

The Merits of
Charity

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Thought-provoking speech of weekly
sunnah-inspiring ijtimā

(For Islamic Brothers)

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

The merits of charity

وَعَلَى إِلِكْ وَأَصْحِبِكْ يَا حَبِيبَ اللَّهِ

أَلصَّلَاةُ وَالسَّلَامُ عَلَيْكَ يَا رَسُولَ اللَّهِ

وَعَلَى إِلِكْ وَأَصْحِبِكْ يَا نُورَ اللَّهِ

أَلصَّلَاةُ وَالسَّلَامُ عَلَيْكَ يَا نَبِيَّ اللَّهِ

نَوَيْتُ سُنَّتَ الْإِعْتِكَافِ

Translation: “I have made the intention of Sunnah *i'tikaf*.”

Dear Islamic brothers, whenever you enter a masjid, upon remembering, make the intention of *i'tikaf*, because as long as you stay in the masjid, you will keep getting the reward of *i'tikaf*. Remember, inside a masjid, there is no *shar'i* permission to eat and drink, sleep or have suhoor and iftar, and not even to drink Zamzam water and the water on which *dam* has been made. However, if the intention of *i'tikaf* is made, all these acts will become permissible. One should not make intention to observe *i'tikaf* only to eat, drink or sleep, but rather he should do it for pleasing Allah Almighty.

It is stated in *Fatawa Shaami*: “If someone wants to eat, drink or sleep in a masjid, he should make intention to observe *i'tikaf* and do dhikr of Allah Almighty for some time. Then, whatever he wants, he can do (i.e. now if he wants to eat, drink or sleep, he can do so).”

Excellences of sending *salāt* upon the Prophet ﷺ

The final Prophet ﷺ said:

مَنْ سَرَّهُ أَنْ يَلْقَى اللَّهَ عَدَاً رَاضِياً، فَلْيُكْثِرِ الصَّلَاةَ عَلَيَّ

”Whoever would like to meet Allah whilst He is pleased with him, should recite *salāt* upon me in abundance.”¹

صَلُّوا عَلَيَّ الْحَبِيبِ صَلَّى اللَّهُ عَلَيَّ مُحَمَّدٍ

The Prophet ﷺ has stated: **أَفْضَلُ الْعَمَلِ النَّيَّةُ الصَّادِقَةُ**, meaning, a truthful intention is the best action.² O devotees of the Prophet, get into the habit of making good intentions before every action, because a good intention can be the cause of entering Paradise. Before listening to the *bayān*, make good intentions. For example,

- you will listen to the entire *bayān* to gain the knowledge of Islam.
- you will sit in a respectful manner.
- you will refrain from laziness during the *bayān*.
- you will listen to the *bayān* to reform yourself.
- whatever you hear and learn, you will attempt to pass onto others.

صَلُّوا عَلَيَّ الْحَبِيبِ صَلَّى اللَّهُ عَلَيَّ مُحَمَّدٍ

¹ *Kanz al-‘Ummāl*, vol. 1, p. 255, ḥadīth 2,226

² *Jāmi‘ al-Ṣaghīr*, p. 81, ḥadīth 1,284

Four prayers in exchange for four dirham

In volume 1 of the book *Faizan-e-Sunnat*, the Amīr of Ahl al-Sunnah **دَامَتْ بَرَكَاتُهُمْ الْعَالِيَةِ** narrates the following incident.

The saint Manṣūr b. ‘Ammār **رَحْمَةُ اللَّهِ عَلَيْهِ** was delivering a speech, when a rightful claimant asked him for four dirhams. “I will make four prayers for whoever gives this person four dirhams”, he announced. A servant happened to be passing by and heard the empathy in Manṣūr b. ‘Ammār’s voice, causing him to stop in his tracks.

The servant then gave four dirhams to the claimant, despite this being all he had in his possession. “What four prayers shall I make for you?”, Manṣūr b. ‘Ammār asked, to which he responded, “Pray I am freed from servitude, I receive good return for these dirhams, and my master and I are given the ability to repent. Lastly, I exhort you to pray for me, yourself, my master and all in attendance here to be forgiven.”

Manṣūr b. ‘Ammār **رَحْمَةُ اللَّهِ عَلَيْهِ** raised his hands and supplicated to Allah.

As the servant had stopped on his way home, he returned later than usual. When his master asked why, the servant explained what had happened.

“What was the first prayer?”, the master asked.

“I asked to be made free from servitude”, the slave replied.

The master immediately then exclaimed, “You are now no longer a servant”, and asked what the second prayer was.

“I asked for the four dirhams I had given to be granted good return.”

The master said, “I am giving you four thousand dirhams in return for them”, and then inquired about the third prayer.

“I asked for you and I to be given ability to repent.”

The master began uttering phrases of repentance straight away, saying “I repent to Allah from all my sins.” He then asked of the fourth and final prayer.

“I asked for you, I, Manşūr b. ‘Ammār, and all attendees to be forgiven.”

The master responded, “I have done the three things within my power. The fourth matter regarding forgiveness for all, is not something within my ability.”

