DISCOURSES ON ISLAMIC WAY OF LIFE

Part 7

By Justice Musti Muhammad Taqi Usmani

DARUL-ISHAAT
KARACHI-1, PAKISTAN.
DISCOURSES ON
ISLAMIC WAY OF LIFE

VOL. VII

By
Justice Mufti Muhammad Taqi Usmani

Translated By
Iqbal Hussain Ansari

DARUL ISHA'AT
URDU BAZAR KARACHI-I
PAKISTAN (021) 2631861
Vol. VII

Includes

58  The Pleasure Of Sin - A Deception
59  Mind Your Own Business
60  Hate The Sin, Not The Sinner
61  The Significant Role Of 'Madrasahs'
62  Suffering, A Blessing In Disguise
63  Stick To Halal (Lawful) Source Of inome
64  The Evil Of Interest-Based Economy
65  Abstain From Mocking At The Sunnah Practice
66  The Blessing Of Contentment
67  Signs Of The Age Of 'Fitnah' (Trials)
68  How To Live Before One Dies?
69  Avoid Impractical Questioning
70  The Ulama And Modern Problem
PUBLISHER'S NOTE

The English version of the Islahi Khutbat, has been published by Darul Isha'at Pakistan. This is solely because of the Favours of Allah on us and the prayers of our mentors.

This is the translation of the reformative speeches of Mufti Justice Mawlana Muhammad Taqi Usmani may Allah prolong his benefits over us. He has been given these lectures for about ten years every week at the Bait ul Mukarram Masjid, Karachi. Those who attend these lectures gain much knowledge theoretically and practically. I, too, attend these lectures and have been deriving much advantage. These lectures are being recorded on audio cassettes and books are published subsequently. These cassettes and books cater to those who understand the Urdu language.

We at Darul Isha'at desired that an increased number of people should benefit from these lectures. Allah helped us get these books translated into English and publish them and He also provided us the necessary means. Al-Hamdu-lil-laah, after six years of continuous effort a complete set of these books is available to the readers. Let our readers remember that these books have been
translated from oral lectures of the honourable Mufti Justice Mawlana Muhammad Taqi Usmani and not from his writings.

They may, therefore, find in them the style of the spoken words that the translator may have retained here and there.

We have endeavoured to match the get up of the books with their invaluable content and have paid due care in the use of paper, printing and binding. We hope that this set of books will be very useful to our readers in Europe and the United States. They will gain beneficial knowledge from these books and be prompted to put their knowledge into practice.

*Insha Allah* they will find a great change in their everyday life.

We have published many books in English and many more are under preparation. Do write to us for a full list of these books.

Finally, I request my readers to remember me in their prayers as also my parents and family members. May Allah reward them.

*KHALIL ASHRAF USMANI*
*S/O MOHAMMAD RAZI USMANI*
CONTENTS

Series: 58
THE PLEASURE OF SIN -
A DECEPTION
1. Paradise and Hell are concealed under curtains 28
2. The buyer of embers of Hell Fire 29
3. The path leading to Paradise 29
4. You should not aspire for the fulfilment of every wish 30
5. Man’s soul is addicted to tastes and pleasures 30
6. There is no peace in hankering after sensual desires 31
7. Pleasure and enjoyment know no bounds 31
8. Commission of Adultery openly and above board 32
9. Why are rapes being committed in America in such large numbers 32
10. The thirst for Adultery cannot be quenched 33
11. An example of the tastes of sins 33
12. Endure a little hardship and inconvenience 34
13. The ‘self’ is like a lion over a weak 34
14. The ‘self’ is like a suckling child 35
15. The ‘self’ has acquired a taste for sins 36
16. Peace and Tranquillity lie in the Remembrance of Allah 36
17. Allah’s promise cannot be false 37
18. Now I have resolved to make my heart worthy of of Allah’s attention 38
19. Why does the mother face all these troubles in bringing up her infant? 39
20. Love puts an end to hardships and difficulties 39
21. The miraculous impact of love explained with the help of Love Stories 40
22. The employee loves his salary 41
23. Try to acquaint yourself with the pleasure of Allah's worship
24. An observation of Hazrat Sufyan Sauri
25. I desire a state of ecstasy all day and night
26. You shall find enjoyment in crushing the 'self'
27. Try to acquire the sweetness of Eeman (Belief)
28. The Essence of Tasawwuf (Mysticism)
29. The Heart is meant for being broken

Series: 59
MIND YOUR OWN BUSINESS
1. Action upon one verse
2. Cause of the sad plight of the Muslims
3. Why do the efforts remain fruitless?
4. You begin the work of reform on others
5. You have no thought of reforming your own selves
6. The sermons delivered remain ineffective
7. Everyone is accountable for his own deeds
8. An incident that happened with Hazrat Zun-noon Misri
9. The saint had his eyes on his sins
10. None remained bad in his eyes
11. Look! How anxious man becomes about his own sickness
12. An event of a lady that is full of morals
13. Hazrat Hamzalah become obsessed with the idea that he had become a hypocrite
14. Hazrat Umar suspected hypocrisy in himself
15. Extreme Ignorance of Deen
16. This is our plight
17. The way of Reforming
18. How did the Holy Prophet train the Companions?
19. The Noble Companions turned into gold
20. Let us make our own servery
21. One Lamp lights another lamp
22. How to create the thought of Self-Reform? 69
23. The Reformatory meetings are held in Darul Uloom 69

Series 60
HATE THE SIN, NOT THE SINNER
1. The curse of condemning a Sinner 74
2. The Sinner may be compared to a sick person 74
3. It is *KUFR* (unbelief) and not the *KAFIR* (unbeliever) that deserves to be hated 75
4. Maulana Ashraf Ali Thanawi رحمۃ اللہ علیہ regarded others to be better than himself 75
5. Who are those who suffer from this disease (of superiority complex)? 76
6. On seeing a sick person one should recite this supplication 76
7. This *Du‘a* (Supplication) should be recited also on seeing a sinner 77
8. Hazrat Junaid Baghdadi رحمۃ اللہ علیہ kissed the feet of a thief 78
9. One believer is like a mirror for another believer what is the meaning of this maxim? 79
10. Do not disclose the vice of one man to another 79

Series 61
THE SIGNIFICANT ROLE OF ‘MADRASAHS’
1. Introduction 84
2. Countless are Allah’s blessings 85
3. The Greatest blessing 86
4. Religious schools and propaganda against them 87
5. Objections are raised to all activities of Molvis 87
6. This class of Molvis is a shield for Islam 88
7. The search for a Religious school in Baghdad 89
8. Never tolerate the abolition of the Madaris running on the classical pattern 91
9. A remedy to save Religious Fervour and Zeal from cooling down 91
10. Objections raised against the *Madaris* (schools) 92
11. The Molvi is a die-hard

12. Give up worrying about the means of livelihood for these Molvis

13. Condemn this world

14. Do not make of the Molvi an ironmonger or a carpenter

15. An Instructive event

16. The blessings of the Teaching profession

17. Student life ameliorates the Hereafter

18. An event concerning Hazrat M'aroof Karkhi

19. The Income and expenditure of the Madaris

20. We depend on, and seek help from, Allah only.

21. This is a Deeni Madrasah and not a shop

22. Know your worth

Series: 62

SUFFERING, A BLESSING IN DISGUISE

1. Glad tidings for the miserable

2. There are two categories of Miseries

3. Some “Troubles” descend from Allah on man as punishment

4. “Troubles” are also due to Allah’s Mercy

5. No man is free from troubles and worries

6. A story full of morals

7. Allah has granted different types of wealth to different men

8. Why should a favourite servant of Allah be burdened with cares and worries?

9. Prizes for those who are patient and forebearing

10. A most suitable example of hardship

11. Another example

12. Those who recite انا لله (we belong to Allah) when afflicted with hardships

13. We put to trouble our friends

14. A unique story

15. The calamities coming down from Allah
are forced *Mujahadat* (strivings) 118
16. A third example of hardships 119
17. A fourth example 119
18. The ordeals that fell on Hazrat Ayyub 120
19. The sign to indicate that a particular hardship is a Mercy from Allah 121
20. The sign of the acceptance of a *Du 'a* (supplication) 122
21. An event that happened to Hazrat Haji Imdadullah Sahib 123
22. The essence of the *Hadith* 124
23. When a hardship befalls anyone, the victim should display humbleness 124
24. The account of Righteous Man 124
25. An event full of Morals 125
26. The conduct of the Holy Prophet during periods of distress 126

Series 63

**STICK TO HALAL (LAWFUL) SOURCE OF INCOME**
1. The means of Livelihood depends on Allah’s dispensation 132
2. The systems of employment and livelihood are linked with Divine dispensation 133
3. An astonishing instance of Apportionment of Sustenance 133
4. It is the Divinely set system that the Night is for rest and the Day is for work 134
5. Do not close upon yourself the door of livelihood 135
6. This is a Gift from Allah 136
7. Allah is the Fontain-head for everything 136
8. Why did Hazrat Usman Ghani not relinquish the Caliphate? 137
9. The attribute of service to Humanity is a Divine Gift 138
10. An account of the ordeal of Hazrat Ayyub 139
11. An event of demanding more money as Eid Gift 140
Series: 64
THE EVIL OF INTEREST-BASED ECONOMY

1. The difficulties which the Muslims of the Western world are facing
2. Declaration of war against those who are involved in Usurious dealings
3. What is the meaning of Usury?
4. Giving something more without a prior agreement to this effect is not Usury
5. A nice procedure of repaying a loan
6. Which kind of interest has the Holy Qur'an forbidden and made unlawful?
7. Commercial loans were in vogue even in the earlier days
8. The reality does not change with the change of form
9. A pleasantry
10. The trend of today's thinking
11. A principle of the Islamic Shari‘ah
12. A misconception about the Prophet's time
13. Every tribe was a Joint-Stock company
14. The first amount of Interest to be remitted
15. An example of Banking during the time of the Noble Companions
16. Simple Interest and Compound Interest are both forbidden and unlawful
17. There is consensus of opinion on the unlawfulness of the prevailing Bank Interest
18. What vice is there in Interest on Commercial Loans?
19. You will have to take the risk of possible loss
20. The existing system of Interest is fraught with vices and defects
21. The depositor remains a loser at all costs
22. The amount of Interest is included in
the (indirect) cost of production 159
23. The advantage of Partnership 159
24. The Profit is enjoyed by one party and the loss is borne by another party 160
25. Who are the beneficiaries in the Insurance Business? 160
26. The havoc done by Usury on the International Forum 161
27. Alternatives to the Usurious system 162
28. The Islamic Shari'ah has not forbidden things which are indispensable 163
29. A goodly loan free of Interest is not the only alternative to an Interest bearing loan 163
30. Partnership is an alternative to Interest-bearing loans 163
31. Best results have been obtained from the partnership system 164
32. Practical difficulties in the partnership system 165
33. How to surmount these difficulties? 165
34. The second alternative solution to this problem is Leasing 165
35. The third alternative is the Murabaha (profit-sale) 167
36. Which of these alternatives is more desirable? 168
37. Financial Institutions working in the present age on Islamic principles of economy and livelihood 169
Series: 65
ABSTAIN FROM MOCKING AT THE SUNNAH PRACTICE
1. The outcome of the least degree of arrogance 174
2. If we had lived during the time of the Noble Companions 175
3. Allah distributes His bounties according to the capacities of the recipient 175
4. Why did the Holy Prophet ﷺ curse the person? 177
5. Saintly men possess different trends and tendencies 177
6. Commence every good deed from the right side 179
7. Two *Sunnah* acts at one time 179
8. Every item of the *Sunnah* is sublime 180
9. Every item of the western civilization is just the opposite of the right phase 181
10. Why the western world is on the path of progress? 181
11. The story of a wiseacre 182
12. There is only one way for the Muslims to prosper and progress 183
13. Surrender yourself totally to the servitude of the Holy Prophet ﷺ 184
14. Cutting joke with the *Sunnah* may result in *Kufr* (disbelief) 184
15. The teachings of the Holy Prophet ﷺ and the examples of those who accepted and acted upon them 185
16. Three categories of Men 186
17. Invite others to the path of *Deen* (Faith) 187
18. One should not feel disgusted with the work of preaching 188

Series: 66

**THE BLESSING OF CONTENTMENT**

1. Do not be greedy of worldly resources 192
2. Love for *Deen* (Faith) is desirable 193
3. Love among the Companions ﷺ for doing good deeds 193
4. Create in yourself this love 194
5. An occasion on which the Holy Prophet ﷺ ran a race 194
6. Maulana Ashraf Ali Thanawi ﷺ acted upon this *Sunnah* 195
7. Seek courage from Allah 196
8. Either you are helped to do the deed or granted its reward 196
9. The incident of an Ironsmith 197
10. An idea of the trend of thought of the Noble Companions ﷺ 198
11. The desire to do good is a great blessing 199
12. The word "If" is the key which opens the door to Satanic acts
13. The world is a mixture of comfort and discomfort
14. A man who is loved by Allah faces more hardships
15. What can a mean worm know about the expedience of things?
16. A pious man was moved to tears on account of hunger
17. The difference between a Muslim and an Infidel
18. Be contented with Allah's Decision
19. There is solace in remaining contended with one's Destiny
20. Destiny does not forbid taking preventive measures
21. After taking the necessary measures leave the result to Allah
22. An incident that took place with Hazrat Farooq Azam
23. The correct concept of Destiny
24. To feel grief and shock is not against the principle of contentment with Destiny
25. A very convincing example
26. Failure in any project is also by Allah's Will and Leave
27. As a Mu'min you have put faith in the belief in Destiny
28. Why these worries?
29. A sentence worthy of being written with Gold Water
30. Let the following advice be imprinted on your heart
31. The secret in the comfort and peace enjoyed by Hazrat Zun Noon Misri
32. Hardship too is mercy in disguise
33. An example
34. Do not ask for hardships, but endure them with patience when they come
35. Some accounts of Righteous men
36. There is none in this world who is not facing one or another hardship 216
37. A less severe hardship averts a more severe hardship 217
38. Seek help from Allah 218
39. Learn a lesson from an Innocent child 219
40. It is a sign of goodness to submit to Allah’s Decision 219
41. The sense and meaning of blessing 220
42. The account of a Rich Prince 220
43. Remain contented with your Destiny 221
44. My cup contains the essence of the entire Tavern 222

Series: 67

SIGNS OF THE AGE OF ‘FITNAH’ (TRIALS)

1. The Holy Prophet was commissioned as a Prophet for all peoples of the world till the Day of Judgement 226
2. Prediction about future events 227
3. Anxiety for the salvation of the Ummah 228
4. What Trials and Tribulations are expected to break out in the future? 229
5. What is a Trial? 230
6. The meaning of Trial 230
7. The word *si (Trial) as used in the *ahadith 231
8. A quarrel between parties is a *si (Trial) 231
9. Killing and robbing are *si (Trial) 232
10. A Hadith about the Holy City of Makkah 233
11. The cleaving asunder of the belly of the Holy City of Makkah 234
12. Rising of buildings higher than mountains 234
13. The present era in the light of the *ahadith 235
14. Seventy two (72) signs of Trials and Tribulations 235
15. A mountain of misfortune shall fall down 240
16. Who are the thieves of the Public Funds? 241
17. These are serious cases of theft 241
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>18.</td>
<td>Wine will be drunk under the name of a harmless drink 243</td>
</tr>
<tr>
<td>19.</td>
<td>Usurious transactions will be given the name of business 244</td>
</tr>
<tr>
<td>20.</td>
<td>Bribery will be given the name of Gift 244</td>
</tr>
<tr>
<td>21.</td>
<td>To come to mosques, sitting on cushions 244</td>
</tr>
<tr>
<td>22.</td>
<td>Women will be naked, notwithstanding that they will be clad in garments 245</td>
</tr>
<tr>
<td>23.</td>
<td>The Hair on the heads of women will be like camel humps 245</td>
</tr>
<tr>
<td>24.</td>
<td>These are cursed women 245</td>
</tr>
<tr>
<td>25.</td>
<td>The real purpose of garments 246</td>
</tr>
<tr>
<td>26.</td>
<td>Other nations will eat up the Muslims 246</td>
</tr>
<tr>
<td>27.</td>
<td>The Muslims will become like straws 247</td>
</tr>
<tr>
<td>28.</td>
<td>The Muslims will become coward 247</td>
</tr>
<tr>
<td>29.</td>
<td>The courage of the Noble Companions 248</td>
</tr>
<tr>
<td>30.</td>
<td>The burning desire of a Companion for martyrdom 249</td>
</tr>
<tr>
<td>31.</td>
<td>The first command concerning the Period of Trials 249</td>
</tr>
<tr>
<td>32.</td>
<td>The second command concerning the Period of Trials 250</td>
</tr>
<tr>
<td>33.</td>
<td>The third command concerning the Period of Trials 250</td>
</tr>
<tr>
<td>34.</td>
<td>The best property of a man during the Period of Trials 251</td>
</tr>
<tr>
<td>35.</td>
<td>An important injunction to follow during the Period of Trials 251</td>
</tr>
<tr>
<td>36.</td>
<td>Four signs of the Period of Trials 251</td>
</tr>
<tr>
<td>37.</td>
<td>The conduct of the Noble Companions on difference of opinions 254</td>
</tr>
<tr>
<td>38.</td>
<td>The conduct of Hazrat Abdullah bin Umar 255</td>
</tr>
<tr>
<td>39.</td>
<td>How to conduct ourselves during conditions of Peace and Disturbance 256</td>
</tr>
<tr>
<td>40.</td>
<td>Amicable mutual relations in spite of differences 256</td>
</tr>
<tr>
<td>41.</td>
<td>The conduct of Hazrat Abu Hurairah 257</td>
</tr>
<tr>
<td>42.</td>
<td>The reply of Hazrat Amir Mu‘awiyah Caesar of Rome 257</td>
</tr>
</tbody>
</table>
43. All the Noble Companions are Honourable and Dignified in our eyes

44. The sincerity and Godliness of Hazrat Amir Mu'awiyah

45. Retire into seclusion

46. Take care of your own Reform and Well-being

47. Look into your own weaknesses

48. Refrain from sins

Series: 68

HOW TO LIVE BEFORE ONE DIES?

1. Death is inevitable

2. What is the meaning of “Dying before Death”? 

3. I have to face death one day

4. Neglecting two sublime blessings

5. An incident of Hazrat Bahlol containing morals

6. Who is wise?

7. We are all fools

8. How to meditate on Death and the Hereafter

9. Hazrat Abdur Rahman bin Ni' am

10. Eagerness to meet Exalted Allah

11. Take a reckoning of your activities just today

12. Make a covenant with your ‘self’ every morning

13. Supplication after the covenant

14. A strict control and supervision all Day long over one's deeds

15. Muhasabah (Reckoning) before going to bed at night

16. Rendeer thanks to Allah

17. If there has been a breach, repent for it

18. Now inflict a punishment on your ‘self’

19. The punishment should be appropriate and moderate

20. Pull you courage

21. Do these four acts

22. You shall have to follow this practice
continuously

23. An event that happened to Hazrat Mu‘awiyah

24. Regret and repentance lead to elevation of status

25. Let my sins go to Hell

26. Wage a lifelong warfare against the 'self'

27. Take a step forward and Allah shall support you

28. What reply will you give to Allah when He questions you?

29. Pray to Allah to grant you courage and capacity

30. There is no deficiency, whatsoever, in Allah’s Bounties and Mercy

Series 69

AVOID IMPRACTICAL QUESTIONING

1. The result of putting too many questions

2. What kind of questions should be avoided?

3. It is Satan’s business to involve people in irrelevant questions

4. The tendency of trying to know the reasons for the Injunctions of the Shari‘ah

5. A most convincing reply to questions underlying the wisdom of Religious Injunctions

6. Do not meddle with the Wisdom and Prudence of Allah

7. The Noble Companions never put questions beginning with “Why”.

8. This is a proof of deficiency in our love for Allah and in the acknowledgement of His Greatness

9. The similitudes of a child and a servant

10. Summary

Series: 70

THE ULAMA AND MODERN PROBLEM

1. The need for this study Seminar

2. The theory of Secular Democracy

3. The latest theory

4. What was spread with the Cannon?
5. This was all due partly to the conspiracies of enemies and partly to our own negligence 305
6. The effect of the system of Education on students 307
7. Propaganda in favour of the Secular system 309
8. A wide gulf between the General Public and the Ulama 310
9. An ignorant person is he who is not aware of the Trend of the Times 311
10. Three Unique peculiarities in Imam Muhammad رحمه الله عليه 312
11. We have accepted the conspiracy 312
12. The responsibility of the scholars in the field of Research and Investigation 313
13. It is the responsibility of the Faqih (Jurist) to find out alternative Avenues 313
14. The Faqih (Jurist) is a Preacher also 314
15. The objective of this meagre attempt of ours 314
16. I have taken great pains in embarking upon this subject 315
17. A fresh example of the Importance of this course 315
18. The people’s enthusiasm 316
19. The sparks of Eeman (Faith) are still simmering in the hearts of the Muslims 316
20. The fear to give explanation in the presence of Almighty Allah 317
21. We should take part in paving the path of Revolution 318
22. Knowledge of New Publications and Compilations is inevitable 318
FOREWORD

To The English Edition by
Justice Mufti Muhammad Taqi Usmani

بِسْمِ اللّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, the Compassionate, the Merciful.

On the advice of some of my elders I hold a weekly meeting in Jamia Masjid AlBaitul Mukaram attended by a large number of Muslim brothers and sisters. Rather than giving a formal lecture, my basic purpose intended to be achieved through these meetings is that we get together for some time to review our ways of life in the light of Islamic teachings and to deliberate what is going to happen to us after we leave this mundane world. When the Muslims having true Islamic orientation sit together for this purpose, each one of them benefit from the other to create a genuine concern about our coming life which is the real and eternal life as compared to the present one which may come to an end any time.

I this mutual meeting which is meant for self-correction I normally read a book of Hadith and explain it to the audience in the light of what I have learned from my elders with special reference to the current attitude prevailing in our society and touching upon the relevant practical issues, social evils and the major faults found in our practical life. My friend Maulana Abdulla Memon who regularly attended these meetings usually prepares the audio cassettes of these addresses which are widely circulated in the country and abroad. He has also transcribed some of these audio cassettes in an abridged form and after their compilation he has published them in separate
Discourses On Islamic Way Of Life (Vol: VII) 24

volumes under the title of "Islahi Khutbaat". Nine volumes of this compilations have already come out in Urdu by the grace of Allah which were widely circulated, read and benefited from.

Since long some of my friends were suggesting that these addresses be rendered into English as well so that they may be useful for the English readership. I was reluctant to act upon the suggestion because, as told earlier, these addresses were not formal lectures on a particular subject. They were in fact discussions on different aspects of our lives undertaken with frankness rather than formalism. They some time lack the sequence usually expected from a well considered writing. Therefore, I do not know how far their translation will be as meaningful and effective as it was proved to be in the original Urdu language. However, my nephew, Mr. Khalil Ashraf Usmani, the proprietor of Darul Ishaat, requested Mr. Iqbal Ansari and Mr. Rafiq Abdur Rehman to translate these Khutbaat into English. Both of these gentlemen undertook the task and the outcome of their noble effort is appearing before the readers. I had advised them not to be too strict in literal translation and to render the basic idea in their own style. I had no opportunity to go through the manuscript of their translation but had an occasion to have a cursory look on some passages. To the best of my assessment the translation I have seen is correct and conveying. I hope that it will help readers to understand the basic theme of these Khutbaat. May Allah grant the best reward to the translators and publisher of this book and make it beneficial for the readers. I would again remind the readers that it is not a book properly authored by me. It is the compilation of my extempore discussions therefore, I extend my apology if some readers find the sequence of thoughts somehow disturbed in some places. However, the readers should concentrate on the message given and not on the style adopted.

Muhammad Taqi Usmani
THE PLEASURE OF SIN -
A DECEPTION
Venue : Jame' Masjid Baitul Mukarram
Gulshan-e-Iqbal
Karachi
Date : 27th September 1991
THE PLEASURE OF SIN - A DECEPTION

All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide
him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

It is narrated from Hazrat Abu Hurairah رضي الله عنه that the Holy Prophet ﷺ said: Hell is concealed under the screen of sensual desires and Paradise is concealed under the screen of adversities and calamities.

**Paradise and Hell are concealed under curtains**

Almighty Allah had made this world a house of trials and tribulations. These trials and tribulations demand that man should get over them successfully by using his intelligence and understanding. If Hell with all its tortures and torments and Paradise with all its bliss, blessings and pleasures and charming scenes were brought before a man to see them with his own eyes and he was asked to choose between the two and take the path leading to his chosen destination, this would not be a trial and test. Allah, however, created this trial by creating Paradise as well as Hell. Allah covered Hell under a curtain of sensual desires which are driving men to Hell. For example, a desire rises in the heart to commit some sins which lead man to Hell. On the other hand, Allah has concealed Paradise under the curtain of things/acts repulsive and unattractive, e.g., getting up early in the morning, offering the Fajr Prayer, rehearsing Allah’s names and giving up sins. In general man dislikes such acts of righteousness
even though Paradise lies concealed behind them.

**The buyer of embers of Hell-Fire**

The path of hankering after the satisfaction of sensual desires thoughtlessly and irrationally, particularly, without distinguishing between lawful and unlawful, right and wrong is sure to lead to Hell. For example, a man is very fond of sports and shows which are in our times readily available in every house through the Radio and the Television. These are all sensual desires for the satisfaction of which man spends money and purchases articles of sports and enjoyment by working hard and taking pains. This is, so to say that he is purchasing embers of Hell-Fire in his house to decorate his drawing-room and bedroom for himself and for his children. He is thus preparing for Hell instead of Paradise. He is doing all this, only because there is the curtain of sensual desires between his eyes and the reality. If this curtain is lifted and man's eyes become sharp enough to penetrate into the reality of things, he shall know that all that he is doing presently is nothing but acts to take him to Hell.

**The path leading to Paradise**

On the other hand, Paradise is concealed under the curtain of repulsive and undesirable acts. Man's soul is averse to worship and devotion and obedience to Allah, but these are the paths that lead to Paradise. There is a man who pulls up courage once to protect himself from the dirty path of sensual desires and takes the path which is apparently arduous but which leads him to Paradise. This man will to go Paradise direct.
You should not aspire for the fulfilment of every wish

The Holy Prophet ﷺ has warned you, through the Hadith cited above, against being deceived by sensual desires, as they are unlimited. There is none in this world who can claim that whatever wishes arise in his heart are fulfilled. None, whether he is a great capitalist, a powerful King or a man of authority can say that whatever is happening in this world is happening in accordance with his wishes. He too receives shocks and suffers from hardships and mishaps. This world is not a place of lasting comfort and peace. One must suffer from hardships in the world. Now it is up to you whether you cause hardships to your soul by force on your own sweet will or do so only to please Allah and resolve that you shall refrain from this sin because Allah has forbidden you to commit it and you must, therefore, avoid it at all costs. The first path of pleasing your own soul leads to Hell and the second path of pleasing Allah leads to Paradise. You should, therefore, give up the habit of insisting upon attaining every wish and feeling dejected when you meet failure in the attainment of your cherished wish. You must give up this habit, because it leads to Hell.

Man's soul is addicted to tastes and pleasures

Our ‘self’ or the power which urges man to do something has become used to worldly pleasures and enjoyments. It rushes to such acts which offer apparent pleasure and enjoyment. This has become its nature. It goads man to engagements and occupation which afford pleasures and enjoyments. This self creates in man’s heart desires. In this situation if man leaves his self unbridled to hanker after the satisfaction his desires and he thus
succeeds to every temptation of the self, then he ceases to be a man and turns into an animal.

There is no peace in hankering after sensual desires

It is the natural tendency of sensual desires that if you hanker after them follow them doggedly and meet their demands then there will be no end to this tendency. Man's 'self' will never say that all his desires stand satisfied and he has nothing more to wish. Such a stage can never materialise because it is impossible for a man's desires to be fulfilled in his lifetime. As such, a man can never have peace of mind in his lifetime. Why is it so? This is because no sooner is one desire fulfilled than the 'self' brings forward another desire. It is the specific tendency of a man's self that after enjoying one pleasure he atonce wishes towards another pleasure. As such, if a man wants to attain peace of mind and soul he can never attain peace during his entire lifetime. If anyone so desires, he can make an experiment to verify this truth.

Pleasure and enjoyment know no bounds

Those known as the developed nations of the world have advised not to interfere with the private life of anyone. Let him do whatever he likes and also let him enjoy whatever he wants to enjoy. Do not stand in the way of his pleasure-seeking and merry-making. You see how now-a-days people are unrestrained in the matter of seeking pleasures and enjoyments of life. They have to confront no restriction in their merry-making, neither from the law, nor from the religion, nor from the rules of morality. Everyone is following the dictates of his own choice. If you ask anyone of these merry-makers if they have found satisfaction of all their desires and nothing
more remains to be desired his reply will be in the negative he will admit that he desires more and more. In fact one desire gives rise to another desire and this vicious circle is never broken.

**Commission of Adultery openly and above board**

If a westerner desires to have inter-course with a strange woman, there is none to stop the couple from this act of fornication in any part of the land. We are seeing with our own eyes the truth of what the Holy Prophet predicted in his sacred Ahadith fourteen hundred years ago, namely:

A time will come when that man will be regarded as most righteous who, on seeing a couple committing adultery on the mid-road will ask the couple to do so under the cover of a nearby tree. He will not say to them that they are committing a sin.

That time has nearly come now, as this sin of fornication is being committed openly and without the need of any cover, whatsoever.

**Why are rapes being committed in America in such large numbers?**

Thus, if anyone takes the unlawful way to satisfy his sexual lust all doors are wide open before him. Notwithstanding this, cases of rapes do not occur so frequently anywhere in the world as they occur in America even though there is no restriction at all in committing the same sin with mutual consent of the couple. Why then commit rapes? This is, because the people have exhausted their pleasure by committing the sin with mutual consent and now they want to experience the pleasure of committing
rapes forcibly. Thus, we see that there is absolutely no end to human desires and they go on increasing and increasing till infinity.

**The thirst for Adultery cannot be quenched**

You might have heard the name of a disease "Joo-ul-Baqar". The English equivalent for this Arabic name is gluttony or voracity. The symptom of this disease is that however much and how often the patient may eat, his hunger is never satisfied. Likewise there is a disease i.e. Dropsy in which the patient feels intensely thirsty, but, however, much and how often he may drink water, his thirst is never quenched. The same is the state of man's desires. The more a man succeeds in satisfying his one desire, the more desirous he becomes to satisfy another desire and the process of increase in his desires does not cease at any stage.

**An example of the taste of sins**

There is no denying the fact that the sins do contain in them taste and pleasure. It is indeed often very tasteful and enjoyable to commit sins. It is a trial in this world that it is very pleasing to cast glances on sinful objects and scenes which irresistibly attract and tempt the heart. Maulana Ashraf Ali Thanawi has compared the pleasure in sin to the tickling pleasure of scratching itches/scabbies. If you ask the man suffering from these skin diseases not to scratch the itches he will not stop from scratching on account of the sensation of pleasure in the act of scratching. As a result the malady gets aggravated, causing burning and irritation - pains in comparison with which the false and momentary pleasure of scratching is nothing. In the same way the pleasure and
enjoyment of sins are false, short-lived and only apparent and not real. If Almighty Allah favours a man with the taste and pleasure of His remembrance on a permanent basis, the taste, and pleasure in this righteous deed become lasting and real and so valuable that the false please received from sins is nothing; it is only imaginary and a passing phase.

**Endure a little Hardship and Inconvenience**

That is why Almighty Allah and His Prophet ﷺ have forbidden men to hanker after the satisfaction of their sensual desires, because this habit will push them down into the abyss of destruction. They have commanded that men should exercise some control over their desires and contain them within the bounds of the Sharee'ah. In the beginning man shall find some difficulty in suppressing his desires, say, the urge of viewing the Television and its charming but obscene scenes; this is the demand of the 'self'. In the beginning man shall find himself in a very difficult situation in having to suppress his refractory 'self' from these tempting occupations. These will however, be only a temporary phase and in due course of time these difficulties will disappear giving place to peace and tranquillity.

**The ‘Self’ is like a lion over a weak**

Almighty Allah has so created the ‘Self’ that, in spite of stress, if anyone stands up against it with courage and firmly resolves that happen what may, he shall never relapse into those sinful acts, the grip of his ‘Self’ will begin to relax and he will find himself freed from that grip. This ‘Self’ and Satan are strong like a lion for the weak who obey them meekly and respond to their demands and ultimately
overpower them. On the other hand the man who stands with a firm resolution against these forces of seduction with the resolution that he shall never revert to those acts of sin, then the ‘Self’ as well as Satan will both give way and find themselves discomforted and this change in the person concerned will improve gradually for the better. The dispelasure and inconvenience in giving up the sinful acts will ultimately give way to peace, pleasure and satisfaction and the ‘Self’ itself will become agreeable to this change.

The ‘Self’ is like a suckling child

Allamah Busiri (رحمه الله عليه) the composer of the famous Qasidah Burdah (an eulogistic poetical composition) was a great saint who became very famous on account of his Qasidah (eulogy) which is mostly in praise of the Holy Prophet ﷺ. In one of its couplets he has driven at a very wise point:

النفس كالطفل إن تهمله شب على حب الرضاع وإن تقطمه ينفطم

This means:

Man’s ‘Self’ is like a suckling child. If it is left suckling its mother’s milk it will continue suckling even when it becomes quite young. On the other hand, if it is weaned from suckling it gives it up (and begins to eat solid food)

When the child is weaned from suckling, it will protest, weeping and crying, yet the child has to be weaned, otherwise it shall go on suckling till youth. This stern action is taken, because in it lies the welfare of the child and the mother. After weaning the child gets used to solid food in a short time. The same is the example of man’s ‘weaning’ from the ‘milk’ of sensual desires and
lusts. When once this so-called ‘weaning’ has been attained, man gradually becomes used to the path of right guidance and righteousness (Taqwa).

**The ‘Self’ has acquired a taste for sins**

Allamah Busiri is quite right in comparing man’s ‘Self’ to a suckling child. It has become used to the pleasure and taste of sins. If you leave it free to behave as it likes, because stopping it from the commission of sins, e.g. from telling lies, backbiting in assemblies is a difficult task, these sins will continue for ever. The ‘Self’ has also become used to the taste of usury/interest and many other sins and it will be a troublesome task to interfere with the behaviour of the ‘Self’. If the ‘Self’ is left in this condition it will never get out of the mire of sins nor will it get peace the whole lifetime.

**Peace and tranquillity lie in the Rememberance of Allah**

Remember well that there is no peace in disobeying Allah. You see that a man has amassed all the resources of the world, yet he has no peace of mind.

I have just now given the example of the western society where there is plenty of wealth, a high standard of education and all the doors of acquiring pleasure and enjoyments of life are wide open and they may enjoy life as they like, yet they cannot sleep without taking sleeping pills. Why so? This is because they have no peace in their hearts on account of sins which furnish unrest and anxiety. There is only one place where peace is available and that is the Remembrance of Allah:

أَلَّا بِذَٰلِكَ الْخَيْرَةُ ۚ وَطَمِّمُ الْقُلُوبِ (سُورَةُ الرَّعدَة 128)

Surely, in the remembrance of Allah do hearts
find rest and peace (13:28)

It is, therefore, a deception to think that rest and peace will be available in sins and misdeeds. Bear in mind that you can never attain peace and tranquillity, unless you give up the sins.

This peace is a great wealth, rather something more than wealth, which Allah grants those who have in their hearts His love, and whose hearts are saturated with His Remembrance. It is not unlikely that you may come across a person who is apparently poor and is undergoing starvation, but his heart has a treasure of peace. You shall have to renounce these sins and acts of disobedience for the sake of worldly rest and peace, let alone the peace of the Hereafter. The act of renouncing the sins will no doubt require an exertion and a bold stand against the 'Self'.

Allah’s promise cannot be false

And Allah has also held out this promise:

وَإِذَا جَاءَنَا فِي أَنفُسِهِمْ نُهَتَّهُمْ أَنْ نَسْلَبْهُمْ

As for those who strive in Us We surely guide them on to Our paths (29:69)

In other words, Allah shows them the path of right conduct who strive in His path after giving up sins and thwarting Satan’s seduction.

