Precautions

Regarding Buying and Selling

12-Nov-2026



اَلْحَمْدُ لِلّٰهِ رَبِّ الْعٰلَمِيْنَ وَ الصَّلٰوةُ وَ السَّلَامُ عَلٰى خَاتَمِ النَّبِيّٖن

اَمَّا بَعْدُ فَاَعُوْذُ بِاللّٰهِ مِنَ الشَّيْطٰنِ الرَّجِيْمِ بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِيْمِ

Precautions Regarding Buying and Selling

اَلصَّلٰوةُ وَالسَّلَامُ عَلَيْكَ يَا رَسُوْلَ الله وَعَلٰى اٰلِكَ وَاَصْحٰبِكَ يَا حَبِيْبَ الله

اَلصَّلٰوةُ وَالسَّلَامُ عَلَيْكَ يَا نَبِيَّ الله وَعَلٰى اٰلِكَ وَاَصْحٰبِكَ يَا نُوْرَ الله

نَوَيْتُ سُنَّتَ الْاِعْتِكَافِ

I make the intention of Sunnah i'tikāf.

Dear Islamic brothers! Whenever you enter a masjid, make the intention of i'tikāf, for you will then continuously gain the reward of i'tikāf as long as you stay inside. Remember, eating, drinking, sleeping, having sahoor or iftar, or even drinking Zamzam water or the water upon which prayers have been recited is not permitted inside a masjid. If the intention of i'tikāf is made, all of these acts become permissible. One should not make this intention solely to eat, drink, or sleep; rather, it should be made to please Allah.

As mentioned in *Fatāwā Shāmī*:

If somebody wishes to eat, drink, or sleep in a masjid, he should make an intention of i'tikāf and engage in the *dhikr* of Allah for some time. Then, he may proceed as he wishes (i.e. now if he wants to eat, drink, or sleep, he can do so).

Excellence of Reciting Ṣalāt

عَنْ اَبِي الدَّرْدَاءِ رَضِيَ اللّٰهُ عَنْهُ قَالَ قَالَ رَسُوْلُ اللّٰهِ صَلَّى اللّٰهُ عَلَيْهِ وَسَلَّمَ مَنْ صَلّٰى عَلَيَّ حِيْنَ يُصْبِحُ عَشْرًا وَحِيْنَ يُمْسِي عَشْرًا اَدْرَكَتْهُ شَفَاعَتِيْ يَوْمَ الْقِيَامَةِ

Sayyidunā Abū Dardā' رَضِیَ اللّٰہُ عَنۡہُ narrates that the Beloved Prophet صَلَّی اللّٰہُ عَلَیۡہِ وَاٰلِہٖ وَسَلَّم said:

"Whoever recites ṣalāt upon me ten times in the morning and ten times in the evening shall attain my intercession on the Day of Judgement."[1]

صَلُّوۡا عَلَی الۡحَبِیۡب صَلَّی اللّٰہُ عَلٰی مُحَمَّد

Speech Intentions

The Messenger of Allah صَلَّی اللّٰہُ عَلَیۡہِ وَاٰلِہٖ وَسَلَّم said: اَفۡضَلُ الۡعَمَلِ اَلنِّیَّۃُ الصَّادِقَۃُ – The best of deeds is a sincere intention.[2]

Dear Islamic brothers! Make it a habit to form good intentions before every action, as good intentions can lead one to Paradise. Before listening to the speech, we can make the following good intentions:

- I will listen to the entire speech to gain Islamic knowledge.
- I will sit respectfully.
- I will not be lazy or inattentive during the speech.
- I will listen with the intention of self-improvement.
- I will try to convey what I learn to others.

صَلُّوۡا عَلَی الۡحَبِیۡب صَلَّی اللّٰہُ عَلٰی مُحَمَّد

The Spiritual Consequences of Consuming a Fallen Date

There was a great and renowned saint of Allah, Sayyidunā Ibrāhīm b. Adham رَحۡمَۃُ اللّٰہِ عَلَیۡہ. He spent a considerable portion of his life travelling. He relates:

> On one occasion, I spent the night at Bayt al-Muqaddas (Masjid al-Aqsa). I observed two angels arrive there during the night. One of the angels asked

[1] Al-Targhīb wa al-Tarhīb, p. 223, Hadith 19
[2] Al-Jāmiʿ al-Ṣaghīr, p. 81, Hadith 1284

the other, “Who is the person present here?” The second replied, “This is Ibrāhīm b. Adham.” The first angel exclaimed, “That Ibrāhīm b. Adham! He has been demoted from his spiritual rank.” The second angel asked, “For what reason?” The first angel replied, “One day, Ibrāhīm b. Adham was in Basra, where he purchased some dates from a shop. As he was leaving with his dates, he noticed a fallen date lying on the ground. Assuming it was his date that fell, he picked it up and ate it. However, since that date did not belong to him but to the shopkeeper, and he had consumed another person's date, Allah removed him from his station.”

Sayyidunā Ibrāhīm b. Adham رَحْمَةُ اللّٰهِ عَلَيْه said:

Upon hearing this conversation between the angels, I immediately set out for Basra, returned the date to the shopkeeper, and came back. When night fell, I again saw two angels conversing with one another. One said to the other, “This is the same Ibrāhīm b. Adham who returned the date to its owner, and Allah has restored him to his former spiritual rank.”[1]

May Allah shower His mercy upon him and grant us forgiveness without accountability for his sake.

اٰمِیْن بِجَاہِ خَاتَمِ النَّبِیّٖن صَلَّی اللّٰہُ عَلَیْہِ وَاٰلِہٖ وَسَلَّم

صَلَّی اللّٰہُ عَلٰی مُحَمَّد صَلُّوْا عَلَی الْحَبِیْب

The Special Grace of Allah upon the *Awliya*

Dear Islamic brothers! The Awliya possess a unique and exalted status. These esteemed individuals of high rank are not infallible (*maʿsūm*), though they are preserved from sin (*maḥfūẓ*). Infallibility belongs solely to the Prophets عَلَيْهِمُ الصَّلٰوةُ وَالسَّلَام and the angels; the saints are not infallible and are capable of error. However, Allah accords a special grace to His beloved servants: if an error should ever occur at their hands, whether knowingly or unknowingly, they are made aware of it, whereupon they immediately repent and cleanse themselves of the stain of sin.