The master had a dream that very night, in which he heard the following: “You carried out whatever you were capable of, but I am **أَرْحَمُ الرَّاحِمِينَ**. I have forgiven you, your servant, Manşūr and all attendees.”¹

Dear Islamic brothers! Look at the blessings a person attains when he spends in the way of Allah. By giving just four dirhams, the servant was granted four thousand in return and freed from his life of servitude.

Due to the charity of one person, Allah forgave not only the servant and master, but many other people as well. Adding to this, Allah also grants double reward to the person who sincerely gives charity; in fact, even greater than double. We should all try our absolute best to give charity for the sake of Allah from time to time, as per our financial ability.

إِنْ شَاءَ اللَّهُ We will attain many benefits in this life by doing so.

Allah Himself has ordered us to give charity in the Quran, such is its importance and excellence. He also praised those who give charity in

¹ *Rawḍ al-Riyāḥīn*, p. 222

numerous verses. Let us take the opening verses of Sūrah al-Baqarah, for example, in which He mentions those who give charity will be granted guidance:

هُدًى لِّلْمُتَّقِينَ ﴿٢١﴾ الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ ﴿٢٢﴾

Guidance for those who fear (Allah). Those who believe without seeing, and keep Salah (i.e. the five daily prayers) established and spend in Our path from the sustenance We have bestowed (upon them).¹

In specific regards to ‘وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ’, *sayyid* Muḥammad Na‘īm al-Dīn Murādabādī رَحْمَةُ اللهِ عَلَيْهِ explains:

Spending in the path of Allah means either specifically giving zakat, as evidenced by part of another verse which says يُعِينُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ, or this means spending in the path of Allah unconditionally. This unconditional spending can be *farḍ* or *wājib*, and includes zakat, charitable donations for Islamic causes or spending on one’s family. This unconditional spending can also be for something *mustaḥab*, such as voluntary charity or donating rewards to the deceased.

Ruling: The financial expenses accrued by donating rewards to saints or pious people, are all included in the definition of voluntary charity.²

Dear Islamic brothers! Fortunate are the Muslims who deal with their wealth in the necessitated manner, pay zakat and *fiṭrah* happily on time, spend money on their parents, siblings and children, feed the poor and destitute, build hospitals with good intentions, spend sincerely on

¹ [Kanz al-Imān (translation of Quran)] (Part 1, Surah al-Baqarah, verses 2,3)

² Khazā’in al-‘Irfān, p. 5

arranging gatherings of Quran, *dhikr* and *n'at* whilst not infringing the rights of others, help with the daily expenses of masjids and *madrassahs*, as well as financially supporting the students of sacred knowledge.

Allah will bless them with double reward; in fact, more than double. Let us make intention together: not only will we give our donations to Dawat-e-Islami for the sake of Allah, but we will also encourage others to do the same, *إِنْ شَاءَ اللَّهُ*.

Definition of *ṣadaqah*

Let us go into detail as to what *ṣadaqah* actually means. The definition of *ṣadaqah* is to give something in the way of Allah solely for His sake, and whilst seeking reward from Him. It also means to not seek approval or praise from people when giving the said thing.¹

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ عَلَى مُحَمَّدٍ

Dear Islamic brothers! This definition is truly eye-opening. We learn that true *ṣadaqah* is not given to show off, to acquire fame or appear pious in front of people. It should be given solely to please Allah and gain reward from Him.

Another important point to consider is what we actually give in the way of Allah. Normally, people give in charity that which is not useful for them, or does not function properly. This should not be the case. Whatever a person gives in charity seeking to please Allah, should be functional, high quality and something which is liked by the giver himself.

The 92nd verse of Sūrah Āl 'Imrān contains mention of this:

¹ *Kitāb al-T'arīfāt*, p. 94

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۗ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ﴿٩٢﴾

You shall never reach righteousness until you spend the thing you love in the way of Allah, and Allah is Aware of whatever you spend.¹

Sayyidunā ‘Abdullah b. ‘Umar رَضِيَ اللهُ عَنْهُمَا explains what this verse means beautifully: “The spending this verse mentions is general and unconditional. All charity, whether obligatory or voluntary, is included in this definition.”

Sayyidunā Ḥasan Baṣrī رَضِيَ اللهُ عَنْهُ said, “Anything loved by the Muslims and given sincerely in charity is included in this verse, even if a date fruit.”

In a practical display of what this verse means for Muslims, *sayyidunā* ‘Umar b. ‘Abd al-‘Azīz رَضِيَ اللهُ عَنْهُ would buy sacks of brown sugar and give them all in charity. When someone asked why, he began to say, “I love brown sugar, so I seek to spend that which I love in the way of Allah.”

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ عَلَى مُحَمَّدٍ

Dear Islamic brothers! In this verse, notice how Allah encourages us to spend that we love the most in His path. Instead of being stingy, we should give charity generously with sincere intentions. Remember, everything we have is from Allah. If we give charity to please Him from

¹ [Kanz al-Imān (translation of Quran)] (Part 4, Sūrah Āl ‘Imrān, verse 92)

the wealth He has bestowed, we hope for Him to increase the amounts of bounties and blessings bestowed upon us.

If we do the opposite and withhold charity, despite being fully capable of giving it, it may lead to us being deprived of many bounties.