Maulana Ashraf Ali Thanawi has translated these words of the Holy Qur’an in this way: We shall hold their hands and guide them on to Our paths. It does not mean that Allah shall show them His path from a distance. No, He will take them to His path by holding their hands; only a true and sincere desire for guidance is needed on their part. This is Allah’s promise which cannot be false.
“Mujahadah” or striving implies that a man takes a firm resolution that he will not commit this sin, whatever may happen: as a result of this resolution, desires may go to the winds, the heart and the mind may have to undergo untold tortures. According to Allah’s promise a man will become Allah’s friend and Allah will Himself guide him, catching hold of his hand the day he decides to oppose his ‘Self’ and takes a strong stand against it.

Now I have resolved to make my heart worthy of Allah’s attention

So the first step taken on the path of reform is what is called معاصي meaning hard striving. Our Hazrat Dr. Abdul Hayee Sahib رحمة الله عليه used to recite this Urdu couplet:

آزدو کی غنون ہون ہیں با حرص میں پال ہون
اب توس سے دل کو نشاہ ہے تیرے قائل ہے

This means:
I have taken a firm resolve to make my heart worthy of Allah’s attention, notwithstanding that as a result of this resolve all my desires, wishes and aspirations may be crushed and frustrated.

As a result of this resolve to banish from my heart all desires and vain hopes, the Divine light shall descend upon my heart dispelling therefrom the darkness of sins. Allah’s mercy shall fill my heart and take me on to the path of right guidance.

However, Remember that in the beginning it will be very difficult to work on this resolve on account of a conflict between the forces of right and wrong, good and bad, but later on these very difficulties will become a source of comfort and enjoyment. It is very difficult to
imagine the pleasure the man will receive on thinking that he is suppressing his desires and pretences for no other cause than the cause of pleasing Allah.

**Why does the mother face all these troubles in bringing up her infant?**

Look at the condition of the mother. It is severe cold and she is comfortably lying on her bed with her child sleeping by her side. In this condition the child urinates. Her ‘Self’ whispers to her not to leave her warm bed in that intensely cold night. The mother is thinking in the other way. She thinks that if she leaves the child in this way with its body and clothes soiled and wet with urine, it may catch cold and develop fever. Ignoring the demand of her ‘Self’ she gets up in that severely cold night and goes out to wash the clothes of the child with cold water and changes the child’s clothes. This is not an ordinary torture, yet the mother endures it for the welfare of her child. The mother has in her view the child’s health and well-being. That is why sacrificing her comfort and crushing her desires she is taking these pains on a severely cold night.

**Love puts an end to hardships and difficulties**

I give below an example to explain this reality. There is a barren woman who has a burning desire to be blessed with an issue. She visits medical clinics, visits holy men and requests them to pray to Allah to grant her a baby. She also visits professional soothsayers for talismans to help her in her disappointment. Another woman advises her not to long for a baby, because she will have to undergo great difficulties in bringing up the baby, e.g., getting up on sever cold nights to wash the baby’s clothes with cold water, and lie awake on nights when the baby falls sick and so many
other hardships. The barren woman condemns this advice with contempt, saying that she would sacrifice the comfort of thousands of such cold nights for the sake of the baby. Thus the desire to have an issue turns all hardships and incoveniences into a pleasure. The worries and discomforts involved in bringing up the baby will become a source of great satisfaction and pleasure for the woman. The mother who has to get up on cold winter nights to wash her baby’s clothes with cold water shall, as a rule of nature, face so many difficulties and sufferings, but in her great desire for a baby she has no hitch in crushing her desire for ease and comfort. Maulana Rumi has expressed the same idea in a line of Persian poetry:

اَز مَحْبَت تَلْخَصُ شِيرین شُود

Love turns bitterness into sweetness

In other words, difficult tasks which men avoid in ordinary circumstances become a source of comfort and enjoyment to a lover.

The miraculous impact of love explained with the help of love stories

The oriental classical writings are full of love stories. One of them is, the famous love-story of Shirin and Farhad. Relating this story Maulana Rumi has said that the impossible task infatuated by his love for her beloved Shirin, Farhad undertook of digging out a canal of milk, as a condition of getting the hand of his beloved set off for the mountains with his axe in hand. Although this was a herculian, rather impossible task, yet the lover said that the task was easy for him as he was doing it for his beloved Shirin.

The love-story of Laila and Majnu is more popular
and wide-spread than the love-story of Shirin-Farhad. Maulana Rumi has said:

\[ \text{عَشَّقُ مَبْلُوْبَ ّكَكَمَّ أَرْضِيَّ لَتَرُبُّ} \]
\[ \text{جَمْعُ كَتْشَتْنَ يَبُرُّ أوْ أَوْلِيَّ يَبُرُّ} \]

The value and intensity of Allah's love cannot be less than those of Majnu's love for his beloved Laila. The love for Allah is so precious that it is much better that the lover becomes a ball to be kicked and tossed about again and again.

Thus, the tortures a lover endures for the sake of love become a source of enjoyment and pleasure.

**The employee loves his salary**

An employee is sleeping comfortably on a cold night wrapped up in a warm quilt, but he gets up from this warm bedding and prepares to leave for the place of his employment. His 'Self' was tempting him to enjoy the comfort available in the house with his wife and children, but leaving all these comforts, he proceeds to his place of work, where he works hard and comes back home late in the evening. There are many workers who leave their houses very early in the morning, leaving their children sleeping and come back very late in the night when their children have gone to their beds to sleep. If anyone asks such a person to give up his job, because it is so strenuous, the reply will be that he got the job with great difficulty and would not think of giving it up. He feels a pleasure in facing all this inconvenience and difficulties for the love of the salary he draws for the work at the end of every month. The prospects of this salary has rendered the bitterness of the job sweet and pleasant. If by chance the
job is lost he would feel deeply aggrieved and would remember with fondness the odds of the job. He is in search of recommendation and assistance so that he may be reinstated in his lost job. If anyone falls in love with any thing, all bitterness and hardships become pleasant and tasteful in the path of that love.

In the same way there is hardship in renouncing sins, but this is felt only in the beginning, when once a man pulls up courage and takes a firm stand against the sins and their charms Allah's help comes to the man's rescue and what seemed difficult becomes easy and the man gets a pleasure in Allah's worship.

Try to acquaint yourself with the pleasure of Allah's worship

Once our Hazrat Dr. Abdul Hayee told us a very wonderful truth on this point. He said that by nature man’s ‘Self’ hankers after pleasures and enjoyments. In fact it lives on pleasures and enjoyments, even though it has no preference for any particular category of pleasure and enjoyment. It only wants some pleasure whatever its form. We have made the ‘Self’ used to an undesirable form of pleasure. We should try once to make it used to the pleasure of obeying and worshipping Allah. If you have succeeded in accustoming the ‘Self’ to this type of enjoyment it will stick to it on a permanent basis.

An observation of Hazrat Sufyan Sauri

Hazrat Sufyan Sauri is one of the greatest Muhaddith and saint. He has observed:

Allah has granted us, by His mercy, the taste of knowledge, worship and remembrance of Allah and the rehearsal of His sacred name. If the news of this taste
reaches the Kings, Emperors and the capitalists, they will attack us with their drawn swords to snatch from us this taste and pleasure. They, however, are quite in dark about the taste of this enjoyment. They are, therefore, under a misconception that taste and enjoyments lie only in sins and misdeeds. The real taste and pleasure consist in Allah’s worship and remembrance the charm of which Allah has bestowed upon His saints and devotees.

**I desire a state of ecstasy all day and night**

There is a very famous line of poetry composed by the renowned Urdu poet of the Indian sub-continent, Ghalib. Our Hazrat Dr. Abdul Hayee has given a unique interpretation of this line:

\[ 
\text{کو اک گود یہ خووی نہیں دل رات چاپے} \\
\text{کس رویہ کو ے بغیر نشاط یہ کس} 
\]

I have nothing to do with the intoxication of wine. What I desire is the pleasure of ecstasy all day and night.

I am enjoying this pleasure of ecstasy in wine, because you have made me used to wine. If you had made me used to Allah’s remembrance and obedience to Him. I would have received this pleasure in these acts of devotion. It is, therefore, your fault that you have made me used to wine instead of these acts of devotion.

**You shall find enjoyment in crushing the ‘Self’**

Likewise, this (striving) in the path of Allah appears to be very difficult in the beginning, because we are being taught to oppose our ‘Self’ and the desires it raises in our hearts. It is the desire of the ‘Self’ that we should backbite others in our assemblies as much as possible. The sin of backbiting is so pleasant that it is very difficult to stop
the tongue from backbiting. You should, however, remember that the difficulty is only superficial. If man has taken a firm resolve to renounce it, Allah’s help is sure to come. The superficial difficulty you have endured in crushing the charm and temptation of this sin will turn into a pleasure and taste which will be far superior to and more enjoyable than the enjoyment received from the sin of backbiting.

Try to acquire the sweetness of Eeman (Belief)

It occurs in a Hadith in which the Holy Prophet ﷺ is reported to have said:

A man felt tempted to a sinful glance on someone, and such occasions do occur to most people. The man fell in a state of fix - whether to cast or not to cast that sinful glance. Still the man feared Allah and saved his glance from falling on the forbidden object. In crushing his desire in this way the man felt very much tortured and injured mentally, but in return for this self control and self-torture Allah shall grant the man a sweetness and taste far more delicious and sweeter than the sweetness enjoyed in casting the sinful glance. This is a promise of the Holy Prophet ﷺ and this is available in the Ahadith. (Musnad Ahmad, vol-5, Page 264)

The promise does not exclusively apply to the sin of casting sinful glances; it applies to the virtue of renouncing each and every sin. For example, the sin of backbiting is very pleasant to the backbiter, but when a man addicted to backbiting once gives up this sin for fear of Allah and takes pains in refraining from it, he shall receive an incomparable pleasure. When man takes this path he gradually becomes fond of the pleasure of giving up sins in preference to the false pleasure of committing those sins. He is graced with
Allah's love and a relationship is established between him and Allah.

The essence of *Tasaw-wuf* (Mysticism)

Hazrat Hakimul Ummat Maulana Ashraf Ali Thanawi Ṣallallahu 'alayhi wasallam has said something very instructive about *Tasaw-wuf*: which is worthy of being preserved in the memory. The essence of *Tasaw-wuf* consists in this simple point: when a person feels laziness in some act of worship, e.g. proceeding to the mosque for offering prayer in time, he should give up his laziness and proceed to the mosque without hesitation. Similarly, if one is hesitant in refraining from a sin, this hesitation should be resisted and the sin should be given up. This habit and practice will help establish to a relationship with Allah which shall continue developing and deepening. One who is fortunate enough to attain this quality becomes independent of all other qualities. Thus, when a man by opposing and resisting his sensual desires succeeds in crushing them altogether, then his 'Self' becomes worthy of receiving Allah's reflection. This is the essence of Islamic mysticism.

The Heart is meant for being broken

My respected father Hazrat Mufti Muhammad Shafi Ṣallallahu 'alayhi wasallam used to set an example. He told us that in the olden days physicians provided medical treatment, using eastern medicines. For this purpose they prepared Oxcides of gold, silver and other metals. One important ingredient in their prescriptions was some Oxcide. These Oxcides were prepared by burning the metals ashes. A very small quantity of an Oxcide was believed to add great vitality to the human body. Just as this effective curing agent is obtained by burning gold to fine ashes, in the
same way if the human ‘Self’ is subjected to pressure and hardship and is crushed to pieces, it becomes worthy of Allah’s attention and a receptacle for His attention, love and mercy. The more you break your heart in this way, the sooner will you become beloved in the eyes of Allah.

Late Dr. Muhammad Iqbal, the poet of the East has very beautifully explained this point in an Urdu poetical couplet:

**Your heart is like a mirror. You should not protect it from breaking, because the maker of the mirror (Allah) loves more and more a broken mirror (the heart).**

In fact the maker of the heart has made it that it should be broken again and again. The central idea of the couplet is that the heart should be kept neat and clean of the filth of sensual desires and lusts and made a receptacle for containing Allah’s love and mercy.

Our Dr. Sahib used to recite off and on this Urdu couplet:

**The maker of the cup struck the cup against the ground, saying that he would make another cup better than the broken one.**

The idea expressed in this couplet is similar to the idea expressed in Dr. Iqbal’s couplet. One should not think that by suppressing and crushing one’s desires and lusts he is deprived of a pleasure and enjoyment. This is
not so. When by sacrificing the false and temporary pleasures of committing sin a man has purified his heart, the heart becomes a centre of attraction for Allah's love, the charm of His remembrance and devotion. The pleasure received from the commission of sins will be nothing as compared with the pleasure, enjoyment and spiritual contentment received from the bliss and blessings of this change of heart and mental attitude.

May Almighty Allah grant us all this wealth, reform our understanding and help us take the right course. *Aameen.*

وآخر دعواني ان الحمدلله رب العالمين
MIND YOUR OWN BUSINESS
Venue: Masjid Aqsa
J. Area, Korangi
Karachi

Date: 26th May 1994
MIND YOU OWN BUSINESS

الحمد لله نحتمله و نستعينه و نستفره و نؤمن به و نتوكل عليه و نعوذ بالله من شرورانفسنا ومن سبای اعمالنا من بهده الله فلا مضل له و من يضله فلا هادی له و نشهدان لا اله الا الله و حده لا شريك له و نشهد ان سيدنا و سيدنا و نPY و MOLANAA محمداً عيده و رسوله صلى الله تعالى عليه و على الله و منعشيه و بارك و وسلم تسليماً كثيراً كبيراً

اما بعده

فأعوذ بالله من الشيطان الرجيم بسم الله الرحمن الرحيم

بِسْمِ الْلَّهِ الرَّحْمَٰنَ الرَّحِيمَ

لا يضرُّكم مِّن ضَلٍّ إِذَا اهتَدَّتمُ

إِلَيْ الَّذِينَ فَسَطْكُمْ لَنْ تَفْسَطُوكُمْ

الله مَرَجعُكم جَمِيعًا فَإِنْ تَسْلَكُمْ بِهَا كَانَتْ تَعْمَلُونَ

امتن الله صدق الله مولانا العظيم و صدق رسوله النبي الكريم و نحن على ذلك من الشاهدين والشاكرين والحمد لله رب العالمين

All praise is for Allah. We praise Him and seek
His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salutethem all in great abundance.

O you who believe guard your souls. He who has gone astray cannot harm you, if you are rightly guided to Allah will you all return; and then He will inform you of what you used to do (5:105)

**Action upon one verse**

This is a very short verse of the Holy Qur'an. It is a wonderful miracle of the Holy Qur'an that if a man acts even upon a short verse after understanding its meaning, then that action is enough to ameliorate his life. This short verse also possesses this distinction. This verse discloses a wonderful reality and it contains guidance for the entire Muslim *Ummah*. If we take this guidance to our hearts and resolve to act upon it, then I can say that this shall put an end to all our troubles and calamities.

**Cause of the sad plight of the Muslims**

Before giving the meaning and explanation of this verse, I draw your attention to an important question which occurs to many of us off and on. You are beholding
that the entire Muslim *Ummah* is facing many problems, wherever it is residing in the world. It is surrounded by worries and calamities.

In one place the Muslims of Bosnia are being subjected to oppression and wrongs, in another place the Muslims of Kashmir are undergoing torture and tyranny. The Muslims in India are suffering from untold excesses and torments perpetrated on them by the Hindus and other infidels. In Somalia the Muslims are involved in a civil war. In Afghanistan the Muslims are fighting against each other. The Muslims are facing all these problems. Those who have some *Eeman* (Faith) in their hearts say after giving some thought that the cause of these failures and disgraces lie in the fact that we have become totally unmindful of *Deen*, have given up acting on the teachings of the Holy Prophet ﷺ and have forsaken service to Allah, have stopped from obeying the injunctions of the Holy Prophet ﷺ and are above all, drowned deep in disobedience and misdeeds. These vices have brought on us these calamities. What has been said above is quite true because Allah has said in the Holy Qur’an:

> Whatever misfortunes strike you are due to your own (bad) deeds and (Allah) excuses many (of the sins). (42:30)

Thus, you yourselves are responsible for your misfortunes and distresses. Being All-Compassionate, Allah forgives many of your sins. Some misdeeds and sins are such as they are requited in this world in the form of misfortunes and calamities. There is hardly a sitting or assembly in which we do not admit lapses and misdeeds on
our part. We confess in these our meetings that our calamities are due to our own negligence towards our *Deen*.

**Why do the efforts remain fruitless?**

Despite all the attempts made to arrest the deterioration and bring improvement in our conduct and behaviour, we see no improvement at all in our sad plight. It seems that the flood of our indifference to our *Deen* is increasing and intensifying instead of diminishing, as some poet has said:

```
یہ کئی منزل سے کئی راہ
کر کھجے گے پاژال پھل
غر میں فاؤل سے تحق
ہر فاؤل چا سفر کے پھل
```

What kind of a destination is it that we get tired in our journey towards it, but the distance remains the same as it was at the start?

**You begin the work of reform on others**

The verse I have recited just now points out the tendency that when you embark upon a reform campaign, you begin the work of reform on others, thinking that all defects, shortcomings and excesses through bribery, interest, etc., are found in others who need to be purified from these sins. On the other hand you totally forget your own self that perhaps some of these vices and misdeeds are lurking in your own souls.

**You have no thought of reforming your own selves**

This idea seldom occurs to a person that he too, is
addicted to some of those defects, weaknesses and vices which he is trying to look for in others and that it is his first priority to reform his own soul. It is incumbent upon a man first of all to care about his own reform and betterment before taking care of others. This has become a general trend that those who stand up for doing reform work are worried about the amelioration of others. They seldom think that they themselves may be suffering from some vices and shortcomings which need to be eradicated first.

The sermons delivered remain ineffective

When a Preacher or a Reformer is suffering from some shortcomings and has no worry to remedy them, then the words of advice which he directs to others have no effect on the addresses. His words of advice will have weight only when he sincerely admits that he himself has in him so many vices, defects and sins. If he thinks about himself in this way he will not be mindful of, and worried about, the weaknesses and shortcomings of others. In the absence such a negative attitude, the sermons delivered, however attractive, prove ineffective and fall flat.

Everyone is accountable for his own deeds

The Holy Qur'an has said in the verse quoted above: O believers be mindful of your reform. If you have reformed yourself and taken the path of right guidance, the sins and vices of those who have gone astray from the straight path will do you no harm. You have all to return ultimately to Allah and Allah shall tell you what you have been doing in the world. This verse tells in clear terms that every one will be accountable for his deeds. The deeds of one person shall not be charged against another person.
No, this will not happen. Everyone will have to account for his own deeds. It is, therefore, necessary that you should first of all take care of, and reform your own deeds and conduct. When you are in the presence of Allah what explanation shall you give for your deeds and conduct? You should, therefore, be mindful of your own self before turning your attention to what others are doing. Everyone must make a critical survey of his own actions, conduct and character, to find out what sins and wrongs he himself is committing. If he has any, he should give up these sins and misdeeds and try to reform himself. It should not happen that he should become engaged in reforming others and be neglectful of his own reform.

There is a Hadith in which the Holy Prophet ﷺ has said:

من قال هلك الناس فهوا هلكهم {صحيح مسلم، كتاب البرو والصلة، باب النهي عن قول هلك الناس}

He, who says that all the people have perished, is himself the most perished one of all. This is because he has an eye on the sins and vices of others who have in his opinion perished on account of their sins, etc., but the man who so thinks does not look into his own sins and vices. If a man begins to make a survey of his own faults and shortcomings, he will feel that he is the worst of all and he will, therefore, not pry into the affairs of others.

An incident that happened with
Hazrat Zunnoon Misri ﷺ

Hazrat Zunnoon Misri ﷺ was a friend of Allah (saint) of a very high status the height of which we can hardly imagine. It is written that once famine occurred in his city and there were no rains. The people were very
much oppressed and perturbed and were praying to Allah to release the rains. Some people approached Hazrat Zunnoon Misri and informed him how the cessation of the rains had caused severe famine. Neither men nor animals had water to quench their thirst or to water their fields. Therefore, they requested the saint to pray to Almighty Allah to send down the rains. He promised to pray to Allah, but told them that whatever misfortunes and calamities descend on men are due to their own misdeeds and sins. The cessation of the rains means that they were all engrossed in evils and misdeeds on account of which Allah had withheld the rains. It was, therefore, necessary to find out the greatest sinner among them. After taking a stock of his own personal life, the great saint thought that he was the greatest sinner of the place and his stay there was the real cause of the cessation of the rains. In order to attract divine mercy in the form of the rains, the saint decided to leave that place. Thus did the saint plan to bring down the rains.

The saint had his eyes on his sins

Look here! A great Wali, a righteous servant of Allah and an accomplished spiritual servant thinking that he was the greatest sinner on the surface of the earth and if he left the place, the rains would descend by Allah’s mercy. Now think! Was the saint lying or did he display this humbleness out of modesty? A Wali like Hazrat Zunnoon could never tell a lie. The fact is that he really and truly thought that he was the worst sinner. Why did he think so? It was because he had his eyes always fixed on his own defects and shortcomings and thought of ways and means to get rid of them.
None remained bad in his eyes

During this age Almighty Allah has made Hazrat Maulana Ashraf Ali Thanawi a model of action and righteousness. One of his successors has related the following incident:

Once I said to him: When you are delivering a sermon and I am in your assembly, I feel that in that assembly there is none more wretched than I: I am the worst sinner; in comparison with others I feel that I am like an animal.

In reply Hazrat Maulana Thanawi said:
Really I also feel about myself the same as you have described about yourself. When I deliver a sermon I feel that I am the worst of all and the others are better than I.

Why was it so? It was so, because they were always anxious to discover their own shortcomings and sins and how they should get rid of them. How should man attain Allah’s pleasure? If man begins to look for his own sins, he cannot care for the shortcomings of others. In such a situation man begins to feel worried about reforming his own affairs instead of worrying about others.

The last Mughal monarch, Bahadur Shah Zafar has expressed this idea very beautifully in the following lines of poetry:

I was unaware of my own shortcomings and was looking for the shortcomings of others. However, when I knew that in reality all are
free from defects and shortcomings, while I alone am full of sins and defects.

You must remember that nobody can be aware of the vices of others better as he is aware of his own vices. Man knows quite well what he thinks about himself and what ideas he harbours in his heart and how diverse intentions and thoughts occur to his heart from time to time. Notwithstanding, this he takes no notice of these ideas and thoughts only because he remains occupied most of the time searching for the faults and vices of others.

Look! How anxious man becomes about his own sickness!

Suppose that a man has got severe stomach-ache and is restless on that account. Will this person be making a survey of the various maladies from which others are suffering, forgetting his own stomach-ache? No, he shall become totally concerned with his own malady and will pay no attention to the maladies of others and will try first of all to get medical treatment for his own stomach-ache. You will not find in this world a single man who will care for the simple ailments of others neglecting his own serious ache.

An event of a lady that is full of morals

One of my relative ladies once suffered from severe gastric pain which made her restless. She was affected psychologically and began to think that she was seriously ill. I took her to a Hospital for medical check up and treatment. When we took the lift to go up, we saw that another lady was there sitting on a wheelchair whose entire body was burnt with fire and somebones were also broken. Her skin was also burnt at many places. By way of providing comfort and solace to my relative lady and
palliating her feeling of sickness, I said to her: Look! How seriously afflicted is this lady and how painful a torture she is enduring? Hearing these words and casting a cursory glances, my relative lady said; yes she is undergoing painful suffering, indeed, but she is not suffering from gastric pain. Now Look! One’s own comparatively mild sickness is being felt more acutely than the torture of another patient whose entire body is burnt and many bones are broken.

Through this incident Allah inspired into my heart a desire if such thinking was created in our hearts about Deen (Faith) and our own inner diseases might totally occupy our care and thoughts instead of our searching for the weaknesses, faults and shortcomings of the others.

Hazrat Hanzalah رضي الله عنه become obsessed with the idea that he had become a hypocrite

Once Hazrat Hanzalah رضي الله عنه called on the Holy Prophet ﷺ and said: O Messenger of Allah! I am perished and destroyed. The Holy Prophet ﷺ said: What is the matter? He رضي الله عنه said that he had become a hypocrite. On being asked how this happened the Noble Companion replied, saying: O Prophet of Allah, when I am present in your assembly, nice ideas and emotions rise in the heart, Allah’s remembrance is refreshed, I think of reforming myself and I am reminded of the blessings of the Hereafter. However, when I return to the world of action and its affairs and am among the wife and children, the earlier sublime condition of the heart disappears. Attention to Allah, the thought of self-reform and the thought of the Hereafter and of Paradise do not linger. This is a sign of Hypocrisy that apparently I am a Muslim but very bad and heinous ideas rise in the heart. That is why I have become a hypocrite. O Prophet of Allah ﷺ, tell
me how I can get rid of hypocrisy.

Look here! A Noble Companion of the Holy Prophet is making complaint like this and the entire Ummah is unanimous on this that all the Companions are just and it is not possible that anyone of them should be a sinner, yet one of them is suspecting about his having turned a hypocrite. Pacifying his anxiety, the Holy Prophet said: You should not feel disturbed by the change in your thoughts on going home, because thereby a man does not become a hypocrite. Such changes do take place with the change of times. Sometimes a man's heart is overwhelmed by Allah's remembrance causing more gentleness and softness of the heart, but there are times when these emotions are absent or are not so intense. So a man does not become a hypocrite by such changes in the conditions of the heart. (Sahih......Muslim) This Companion did not feel worried that such and such a man turned a hypocrite. His worry was that perhaps he himself had turned a hypocrite.

Hazrat Umar suspected Hypocrisy in himself

Hazrat Umar is the second Caliph of the Muslims about whom the Holy Prophet said:

 لو كان بعيد نبيًا لكان عمر

If there had been a Prophet after me, Umar would have been that Prophet (but there will be no Prophet after me).

So high a status Allah had granted him, yet hear his problem. Hazrat Huzaifah bin Yaman was a Companion of the Holy Prophet who was known to be his confident, because the Holy Prophet had confided to him the names of the hypocrites of Madinah
Munaw-warah and under some policy he had not disclosed their names to any other Companion. When anyone died the people would watch if Hazrat Huzaifah joined the funeral prayer of the deceased. The participation of Hazrat Huzaifah in the funeral prayer of a person was a sure sign that the deceased was not among the hypocrites. If he did not participate in the funeral prayer, it was concluded that the deceased was among the hypocrites.

Hazrat Umar used to call on Hazrat Huzaifah and ask him if “Umar’s” name was not in his list of the hypocrites. Just see! This question is being put by a personality like Hazrat Umar who had heard with his own ears the Holy Prophet say: (Umar shall be in Paradise). As already mentioned, the Holy Prophet also said that:

\[
\text{لو كان يعدي نبيًا لكان عمر} \\
\text{If there had been a Prophet after, me Umar would have been that Prophet.}
\]

See, such a godly personality is feeling so much worried, lest he should be among the hypocrites. The Holy Prophet has also said that whoever recites the Kalimah shall enter Paradise. Hazrat Umar thought that one who recites this Kalimah shall indeed enter Paradise, yet if anyone’s deeds become vicious before his death that person shall not be entitled to this glad tidings. Hazrat Umar feared lest his deeds should become vicious to make him a hypocrite. It is true that when a man makes a survey of his faults and sins, he becomes worried about his reform and betterment. When a man begins thinking in this way, he does not find fault into others as he does with his own self. (Al-bidayah wan-Nihayah- Vol. 5, P-19)
**Extreme Ignorance of Deen**

Today our affairs have just reversed. If we speak today anything about Deen, our speech is generally devoid of reformative aspects. It is seen that these speeches either contain sectarian colours, political topics or theoretical issues which have nothing to do with the practical life of man. All this has resulted in a general depletion of knowledge of Deen in our society. Today highly educated Muslims are ignorant of matters concerning Deen which were well known to young boys in the olden days. If some problem concerning Deen is mentioned to them, they feel surprised and say: Oh, is it a point of Deen? We did not know that. The reason for all this ignorance is that the desire of self-reform has disappeared from our minds. The Holy Qur’an has clearly declared that, however numerous unions and associations you may establish, it will not be possible to reform the society unless everyone creates in his heart a desire to reform himself.

**This is our plight**

Banners in hands, we take out processions uttering slogans in favour of reform and betterment, but when an occasion of accepting bribe arrives, we do not lag behind anyone, we do refrain from taking money from others by fraudulent means. We cry hoarse against the usurious system, but when an opportunity comes for dealing in usury, we quietly take advantage of this. Such being the situation, how can reform of the society be possible? We are not tired of finding faults with others and condemning fraudulent and sinful deeds, but we do not lag behind when it becomes advantageous to tell lies, submit false and forged medical certificates to extend leave. Do we ever think on such occasions that all these are heinous sins by
which we attract Allah’s displeasure? When we are not prepared to give up all these vicious practices and sins, what is the use of uttering slogans and taking out processions in favour of reform of the society? Likewise, I taunt others on their aversion to Deen and on their indifference to the injunction of Deen, yet our assemblies are not free from backbiting and slanders, etc. As the Holy Qur’an has mentioned, one who backbites others is like one who eats the flesh of one’s own brother. How, then, can a man addicted to these heinous sins reform the society. Indeed he cannot.

The way of Reforming

It is possible to reform the society, when I give up lying, backbiting and defrauding others, taking bribe and refrain from violating the rules of Pardah, shunning nudity and lewdness, etc. We cannot impart the idea of reform and amelioration to others, unless we create them in our own hearts. That is why the Holy Qur’an has said:

(0, you who believe), guard your own souls. He who has gone astray cannot harm you, if you are rightly guided. (5: 105)

How did the Holy Prophet ﷺ train the Companions

The Holy Prophet ﷺ came to this world in which he lived 23 years after being commissioned to the status of Prophethood. He appeared on the scene at a time when the entire Arabian Peninsula was drowned in the darkness of ignorance and no ray of hope shone, nor was there any light of guidance. At such an inopportune time, the Holy
Prophet ﷺ came to this world and he ﷺ was commanded to change the entire society and revolutionise it altogether. After 23 years when he ﷺ left the world infidelity and polytheism had been totally uprooted from the Arabian Peninsula. The community which had been drowned in heresy and ignorance emerged after 23 years as a model for the world.

Out of these 23 years, 13 years were spent in Makkah. During this period of 13 years the Muslims had no orders to wage Jihad, nor was there any state or government, nor any constitution. Moreover, if the infidels tortured them, as they did, the Muslims were not allowed to take revenge and they had to bear the torture patiently and passively.

وأصْبِرْ وَمَا صَبْرُ كُلُّ أَنَّ اللَّهَ ﺔَبْ (سورة النحل: 127)

Endure patiently with the help of Allah. (16:127)

They were strictly forbidden to retaliate, even though they were not so helpless. Hazrat Bilal ﷺ was being made to lie on burning sand and stone slabs were placed on his chest and he was asked to reject the Kalimah رَضُوْنَاللَّهِ ﻣُمَوْلَمَانِ (There is no god but Allah). Hazrat Bilal ﷺ could avenge the torture inflicted on him by dealing a slap on the enemy, but at that time the Muslims had no orders to take revenge by raising either their hands or their swords.

The Noble Companions ﷺ turned into Gold

Why was all this tyranny to be borne so patiently? It was because, by subjecting them to all these trials and tribulations, they had to be made pure and steadfast in the Faith like burnished gold; that they may endure the torture with patience without a word of complaint. Is there a man
who will take beating and insult without being provoked and enraged? But the Muslims are being commanded to suppress their anger and irritation for the sake of Allah, as this control over anger and provocation was, in turn, to generate in them the power to sacrifice their personal desires and preferences in obedience to the commands of Allah and for the sake of attaining His pleasure. The Divine Order for the Muslims to follow the 13 years of the Makkah life was not to retaliate and take revenge in any circumstances. They were commanded during this period to devote themselves to the worship of Allah and to turn to Him and remember Him and visualise the Hereafter, Paradise and Hell and reform their conduct and character. When during this training period of 13 years, the Noble Companions became pure like gold after passing through so many trials and tribulations, then commenced civic life in the Prophet's city of Madinah. In that sacred city the Holy Prophet µ laid down the foundation of a State and a system of Government the like of which was seen neither before it nor after it. Having become fully absorbed in the thought of one's own reform everyone had made himself sincere and pure like pure gold. It is, therefore, your duty first of all to think of your own reform. A man shall succeed, by the grace of Allah, in reforming others, if he has first reformed himself. That is why triumph and victory was the fate of the Noble Companions because they had been trained by the Holy Prophet µ himself.

As for the present days it seems that all attempts made at reforming the society are being wasted as a whole without leaving any visible impact on the society. This is because we have totally neglected our own reform. We have become unmindful of the fact that one day we shall have to render account in the presence of Almighty Allah
of our deeds. We have also overlooked to make a search of our own lives to find out what shortcomings lie hidden in ourselves and what should be done to remedy them.

Let us make our own survey

The gist of my address is that at the day’s end everyone should try to find out where and in what matters he has disobeyed Allah’s commands from morning till evening. Islam is composed of five branches of beliefs and acts:

1- The beliefs should be sincere true and right.

2- Items of worship, viz. Salat, Fasting during Ramadhan, the Hajj, Payment of Zakat should be rightly practised and observed.

3- Dealings in trading should be lawful and free from fraud.

4- Social living with one another should be strictly according to the injunctions of Allah and His Messenger ﷺ.

5- Morality, i.e., conduct and character should be sound. Man should be free from the vices of hatred, pride, jealousy, enmity, etc. He should be adorned with good qualities, like modesty, reliance (on Allah), gratitude and patience.

Man’s religion becomes complete only when he fulfils the demands of all these five departments of religion. A man becomes a true Muslim when he has completed with the requirements of all these branches. In other words he should satisfy himself as to the following questions:

1- Are my beliefs correct and sound?

2- How many of the five-time obligatory Salat do I offer? Do I miss any of them?
3- Do I have lawful earnings?
4- Are my dealings in sales and purchases fair and honest?
5- Do I possess good moral character?
   Do I behave with others amicably?
   Am I guilty of telling lies, backbiting, and hurting others? Do I tease or trouble others?

Everyone should examine his conduct and character in the light of the above observations. If one finds that he is deficient, he should try his best to make up the deficiency as far as possible.

For example, he should find out how many lies he has told in the day and he should give up immediately. He should start working on this line to reduce his sins one by one by way of reforming himself. If the thought of reforming our life is born in our heart this change shall, God willing - enlighten our lives. Do not think that if only one life is reformed, what difference will it make?

**One lamp lights another lamp**

Bear in mind well that what we call society is composed of individuals, you, he and I. If one man's life is reformed, he gives up a few sins and he begins to obey the injunctions of Allah, this may be regarded at least as one candle lighted. A lamp, however, small may it be, is sure to spread its light in the space around it. It is quite likely that seeing a lamp burning another man may light his lamp. Thus the process of one lamp lighting another lamp may gradually enlighten the entire environment and in this way the entire society may one day become enlightened. On the other hand if there is a man who keeps his lamp unlighted but desires to light the lamps of others with his unlighted lamp, this is impossible. It is
quite obvious that an unlighted lamp cannot light other lamps. The same truth applies to the reform of human beings. A man who has no care to reform himself cannot succeed in guiding others. May Almighty Allah create in our hearts the thought of reforming our own selves first of all!

**How to create the thought of self-Reform?**

The question now arises how to create the thought of self-reform. One way to answer this question is this. Just as in this session we have talked about and heard the problem concerning self-reform which has stirred in us some urge to solve this problem, the same talk and discussion should be projected and heard in different sessions and assemblies again and again. This practice will - god willing rouse in our hearts the thought of self-refrom. Just see that the words (Establish the Salat) has been repeated in the Holy Qur'an sixty two times, even though only one Divine Command to this effect was enough. This is because it is man's nature that it is not impressed by an idea unless it is repeated off and on; ideas get settled when they are stamped on the mind again and again. A single impression does not prove lasting. It is, therefore, imperative that we should arrange to hold, and participate in, such gatherings in which the topic of self-reform is discussed. this practice will create in us the thought of reforming ourselves before aspiring to reform others.