[1] Tafsīr Rūḥ al-Bayān, Juzz 4, Surah Āl-ʿImrān, verse 179, vol. 2, p. 136

Allah Almighty states in *Juzʾ* 9, Surah al-Aʿrāf, verse 201:

اِنَّ الَّذِیْنَ اتَّقَوْا اِذَا مَسَّهُمْ طٰٓىٕفٌ مِّنَ الشَّیْطٰنِ تَذَكَّرُوْا فَاِذَا هُمْ مُّبْصِرُوْنَ ﴿۲۰۱﴾

Indeed, when the pious are affected by a thought from Satan, they recollect (Divine command) thereupon they see clearly.[1]

The renowned commentator of the Noble Quran, Mufti Aḥmad Yār Khān Naʿīmī رَحْمَةُ اللّٰهِ عَلَيْه, explains this verse:

> The nature of a pious believer does not accept satanic whisperings or evil thoughts. If such things should ever occur to a believer (such as satanic whisperings, devilish thoughts, or an unintentional error), they are reminded of that error by Allah, and accordingly they purify themselves from that defilement.

The honourable Mufti further states: "The pious believer belongs to the category of angels, for his nature is aligned with theirs; such individuals are human in form but angelic in character."[2]

May Allah grant us a share in the spiritual blessings of the Awliyāʾ, the treasure of piety, safety from sins, and the ability to lead a life of virtue.

اٰمِیْن بِجَاہِ خَاتَمِ النَّبِیّٖن صَلَّی اللّٰہُ عَلَیْہِ وَاٰلِہٖ وَسَلَّم

صَلُّوْا عَلَی الْحَبِیْب صَلَّی اللّٰہُ عَلٰی مُحَمَّد

Exercise Caution in Commercial Transactions!

O devotees of the Prophet! We have heard the faith-inspiring and instructive account of Sayyidunā Ibrāhīm b. Adham رَحْمَةُ اللّٰهِ عَلَيْه, from which we learn the profound importance of commercial transactions in the religion. Reflect upon

[1] Al-Quran, al-Aʿrāf, verse 201; translation from Kanz al-ʿIrfān

[2] Tafsīr Naʿīmī, Juz' 9, Surah al- Aʿrāf, verses 201–202, vol. 9, p. 460 (with slight adaptation)

this: Sayyidunā Ibrāhīm b. Adham رَحْمَةُ اللّٰهِ عَلَيْه occupied the highest station of *wilāyah*—it is on account of this rank that he is known as Sultan Ibrāhīm—yet from such an eminent and great saint, a single unintentional error occurred during a purchase. The date lying on the ground was not his but the shopkeeper's; however, believing it to be his own, he picked it up, and due to that single date, his spiritual rank was reduced.

Sadly, our condition today is pitiful:

- People usurp (take over) the belongings of others without asking.
- Customers deceive shopkeepers, and shopkeepers deceive customers.
- People take items from shopkeepers and unlawfully consume them.
- People silently take items from fruit and vegetable carts and slip them into their own baskets.
- Using another person's footwear without permission or swapping one's own sandals for another's is perhaps not even considered wrong.

This is a deeply distressing matter. There are many other daily affairs in which using the property of others without Islamic legal authorisation is not regarded as a flaw. At times, shopkeepers quietly take and use each other's items without the other person even being aware. Such heedless individuals must understand and take heed: if we consume something that appears utterly insignificant without permission and are held to account on the Day of Resurrection, what shall become of us?

The Misfortune of a Toothpick

The eminent *tābiʿī* saint, Sayyidunā Wahb b. Munabbih رَحْمَةُ اللّٰهِ عَلَيْه, relates:

There was a man from the Banī Isrāʾīl who repented of all his past sins and performed continuous worship for seventy years, such that he fasted by day, spent the night in worship, consumed no fine food, and sought no rest beneath any shade. When this worshipper passed away, someone saw him in a dream and asked: "مَا فَعَلَ اللّٰهُ بِك؟" (How did Allah deal with you?). He replied:

> Allah held me to account and subsequently forgave all my sins, except for

a single piece of wood with which I picked my teeth without the owner's permission—forgiveness for that remained unobtained, and on its account, I have been withheld from Paradise until now.[1]

صَلُّوْا عَلَى الْحَبِيْب صَلَّى اللهُ عَلٰى مُحَمَّد

The Importance of Commercial Transactions in Religion

O devotees of the Prophet! Commercial transactions hold great importance in Islam. It is evident that carelessness in buying and selling can lead to unlawfully consuming the wealth of others. Therefore, it is imperative to conduct commercial affairs with utmost caution and complete honesty.

One can realise its importance from the fact that the most vital organ in our body is our heart. The Final Prophet صَلَّى اللهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم said:

اَلَا وَاِنَّ فِي الْجَسَدِ مُضْغَةً، اِذَا صَلَحَتْ صَلَحَ الْجَسَدُ كُلُّهٗ وَاِذَا فَسَدَتْ فَسَدَ الْجَسَدُ كُلُّهٗ اَلَا وَهِيَ الْقَلْبُ

"Beware! Indeed, in the body there is a piece of flesh: when it is sound, the entire body is sound; and when it is corrupt, the entire body is corrupt. Beware! It is the heart."[2]

Thus, it is clear that our most crucial organ is the heart; if it is reformed, the entire person is reformed, and if the heart becomes corrupt, the entire person becomes corrupt. The most vital element in rendering the heart pure and clear is lawful sustenance.