As narrated by Lady Asmā b. Abū Bakr رَضِيَ اللهُ عَنْهُمَا, the Messenger of Allah صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ once said to her, “Do not withhold giving, lest Allah withholds giving from you.”¹

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ

Dear Islamic brothers! It is a huge deprivation to not spend in the way of Allah, to be miserly when giving charity, and to selfishly gather wealth whilst turning away from those in need. Always remember, it is an honour to spend in the way of Allah and give charity. If we do not perform these good actions, Allah will enable someone else to perform them in our place.

Whilst spending in the way of Allah is beneficial for a person, greediness or stinginess leads to many losses. Allah chooses only His generous servants for good actions. These are individuals who wholeheartedly spend in the way of Allah, and give large amounts of charity. Their wealth increases in size and blessings at an amazing pace.

On the other hand, a stingy person will accumulate mountains of wealth but never become satisfied, always wanting more and more. He will thus refrain from charity and other righteous works. He will avoid helping those in need, as he fears his wealth will be reduced. This continues until the angel of death takes his soul one day, and the wealth he piled up his entire life will be distributed to his inheritors. Let us now hear a story

¹ *Ṣaḥīḥ al-Bukhārī, vol. 1, p. 483, ḥadīth 1,433*

about the outcome of a miser, extracted from the book *‘Uyūn al-Hikāyāt*.

The outcome of miserliness

Sayyidunā Yazīd b. Maysarah رَحْمَةُ اللَّهِ عَلَيْهِ tells us:

A man from a prior nation once collected a huge amount of wealth, and had many children alongside this. Despite the huge blessings in his possession, he was extremely stingy and never spent in the way of Allah. His time passed in pursuit of increasing his wealth, until one day he said, “I will now live my life in luxury.” The man then lived in opulence with his family, with everything at their fingertips. They even had many servants ready to fulfil their every whim.

The man was engrossed in the love of material wealth, such that he had forgotten of his own mortality. The angel of death, *sayyidunā* ‘Izrā’īl عَلَيْهِ السَّلَام then came to his home in the shape of a beggar. A servant heard a knock on the door, opened it and asked: “Why have you come here?”

The angel of death replied: “Go and tell your master to come outside. He and I have something to do.”

Other servants began to gather at the door. One of them lied and said: “Our master has gone to help a poor person like yourself.” They then closed the door.

Some time passed, when the angel knocked on the door again. A servant opened the door and the angel said: “Go and tell your master I am the angel of death.”

The wealthy man was frightened to his core when he heard this, and said to his servants, “Speak to him softly and with great care.”

They went to the angel and pleaded, "Instead of taking the soul of our master, take the soul of someone else.! May Allah grant you great blessings."

The angel of death responded: "I will not do as you ask."

The angel entered the home and addressed the wealthy man; "Make your will. I will not be leaving until I have taken your soul."

The man's family started to scream and cry. Hurriedly, he turned to his relatives and servants. "Open these chests of silver and gold!", he burst out, "Bring me all of my wealth!"

His entire treasure was collected and placed on the ground in front of him. He stood over it and shouted, "O wretched wealth! Curse upon you! You made me negligent from the remembrance of Allah, and prevented me from preparing for the hereafter!"

Suddenly, the wealth itself began to speak. "Do not blame me", it said, "was it not you who was considered lowly by the wealthy of this world? I gave you honour. It was due to me your influence reached the court of the kings, an extent to which no poor or pious man could reach. It was due to me you married wealthy princesses. Otherwise, how can the poor marry such people? It is your misfortune that you spent me in evil ways. If you spent me in the way of Allah, you would not be facing such embarrassment and disgrace. Did I tell you not to spend me for good purposes? You deserve to be blamed and cursed more than me."

صَلُّوا عَلَيَّ الْحَبِيبِ صَلَّى اللهُ عَلَيَّ مُحَمَّدٍ

Dear Islamic brothers! Your life is indeed precious and an immense blessing! It is also an excellent period of time allotted to us by Allah, for us to perform virtuous deeds and make our hereafter better. Keeping

this in mind, you should try your absolute hardest to perform virtuous deeds as quickly as possible, in the brief span of time we are left with.

We should give as much charity as we can. Otherwise, once death approaches and ends our life, there will be no more time for us to perform good deeds. Once we die, we will not have the chance to return to this life, even if we wanted. In the 10th and 11th verses of Sūrah Al-Munāfiqūn, part 28, Allah has said:

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ
فَأَصَّدَّقَ وَأَكُن مِنَ الصَّالِحِينَ ﴿١٠﴾ وَلَنْ يُؤَخِّرَ اللَّهُ نَفْسًا إِذَا جَاءَ أَجَلُهَا ﴿١١﴾

And from what We have provided you spend some in Our path before this that death comes upon any one of you then he says, 'O my Lord! Why did you not give me respite for a little while, that I would have given charity and become of the virtuous?'. And Allah will never give respite to any soul when its promise arrives.¹

Dear Islamic brothers! No doubt, a person's wealth is actually that which he spends as charity. It is this very wealth that will actually aid him in the hereafter, earn him the pleasure of Allah and save him from the fire of Hell. However, the wealth that remains in his possession and he considers to be his own is actually not his, but rather belongs to his inheritors.