**The Reformative meetings are held in Darul Uloom.**

The Darul-Uloom, Karachi is not far from you where three weekly meeting are held. Hazrat Maulana Mufti Muhammad Rafi‘ Usmani, who is the President of
the Darul Uloom, addresses these meetings on every Wednesday between the 'Asr and the Maghrib Prayers. Men as well women attend these meetings. Hazrat Maulana Subhan Mahmood Sahib, who is the Sheikhul Hadith and my reverend Ustaz, addresses these gatherings on every Sunday between the 'Asr and the Maghrib Prayers. Hazrat Maulana Mufti Abdur Raoof Sahib, an Ustaz of the Darul Uloom and an authorised successor to Hazrat Mufti Muhammad Shafi رضي الله عليه ، addresses these meetings on every Tuesday between 'Asr and Maghrib Prayers.

In the same way three other meetings are held in the Darul Uloom. These meetings are also devoted to the problem of promoting the thought of self-reform.

There is no dearth of gatherings, assemblies and meetings, but the objective of the meetings held in the Darul Uloom is to create in the minds of the audience the thought of reforming themselves. If you are able to spare only one hour a week between the 'Asr and the Maghrib prayers to attend these meetings, it will help to create the thought of reforming yourself and you will be able to find out the spots of your faults and shortcomings. It is a pity that we are ignorant of the spots in our lives where our faults and shortcomings are lurking. By attending these meetings you will come to know these hidden spots and the way to rectify these faults and shortcomings.

May Almighty Allah assist us, by His grace, to work on the right lines and to reform ourselves - Aameen.
HATE THE SIN,
NOT THE SINNER
Venue : Jame‘ Masjid Baitul Mukarram
        Gulshan-e-Iqbal
        Karachi

Date : 6th September 1996
All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the
vice of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

The curse of condemning a Sinner

The Holy Prophet has said that if a man condemns his Muslim brother for a sin of which he has repented, the condemner shall not die unless he himself becomes addicted to that sin. The reason is quite obvious. A man who repents of his sin becomes as if he did not commit that sin at all and the sin is erased from the man’s Register of Deeds. The act of taunting a man for the sin which has been forgiven and which he has forgotten is abhorrent in the sight of Allah.

The Sinner May Be Compared To A Sick Person

What has been mentioned above relates to a person who has repented of his sin. There may be a sinner about whom it is not known whether or not he has repented of his sin, although it is very likely about a believer that he may have repented or may repent of his sin in the near future. There is no right for anyone to condemn even such a person. It is the sin and not the sinner that deserves to be condemned. The Holy Prophet has not taught us to hate the sinner. The sinner is in fact suffering from a serious disease and deserves pity and sympathy just like a sick
man, the sinner should be helped that he may get rid of the sins to which he has become addicted.

It Is \textit{KUFR} (unbelief) And Not The \textit{KAFIR} (unbeliever) That Deserves To Be HATED

If a person is an unbeliever, he should not be hated and condemned. He should, instead, be helped with prayer to Allah that he may give up his unbelief and become a believer. You may recall how cruelly the unbelievers dealt with the Holy Prophet 📿. They pelted at him 🍁 stones, shot at him their arrows and wounded his sacred body, yet the Holy Prophet 📿 calmly bore the tyranny and spoke out only the following words:

\begin{quote}
أَلْلَّهُمَّ اهْدِ فُؤُومِي، فَانْتَهُمْ لَا يَعْلَمُونَ
\end{quote}

O Allah guide my community on the right path. (They reject me because) they do not know me.

See how, instead of hating and taking revenge on them, he 📿 prayed to Allah to favour them with right guidance. So, when you see anyone involved in sin and disobedience, then instead of condemning him you should pray to Allah for his guidance that he may repent of his sins. You should remember that by virtue of repentance he may get rid of all his sins and may become better than you.

\begin{quote}
Maulana Ashraf Ali Thanawi Regarded Others to be Better Than Himself
\end{quote}

Both my respected father Mufti Muahmmad Shafi Sahib and Dr. Abdul Hayee Sahib narrated a state of Hazrat Thanawi who said: I consider better than myself a Mumin in his present state of \textit{Eeman}
and an unbeliever as who knows he may possibly turn a Muslim in the future and attain a better position as a Muslim than I occupy. As regards the Muslims; his end may be better than mine. Keeping these possibilities in view I consider both better than myself. Anyway, it is not lawful to hate and condemn anyone on account of his sins.

Who Are Those Who Suffer From This Disease (of superiority complex)?

The disease of looking down upon others generally afflicts those who come back to the path of Deen from a life of indifference to religion. Such new comers to religion begin to offer their Salat regularly in the mosque, with the Jama‘at (congregation), put on proper dresses, as prescribed in the Shari‘ah. They mend their ways in conformity with the injunction of the Shari‘ah. Satan exploits this change to make them proud of their apparent righteousness and as a result they begin to look down upon, and find faults with, others. They begin to indulge in self-esteem and to hate others. This trend and behaviour destroys man’s virtues and good deeds. Those acts of virtue are acceptable in the sight of Allah for which man expresses gratitude for Allah. If a man has changed the course of his life and taken to the path of piety and righteousness, it is praiseworthy, but this change does not confer on him a right to hate anyone whether a believer or an unbeliever.

On seeing a sick person one should recite this supplication

It occurs in a Hadith that when a Muslim sees a man suffering from some disease or in a pitiable condition, he should recite this Du‘a: (Supplication)
الحمد لله الذي عفاني مما ابتلاه به وفضلعلني على كثير ممن خلق

All praise is for Allah Who has bestowed upon me protection from that (disease or trouble) with which He has inflicted him and that He has made me superior to many of His creation.

The meaning is quite clear and it is a gift from the Holy Prophet ﷺ.

Dr. Abdul Hai Sahib ﷺ has said: that whenever he passed by a Hospital, he recited this supplication and at the same time he also prayed for quick recovery for the patients in the Hospital.

This Du‘a (Supplication) should be recited also on seeing a Sinner

A professor of mine told me that he recited this Du‘a, whenever he came across a person committing some sin. For example when he saw cinema-goers standing in a queue to purchase tickets, he recited this Du‘a and thanked Almighty Allah for saving him from this humiliating sin. He believed that the sinners deserve sympathy rather than despise. He felt that these sinners may in future give up their sins, take to a life of piety and obedience and become superior to him. There was nothing for him to take pride. Man should, however, be grateful to Allah for saving him from these sins and misdeeds. He should also pray to Allah to grant speedy cure to those suffering from the malady of sins. There is also no cause for despising the sinners. They should be advised with kindness and love to give up their sins.
Hazrat Junaid Baghdadi kissed the feet of a thief

My respected father Hazrat Mufti Muhammad Shafi Sahib related an event of Hazrat Junaid Baghdadi. The Sheikh was passing by a street when he saw that a man was hanged on the gibbet with each one of his hands and legs cut off. On enquiry he was told that the man was a habitual thief. When he was caught for the first time one of his hands was cut off, when he was caught for the second time one of his legs was cut off. He was caught stealing the third time, so he was being hanged on the gibbet. Hearing this the Shaikh stepped forward and kissed his leg. The people were very much surprised at that action and inquired of him the reason for kissing the feet of such a notorious and habitual thief. The Sheikh replied that no doubt the man was a great thief and a notorious criminal for which he was being hanged, yet he possessed the great quality of “steadfastness” even though he applied this quality in the wrong place. He remained steadfast in the sin of stealing which he had made his life work. He did not part with it when one hand was cut off, nor when his one leg was cut off until he was going to be hanged. This is to impress that righteous men do not hate their fellow men but hate their vices and sins. Their good qualities need to be emulated and their vices to be shunned and the sinners to be reformed as far as possible. Men addicted to some sins need to be sermonized with love and sympathy and never to be blamed, censured, ridiculed or taunted.
One believer is like a mirror for another believer
What is the meaning of this maxim?

There is a Hadith declaring:

If a man’s face is stained with some ugly spot, he beholds with his own eyes that spot when he stands before a mirror. Just like the mirror, a believer reflects the defects and faults in another believer by disclosing them with love and sympathy to the believer concerned. This is exactly in the same way that when we see a man some insect or some dirty object we let that man know, so that he may shake the insect or the dirty object off his person. Likewise, if a believer has some error in him another believer should try to reform the erroneous person with love and sympathy. This is how this maxim is interpreted.

Do not disclose the vice of one man to another

Hazrat Maulana Ashraf Ali Thanawi has observed that this Hadith advises that if you find a vice in a person you should disclose it to the person concerned, but should not disclose it to others. This is implied in the simile contained in using the word Mirror, because the mirror discloses the ugly spot on a man’s face only to the person standing before the mirror and not to any other person. Accordingly, if a believer happens to find some defect or vice in another believer, he should disclose it to the person concerned and not to any other person. Disclosing the defect to others will mean that a selfishness of your own is involved in your action and it is not based on any consideration of service to Deen. Our Deen demands that the defect should be disclosed only to the person concerned with love and sympathy with the sole
intention of reform.

May Almighty Allah help us all to understand the requirements of the Faith and to act accordingly. Aameen!

وآخر دعوانا ان الحمد لله رب العالمين
THE SIGNIFICANT ROLE OF ‘MADRASAHS’

DARUL ISHAAT URDU BAZAR KARACHI-I
Venue : Jame' Masjid Darul Uloom
        Karachi
Date : 29th December 1994
THE SIGNIFICANT ROLE OF ‘MADRASAHS’

All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has...
no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

Respected Scholars, My dear class-fellow students, and the Honourable Audience

 السلام عليكم ورحمة الله وبركاته

INTRODUCTION

It was hardly proper for me to speak after the lessons imparted by my respected teacher, Sheikul-Hadith, Maulana Subhan Mahmood Sahib - may his blessings increase, as his lessons are quite comprehensive and exhaustive. However, my respected teacher has himself ordered me to speak something on this occasion. It has also been the usual practice that my elder brother Hazrat Maulana Mufti Muhammad Rafi Usmani, the Rector of Darul-Uloom, who is presently on a tour, used to deliver a closing address at the end of the lessons of Bukhari. My brother, therefore, ordered me to say something in his behalf on this auspicious occasion. This is because something is better than nothing.

A Persian saying meaning:
If wheat is not available one should accept barley as a possible substitute.
I am, therefore, present before you in obedience to my respected brother’s order.

It is an infinite mercy of Almighty Allah, for which it is impossible to thank adequately, that He has helped us,
by His vast mercy, to complete the academic activities of the Darul-Uloom. This is the last blessed lesson which Almighty Allah has enabled all of us to attend. This was the last lesson from the *Sahih-Bukhari*. The most authentic book on the surface of the world after Allah's Book, the Holy Qur'an, is this book, compiled by Imam Bukhari. The respected teacher, taught the students this sacred book all the year round from the beginning till the end of the book. Today is the day on which this blessed course of study has been completed for which we praise Allah. With this has ended also the academic year of the Darul-Uloom. In the beginning of the year when this study commenced none could say for certain who would be able to participate in the completion ceremony of the course. It is a great favour and mercy of Almighty Allah that He enabled me to take part in this ceremony. Infinite thanks are due to Him for this favour.

**Countless are Allah's blessings**

The Creator of the Universe has bestowed upon man endless blessings. Just see this one single blessing of breathing what a sublime blessing it is! Shaikh Sadi, the renowned Persian Sufi poet, has explained this point in a very subtle way thus:

When a man breathes, he enjoys two blessings of Allah Almighty, viz., breathing in and breathing out. If a man is not able to take in the air while breathing or is not able to breath out the air taken in then this means instant death in either case. Thus, one breath contains two blessings and thanks are due to Allah for each blessing. In other words, Allah deserves two thanks for each breath. Thus, man cannot render thanks to Allah for the blessing of breathing, let alone thanksgiving for other blessings.
The blessings of Allah are falling down on man like the showers of rains, which none can count.

The Greatest blessing

The blessing of Eeman (Belief in Allah) is the greatest of all blessings. Exalted Allah has favoured us with the blessing of Eeman, in His great mercy. We do not value this great blessing for the reason that we have inherited this blessing from our parents as a free gift without having to put in any labour or without offering any sacrifice for it. That is why we do not realize its tremendous value. Enquire its value from Hazrat Bilal of Ethiopia, Hazrat Suhaib of Rome and Hazrat Zaid bin Harisah who suffered great and untold tortures and offered great sacrifices to attain the blessing of the Article of Faith:

لا اله الا الله محمد رسول الله

There is no God but Allah and Muhammad is the Messenger of Allah.

As for ourselves, we do not realize the value of this priceless blessing for the only reason that we were born in a Muslim household and got the unique blessing of Eeman without having to put in any labour or sacrifice for it, although it is undoubtedly the most sublime of all blessings. Next to the blessing of Eeman in value and sublimity is the blessing of the knowledge of the duties and obligations which the blessing of our Eeman imposes on us. In other words, the knowledge of the essential duties and responsibilities which fall on our shoulders as being Mumins (believers). This knowledge is the greatest blessings after Eeman (Faith).
Religious schools and propaganda against them

Some godly men established this Institution or Darul-Uloom in their sincerity to spread the light of the same knowledge. The Darul-Uloom which has completed its academic year today has been traversing the same path. Unfortunately these Religious schools and Institutions are being subjected today to various forms of adverse propaganda and bitter criticism, as if a flood of objections and taunts has been let loose against them. These objections emanate partly from those opponents who are enemies of the Faith (Islam) and deadly set against the supremacy of the Law of Allah on the surface of the earth. They indulge in adverse propaganda against the Religious schools. It is seen that sometimes religious minded persons also fall victim to this propaganda. Willingly or unwillingly adverse opinion spring up in their hearts also about these religious schools.

Objections are raised to all activites of Molvis

My late respected father ﷺ sometimes used to say in a jolly mood:

“This class of the Molvis is a class of the blameworthy.”

He رحمه الله عليه meant by this witty remark to say that whenever some vice arises anywhere in the world, the people try to attribute it to the Molvis. They try to find one fault or another with whatever the Molvi does. If the poor Molvi, sitting in seclusion is rehearsing Allah’s name or is imparting lessons to his disciples from the Qur’an and the Hadith, the people raise objections to him saying that he is ignorant of what is happening in the world and what turns its affairs are taking. He has no time to get out of the closed dome of سم الله (In the name of Allah) On the other
hand if a Molvi comes out of his secluded corner for the sake of some reformatory or social work, they object to the Movlis action by saying that the best occupation for a Molvi is to rehearse the name of Allah sitting within four walls of the Madrasah, but today he is involving himself in politics and governmental affairs. If there is a Molvi hard pressed for financial resources and has fallen a victim to poverty and starvation, the people blame him saying that he has made no arrangements for financial resources for his students by way of making them financially independent of others, when they leave the school the next day. How shall such students earn their living when they leave the school? If a Molvi by chance happens to be a rich man, possessing sufficient money, they taunt him with affluence and richness. In short, this poor Molvi is spared in no circumstances. Thus he belongs to the blameworthy party.

This class of Molvis is a shield for Islam

There are people who are indulging in well-planned propaganda with the objective of spreading suspicion and misconception about the Islamic scholars and students. This is enmity against Islam. This is because the enemies of Islam very well know that it is this group of teachers and their students squatting in their schools on mats spread on the ground which forms a shield for protecting Islam. These opponents of Islam know it fully well that, as long as the Molvis exist on the surface of the earth it is impossible to efface Islam from the surface of the earth. It is a matter of common observation that the face of Islam was badly distorted in places from where this poor and humble class of Molvies had been expelled or annihilated and how the conspiracies to efface Islam succeeded in
these places.

With the help of Almighty Allah, I have travelled widely in the world. I have seen such parts of the Islamic world from where the very base of these schools has been uprooted. But what is the result? It seems as if the shepherd has been killed and the sheep have been left to the carnage of the wolves. From the point of religion this is the plight of the Muslims in many parts of the Islamic world.

The search for a Religious school in Baghdad

I have had the opportunity of visiting Baghdad. This is the city which had been the capital of the Islamic world for centuries. The world has seen there the splendour and grandeur of the Abbasid Caliphate. All sorts of arts and sciences developed and flourished there.

When I arrived there, I enquired from someone the address of some religious schools or the centre of religious knowledge and learning. I wanted to visit some of them. I was told that there was no trace of such religious institutions: all these have given place to modern schools and colleges. Now it is the University faculties where religious education may be acquired. Religion is taught in these faculties. By looking at the dress, etc., of the Professors, it is difficult even to acknowledge that they are Muslims, let alone their being Alims of the Islamic Sharī'ah and Fiqh. These Institutes follow the co-education system, i.e. both sexes study there together. Islam has become only a theory which is taught as a historical philosophy. This system of education has no effect on the lives of the students. Their study of Islam in these Universities is like that of the orientalists. Today Islam is being taught in Universities in America, Canada
and in other European cities and the courses of study include *Hadith* (Traditions), *Fiqh* (Jurisprudence) and commentary of the Holy Qur'an. If you read their articles and research papers on Islam, you will come to know the names of books about which our naive *Molvis* are quite in dark. Apparently great research work is being done there on Islam. Any way, what is the good of a system of teaching, Islam which fails to equip men with the wealth of *Eeman* (True Belief)? All this research and intensive study day and night remain fruitless and the students thirst for understanding Islam in its true perspective remains unquenched. No doubt there are faculties of *Shari'ah* and the Principles of *Deen* in these Universities of the West—but the studies in these western Universities have no impact on the lives of the students. This is because the essence of these sciences and courses of study has been totally annihilated.

Then I asked the people the names and addresses of some scholars having the older pattern of teaching and learning. I was told that there was a *Maktab* (Religion school of the classical type) attached to a mosque near the tomb of Hazrat Sheikh Abdul Qadir Jilani رحمه الله عليه where a teacher of the old pattern of teaching lived and who had received education on the older system. I called upon that Ustaz and found that he was really trained and educated on the older system and curricula. My contact with him made me feel that I had really met a righteous God-fearing saint. He had received education in the lowly old-type schools, sitting on mats and leading a hard life of want and scarcity. I could observe on his face the light of the sciences of the Islamic *Shari'ah*. From this interview I received spiritual inspiration and satisfaction; I felt as if I had been transported to the gardens of Paradise.
Never tolerate the abolition of the Madaris running on the classical pattern

After formal introduction that saint asked me about my country and I told him that I had gone there from Pakistan. Thereafter he put to me a few questions about my Darul-Uloom and its curriculum. After I had given him some details about the Darul-Uloom he inquired of me about some of the books taught in the Darul-Uloom. When I told the names of some of the books, he felt deeply impressed to hear the names of those books and expressed grief for having been deprived of the blessings contained in them. He said that those are the book that produce godly men and sincere Muslims. He asked me to convey a message from him to the scholars of Pakistan exhorting them never to abolish in any circumstances these schools. This is because the enemies of Islam are aware that it is impossible to extinguish the fire of Eeman burning in the hearts of the Muslims as long as these highly simple and unsophisticated Madaris are in existence. That is why the enemies of Islam are concentrating their entire force of propaganda on the elimination of these Religious schools from the society.

A Remedy to save Religious Fervour and Zeal from cooling down

It is well-known about the late poet of the East, Dr. Muhammad Iqbal that he used to make sarcastic remarks about the typical Mulla. except that from time to time he also said things disclosing the truth to the people. Referring to the attitude of the English and the enemies of Islam, he has written at one place in a couplet about Afghans:
If you want to eliminate the religious fervour of the Afghans, then expel the Mulla from the hilly country, that is Afghan. As long as the Mulla is there the love and fervour of the Afghans for their Deen (Islam) cannot be effaced from their hearts.

Objections raised against the Madaris (schools)

A violent propaganda campaign has been launched against the religious schools, that their origin dates back to 1400 years ago. The administrators and the teaching staff are outmoded and old-fashioned. They are retrogressive, unaware of the modern trends and developments of the world. They do not know how to live in this world according to the modern demands of life, nor have they equipped themselves with the modern scientific and atomic technology. These retrogrades want to revolve the wheel of the Muslim Ummah in the reverse gear. Such slogans have been raised from time to time. Their echo is again being heard in our country in full volume.

New force has been added to these slogans by alleging that these religious Madaris have turned into terrorist shelters and they are averse to progress. They are being defined variously with titles like fundamentalists, narrow-mindedness, retrogrades and many other blames are showered on this poor Molvi. The Molvi however, is firm and adamant in his stern attitude and stand.
The Molvi is a Die-Hard

My respected father used to say that this Molvi is a die-hard. He is ready to tolerate all taunts, however severe and pinching they may be. He is able to put up with all types of adverse situations. This is because one who enters the field of religious life and Islamic activities, he girds up his loins to bear all hardships and taunts from all quarters. He, therefore, enters this thorny field of Deen prepared to welcome with a good grace all pleasant and unpleasant situations that confront him in the path of Deen.

The idea contained in this line of Urdu poetry is that the path of Allah is difficult and only that person will walk on it who has the courage to face difficulties and give up ease and comforts of life.

A man gifted with an eye capable of seeing realities will readily recognize that these adverse remarks and taunts are in the nature of an ornament for one who preaches the way of Truth. These are taunts that were directed to the Prophets of Allah and their successors and followers. These taunts will not stop, but will continue till the Day of Judgement.

May Allah maintain us, by His mercy, on the straight path, grant us sincerity and a desire to seek His pleasure. We should all know that these taunts have no reality. A day must come when these Molvis will be in a position to say:

فَآيَٰتُمُّ الْذِّينَ آمَنُوا مِنَ الْكُفَّارِ نَضْحَكُوْنَ ۛۛۚ١٣٤

This is the day when those who have believed shall laugh at the non-believers. (83:34)

May Allah grant honour and grace to the class of people who are today being disgraced.
And honour belongs to Allah, to His Messenger and the believers. (63:8)

Notwithstanding the storm of these oppositions and taunts, the religious schools and Institutions are, by the grace of Allah, serving the *Ummah* and the cause of Islam and they will be carrying on their mission as long as it is the will of Almighty Allah. The treacherous taunts and oppositions of the enemies of Islam can do no harm to them.

**Give up worrying about the means of livelihood for these *Molvis***

Voices are being raised today in our society that these religious schools should be closed. There are men who lend support to this demand, not out of opposition and enmity, but out of sympathy and by way of reform.

Sometimes people suggest that these *Molvis* should be trained for some jobs for earning their livelihood, e.g., carpentry, ironmongery and some such arts to earn their bread and butter. Therefore, people come forward with vicious proposals, including the establishment of workshops for the benefit of these *Molvis*.

My respected father used to advise that anxiety about the livelihood of these *Molvis* should be given up, because the *Molvis* shall themselves solve the problem of their livelihood. You can, he said, cite no case in which a *Molvi* ever committed suicide on account of starvation. My father said: I can give the examples of many Doctors of Philosophy and Masters of Arts who committed suicide on account of financial difficulties. There are also many who hold these degrees, yet they are not finding employment. This cannot be asserted about a
Molvi that he is facing unemployment.

Almighty Allah the Creator and Sustainer by His infinite mercy, looks after the livelihood of His creatures much better than others.

**Condemn this world**

My student colleagues! Try to fully understand that it is a peculiarity of the world that the more a person hankers after it the more the world runs away from him, and the more a man runs away from the world, the more the world hankers after that person. This may be explained by the example of the shadow. If a man begins to run after his shadow, shadow will also continue moving ahead of him and the man will not be able to catch the shadow. On the contrary if a man runs with his back turned back his shadow, the shadow shall run after the man. This is exactly the behaviour of the world. The more a man desires the world, the more the world remains away from that man and the vice versa is also true. You may have observed that those servants of Allah who putting trust in Allah and devoted their lives to the service of Deen and kicked away the world for the sake of Allah, Allah brought the world right under the feet of those servants of Allah to the envy of others. In this way it is the practice of Merciful Allah to display to the world the dignity and honour which the men of Allah enjoy among their fellow-men.

May Allah grant us sincerity, choose us for His service and for the service of His Deen (Islam) and help us to sacrifice our lives for the cause of Islam. If we are fortunate enough to make this sacrifice, we shall be losers neither in this world nor in the Hereafter.

So, do not worry at all about the livelihood of the
Molvi, because Allah is the Best Sustainer. When Almighty Allah provides for the dogs, the ass, and the swines, why should He not provide for the helpers of His Deen (Islam)?

Do not make Molvi an Ironmonger or a Carpenter

It is indeed necessary for an efficient and successful preacher of Deen that he should also be acquainted with some worldly sciences and arts. A Faqih (Jurist) is really one who has a knowledge of the conditions and trends of his times. Whatever he learns and teaches with this intention is a part of Deen. But you must remember that if you have once made Molvi a Carpenter or an ironmonger, then he shall become totally devoted to these professions. My respected father said that if a Molvi thought that he should devote his major time to carpentry or ironmongery and should devote his spare hours to his free service to Deen, then this was not practicable. This trend of thought would turn him into a full-fledged carpenter or ironmonger and he would put in no service in the way of Deen.

An Instructive Event

My respected father once related the following event:

Hazrat Sahool Usmani رحمه الله عليه was a renowned professor of Darul-Uloom Deoband. He was one of the favoured students of Hazrat Maulana Mahmoodul Hasan رحمه الله عليه. He was very efficient and well-versed in the field of literature. Once it occurred to him that teaching religious subjects in return for salary was wage-earning and no service to Deen which should be rendered without
any return. He, therefore, began to think of some occupation, e.g., delivering speeches, writing Fatawa (Religious Rulings), etc., so that he could serve Deen in the spare time without any return. In the meantime he received an offer from a government school to take up a teacher's job there under such and such terms and conditions. You know that to be a teacher in a Government school is a very easy job, where the teacher has not to do much preparatory work and has to take only two or three classes during the whole working period. In a Darul-Uloom the Ustaz has to teach classes about five hours and this teaching work of five hours he has to do after about ten hours of preparatory work. Such hard and long work is not demanded in colleges and Universities. He thought that it was a God-given opportunity to take up the offer and he could be able to serve Deen free of charge. He asked Hazrat Sheikhul Hind to permit him to take up the Government job and the Sheikh accorded him permission for that. When after about six months Maulana Sahool came to Deoband and met Hazrat Sheikhul Hind the Sheikh asked him this question: During this period how many books did you compile, how many sermons did you deliver and how many Fatawa did you write? Hearing these questions the Maulana burst into tears and said: It was only Satan's deception. Although there was much spare time, yet the service to Deen during this time was not even half of what I was able to do, with the help of Allah, while staying in the sacred precincts of the Darul-Uloom.

After relating this event my respected father used to say:

Almighty Allah has graced the atmosphere of these institutions with a peculiar blessing and light which
enable a man side by side to serve Deen, while living in the shade of that atmosphere. As regards the scanty salary one draws for service in these Deeni Institutions is not a remuneration for the work done; it is only a subsistence allowance. Allah grants grace and blessings for working for Deen on this scanty allowance.

**The blessings of the teaching Profession**

Now I am relating to you an experience of my own. I hope all my colleagues will support me about the truth of my statement. When I am busy with my classes, I am able to do more extra-curricular work than during the vacation of the Darul-Uloom. We all do chalk out programmes for work but we fail to complete the programmes during the vacations. I believe that this is by virtue of the blessed work of learning and teaching.

**Student life ameliorates the Hereafter**

This year two thousand eight hundred and fifty students are on the rolls in the Darul-Uloom. In addition, the number of students studying in the Qur’an schools in the city is over six thousand. In the Hadith classes there were one hundred and fifty-eight students who are now being awarded Degrees on the completion of their courses this year. Praise be to Almighty Allah that the honour of (graduate) is now being conferred upon them. The people are now asking where shall all these Ulama (graduates) be accommodated? This reminds me of an event.
An event concerning
Hazrat M’aroof Karkhi

Hazrat M’aroof Karkhi was one of the most dignified friends of Allah who lies buried in the city of Baghdad. I have also had the honour of paying a visit to his tomb. It is related about him that once, when he was going along the bank of the River Tigris with his companions, a boat passed that way, on that boat were sailing some carefree young men. They were merry-making and enjoying music. When their boat passed by Hazrat M’aroof Karkhi they cut jokes with the saint and his companions and directed ridiculing remarks against them. One of the saint’s companions felt offended at the misbehaviour of these youngsters and requested the saint to curse them. Hazrat M’aroof Karkhi raised his hands up and prayed thus for the merry-makers:

O Allah! You have granted these young men the pleasures of the world. O Allah! Grant them the pleasures of the Hereafter also

On this the saint’s companion began to say: O Sire! Instead of cursing them you have prayed in their favour. In reply the saint observed: what have I lost? I have prayed in their favour for the pleasures of the Hereafter which shall come to them only when they have become Muslims and righteous in the true sense.

In short, those who come to the Madaris to receive religious education are in fact acting upon the policy of Hazrat M’aroof Karkhi that Allah may ameliorate the Hereafter of the other Muslim brothers just as He has ameliorated their world. These students come to these schools for the betterment of their own Hereafter and that of others. This is their career and these are their future
prospects. Allah does not spoil their future, so none need worry about them. We should, however, be anxious about our remaining firm and steadfast on our *Eeman* (belief). May Allah help us discharge the obligations which our *Eeman* imposes on us. *Aameen!*

**The Income and expenditure of the Madaris**

The annual expenditure of this Darul-Uloom runs into millions of Rupees for which no budget is prepared. I challenge you to show an establishment, other than Religious schools, incurring such huge expenditure which prepares no budget. Budget is prepared in establishments which have sure means of income. Budget forecasts are made with reference to the income. As for ourselves, we do not know what shall be our income during the ensuing year. So far we have never done anything on the basis of Budgets. People often ask what is the income to meet such huge annual expenditure of the Darul-Uloom. We have no permanent and sure means of income, except some bequeasts in the form of few houses the total annual rent of which amounts to Rupees 50 or 60 thousands only. Then the people ask about the source of the remaining expenditure. In reply we show our ignorance about it. This is the reality that we do not know how the expenditure is met.

So far this Darul Uloom is concerned, it does not resort to advertisements, nor any appeals addressed to the public. Even telephonic appeals are not made to any parties for financial help.

About fifteen days ago when I was setting off on a tour I was informed that the balance available is not sufficient for the month of Sha‘ban. Even in that situation no complaint about it was made to anyone to suggest
financial assistance.

We depend on, and seek help from, Allah only

My respected father has, however, taught a very valuable lesson that if we are in financial difficulties we should seek Allah’s assistance. Praise be to Allah that we follow this advice. I did not inquire about the financial position even after my return, but by Allah’s grace everything was going on smoothly. This is a charitable gift from my respected father and my Sheikh Hazrat Dr. Abdul Haiyee Sahib.

We claim no credit for this. In fact if we depended on our own efforts, it would be impossible to run such a big Institution. It is Almighty Allah Who is running the Darul Uloom by His mercy and by virtue of the sincerity and the hearty supplication of these righteous and God-fearing saints.

This is a Deeni Madrasah and not a shop

My respected father had warned us saying: We have not opened a shop for which it is necessary that it should be going on profitably and continuously. Try to maintain and run it as long as you can do this according to the principles of honesty and the injunctions of the Sharee ‘ah. If you feel that in continuing the Institution further you will have to violate the principles of the Sharee ‘ah and disgrace our Deen, you should close it down. This is how our respected father advised us about it. Praise be to Allah that He has been running the Darul Uloom quite smoothly and successfully. You will not find this example in any other Institution of the world. This is a miraculous feat of Allah which anyone can see with his own eyes. It is, however, another matter that we are always prepared to
accept suggestions and proposals for the improvement and betterment of the Darul Uloom.

We are, therefore, not prepared to accept a proposal to change the existing pattern and programme. This can never happen as long as we are alive. If pressure is brought to bear upon us from any quarters in this behalf, there will be no alternative for us but to close it down. We, however, feel quite confident that such a crisis shall not come to pass and Exalted Allah shall run and maintain the Darul Uloom on its settled path and programme till the Day of Judgement.

It was necessary to bring to your notice this aspect concerning the Darul Uloom.

**Know your worth**

My dear student colleagues,

Mind carefully that after leaving the Darul Uloom, you shall enter a world which will welcome you with showers of taunts and pinching adverse remarks. However, you must remember that you are soldiers of the Army of the Holy Prophet ﷺ : you must fight your way to success as He ﷺ did with the help of Allah.

I advise you to imprint on your hearts a wise phrase which my elder saint Hazrat Sheikhlul Hadith Maulana Muhammad Zakariya رحمه الله عليه uttered while sitting in this very mosque:

"يااب علماء! افي ندركم"  
"O students! Gknow your worth  
Almighty Allah has favoured you with the wealth of knowledge and has chosen you for the service of His Deen (Islam).

These blessings and these honours are weightier
than the entire world. If you have in your heart the honour of your Deen, none can efface it, however, violently the worldly-wise ones may raise objections to you. When you enter upon your new worldly career with this firm belief, honour and success will greet you, provided that you first apply to your own lives the knowledge which you have acquired here and spread its light all over the world.

May Almighty Allah open for you at every step the gate of success and may He help us all to be steadfast on our Deen and to realize and acknowledge the value of this knowledge. May Almighty Allah be your helper and protector wherever you are. Aameen!
SUFFERING,
A BLESSING IN DISGUISE
| **Venue** : | Jame ‘Masjid Baitul Mukarram  
Gulshan-e-Iqbal  
Karachi |
| **Date** : | 23th August 1996 |
SUFFERING, A BLESSING IN DISGUISE

الحمد لله نحيمته و نستعينه و نستغفره و نؤمن به و نتوكل عليه و نعوذ
بالله من شرورانفسنا ومن سيأت اعمالنا من بهذه الله فلا مضل له و من
يضلله فلا هادئ له و نشهد أن لا إله إلا الله و حده لا شريك له و نشهد أن
سيدنا و سيدنا و نبيا و مولانا محمد عبدا و و رسوله صلى الله تعالى عليه
و على آل و أصحابه و بارك وسلم تسليما كثيرا كثيرا

أما بعد:

فقد قال النبي صلى الله عليه وسلم:

أَشْدُ الْعَبْسُ بِلَأَّهَا النَّبِيَّاَ هَمَّ الأمَّل قَالَ مَثَل

All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide
him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

**Glad tidings for the miserable**

This Hadith contains good tidings for them who are facing various troubles and difficulties, yet they maintain their relationship with Allah and try to get rid of troubles and difficulties through supplications addressed to Allah for help and relief. The glad tidings in this Hadith for men concerned is that Almighty Allah has inflicted on them these troubles and difficulties out of His love and mercy and not out of His displeasure and anger.

**There are two categories of miseries**

Man becomes miserable and troubled on account of sickness, poverty, indebtedness, unemployment or household worries. These and all other troubles that assail man are of two categories. The first category of worries and troubles are those that fall on man by way of punishment and torture from Allah. Man shall taste the real taste of punishment for his sins and misdeeds in the Hereafter. However, sometimes Allah punishes the sinners in this world also. It has been said in the Holy Qur'an:

\[\text{وَلَنَدْيَقَّهُمُ مِنَ الْعَذَابِ الْأَدْنَى دُونَ الْعَذَابِ الْأَكْبَرِ لَعَلَّهُمْ يُرِجُّونَ} \]

(سورة السجدة: 21)

And surely We make them taste the lighter
punishment (of the world) before the heavier punishment (of the Hereafter). that they may perhaps return (to righteousness). (32:21)

In other words, Allah inflicts on the sinners only token punishments in this world also as a timely warning that they may give up their sins and take to piety and righteousness.

The second category of troubles and tortures are those which Allah inflicts on man with the intention of elevating his status and granting him reward and recompense in return for his troubles and worries suffered in this world.

Some "Troubles" descend from Allah on man as punishment

How to distinguish one category of troubles from the other category? Each category has its distinctive symptoms. There is a man who, while suffering from these troubles and worries, does not turn his attention to Allah. He begins to curse his destiny and gives up some of his routine rehearsals of Allah's names. Sometimes, he misses some of his daily Salat. He takes resort to all the necessary worldly measures to get out of his troubles and difficulties, but he does not turn to Allah in repentance and with supplications for relief. These symptoms are a clear indication that the man concerned is under Allah's displeasure and anger. May Allah save us all from this woe. Aameen!

"Troubles" are also due to Allah's mercy

There is a man who, in spite of his difficulties and worries, there is repentance to Allah, acknowledges his helplessness and prays to Allah in all sincerity and
humbleness for mercy and help. He has no grudge, and acutely the stroke of the mishap under which he is labouring, yet instead of cursing his fate, he turns to Allah with repentance and remembrance. He offers his Salat with greater sincerity, regularity and concentration. In the case of such a person these troubles, miseries and worries are a source of reward; they attract Allah's mercy; they are a sign of divine love and sympathy.