The Fundamental Cause for Illuminating the Heart

Sayyidunā ʿUmar b. Ṣāliḥ رَحْمَةُ اللهِ عَلَيْه relates:

I once presented myself in the noble presence of Imam Aḥmad b. Ḥanbal رَحْمَةُ اللهِ عَلَيْه and asked: "O Imam! May Allah have mercy upon you, how do hearts become soft?" Upon hearing this question, Imam Aḥmad b. Ḥanbal

[1] Tanbīh al-Mughtarrīn, p. 47

[2] Ṣaḥīḥ al-Bukhārī, p. 84, Hadith 52

رَحْمَةُ اللّٰهِ عَلَيْه lowered his blessed head. After a short while, he raised his head and said: “My son! Lawful wealth (softens the heart).”

Sayyidunā ʿUmar b. Ṣāliḥ رَحْمَةُ اللّٰهِ عَلَيْه says:

Having received the answer to my question, I turned back. On the way, I met Sayyidunā Bishr al-Ḥāfī رَحْمَةُ اللّٰهِ عَلَيْه and asked him: “How do hearts become soft?” He replied: “Through the remembrance of Allah.” I remarked: “I have just come from the presence of Imam Aḥmad b. Ḥanbal رَحْمَةُ اللّٰهِ عَلَيْه.” Upon hearing this much, Bishr al-Ḥāfī رَحْمَةُ اللّٰهِ عَلَيْه exclaimed with joy: “Splendid! What did he tell you?” I replied: “Imam Aḥmad b. Ḥanbal رَحْمَةُ اللّٰهِ عَلَيْه states that consuming the lawful softens the heart.” He replied: “The Imam has stated the fundamental foundation (i.e. the core principle is that the heart becomes soft through lawful sustenance).”

Sayyidunā ʿUmar b. Ṣāliḥ رَحْمَةُ اللّٰهِ عَلَيْه further says:

Thereafter, I met Sayyidunā ʿAbd al-Wahhāb Warrāq رَحْمَةُ اللّٰهِ عَلَيْه and posed the very same question to him. He too replied: “The heart becomes soft through the remembrance of Allah Almighty.” I said: “I visited Imam Aḥmad b. Ḥanbal رَحْمَةُ اللّٰهِ عَلَيْه.” Hearing this, his face brightened with joy, and he asked: “What response did Imam Aḥmad رَحْمَةُ اللّٰهِ عَلَيْه give you?” I answered: “The Imam states that the softness of the heart lies in lawful sustenance.” Sayyidunā ʿAbd al-Wahhāb Warrāq رَحْمَةُ اللّٰهِ عَلَيْه concurred with the statement, saying: “The Imam has stated the fundamental foundation (indeed, without consuming the lawful, the heart can never become pure).”[1]

Dear Islamic brothers! Reflect upon this: three great saints have borne witness that the most vital element for the softness and purity of the heart is consuming what is lawful. Consider, therefore, how essential it is to exercise caution in buying and selling and to conduct commercial affairs with complete honesty. If we show carelessness in buying or selling, and Allah forbid, another’s property comes into our possession unlawfully, this seemingly small

[1] Ḥilyat al-Awliyāʾ, vol. 9, p. 193, No. 13663 (adapted)

mistake will devastate the heart. Therefore, exercising caution in transactions is an absolute necessity.

An Extraordinary Book on Asceticism (*Zuhd*)

Someone once asked Imam Muhammad b. Ḥasan al-Shaybānī رَحْمَةُ اللّٰهِ عَلَيْه, the exceptionally gifted student of Imam Abū Ḥanīfah رَحْمَةُ اللّٰهِ عَلَيْه:

> "Kindly compose a book on the subject of asceticism (*zuhd*, i.e. detachment from the world)." He replied: "I have already written a book on this subject." The person asked: "Which book is that?" He stated: "*Kitāb al-Buyūʿ* (The Book of Commercial Transactions)—my book in which the Islamic rulings governing buying and selling are expounded."[1]

In other words, one who is ignorant of the rulings of commercial transactions cannot avoid the unlawful; and one who cannot avoid the unlawful, how can he ever become an ascetic (*zāhid*)? It is evident that a true ascetic—one who is detached from the world, protected from the love of worldly riches, genuinely pious and fears Allah—is the one who successfully observes Islamic legal cautions in buying and selling.

The marketplace is essentially the venue where the love of the world and material wealth displays its true colours. Remaining in solitude among mountains and caves to perform worship is relatively easy. However, in the marketplace, when Satan launches attacks with his entire army, the enjoining self (*nafs al-ʿammārah*) tempts, and the allure of wealth intensifies, guarding oneself against the attacks of the *nafs* and Satan while maintaining complete honesty and adhering to Islamic legal rulings is exceedingly difficult. Therefore, the true ascetic and detached soul is the one who steps into the world and guards his heart against its tangles.

Dear Islamic brothers! It is incumbent upon us to become good and truthful traders as well as honest buyers. Let us listen to some hadith traditions regarding the virtues of blessed merchants who conduct honest trade.

[1] Al-Mabsūṭ by Al-Sarakhsī, Part 12, vol. 6, p. 128

(1) The Honest Merchant Shall Be with the Prophets عَلَيْهِمُ السَّلَام

The Final Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم said:

اَلتَّاجِرُ الصَّدُوْقُ الْاَمِيْنُ مَعَ النَّبِيِّيْنَ، وَالصِّدِّيْقِيْنَ، وَالشُّهَدَاءِ

"The truthful and trustworthy merchant shall be in the company of the Prophets, the truthful (*Ṣiddīqīn*), and the martyrs on the Day of Judgement."[1]

(2) The Excellence of Earning Worldly Wealth through Lawful Means

In *Jāmiʿ al-Tirmidhī*, there is a hadith in which the Beloved Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم said:

اِنَّ التُّجَّارَ يُحْشَرُوْنَ يَوْمَ الْقِيَامَةِ فُجَّارًا اِلَّا مَنِ اتَّقٰى وَبَرَّ وَصَدَقَ

"Indeed, merchants shall be raised on the Day of Judgements as transgressors, except for those who are pious, act virtuously, and speak the truth."[2]

The renowned commentator of the noble Quran, Mufti Aḥmad Yār Khān Naʿīmī رَحْمَةُ اللّٰهِ عَلَيْه, explains this Hadith:

> Piety (*taqwā*) refers to refraining from major sins specifically while avoiding minor sins generally. Virtue refers to keeping one's business transactions free from deception and breach of trust. Truthfulness refers to being transparent regarding the merchandise, and if an item is defective, not attempting to present it as faultless. The meaning is that on the Day of Judgement, all merchants will be raised as transgressors, except those in whom these three attributes are combined: piety, virtue, and truthfulness.[3]

(3) The Excellence of Leniency in Buying and Selling

[1] Jāmiʿ al-Tirmidhī, p. 316, Hadith 1209
[2] Jāmiʿ al-Tirmidhī, p. 316, Hadith 1210
[3] Mirʾāt al-Manājīḥ, vol. 4, p. 245

It is narrated from Sayyidunā Jābir رَضِیَ اللّٰہُ عَنْہُ that the Final Prophet صَلَّی اللّٰہُ عَلَیْہِ وَاٰلِہٖ وَسَلَّم said:

رَحِمَ اللّٰہُ رَجُلًا سَمْحًا اِذَا بَاعَ، وَاِذَا اشْتَرٰی، وَاِذَا اقْتَضٰی

"May Allah Almighty show mercy to a person who is lenient when he sells, when he buys, and when he demands payment."[1]

Leniency in selling means that one does not attempt to give the customer a lesser quantity or defective goods; leniency in buying means paying a fair price in full and promptly without causing distress to the trader (e.g. the shopkeeper); and leniency in demanding payment means that when one is owed a debt, one requests repayment gently and grants respite to a debtor in hardship without inflicting strain upon him. Whoever combines these three qualities is an accepted servant of Allah.[2]

An Action Superior to Voluntary Worship

Imam al-Ghazālī رَحْمَۃُ اللّٰہِ عَلَیْہ states in *Ihyāʾ al-ʿUlūm al-Dīn*:

> Adhering strictly to the path of truth in commerce is more difficult than consistently performing voluntary acts of worship. For this reason, a pious predecessor رَحْمَۃُ اللّٰہِ عَلَیْہ said:
>
> اَلتَّاجِرُ الصَّدُوْقُ اَفْضَلُ عِنْدَ اللّٰہِ مِنَ الْمُتَعَبِّدِ
>
> "A truthful merchant is more virtuous in the sight of Allah than a devout worshipper."[3]

May Allah Almighty grant us the ability to exercise caution in buying and selling, and to adopt complete honesty.

[1] Ṣaḥīḥ al-Bukhārī, p. 541, Hadith 2076
[2] Mirʾāt al-Manājīḥ, vol. 4, p. 242
[3] Ihyāʾ al-ʿUlūm, vol. 2, p. 95

اٰمِیْن بِجَاہِ خَاتَمِ النَّبِیّٖن صَلَّی اللّٰہُ عَلَیْہِ وَاٰلِہٖ وَسَلَّم

Learn the Rulings of Buying and Selling!

Dear Islamic brothers! Commerce, or buying and selling, is a complex subject with intricate rulings and issues. It is evident that all these rulings and issues cannot be encompassed within a brief speech. However, it is obligatory for every merchant to learn the essential rulings pertaining to trade, and for every buyer to learn those pertaining to purchasing. اَلْحَمْدُ لِلّٰہ!

- Dār al-Iftāʾ Ahl al-Sunnah mobile application is available, which, alongside various other religious information, separately includes a complete trade course, as well as fatwas relating to buying and selling. Install this application on your smartphone.
- The weekly Madani Channel program titled *Aḥkām-e-Tijārat* is broadcast regularly. Listen to and watch this program. اِنْ شَآءَاللّٰہ, You will gain a wealth of useful information regarding buying and selling and modern marketing.
- Read *Bahār-i Sharīʿat*, Volume 2, Part 11: Kitāb al-Buyūʿ. This will also enable you to learn numerous rulings and issues regarding commercial transactions.
- Purchase and read the 62-page booklet titled *Tājiro Kay Liye Kām Kī Bātaiṇ* published by Maktaba-tul-Madina. اِنْ شَآءَاللّٰہ, You will learn a great deal regarding commercial transactions.
- Here is a piece of advice: Be sure to save the contact number of Dār al-Iftāʾ Ahl al-Sunnah. Whenever you face any issue or require Islamic legal guidance regarding a specific situation, call and seek guidance from the honourable muftis. By doing so, اِنْ شَآءَاللّٰہ, you will save yourself from numerous sins and acquire a vast treasure of religious knowledge.

A Sin Worse Than Theft

It is stated in Ihyāʾ al-ʿUlūm al-Dīn:

> Circulating counterfeit coins (or fake currency notes) is a widespread form of injustice. Its major peril is that it can become a continuous sin. For instance, if a person deceitfully passes a counterfeit note to someone, that person will pass it on to a third, the third to a fourth, and the fourth to a fifth, continually passing it along through deception. Consequently, all of them will become sinful, and the burden of all their sins will fall upon that first person, for it was he who opened the door to this evil.[1]

A pious predecessor رَحْمَةُ اللّٰهِ عَلَيْه states:

> Passing off a single counterfeit coin (or fake note through deception) is worse than stealing one hundred silver coins. This is because theft is a sin that ceases as soon as the thief commits it; whereas introducing a counterfeit note deceptively is an evil innovation and a corrupt method that a person establishes in religion (meaning the person to whom he passed the fake note may pass it on further, and so on, causing the matter to persist and turning it into a continuous sin).[2]

O devotees of the Prophet! May Allah Almighty protect us from the calamity and curse of sins. Reflect upon this wretched state! Just imagine—the person who originally circulated the fake note through deception might pass away, yet the counterfeit note he introduced continues to circulate in the market. If this occurs, sins will continue to reach him in his grave. How wretched is the individual who lies in his grave while his sins continue to increase.

Become Well-Wishers!