As narrated by *sayyidunā* Ḥārith b. Suwayd رَضِيَ اللهُ عَنْهُ, the Messenger of Allah صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ once asked his Companions, مَنْ أَحَبَّ إِلَيْهِ مِنْ أَيْتِمِكُمْ مَالٍ وَآرَثِيهِ أَحَبَّ إِلَيْهِ مِنْ مَالِهِ - "Which of you loves the wealth of your inheritor more than your own?"

¹ [Kanz al-Īmān (translation of Quran)] (Part 28, Sūrah Al-Munāfiqūn, verses 10,11)

In reply, they submitted, “O Messenger of Allah ﷺ!” مَا مِمَّا أَحَدٌ إِلَّا مَالَهُ أَحَبُّ إِلَيْهِ - “Every one of us loves our own wealth more.” Upon this, the final Prophet of Allah ﷺ said, قَرِيبَ مَالَهُ مَا قَدَّمَ وَمَالَ وَارِثِهِ مَا آخَرَ - “A person’s wealth is that he sent forward (spends in the way of Allah), and the wealth he leaves behind belongs to his inheritor.”¹

Other hadith illustrate the countless blessings affiliated with giving charity. Let us now go on to hear 8 further hadith of the Prophet ﷺ on this subject.

8 hadith discussing charity

1. **الصَّدَقَةُ تُسَدُّ سَبْعِينَ بَابًا مِّنَ الشُّؤْمِ** - Charity closes 70 doors of evil.²
2. **كُلُّ أَمْرِي فِي ظِلِّ صَدَقَتِهِ حَتَّى يُقْضَى بَيْنَ النَّاسِ** - (On the Day of Judgement) Every person shall be in the shade of their charity, until judgement is passed amidst people.³
3. **إِنَّ الصَّدَقَةَ لَتُظْفِقُ عَنْ أَهْلِهَا حَرَّ الْقُبُورِ وَإِنَّمَا يَسْتَظِلُّ الْمُؤْمِنُ يَوْمَ الْقِيَامَةِ فِي ظِلِّ صَدَقَتِهِ** - Charity indeed protects its givers from the grave’s heat, and a Muslim will no doubt be shaded by his charity on the Day of Judgement.⁴

¹ *Ṣaḥīḥ al-Bukhārī*, p. 531, ḥadīth 6,442

² *Al-M’ujam al-Kabīr*, vol. 4, p. 274, ḥadīth 4,402

³ *Al-M’ujam al-Kabīr*, vol. 17, p. 280, ḥadīth 771

⁴ *Shu’ab al-Īmān*, vol. 3, p. 212, ḥadīth 3,347

4. **الصَّلَاةُ بُرْهَانٌ وَالصَّوْمُ جُنَّةٌ وَالصَّدَقَةُ تُطْفِئُ الْخَطِيئَةَ كَمَا يُطْفِئُ الْمَاءُ النَّارَ** - Salah is an evidence (of faith), fasting is a shield (from sins) and charity erases sins as water extinguishes fire.¹
5. **بَاكِرُوا بِالصَّدَقَةِ فَإِنَّ الْبَلَاءَ لَا يَتَخَطَّى الصَّدَقَةَ** - Give charity early in the morning, because calamity does not step ahead of it.²
6. **إِنَّ صَدَقَةَ الْمُسْلِمِ تَزِيدُ فِي الْعُمُرِ وَتَمْتَعُ مِيتَةَ السُّؤِّ وَ يُدْهِبُ اللَّهُ الْكِبْرَ وَالْفَخْرَ** - Undoubtedly, a Muslim's charity increases his age, and prevents bad death. Due to it, Allah frees the giver of charity from arrogance and pride.³
7. **إِنَّهَا حِجَابٌ مِّنَ النَّارِ لِمَنِ احْتَسَبَهَا يَتَنَجَّى بِهَا وَجْهَ اللَّهِ** - Whoever gives charity for the sake of Allah, it becomes a shield between him and the fire.⁴
8. **إِنَّ الصَّدَقَةَ لَتُطْفِئُ غَضَبَ الرَّبِّ وَتَدْفَعُ مِيتَةَ السُّؤِّ** - Undoubtedly, charity extinguishes the wrath of Allah and prevents bad death.⁵

Commenting on the last hadith, Mufti Aḥmad Yār Khān Naʿīmī رَحْمَةُ اللَّهِ عَلَيْهِ writes:

(Alongside having a good end) The life of an almsgiving generous person is also good. Firstly, he suffers no worldly problems. If anything does arise as a test, Allah blesses him with serenity in his heart, which allows him to remain patient and earn reward.

¹ *Jāmi' al-Tirmidhi*, vol. 2, p. 118, ḥadīth 614

² *Shu'ab al-Īmān*, vol. 3, p. 214, ḥadīth 3,353

³ *Al-M'ujam al-Kabīr*, vol. 17, p. 22, ḥadīth 31

⁴ *Majma' al-Zawa'id*, vol. 3, p. 286, ḥadīth 4,617

⁵ *Jāmi' al-Tirmidhi*, vol. 2, p. 118, ḥadīth 664

In short, troubles, difficulties, calamities and problems do not bring him any sin, but earn him forgiveness instead.