No man is free from Troubles and Worries

The natural phenomenon is that when a person loves anyone he tries to please his beloved and provides for him ease, comfort and happiness. According to this common formula Allah too shall provide ease and comfort to the person He loves. How is it that Allah inflicts with troubles, difficulties and worries the person whom He loves and befriends? The answer to this question is quite obvious. There is no one in this world, not even a King, a Prophet, a Sufi or a millionaire who is immune from these troubles, worries and hardships. Almighty Allah has so created and planned this world that, grief and joy, comfort and discomfort, health and sickness, etc. go together. This world is not a place of unmixed ease and joy nor a bed of Roses. Pure joy and happiness will be available only in Paradise. It has been said in the Holy Qur'an i.e., (In Paradise) they will have neither fear nor grief. As regards the world, Allah has so created it that sometime a man will have joy and comfort and another time he will face grief and hardships. In the same way in this world there is alternations of hot and cold, shade and sunshine and similar vicissitudes of life. It is, therefore, impossible that a man should remain in this world free from worries and adversities. This is against the law of
nature and Allah’s will.

A story full of morals

Hakeemul-Ummah Hazrat Ashraf Ali Thanawi has related in one of his sermons the story of a man who happened to meet Hazrat Khizr. He requested Hazrat Khizr to pray for him that he might remain safe and secure in his life from all sorts of grief, troubles, mishaps and hardships. Hazrat Khizr told the man that he could not supplicate to Allah for such a boon, as worldly life was full of such troubles, worries and grief. He, however, advised the man to go round the world to find out a person free from all the thorns of life and enjoying blissful existence. If he came across such a fortunate person then he (Hazrat Khizr) would supplicate to Allah to make the applicant like that fortunate person.

The man made a round of the world and his eyes fell upon a handsome jeweller rolling in gold, silver and precious stones. He had a well-decorated shop, a magnificent mansion and highly sophisticated means of comforts and luxuries. In addition, the jeweller had healthy and beautiful sons and daughters playing before him. Enchanted by the apparent pomp and show of this jeweller, the man desired to become like him. Before leaving the place it occurred to the man that he should ask the jeweller if he had any internal diseases, worries or troubles. The man, therefore, called upon the jeweller and explained to him his problem.

The jeweller took the man aside and told him that he was the most unfortunate man in the world. He then related to the stranger the sad story of his immoral wife and said that the handsome sons and daughters were illegitimate.
issues. The jeweller said that he was the most wretched and tortuous existence of which not a single moment was free from inward fretting. The jeweller, therefore, advised the man not to become like him. The man then concluded his wandering, went back to Hazrat Khizr علیہ السلام and told him that he could not find in the entire world a single soul free from troubles, hardships and worries whom he could desire to emulate. Hazrat Khizr علیہ السلام repeated his earlier statement that none in this world was free and exempt from troubles, grief and worries. He, however, prayed that Allah would favour that man with peace, prosperity and contentment in life.

**Allah has granted different types of wealth to different men**

It is impossible for anyone in this world to be free from grief, troubles and hardships. Everyone is suffering from one worry or another in varying degrees. Almighty Allah has planned the affairs of this universe in such a way that upon one person He has bestowed the wealth of worldly riches and upon another the bounty of health. Someone is well-off economically, but care-ridden mentally and inwardly. These instances of afflictions peculiar to, and different in, each individual case can be multiplied. It has already been explained that it is up to man to turn these hardships and troubles into torments or blessings according to his attitude towards them.

**Why should a favourite servant of Allah be burdened with cares and worries?**

The Holy Prophet ﷺ is reported to have said in a *Hadith:*
When Allah loves some servant He showers on him torrents of calamities and trials.

When the Angels inquire from Allah the cause of this strange treatment of His favourite servants, Allah replies to them, saying: Let him remain in this condition, weeping and seeking for help, as I like this begging and supplications from him. This Hadith is weak in its authority but there are many Ahadith to the same effect.

According to another Hadith, Allah asks His Angels to go to His servant and entangle him in some trial because He is pleased with his weeping and crying for mercy and help. The secret of this strange treatment of Allah with His beloved servant lies in the fact that Allah desires to convert the troubles and trials of His servant into everlasting peace and comfort and elevate his status in the Hereafter by purging him of the filth of his sins committed in the worldly life.

Prizes for those who are patient and forbearing

None can be dearer to Allah in this world than His Prophets there is Hadith saying:

أشد الناس بلاء إلا نبياء ثم الامثل فالفأ مثل

The most severely burdened with calamities (in this world) are the Prophets عليه السلام then those who come next to them in righteousness and Prophetic conduct.

Just look at Hazrat Ibrahim عليه السلام, bearing the title of Khalilul-laah (Allah’s friend). Trimendous calamities and huge misfortunes fell on him. He was flung into fire, was commanded to kill his son (Hazrat Ismael عليه السلام) and abandon his family in a dry, desolate territory. In short, he
was subjected to great trials and tribulations. He was afflicted with these hardships and calamities that his status may be elevated. When the people will receive their rewards and prizes from Allah on the Day of Judgement they will realize that the trials and tribulations they suffered in the world were nothing as compared with these prizes and returns. The people will forget the hardships they endured in the world. It occurs in a *Hadith* that when Allah shall compensate in the Hereafter those who suffered tortures and troubles with patience in their worldly lives, others beholding these prizes and awards will desire if their skins had been cut to pieces and they had endured their ordeals with patience in order to become entitled to those prizes and grants.

**A most suitable example of hardship**

Hazrat Ashraf Ali Thanawi Ṭaba’i has compared these sufferings to some ailment in a person’s body for the cure of which the Doctors have advised surgical operation. The patient is well aware that the Surgeon shall make incision in his body with a lancet on account of which he will suffer great pain and discomfort. Notwithstanding this the patient requests the Surgeon for performing an operation without delay for which he is ready to pay the Surgeon handsome fees. Why is he doing this? The patient knows that the pain he will suffer on account of the operation is nothing as compared with the expected cure which will relieve him permanently of the tortures he has been enduring. Thus, the Surgeon ready to cut his body with his lancet is a benefactor of the patient, as his action apparently cruel, is expected to bring relief and cure to the patient.

Exactly in the same way when Allah afflicts
someone with troubles, worries and hardships, He is performing an operation on him in order to cure him of his sins, so that he may appear before Allah in the Hereafter, pure and purified.

Another example

You may have a beloved whom you have not met for a long time and are anxious to see him. He suddenly comes and grasps you from the back and squeezes you with force—with such a force that you feel pain in your ribs. You want to get rid of his hold but the person who is your beloved tells you that he is your beloved and, if you feel pain by his grasp, he is going to relax his grasp and grasp someone else. If you are true in your love, you will desire your beloved to grasp you even with a greater pressure, because you had been waiting for him for a long time. On this occasion you will recite this Persian couplet:

\[
\text{د شو نخیب دشمن که شو بالک، سیخت،}
\]

\[
\text{د وصال سامت که تو نخیر آجمل.}
\]

The idea expressed in this couplet is that:
A true lover will never like that even the tyrannies perpetrated by the beloved should be the lot of anyone other than the lover.

Those who recite (We belong to Allah) when afflicted with hardships

When some hardship falls on a servant from Allah He elevates his status, if he turns to Allah in repentance and submission. Almighty Allah has said in the Holy Qur'an:

\[
\text{وَلَبِّئِلَوْتُكُمْ بِنَفْسِي ۗ مِنَ الْخُفْفَ وَالْخُوَفَ وَنَفْسِي مِنَ الْتَّوَلَّي وَالْتَّفَسُّرُ وَالْشَّمَرَاتُ وَبِشَرِّيَّةَ الَّذِينَ أَصَابَهُم مَّضِيَّةٌ فَالْبَالِغُ إِلَّا لِلَّهِ وَإِنَّا}
\]
And surely We shall try you with something of fear and hunger, and loss of wealth and lives and crops, and give glad tidings to the steadfast, who say when misfortune falls on them: We belong to Allah and we shall indeed return to Him. Such are they on whom are blessings from Allah and they are the rightly guided ones. (2:155-157)

Anyway, it must be noted that it is Allah’s system and practice that sometimes He inflicts His righteous servants with hardships and misfortunes with the intention of elevating their status and position in the Hereafter.

**We put to trouble our friends**

My respected father Hazrat Mufti Muhammad Shafi Sahib used to recite this Persian couplet in a state of deep enthusiasm:

ما پرورم رشن و نان کشم رست
کس را پن فرم آتش در تلال ما

Almighty Allah says that sometimes He cherishes the enemy and kills the friend. There is none to take exceptions to His decree.

It is because Allah alone Knows the expedients of His actions and decisions.

**A Unique story**

Hazrat Ashraf Ali Thanawi has mentioned in one of his sermons that there were two persons in a city lying on their death-beds. One of them was a Muslim and
the other a Jew. The Jew desired to eat fish which was not available in the vicinity. The Muslim desired to eat olive oil. Allah called two Angels and commanded one of them to procure fish for the Jew that he could satisfy his desire. As regards the dying Muslim, sufficient quantity of olive oil was available. Allah commanded the other Angel to go and destroy the olive oil. The Angels proceeded on their missions, but both happened to meet each other and inquired about their respective missions. They were each at a loss to understand why each had been sent on an opposite mission. Anyway, each discharged his mission.

When they came back after having discharged their missions, they requested Allah to let them know why the desire of the Muslim who was an obedient believer was not fulfilled although olive oil was available with him, whereas the desire of the Jew was fulfilled by procuring fish for him. Almighty Allah told the Angels that they did not know the wisdom underlying His actions. Allah explained to them that He treated the infidels and the Muslims differently. The infidels also do good deeds in this world in the form of charity, opening schools and building asylums. Their good deeds are not acceptable in the Hereafter, but they are repaid for their good deeds in this world. As regards the believers, Allah desires to punish them for their sins in this world, so that they may face Allah in the Hereafter free from sins and vices.

That is why, said Allah, the Jew was compensated for his good deeds in this world. Only one good deed remained to be compensated which was compensated by fulfilling his desire to eat fish. As for the Muslim, all his sins had been washed off during his sickness. only one sin remained against him which was washed off by refusing to fulfil his desire to eat olive oil at the time of his death.
so that he should appear before Allah free and purified from all sins.

Who can find out the wisdom underlying Allah’s actions? Our intellectual capacity is too limited to understand the secret and wisdom at the back of Allah’s acts and decisions. Almighty Allah is running the workshop of this vast universe with His wisdom and prudence which is not possible for man to understand and envisage.

The calamities coming down from Allah are forced *Mujahadat* (strivings)

My Sheikh, Hazrat Dr. Abdul Hayee Sahib used to say that in the olden days when a disciple surrendered himself to spiritual guide for spiritual training and reform, the disciple was subjected to very hard *Mujahadat* (strivings) and disciplines which were not compulsory but were optional. Now such strenuous and hard disciplines and exercises have been abandoned. Allah has, however, not deprived these disciples of the benefit of such *Mujahadat*. Such trainees are subjected to forced and compulsory disciplines. The progress made under these *Mujahadat* is quicker, more lasting and effective. Compulsory disciplines are imposed by Allah Himself in the shape of difficulties, worries, hardships and sickness, etc. The progress made under these forced *Mujahadat* is quicker, more lasting and effective.

There were no optional *Mujahadat* in the lives of the Noble Companions. For example, they did not have to resort to intentional starvation, self-denial or self-torture, but we find in their lives frequent forced *Mujahadat*. As a punishment for reciting the Article of Faith they were forced to lie on burning sand, blocks of stones were placed on their chests. They
were subjected to untold tortures and tyrannies for cooperating with and supporting the Holy Prophet ﷺ. All these ordeals were forced *Mujahadat* on account of which the status of the Noble Companions رضي الله عنهم was elevated to such heights that a non-companion cannot even dream of approaching them. So forced *Mujahadat* are conducive to speedier achievement of success. Thus, these troubles, hardships and worries which we take as calamities and misfortunes are really forced spiritual disciplines and they reflect Allah’s mercy and love for His servant.

**A third example of hardships**

Take the example of a small child who feels afraid of being given a bath or having his hands and face washed, because he experiences discomfort in cleaning and washing operations. The mother, however, performs these hygienic operations on her child, in spite of his protests, because she knows that cleanliness is indispensable for the child’s health. On the other hand in his ignorance, the child feels that the mother is torturing him. At this moment the child, in his innocence feels disgusted with the mother’s handling of him so roughly, but later the child will feel with gratitude that the mother’s actions were in the best interest of his well-being and good health and her behaviour with her innocent child was based only on affection and pure love. So does Allah subject His servants to cleaning operations.

**A fourth example**

The parents of a small child get his child admitted to a school and take care to send him to school regularly, even the child frets and protests vehemently against this drill which is undesirable to him and regards the school as
a jail. It is, however, in the best interest of the child that he should be sent to school even by force, if necessary. After getting the age of sense and understanding he will realize that if his parents had not taken pains in sending him to school for education he would not have found himself today among the educated and respectable class of the society.

In the same way, as these examples show, Allah sends down on his servants hardships, misfortunes and worries to raise up their status provided he turns during these trials to Allah in repentance and gratitude for these afflictions. Thus, these hardships and troubles are Allah’s mercy in disguise.

The ordeals that fell on Hazrat Ayyub عليه السلام

Just consider for a while the sufferings of Hazrat Ayyub عليه السلام. To what a horrible disease he was subjected! Satan visited him in this condition and told him that the malady was due to his sins which was inflicted on him because of Allah’s displeasure. In addition, he put forward his proofs in support of his allegations. On this occasion he debated with Hazrat Ayyub عليه السلام.

Hazrat Ayyub عليه السلام counteracted Satan’s argument by saying: It is wrong to allege that this disease is due to Alalh’s displeasure on account of my sins. In fact, the ordeal of the disease is a token of love and favour towards me from my Allah. I do invoke Allah to cure this disease, but I do not complain against Him for the disease. At the same time I do not object to the disease which has been sent down to me by Allah, nor do I ask why my Allah has inflicted me with this disease. I always turn to Allah in repentance and submit to Him the Qur’anic Du ‘a (Supplication).
(And Job, when he cried to his Lord, saying):
O my Lord adversity has touched me; indeed, and You are the Most Merciful of all who show mercy. (21:83)

Hazrat Ayyub عليه السلام added saying:
My invoking Allah is a favour from Him. When He has caused me to turn to Him in repentance, it is quite clear that this misfortune too is a sign of His Mercy and love.

The sign to indicate that a particular hardship is a Mercy from Allah

In the ordeal of Hazrat Ayyub عليه السلام there are signs to indicate which hardship comes as a punishment due to Allah's anger and displeasure and which one is a favour and mercy from Allah. In the first case the man afflicted with the hardships begins to murmur and complain and raise objections to Allah and does not turn to Him in repentance. In the other case the man's conduct is just the opposite. He prays to Allah to relieve him of the hardship which is too severe for a weak and helpless man like him to bear.

So at the time of a suffering when a man is enabled to turn to Allah in repentance for help he should believe that the hardship is a mercy from Allah and ultimately it will be a source of goodness for the sufferer in this world as well as in the Hereafter. If the hardship had struck the sufferer as a sign of Allah's displeasure and anger, he would not have been enabled to turn to Allah in repentance with submissiveness.

Whenever a man becomes inclined to turn to Allah in times of hardships and calamities, the calamity should be regarded as a mercy from Allah.
The sign of the acceptance of a Du'a (supplication)

Sometimes it so happens that a hardship falls on a man and on that account the afflicted man turns to Allah, praying for relief but the hardship is not lifted from him and his prayer for relief appears to have been ignored. How is it so? The reply to this question lies in the fact that when a man is enabled under very pressing circumstances to turn to Allah, begging recovery and relief then this is a sign that the Du'a (supplication) has been accepted. In the case of rejection of the supplication the sufferer would not have been enabled to turn to Allah with this supplication for relief. In such a situation the sufferer shall get two rewards - a reward for his suffering and another for submitting his supplication to Allah. In addition to this he shall get a reward for each repetition of his supplication. Maulana Rumi has very aptly expressed this idea in the following line in Persian:

\[
\text{لکان ان اَلّه تَّمَّ الْبَلَد بَأْس}
\]

When My servant utters My name “Allah” then his very uttering of My name is a sign that I have accepted his call.

Thus, being enabled by Allah to put forward to Him an appeal for help is a sign that the appeal has been granted. It, however, depends on Allah’s wisdom and prudence how long He should let the hardship last and when be lifted. By nature man is hasty and wants prompt relief, but the delay in relief is elevating his status in the sight of Allah. He should, therefore, refrain from murmuring and complaining against his suffering. He should, however, remain praying to Allah for relief till the trouble is lifted from him.
An event that happened to Hazrat Haji Imdaduallah Sahib

Man should never desire that he should be tried with hardships, but when they befall him, he should accept them with patience without making complaints against them. The Holy Prophet ﷺ has himself sought refuge with Allah from hardships. In one supplication he ﷺ has said: O Allah, I seek refuge with You from serious diseases and ailments. When diseases actually fell on him, he ﷺ took them as a favour for him ﷺ, but prayed to Allah for relief from the disease. Hazrat Thanawi ﷺ has related a story in one of his sermons about Haji Imdadullah Sahib that once the latter was speaking in his assembly on this topic. He said that all hardships that come down from Allah are mercy and bounty, provided the person concerned recognises the value of the hardships and turns to Allah in repentance and humble submission. A man came to the assembly who was suffering from leprosy which had made his body rotten. The man requested the saint to pray to Allah for cure from the heinous disease. Haji Sahib ﷺ had just then told the assembly that all sufferings are mercy from Allah. They wondered what reply Haji Sahib was going to give to the man. Haji Sahib raised up his hands for supplication and spoke out the following words:

O Allah, the disease with which this man has been afflicted is also a sign of Your mercy, but on account of our weakness we are not able to bear this form of your mercy. So O Allah, I pray to You to convert the blessing of this disease into the blessing of cure and health for this man.

This supplication reveals the understanding of Deen which is acquired from the company of Godly men.
The essence of the Hadith

Any way, the essence of this Hadith is that when Allah loves anyone of His servants He subjects him to some trial, as He appreciates his bewailing, weeping and crying for Divine help. Thereafter, in return for this ordeal Allah elevates his status and forgives his sins. It is our duty in the first instance to seek refuge with Allah from such ordeals, hardships and sicknesses and if ordeals, hardships fall on us we should seek help from Allah and turn to Him in repentance and submission.

When a hardship befalls anyone the victim should display humbleness

It is related about some saints that when they were afflicted with hardships they groaned and expressed the pains they suffered from their sufferings. This attitude indicates apparently the show of impatience and complaint against their afflictions, although such attitude has been forbidden. The answer to this objection is implied in the Hadith itself. The righteous and favoured servants of Allah do not murmur and complain against their hardships. They claim that they have been afflicted with hardships so that they could express before Allah their helplessness, servitude and their humbleness and they should also groan in their suffering. They do so, because they realize that Allah tries them with the hardships in order to hear groans and see their depressed condition and their wailing. They say that it is not right to express courage and defiance on such occasions.

The account of a righteous man

My respected father Hazrat Mufti Muhammad Shafi Sahib رحمه الله عليه related to us the account of a righteous man
who fell sick and another righteous man called on him to inquire after his health. He saw that the patient was rehearsing the words 
(Praise be to Allah). The visitor said: It is very nice that you are expressing gratitude to Allah, but it is also necessary that you should groan during your sickness; you cannot recover from the sickness unless you give vent to your suffering by your groans. Allah has afflicted you with this sickness that you may bewail your sickness and express your helplessness before Him. Servitude demands that a man should not display before Allah his boldness and defiance. He should rather show his helplessness and pray to Allah to grant him cure, as he was weak and unable to endure the impacts of the sickness. My late elder brother Zaki Kaifi used to compose good poetry. He has expressed this idea very beautifully in one of his couplets:

when some hardship falls on man from Allah it is not good to suppress the pain and grief to such a degree that the effect of the suffering is not visible from his face and his behaviour. This is the display of a sort of boldness before Allah, as if the sufferer was throwing a challenge to Allah.

The best policy is to express on such occasions one’s helplessness and humbleness before Almighty Allah.

An event full of morals

Hazrat Thanawi has related the account of a pious man from whose mouth the following sentence
escaped, while addressing Allah:

لي في سواك خطأ، فكيف ماستني

O Allah: I am not interested in anyone other than You. You may test this claim of mine in any manner You like.

This is, as if this man is throwing a challenge to Allah to test him as it pleases Him. As a result, the passage of his urine was blocked and his bladder was puffed up with urine. He remained in this painful condition for many days. At last he felt the nonsense of his claim. His profession was to teach small children. In this condition he asked his pupils to utter these words: أدعو بعدكم الكذاب Pray for your liar uncle that Allah may relieve him of this disease, because he had made a false claim. Almighty Allah showed him that the man’s claim that he had no interest in anything, except Allah was false as his interest lay in the urine and not in Allah. All should know that expression of boldness and bravery do not stand before All Powerful, All-Knowing Allah.

The golden mean, therefore, consists in the principle that when hardships and worries fall on a person he should neither make complaint against them, nor should he make a show of boldness and defiance. This is the principle of the Sunnah.

The conduct of the Holy Prophet  during periods of distress

Hazrat A’yishah رضي الله عنها has narrated that when the Holy Prophet  was on his death-bed he frequently put his sacred hand into water and rubbed the wet hand on his blessed face and at the same time he  expressed the torture he was undergoing. Seeing her father  in this
condition Hazrat Fatimah ﷺ uttered these words:

وَأَكَرَبْ إِبَاهٍ

Oh, how distressed is my father!
The Holy Prophet ﷺ re-acted to this, saying:

لاَ كَرَبْ إِبَاهٍ بَعْدِ الْيَوْمِ

Your father will face no distress after this day.

Now see that the Holy Prophet ﷺ gave vent to his distress, yet he did not make any complaint against it. Instead, he ﷺ indicated thereby the everlasting peace and comfort of the Hereafter.

When the son of the Holy Prophet ﷺ Hazrat Ibrahim ﷺ passed away, he ﷺ expressed his grief, saying:

إِنَّا بِفَراقِكَ يَا إِبْرَاهِيمَ لِمَحْزُونُونَ

O Ibrahim, we are very much grieved on account of your separation.

It is narrated that the Prophet’s daughter, Hazrat Zainab’s child was in his lap when the child was dying. Drops of tears rolled down his cheeks. This conduct of the Holy Prophet ﷺ reflects an expression of servitude and total surrender to Allah and unqualified faith in the Truth and inevitability of the Divine Decree. The Holy Prophet ﷺ did realize that Almighty Allah subjects His servants to trials, tribulations, troubles and worries that they may express their humbleness and helplessness before Allah by weeping and shedding tears.

The Sunnah of the Holy Prophet ﷺ lays down that on being inflicted with hardships, difficulties and worries the sufferer should display neither complaint nor boldness. He should, instead, address Allah in the following words:

O Allah relieve me of this trouble and misfortune, by Your grace.
In a nutshell, this is the correct interpretation of the *Hadith*. May Allah grant us a correct understanding of this point and help us to act upon it. *Aameen!*

وآخر دعوتنا ان الحمد لله رب العالمين
STICK TO HALAL (LAWFUL) SOURCE OF INCOME
Venue: Jama Masjid Baitul Mukarram
Gulshan-e-Iqbal, Karachi

Date: 17th May 1996
STICK TO HALAL
(LAWFUL) SOURCE
OF INCOME

الحمد لله نحمده و نستعنه و نستغفره و نؤمن به و نتوكل عليه و نعوذ
بأله من شرور انفسنا ومن سيئات أعمالنا من يهدتنا الله فلا مضل له و من
يضله فلا هادي له و نشهدن لا إله إلا الله و هده لا شريك له و نشهد أن
سيدنا و سنننا و نيننا و مولانا محمدنا عبده و رسوله ... صلى الله تعالى
عليه و على أهله و أصحابه و بارك وسلم تسليما كثيرا كثيرا

اما بعد:—
قال رسول الله صلى الله عليه وسلم:
من رزق في شتى فليلزم منه جعلت معينة في شتى فلا ينقل عنه
حتى يتغير عليه و كروا اعمال حديث مسح 286:4
(الحاف السادة السفين 286:4)

All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with
Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

The Holy Prophet ﷺ has said in this *Hadith*:

A man should stick to the job from which he is earning his livelihood. He should not give up that job with his own will and option without any justification, nor seek his livelihood from any other job. He is, however, free to change his job when the circumstances become unfavourable to him or the job is lost for no fault of him.

**The Means of Livelihood Depend on Allah’s Dispensation**

When Almighty Allah has appointed a man, his means of livelihood and he is engaged on that, he should not give it up without any justification. He must pursue it unless it slips out of his hands by itself or unfavourable circumstances arise under which it becomes difficult for him to continue the job. As the job a man is doing has been specially allotted to him out of so many jobs, it should be regarded as a gift of Allah and should not be given up without justification.
The systems of employment and livelihood are linked with Divine dispensation

Just see that Almighty Allah has appointed a wonderful system of employment and livelihood for His creation. Allah has said in the Holy Qur’an:

{ناَكَنَّ قَسَمْنَا بِنٍّبِهِمْ مِمَّا يُبْدِيُهِمْ فِي الْحَيَاةِ الدُّنْيَا وَالْآَخِرَةِ. (43:32)

We have apportioned among them their livelihood in the worldly life. (43:32)

For apportioning the livelihood among the people in this world, Allah has created the natural law of Demand and Supply. Man stands in need of diverse necessaries and comforts of life which cannot be enumerated. It was not possible for the Economic experts of the world to create a class of suppliers to estimate and supply the untold needs of the consumers and maintain the law of Demand and Supply in Equilibrium. It is indeed Allah’s miraculous and wonderful sustaining power and ability that as soon as a man needs anything he finds a supplier in the market waiting for customers. So, if the needy customer has the necessary money in his pocket he can purchase his requirements from the market on paying the price. This is a divinely oriented system which man could never invent.

An Astonishing instance of apportionment of sustenance

My late brother Mr. Zaki Kaifi - may Allah forgive him - had benefited by the company of Hazrat Thanawi رضي الله عليه. He said one day that sometimes Allah displays in the business sphere such miraculous and wondrous work of His Personality as a sustainer and provider that man cannot help bowing before Him in gratitude and admiration.

My late brother was keeping in Lahore a book-shop of
religious books under the name of “Idara-e-Islamiat”. One day when he intended to go to his shop, he found that it was raining heavily and he thought that it would be useless to go to the market and open the shop on that rainy day when normal life had become awfully upset and disturbed and no customer would be expected to call at the shop for shopping at such an inopportune and inconvenient time. Moreover, books are not a necessity of life and particularly religious books. Man thinks of purchasing books only when he has satisfied all his other needs of life.

In the meantime it occurred to him that Allah had made the shop the means of his livelihood and it was, therefore, his duty to open it, irrespective of that any customer visited the shop or not. He, therefore, took his umbrella and made for the shop, opened it and began to recite the Holy Qur’an. He was surprised to see that many customers putting on their rain-coats visited that shop and purchased books which could be studied only at ease and in spare times. The result was that the sale on that rainy day was almost equal to the sales on other normal days. How could this happen? An inner voice seemed to whisper to my brother that it was Allah, the Sustainer Lord, Who inspired my brother to open the shop and inspired the customers to visit his shop and purchase books therefrom. Thus, the party needing money and the party needing books both came in contact with each other. This is only Allah’s doing and man has no hand in it. No scheming or planning can work such a miracle.

It is The Divinely Set system that the Night is for rest and the Day is for work

My respected father Mufti Muhammad Shafi Sahib asked us to consider how all men fall into sound
sleep in the nights and are up and doing work in the days. Was this cycle of sleeping in nights and working in days devised in some international conference held by men of all nations. No, it could never be so. It is Allah's command to rest in nights and work during days and in conformity with this. He has moulded man's nature and temperament. He has said in the Holy Qur'an:

\[
\text{We have appointed the night as a covering; and have appointed the day for (earning) livelihood.} (78: 10-11)
\]

The word covering used in the verse stands for darkness during which men as well as many animals and birds are by nature disposed to fall into sleep. If the sleeping and working hours had been left to the discretion of men there would have been a great confusion and chaos in life. Some sleeping and some working at the same time. As a result, there would be neither concerted hours of sleep nor concerted hours of work. The result of this topsy-turvy condition of life can better be imagined than described. In such a hopeless state of affairs the civilisation of the world would not have been as we see it today. Allah has done a great favour to His creation by creating night and day for rest and for work respectively.

**Do not close upon yourself the door of livelihood**

Likewise, Almighty Allah has Himself planned the system of man's livelihood and has allotted to everyone some job to earn his livelihood. If the income is lawful and is accruing to you with peace and ease do not give it up without justification, because it is a gift from Allah and, may be, that the livelihood of many others is linked
with your job and you may be an important part of the machinery of living and livelihood. You are, therefore, advised not to give up your existing job of your own sweet will. However, if unfavourable circumstances arise that no income accrues to you despite all efforts made, there is no harm in giving up that unprofitable job.

That is a gift from Allah

My Sheikh Hazrat Dr. Abdul Hai Sahib used to recite this couplet frequently:

When anything comes to you without asking for it, it is a gift from Allah. So, do not turn it down because it has been sent down to you by Almighty Allah.

In short you should stick to the job from which you are presently earning your livelihood, unless adverse and unbearable conditions arise which you cannot cope with.

Allah is the fountainhead for every thing

Explaining the meaning of this Hadith Hazrat Maulana Ashraf Ali Thanawi has said:

This is how the learned saints have interpreted the events that occur to a servant of Allah by Allah’s will. The reality underlying these events becomes known from the event themselves. After receiving this knowledge about the reality, the learned saints do not try to effect any change in the events on their own accord. So far as the people are concerned these events are like self-evident, rather like tangible facts which they take into consideration in their dealings and affairs.
Whatever has been mentioned in this Hadith is directly concerned with the question of livelihood. Yet the saints have interpreted it to mean that a man should not try to effect any change in whatever Allah has granted him in the form of knowledge, dealings with the creatures of Allah or the like. He should accept these grants with grace and stick to them to the best of his ability.

**Why did Hazrat Usman Ghani not relinquish the Caliphate?**

The tragedy of the martyrdom of Hazrat Usman Ghani is a well known historical event. During the closing period of his Caliphate a storm of opposition was stirred against him. Hazrat Usman Ghani has himself related the events, saying:

> The Holy Prophet has informed me that Allah shall put on me a shirt. He has advised me not to put off that shirt of my own sweet will. The shirt predicted in the Hadith is the seat of the Caliphate and I shall not relinquish this seat.

That is why Hazrat Usman Ghani neither relinquished the seat of Caliphate nor did he take up the sword against the rebels, nor did he issue orders to uproot them totally. He took this stand, notwithstanding the fact that he was the Commander of Faithful and the Ruling Caliph with a large Army under his command. If he had so willed, he could have taken up the sword against the rebels, but he did not do so, because the rebels and those posed to attack him were also Muslims. He did not want to become the first man to take up the sword against the Muslims. That is why neither he relinquished the seat of the Caliphate nor did he fight against the rebels. As such, he preferred to be confined
within the bounds of his house until he became a martyr. He accepted the honour of becoming a martyr but he did not relinquish the seat of Caliphate. This is the point to which Hazrat Thanawi رضی الله عنه has drawn attention saying: When Almighty Allah has entrusted to you a job, hold fast to it and do not give it up of your own free will.

The attribute of service to Humanity is a Divine Gift

If Almighty Allah has prescribed for you some path for serving the Faith without your asking for it, that path should not be abandoned without justification, because being a gift from Allah it contains light and blessing. Likewise, it is the duty of the learned saints to accept with open hearts whatever events and incidents descend to them from Allah. Sometime Allah bestows some special honour and status on a saint or a religious scholar to whom the public turns for cooperation, help or advice in a worldly or religious problem. This is an honour and status which has been granted to him by none but Allah. So the fortunate saint should not discontinue this service of his own sweet will rather continue it as a duty entrusted to him by Allah.

For example, sometime Allah confers on some member of a clan a leading position to whom the other members of the clan refer their differences for settlement and difficulties for solution or seek his advice on important issues confronting them. The leader should not feel disgusted with the responsibility placed on his shoulders. He should discharge his responsibility as a duty entrusted to him by Allah and this is a very honourable status. This idea has very aptly been expressed in this Urdu couplet:
The idea of the couplet may be expressed by saying that the opinion formed about someone by the majority of a community should be regarded as a divine declaration.

Thus, this is a very honourable status which should be accepted with grace and the responsibilities attached to it should be discharged as a matter of honour and dignity and as a duty entrusted to the trustee by Almighty Allah.

An account of the ordeal of Hazrat Ayyub

Once Hazrat Ayyub was taking bath when all of a sudden gold butterflies began to fall down. Giving up the bath, Hazrat Ayyub began to collect the gold butterflies. Seeing this Almighty Allah asked Ayyub: O Ayyub! Did I not made you rich by granting you wealth and money? Why are you collecting these gold butterflies? Hazrat Ayyub answered the questions, saying: Yes, O Allah! You have bestowed upon me wealth in such abundance that I find it impossible to render thanks for this grant adequately. I cannot, however, close my eyes on wealth which has come to me from You in the form of gold butterflies without my asking for it - O Allah, when You are granting me something of Your own sweet will, it is my bounden duty to rush to it like a needy person.

In fact, Hazrat Ayyub was not interested in the gold that was raining down from the heaven in the form of the gold butterflies. His eyes were concentrated on the divine hand from which that wealth was coming down. This anecdote provides a useful moral for all of us that when some gift comes to us from a Great Merciful Personality, we must accept it with gratitude and humble
An event of demanding more money as Eid Gift

My respected father, Mufti Muhammad Shafi Sahib used to distribute Eid-money among all his sons on the occasions of Eid festival. It was our habit to demand increase in the amount of the Eid money owing to the increase of dearness in the country. As a reaction to this demand my father would say by way of jest: You are all dacoits!

Just see! we were all earning members, quite well off, yet we demanded increase. Our eyes were not concentrated on these few chips, but were concentrated on the auspicious hands through which they came. When this attitude is adopted towards a scanty gift from a father what should be our attitude towards the Monarch of Monarchs? Being His most humble servants we should submit our requests to Him as humble needy beggars and when anything comes to us from Him without our asking, we should receive it with due submission and gratitude like needy beggars without showing any indifference and pride. Consider the meaning of this Persian couplet:

بیل علم شویه ز ی من سلطان دیین
خال بر فرق قاعدت بعد ازین

When Allah, the King of Deen desires that His servant should display greed (for His gift), then fling away the attribute of contentedness.

To sum up the discussion, hold fast to the job which Allah has entrusted to you and do not give it up on your own accord, as it is a gift from Allah. However, if unfavourable circumstances arise which compel you to relinquish the job or some elderly righteous person from your relations or well-wishers advises you to give up that
job, you may accept his advice and give up the job. This is a very important turn in your life, so you should not take a hasty decision on this issue.

Summary

If you get anything without asking you should believe that it is a gift from Almighty Allah. You should never make light of this Divine Gift. This important, rather very important, point has been expressed very beautifully in the following Persian couplet:

پیچ که به طلب رسد آل داوه خواست
اور را تو رز که فرخاده خواست

This Persian couplet has been cited earlier also. It means: When anything comes to you without your asking for it, it is a gift from Allah. So do not turn it down because it has been sent down to you by Almighty Allah.

Such God-given gifts must be accepted with gratitude provided that it is lawful. Degrading it and turning it down may involve you in grievous curse and woe. Likewise, if Allah has entrusted some job to anyone, you should stick to it and should not give it up, unless compelled by unavoidable circumstances over which you have no control. If Almighty Allah favoured you with a leading position in your community and the people look to you for cooperation, advice and help, do not disappoint them, but serve them with a good grace with the belief that Allah, has, in His Mercy, chosen you for this position of trust and dignity.

May Allah help us all in understanding Deen rightly and act upon the injunctions of Allah and His Messenger ﷺ, accordingly. Aameen!

وآخر دعاًنا ان الحمد لله رب العالمين
THE EVIL OF INTEREST-BASED ECONOMY
Venue : Jame' Masjid
Orlando, Florida
U.S.A.

Date : 24th April 1992
THE EVIL OF INTEREST-BASED ECONOMY

All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe
in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

Allah has blighted Usury and made almsgiving fruitful (2:276)

The Holy Qur’an has declared that Usury is the most heinous of all sins, saying: “And if you do not (give up Usury), then be warned of war (against you) from Allah and His Messenger.” Such severe declaration of war has not been by Allah against any other sin, e.g., such declaration has not been made against drunkards of wine, eaters of pork, those who commit adultery or against thieves and robbers. As regards the eaters of Usury, a war has been declared against them from Allah and His Messenger ﷺ.