O devotees of the Prophet! Here is a very beautiful Madani pearl. If we implement it in our lives, we shall be saved not only from the sins associated with commerce but also from numerous other sins. What is this Madani pearl? The Beloved and Final Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم said:

[1] Ihyāʾ al-ʿUlūm al-Dīn, vol. 2, p. 94 (summarized)
[2] Ihyāʾ al-ʿUlūm al-Dīn, vol. 2, p. 94

لَا یُؤْمِنُ اَحَدُکُمْ، حَتّٰی یُحِبَّ لِاَخِیْهِ مَا یُحِبُّ لِنَفْسِهٖ

"None of you truly believes until he loves for his brother what he loves for himself."[1]

Every action, every word, and every transaction that we do not like for ourselves, we should not like for others; and whatever action, word, and transaction we like for ourselves, we should like the same for others. Rest assured, this is the secret to our and our society's progress—if we adopt it, our society can reach the pinnacle of development within days.

Read the history of the blessed eras of the Companions, Tābiʿīn, and their successors. At that time, Muslims were successful and prosperous. Why? Because they were well-wishers of one another, desired goodness for each other, and consequently, all moved forward toward success and achievement. Ever since hatred, discord, and the love of wealth entered our hearts, we have been plunging deeper into decline day by day. Let us reflect upon our condition and implement this magnificent Madani pearl taught in the hadith, that a true Muslim is one who desires for others what he desires for himself.

An Extraordinary Reason for a Deal Not Falling Through

Sayyidunā Sarī Saqaṭī رَحْمَةُ اللّٰهِ عَلَيْه was a great saint who engaged in commerce. On one occasion, he purchased almonds for sixty dinars and recorded in his register that he would sell them for sixty-three dinars. A few days later, the price of almonds rose and the almonds he purchased for sixty dinars were now valued at ninety dinars in the market.

One day, a person came to him and said, "I wish to buy almonds." He replied, "Take them." The customer asked, "How much?" He replied, "For sixty-three dinars." The customer, being a pious individual as well, remarked, "The market price of these almonds has reached ninety dinars." Sayyidunā Sarī Saqaṭī رَحْمَةُ اللّٰهِ عَلَيْه responded, "I made a promise to myself that I would only earn a profit of three dinars on these almonds. Therefore, regardless of their current

[1] Ṣaḥīḥ al-Bukhārī, p. 74, Hadith 13

market value, since I purchased them for sixty dinars, I shall sell them for sixty-three dinars."

The customer said, "I will buy them for ninety dinars." Sayyidunā Sarī Saqaṭī رَحْمَةُ اللّٰهِ عَلَيْه insisted, "I will sell them for sixty-three dinars." Both of them were so considerate of each other's welfare that the transaction did not take place at all! The customer wanted the shopkeeper to profit, while the shopkeeper desired the customer's benefit. Amidst this friendly debate, neither did the customer purchase the almonds, nor did Sayyidunā Sarī Saqaṭī رَحْمَةُ اللهِ عَلَيْه sell them, and ultimately the customer returned empty-handed.[1]

Dear Islamic brothers! This is what true mutual goodwill looks like! Do we act in this manner? In our society, a dispute between a customer and a shopkeeper is entirely different. The customer wants to buy an item worth fifty rupees for ten rupees, and the shopkeeper wants to sell an item worth fifty for one hundred. Neither the customer thinks of the shopkeeper's welfare, nor does the shopkeeper consider the customer's benefit. The result? Deception, measuring items inaccurately, breach of trust, and such vices are multiplying in our markets. Our commerce is declining day by day, and Muslims across the world are plunging further into regression.

We must understand these realities! Today is the opportunity; we must mend our ways. May Allah Almighty grant us the ability to avoid sins related to buying and selling, and to conduct transparent and kind commerce.

اٰمِیْن بِجَاہِ خَاتَمِ النَّبِیّٖن صَلَّی اللّٰہُ عَلَیْہِ وَاٰلِہٖ وَسَلَّم

صَلُّوْا عَلَی الْحَبِیْب صَلَّی اللّٰہُ عَلٰی مُحَمَّد

One of the 12 Religious Activities: The Weekly Gathering

Dear Islamic brothers! To become righteous worshippers, to protect yourselves from sins, and to cultivate a passion for righteous deeds, become associated with Dawat-e-Islami, the global, non-political religious movement of the devotees of the Prophet. Make it a habit to participate actively in the 12

[1] Ihyāʾ al-ʿUlūm al-Dīn, vol. 2, p. 102 (with slight adaptation)

religious activities. اِنْ شَآءَاللّٰه, Countless blessings of this world and the Hereafter will be attained.

Among the 12 religious activities is the weekly gathering. Every Thursday, Dawat-e-Islami's weekly gathering takes place at designated locations (such as Faizan-e-Madinah). It features recitation of the noble Quran, Naʿts, a Sunnah-inspired speech, Dhikr, and a tearful dua. It is a humble request that you regularly attend the weekly gatherings.

- Those who sit in religious gatherings and engage in dhikr possess a great rank. According to a hadith, whoever sits in their company does not remain wretched.[1]
- اَلْحَمْدُ لِلّٰه, In the weekly gathering, dhikr is performed.
- You get the opportunity to learn Islamic knowledge.
- You have the opportunity to sit in righteous company and spend time in the masjid.
- Setting out to attend a religious gathering is stepping out in the path of Allah Almighty, which is a major blessing. When you attend the weekly gathering, the entire time from leaving your home until returning will be counted as time spent in the path of Allah, اِنْ شَآءَاللّٰه.
- Make an intention to attend the weekly gathering every Thursday regularly, from beginning to end.

Attar's Dua: O Lord of Mustafa! Grant the Islamic brother who spends the night of the first Thursday of the month in *iʿtikāf* at the weekly Sunnah-inspired gathering—staying until Ishrāq—a longing for Your worship, and forgive him without accountability.