Bad death (as mentioned in the hadith) refers to faith being ruined at the time of death, sudden death from heedlessness, signs that emerge as a person dies which leave others considering their death to be bad, or a serious disease that panics the sufferer and causes him to neglect the *dhikr* of Allah. A generous person (who gives charity) will remain safe from all these evils.¹

Sayyidunā Abū Kabshah Anmāri رَضِيَ اللهُ عَنْهُ narrates that he heard the final Prophet صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ saying:

There are three matters upon which I take an oath, and one of which I inform you. Remember this: The wealth of a person does not decrease by giving charity, Allah increases the honour of he who remains patient when afflicted with oppression, and he who opens the door of asking upon himself, Allah opens the door of poverty upon him.

I am informing you of one more matter, which you are to remember. The world is comprised of four types of people:

1. A person blessed with wealth and knowledge, in which he fears Allah (i.e., performs good deeds), maintains ties of kinship and recognizes the right of Allah (i.e., he uses it for charity and zakat). Such a person is of the highest category.
2. A person blessed with knowledge but not wealth. He says with a sincere intention, "If I had wealth, I would act as so-and-so (the first type of person) does." He will receive good return for his

¹ *Mirāt al-Manājīh*, vol. 3, p. 103

intention and, the reward of them both (this person and the person mentioned first) is equal.

3. A person blessed with wealth but not knowledge. He resultantly spends his money without thinking, and does not fear his Lord, does not treat his relatives well, nor recognise the rights of Allah regarding it. This person is of the lowliest category.
4. A person not blessed with wealth or knowledge. Such a person says, "If I had wealth, I would spend it like so-and-so (like the third person)." He will attain return for his intention and the sin of them both (the third and the fourth person) is equal.¹

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ عَلَى مُحَمَّدٍ

Dear Islamic brothers! As you have just heard, those who spend from their wealth in the way of Allah, and those who desire to do so despite not having financial capacity, are both considered people of the highest calibre by the Messenger of Allah صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ himself.

May we also be included amongst those fortunate people who follow in the footsteps of our pious predecessors and give charity with great enthusiasm.

Our pious predecessors used to have deep-rooted passion for giving charity. If a needy person came to them, they would not let them leave until they had been given something. Absolutely nobody would leave their company empty handed. This passion for charity was so profound that on many occasions, they themselves had nothing left in their possession. Everything they owned would be given away. Their belief and trust in Allah had reached such a level of perfection that they would even give away necessary items of daily life, let alone anything extra. Let

¹ *Mirāt al-Manājīh*, vol. 7, p. 99

us now take a look at their passion for giving charity in the form of some true stories.

A guaranteed home in Paradise

A man came to Basra, and entrusted 10 thousand dirhams to the famous saint, Ḥabīb ‘Ajāmī رَحْمَةُ اللَّهِ عَلَيْهِ. The man then requested, “Please buy a house for me here with this money, so I may live in it when I return from Makkah.” Saying this, he packed his belongings and departed.

In the meantime, people began to face hardship due to rising costs of flour. Ḥabīb ‘Ajāmī رَحْمَةُ اللَّهِ عَلَيْهِ then proceeded to buy flour with the same dirhams entrusted to him by the man, and gave it all as charity.

“But you said you would buy a house for him!”, the people exclaimed in shock.

Ḥabīb ‘Ajāmī رَحْمَةُ اللَّهِ عَلَيْهِ replied, “I have bought a home for him in Paradise! If he is satisfied with what I have done, then so be it. Otherwise, I will return his 10 thousand dirhams.”

The man eventually returned and asked Ḥabīb ‘Ajāmī if the latter had bought him a home. “Yes indeed!”, the saint replied, “With palaces, rivers and trees.”

The man become overjoyed hearing this. “I want to live in this place you describe!”, he exclaimed.

Ḥabīb ‘Ajāmī turned to him and said, “I have bought this home in Paradise from Allah.” These words left the man in a state of joy even more than before, when his wife then came and said, “Request Ḥabīb ‘Ajāmī to write a document of his guarantee.”

The saint took a pen and began to write:

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

This is a document detailing the home Ḥabīb ‘Ajamī has bought from Allah for 10,000 dirhams; a home with palaces, rivers and trees in Paradise, bought for so-and-so, son of so-and-so. He leaves this guarantee to be fulfilled by the mercy of Allah.

Some time passed, and the man eventually passed away. He had made a will for the document penned by Ḥabīb ‘Ajamī to be placed in his burial shroud.

When the next day came, people saw a letter laying on the man’s grave. “This is a letter of salvation for Ḥabīb ‘Ajamī, from the house which he bought for so-and-so. Allah has granted the house to this man.”

The saint then took the letter in his hand and wept bitterly. And said: “This is a letter of salvation for me, which was sent by Allah.”¹

Remember! In this incident, Ḥabīb ‘Ajamī’s act of using the entrusted money and giving it in charity is something which is only specifically done by the friends of Allah. They are granted unique authority usually not afforded to others. This story is an example of this. Otherwise, shar‘iah forbids us to use others’ trusts for ourselves, or spend it upon others.