The difficulties which the Muslims of the Western world are facing

My respected brothers and sisters!

The topic selected for this session of today is concerned with Usury (interests). In the Urdu language it is called ُ (sood) and in English it is called Interest or Usury. This subject has been chosen because the usurious system is in vogue in the entire world, but most
transactions are based on usury in the Western world where you are living. The Muslims are, therefore, confronting this problem at every step as to how they should get rid of usury or interest in their transactions.

Apart from this all sorts of misunderstandings are being spread among the people that the interest that has pervaded our economic activities and dealings is not in reality forbidden, because this, as they claim is not included in the Usury which has been defined and forbidden in the Holy Qur'an. I have, therefore, been called upon to place before you the basic facts about interest in the light of the Qur'an and the Ahadith and the existing conditions in the society.

Declaration of war against those who are involved in Usurious dealings

The first thing to note clearly and understand it well is that Almighty Allah has declared Usury as the worst of all sins. The very stern words used in the Holy Qur'an for usury, have not been for drinking wine, eating pork, adultery, etc. The Qur'an says:

\begin{quote}
O you who believe be God-fearing and give up what remains (due to you) from usury, if you are believers. And if you do not do so, then be warned of war (against you) from Allah and His Messenger. (2:278-279)
\end{quote}

As mentioned earlier Allah has not declared war in respect of any other sin, but a war has been declared from Allah and His Messenger against those who are involved
in usurious dealings. Why has such a stern warning been issued against the eaters of usury? Details will be furnished soon.

What is the meaning of Usury?

Let us first try to understand the meaning of usury. At the time usury was forbidden by the Qur'an, usurious transactions were widely in vogue among the Arabs. At that time usury was that amount which was settled to be paid in addition to the amount of a loan given to a borrower. For example, I lend someone a sum of Rs. 100/- today on the Condition that the borrower shall repay me a sum of 102/- after a month. Now this additional amount of Rs. 2/- is usury or interest.

Giving something more without a prior agreement to this effect is not usury

For example, when I lend to the borrower a sum of Rs. 100/- without any agreement that he will pay me Rs. 102/- instead of Rs. 100/-, but the borrower pays me Rs. 102/- of his own sweet will, then this is not interest and is therefore, not forbidden. It is quite lawful.

A nice procedure of repaying a loan

It stands proved from the Holy Prophet himself that once when he repaid a loan on the demand and of the lender he added something to the amount of the loan, by way of pleasing the lender. As this excess amount was not due to a previously agreed condition it was not interest. In the terminology of Hadith it is called "حسن الفضىإ" (A good way of repaying a loan). This may be a goodwill amount; it is not interest that is forbidden and made unlawful so sternly. The Holy Prophet has gone
to the extent of saying:

ان خياركم احسنكم قضاء صحيح بخاري

The best among you is he who repays his loan with a good grace. (Bukhari)

On the other hand, if at the time of lending money the lender settles with the borrower that at the time of repayment he shall take from the borrower something more than the amount lent, then this will be called interest which has been forbidden in the Qur’an in very stern words, as already pointed out. Nearly two sections of Surah al-Baqarah have been revealed, emphasizing the unlawfulness of interest.

Which kind of Interest has the Holy Qur’an forbidden and made unlawful?

Sometimes it is said in our society that the kind of interest forbidden and made unlawful in the Holy Qur’an was something quite different. During the Prophet’s time the borrower used to be a very poor and needy person. He had no money to purchase food to satisfy hunger, nor to purchase medicine to cure his sickness. If someone of his family died, he had no money to purchase a shroud for the dead and to arrange his burial. At such a critical time the poor fellow had no alternative, but to borrow money on interest. It was a grievous tyranny and a grave sin not to lend money to such a needy person without charging interest. That is why on such occasions Almighty Allah made interest unlawful in very stern words as occurs in the Holy Qur’an.

They argue that in our times, those who carry on interest-bearing transaction, particularly with the banks are not poor men or beggars; at times they are very rich
businessmen and capitalists. Anyone of them does not borrow money, because he has nothing to eat; has no clothes to wear; he wants money for his medical treatment. Instead, he is borrowing money to invest in his business so as to earn profit. As the money lender knows this quite well, what is the objection if the lender asks the borrower an interest of ten percent on the money lent to the borrower. The borrower also finds no difficulty in paying to the lender this small increase. This is not the interest which the Holy Qur’an has declared unlawful in very stern words. Objections like this are raised in various parts of the world to the prohibition of interest in the Holy Qur’an.

Commercial loans were in vogue even in the earlier days

They raise another objection by arguing that this commercial interest and commercial loans did not exist during the Prophet’s time. In those days money was borrowed only to meet personal needs and personal expenditures. Therefore, they ask how can the Holy Qur’an prohibit interest which did not exist in those olden days. Some people say that the interest which the Holy Qur’an has declared unlawful was that which was charged from the paupers and beggars, so they claim that the other form of interest is commercial which is not unlawful or prohibited.

The reality does not change with the change of form

It should be noted that firstly, it is not necessary for a substance to be unlawful that was available in its specific form also in the Holy Prophet’s time. When the Holy Qur’an declares something to be unlawful it does so
on the basis of its reality at the time it is declared unlawful, whether any specific form of that reality existed or did not exist during the Holy Prophet's time. Take an example. The Holy Qur'an has declared wine to be unlawful, and wine is a substance that causes intoxication. It will not be right to say that Whisky, Beer and Brandy are not unlawful, because they were not found during the Holy Prophet's time. Although these brands of wine were not found during the Holy Prophet's time, yet the reality and essence of these brands namely, their intoxicating property did exist during his time which the Holy Prophet had declared unlawful. Thus the essence or reality of wine became unlawful and prohibited for all times whatever its form and whether one calls it whisky, brandy, coke or beer. An intoxicant is unlawful by any name.

It is, therefore, not at all correct to say that interest on commercial loans is not unlawful, because these loans did not exist at that time.

A pleasantry

I remember a pleasantry. Once an Indian musician proceeded on the Hajj Pilgrimage. After performing the Hajj in Makkah he set off for Madinah. As was the practice in those days, the Hajj caravan halted at a place to pass the night. In that caravan there was an Arab musician who began to sing in Arabic. The musician had not a good voice. The Indian musician did not appreciate at all the song of the Arab musician. He got up and declared:

Today I have come to know why the Holy Prophet had forbidden music and declared it unlawful. It was because he listened to the music of these Bedouins who were bad singers. If he had listened to my music he
would not have declared music unlawful.

The trend of today's thinking

Today the people have become accustomed to say about everything that during the Prophet's time this was done in this and that way, so it was declared to be unlawful. Today it is not done in that way, so it is not unlawful. They go even to the extent of saying that pork was made unlawful, because in the olden days pigs grew up in filthy environments and ate filth and faeces, whereas these days they are raised in very hygienic and clean environments in high-standard piggeries. So, there is no reason why pigs should be treated as unlawful now.

A principle of the Islamic Shari'ah

Bear in mind well that when the Holy Qur'an declares something unlawful, it does so on the basis of the essence and reality of the object concerned, even though their forms and external aspects may change or the process of their manufacture may change from time to time to any extent. The essence or its reality remains unaffected and it is that which forms the basis of the injunction of the Shari'ah.

A misconception about the Prophet's time

It is also not correct to say that commercial loans were not in vogue during the time of the Holy Prophet, and that all sorts of loans were taken only to meet personal needs. My respected father, Hazrat Mufti Muhammad Shafi Sahib has written a book on the subject “The Issue of Interest” and I have written its second part. In this part I have given some examples of commercial loans taken during the time of the Holy Prophet.
When it is said that the Arabs were Bedouins, leading a desert life, it occurs to the mind that the society in which the Holy Prophet ﷺ lived must have been a very backward society, too primitive to admit of any trading activities, except the simple barter system dealing with wheat and barley and that too of a very insignificant value. But for this, there could have been at that time no commerce and trade worth the name.

**Every tribe was a Joint-Stock company**

The conception formed about the time of the Holy Prophet ﷺ is not correct. During the time when the Holy Prophet ﷺ appeared on the scene with his Prophetic Missions, the fundamental bases of all the modern systems of commerce were present in one form or another. For example, it is claimed that the Joint Stock system of companies is a discovery of the 14th century, but this is not correct. When we read the history of the Arabs, we find that every Arab Tribe was an independent Joint Stock company. Every tribe contributed some coins to a common Fund and the Fund so collected was sent to Syria for purchasing merchandise through commercial caravans. This has also been indicated in a Qur’anic verse:

\[
لِإِلْطَفَقَانَ مُرْحَلَةَ الْخَيْمَةَ وَالصُّدَّيقَ (سورة فرسان 2:17)
\]

For the alluring of Quraish; for their alluring (we cause) the caravans to set forth in winter and summer (106:1-2)

As indicated in these Qur’anic words, these Arabs toured to Yemen in the winter season and to Syria in the summer season and these were their business tours. They took with them merchandise for sale in Yemen and Syria and purchased merchandise in these countries for sale in
their own homeland. Some time an Arab borrowed money from his tribe to the tune of one million Dinars. He could not take such a big loan for his domestic needs; it was certainly for commercial purposes.

The first amount of Interest to be remitted

While announcing the prohibition of interest on the occasion of the Farewell Pilgrimage, the Holy Prophet ﷺ said:

وُرَبِّ الْجَاهِلِيَّةِ مَوْضُوعٌ وَأَوَلٌ رَبَّا اضْعِ رَبَّا رَبًا عَبَّاسٍ بِنِّ عَبْدِ الْمَطْلُب
فَأَنْهَا مَوْضُوعٌ كَلَا مُسْلِمٍ كَبَابُ الْحَجَّ بَابُ حَجَّةِ الْيَمِينِ (تَمِيمٍ ۱۲۱۸)

And interest accruing from the Days of Ignorance is annulled and the first interest that I remit is the interest due to Abbas bin Abdul Muttalib which stands effaced. (Sahih Muslim - Hadith No: 1218)

It occurs in narratives that the interest so remitted amounted to ten thousand miskal - (1 miskal = 4.88 g). But this amount of ten thousand miskal was not the principal amount; it was only the amount of interest on the principal amounts lent to the borrowers.

This proves that the huge amounts borrowed must have been for commercial purposes and not for domestic needs.

An example of Banking during the time of the Noble Companions

Hazrat Zubair bin Aw-waam ﷺ is one of the fortunate ten Companions to whom the glad tidings of Paradise was given in their lifetimes. He was maintaining a monetary system which was like the modern banking system. When people came to him with their moneys to
entrust to him as trust, he would accept the trust as a loan and then invest the amounts in business. His son Hazrat Abdullah bin Zubair has said about the loans outstanding for repayment at the time of his father’s death.

When I calculated the amount of the loans outstanding against him, they amounted to 2.20 million Dinars. ("The Issue of Interest" P-113, Tabaqat
- Ibn Sa'ad)

To say, therefore, that in those commercial loan did not exist is against the fact and incorrect. The fact is that interest-bearing commercial loans were common during the Prophet’s time. The Holy Qur’an has forbidden and declared unlawful every additional amount that is charged from the debtors on these loans. It is, therefore, absolutely wrong to say that interest on commercial loans is lawful but interest on personal and domestic loans is not lawful.

**Simple Interest and Compound Interest are both forbidden and unlawful**

Another misconception is being spread among the people that there are two kinds of Interest i.e., simple Interest and Compound Interest, meaning the practice of levying Interest on Interest also. Some persons say that during the Prophet’s time the practice was to charge compound Interest which the Qur’an has declared to be unlawful, but simple Interest is lawful, because it was not in vogue in those days nor has the Qur’an declared it as unlawful. It has been said in the Qur’anic verse. I have recited in the beginning of my address:
O believers! Fear Allah and give up what remains (due to you) from Usury (2:278)

The divine orders that whatever has remained outstanding out of interest whether it is small or large or whether the rate of interest is low or high. In the next verse it has been said:

وَإِنْ نُقْسِمْ فَلَنَعْلَمُ رَبّنَا وَسَّرْ نَغْلَمُكَمْ (سُورَةُ الْبَقْرَةٌ: ٢٧٩)

And if you repent, then you have your principal (without interest) (2.279)

Thus this divine injunction prohibits receiving anything more than the principal amount of the loan which is the right of the creditor. In the light of these clear injunctions of the Holy Qur'an it is quite wrong to say that Compound Interest is unlawful, but Simple Interest is lawful. Therefore, all forms of Interests are isforbidden and declared unlawful, whether it is high or low, whether the debtor is rich or poor, whether the loan has been taken for personal or domestic needs or for commercial purposes. There is no doubt about the unlawfulness of Interest whatever its nature.

There is consensus of opinion on the unlawfulness of the prevailing Bank Interest

It may be mentioned that questions about the lawfulness or unlawfulness of interest have been raised for the last 50/60 years. As I have already mentioned some say that Compound Interest is unlawful, but simple Interest is lawful or that Interest on commercial loan is not unlawful. The controversy about this question had been raging in the Islamic world for about the last 50/60 years, but this controversy has now ended. Not only the religious scholars, but also the economists and the Muslim bankers of the
entire world have now become almost unanimous on the decision that Banking Interest is unlawful in the same way as it is unlawful like interest on transactions concerning ordinary loans. The latest decision on this problem was taken about 4 years ago in a session of the Islamic Fiqh Academy held in Jaddah. About 200 leading scholars, including myself, hailing from 45 Muslim countries attended this session. They all unanimously decided that Banking interest is totally unlawful and there is no way open to declare it lawful. The controversy whether this interest is lawful or unlawful has ended once for all.

**What vice is there in Interest on Commercial Loans?**

Now one thing remains to be clarified. As pointed out earlier, some people say that during the Holy Prophet’s time men took loans only for personal and domestic needs. If a man is borrowing money to purchase food to satisfy his hunger or to arrange the burial of a dead body and the lender demands interest for loan for such purposes, then they admit that this is inhuman and unjust; but they argue and ask that if a person lends money to a businessman to earn profit, then what is the harm if the lender takes a small amount out of the profit earned by the businessman?

**You will have to take the risk of possible loss**

I want to clarify that if you are going to lend money to someone, Islam requires that you must become definite about one of these two alternatives:

i) Do you want to give the borrower only financial help through the money lent to him; or

ii) Do you want to become a partner in his business?

If you are lending him money only to help him, then you shall have no right to demand from the borrower
anything more than the amount of the loan. On the other hand, if you desire to become a partner in the business of the borrower, then you will have to share the profit as well as the loss, if any. It is not possible that you should share only the profit and in case of loss you should leave it to be borne by your partner. If you do not take the risk of possible loss, you should join with him in a Joint Enterprise on the condition that profit and loss will be shared by the partners in the Enterprise or partnership in an agreed ratio, say, 50:50. You cannot demand from your borrower partner that he must pay you 15% on the amount invested by you in the Enterprise, whether there is profit or loss in the business. This is totally unlawful and the amount so charged is nothing but pure interest.

The existing system of Interest is fraught with vices and defects

The debtor borrows money from a creditor/bank at a given rate of interest, which he invests in some business. If there is loss, the creditor gets his agreed percentage of interest, but the debtor has to bear the loss. If the debtor earns profit in his business the creditor shall get only the agreed percentage of the interest and will be in a loss as compared with the debtor. I clarify the position with the example given below:

The depositor remains a loser at all costs

For example, a man borrows from a bank a sum of Rs. One Crore (ten millions) and invests it in some business. The amount borrowed from the bank belongs to the depositors or, in other words, it is public money. In this business the man earned profit at the rate of cent percent and now he has with him two crores. Out of this profit the
man pays 15% or 15 Lakh (1.5 million) Rupees to the bank as interest. After deducting its commission and administrative expenses the bank, in turn, pays to the depositors for 7 to 10% on profit. (This is really nothing but interest). The depositors are very happy to receive a profit of only 10% on their deposits, although they should have received 100% on their deposits. This meagre profit of 10% also goes back to the borrower. How does this happen?

The amount of Interest is included in the (indirect) cost of production

The answer to the question posed above is very easy. The businessman who borrowed money from the bank charges the interest paid to the bank, viz., Rs. 15 lakhs to the (indirect) cost of production which is ultimately included in the price of the goods produced. For example if the borrower has manufactured cloth the price of the cloth will be increased by 15%. This means that the depositors who received profit at the rate of 10% only will have to pay it back at the rate of 15% in the form of the price of the cloth when he purchases it from the market. The depositors feel satisfied that their deposit of Rs. 100/- has become Rs. 110/-, but actually it has become Rs. 95/-. On the other hand the borrower manufacturer has pocketed a profit of 85% on his manufacturing business.

The advantage of partnership

A partnership may be established between two persons on the condition that the profit will be shared between the financier and the working partner on 50 : 50 basis. In this partnership business the public will receive a profit of 50 instead 15%. In such a situation this profit of 50% is not included in the manufacturing cost, because
the profit is known after the sale of the products and only then it is apportioned between the partners. This is because the Interest is invariably included in the cost, but the profit is not so included in the cost. This is, therefore, a form of collective profit sharing.

The profit is enjoyed by one party and the loss is borne by another party

Suppose that the business, which was carried on with the amount of one crore, (ten million rupees) suffers loss and as a result of this loss goes into bankruptcy. Then think, who will be the real losers as a result of the bankruptcy of the bank? The loss will obviously be suffered by the public sector. Thus, this is a system in which in the event of loss the entire loss is borne by the public, but in the event of profit the entire profit goes into the pocket of the borrower manufacturer.

Who are the beneficiaries in the Insurance business?

The businessman who borrowed a sum of Rs. One Crore from the bank for investment in his business has sought another way to make good the loss, if any, incurred in his business and that is the channel of Insurance. Suppose the godown of cotton catches fire and the whole stock of cotton is reduced to ashes. If this stock of cotton had been insured with an Insurance company, then it is the responsibility of the company to make good this loss. Again the money with which the Insurance company will meet its liability is public money which the public is bound to pay to the company in the form of the periodical Insurance premium. A car owner cannot bring his car on the road unless he gets it insured and he is compelled to the
premums even when neither the car meets any accident nor does it catch fire.

The magnificent Insurance buildings have been built with the money of the periodical Insurance premium paid by the poor public policy-holders. The Insurance companies compensate the losses incurred by businessmen with the deposits of the public. All these complicated and intricate procedures have been devised to ensure that the profits go to the chests of the businessmen, but the losses are borne by the public. The bank deposits belong to the poor depositors or the Account holders. If this huge amount was used rightly and wisely, the profits earned thereon would revert to the depositors. In the existing system of Distribution of Wealth, the wealth rises upwards instead of going downwards. It was on account of these vices that the Holy Prophet ﷺ said: Eating Usury/interest is like committing adultery with one's own mother - God forbid. This has been declared as such a heinous sin, because the entire community has become exposed to destruction.

**The havoc done by Usury on the International Forum**

Previously we regarded “Usury” to be unlawful, because the Holy Qur’an has declared it unlawful and prohibited. We did not care much for the rational causes for this prohibition. It is unlawful, because Almighty Allah has declared it unlawful. However, today we are all beholding its harmful consequences with our own eyes. Today the Usururious system of transactions has overwhelmed the entire world. Your country, America has today attained supremacy in the world and its rival power (USSR) has disappeared from the world with the natural result that it has now no
rival to oppose it. Notwithstanding this, it is facing economic depression, for no other reason than the curse of interest. It is, therefore, not correct to say that during the Prophet’s days people borrowed money on account of crushing poverty, so it was made unlawful to demand interest from them. But today if anyone is taking loan on interest for commercial purposes, interest should not be declared unlawful. This view, however, is sound neither rationally nor economically. If anyone studies this system impartially he will come to know that this system has driven the world to the last verge of destruction and a time will come - God willing - when the truth will dawn upon their minds and they shall also then know why the Holy Qur’an had declared a war against usury. This is one aspect of the prohibition of usury which I have placed before you.

**Alternatives to the Usurious system**

Another very important question is being asked in this respect. Some people admit that Usury/Interest is indeed unlawful and prohibited according to the declarations in the Qur’an and the *Ahadith*, yet if it is abolished, what is its substitute for the smooth operation of the economic and commercial activities of the country? Today the essence of the economic and commercial activities of the entire world is based on interest. If this essence, that is interest, is eliminated, then we see no other alternative wherewith to keep the wheel of these activities and transactions revolving. The people say that there is no other way to fall back upon and, if there is any, it is not practicable. If anyone has a practicable formula, let him come forward with it.
The Islamic Shari'ah has not forbidden things which are indispensable

You must believe firmly first of all that if Exalted Allah has declared something unlawful and forbidden, it is impossible that such a thing should be indispensable. If the thing had been indispensable, Almighty Allah would not have declared it to be unlawful and forbidden. The Holy Qur’an says:

لا يكُلِفَ اللّهُ نَفْسًا إِلَّا وَسُعْهَا (سورة القدر: 386)

Allah does not place a burden on any soul heavier than it can bear (2:286)

A goodly loan free of interest is not the only alternative to an Interest bearing loan

Some men think that as Allah has forbidden usury, in future loans should be given Interest-Free. They conclude from this that they shall be getting interest-free loans to carry on their trade, construct buildings and build factories. Such thinking is, however, only an empty dream and impracticable. From where shall come the necessary funds to allow interest-free loans to all who desire such loans?

Partnership is an alternative to Interest-bearing loans

You must remember that a goodly loan is no alternative to interest-bearing loans. The alternative is Partnership (مصاركط). In settling the terms of a loan the creditor can propose to the debtor that the former wants to become a partner in the latter’s business on the basis of profit-and-loss sharing in an agreed ratio. In this way the creditor shall become a partner of the debtor in the business. This is an alternative to the Interest-bearing system.
I have already explained the theoretical aspect of "Partnership" viz., in the case of dealings in interest a very insignificant portion of wealth accrues to the depositors. On the other hand if business and investment are carried on the basis of "partnership" a reasonable ratio of the profit earned will accrue to the depositors or the account-holders. In this situation the Distribution of Wealth shall come down-wards instead of going upwards. Thus the financial system prescribed by Islam is that of "Partnership".

**Best results have been obtained from the Partnership system**

As this system of "Partnership" has not yet been put into practice anywhere in the contemporary world, its advantages and blessings have not come to the fore. During the last twenty-five years the Muslims have tried in different places to establish such Financing Centres and Banks as are not based on Interest but are run on the basis of the Islamic *Shari'ah*. Perhaps you may also be aware that presently there are 80 to 100 Banks in the entire world which claim to carry on their business on Islamic principles totally free from interest. I cannot say that this claim is true 100%; there may be some shortcomings and lapses. It is, however, a fact that presently about 100 Banking Institutions are working on Islamic principles. Not only are they situated in Islamic countries but some of them are situated in non-Muslim countries. These Banks and Institutions have started working on the "Partnership" system and better results have been obtained from this system, wherever it has been introduced. I have myself experimented the working of this system in a Pakistani Bank and have inspected it as a member of its "Religious
Supervisory Committee”. I have found that sometimes its Account-holders were allowed profit @ 20% under the “Partnership” system. If the system is adopted at a larger scale still better results may be obtained.

**Practical difficulties in the “Partnership” system**

There is, however, a practical difficulty in implementing this system on account of dishonest persons. Such persons take loans from banks with the commitment that they will carry on business with the amount borrowed and share the profit as well as the loss in an agreed ratio. These persons do not come back to the bank with its share of the profit, but always complain that they incurred loss and bank should bear its share of the loss.

This is a very serious problem being faced in the implementation of this system. It cannot be said that this is due to some defect in the system itself. The defect lies in those who are working on this system; they are neither honest nor men of moral character. The most serious defect in the implementation of this system is that people will continue borrowing money from the bank, but by declaring loss in their business, they shall in turn, cause huge loss to the depositors.

**How to surmount these difficulties?**

This is not a problem which cannot be solved. It is possible to find a satisfactory solution to it. If the country which has introduced this system of “Partnership” finds that a person is not honest in his dealings and cannot be relied upon such a person should be blacklisted, so that no bank should have any financial dealings with such a blacklisted person.
Even today Joint Stock companies are in action and operation in the world and they are issuing their annual Balance Sheets. Sometimes these Balance Sheets are not prepared quite honestly, yet they declare their annual profits. The difficulty experienced in this respect can be surmounted easily, if the “Partnership” system is adopted throughout the country. Unless this is done, individual organisations, following this system, will find difficulties, except that such individual organisations may work on the “Partnership” system by means of “Selected Negotiations”.

The second alternative solution to this problem is the Leasing (إيجار).

Almighty Allah has given us a religion in the form of Islam which offers many Banking and Financing systems other than the Partnership system. One of them is the “Leasing” system. It is that a man approaches a bank for loan. On being asked about the purpose of the loan, the man tells the bank that he has to import machinery from a foreign country for his factory. Instead of lending money to the man, the bank itself should import the requisite machinery and rent it out to the man. This method of financing is called “Leasing”. The method of “Financial Leasing”, being presently in operation in the banks and the Financing Institutions, does not conform the Islamic Shari‘ah. Many of its clauses are contrary to the Shari‘ah. This defect can be removed easily by amending its un-Islamic clauses, so as to conform to the injunctions of the Shari‘ah. There are many Financial Institutions in Pakistan which are working on a “Leasing Agreement” system in conformity with the Shari‘ah.
The third alternative is the *Murabaha* (Profit-sale)

"Murabaha" may be defined as a system in which instead of advancing a loan to a businessman to purchase, say a machine, the bank itself purchases the machine and sells it to the businessman concerned on profit.

Suppose that a businessman wants to borrow money from a bank to purchase some raw materials for his factory. Instead of advancing a loan to the businessman for this purpose, the bank itself purchases that raw material and sells it to the businessman on profit. This is lawful in the *Shari‘ah*.

Some people think that this form of profit-sale system is an indirect way of making a usurious bargaining, because instead of earning money in the name of interest the bank has earned the money in the name of profit. This is not correct because the Holy Qur'an has said:

\[
\text{وَأَحْلَّ اللَّهُ الْبَيْعَةَ وَحَرَّمَ الْرَّبِّينَةَ (سُورَةُ الْبَقرَة): 2:275}
\]

Trade is just like usury, whereas Allah permits trading and forbids usury. (2:275)

The polytheists of Makkah used to argue that usury is just like trading, because both yield profit. Why should, therefore, be a difference between the two? The answer to this question is contained in the above verse that Allah has made trading lawful but has made usury unlawful. It means that profit cannot be earned on money for money i.e. a man cannot demand Rs 110/- for Rs. 100/- because this excess of Rs. 10/- will be interest. However, if something is sold for more than its cost price, the excess in this case is profit which Allah has allowed. In *Murabaha* (Profit-sale) goods are purchased and sold on profit, so these transactions are lawful and the profit earned is not Interest or Usury.
Which of these alternatives is more desirable?

As I have said, these *Murabaha* (Profit-sale) and *Leasing* system are not ideal alternatives and they do not affect the process of Distribution of Wealth basically. The ideal alternative is indeed the "Partnership" system. However, in individual institutions which may be established in future, there is scope to try the *Murabaha* and the "*Leasing*" systems also during the experimental and transitional periods. Even presently some Financial Institutions are working on the basis of these systems.

Anyway, these are my general observations about Usury and on issues related to it.

There is another aspect of usury the echo of which is being heard from time to time. Some people say that the ban on interest bearing transactions is not applicable to non-Muslim enemy countries. It is permissible in such a country to charge interest from non-Muslims. This is totally wrong. It is unlawful to charge interest whether the country is at war or at peace. It is suggested that the common man should keep his money in a bank’s current account as interest does not accrue on deposits in current accounts. If anyone has deposited his money in a Savings Account on which interest accrues, it is generally advised that the amount of interest should be left to the bank. This advice is, however, not applicable to Bank Accounts in countries in which the unclaimed amounts of interest are spent on propaganda against Islam by preaching in favour of Christianity or Hinduism. Muslim depositors in such countries are advised to withdraw the accumulated amounts of interest in their accounts and spend them in charity like *Zakat*, but with no expectation of reward. Men should not use the amounts of interest for their personal benefits but should get rid of them as
Financial Institutions working in the present age
On Islamic principles of economy and livelihood

It is a somewhat difficult task yet we Muslims should try our best to establish Financial Institutions based on Islamic principles which should work on the lines dictated by the Shari‘ah. I have just now mentioned that full-fledged schemes of the “Partnership”, Murabaha (Profit-sale) and Leasing are available and the Muslims can establish their own Institutions on the pattern of these schemes. The Muslims of this land are intelligent and sensible enough to understand these issues in which lie the solutions to their own problems. They should establish here Financial Institutions. I know that, so far as House Building is concerned, two Institutions are in existence which are working on Islamic principles. One of them is in Toronto and the other in Los Angeles. Now it is time that more such Institutions should be opened by the Muslims. This should, however, be done in consultation with and under the supervision of reliable Jurists and Muftis. I am also ready to offer my humble services, if found necessary. Presently about one hundred Institutions are working on this pattern and I have been serving these Institutions as a consultant for about the last five years.

May Almighty Allah help you in this matter, so as to find out for the Muslims better and lawful channels of work. Aameen!
ABSTAIN FROM MOCKING AT THE SUNNAH PRACTICE
All praise is for Allah. We praise Him and seek
His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

The outcome of the least degree of arrogance

Hazrat Salmah bin Akoo' ﷺ has narrated that the Holy Prophet ﷺ once saw a man taking food with his left hand - a habit common among the Arabs at that time. He ﷺ asked the man to eat with the right hand as this was the Islamic etiquette of eating taught to the Ummah by Allah and His Messenger ﷺ.

On hearing the admonition of the Holy Prophet ﷺ, the man replied that he was not able to eat with the right hand. His reply was due to arrogance. He thought that the Prophet of Allah ﷺ had insulted him by asking him to eat with the right hand. The Holy Prophet ﷺ cursed him by saying that in future he could never take food with the right hand. The result of this curse was that the man could not raise his right hand to his mouth throughout his life.
If we had lived during the time of the Noble Companions

This Hadith contains many useful lessons for us. Firstly, sometimes due to our ignorance or foolishness a desire rises that it would have been very good for us if we had been born during the Holy Prophet’s time. The Noble Companions had the good luck of living in the company of the Holy Prophet and of having direct contact with him off and on. How fortunate and blissful it would have been for us, if we too had the honour of enjoying the company of the Holy Prophet and had been among the Noble Companions. Sometimes this desire assumes the dimension of a complaint - God forbid - against Allah for not having raised us in the Holy Prophet’s time. We are inclined to think that it has become very difficult to follow the path of Deen in this fifteenth century. We would not have had to face this difficulty in practicing on the path of Deen in the purified and auspicious environments of the Holy Prophet’s days.

Allah distributes His bounties according to the capacity of the recipient

Such a wish is born in our hearts but we do not think that Allah’s grants and favours are distributed among His servants not at random but according to the capacity and entitlement of each individual. As regards the Noble Companions, they had the requisite capacity and qualifications to be honoured with the company of the Holy Prophet. So they were able to discharge the responsibilities that fell on their shoulders by virtue of the company of the Holy Prophet. It was indeed a very blessed and auspicious age, but it had also its hazards. We have with us today the injunctions of the
Discourses On Islamic Way Of Life (Vol VII)

Holy Prophet ﷺ which have come down to us through an unbroken chain of authentic reporters. The Ulama have ruled that a person who denies the veracity of a Hadith proved genuine through single narration (خرج واحد) and says that he does not accept the genuineness of that injunction, he shall be dubbed as a grievous sinner but shall not be declared an unbeliever (كافر). On the contrary if anyone during the Holy Prophet’s ﷺ time, heard any injunction direct from his ﷺ sacred tongue and rejected it, he atonce became an unbeliever. In their times the Noble Companions رضی الله عنہم frequently came across such trying situations, but they steered clear of the ordeals. Only Allah knows how we would have fared, if we had been born and had lived in the blessed times of the Holy Prophet ﷺ.

Just as Hazrat Siddiq Akbar, Hazrat Farooq Azam, Hazrat Usman Ghani and Hazrat Ali رضی الله عنہم were born in those blessed times in the same way, and in the same environments were born and were living the infidels like Abu Jahl, Abu Lahab, Abdulla bin Ubayyi and other enemies of Islam and hypocrites, but there was a world of difference between the paths followed by each group. It may be concluded that the time and the conditions in which it has been the pleasure of Allah to raise in this world any soul or souls is the best for all. It is, therefore, an act of foolishness for anyone to desire that he should have been born in this or that period of the Noble Companions رضی الله عنہم. Such a desire implies a complaint against Allah’s dispensation and prudence. All should note that whatever blessings and bounties Allah has destined for anyone is in the best interest and according to the capacity and title of the recipient.
Why did the Holy Prophet curse the person?

A question arises as to why the Holy Prophet cursed that person. He was a mercy for the worlds who never took revenge from anyone for his own self, but as far as possible he always prayed for the people, instead of cursing them. The Ulama have explained this exceptional action of the Holy Prophet in cursing a person by saying that the unfortunate fellow told a lie out of arrogance that he was unable to eat with his right hand, although he could use his right hand in eating. To turn down a command of the Holy Prophet by telling a lie out of arrogance is so heinous a sin that it renders the sinner liable to be thrown into Hell. The Holy Prophet cursed him for the only reason that he may be awarded a lighter punishment in this world instead of being awarded the eternal punishment of Hell-Fire in the Hereafter. This is the secret in the Holy Prophet's act of cursing the arrogant liar.

Saintly men possess different trends and tendencies

Likewise, it is related about certain saints that if anyone tortured and harmed them, they took revenge from the wrongdoer without losing any time. The resort to revenge was for the same reason that if they did not themselves take revenge from the wrongdoers and left the matter to Allah, He may take a more severe revenge. Once a disciple asked his Sheikh (spiritual guide) to enlighten him on the belief that saintly men possess different thinking and vision. The Sheikh advised his disciple not to trouble himself on such questions, but should mind his own business. The Sheikh then asked the disciple to visit a certain mosque where he would find three pious men engaged in the remembrance of Allah. The Sheikh asked
him to afflict a blow on the waist of each and tell the Shaikh their reaction. The disciple did as he had been advised by his Sheikh and observed different re-actions:

The first saint:
He took no notice of the blow and remained absorbed in his remembrance.

The second saint:
On receiving the blow he turned back and began to rub gently the hand of the wrongdoer out of the sympathy with him.

The third saint:
On receiving the blow he took revenge from the wrongdoer by a blow dealing on him with equal force.

The disciple went back to his Sheikh and related the details of the behaviour of the three saints as mentioned above.

The Sheikh told the disciple that what he had experienced by himself about the different reactions of the saint represented the different trends of thinking and tendencies. The Sheikh explained to the disciple these different reactions as follows:

The first saint preferred to enjoy the remembrance of Allah to his involvement in seeking revenge from the wrongdoer and this would waste his valuable moments in a useless engagement. The second saint was under an overwhelming influence of mercy and sympathy which he displayed towards the wrongdoer by gently rubbing the hand that had dealt the blow. As for the third saint, he took revenge from the wrongdoer in order to save him from punishment in the Hereafter. This is just how the Holy Prophet ﷺ did with the arrogant fellow who had refused to take food with his right hand.
Commence every good deed from the right side

Anyway, it should be everyone’s duty to shield the Sunnah of the Holy Prophet ﷺ from being slighted. Now-a-days inscrupulous fellow talks disdainfully of the Sunnah Practices, like using the right or the left hand for eating, that these are unimportant matters. Remember that no Sunnah of the Holy Prophet ﷺ is unimportant, although outwardly it may appear to be so. Every command, every Sunnah, every act and practice of the Holy Prophet ﷺ is a model for the world to emulate. He ﷺ has commanded that every good act should be commenced from the right side, i.e. food should be eaten and water drunk with the right hand. If you have to distribute anything among an assembly, commence the distribution from the right side. There is a Hadith to this effect:

كان رسول الله صلى الله عليه وسلم يعجبه النَّسيم في تعله وترجله

روطهره في شأنه كل سنة صحيح بخارى كتاب الوضوء. باب التهمين في الوضوء

The Holy Prophet ﷺ liked to commence every act with the right hand. About putting on garments he ﷺ recommended to put first the right hand in the right sleeve then the left hand in the left sleeve and follow the same order in putting on the shoes, combing the hair, applying the antimony to the eyes, washing the hands and in all other clean and positive acts; (but not in entering the toilet into which first the left leg should be put).