صَلُّوْا عَلَى الْحَبِيْب صَلَّى اللّٰهُ عَلٰى مُحَمَّد

[1] Ṣaḥīḥ Muslim, p. 1037, Hadith 2689

Madani Pearls Regarding Earning Lawful Sustenance

Dear Islamic brothers! Let us attain the privilege of listening to a few Madani pearls regarding earning lawful sustenance. First, here are two hadith of the Beloved and Final Prophet صَلَّى اللهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم:

1. "Paradise is for the one who earns a pure livelihood."[1]
2. "Seeking lawful sustenance is an obligation after the fulfilment of the obligatory duties."[2]

- It is obligatory for both the employer and the employee to learn the Islamic legal rulings regarding employment (*ijārah*) to the extent of their need. Failing to learn them will render them sinful.[3]
- When hiring an employee, it is essential to pre-determine the duration of employment, duty hours, salary, and other related terms.[4]
- An employee must accurately record his arrival and departure times at the office or shop. If he resorts to misrepresentation and draws a full salary despite working reduced hours, he is sinful and deserving of the punishment of the Fire.[5]
- Acquiring a forged certificate to secure a higher salary or a promotion is impermissible and a sin.[6]

صَلُّوْا عَلَى الْحَبِيْب صَلَّى اللهُ عَلٰى مُحَمَّد

Announcement

The remaining Madani pearls regarding earning lawful sustenance will be explained in the study circles, so be sure to participate to learn more.

[1] Al-Muʿjam al-Kabīr, vol. 5, p. 72, Hadith 4616
[2] Al-Muʿjam al-Kabīr, vol. 10, p. 74, Hadith 9993
[3] 50 Madani Pearls of Earning Halal Sustenance, p. 4
[4] Ibid., p. 4
[5] Ibid., p. 7
[6] Ibid., p. 8

The 6 ṣalat and 2 duas that are recited in the Sunnah-inspired weekly gatherings of Dawat-e-Islami:

◆◆◆

1. The ṣalāt for the night preceding Friday

اَللّٰهُمَّ صَلِّ وَ سَلِّمْ وَبَارِكْ عَلٰى سَيِّدِنَا مُحَمَّدِ النَّبِيِّ الْاُمِّيِّ الْحَبِيْبِ الْعَالِى الْقَدْرِ

الْعَظِيْمِ الْجَاهِ وَعَلٰى اٰلِهٖ وَ صَحْبِهٖ وَ سَلِّمْ

Saints of Islam have quoted, that whoever recites this ṣalāt at least once on the night between Thursday and Friday on a regular basis, will be blessed with the vision of the Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم at their time of death. They will even see him when they are being buried in the grave, to the extent they will see him lowering them into the grave with his own merciful hands. [1]

2. All sins forgiven

اَللّٰهُمَّ صَلِّ عَلٰى سَيِّدِنَا وَ مَوْلَانَا مُحَمَّدٍ وَّعَلٰى اٰلِهٖ وَسَلِّمْ

It is narrated from Anas رَضِیَ اللّٰهُ عَنْهُ that the Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم stated, “Whoever recites this ṣalāt upon me whilst standing, his sins will be forgiven prior to him sitting; and if he recites it whilst sitting, his sins will be forgiven before he stands.”[2]

3. 70 portals of mercy

صَلَّى اللّٰهُ عَلٰى مُحَمَّدٍ

Seventy portals of mercy are opened for whoever recites this ṣalāt.[3]

[1] Afḍal al-Ṣalawāt ʿalā Sayyid al-Sādāt, p. 151

[2] Afḍal al-Ṣalawāt ʿalā Sayyid al-Sādāt, p. 65

[3] Al-Qawl al-Badīʿ, p. 277

4. The reward of 600,000 ṣalāt

اَللّٰهُمَّ صَلِّ عَلٰى سَيِّدِنَا مُحَمَّدٍ عَدَدَ مَا فِيْ عِلْمِ اللّٰهِ صَلَاةً دَآئِمَةً بِدَوَامِ مُلْكِ اللّٰهِ

Shaykh Aḥmad Ṣāwī رَحْمَةُ اللّٰهِ عَلَيْه reports from some saints of Islam that whoever recites this ṣalāt once receives the reward of reciting ṣalāt 600,000 times.[1]

5. Nearness to Allah's Messenger ﷺ

اَللّٰهُمَّ صَلِّ عَلٰى مُحَمَّدٍ كَمَا تُحِبُّ وَ تَرْضٰى لَهٗ

Once, a person came to the Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم. Amazingly, the Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم made this person sit between himself and Abū Bakr al-Ṣiddīq رَضِیَ اللّٰهُ عَنْهُ. The Companions were surprised as to who this honoured person was. When he left, the Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم explained, "When he sends ṣalāt upon me, he does so in these words."[2]

6. The ṣalāt of intercession

اَللّٰهُمَّ صَلِّ عَلٰى مُحَمَّدٍ وَّ اَنْزِلْهُ الْمَقْعَدَ الْمُقَرَّبَ عِنْدَكَ يَوْمَ الْقِيَامَةِ

The Prophet صَلَّى اللّٰهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم stated, "My intercession becomes necessary (*wājib*) for whoever recites ṣalāt like this."[3]

1. Good deeds for 1000 days

جَزَى اللّٰهُ عَنَّا مُحَمَّدًا مَا هُوَ اَهْلُهٗ

[1] Afḍal al-Ṣalawāt ʿalā Sayyid al-Sādāt, p. 149

[2] Al-Qawl al-Badīʿ, p. 125

[3] Al-Targhīb wa al-Tarhīb: Hadith 31

Ibn ʿAbbās رَضِیَ اللّٰہُ عَنْہُمَا reports that the Messenger of Allah صَلَّی اللّٰہُ عَلَیْہِ وَاٰلِہٖ وَسَلَّم declared, "Seventy angels write good deeds for a thousand days for whoever recites this."[1]

2. An easy way to spend every night in worship

The Prophet صَلَّی اللّٰہُ عَلَیْہِ وَاٰلِہٖ وَسَلَّم said, "Whoever recites this supplication three times at night; it is as though he found Laylat al-Qadr."[2]

لَآ اِلٰهَ اِلَّا اللّٰهُ الْحَلِيْمُ الْكَرِيْمُ سُبْحٰنَ اللّٰهِ رَبِّ السَّمٰوٰتِ السَّبْعِ وَ رَبِّ الْعَرْشِ الْعَظِيْمِ

There is none worthy of worship except Allah, who is al-Ḥalīm and al-Karīm. Allah is pure, Lord of the seven skies and the magnificent ʿArsh.