Trusting in Allah and giving charity

A poor person once asked Sayyidatunā ‘Āisha Ṣiddīqah رَضِيَ اللهُ عَنْهَا for something. She was fasting at that time, and there was nothing in her home to give besides a single flatbread. "Give them this flatbread", she instructed her maidservant.

¹ *Nuzhat al-Majālis, vol. 2, p. 6*

“There is nothing to break your fast with besides this.” The maidservant exclaimed. Sayyidatunā ‘Āisha Ṣiddīqah رَضِيَ اللهُ عَنْهَا insisted, and the maidservant handed the flatbread to the person.

Before the evening arrived, a generous person sent Sayyidatunā ‘Āisha Ṣiddīqah رَضِيَ اللهُ عَنْهَا a cooked goat. The meat was brought to her covered in a cloth. Seeing this, Sayyidatunā ‘Āisha Ṣiddīqah رَضِيَ اللهُ عَنْهَا called her maidservant and said, “Behold; come and eat from this! This is indeed greater for you than that flatbread.”¹

Dear Islamic brothers! This is how the people of Allah live. They give charity of anything and everything they have. This is why they were granted increasingly greater return for their deeds; they trusted and relied upon Allah to the fullest extent.

One of the highest ranking saints of his time, Abū Ja‘far b. Khaṭṭāb رَحِمَهُ اللهُ عَلَيْهِ once said:

A pauper once came to my door and asked for help. I asked my wife if we had anything to give, and she replied by saying we had four eggs in our possession. I requested for her to give them to the pauper; she did so and the person left.

After some time, a friend of mine sent a basket full of eggs. My wife told me there were 30 inside. “You gave but 4 eggs to the pauper”, I said, “yet we have received 30 in return!” My wife then said, “30 are whole, whilst 10 are broken.”

‘Allāmah Yafi‘ī Yemeni رَحِمَهُ اللهُ عَلَيْهِ expands on this story by saying:

Some have drawn the following conclusion from this incident: The pauper was given 3 whole eggs and 1 broken. Allah gave 10

¹ *Shu‘ab al-Īmān*, vol. 3, p. 260, ḥadīth 3,486

in return for each egg. Whole eggs in return for the whole, and broken in return for the broken.¹

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ عَلَى مُحَمَّدٍ

Dear Islamic brothers! Our pious predecessors رَحْمَةُ اللهِ عَلَيْهِمْ أَجْمَعِينَ did not only give charity abundantly themselves, but they would also greatly encourage other people to perform this virtuous deed. Let's listen to three events in this regard.

1. Give Sadaqah in every state

Amīr al-Mu'minīn, sayyidunā 'Alī كَرَّمَ اللهُ تَعَالَى وَجْهَهُ الْكَرِيمُ said:

If you find that worldly wealth has come to you, spend from it. It will not come to an end by your spending. If worldly wealth has turned away from you, still spend from it, as it is not everlasting.²

2. What is generosity?

The saint Ḥasan Baṣrī رَحْمَةُ اللهِ عَلَيْهِ was once asked a series of questions.

“What is generosity?”

He replied: “To spend wealth abundantly for the sake of Allah.”

“What is caution?”

“To withhold wealth for the sake of Allah.”

“What is extravagance?”

“To spend wealth in pursuit of power.”³

¹ *Rauḍ al-Riyahīn*, p. 151

² *Iḥyā al-'Ulūm*, vol. 3, p. 738

³ *Iḥyā al-'Ulūm*, vol. 3, p. 739

3. Generosity and kindness are from Iman [faith]

Sayyidunā Ḥuzayfah رَضِيَ اللهُ عَنْهُ said, “Many sinners and people who led difficult lives will enter Paradise only by virtue of their generosity.”¹

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ عَلَى مُحَمَّدٍ

Acceptance of monetary worship

Dear Islamic brothers! Zakat and monetary charity are all ways we can worship Allah by putting our wealth to good use. Allah has enabled the rich to perform this type of worship, so that the needs of the poor and destitute can be fulfilled. This also ensures wealth does not remain accumulated in one place, but circulates across the society.

Allah has also declared the spending of wealth on the poor and needy to be a means by which a person may please Him. If somebody does another a favour by financially helping him, he should consider it to be a privilege. He should not disgrace the other or make them feel ashamed by rubbing this favour in their face. Always remember, charity is only rewarded if you do not highlight your favour upon the recipient. In verses 262 and 263 of Sūrah al-Baqarah, Allah mentions those who spend in His path:

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتْبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَدَىٰ ۗ لَّهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٦٢﴾ قَوْلٌ مَّعْرُوفٌ وَمَغْفِرَةٌ خَيْرٌ مِّنْ صَدَقَةٍ يَتَّبِعُهَا آدَىٰ ۗ

Those who spend their wealth in the path of Allah, and after spending they do not boast of their favour nor taunt; their reward is with their Lord; they shall have no fear

¹ *Iḥyā al-'Ulūm*, vol. 3, p. 740

nor shall they grieve. To speak kind words (to a beggar) and to forgive (his pestering) is better than that charity which is followed by causing anguish.¹

Explaining these verses, ‘*allāmah* ‘Alā al-Dīn ‘Ali b. Muḥammad رَحْمَةُ اللهِ عَلَيْهِ writes in *Tafsīr Khāzin*:

The expressing of favour (as mentioned in the verses previously) describes the situation in which one person gives to another, but the giver then goes on to inform others of this; (This includes statements such as:) “I have given you this much”, or “Look how well I treated you.” To sadden someone in this way is referred to as “boasting of their favour”, whilst “taunting” refers to making them feel ashamed.

