given below with a “correct (i.e. inverted tick)” sign for the Madani In'amaat you have practised today and mark them with a “(0) sign” in case you have not practised them.

Attention: Carry out Fikr-e-Madinah while keeping an eye on your own Madani In'amaat booklet only.

Method of collective Fikr-e-Madinah (72 Madani In'amaat)

Daily 50 Madani In'amaat

1. Made good intentions?
2. Offered all 5 daily Salahs with Jama'at and Takbeer-e-Aula?
3. Recited Ayat-ul-Kursi, Tasbih-e-Fatimah and Surah Al-Ikhlās after every Salah?
4. Replied to Azan and Iqamat?
5. Recited Salat 'Alan Nabi 313 times?
6. Paid Salam to Muslims?
7. Conversated using the words “Aap” and “Jee”?
8. Said ‘*إِنَّ شَاءَ اللَّهُ عَزَّ وَجَلَّ*’ upon intending for permissible things?
9. Replied to the Hamd of the one saying Salam or who sneezed?
10. Used terminologies of Dawat-e-Islami?
11. Applied Qufl-e-Madinah of stomach while eating less than hunger?
12. Delivered or listened to two Madani Dars?

13. Studied or taught in Madrasa-tul-Madinah Baalighan?
14. Read or listened to a reformative book for 12 minutes and 4 consecutive pages of *Faizan-e-Sunnat*?
15. Performed Fikr-e-Madinah?
16. Offered Salat-ut-Taubah?
17. Slept on mat? Kept Sunnah box by the pillow?
18. Offered Sunnahs before Fard and Nawafil after the Faraaid?
19. Offered Tahajjud, Ishraq, Chasht and Awwabeen?
20. Offered Tahiyya-tul-Wudu and Tahiyya-tul-Masjid?
21. Recited or listened to three Ayahs from Kanz-ul-Iman with translation and commentary?
22. Performed individual efforts on two (Islamic) brothers?
23. Spent two hours in Madani activities?
24. Obeyed your Nigran?
25. Refrained from using things asking from others?
26. In case one committed a mistake, did you reform him?
27. Performed veil within veil? Moreover, faced towards the Qiblah?
28. Controlled your anger?
29. Refrained from useless questions?
30. Observed Shar'i veil from your non-Mahram relatives / neighbours?
31. Refrained from films, dramas, songs and music etc.?
32. Made efforts to establish Madani environment at home?
33. Refrained from slandering and abusing?
34. Refrained from intervening into other's conversation?
35. Called out Sada-e-Madinah?
36. Kept your gaze lowered while applying Qufl-e-Madinah of eyes?

37. Made the efforts to refrain from peeping into others' houses?
38. Refrained from lying, backbiting, tale-telling, jealousy, arrogance and breaking promises?
39. Stayed in the state of Wudu for most part of the day?
40. Refrained from staring at the face of the addressee?
41. Paid back the loan on time?
42. Concealed Muslims' faults?
43. Kept unified relations?
44. Made efforts to create humility and self-mortification during Salah and Du'a?
45. Refrained from uttering such words of humility which your heart does not approve to?
46. While applying Qufi-e-Madinah of tongue, did you converse through gestures and by writing 4 times?
47. Watched or listened to the video/audio of one Bayan or Madani Muzakarah, or watched Madani Channel for 1 hour 12 minutes?
48. Refrained from joking, taunting, hurting feelings and laughing aloud?
49. Used minimum words for necessary conversation?
50. Wore Madani attire the whole day?

Qufi-e-Madinah performance

- Conversing through writing – 12 times
- Conversing through gestures – 12 times
- Conversing without staring – 12 times
- Usage of Qufi-e-Madinah glasses – 12 minutes

Weekly 8 Madani In'amaat

51. Attended the weekly Ijtima' from beginning to end?
52. Performed individual efforts on at least 4 brothers after the Ijtima'?
53. Inquired after an ill person?
54. Took part in Madani Daurah?
55. Made efforts to bring those back who were associated to the Madani environment but do not come anymore?
56. Attended the Masjid Ijtima' (weekly Madani Muzakarah)?
57. Sent a letter?
58. Kept Sawm on Monday?

Du'a of Ameer-e-Ahl-e-Sunnat

Ya Allah **عَزَّوَجَلَّ**! Please do not give death to the person until he recites Kalimah who acts upon the Madani In'amaat with the sincerity of the heart, fills in the booklet through Fikr-e-Madinah daily and submits it to his responsible Islamic person on the 1st of every Madani month.

أَمِينَ بِجَاهِ النَّبِيِّ الْأَمِينِ صَلَّى اللَّهُ تَعَالَى عَلَيْهِ وَآلِهِ وَسَلَّمَ

صَلَّى اللَّهُ تَعَالَى عَلَى مُحَمَّدٍ

صَلُّوا عَلَى الْحَبِيبِ