Schedule for Overseas Weekly Congregation Circles, 12 November 2026

- **Learning Sunnahs and manners:** 5 minutes
- **Memorising a prayer:** 5 minutes
- **Review:** 5 minutes
- **Total duration:** 15 minutes

Remaining Madani Pearls Regarding Earning Lawful Sustenance

- An employee should remain aware and alert during duty hours and avoid factors that induce tiredness, such as staying up late at night.[3]
- One who is unable to fulfil work according to the contract of employment should immediately inform the employer (i.e. the party with whom the contract was made).[4]
- If employment is contracted for a fixed duration, for instance twelve

[1] Majmaʿ al-Zawāʾid: Hadith 17305

[2] Tārīkh Ibn ʿAsākir: Hadith 4415

[3] 50 Madani Pearls of Earning Halal Sustenance, p. 8

[4] Ibid., p. 11

months, the contract cannot be terminated without the mutual consent of both parties. An employer issuing unwarranted threats to dismiss an employee, or an employee threatening to quit, is not permissible. However, either party may terminate the contract before the fixed period on account of a valid Islamic legal necessity.[1]

- It is not permissible for a Muslim to take up employment under a non-Muslim that entails the humiliation of a Muslim, such as cleaning his house, carrying his garbage, or washing his car. However, he may undertake work that does not involve the humiliation of a Muslim.[2]
- An employee must refrain from utilising office pens, paper, and other supplies for his personal affairs.[3]
- Watchmen, security guards, police officers, and others whose duty requires them to remain awake on watch will be sinful if they intentionally sleep during duty hours, and they must deduct wages corresponding to the duration they slept or remained negligent.[4]

صَلُّوْا عَلَى الْحَبِيْب صَلَّى اللهُ عَلٰى مُحَمَّد

Supplication for Protection against Scorpions and Other Harmful Pests

In accordance with the schedule of Dawat-e-Islami's weekly Sunnah-inspiring gathering, the "Supplication for protection against scorpions and other harmful pests" will be memorised. The supplication is as follows:

اَعُوْذُ بِكَلِمَاتِ اللهِ التَّامَّاتِ مِنْ شَرِّ مَا خَلَقَ سَلَامٌ عَلٰى نُوْحٍ فِى الْعٰلَمِيْنَ

[1] Ibid., p. 12, summarized
[2] Ibid., p. 13
[3] Ibid., p. 14
[4] Ibid., p. 19

"I seek refuge in the perfect words of Allah from the evil of all that He has created. Peace be upon Nūḥ among all the worlds."[1]

Method of collective accountability (72 Pious Deeds)

The Merciful Prophet صَلَّى اللهُ عَلَيْهِ وَاٰلِهٖ وَسَلَّم has said, "Pondering ˹over the Hereafter˺ for a moment is better than 60 years of worship."[2]

Let's make good intentions before filling in the *Pious Deeds* booklet:

- To please Allah Almighty, I will hold myself to account through the *Pious Deeds* booklet and encourage others to do the same.
- I will praise (i.e. thank) Allah Almighty for the pious deeds which I practised.
- I will regret not acting upon the pious deeds I missed out on and will try to act on them in the future.
- Allah Almighty forbid, if I have not acted on any pious deed which prevents a person from sinning, I will repent to Allah and make a firm intention to not sin in the future.
- I will not reveal my good deeds without a need (for example, by saying that I acted on such and such or so and so amount of pious deeds).
- I will make up for any pious deed that can be performed later (for example, I will make up for the 313 ṣalāt I missed yesterday by reciting them today).
- I will try to achieve the actual aim of filling in the *Pious Deeds* booklet, such as attain the fear of Allah, be pious, have good character, and spread Islam.
- I will fill in the *Pious Deeds* booklet tomorrow as well.
- I will not fill in the *Pious Deeds* booklet as a formality, rather I will actually assess my deeds and fill it in.

[1] Khazīnah-i Raḥmat, p. 153
[2] Al-Jāmiʿ al-Ṣaghīr: Hadith 5897

For all the pious deeds you acted upon, mark the box next to them with an inverted tick. For all the ones you missed, mark 'O' in the box next to them.

Note: When carrying out self-accountability, only look at your own *Pious Deeds* booklet.

صَلُّوْا عَلَى الْحَبِيْب صَلَّى اللهُ عَلٰى مُحَمَّد

Method of collective accountability (72 pious deeds) daily 56 pious deeds

- Have you made good intentions?
- Did you offer the five daily prayers in congregation?
- Wherever you were in the day, did you invite others to offer prayer?
- Did you read or listen to Sūrat al-Mulk at night?
- After the five prayers, did you at least recite Āyat al-Kursi, Sūrat al-Ikhlāṣ, and Tasbīḥ Fāṭima once?
- Have you read or listened to at least three verses of the Quran with translation and commentary from *Kanz al-Īmān with Khazāʾin al-ʿIrfān* or *Nūr al-ʿIrfān*? Or, have you read or listened to at least two pages from *Tafsīr Ṣirāṭ al-Jinān*?
- Have you recited some invocations from the Shajara?
- Have you recited ṣalawāt upon the Prophet at least 313 times?
- Have you protected your *eyes* from sin? (By not looking at indecent things on your mobile or elsewhere, movies and dramas, non-maḥram women, etc.)
- Have you protected your ears from sin by not listening to backbiting, music, foul *and* lewd speech, etc?
- Did you keep your gaze lowered today whilst walking or travelling and

refrain from looking here and there without need?