A further example of statements that convey these sentiments are, “You were hopeless, but it was me who helped you; you were at your lowest but I saved you”, etc.

If the asker is not given anything, they should be declined in a polite manner and with courtesous wording. If the asker insists or verbally reacts harshly, this should be overlooked (doing this is better than giving charity but reminding of your favour thereafter).²

Respect of a Muslim

Dear Islamic brothers! Consider the following point very carefully. Islam has prescribed great importance to the act of respecting Muslims. None should hurt the feelings of their Muslim brother by deliberately reminding them of a financial favour, or taunting them. A Muslim’s honour and self-respect must always be kept in mind.

¹ [*Kanz al-Īmān (translation of Quran)*] (Part 3, *Sūrah al-Baqarah*, verses 262 - 263)

² *Tafsīr al-Khāzin*, part 3, *Sūrah al-Baqarah*, vol.1, p. 206

Giving charity does not give one the right to remind everyone of their financial favours, or subject the poor to any form of difficulty. It is better to not give charity at all, if a person will go on to commit these forms of improper acts. Rather than doing this, they could have spoken well to the asker, declined them politely or sent them to someone else.

There is a great lesson to be learnt from this. People may initially give charity with great enthusiasm, but go on to remind others of their favours and hurt many hearts in the process. If such people become angry, they instantly begin expressing all the favours that they had done. For example, it is said:

- He was poor before he met me, but now he speaks to me like he is someone special!
- When his mother was in great distress in hospital, it was me who helped him.
- I arranged his daughter's wedding, and today he has forgotten all my favours.

Remember! There is only loss in speaking this way. As you have already given your money, do not lose your reward by taunting and expressing your favours. In verse 264 of Sūrah al-Baqarah, Allah has stated:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَبْطُلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَىٰ

O believers! Do not invalidate your charity by boasting of favours and by causing anguish.¹

In *Tafsīr Madārik*, Abū al-Barakāt ‘Abdullah b. Aḥmad رَحْمَةُ اللَّهِ عَلَيْهِ writes regarding this verse:

¹ [Kanz al-Īmān (translation of Quran)] (Part 3, Sūrah al-Baqarah, verse 264)

Just as the hypocrite's purpose is not to please Allah and wastes his wealth by using it to show off; similarly, do not waste the rewards of your charity by expressing favours and hurting the feelings of the recipients.¹

Three important points

Dear Islamic brothers! It is extremely important to remember these 3 points when giving charity.

1. Do not express your favours upon the recipient after giving charity.
2. Do not hurt the feelings of the recipient by taunting him.
3. Give charity sincerely and whilst seeking to please Allah.

Those who express their financial favours upon others, taunt Muslims regarding this or fall victim to showing off their wealth, should all think carefully here. They should keep these three things in mind whenever they are granted the honour of giving charity. Otherwise, they may be included amongst the destitute individuals of the Day of Judgement, who will arrive with hoards of good deeds, but ultimately be left with none.

Encouragement for Pious Deed Number 68:

In order to make a habit of giving to charity and other good causes, affiliate yourselves with the Islamic environment of Dawat-e-Islami. Try your best to participate in the 12 religious works, travel with Madani Qafilahs, and fill in the Pious Deeds booklet whilst ensuring to submit it at the beginning of every month.

From the 72 Pious Deeds written by the Amir of Ahl al-Sunnah **دَامَتْ بَرَكَاتُهُمُ الْعَالِيَةَ**, number 68 is: "Have you given a monetary gift to a Sunnī

¹ *Tafsīr al-Madārik*, part 3, Sūrah al-Baqarah, verse 264, p. 137

Islamic scholar (or Imam/Muazzin/caretaker of a Masjid) this month?” This virtuous action is also considered charity. If we begin filling in the 72 Pious Deeds booklet, we will find ourselves developing the habit of performing many good deeds, slowly but surely.

Dear Islamic brothers! When giving charity, take special care to see who you are giving it to. Unfortunately, nowadays it has become very difficult to find deserving and needy people in our society, because many financially stable people pretend to be poor and ask for charity. We should be extremely careful in this matter. Charity should only be given to the truly needy, or those who are incapable of working. Professional beggars should not be given at any cost. If we do so, we may have sin written in our book of deeds instead of good deeds.

In summary, the Imām of the Ahl al-Sunnah, Imām Aḥmad Razā Khān رَحْمَةُ اللهِ عَلَيْهِ said, “It bears no reward to give charity to someone who is not allowed to ask for it. This is impermissible, sinful and an act which aids in committing sin.”¹

The Messenger of Allah صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ said:

He who asks from others despite not facing starvation, nor does he have family to the extent that he cannot cater for them, will come forth on the Day of Judgement with no flesh on his face.²

Before giving zakat or charity, please do consider all of this carefully. Alongside donating to the poor, destitute, orphaned, and needy individuals, ensure to also donate towards causes that benefit Islam. This can include the building of masjids and *madrassahs*, as well as maintaining them.