Two Sunnah acts at one time

All these appear to be very insignificant acts of the Sunnah, yet acting upon them is appreciated by Almighty Allah and this earns great rewards. What can be more derogatory to these acts of the Sunnah, than relinquishing
these acts and not acting upon them, for no reasons other than irresponsibility and carelessness? It is, therefore, incumbent on a Muslim to take care to do every positive act beginning with the right side. The pious men have observed that these are two acts of the Sunnah:

1- A man should enter a mosque putting his right leg first and should come out of a mosque putting his left leg first.

2- When putting on shoes a man should put his right foot in the right shoe and the left foot in the left shoe.

He should combine these two acts of the Sunnah by taking out of the mosque first the left foot and then the right foot. The second act of the Sunnah it is that, when putting on shoes man should first put on the right shoe in the right foot and then put the left foot in the left shoe. He should combine these two acts of the Sunnah by taking out of the mosque first the left leg and putting the left foot on the left shoe. Then the man should take out of the mosque his right leg and put on the right shoe and then he should put on the left shoe. This will complete action on the two acts of the Sunnah.

Every item of the Sunnah is sublime

The Noble Companions ﷺ did not believe that there were insignificant and significant types of the Sunnah. Every Sunnah was significant and sublime in their eyes. They, therefore, took care to act upon each and every Sunnah. In fact a little care exercised in religious matters makes a great addition to the stock of good deeds at the credit of a man. It is therefore, the bounden duty of every Muslim to act upon the Sunnah without differentiating between significant and insignificant Sunnah.
Every item of the western civilization is just the opposite of the right phase

Hazrat Qari Muhammad Tayyib Sahib used to say that everything in the western civilization is just the opposite of the etiquettes of the earlier civilizations. He remarked that in the olden days there was darkness under the candle but now in the western civilization the darkness perches on the upper part of the electric bulb. The cursed western civilization has taken care and pains to change the Islamic values. It is now a fashion in the modern civilization to hold the knife and the fork in the right and left hand and take the food with the left hand.

It so happened many years ago that I was on an air-journey and another traveller was sitting next to me. During the journey we became friendly. When food was brought I saw that my co-traveller as usual took the fork in the left hand and began to eat his food with the left hand. I told him that we were imitating the Englishmen in everywalks of life whereas the Holy Prophet used to take food with his right hand. I told him that if he also took his food with the right hand, he would become entitled to great reward. He replied: By hankering after such small matters, our nation (the Muslims) have lagged far behind. These moulvis have entangled our nation in these small things and have thereby blocked the path of progress and we have become backward in higher developments and programmes.

Why the western world is on the path of progress?

I re-acted to his reply, saying: You have been taking food in this progressive style for a very long time; how forward have you gone in the race course of progress and development? How many people have you surpassed? On hearing my reply he remained silent. I then explained to him
that the progress, prosperity and supremacy of the Muslims lie only in acting upon the Sunnah of the Holy Prophet ﷺ. If the Muslims take resort to ways and means other than the Sunnah, they can never attain honour and supremacy. The co-traveller re-acted to my observations, saying: You have said something quite surprising that progress and advancement depend on acting upon the Sunnah. Do you not see how these western nations are progressing by leaps and bounds even though they eat with the left hand and all their actions and activities are against the Sunnah and the principles of the Sunnah. Moreover, they are drowned deep in the mire of sins and immorality. They drink wine, they gamble, yet they are on the path of progress and have achieved supremacy over the entire world. I, therefore, hold the view that the nations of the world are on the path of progress, prosperity and development by dint of working against the Sunnah and the injunctions of the Shari‘ah.

The story of a wiseacre

In reply to the trend of thinking of my co-traveller, I related to him the story of a wiseacre.

Once a man climbed up a date-palm tree, but he was not able to get down the tree. He appealed from the top of the tree to the people of the village to help him to get down the tree. The villagers assembled on the spot and thought over the problem, but they themselves could not find a way out. There was in the village a wiseacre supposed to be the wisest man of the village. The villagers called on him and explained to him their problem. He answered them that he could easily solve their problem and there was nothing to worry. He asked the villagers to bring a rope, throw it up to the man on the date-palm tree and ask him to tie the rope round his waist. When the man
had tied the rope round his waist, as he had been advised, the wiseacre asked the villagers to pull down the rope. The villagers pulled down the rope. The man fell down and died instantly. When the villagers complained about this fatal accident the so-called wiseman replied: I do not know why he died; perhaps he had been destined to die at this moment. Using the same method I have got many persons taken out of well safe and sound.

There is only one way for the Muslims to Prosper and progress

The wiseacre applied to the man on the date-palm the analogy of men who had fallen into wells and the result of this folly is before all of us. The same analogy is being applied to the problems facing the Muslims. The worldly-wise men are enamelled of the worldly progress of the western nations that they have made progress and advancement, even though they are engaged in sinful and immoral ways of living. We Muslims too can make progress and achievement by leading lives full of sins and disobedience. Such analogy is not true. The Muslims who believe in and recite the Article of faith لا لا الله محمد رسول الله can never make progress and advancement even if they adopt whole-sole the western ways of living and civilization. The Muslims may make worldly progress, if they renounce their Islam and adopt the western ways of life, then they also may make progress and advancement like the western nations.

The Muslims however, follow a mode of life and code of civilisation totally different from those of the westerner infidels. The only way open to the Muslims even for worldly progress and advancement is to follow the path of the Holy Prophet ﷺ.
Surrender yourself totally to the servitude of the Holy Prophet ﷺ

This idea has crept into and firmly settled on, our hearts that what the western nations are doing is worth emulation and the Sunnah of the Holy Prophet ﷺ is - God forbid - an ordinary issue, unworthy of being followed. It is rather a hurdle and hindrance in the path of progress. Consider! What harm will fall on us if we take our food with the right hand? Our malady is that the evil of slavery to the west has over-powered our minds. We have given up slavery to the Holy Prophet ﷺ and become slaves to the western powers, with the natural result that we are living and dying in slavery. We have become entangled in this slavery so badly that we now see no way out of it. The fact, however, remains that we cannot get out of this slavery, nor can we attain honour and superiority in this world unless we accept slavery to the Holy Prophet ﷺ in the true sense and follow in his footsteps.

Cutting joke with the Sunnah may result in Kufr (disbelief)

SUNNAH is a comprehensive term. It is not confined only to the etiquettes of eating with the right hand and putting on clothes from the right side. Sunnah encompasses all the phases and activities of life of the Holy Prophet ﷺ. These include the conduct and character of the Holy Prophet ﷺ, i.e., his behaviour with the people, his contacts with them with a smiling face, his endurance with patience of the troubles he suffered at the hands of the people. All these aspects are parts of the Sunnah. No Sunnah, however, deserves to be degraded. A man himself may not be acting upon a Sunnah, but he should consider a person superior to himself who is acting upon the Sunnah. To degrade that Sunnah to make fun of it
and of the man who is acting upon it and to taunt him may - God forbid - involve the taunter and derider of the Sunnah in infidelity -, so all should take care not to think as mean even the smallest item of the Sunnah in any circumstances.

May Almighty save every Muslims from this sin against the Sunnah.

In the next Hadith the Holy Prophet ﷺ has given an example of his teachings.

The teachings of the Holy Prophet ﷺ and the examples of those who accepted and acted upon them

Hazrat Abu Musa Ash‘ari رضي الله عنه has narrated that the Holy Prophet ﷺ said:

Hazrat Abu Musa رضي الله عنه has narrated that the Holy Prophet ﷺ said: My example and the example of the teachings with which I have been sent is like the example of tract of a land on which the rains fell down and the tract of the land is of three kinds:

(1) The tract of the first kind was very fertile. It absorbed the rain water and plants and flowers grew on that tract.

(2) The second kind of the tract, being hard, could not absorb the rain water on account of which the water remained suspended on the surface from which men and animals both benefited.

(3) The third kind of the tract was quite barren. It had neither capacity to grow anything, nor to retain the rain-water on its surface. The result was it could
receive no benefit from the rain-water which was simply wasted.

Three categories of men

The Holy prophet further said:

The teachings which I have brought is like rain-water and those who heard these teachings are also of three kinds:

1. There are some who have absorbed these teachings and benefited by them whereby they reformed their deeds, conduct and character and became righteous men to serve as best models for others.

2. The second category is of those who grasped my teachings. They themselves benefited thereby and preserved them for the benefit of others. Now they are conveying those teachings to others by teaching them, and spreading them by holding assemblies and preaching.

3. The third category consists of those who heard my teachings with one ear and got them out from the other ear. Neither they themselves benefited by them, nor did they impart the teachings to others for their benefit.

The Holy Prophet indicated by this Hadith that the people should take advantage of his sacred teachings in one of the two alternatives, viz., either they should themselves benefit by them and let others also to get benefit therefrom or they should at least themselves take advantage from the teachings. The path other than these two alternatives is the path of ruin. After listening to these teachings they turn their backs on them. The Holy Prophet has mentioned the same point in another Hadith:
Either become a religious scholar or a student of religion, but do not take a third course which will lead to your ruin and annihilation.

Invite others to the path of Deen (Faith)

The main responsibility of a Muslim towards the Sunnah and teachings of the Holy Prophet ﷺ is that he should himself act upon them and convey them to others. If he himself acts upon them but does not convey them to others then there is every possibility that the benefits which he himself has reaped may go waste. This is because if the company around him remains misguided and unreformed, then there is every possibility that this man may go astray at any time. Take an example. A man has become a regular Namazi, (One who offers Salat) is refraining from sins, but he has paid no attention to the members of his family who are following a different path from his own. As a result he is liable to deviate from the right path he is following. It is, therefore, incumbent on him to try from time to time with love and sympathy to induce the members of his own household to the right path. In addition, he should remain striving to convey the message of Deen to his Kith and Kin, his neighbours, his friends and colleagues. The Holy Prophet ﷺ has said in a Hadith:

One Muslim is a mirror of another Muslim (Abu Daood)

In other words, if one Muslim is committing a sin, it is the duty of another Muslim to draw the attention of the sinner to the sin he is committing. Such admonitory action
should, however, be taken with love and friendliness, without any vestige of harshness or taunting, calculated to create feelings of defiance, hatred and obstinacy.

Some people complain that their efforts do not bear the desired fruit. They should note that their duty is to convey the message and they are not responsible for the result which depends on Allah’s will. Take the example of Hazrat Nooh (Noah - عليه السلام) who spent nine hundred and fifty years in preaching the message during which only nineteen men embraced Islam. Despite that the Prophet of Allah did not give up the work of preaching.

One should not feel disgusted with the work of preaching

It is the duty of a Da‘ee (Preacher) not to feel disgusted nor give way to despondency, but he should continue his preaching, irrespective of his preaching has or does not have the desired effect on his addressees. He should do this with the belief that a word of goodness does have its effect later or sooner. If like the son of Hazrat Nooh (Noah - عليه السلام) one is destined to die as an unbeliever, the preacher at any rate shall earn his reward for the work of preaching.

The Da‘ee (Preacher) should himself act upon the Sunnah and teachings of the Holy Prophet ﷺ and seek Allah’s forgiveness for his shortcomings. If he moulds his entire life on this pattern, he will—God willing —attain success. Negligence is a great vice against which the Preacher should guard himself. May Almighty Allah save from the evil of negligence and help us all of us in following the Sunnah of the Holy Prophet ﷺ. Aameen!

وآخر دعوانا ان الحمد لله رب العالمين
THE BLESSING OF CONTENTMENT
Venue : Jame' Masjid Baitul Mukarram
        Gulshan-e-Iqbal, Karachi.
Date    : 1st September 1995
THE BLESSING OF CONTENTMENT

الحمد لله نحمده و نستعينه و نستغفره و نؤمن به و نتوكل عليه و نعوذ بالله من شرور انفسنا ومن سوءات أعمالنا من يهدده الله فلا مصل له ومن يضللله فلا هادئ له و نشهد أن لا إله إلا الله و جاده لا شريك له و نشهد أن سيدنا و سندنا و مولانا محمد عبده و رسوله و صلى الله تعالى عليه و على أي و بارك و سلم تسلمنا كثيراً كثيراً
اما بعد!

عن أبي هريرة رضي الله عنه قال قال رسول الله صلى الله عليه وسلم احرص على ما ينفكك واستعن بالله ولا تعجز وإن اصابتك شيء فلا تقل لو انا فعلت لكان كذا و كذا ولكن قل قدراً الله وماشاء فعل فان لو تفتح عمل الشيطان (سلم) (舍尔夫 كتب الفضل dialogue في الموت، في رواية العجبر)

All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with
Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

**Do not be greedy of worldly resources**

Hazrat Abu Hurairah ﷺ has narrated that the Holy Prophet ﷺ said in a *Hadith*: Covet only those acts which may benefit you, i.e., those acts and deeds which may prove beneficial for you in the Hereafter. Greed is undesirable and man has been asked to refrain from it by shunning greed for money, worldly resources, reputation and ostentation and show, etc. Man has been advised to accept such quantity of these as has been required by lawful means and as is barely necessary for you. Do not desire to have more, because it is not possible for anyone to satisfy all his desires in this world. Even the greatest King or Capitalist cannot claim that all his wishes have been fulfilled. The Holy Prophet ﷺ has said in a *Hadith*: If a man gets a valley filled with gold, he shall desire a second one. If he gets two, he shall desire a third one and so on. Nothing but the earth of the grave can fill man’s belly. There is, however, a thing which can fill man’s belly and that is “contentment”. If man remains contented with whatever Allah has bestowed upon him through lawful and honest sources he should be thankful to Exalted Allah. There is no other way of filling man’s belly.
Love for Deen (Faith) is desirable

Thus, it is undesirable to long for worldly resources. On the contrary it is desirable to be fond of activities relating to Deen, e.g., righteous deeds, Allah’s worship. It is desirable to any a person who is engaged in doing good deeds and posses the blessings of religious fervour. The Holy Prophet has, therefore, said in this Hadith that man should desire to do such acts as may prove beneficial to him in the Hereafter. Allah has said in the Holy Qur’an: فاصفوا المجرات meaning: Try to compete with one another in doing righteous deeds.

Love among the Companions for doing good deeds

The Noble Companions were very fond of doing good deeds. They were always anxious to be able to add to their Register of Deeds some act of goodness. Hazrat Abdullah bin Umar, son of Hazrat Farooq Azam once called on Hazrat Abu Hurairah who related to him this Hadith of the Holy Prophet:

If anyone joins the funeral prayer of any person he gets an award equal to one Qirat (=0.195 g.). If he takes part in his burial also, he gets an award equal to two Qirats.

In those days Qirat was a weight for weighing gold. The Holy Prophet used the word in the Hadith only as a token, but he himself explained that in the Hereafter a Qirat will be bigger than the Mt. Uhad. It should not, therefore, be mistaken for the usual Qirat in vogue in the world. Moreover, this does not give a full idea of the reward, as the language in use by men in the world is inadequate for expressing the quantities and values of the Hereafter.
When Hazrat Abdullah bin Umar Ṭawi heard this Hadith, he asked Hazrat Abu Hurairah Ṭawi to confirm if he had really heard the Hadith from the Holy Prophet Ṭawi. Hazrat Abu Hurairah Ṭawi confirmed the Hadith. On hearing this Hazrat Abdullah bin Umar Ṭawi expressed grief for having lost so many Qirats up to that time, because of the ignorance of the Hadith. See how the Noble Companions Ṭawi remained always desirous to add some good deed to their Register of Deeds.

Create in yourself this love

We all hear in the sermons about the rewards for different deeds of virtue. These sermons are delivered to create in our hearts a fondness for doing these good deeds. Deeds falling within the definition of optional and desirable acts are neither obligatory nor essential, yet a Muslim should feel a desire to do them.

Those whom Allah has granted a fondness of Deen always remain in quest of some good deeds to add to their Register of Deeds.

An occasion on which the Holy Prophet Ṭawi ran a race

It occurs in a Hadith that once the Holy Prophet Ṭawi was going to participate in a feast along with the mother of the believers, Hazrat ‘Ayeshah Ṭawi. On the way there was a forest and a tract of open land which ensured full pardah, as there was none to observe what was going on. The Holy Prophet Ṭawi asked Hazrat ‘Ayeshah Ṭawi if she would like to run a race with him Ṭawi. Hazrat ‘Ayeshah Ṭawi replied in the affirmative. The objective of this race was firstly to please Hazrat ‘Ayeshah Ṭawi and secondly to teach the Ummah that it is also not desirable to be too
saintly and righteous and confine oneself to a secluded corner in devotion. No, a Muslim should live in this world, leading a normal and active life.

Hazrat ‘Ayeshah has narrated in a Hadith saying:

The Holy Prophet ran a race with me twice. In the first race the Holy Prophet was the winner. In the second race I was the winner, because at that time the Holy Prophet had become bulky in body so he lagged behind. On that occasion He said (i.e. both have become equal). In other words the race became drawn between the two.

Just see how the pious men remain in quest of occasions to act upon the Sunnah.

Maulana Ashraf Ali Thanawi acted upon this Sunnah

Once Hazrat Thanawi was going to attend a feast in a village which was situated at some distance from Thana Bhawan. His wife was also with him. They both were walking on foot and were all alone. When they were midway in the forest Maulana considered it to be a God-given opportunity to act upon the Prophet’s Sunnah of running a race with his wife. On that rare occasion he acted upon this Sunnah by running a race with his wife. It is quite obvious that he was not fond of running a race, but he ran this race only for the sake of acting upon a Sunnah of the Holy Prophet . This demonstrates the fervour of acting upon a Sunnah, by saintly men.

May Almighty Allah inculcate in all of us the keen desire to do good deeds and the longing for earning rewards in the Hereafter.
Seek courage from Allah

Sometimes a desire springs up in a man’s heart to vie with a man who is doing some good deed, but at the same time he begins to feel that he is not equal to that task. He is not worthy of the sublime deed the other fellow is doing. When such discouraging ideas deter a man from virtuous deeds he should act upon this Hadith: 

واسمع بالله ولا تعجز

i.e., seek Allah’s help and do not admit (in you) disability for the deed. Have full reliance on Allah who will make the deed easy for you.

It is related about righteous men that they offer the Tahajjud (after midnight) Salat and make supplications before Allah at that blessed time of the night. You may also feel a desire to offer the Tahajjud Salat and reap its blessings, but at the same time your weakness and inability keep you away from this task. In such a situation you should not surrender yourself to such discouraging thoughts, but should pray to Allah hopefully that He may bestow upon you the necessary courage and strength to offer the Tahajjud Salat and reap its blessings.

Either you are helped to do the deed or granted its reward

When a man prays to Almighty Allah for help to do some deed his prayer is sure to bring him one of the two alternative gains. Either Allah will help the man to perform the deed, or He shall grant him the reward for the deed. This is proved by a Hadith.

The Holy Prophet ﷺ has said in a Hadith:

If a man prays with heart-felt sincerity for the honour of martyrdom, Allah grants him, by His mercy, that honour, even if he dies (at home) on his bed.
The incident of an Ironsmith

My respected fatehr, Mufti Muhammad Shafi Sahib once related this:

After the death of Hazrat Abdullah bin Mubarak someone saw him in a dream and asked him what happened to him after his death. In reply he said that Allah was very kind to him Who forgave him and granted him a status which he hardly deserved. He added that he could, however, not get the status which was granted to the Ironsmith who lived in the front house.

On getting up from his sleep the person who had the dream felt a desire to find out who that Ironsmith was and what righteous deed he did to supersede Hazrat Abdullah bin Mubarak in the Hereafter. This man then called at the house of the Ironsmith and related his dream to the wife of the deceased and asked her about her husband’s deeds by virtue of which he superseded Hazrat Abdullah bin Mubarak. The wife replied to this question, saying: My husband did not devote himself to any special acts of worship, yet I saw in him two notable acts:

As soon as he heard the first words of the Azan (Prayer-call), he would stop his work without a moment’s delay, even without completing the stroke for which he had raised up the hammar. He would then leave the smithy and prepare himself for the prayer.

The other notable act I noticed in him is that a pious man, Hazrat Abdullah bin Mubarak lived in the house in front of our house who used to pray on the roof of his house the whole night. My husband used to envy that pious saint and ardently desired that if Almighty Allah had granted him the necessary freedom of time he too would worship Allah like that pious saint.

Hearing this account, the man exclaimed: It is this
regret which placed the ironsmith at a status higher than that of
Hazrat Abdullah bin Mubarak. After relating this event my respected father Hazrat Mufti Muhammad Shafi Sahib used to say: This is the rare feeling of regret which sometime raises a man to an unimaginable height of superiority. So when a man comes to know that such a person is engaged in doing this righteous deed he should also entertain a desire in his heart to be able to do the same deed.

An idea of the trend of thought of the Noble Companions

It occurs in the narratives that some Companions once called upon the Holy Prophet and said to him: O Messenger of Allah we see that many of our Companions are well-to-do persons. We envy them, because we both put in almost the same bodily acts of worship, but they put in financial acts of worship and good deeds like spending money in alms and charity - acts by virtue of which their sins are pardoned and their status is raised, so they will be far above us in the Hereafter and as such we cannot compete with them in the matter of righteousness on account of our poverty.

See! How different is our trend of thinking. When we think about rich men we do not envy them on their acts of charity. On the contrary, we feel jealous of them for their wealth and comfortable living. We begin to desire if we too had money, so that we too could live comfortably like these wealthy persons. This is the difference between the two trends of thinking!

Anyway, in reply to the question put by these Companions, the Holy Prophet said:

I tell you about a deed such reward will exceed the
rewards of those who spend money on alms and charity. None can supersede you in this matter. That virtuous deed consists in rehearsing after every prayer 33 times سُبْحَانَ الَّذِي حَمَّدَ الَّذِي كَبَرَ (Glorified is Allah), حَمَّدَ الَّذِي كَبَرَ (All praise is for Allah) and 34 times ﷽ (Allah is the Greatest of all), thus completing the count 100.

The desire to do good is a great blessing

A further question arises in this behalf. If the rich men also indulge in the rehearsal of the same sacred names 33/34 times as mentioned above, the question put by the Companions رضی اللہ علیہм is remains unanswered, because the rich persons will still be ahead of the poor class in the matter of doing good.

This question may be answered by saying that the intention of the Holy Prophet ﷺ is to tell that the regret felt by men in not being able to spend money in charity and alms, as the rich do, is a virtue in return for which Almighty Allah shall grant the servants concerned the reward for acts of charity and alms. People should know that this regret felt for the inability to do good is also a great blessing. So when you come to know that such and such person is doing some good deed you should acknowledge to Allah - your inability to do that good deed and seek His help for doing that. In response to your prayer, Allah shall either help you in doing the same good deed or will grant you the reward for the deed. This is an infallible remedy.
The word "IF" is the key which opens the door to Satanic acts

If some mishap strikes you in the life of this world, do not say, this would had not happened, if I had done this and that. Do not use the word "If" and "if not". You should say: This happened, because it was so destined by Almighty Allah. What Allah willed happened. The word "If" opens the door of Satanic activities. For example, if a relative dies, it is generally said that if such and such physician had treated the patient, he would have been saved. Similarly, when theft or robbery is committed in anyone’s house, it is said that if such and such precautionary measures had been taken, the crime would not have been committed. Such things should not be uttered. All that should be uttered on such occasions is: What has happened was pre-destined by Allah and Allah’s destiny cannot be deferred in any way.

The world is a mixture of comfort and discomfort

May Allah let the truth of this wonderful teaching contained in this Hadith descend into the recesses of our hearts. Be sure that the only way of attaining peace, safety, comfort and contentment in this world is to have trust in, and reliance on, Allah’s destiny along with belief in Allah. There is no man in this world who can claim that he has not been afflicted in this world with some worry, grief or misfortune. This world contains both sides, namely, ease joy and comfort and difficulties, grief and hardships. There is in this world neither unmixed joy nor unmixed grief. All men have to taste the sweetness of joy as well as
the bitterness of hardship. One cannot purchase joy and comfort unmarred by hardships and torments even at the price of the entire wealth of the world.

**A man who is loved by Allah faces more hardships**

The Prophets of Allah, who are Allah's beloved and favoured men have had to suffer troubles and hardships even more than the common public. The Holy Prophet has said:

> The Prophets of Allah are most exposed to misfortunes than those who are similar and nearer to them. *(Kanzul-Amal Hadith No: 6783)*

The world which is free from all misfortunes and hardships is Paradise. It is, therefore, certain that hardships and misfortunes must descend on this world. It is, however, not wise to pine over these misfortunes and take pessimistic views about them, feeling that if this and that measure had been taken the hardships could have been averted. This trend of thinking only intensifies the feelings of grief and regret. This also contains a sense of complaint against the dispensation of the All-Wise Providence. This trend of thinking makes the worldly life tortuous and makes the person concerned liable to punishment of the Hereafter. This may also deprive him-God forbid - of his *Eeman* (Faith).

**What can a mean worm know the expediency of things?**

The Holy Prophet has therefore, advised that whenever something undesirable befalls you, you should think that it is due to Allah's destiny and will and you are not aware of wisdom lying at the bottom of that
undesirable event. If the mishap is so severe that you are moved to tears there is no harm in weeping, provided that this does not arouse in you the slightest feeling of a complaint against Allah, the Author of the misfortune. Weeping has the effect of bringing solace to the grief-stricken heart.

A pious man was moved to tears on account of hunger

It has been related about a pious man that when a visitor called on him he was weeping. On being asked about the cause of this weeping he said that he was feeling hungry. The visitor told the pious man that it is the children who weep on account of hunger and not grown-up men like him. The weeping man said: May be, Allah has made me hungry because He appreciates my weeping. Thus, sometimes Almighty Allah appreciates weeping provided this does not involve a feeling of complaint against Him. In the terminology of the mystics this is called “Tafweez” which means entrusting one’s affairs and problem to Allah with a confession that the trouble is only apparent and is based on Allah’s will Who controls everything pleasant or unpleasant, big or small. Such trend of thinking strengthens Eeman, mitigates the severity of the mishap and makes it bearable.

The difference between a Muslim and an Infidel

The relative of an infidel fell sick and was treated by a Doctor, but he died. In this situation there is nothing to bring solace to the infidel. He has no alternative but to blame the Doctor for wrong treatment. If a Muslim faces similar situation, he has something to bring solace to him in his grief. He will think that the inefficient treatment of the
Doctor may be the apparent cause of the death, but the real cause of death was Allah’s will and destiny which could not be helped in any circumstances. Even the treatment by the best Doctor could not avert the death which had been destined by Allah to take place at the pre-fixed hour.

Hazrat Abdullah bin Mas‘ood رضی الله عنه who is a renowned Companion has narrated saying: It is better for me to place on my tongue an ember of burning fire than to desire about a past event that it should not have happened and to desire an event to happen which has not yet happened.

**Be contented with Allah’s Decision**

When Almighty Allah has taken a decision on some event then it is to express dissatisfaction with Allah’s decision or destiny to say that it was better if this did not happen or it should have happened in this or that way. It is demanded of a believer that he should yield to Allah’s decision and His destiny without the slightest complaint in his heart about that decision and destiny which should be accepted whole-heartedly. In another narrative Hazrat Abu Darda رضی الله عنه has said:

إذا قضى الله قضى احب ان يرضى بقضائه

When Almighty Allah takes a decision on anything, He desires that His servant should gladly accept His decision.

If the decision is apparently undesirable and a source of inconvenience and grief, it should be accepted without murmur instead of saying that if one had done this or that the event would not have occurred. The Holy Prophet ﷺ has forbidden this attitude with Allah’s destiny. This is because what has happened was Allah’s destiny which had
to come to pass at any rate and it was not possible to avert it in any circumstances. It is, therefore, not a believer's conduct to pass remarks on the divine decision as this is tantamount to expressing dis-satisfaction.

**There is solace in remaining contended with one's destiny**

If we look into the matter a bit deeply we shall find that there is no alternative for man but to surrender himself to Allah's destiny. Your dis-satisfaction with the destiny cannot change the event and the grief that has stricken you cannot be averted by your resentment. On the other hand this negative attitude on your part will aggravate your grief by your pining over the event that has already taken place. If looked at from this viewpoint, it will be realized that contentment with Allah's destiny contains a source of solace which Almighty Allah has provided for a believer.

**Destiny does not forbid taking preventive measures**

The belief in destiny is a wonderful belief which Almighty Allah has granted every believer. It is necessary to understand the full implications of the belief lest people should fall into diverse errors.

Firstly, before the occurrence of some event, this belief should not induce a man to succumb to idleness and inactivity. For example, man should not give up his efforts, thinking that what is destined shall happen and there is no need to take any measures in the matter. Such an attitude is against the teachings of the Holy Prophet ﷺ. The injunction of the Islamic Shari‘ah requires that all efforts should be made in attaining one's objective.
After taking the necessary measures leave the result to Allah

Secondly, action on the belief about destiny commences after occurrence of an event. For example, if something unpleasant happens to a believer, should think that he did whatever was necessary to do to get a favourable result. If the result has turned out to be against his expectation, he should think that he had done his best to attain the desired result, but if the result turned out against his expectations it was Allah’s decision which could not be helped and he must remain contented with it. It is not the character of a believer to give way to remorse and regret after a result has come out and feel dejected, thinking that if this and that action had been taken the result would have been as desired. This trend of thinking goes counter to the belief in destiny.

Almighty Allah has shown us the right path between these two extremes. It is necessary for a believer to do his best to attain something as long as the destined result remains hidden, because we do not know yet what the fate has in store for us.

An incident that took place with Hazrat Farooq A’zam رضی اللہ عنہ

Once Hazrat Farooq A’zam رضی اللہ عنہ was on a tour of Syria. On the way he was informed that the epidemic of plague had broken out in the territory of Syria. It was so virulent that its victims died in the matter of a few hours. Many Noble Companions رضی اللہ عنہم fell martyrs in the plague. The entire graveyard in Jordan near the grave of Hazrat Ubaidah bin Jarrah رضی الله عنه is occupied with the graves of these martyrs. Hazrat Farooq A’zam رضی اللہ عنہ consulted the Companions رضی الله عنهم whether he should
pursue his tour or go back. On that occasion Hazrat Abdur Rahman bin 'Auf narrated a Hadith of the Holy Prophet, saying:

If plague breaks out in any territory, then those who are out of that territory should not enter it while those who are already staying in the affected area should not leave it.

After hearing this Hadith Hazrat Farooq A'zam postponed the programme of his tour to that territory. A Companion, probably Hazrat Abu Ubaidah bin Jarrah, said to Hazrat Farooq A'zam:

Are you fleeing from Allah’s destiny? If death has been ordained, it must come. If it has not been ordained it will never come.

In reply to this question Hazrat Farooq A'zam said:

أنت فرّتم قدر الله؟

Are you fleeing from Allah’s destiny? If death has been ordained, it must come. If it has not been ordained it will never come.

In reply to this question Hazrat Farooq A'zam said:

أنت فرّتم قدر الله؟

Are you fleeing from Allah’s destiny? If death has been ordained, it must come. If it has not been ordained it will never come.

In reply to this question Hazrat Farooq A'zam said:

أنت فرّتم قدر الله؟

Yes, we are fleeing from Allah’s destiny to Allah’s destiny.

The intention was to say that until the event takes place we have been advised to take all precautionary measures to attain the desired objective. This is not against the belief in destiny but it is a part of that belief. The Holy Prophet has advised us to take all possible precautionary measures. Hazrat Farooq A'zam said:
that, acting upon this advice he was going back. If the affliction with plague has been ordained for us, we cannot avert it, but we must take precautions as far as possible.

The correct concept of Destiny

It is the belief of a believer that after all necessary steps to achieve something have been taken he should leave the result to Almighty Allah, saying: O Allah, I have taken all possible steps in the matter and now I am waiting for your decision. I shall remain contented with your decision whatever it may be. The belief in Destiny should not induce anyone to sit idle and do nothing before the happening of the event as some men make the belief in destiny an excuse for sitting idle under the notion that whatever has been ordained must come out whether one works or does not work to attain the desired result. This attitude is not right. Islam teaches that we should do our best to achieve our objectives, but if all our efforts fail to produce the desired results against our expectation, then we should accept the situation with a good grace. On the other hand if we feel dejected and express dis-satisfaction at the unfavourable results, this will only add to our grief and dejection, because what has happened cannot be averted and there is no alternative for us but to put up with the situation, however unpleasant it may be. We should, therefore, surrender ourselves to the will of Allah and His decision on the very first day.

To feel grief and shock is not against the principle of contentment with Destiny

If some undesirable event takes place or some grief or shock afflicts a person, then it is not against the principle of patience to express that grief or shock by
weeping or lamenting, nor is it a sin. How to reconcile between the two apparently opposite views that it is lawful to express grief and to weep on some undesirable event and on the other hand one has been advised to accept submissively what has been ordained by Allah. Are they not two contradictory views?

Try to understand well that expression of grief and shock is one thing and submission to the Divine Destiny is quite another thing. Submission to Allah’s decision and Will implies admission that Allah’s decision is based on divine wisdom and we are not aware of this wisdom. This ignorance of the divine wisdom is the source of our grief and shock and the cause of our weeping. However we also know at the same time that what Allah has ordained is quite true and correct and based on Allah’s unfailing wisdom and prudence. Thus submission to destiny implies a mental and rational attitude of submission but in actual practice the apparent feeling may be different.

A very convincing example

Suppose, a patient goes to a hospital and requests the Surgeon to perform an operation on him to cure him of some ailment. When the Surgeon starts the operation, the patient starts crying on account of the pain caused by the process of the operation. Notwithstanding this, he pays the Surgeon’s fees and pays him thanks for the operation. Why is it so? This is because he feels rationally that the operation the Surgeon is performing on him is to save him from some serious ailment. Likewise whatever hardships and torments befall a man descend from Allah and by His will. This is as if Almighty Allah is performing a surgical operation on His servants. Therefore, if any servant turns submissively to Allah despite the hardships and misfortunes
he is undergoing, this attitude is in his best interests and highly beneficial to him. Thus, if a man rationally feels that whatever comes to him from Allah is in his best interests, then no charge lies on him if he displays any restlessness and discomforts on his apparent sufferings.

**Failure in any project is also by Allah’s Will and Leave**

Hazrat Abdullah bin Umar رضي الله عنه has narrated that sometimes a businessman is trying to strike a profitable business bargain; or there is a man who is making his best efforts to get a good job. These two persons are themselves praying and requesting others also to pray to Allah for success in attaining their desired goals. In the meantime Almighty Allah is telling his Angels that if these two servants are assisted to attain their desired objectives, they will fall into errors, commit sins and will become entitled to Hell Fire. So Allah, in His wisdom, does not help them to succeed in their respective projects. Accordingly, some hindrance occurs in the nick of time and they fail to attain their desired aims. On account of this sudden failure, these persons are raising hue and cry and cursing their fates and others for their failures. They are hardly prepared to think that all that has come to pass is by Allah’s Will and Leave and for the exclusive benefits of these persons and in their own interests. If they had been successful in their plans, they would have become entitled to Hell.

Thus, this is Allah’s providence, destiny and decision which a servant should accept with a good grace and from the core of his heart.
As a Mu'min you have put faith in the belief in Destiny

Every believer has full conviction in the belief concerning Destiny. When a man embraces Islam, he acknowledges Allah, His Prophet ﷺ and also the reality of Destiny:

اَمْتَنُّ بِاللَّهِ وَمَلَكِكَهُ وَكِتَابَهُ وَرُسُلِهِ وَالْيَوْمِ الْآخِرِ وَالْقُدْرَةَ عِنْدَهُ وَطَرِيقَهُ

من اللَّهِ تعالى

The impact of this Eeman (Faith) is generally not reflected in a believer’s daily life, nor is he conscious of the implications of this Faith. Generally he remains oblivious of all this. That is why he remains worried and care-worn in the world. The learned Sufis have, therefore, advised that when man has once become firm in this belief, he should make it an inseparable part of his life which he should always keep in view and ever fresh in his memory. When something good or bad happens to him he should remember that he has believed in the destiny ordained by Allah and he is, therefore, honour-bound to remain contented with that. This is the difference between a common man and one who has to apply the trust in destiny to his life under the guidance and training of the learned Sufis and Saints.