- Did you read a book written by Imam Aḥmad Razā Khān, a book/booklet of *Maktabat* al-Madina, or the Monthly Magazine Faizan-e-Madina for at least 12 minutes today?
- Did you stop talking and discontinue what you were doing to reply to azan and iqāmah?
- If something *happened* that made you angry with someone, did you stay quiet and control your anger, or did you end up speaking out?
- Did you fill in the *Pious Deeds* booklet whilst taking account of your actions?
- Did you listen to your *nigrān* in accordance with the guidelines stipulated by the central executive committee?
- Did you speak respectfully with everybody inside and outside the home, be they young or old?
- Did you study or teach in Madrassa-tul-Madina for adults?
- Did you try to sleep within two hours after the ʿIshāʾ prayer congregation?
- Did you spend at least two hours carrying out the religious activities of Dawat-e-Islami in accordance with the schedule provided by your nigrān?
- Did you wake up others for Fajr prayer?
- Did you refrain from unnecessarily peeping into other people's homes?
- Did a short lecture (*dars*) take place in your home? In your absence, did somebody else carry this out?
- Did you listen to or deliver at least one Madani dars in the masjid, workplace, or wherever else possible?
- Did you dress according to the sunnah? (These clothes must be a colour permitted by the shariah and not glaringly bright or sparkling.)
- Do you have long hair according to the sunnah?

- Have you refrained from the sin of shaving the beard or trimming it less than a fist-length?
- Did you repent immediately after committing a sin?
- Did you eat according to the sunnah and recite the pre-meal and post-meal duʿāʾs?
- Did you give salaam to the Muslims you met at home; at work; on the bus, train, etc; and other places?
- Did you act upon at least some sunnahs related to the miswāk, exiting and entering the home, sleeping and awakening, sitting facing qibla, etc?
- Did you offer the four units (*rakʿāt*) of sunnah for Ẓuhr prior to the farḍ?
- Did you offer tahajjud prayer at night? If you did not sleep, did you offer ṣalāt al-layl?
- Did you offer the voluntary (*nafl*) prayers of ishrāq, chāsht, and awwābīn?
- Did you offer the preceding sunnahs of ʿAṣr or ʿIshāʾ?
- Did you encourage *someone* else to take part in at least one of Dawat-e-Islami's 12 religious activities?
- Did you avoid asking someone to borrow something from them? (e.g. slippers, shawl, mobile, charger, car)
- Did you refrain from *lying* and engaging in backbiting and taletelling (including listening to these things)?
- Did you watch Madani Channel for some time?
- Did you refrain from forming personal friendships based on worldly gain?
- Despite being able to do so, did you delay paying a debt back in time without the permission of the lender? Did you give back something you borrowed to its owner within the time period you both agreed?
- Did you refrain from uttering words of humility in front of others despite

not truly meaning them? For example, saying, "I am a nobody" to increase your respect in the sight of others whereas you do not truly believe yourself to be as such.

- Did you maintain cleanliness and tidiness?
- Upon learning of another Muslim's flaw, did you conceal it from others (unless there was a religious reason not to)?
- Did you deliver or take part in a tafsīr study circle?
- Did you recite 'بِسْمِ الله' before everything that is permissible and honourable?
- Did you deliver or listen to an outdoor dars?
- Did you pray for the forgiveness of your parents and spiritual guide and convey to them at least the reward of some good deeds?
- Did you avoid wasting of any kind at home, in the masjid, at work, etc?
- Did you abide by traffic laws?
- If an Islamic brother (especially a nigrān) did something wrong and needed to be corrected, did you attempt to correct him in writing or by meeting him whilst being gentle and kind? (Thus, avoiding the major sin of backbiting in the form of revealing his mistake to another without a reason permitted by shariah)
- Did you protect yourself from sinning with your tongue by avoiding slander, hurting others, swearing, etc?
- To build the habit of avoiding trivial speech which carries no worldly or religious benefit, did you communicate even a little using gestures?
- Did you try to avoid mocking others, ridiculing them, taunting them, hurting their feelings and guffawing?
- Did you wear an '*imāmah*?

- Did you respect your parents?

Record of qufl-e-Madinah

- Communicating through writing - 12 times
- Communicating through gestures - 12 times
- Conversing without staring - 12 times

Ten weekly pious deeds

- Did you send at least one Islamic sister from your home to the weekly sisters' gathering?
- Did you watch or listen to the weekly Madani Muzakarah?
- Did you attend the weekly gathering from beginning to end?
- This week, did you observe i'tikāf on the day off?
- This week, did you visit at least one ill or distressed person at their home or the hospital according to the sunnah and console them? Or, did you offer condolences upon someone passing away?
- Did you fast on Monday this week (or in the case of not doing so, fast on any other day)?
- Have you read or listened to the weekly booklet?
- Did you conduct the area visit at least once this week?
- This week, did you reach out to at least one Islamic brother who used to be part of Dawat-e-Islami or attended the weekly gatherings, and encourage him to join the religious environment?
- Did you participate in the weekly study circle?

Three monthly pious deeds

- Did you fill in last month's *Pious Deeds* booklet and submit it to your

nigrān?

- This month, did you travel in at least a 3-day Madani qāfilah?
- This month, did you make a financial contribution to a Sunni scholar (or the imam, muezzin or worker of a masjid)?

One yearly pious deed

- This year, did you travel in a one-month qāfilah according to the schedule?

Two lifetime pious deeds

- Have you read the lifetime syllabus?
- Have you travelled in an uninterrupted 12-month qāfilah and completed different courses (12 Religious Works course, 7-day Islah-e-Amaal [i.e. reformation of deeds] course, 7-day Faizan-e-Namaz course)

صَلُّوْا عَلَى الْحَبِيْب صَلَّى اللهُ عَلٰى مُحَمَّد

The Amir of Ahl al-Sunna's dua

O Allah! Whoever sincerely acts upon the *Pious Deeds* booklet, fills it in everyday whilst taking account of himself, and submits it on the first of every Islamic month to the relevant Islamic brother; do not give them death until they recite the kalima.

اٰمِیْن بِجَاہِ خَاتَمِ النَّبِیّٖن صَلَّی اللهُ عَلَیْهِ وَاٰلِهٖ وَسَلَّم

صَلُّوْا عَلَى الْحَبِيْب صَلَّى اللهُ عَلٰى مُحَمَّد