¹ *Fatāwā Razawīyyah*, vol. 10, p. 303

² *Shu‘ab al-Īmān*, vol. 3, p. 274, ḥadīth 3,526

Give your donations to Dawat-e-Islami, and you will see them being put to use in working for Islam and spreading Islamic knowledge. Under Dawat-e-Islami's supervision, you will see your donations go towards funding students of knowledge, and your own hereafter will be bettered to an immense extent.

As opposed to normal circumstance, financially supporting students of Islamic knowledge, who have left their home and devoted themselves to study, is an act much greater in significance.

On page 172 of *Ziyā-i-Ṣadaqāt*, a book published by Maktabat al-Madinah, it is stated:

(As narrated by Imam Ghazālī رَحْمَةُ اللَّهِ عَلَيْهِ)

An Islamic scholar would habitually donate to poor Sufi aspirants, over everyone else. "Is it not better if you gave charity to all paupers in general?", he was asked.

The scholar replied, "These righteous people are always busy remembering Allah. If they face any starvation or trouble, it will disrupt them in this. In my sight, it is better to donate to one truthful religious individual than to a thousand claimants of this world."

When this narration was told to *sayyidunā* Junayd Baghdādī رَحْمَةُ اللَّهِ عَلَيْهِ, he liked it and stated: "This person (the scholar) is one of the saints of Allah. I have not heard such a beautiful statement before."¹

On the very same page of this book, we find a similar narration:

(A foremost student of Imam Abū Ḥanīfah رَحْمَةُ اللَّهِ عَلَيْهِ and a leading figure in Ḥanafi jurisprudence) *Sayyidunā* ʿAbdullah b. Mubārak

¹ *Ziyā-i-Ṣadaqāt*, p. 172

رَحْمَةُ اللَّهِ عَلَيْهِ especially exhibited good conduct and generosity towards the people of knowledge. He was humbly asked, "Why do you not treat all the same?", to which he replied, "After the noble Prophets (and honourable Companions), I do not consider anyone's status to be elevated except the Islamic scholars. If a single scholar's attention is distracted due to his needs, he will not be able to serve Islam or focus on Islamic education properly. It is better to have them free (from financial worries) so they may focus on knowledge." ¹

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ

Donation Box Department

Dear Islamic brothers! اَلْحَمْدُ لِلَّهِ Thousands of fortunate Islamic brothers make monetary contributions to the Islamic works of Dawat-e-Islami. You yourself can personally participate in these works too. Perhaps you may be thinking "How can I do my part for Dawat-e-Islami's Islamic activities? How can I donate towards their virtuous goals?"

Let us discuss an easy way to do this. All you have to do is financially support Dawat-e-Islami's Donation Box Department.

This Department has prepared a special donation box, which can be placed in shops, factories, markets, shopping malls, stores, offices, and even homes etc. This enables us to make donations whenever it is easy for us. Shopkeepers can make their customers aware of the blessings of spending in the way of Allah, and encourage them to donate.

As a suggestion, we should donate a specific amount of money every day, no matter whether the amount is small or big. The box and

¹ Ziyā-i-Ṣadaqāt, p. 172

donations within it should then be given to the relevant responsible brother.

صَلُّوا عَلَيَّ الْحَبِيبِ صَلَّى اللهُ عَلَيَّ مُحَمَّدٍ

Dear Islamic brothers! If you wish to develop a passion for spending in the way of Allah, affiliate yourselves with the Islamic environment of Dawat e Islami. **إِنْ شَاءَ اللهُ**. Through its blessings, you will develop a habit of spending in the way of Allah as well as developing many other great attributes, **إِنْ شَاءَ اللهُ**.

صَلُّوا عَلَيَّ الْحَبِيبِ صَلَّى اللهُ عَلَيَّ مُحَمَّدٍ

Sunnah and etiquette of sitting

Dear Islamic brothers! Let's now listen to a few sunnah and etiquette related to sitting.

- The Messenger of Allah **صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ** was reported to have sat cross-legged.
- One should not sit where there is both sunlight and shade. The final Prophet **صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ** stated: "If one of you is sitting in shade and it begins to withdraw, resulting in you being partly in sunshine and partly in shade, you should get up from there."¹
- We should sit facing the *qiblah*.²
- The Imam of the Ahl al-Sunnah, Imām Aḥmad Razā Khān **رَحْمَةُ اللهِ عَلَيْهِ** writes: "One should not sit in the seat of their spiritual guide or teacher (of Islamic knowledge) when they are absent."

¹ *Sunan Abī Dāwūd, vol. 4, p. 338, ḥadīth 4821*

² *Rasaail-e-Attar, part 2, p. 229*

Announcement:

More sunnahs and etiquettes of sitting will be mentioned in study circles after the sunnah-inspired gathering. Please attend them to learn more.

صَلُّوا عَلَى الْحَبِيبِ صَلَّى اللهُ عَلَى مُحَمَّدٍ