Man should, therefore, make the belief in destiny an inseparable and permanent maxim of his life that when something undesirable happens to him he should recite these Qur’anic words أَنَّ اللَّهَ وَرَأْساً هُوَ أَعْلَمُ وَرَعِيدُ وَاتَّبَعَ الرَّسُولَ ﷺ and surrender himself to the dispensation of Allah without the least demur or hesitation. Some practice is needed before man can reach this state of passive surrender to Allah’s decision. When a man reaches this stage, he becomes totally immune from the onslaught of worries and anxieties.
Why these worries?

You should bear in mind that grief and shock are something which befall everyone at one time or another. This makes him worried and disturbed and deprives him of his peace and rest. The reason for this is that mentally he has not surrendered himself to Allah's decision and destiny. How can such a man have peace and rest? There is however, a man who realises that he has done everything which was within his power and beyond this he is helpless. He has therefore, to accept whatever comes to him from Allah because His decision/judgement is final and none can change the Divine Decision. A man so resigned to his destiny may have to face grief and shocks but he can never face worries and anxieties.

The effect of this *Eeman* (belief) is generally not reflected in a believer's daily life, nor is he conscious of the implications of this belief. He remains generally dormant and oblivious of it.

A sentence worthy of being written with gold water

When my respected father Hazrat Maulana Mufti Muhammad Shafi Sahib Ṭحة الله عليه died I was shocked with deep grief which I had never before faced in my life. It made me extremely restless. I could not even weep to relieve myself of the deep shock within me. I wrote to my Sheikh Dr. Abdul Hayee Sahib Ṭحة الله عليه about my deplorable condition. In reply the Sheikh wrote a short note which continues still imprinted on my heart and which proved to be a panacea for my grief. The sentence was:
The shock of grief is a natural affair but it is due to an occurrence by the Will of Allah and beyond man's own control which could not be averted. To feel so much grief on an occurrence beyond human control is a violation of the injunction prescribing that one should yield to Allah's decision. The feeling of grief needs to be within reasonable limits. The moment I read these words I felt as if ice had been placed on my chest and I was awakened to reality.

Let the following advice be imprinted on your heart

On another occasion I wrote a letter to another Sheikh of mine Hazrat Maulana Maseehullah Khan Sahib رحمه الله عليه. In reply to my letter he advised me as under:

"If a man has established a relationship with Allah, there is no justification for him to feel worried or perturbed."

Conversely, the Sheikh means to say that being ridden by worries and anxieties shows that the relationship with Allah is not yet strong enough. Firm relationship with Allah and accumulation of worries do not go together.

So pray to Allah that He may remove your grief and anxieties and you may remain contented with the Divine decision, whatever it is. This if (submission to the dictates of destiny) becomes the nature of a man worries and anxieties can never fall on him.
The secret in the comfort and peace enjoyed by Hazrat Zun Noon Misri

Someone asked Hazrat Zun-noon Misri: Sir, how do you do? He replied saying: I am quite well. What do you think about the peace and joy of a person without whose pleasure nothing can happen in the universe? The questioner said: The power and authority to which you have referred is not enjoyed even by the Prophets of Allah. They could not claim such prerogative as you are claiming. How did you attain this position? The saint replied, saying: I have merged my own wishes and preferences into those of Allah. That is, my own desires and preferences are the same as those of Allah, so I can say that whatever is happening in the world is happening with my choice and preference. Thus when everything in the world is happening according to my choice and pleasure what can you say about my satisfaction and joy? This being the situation how can worries, anxieties and disturbances approach me?

Hardship too is mercy in disguise

That person is secure from worries and troubles whom Allah has granted the wealth of contentment with destiny. This person has sometimes to face grief and hardship, but he is not at all worried at these. He knows that whatever grief or shock falls on him is from, and by the will of, his Master, Allah and is exactly in accordance with His wisdom and destiny and his interest and gain are also concealed therein. Some saints have gone to the extent of declaring:

नशुर नुमी रस्तन के शूर पलक जिम्मा
म दूसरों सलमें के तो सख्त आँख़
This is a Persian couplet which may be literally translated thus:

O my beloved! let not your sword kill the enemy. The lovers are ready to take the stroke of your sword.

The deeper meaning of the couplet is that hardships and mishaps that fall on a person from the side and by the will of Allah should be welcomed as they are nothing but mercy from Allah in disguise, which should better be distributed among the friends rather than the enemies (unbelievers).

**An example**

Setting an example of this aspect, Hazrat Maulana Ashraf Ali Thanawi has said: You dearly love a person but you have not been able to see him for a long time. That beloved person suddenly arrives and catches hold of you from behind with a strong grip. The grip is so hard that you try to get out of it and ask who is the person who is torturing you. The answer comes: I am that beloved of yours. If you do not like my squeezing you I am letting you free and doing the same with your rival. If you are a true lover, your reply will be that your beloved should continue his pressure on you and should not turn his attention to the rival, and you will recite this couplet:

May Almighty Allah make us, by His mercy, understand that these hardships, difficulties and misfortunes contain an element of Allâh’s mercy. Being weak, we do not ask for these hardships and difficulties, but when they fall on us they fall with Allah’s wisdom and
decision and as such they are good and beneficial for us.

**Do not ask for hardships, but endure them with patience when they come**

It is not our capacity to ask for these hardships, although those who are aware of the realities of these hardships do sometime demand them. This kind of demand has been related about Sufis. True devotees of Allah have particularly accorded preference to hardships in the path of Deen.

This is a Persian couplet which means:

(Addressing his beloved the lover says)

See, how the people are killing me on the charge of my love for you. You should come to the balcony to enjoy this interesting scene.

Such incidents relate to high-ranking saints. We are weak and not so capable as to long for hardships; we pray to Allah for granting us peace and security. Even hardships too are a blessing in disguise, yet we pray to Allah to keep them away from us and convert them into peace and comfort. Anyway, when discomfort and difficulties fall upon us we should not display anxiety and restlessness. This is what is called **زمنی بخشنده** (contentment with destiny). This valuable belief should be a permanent feature of our lives. If this is attained we shall feel no worry and no distress, by the grace of Allah.

**Some accounts of Righteous men**

You may not have seen righteous men and saints of Allah in a state of restlessness, discomfort and anxiety
even when they are facing the greatest hardships and torments of life. The will, of course, feel the pinch of grief and sorrow but will never dispaly signs of restlessness and mental disturbance on that account. This is because they feel quite sure that the grief has fallen on them from, and with the Will of, Allah. It is Allah’s decision to which they must yield with belief and submission to رضٰا بالقضاء (to principle of contentment with Destiny).

So, when some unpleasant and disturbing incident occurs it should be borne with patience with the belief that it is from Allah and is a matter of destiny. This is the only remedy for shocks of grief and anxiety. This has the effect of inculcating in man a very high degree of patience. Patience is a quality which surpasses all other qualities of sincerity and devotion. The Holy Qur’an itself has appreciated this quality:

إِنْماَ يُؤْتِي الْصِّرَّوْنَ أَجْرَهُمْ بِغَيْرِ حَسَابٍ (سُورَةُ الْأَرْحَامِ: ١٠)

The patient ones will indeed be paid their wages without count. (39:10).

There is none in this world who is not facing one or another hardship

Whenever a man is afflicted with some hardship, he should think that there is none in this world who has not faced similar afflictions at one or another time of his life, no matter he may have been a great Monarch, a Prophet, a great Wali or a great Officer. You should, therefore, rest assured that you have to face hardships and troubles, whether you like this natural process or not. This world is a place where ease and comfort and worry, grief and joy, and the like go together. There is none who is drowned only in grief or only in enjoyment. This is the unchangeable rule of
nature. Even those who deny the existence of Allah cannot deny that they must have to face hardships and worries in life. Thus, when it is a confirmed truth that hardships and troubles must befall men, then man should decide for himself which hardships he should welcome and which he should avoid. One way is that man should himself try to decide that he can face a particular item of hardship in preference to some other item. However, is it possible for a man to take such a decision? It is not possible, because he does not know and indeed he cannot know, which hardship will prove easier and more fitting for him than another to get rid of this ticklish question, it is best to leave the problem to Allah's decision. Man should, therefore, entrust the matter to Allah and pray to Him to grant him the necessary strength and courage and patience to bear whatever fate brings to him.

A less severe hardship averts a more severe hardship

The jurisdiction of man's intelligence is limited. He does not know that the hardship that has befallen him may have saved him from some greater hardship. For example, if a man has got fever, he has in view only pains the attendant on that fever. If a man has failed in securing a job for which he had been striving hard, he has in view only the dejection due to this failure. If theft has occurred in his house, the grief of the loss suffered on account of this theft is before his eyes. The poor fellow does not know what other and probably more harmful events and greater hardships would have happened to him. As the orbit of man's understanding is very much limited, he is not able to look beyond the scope of his understanding and he begins to pine over his immediate losses or troubles. On such occasions man should better think that his immediate
losses or difficulties have saved him from some more severe and destructive mishaps. This trend of thinking will bring him solace and satisfaction. Sometimes Allah, in His mercy, lets His servant feel how the hardship or the loss that fell on him has proved a great boon for him.

It is a matter of common experience that sometime a man realizes that if his such and such prayer had been granted he would have been put to great loss, but Allah's decision saved him.

Seek help from Allah

The Holy Prophet ﷺ has taught us this supplication to attain peace of heart and mind:

لا مَلِحًا وَلا مَنْجَا يَنِينُ اللَّهِ إِلَيْهِ

There is no shelter and refuge from the anger of Allah except with Allah Himself.

In other words, man must accept, and submit to Allah's decision. At the same time man should remain praying to Allah to relieve him of his troubles and hardships. Maulana Rumi رحمته الله عليه has explained this point by an example. Imagine an archer who has such a huge bow with which he can encompass the entire universe and each part of it is fitted with an arrow. There is no place in the world which is immune from the hitting orbit of this bow. Now a question arises how to be safe from the arrows shot from this bow? The answer to this question is that if anyone wants to be safe from the arrows of this archer, he should take shelter by the side of the archer himself. Likewise, the hardships, troubles and mishaps are arrows of the decision of Allah. There is no protection and shelter from these arrows except that a man should seek shelter from them with Allah Himself. The following supplication should, therefore, be made:
O Allah, do not afflict me with a torment which is beyond my toleration. If you send on me some misfortune, grant me also the necessary patience to bear that misfortune and make it a cause for my pardon and elevation of my status.

Learn a lesson from an innocent child

You might have seen that when a mother beats her innocent child, the child tries to seek shelter from the mother in the mother’s lap. Why does the child do so? This is because the child knows very well that the shelter from the mother’s beating lies by the mother’s side and nowhere. The child can get love and sympathy only in the mother’s lap. So when something unpleasant happens think that it is from Allah and that you can find shelter from it only under the lap of Allah’s mercy. With this firm conviction in your heart, seek from Allah relief from the trouble you are in and patience to bear it. This is the meaning of *i*a* ^ (submission to Divine Destiny). May Allah grant us, by His mercy, this quality.

It is a sign of goodness to submit to Allah’s decision

The Holy Prophet is reported to have said in a Hadith:

```
اذَا ارَادِ اللَّهُ بِعَبْدِهِ خَيْرًا أَرْضَاهُ بِما قَسَمَ لَهُ وَبَارَكَ لَهُ فِيهِ وَإِذَا لَمْ يَرْدَ بِهِ
خَيْرًا لَمْ يَرْضَهُ بِما قَسَمَ لَهُ وَلَمْ يَبَارَكَ لَهُ فِيهِ
```

When Almighty Allah intends to favour one of His servants He makes him contented with what He has destined for him and also grants him blessing in that destiny. If He -God forbid - does not favour any of His servants He does not make him contented with what He has destined for him, with the result that the servant is deprived
of the blessing of whatever he has been granted. The essence of this *Hadith* is that in submission to Allah's destiny lies Allah's pleasure and this pleasure, in turn, endows with blessings the little that the servant has been granted by Allah.

**The sense and meaning of blessing**

The contemporary world is a world of calculations in which everything is counted. For example, one man says that he draws a sum of Rs. 1000/- p.m. Another man says that he draws a sum of Rs. 2000/- and a third one says that he draws Rs 10,000/- p.m. None of them tries to estimate the facilities and comforts which he enjoys with the money he is drawing every month. A man may be drawing Rs 50,000/- per month, but his house-hold is beset with diseases, all sorts of worries and the like which have deprived him of his peace and tranquillity. Thus, it can be said that his monthly income of Rs 50,000/- is devoid of blessings. In contrast to him the man drawing only Rs 1000/- p.m. is enjoying peace, happiness and freedom from cares and anxieties. The amount of Rs. 1000/- is small to count as compared with the amount of Rs. 50,000/- but in the matter of peace, comfort and prosperity the man drawing Rs 1000/- is much better off than the man drawing Rs 50,000/- p.m. It means that the salary of Rs 1000/- has more blessings than that of Rs 50,000/- p.m.

**The account of a rich Prince**

Hazrat Maulana Ashraf Ali Thanawi has written in one of his sermons that there lived a rich prince in the city of Lucknow (India), possessing large landed property, servants and attendants and other resources. Once when he met Maulana Thanawi he related
his sad story that he could not enjoy his blessings because he had been afflicted with a disease which had disenabled him to eat anything. The only food which his physician had prescribed for him was water squeezed out of boiled minced meat and that too in a moderate quantity.

Just see all the luxuries of life made available to this prince, but he had been forbidden to taste any of them. This only means that Almighty Allah had taken away His blessings from these delicacies and luxuries in so far as this ailing prince was concerned. What a pity, indeed! In contrast to this rich prince there is a poor labourer who has nothing to eat except coarse bread and a little salad, but owing to natural hunger he enjoys and eats his fill this coarse food - the food which generates energy in his body. Now decide for yourself which of the two servants of Allah is the better. The labourer’s income is too scanty, yet it is full of Allah’s blessings. This is what is called بركات (blessing).

**Remain contented with your Destiny**

Almighty Allah desires that His servants should submit gladly to what He has ordained for them. This submission to fate or destiny never means that he should give up work and wait for what destiny brings to him. No, they should work their hardest to attain their cherished objectives, but should accept the results with a good grace and believe that whatever has come out is Allah’s decision and it contains blessings. If a servant murmurs at the result and expresses ingratitude at it, then he will become deprived of the blessings and joy of the little that he has attained. Murmuring and fretting will not change the destiny. This will only intensify his irritation and deprive him of the blessing of what has come to him.
My cup contains the essence of the entire Tavern

Man’s good lies in remaining contented with Allah’s blessings and gifts, whether they are in the form of money, job, physical beauty, etc. with a firm belief that whatever blessing, little or much Allah has granted His servant is better for him. There is an Urdu couplet by our Dr. Abdul Hayee Sahib which is worth memorising:

محی کس اسے گنا غرق کر جاں میں ہے گنتی سے
بہتر ہیں میں لین میں عامل میں ہے

It is not my concern to know how much wine others have in their cups. Whatever, little or much, I have in my cup is enough for me, as it is Allah’s gift and favour and I feel fully contented with the divine gift. What more should I desire?

Man should try to follow this trend of thought that whatever comes to him from Allah is the best for him. In other words, everyone should inculcate in him the quality of رضا بالفضل (submission to destiny). This will bring him relief from grief and will soften the pinch of dejection and despondency.

May Almighty Allah grant us this trend of thought and make رضا بالفضل our second nature. Aameen!
THE SIGNS OF THE
AGE OF ‘FITNAH’
(TRIALS)
Venue: Jame' Masjid
Baitul Mukarram
Gulshan-e-Iqbal, Karachi.

Date: 14th July 1995
THE SIGNS OF THE AGE OF ‘FITNAH’ (TRIALS)

الحمد لله نحنده و نستعينه و نستغفره و نؤمن به و نتوكل عليه و نعوذ
بـالله من شرور انفسنا ومن ميـات اعمالنا من يهدى الله فلا مضل له و من
يضلله فلا هادي له و من شهد ان لا إله إلا الله و هده لا شريك له و من شهد
ان يسنا و سننا و مولانا محمد عـبده و رسوله صلى الله تعالى عليه و علی
الذو أصحبه و بارك وسلم تسليما كثيرا كثيرا

اما بعدا

فاعوذ بالله من الشيطان الرجيم بسم الله الرحمن الرحيم

يَا أَيُّهَا الَّذِينَ آمَنُوا عَلَيْكُمُ الْفَسَاطِيقُ ۖ لَا يَضَرُّكُمُ مِنْ ضُلَّةٍ إِذَا أَهْتَدَيْتُمْ

إِلَيْ اللَّهِ مَرْجَعُكُمُ ۖ جَمِيعًا فِيْ يَوْمِ الْقِيَامَةِ بِمَا كَتَبْنَاكُمُ فِي مَوْلَانَاءِنا (۱۰۵)

قال رسول الله صلى الله عليه وسلم:
All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, our authority and our Prophet and our Master, Muhammad is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

The Holy Prophet was commissioned as a Prophet for all peoples of the world till the Day of Judgement

To day I want to say something briefly about such a theme of the teachings of the Holy Prophet as is very necessary today but is generally overlooked. Almighty Allah sent the Holy Prophet to this world as the last of the Prophets, thus finalising with him the chain of Prophethood. Another distinction which Allah bestowed upon him over other Prophets is that the latter Prophets were sent to some particular people residing in a particular land in a particular age. Their
teachings and preachings were confined to a particular territory. For example, Hazrat Moosa (Moses) علیہ السلام was sent to the Children of Israel, living in Egypt and his prophethood was limited only to this community and this territory. As against this, the Holy Prophet Muhammad ﷺ was sent to the entire world and entire humanity and for all times till the Day of Judgement. The Holy Qur'an bears witness to this fact:

وَإِنِّي لَنَبيٌّ مَّعَكَ لِكُلِّ مَدْخَلٍ لِّلنَّاسِ مُبِينٌ وَذُي غَيْبَةٍ... (سورة: 34:28)

And We have not sent you (O Muhammad), but as a bringer of good tidings and as a warner to all mankind. (34:28)

The words of 'all mankind' imply all men wherever and in whatever age they are living. This clearly shows that his prophethood was not confined only to the Arabian Peninsula, nor to any particular age. His prophethood encompassed all periods and ages till the Day of Judgement.

**Prediction about future events**

This means that his teachings and injunctions shall remain valid, effective and in force till the Day of Judgement. As already pointed out his teachings are not confined to any particular age. They apply to every walk of life. These teachings consist of two aspects. One aspect prescribes the rules of the *Shari‘ah* concerning what is lawful, unlawful, desirable, permissible, etc. The other aspect predicts the events which will confront the *Ummah* in the times to come, and how the *Ummah* should tackle these events.

This second aspect is also a very important part of the teachings of the Holy Prophet ﷺ in which, peeping
into the future through the light of his Prophethood, he has informed his *Ummah* of many future events and the ways how the members of his *Ummah* should tackle these events, so as to remain on the right path of Deen. Today I want to say something on this second aspect of the Prophet's teachings.

**Anxiety for the salvation of the *Ummah***

The Holy Prophet always remained concerned about the good of his *Ummah*. It occurs in a narrative:

*كان رسول الله صلى الله عليه وسلم دائم الفكرَة مُتواصل الأحزان*

The Holy Prophet always remained drowned deep in some worry, grief.

What was the cause of this anxiety and grief? It was indeed not about collecting worldly resources, nor about improving his own honour and status among his community. The grief under which he was pining was about how to save from Hell-Fire the people to whom he had been sent; how to divert them from the path of error and to guide them to the straight path of right guidance. Finding His Prophet drowned in such grief Allah has frequently revealed verses to advise the Prophet to give up such pining and fretting. Thus, Allah has said:

*إِنَّكَ لَمْ تَعْجَبْ عَلَى الرُّهْمِ إِنَّ لَمْ تُؤْفِينَُوا*  

It may be that you will torment your soul that they do not become believers. (18:6)

This verse indicates how concerned the Holy Prophet was about the right guidance of his *Ummah* on to the path of *Eeman* (Faith). He is reported to have said in a *Hadith*:

*فَلَنَعَلَّكَ بِمَجْعَةٍ نَّفْسٍ عَلَى الرُّهْمَ إِنَّ لَمْ تُؤْفِينَُوا*  

My example is like that man who kindles fires and seeing the fire, the moths begin to fall on
the flames. The man tries to keep the moths away from the flames to save them from being burnt in the flames. In the same way I am trying to save you from Hell-Fire by holding you back by your waists, but you are rushing into the Fire.

So concerned did the Holy Prophet ﷺ feel about the right guidance of his Ummah, including also those who were yet to come to the world!

What Trials and Tribulations are expected to break out in the future?

The Holy Prophet ﷺ has, therefore, informed the future generations of the events that shall occur in their times. Accordingly all books of Hadith contain permanent Chapters on Trials.” In the Chapters all such Ahadith have been collated in which the Holy Prophet ﷺ has informed of, and warned the people against, the tribulations expected to occur in the future. The Holy Prophet ﷺ has said in a Hadith:

توقع الصف في بيوتكن كتوقع المطر

In the future trials will fall down into your houses like the falling down of the drops of rain water.

These trials have been compared to the drops of rain water, because the trials will fall down on your houses in an unbroken succession one after another.

The Holy Prophet ﷺ has said in another Hadith:

ستكون فن كقطع الليل المظلم

Very soon trials and tribulations will appear which will be like dark nights.

In other words, just as a man is not able to find his
way in dark nights in the same way during these blinding trials people will not know what to do and where to go. Those trials will encompass the entire society, leaving no place of shelter for the people. The Holy Prophet ﷺ also taught the people a supplication to find refuge with Allah from these trials:

اللهم انا نعوذ بك من الفتى ما ظهر منها وما بطن

O Allah, we seek refuge with You from these apparent or hidden trials. This supplication was included in the Prophet’s ﷺ daily routine.

What is a Trial?

We should now try to understand the meaning of (Trial). We should also try to find out the teachings of the Holy Prophet ﷺ for all of us to obey in order to remain safe from the harms of these trials. We are not aware of the real implications of this term, although we use it from morning till evening. This word has also been used in the Holy Qur’an many times. It has been mentioned in the Holy Qur’an at one place: والفتى ادّم من الفتى meaning that the creation of a trial is more grievous a sin than murder.

The meaning of Trial

The word ﷺ is an Arabic word the dictionary meaning of which is to find out the purity or impurity of precious metals like gold or silver by melting it on fire. Melting the metal on fire discloses the reality. For the same reason, it is also used to mean testing and examining something. Thus, a second meaning of this word is “trial”. When hardships and misfortunes descend on a man his real worth and character are tested by his conduct and behaviour under these trying situations. It is observed whether he bears these trying
hours, days with patience makes a fuss and raises hues and cries. this testing is also called (Trial).

The word (Trial) as used in the Ahadith

The word (Trial) has been used in the Ahadith to express a situation at any time. When the truth is obscure and it becomes very difficult to distinguish between good and bad, right and wrong and truth and falsehood. When such a situation arises, it is said that it is a time of trial (Trial). It is also a time of trial when sins, crimes and disobedience become rampant. In the same way to regard falsehood as truth and truth as falsehood and to put forward something as a proof which is not proof; these are forms of (Trial). For example, if you tell a person that such an act is unlawful and strictly prohibited, the person shall reply that the entire society, the whole world including Saudi Arabia is doing this act. In our times it has become a common practice that when an objection is raised to any act, the doer at once replies that he has seen the same act being done in the Saudi Arabia. This is also a (Trial) to put forward some act or practice as a proof which is not at all a proof. In the same way we find that many groups and parties have sprung up in the city, each with its slogan and tenet and it is difficult to decide which is on the right path and which is on the wrong path. Truth and falsehood have thus become mixed up. All these fall within the definition of (Trial).

A quarrel between two parties is a (Trial)

It is also a case of trial when two Muslims or two Muslim groups fall out with each other so violently that they are ready to shed blood and commit murder and it is not known which of the two is right and which is wrong.
The Holy Prophet ﷺ is reported to have said in a *Hadith*:

اذا النقي المسلمان بسيّفهم فالمقتول والمميت كلاهما في النار
When two Muslims begin to fight with each other with their swords, the murderer as well as the murdered will both enter Hell-Fire.

One of the Companions ﷺ said to the Holy Prophet ﷺ: O Messenger of Allah ﷺ: It is understandable that the murderer shall go to Hell for murdering a Muslim, but why shall the murdered shall enter Hell? The Holy Prophet ﷺ replied, saying: The murdered will enter Hell because he too had come out to fight with the intention of murdering his opponent but he did not succeed in his intention but his opponent succeeded in his intention. None of the two was fighting in the cause of Allah, but worldly benefit in the form of money or some political benefit. Both will, therefore, enter Hell.

**Killing and robbing are ﷺ (Trial)**

The Holy Prophet ﷺ has said in another *Hadith*:

اين من رواكم ايا ما يرفع فيها العلم ويكثر فيها الحرج قالوا بارسل الله مال الحرج قال ﷺ (اطلقوني (بدرة)

A time will come upon the people when there will be a great deal of "حِرج" (confusion/disturbance). On being asked about "حِرج" he ﷺ answered: It is killing and robbing, i.e., in those days these crimes will increase by leaps and bounds and human life will become meaner than that of mosquitoes and flies.

The Holy Prophet ﷺ has said in another *Hadith*:

كيف يكون ذلك؟ قال الحرج المقتول والمميت في النار (سمع نسم) 

A time will come upon the people in which the
killer will not know why he killed the victim
nor will the victim killed know why he was
killed.

Look at the conditions obtaining today in the society
which fully confirms the truth of the Holy Prophet's prediction. This is as if the Holy Prophet was seeing
these conditions with his own eyes.

In the olden days it was not known who was the
killer, but it could be known why the victim was killed,
i.e., he was killed by robbers for robbing the victim of his
money, or by enemies. Anyway, the cause of the murder
became known. What is happening now-a-days? A man is
sitting or standing in front of his door, he has no enemies,
he is not involved in politics, yet some hooligan shoots at
him and kills him without any apparent cause. The Holy
Prophet has predicted all these events in clear words:

A Hadith about the Holy City of Makkah

It is narrated by Hazrat Abdullah bin Umar that the Holy Prophet said:

اذا دعيت كاظتم وسأوى ابيتها رأس الجبال فعند ذلك ازف الامر

Until recently the people were not able to understand
the real meaning of this Hadith, but now the meaning has
become quite clear to them. The Hadith may be translated
as under:

When the belly of Makkah will be cleft open
and through it will be dug out river-like
passage (i.e. tunnels) and the buildings of the
Holy City of Makkah will rise higher than its
mountains when you observe these signs, then
understand that the time of (Trial) is near at
hand.
The cleaving asunder of the belly of the Holy City of Makkah

This Hadith has continued on records of the last fourteen centuries. The commentators of the Hadith felt baffled, while explaining this Hadith as they could not understand how belly of the Holy City of Makkah could be cleft asunder, nor could they understand the meaning of digging out river-like passages. It was really very difficult to imagine the sense of all these predictions. But by seeing today’s Makkah one feels that the Holy Prophet ﷺ made these predictions, as if he ﷺ was actually seeing with his own eyes today’s Makkahul-Mukarramah. Previously the Muhaddithin interpreted this Hadith by saying that in their times Makkah was a dry and mountaneous city, but in some future age Allah may cause rivers and canals to flow in that city. However today one feels by seeing these tunnels how the belly of Makkah has been cleft asunder:

Rising of building higher than mountains

The other sentence which the Holy Prophet ﷺ spoke out in this Hadith is that “the buildings of the Holy City of Makkah will rise higher than its mountains.” A few years ago none could imagine that buildings would be built in Makkah which would rise higher than its mountains, as the city was surrounded by mountains on all sides. But go to Makkah and see for yourself how buildings higher than mountains have been built there.

It appears from this Hadith, as if fourteen centuries ago the Holy Prophet ﷺ had seen these changes and conditions with his own eyes. All these things had been shown to him clearly through revelations and light of Prophetic knowledge which Allah had granted him. The Holy Prophet ﷺ has clearly mentioned one by one what
trials and tribulations the Muslims will have to face in the times to come. He has also mentioned simultaneously what the Muslims should do at such a time.

**The present era in the light of the Ahadith**

Every Muslim should keep in view those *Ahadith* in which the Holy Prophet has predicted the future events. Hazrat Maulana Muhammad Yusuf Ludhyanawi Sahib has compiled a book titled "The Present Era in the Light of the Ahadith". He has tried to gather together in this book all the *Ahadith* about the *T* (Trials). He has included in this book a *Hadith* in which the Holy Prophet has mentioned seventy-two events which will occur during the Era of the Trials. I advise you to read them one by one and see how these events exactly agree to those taking place in our times and in our environments.

**Seventy-two (72) signs of Trials and Tribulations**

Hazrat Huzaifah has narrated that the Holy Prophet predicted that seventy-two events shall occur in the period close to the Day of Judgement. These are:

1. People will begin to miss their prayers and pay no attention to them. If this is said in our times, there will be nothing surprising in it because the majority of the Muslim does not offer their prayers. The Holy Prophet made this prediction at a time when Prayers were considered as a line of demarcation between unbelief and belief. Even the most sinful and vicious person living in that age did not miss his prayers. In his time i.e. fourteen centuries ago, the Holy Prophet predicted about the present times that the people will miss their prayers.

2. They shall begin to betray their trusts. That is, they
will misappropriate the trusts entrusted to them for safe custody.

(3) They will begin to eat usurious income.

(4) They will begin to consider lying to be lawful. Telling lies will become an art.

(5) They will begin to commit murders on ordinary grounds.

(6) They shall construct high-rise buildings.

(7) They shall sell their Deen (Faith)

(8) They shall violate the bonds of relationships.

(9) Justice will become a virtue almost hard to find anywhere.

(10) Falsehood will become truth (and vice versa).

(11) Silk garments will be worn by men.

(12) Oppression and wrongdoing will become rampant.

(13) Divorces will become a common practice.

(14) Sudden deaths will become a common occurrence.

(15) One who betrays his trust will be regarded as trustworthy.

(16) The trustworthy will be regarded as untrustworthy.

(17) The liar will be regarded as truthful.

(18) The truthfull will be regarded as liar.

(19) Calumny will become a common feature, i.e., people will put false blames on one another.

(20) The weather shall be hot despite rains.

(21) Instead of desiring children people will hate them. They will pray to Allah not to favour them with children. This is actually happening as a result of the Family Planning Department of Governments are raising the slogan, "Only Two Issues" guarantee Propserity.

(22) The meaner classes will be happy and prosperous.

(23) The respectable classes will be in trouble and cast
out of the society.
(24) The Rulers and the Ministers will become used to lying-engrossed in lies from morning till evening.
(25) The trustworthy will begin to betray their trusts.
(26) The leaders of the people will become wrongdoers.
(27) The scholars of Deen and the reciters of the Qur’an will become lewd and sinners.
(28) The people shall put on skin-garments.
(29) The hearts of the wearers of skin-garments will be more foul-smelling than dead animals; and
(30) They will be more bitter than the aloe plant (with bitter leaves).
(31) Gold will become widely used.
(32) Silver will be in great demand.
(33) Sins will be on the increase.
(34) Peace and security will deteriorate (as we see this at the moment).
(35) The pages and covers of the Holy Qur’an will be lavishly decorated.
(36) The Mosques will be decorated with beautiful writings and designs.
(37) Lofty minarets will rise from the mosques.
(38) Even so, the hearts will remain desolate and empty.
(39) Wine will be drunk freely.
(40) Punishments of the Shari‘ah will be suspended.
(41) The slave girl shall bear her master. In other words, the daughter shall rule over her mother and behave with her as a master behaves with his slave girls.
(42) The bare-footed, the naked and the uncultured shall become Kings and Rulers. The mean, the untouchable classes and the depressed ones will become Heads of State - (this is what has happened in India).
(43) Woman and man shall be partners in trade, as women are trying to take part in every walk of life side by side with men.

(44) Men will imitate women; and

(45) Women will imitate men. In other words, men and women shall adopt each other’s guise and appearance. See what has actually happened today under the frenzy of fashion, so it is difficult to distinguish between men and women from a distance.

(46) The people will swear by names other than Allah’s name. It is lawful to swear only by Allah or some attribute of Allah or by the Holy Qur’an. In the later ages people will swear by objects as ‘by your head’, etc. This is unlawful and strictly forbidden.

(47) In the times to come even the Muslims will bear false witnesses. The use of the word ‘even’ indicates that the non-Muslims do bear false witnesses freely but a Muslim who is not expected to do so, will also commit this sin.

(48) Salam (salute) will be bidden only to those who are known and not to strangers. This is against the injunction of the Holy Prophet ﷺ who has said in a Hadith:

السلام علي من عرفت ومن لم تعرف

Salam should be bidden to everyone whether you know or do not know the person.

If you are on a way you must bid Salam to every passer-by, except that if the number of the passers-by is very large, you may ignore this formality. However, a time will come when people will avoid bidding Salam even when there are only a
few men passing on the road, and the custom of Salam will come to an end.

(49) Religious knowledge will be acquired not for the sake of religion but for the sake of earning worldly resources and worldly honour and status.

(50) Work relating to the Hereafter will be done to earn worldly gains.

(51) جمع (War-spoils) will be taken as personal estate which has been used here to imply public property which will be enjoyed as personal property.

(52) A trust shall be taken and misappropriated as plundered property.

(53) Zakat (the obligatory Islamic tax) will be paid reluctantly, as if it were a penalty.

(54) The meanest man shall become the leader of the community by their consent or votes.

(55) Men will disobey their parents.

(56) Men will misbehave with their mothers.

(57) A man will not hesitate in causing harm to his friends.

(58) A man will obey his wife.

(59) The voices of the wrongdoers will rise in the mosques.

(60) Women engaged in the singing profession (Film Actresses) will be held in great esteem and accorded high status.

(61) Musical instruments will be kept and preserved with care.

(62) Wine will be drunk by road-sides.

(63) Wrongdoing and tyranny will be looked upon as acts of pride.

(64) Justice will be sold (with bribery) in the Courts of Justice.
(65) The number of the Police will increase.
(66) The Holy Qur’an will be recited in a musical style, so as to enjoy the singing tone and its musical cadence. The Qur’an will not be recited for the sake of its Da‘wah (preaching) for understanding it and for reaping the reward for its recitation.
(67) Beast skins will be used.
(68) The later people of the Ummah will taunt and curse the former people, i.e. the latter will pass derogatory remarks at the former. As a result of this trend a large section of the people is deriding insolently the Noble Companions رضى الله عنهم and are behaving in the same way with the leaders of Deen who conveyed to us the message of Deen. These elder Doctors of Deen are being blamed as being ignorant of the Ahadith and the Holy Qur’an whereas the later generations claim to have understood those sources of Islam better than the former. The Holy Prophet ﷺ also said that when these signs appear then:
(69) Red wind-storm may come from Allah, or
(70) Earthquakes may upheave the earth; or
(71) The people’s faces may be distorted; or
(72) Stones may rain down from the sky or some other torment may descend from Allah - God forbid. All these signs are proving true of our society one by one. The punishment that has come over us is really due to these misdeeds. (Durre-Mansoor, Vol. 4, P-52)

A mountain of misfortune shall fall down
It has been narrated by Hazrat Ali رضى الله عنه that the Holy Prophet ﷺ said:
When fifteen misdeeds become common among my Ummah a mountain of misfortunes will fall
down on them.
When the Noble Companions asked:
O Messenger of Allah! what these fifteen misdeeds are, he replied saying:

**Who are the thieves of the Public Funds?**

(1) When public money is regarded as looted property. See how the public funds are being misappropriated today. This loot is not confined only to the rulers, but influential men from among the public also plunder these funds as and when they are able to do so. We do many things without thinking that these are also acts of stealing public funds. For example, illegal electric connection, long foreign or local calls without paying the due charges with the unauthorised assistance of some Telephone Exchange employees, ticketless journeys or travelling in a higher class than that for which the tickets were purchased for the purpose.

**These are serious cases of theft**

The theft of public money is more serious than ordinary cases of theft. If a man commits theft in the house of anyone, it is possible to return the amount stolen, if the thief ever feels inclined to repent of his act of theft, or to get the amount stolen waved by its owner. The thief’s crime will thus be washed off, but this is not possible in the case of theft of public money, because it belongs not to one man but to innumerable men of the public in such a case repentance becomes impossible. May Allah protect us from this theft.

(2) When people begin to misappropriate trusts, treating these as plundered booty.

(3) When the people regard payment of *Zakat* (obligatory
tax) as the payment of a penalty.

(4) When a man obeys his wife and disobeys his mother. For example, his wife wants him to do something which is unlawful and his mother tries to stop him from this unlawful act but the man obeys his wife and disobeys his mother.

(5) When a man behaves well with his friends and misbehaves with his parents.

(6) Raising voices in the mosques voices will be raised in the mosques. The mosques have been built for remembering Allah and offering *Salat* and no disturbance should be caused in such devotional acts. However, people disturb these acts of worship and devotion by raising their voices in the mosques. The *Nikah* (matrimonial tie) is performed in the mosques and this is a desirable practice but on such occasion the parties do not maintain the sanctity of the mosques and raise hues and cries which is a sin with no compensatory benefit, whatsoever. This is condemnable.

(7) The leader of the community is the meanest person of it.

(8) A man is held in esteem for fear of his mischief, as when he is not esteemed he may involve his opponents in some trouble.

(9) Wine will be drunk openly.

(10) Silk garments will be worn by men.

(11) Singing women in Houses Singing girls and maids will be lodged in the houses and musical instruments will be kept with great care. The Holy Prophet has predicted these things at a time when none could imagine them. In his prediction the Holy Prophet has said: They shall lodge in their houses singing girls. It is, however, a fact that every man has not the
capacity to lodge and maintain in his house singing girls. What does then the Hadith mean? The invention of the Radios, tape-recorders video cassettes and T.Vs has corroborated the truth of the words spoken by the Holy Prophet ﷺ. In the presence of these appliances anyone can enjoy music dancing and see singing girls at his choice and pleasure. For the same reason it is not necessary for anyone now-a-days to purchase musical instruments and keep them in one's house. The appliances enumerated above provide all sorts of audios- videos enjoyments.

(12) The later generations of this Ummah will curse the people of the former generation.

The Holy Prophet ﷺ said that when these vices spread in his Ummah, torments and misfortunes shall fall on them - God forbid. All the vices which the Holy Prophet ﷺ has enumerated in this Hadith are clearly visible in our society today.

Wine will be drunk under the name of a harmless drink

The Holy Prophet ﷺ has said in another Hadith that:

The people of his Ummah will make wine lawful by giving it the name of a beverage.

We see that today books have been written on this topic claiming that the wine presently in use is not prohibited and no where in the Holy Qur'an has the word unlawful been used for wine. As regards beer, this is nothing more than barley-water. This is also a beverage like all other beverages. In this way proofs are being invented and offered to declare wine lawful.

This is exactly what the Holy Prophet ﷺ declared
fourteen centuries ago.

**Usurious transactions will be given the name of business**

A time will come when the people of "my Ummah will make usury lawful by declaring it to be a business transaction", as is being done now-a-days. They say that bank interest is the form of a business transaction. If this is declared unlawful, the business activities will be greatly handicapped.

**Bribery will be given the name of a Gift**

There will come a time when the people of "my Ummah will make bribery lawful by giving it the name of a gift". The giver of bribery will give and the taker of bribe will take bribe under the name of a gift, even though the offer is nothing other than bribery. All these sins, crimes and vices are present today in the society.

These four predictions of the Holy Prophet ﷺ fully apply today to our society. (*Kanzul-Amal, Hadith No: 38497*)

**To come to mosques, sitting on cushions**

The Holy Prophet ﷺ has said in a Hadith that:

During the later ages (of trials and tribulations) the people will go to the gates of the mosques on مياسر (Mayasir), an Arabic word, meaning very costly and fine silk cloth which the rich men used in those days to cover the saddles of their horses. In the olden days it was difficult to imagine what going to the mosques on مياسر meant. Now it has become very clear that the indication in the Hadith point to the comfortable spring-based car seats on which the richer class of the society go to the mosques for Salat.
Women will be naked notwithstanding that they will be clad in garments

The Holy Prophetﷺ next said:

Their women will be naked notwithstanding that they will be clad in garments.

It was difficult to understand the meaning of the *pardah*, (Veil) but today we are seeing our own eyes the truth of this *Hadith*. Either the women wear finely thin garments reflecting the hidden contours of their bodies or the garments will be of close-fitting and short that parts of their bodies will remain naked. It is seen that the heads of the womenfolk remain naked in 80% cases and according to the injunctions of the *Shari‘ah* bare-headed women come under the definition of naked ones. (*Sahih Muslim*)

The hair on the heads of women will be like camel-humps

Thereafter, the Holy Prophetﷺ said:

The hair on these women will be bulging upwards like camel-humps.

This is also one of those *Ahadith* whose meaning was not clear to the Ulama of olden days. But today the meaning has become quite clear to us, because the women make their hair bulging upwards by adding artificial wigs to their natural hair.

These are cursed women

The Holy Prophetﷺ next said:

These women are cursed ones.

Allah has created womenfolk to remain confined within their prescribed injunction. When these women go out of their houses unveiled, then according to *Hadith* Satan begins to gaze and peep at them. When a woman goes out to
the market having applied perfume to her body and clothes, Allah and His Angels both curse her.

The real purpose of garments

The real purpose of wearing garments is to cover i.e. those parts of the body that are ‘shame’ which must be covered. Almighty Allah has said about it in the Holy Qur’an:

O children of Adam! We have sent down to you raiment to conceal your shame and for adornment. (7:26)

So the garment which does not conceal the part of the body that form “shame” defeats the purpose for which it is worn. If the real purpose of the garment is thus defeated, it means that the person wearing that garment is naked. Therefore, for God’s sake, we should wear proper dresses. Even God-fearing people who are righteous and regular Namazis do not pay attention to this aspect, as they do not mind at all whether the dress they are putting on fulfils the purpose of covering their bodies properly. The woeful conditions we are facing these days are the results of these lapses on our part. It is our duty to make sure that at least the members of our own households and relatives, etc. put on dresses which conform to the injunctions of the Shari’ah in this behalf.

Other nations will eat up the Muslims

Hazrat Sauban has narrated that the Holy Prophet said in a Hadith:
There will come upon you a time when the other nations of the world will invite one another to eat you up, as
people sitting round a dining cloth invite others to partake of the food served on that cloth. In the same way a time will come when the stronger nations of the world will invite other nations to eat up the Muslims. *(Abu Dawood)*

Those who are acquainted with the last century’s history, i.e. from the first world war till now know quite well how tyrannically the non-Muslim communities have behaved with the Muslims and how they have been dividing the Muslim countries among themselves, saying: Egypt is yours and Syria is mine, Algeria is yours and Morocco is mine, India is mine and Burma is yours, and so on so forth.

**The Muslims will become like Straws**

When the Holy Prophet ﷺ thus predicted the condition of the Muslims to the Noble Companions, some Companions asked: O Messenger of Allah! Will the number of the Muslims become so small at that time that that non-Muslims will begin to eat up, and will invite others also to feast upon, the Muslims? The Holy Prophet ﷺ replied, saying: No, at that time your number will be very large (one billion, i.e. about one-third of the total world population), but your example will be like countless straws floating on the surface of flood water. In other words, the Muslims will have no say in any matter; they will go on drifting in the direction in which the world powers want to take them.

**The Muslims will become coward**

The Holy Prophet ﷺ next said:

Almighty Allah shall take away your awe from the hearts of your enemies and weakness and cowardice will find access to your hearts. A Companion asked: O Messenger of Allah! What are weakness and cowardice?
The Holy Prophet replied, saying: It is weakness that love of the world shall creep into the hearts and the people will begin to hate death and this means that they will dislike meeting Almighty Allah. All their thoughts will be concentrated on earning the worldly resources together with fame and respect, whether by lawful or unlawful means.

The courage of the Noble Companions

It is narrated that a Companion remained all alone in a battle and three or four infidel, stout fighters came in front of that lonely Companion. When the Companion advanced to fight the infidel fighters some other Companions tried to dissuade the former Companion from confronting those strong and experienced infidel fighters and advised him to wait for the Muslim forces to arrive there. The Companion did not agree to their advice and asked them on oath and without any hesitation not to try to intervene between him and Paradise, as those wrestler fighters were like a path leading to Paradise. This being the condition of the Noble Companions they were not able to understand the meaning of cowardice and weakness. The fact remains that by virtue of the company of the Holy Prophet, Allah had removed from their hearts the love for the world. They had always in view the Hereafter as well as scenes from Paradise and Hell. That is why they were not afraid of death. They rather desired to find access to the Divine Court of Almighty Allah.
The burning desire of a Companion for Martyrdom

A Companion entered a battlefield and found that in front of him a well equipped and armed force of the infidels was ready to encounter him.

Seeing this enemy force, the Companions spontaneously recited this Arabic poetical couplet:

غدا نلقى الإحية محمدًا و صحبه
Tomorrow we shall meet friends, i.e. Muhammad and his Noble Companions!

Once a Companion was hit by an arrow and blood began to gush forth from his wound. At this critical moment he spontaneously uttered these words:

فَزَر وَرَبِ الكعبة
By the Lord of the Ka‘bah I have been successful.

They were people who possessed belief and firm conviction. They had full trust in Allah and there was no trace in their hearts of the love of the world.

The first command concerning the period of Trials

What should a Muslim do during such a period? The first injunction which the Holy Prophet has issued about this is as under:

(At such a time) the major party of the Muslims and their Imam (leader) should be followed.

A Companion put this question: O Messenger of Allah! What should the Muslims do when they have neither an organised association of the Muslims nor have they a popular and acceptable Imam? The Holy
Prophet replied to this question, saying:

In such a situation lead a secluded life away from every group and party and stick to your houses like the mats and rugs spread on the floor of your houses and remain confined to the boundary of your houses as far as possible and do not join the disorganised groups. Now what injunction can be more evident and clear than this?

The second command concerning the period of Trials

The Holy Prophet has said in another Hadith:

While you are leading a secluded life away from the people and if the Muslims begin to fight among themselves killing one another, do not look at them, because the onlooker of such scenes may be caught in the trial and disturbance (the scene may catch him too who looks at the scene of quarrel). In such a critical time keep to the bounds of the house.

The third command concerning the period of Trials

The Holy Prophet has said in another Hadith:

The trial will be such that one who remains standing during that period will be better than the one who is walking and one who is sitting will be better than the one who is standing.

In other words, during that time of trials, you should take no part in its activities and movements. You should, instead, try to ameliorate your own personal life, sitting quietly at home. Do not involve yourself in the collective trials and tribulations.
The best property of a man during the period of Trials

The Holy Prophet ﷺ has said in another Hadith:
A time will come when the best property of a man will be his goats with which he can go up to the mountain peaks, leaving the hustle and bustle of town life. For his sustenance he should depend on his goats. He will be much safer in the mountains than in the towns where visible and invisible trials are ready to pick him up.

An important injunction to follow during the period of Trials

The Holy Prophet ﷺ wants to advise by means of these Ahadith that time will not be suitable for collective and social activities, because all the parties and associations will be unreliable and untrustworthy. It will not be possible to distinguish between right and wrong. So, during such an uncertain period one should engage himself in obeying Allah and safeguarding his Eeman (Faith), so as to die as a believer. This is the only way of safety from these trials. The verse I have recited in the beginning lays emphasis on the same point, viz., “you should take care of yourselves” and try to ameliorate your own affairs. If you take the right path, those who have gone astray will do you no harm. When this verse was revealed, the Noble Companions ﷺ put this question to the Holy Prophet. They said:

This verse seems to tell that man should mind his own business without worrying about others. if someone is going astray let him go and do not advise him to do good and refrain from doing wrong. This is one side of the problem. On the other side there are clear injunctions to
enjoin what is right and forbid what is wrong. How to reconcile these two conflicting injunctions:

**Four signs of the period of Trials**

While replying to this question the Holy Prophet ﷺ said:

The verses which enjoin doing good and forbidding doing wrong are also quite right in their places as they advise the preaching of Deen. A time will, however, come when man will be responsible to take care of, and reform his own self. this will be the time in which the following four signs will appear:

1. Firstly, it will be the time when a man will be hankering after wealth and will become miserly. From morning till evening he will be engrossed in his lust to increase his balance by hook or by crook. All that he will do will be in the interest and love of worldly gains.

2. Secondly, people will be drowned at all times in satisfying their desires and lusts. A man will follow the direction towards which his desires push him, without caring what is lawful and what is unlawful and whether the path he is following leads to Paradise, to the pleasure of Allah or to His displeasure. Forgetting all these considerations, he will be running after his desires.

3. Thirdly, preference will be accorded to the worldly gains over the gains of the Hereafter. The people will be warned against the approach of the Hereafter; arrival of death about which there is no doubt; burial in the grave; attendance before Almighty Allah. The only reply to all these warnings will be: I cannot help, this is the trend of the times.
After all one should follow the affairs of the world also in which one has to pass his life with others. Thus ignoring all these admonitions man will become totally absorbed in earning the worldly resources.

(4) Fourthly, every man will be self-willed, not prepared to heed better advice. He will think that he alone is right and the others are wrong. This is a common observation. Everyone has formed his own opinion about what is lawful and what is unlawful even though he has not spent a single day in trying to study and understand the Holy Qur'an and the sacred *Ahadith*. When some problem of the *Shari‘ah* is mentioned before him, he raises objections and begins to project his own misleading notions. Everyone will feel proud of his own opinion.

Anyway, try to seek your own safety when these four signs become apparent, viz:

1) Love of worldly resources;
2) Hankering after one's own desires;
3) Preferring the world to the Hereafter.
4) Taking pride in being self-willed.

As already stated, at such a critical time people should mind their own salvation and safety forgetting what the others are doing. They should keep themselves aloof from the common men and try to reform their own selves. Keeping within the bounds of their houses at all costs. This is the injunction of the Holy Prophet ﷺ to his *Ummah* to follow during the period of trials and tribulations.
The conduct of the Noble Companions on difference of opinions

After the sad demise of the Holy Prophet ﷺ, the responsibility of guiding the Ummah passed to the Noble Companions. During this period serious differences cropped up between Hazrat Ali and Hazrat Mu‘awiyah which ultimately ended in armed confrontation between their armies. Differences also arose between Hazrat Ali and Hazrat ‘Ayeshah. This also resulted in an armed conflict between the supporters of the two sides. Through these differences during the time of the Noble Companions and their conduct during the difference Almighty Allah has taught how the future generations should tackle situations arising out of such differences and conflicts. As a result, those Companions and their immediate followers (Ta-bi-‘een), who believed in Hazrat Ali’s right conduct acted on that Hadith in which the Holy Prophet ﷺ said:

تلزم جماعة المسلمين وامامهم

(At such a time) the major party of the Muslims and their Imam (leader) should be followed.

Acting upon this Hadith, they sided with Hazrat Ali whom they regarded as the Imam of the major group. Some Noble Companions and the Ta-bi-‘een believed that Hazrat Amir Mu‘awiyah was on the right path and was their Imam. So, they sided with him. There was a third group who was not able to find out who was on the right and who was on the wrong path. In pursuance of a Hadith of the Holy Prophet ﷺ, they decided to dissociate themselves from either party. They, therefore, remained neutral in the conflict between
the two parties and remained with the bounds of their houses.

The conduct of Hazrat Abdullah bin Umar

Hazrat Abdullah bin Umar, the son of Hazrat Umar, was a Companion and jurist of a very high order. He confined himself to his house when a man called upon him and asked him: Why was he sitting quietly when a battle between right and wrong was raging outside his house between Hazrat Ali and Hazrat Amir Mu'awiyah? He should side with Hazrat Ali whom the man considered to be on the right path. Hazrat Abdullah bin Umar replied, saying: that he had heard this Hadith from the Holy Prophet that when the Muslims fall out with one another and it becomes obscure what was right and what was wrong, then one should confine himself to the four walls of his house and put aside his weapons. As Hazrat Abdullah bin Umar could not distinguish between the right and the wrong in that conflict he remained neutral and did not become a party to any of the opponents.

The man took objections to Hazrat Abdullah bin Umar’s stand and invited his attention to the following verse of the Holy Qur’an:

And fight them until persecution is no more. (2:193)

Hazrat Abdullah bin Umar gave a very apt reply to this; saying:

When we fought against the enemy along with the Holy Prophet, Almighty Allah put an end to the persecution. On the other hand, when you took part in the
fight the persecution did not stop but it increased and became more violent. That is why, acting upon the advice of the Holy Prophet ﷺ, I confined myself to the bounds of my house.

**How to conduct ourselves during conditions of peace and disturbance**

I was extremely overjoyed when I came across a statement of a Muhadith which runs thus:

> اقتدوا بعمر رضي الله عنه في الامان وباييتاه في الفتنة
>
> Follow Hazrat Umar رضي الله عنه during conditions of peace and tranquillity and follow his son during conditions of trials and disturbances.

The meaning of this statement is self-explanatory.

**Amicable mutual relations in spite of differences**

Almighty Allah showed us all these scenes and situations during the era of Noble Companions رضي الله عنهم. Those Companions who believed that Hazrat Ali رضي الله عنه was right sided with him, and those who believed that Hazrat Amir Mu‘awiyah رضي الله عنه was right supported him. The world witnessed a unique scene, never seen before, that despite hostilities when someone in the army of Hazrat Ali رضي الله عنه died, the army men of Hazrat Amir Mu‘awiyah رضي الله عنه joined the funeral prayer of the deceased belonging to the opposite camp and vice versa. The reason for this was that this battle was not fought for the sake of some selfish worldly gain, honour and position. The cause of the armed conflict was obedience to a Command of Allah as interpreted by each party. In other words, each side was busy acting upon Allah’s Command sincerely as it had interpreted the command.
The conduct of Hazrat Abu Hurairah

My late, respected father used to tell us that Hazrat Abu Hurairah was a literate Companion and a religious scholar, busy at all times in studies. During the battle between the two warring Companions he used to visit both without taking anyone's side. When there was prayer time he would go to Hazrat Ali's army to pray behind him. When it was meal time he would go to Hazrat Amir Mu’awiyah’s army and take meal with the latter. Someone asked Hazrat Abu Hurairah about this strange conduct of him, he replied:

The prayer behind Hazrat Ali was better so he prayed there, but he took meal in Hazrat Mu’awiyah’s camp because the food was of a better quality there. Thus the Noble Companions have taught us how to behave during times of mutual differences and conflicts.

The reply of Hazrat Mu‘awiyah to Caesar of Rome.

Just when these two armies stood face to face ready to grapple with each other, a message from the Caesar of Rome came to Hazrat Amir Mu’awiyah to the effect:

I have heard that your brother Hazrat Ali has done a great wrong to you. He is not taking revenge from the killers of Hazrat Usman. If you desire, I can send you a huge army to help you, so that you may confront him. Hazrat Amir Mu’awiyah at once replied to Caesar in the following words:

“O Christian Ruler! you plan to attack Hazrat Ali on account of our mutual differences. Beware! If you have the audacity to cast an evil eye at Hazrat Ali, the
first man emerging from Hazrat Ali’s army to behead you shall be Mu‘awiyah.

All the Noble Companions are honourable and dignified in our eyes.

It is very sad that now-a-days people utter unworthy words for the Noble Companions although they are too respectable and dignified. It is impossible for us to understand their status and religious fervour. We begin today to compare their mutual quarrels and differences to our own, but this is not right. We must understand that Almighty Allah, in His mercy, provided through the quarrels among the Noble Companions, a model and code of conduct for the Ummah to follow during mutual differences and disputes arising among them in the times to come. Each of them, whether he is Hazrat Ali, Hazrat Amir Mu‘awiyah or Hazrat Abdullah bin Umar has left behind for us a beautiful model to emulate when caught in similar situations. We must therefore, beware of those who speak ill of one or another Companion because of their mutual disputes and differences. None can even dream of approaching such high status and station they occupy in the sight of Allah.

The sincerity and Godliness of Hazrat Amir Mu‘awiyah

The people say many undesirable things about Hazrat Amir Mu‘awiyah because he nominated his son Yazeed his heir-apparent. In one Friday during the Friday sermon he made the following supplication from the pulpit:

O Allah! I assert on oath that in nominating my son my heir-apparent I had nothing in my mind except the good and interest of the
Ummah of Muhammad ﷺ If I had in my mind anything other than this, then I pray to You to let him die before the implementation of this decision of mine.

Just consider coolly that no father can pray in this way against his son as Hazrat Amir Mu‘awiyah رضي الله عنه did. This shows beyond any shadow of doubt that his action in nominating his son heir-apparent was based on sincerity. All men, except Prophets صلى الله عليه وسلم are liable to err. The decision taken by Hazrat Amir Mu‘awiyah رضي الله عنه might have been erroneous but it was based on sincerity and it was for the sake of Allah alone.

Retire into seclusion

By acting upon all the Ahadith about trials and tribulations the Noble Companions ﷺ رضي الله عنهم have left behind for us examples to follow during such disturbed conditions. When such time comes that the distinction between right and wrong becomes difficult and obscure, there is no alternative but to take to seclusion and retirement as did Hazrat Abdullah bin Umar رضي الله عنه.

It is a fact that Allah had decided upon a unique plan from the point of His creative scheme. Allah accomplished great jobs and performances through such Companions ﷺ رضي الله عنهم as had gone into seclusion. If they had taken part in the battle many of them would have fallen martyrs, depriving the future generations of their valuable services in the path of Deen (Faith).

Those who dissociated themselves from the world and went into seclusion began to collect and compile the Ahadith. Thus, they left behind a great treasure for the future generations in the form of books of Ahadith and other literature on Islam.
Take Care of your own reform and well-being

Thus, the command about the period of Trials and tribulation is that one should confine himself to the four walls of his house, devote his time to the rehearsal of Allah’s name and keep himself aloof from all sins and wrongs and try to reform the members of his household also. If everyone follows this path and reforms himself this will lead to the reform of the entire society slowly and gradually. This is how one lamp is lighted from another lamp and the darkness of disturbance and chaos is dispelled.

Look into your own weaknesses

The time we are passing through today is a period of severe trials and tribulations. To steer clear of this hectic situation the Holy Prophet ﷺ has advised us not to join any party, but confine ourselves to our houses, try to reform ourselves and search for our own weaknesses and short-comings. Consider seriously if the prevailing trials and disturbances may be due to the ill-omen of our own sins. Everyone of the society should adopt this trend of thinking. Take an example. During a severe famine in Egypt the people called upon Hazrat Zun-noon رحمه الله عليه of Egypt to complain of this calamity. He told the people that this might be due to his own sins. He should, therefore, leave the place, so that his absence might perhaps dispel the calamity and attract Allah’s mercy. As for ourselves, we are used to find fault with and attribute all misfortunes to others. In these days we hardly find persons who try to look into their own faults and defects. It is, therefore, imperative that everyone should try to reform himself instead of finding fault with others.
Refrain from sins

While thinking to reform yourself, the least you should do is to give up one by one the sins that you commit from morning till evening. You should also turn to Allah every day in repentance and seek His forgiveness. You should also pray to Allah to keep you and your household away from the ill-omen and woes of the period of trials. The words of prayer may be:

Allāhū ākūdū bīk mīn al-fītân mā ṣāḥir mīnā wāma bīṭān

O Allāh! I seek refuge with You from all apparent and hidden trials.

You should in addition save yourself as far as possible from the following sins:

1- Backbiting
2- Sins due to casting evil eyes
3- Lewdness and nakedness
4- Hurting others
5- Sins of accepting bribe
6- Dealings in Usurious transactions, etc.

If you spent your life in negligence, thoughtlessness and recklessness, then this may - God forbid - result in a bad end and loss of Eeman (Faith).

May Allāh help us to act upon these injunctions.

Aameen!

وآخر دعوانا ان الحمد لله رب العالمين
HOW TO LIVE BEFORE ONE DIES?
Venue : Jame' Masjid
Baitul Mukarram
Gulshan-e-Iqbal, Karachi.

Date : 31st May 1996
HOW TO LIVE BEFORE ONE DIES?

All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide
him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

This is a Hadith its literal meaning is:

Die before death, and subject yourself to reckoning before you are reckoned on the Day of Judgement.

**Death is inevitable**

There is no doubt, whatsoever, that Death shall certainly overtake everyone. There is no dispute about this truth, nor has anyone denied it. There are and have been persons who have denied the existence of Allah His Messengers but they could and cannot deny death. Anyone who has come to this world must face death one day. It is also unanimously agreed that none knows the time of one’s death which may come just now, after one minute, one hour, one day, one week, one month or one year. None knows the time of death. Notwithstanding all its advancements, even science cannot tell when a man shall die.

**What is the meaning of “Dying before death”?**

As already stated Death is inevitable and it is also certain that the appointed time of death is not known. If a man passes away unprepared and in a state of negligence, how will he acquit himself in the presence of Allah? Man should always remain apprehensive lest he should face Allah’s displeasure and punishment. What is, therefore, the
meaning of "Dying before Death", occurring in the Hadith. The learned scholars have interpreted the phrase in two ways:

(1) Before facing Death, man should give up all those sensual desires and lusts which are contrary to the Commands of Allah. He should also crush those urges that are arising from time to time to commit sins, indulge in unlawful occupations and to disobey Allah.

I have to face death one day

(2) The second interpretation the learned scholars have given to this phrase is that man should visualise frequently death and its pains and throes before the actual approach of death. He should reflect in his heart that a day will come when he will have to leave this world for good, empty handed, all alone leaving behind wealth, sons and daughters, movable and immovable property, friends and relatives. Let man visualise from time to time this frightening scene. The greatest cause of the sins, crimes and wrongs a man commits is that he has forgotten his death. As long as man enjoys good health, a carefree and easy going life, he thinks that there is none like him, he takes pride, talks highly of himself, wrongs others usurps others' rights - he does all these undesirable things in the prime of his youth and at the height of his power and pelf. He little thinks that one day he has to leave this world weak, poor and awfully helpless. He accompanies the funerals of his own kith and kin, buries them in the graves with his own hands, but he hardly thinks that one day the same is going to happen to him. Thus, does he pass
his life in negligence and thoughtlessness and does not prepare himself for death.

**Neglecting two sublime blessings**

How beautiful is this sentence spoken out by the Holy Prophet ﷺ:

"نعمتان مغبون فيها كثير من الناس الصحة والفراغ رضي الله بنا ورحمة"

(Kitab al-Raf'ah, Bab Ma Jaha Al-Saha Wa Al-Fara'ah, Hadith Number 149)

Of the blessings of Almighty Allah there are two blessings which the people have fallen into great misunderstanding and deception. One is the blessing of good health and the other is the blessing of leisure and freedom. So long as they are enjoying good health they are under the misconception that this blessing of good health is everlasting and as such, they put off doing good deeds from day to day deceiving themselves that they will do the deed tomorrow or the day after tomorrow, but a time comes when their health fails and they become unable to do what they had been putting off.

While the man is young and in good health he can do a lot of good deeds and put in severe *Mujahadat* (striving in the path of Deen) and other deeds of worship and devotion, but he beguiles himself by making false promises that he has sufficient time at his disposal. In this way he goes on postponing the deed until his youth gives way to old age and his health fails him. In this old age of debility and weakness he longs for doing some good deeds for his Hereafter, he is totally unable to do the deed he desires now.

These failures arise for the only reason that man is oblivious of his death. If man rememberd death every morning and evening and that he had to die one day it
would guard him against sins and put him on the path of righteousness. That is why the Holy Prophet has advised: Die before death actually overtakes you.

An incident of Hazrat Bahlol containing morals

Hazrat Bahlol has been a saint who was a *Majzoob* (one lost in divine meditation). He lived during the Caliphate of Haroon-al-Rashid. The Caliph frequently used to cut jokes with Hazrat Bahlol. Although he was a *Majzoob*, yet he used to say things full of wisdom. Haroon had ordered his gate-keepers to let the saint see him, whenever he desired. Thus Hazrat Bahlol used to call on the Caliph whenever he desired. One day when Bahlol entered the court, he found the Caliph with a stick in his hand. Haroon Rashid said to Bahlol by way of joke: Bahlol Sahib, I am presenting you this stick as a trust. I request you to present this stick as a gift to the person whom you find to be a greater fool than yourself. Bahlol took the stick and agreed to do as he was advised by the Caliph. It was the intention of the Caliph by this joke to tell Bahlol that he was the greatest of fools.

Many years later one day Bahlol came to know that Haroon Rashid was seriously ill and was under medical treatment on his death-bed, but the treatment was not proving beneficial. The eccentric saint Bahlol visited the Caliph to inquire after his health and the following dialogue took place:

Bahlol: Amirul-Mumineen! How do you do?
Caliph: I am setting off on a journey.
Bahlol: What is the destination of your journey?
Caliph: It is my journey to the Hereafter and I am leaving
the world for good.

Bahlool: If you will not come back, then what armies, soldiers and other sources of comforts have you sent ahead to make your journey comfortable?

Caliph: You are again talking foolishly. None accompanies the traveller in the journey to the Hereafter, neither bodyguards, nor an army, nor soldiers. Man performs the journey to the Hereafter all alone.

Bahlool: It is a very long journey from which there is no return, but you have not sent ahead any army nor soldiers. In all the journeys before this journey, you used to send ahead the army and the soldiers. Why did you not make similar preparations and arrangements for this journey?

Caliph: This is a journey for the sake of which no soldiers or armies are sent ahead.

Bahlool: O Caliph! Your trust of a stick has been with me for a long time. You had desired that I should hand it over to a man who was a greater fool than myself. I searched far and wide for a greater fool than myself, but could not find one except you. The reason for this is that even for a short journey measures were taken by you months before to make it safe and comfortable. Food supplies, tents, armies and body guards, etc. were sent in advance before the commencement of the journey. But I see that there is no preparation whatsoever, such a long journey from which there is no return. I, therefore, do not find in this world a greater fool than you. I am, therefore, returning to you this trust (of the stick).

On hearing this, Haroon Rashid burst into tears and
said: Bahlol, you have told the Plain truth. I have been considering you as a fool, the whole of my life, whereas it is you who have expressed the point of wisdom. It is a fact that I have wasted my lifetime and have made no preparation for the Hereafter.

Who is wise?

Whatever Hazrat Bahlol said in based on a Hadith. The Holy Prophet has said in a Hadith:

```
الkJدس من دان نفسه و عمل لما بعد الموت (ترمذي، باب صفة القيامة باب نصر)
```

"Clever is he who condemns his self and works for the life after death". (Tirmizi)

The Holy Prophet has advised in this Hadith as to who is really wise. In the present world that man is regarded as wise who earns much money and carries on successful business enterprises. As against this view, the Holy Prophet has said that wise is really that man who controls his 'self' and does not hanker after his wishes and makes his 'self' obedient to the pleasure of Allah and prepares for the life after death, i.e., the Hereafter. If man does not conduct his life on this path, he is a fool. He has wasted his life in senseless pursuits and has made no preparations for the Hereafter where he has to live for ever.

We are all fools

If we look into the issue intently we shall find that what Hazrat Bahlol told Haroon Rashid also applies to everyone of us. We are always busy thinking how to make our lives comfortable by building palatial buildings and equipping them with all possible means of comforts, pleasures and enjoyments. When setting off on a journey we get our seats booked on Railway trains,
aeroplanes and in hotels beforehand and make all other preparations well in advance, even if the journey is short, not occupying more than three days. So for the place where we have to live for ever, i.e., the Hereafter, we take no care whatsoever, as to where and how to build a dwelling and how to get our passage booked for the final destination. The Holy Prophet عليه الصلاة والسلام has said that a wise man is really he who prepares himself for the life to come after death. If he does not do this he is a fool in spite of his wealth and capital. To prepare for the Hereafter means that one should reflect on death and its consequences before actually facing death, as a result of which he has one day to leave this life and this world for a place from which there is no return.

How to mediate on death and the Hereafter

Maulana Ashraf Ali Thanawi رحمه الله عليه has advised that you should try to go in seclusion and imagine that your last moments of life have arrived and the Angel has also arrived and has taken out the soul from your body. Your kith and kin have also called on you and are arranging to give you a bath and put the shroud on you. They have taken your dead body to the graveyard. After offering the funeral prayer, they have put your dead body into a grave which they have closed with earth. After doing all this they have left for their homes you are now in a dark grave all alone and the Angels have arrived to interrogate you.

Thereafter again imagine the scene of the Hereafter that you have been raised from your grave in second life after death. The plain of Resurrection has been set up with all human beings. The season is awfully hot, the body is perspiring, the sun has come down very close and every
body is in a state of bewilderment and perplexity. The people have called upon the Prophets of Islam to seek their intercession in their favour that the Prophets may appeal to Almighty Allah to start the reckoning.

In the same way you should try to imagine the Reckoning on the Day of Judgement the Bridge of the Straight Path بِئْرِ صِرَاطِ فِي الْجَنَّةِ وَالْجَحِيمِ, Paradise and Hell. When you have finished your recitation of the Holy Qur’an, Munajat-e-Maqbool (a book of supplications) and your routine items of rehearsals and remembrance, try to imagine that this time shall arrive one day but it is not known when; it may come just today. After concluding this discipline of imagination pray to Almighty Allah thus:

O Allah! I am going out on my routine worldly affairs. Protect me from falling into activities that may spoil my Hereafter.

Try to perform this exercise of imagination daily. When the imaginary image of Death has been imprinted on the heart then, man will, God willing, become anxious to reform himself and work for his betterment.

Hazrat Abdur-Rahman bin Ni‘am رحمت الله عليه

Hazrat Abdur-Rahman bin Ni‘am رحمت الله عليه was a saint and a Muhadith. During his times it occurred to a man that he should call on the various Ulama, Fuqaha (Jurists) and saints and put this questions to them: If you come to know that you are going to die tomorrow and only one day of your life in this world is left, how will you pass that day and what will you be doing? The intention underlying this question was to know the righteous deeds of Deen which these great men of God would like to do on the last day of their lives, this man may also make it the routine of his life to do the same good deeds for the sake
of the Hereafter. Thus, he put this questions to these various pious men and everyone of them gave a different reply. When he called on Hazrat Abdur Rahman bin Ni‘aman and put to him this question, the saint replied: I shall do the same deeds which I have been doing as a routine. I have drawn up my timetable and daily routine duties from the very first day under the belief that this day may be the last day of my life and I may pass away today. This timetable is so tight that it can not be changed, I shall, therefore, do the same deeds on the last day of my life as I have been doing every day. What has been said above is the meaning of the Hadith:

مرتوا قبل ان تموتو

After impressing the image of death on heart and keeping its remembrance fresh in memory, the saint has moulded his life in such a way that he is prepared to welcome death at any time.

Eagerness to meet Exalted Allah

There is a Hadith on this topic:

من احب لقاء الله احب الله لقاءه ۷ (سمع يبأر. كتاب الرفاق، باوء من احب لقاء الله)

If anyone is eager and anxious to meet Exalted Allah, Allah also is eager and anxious to meet such a person. People who are really eager to meet their Creator, Allah, remain always waiting to welcome Death, as if they are rehearsing this Arabic couplet:

غدا نلقي الآية محمد وحزبه

Tomorrow shall I meet (my) friends, Muhammad ﷺ and his party, i.e., the Companions رضى الله عنهم.

This meditation on death, life becomes moulded on
the pattern of the *Shari‘ah* and the *Sunnah* of the Holy Prophetﷺ and, as a result, the Muslims so transformed in their outlook always remain prepared to welcome death. In short, you are all advised to spare a few moments to contemplate on death. It is to come soon to you and to search your hearts and your deeds to see what preparations you have made for this inevitable event.

**Take a reckoning of your activities just today**

In the second portion of this Hadith the Holy Prophetﷺ has said:

> حاسبوا قبل ان تحاسبوا
>  
> Let it be your routine to take a reckoning of your activities before you are subjected to such reckoning (in the Hereafter).

&(sura al-fath: 7:8)

> فمَن يَعْمَلْ مِنْ قَالِدٍ ذَرَّةٌ حَبْرِ يَرَهُ وَمَن يَعْمَلْ مِنْ قَالِدٍ ذَرَّةٌ شَرَابِيْرَةٍ

And who so does an atom’s weight of good will see it (then and there) and whoso does an atom’s weight of vice shall see it (then and there). (99:7-8)

How nicely has someone said on this point!

> ثم كَانَ كَانَ يَوْمَ يَوْمٍ يَوْمٌ يَوْمٌ يَوْمٌ

It is inevitable that everyone shall be subjected to a severe reckoning on the Day of Judgement. In order to be safe and successful on that fateful day it has been suggested in this Urdu poetical line that everyone of us should take an account of his activities from day to day and from night to night, so that you may be well prepared on the Day of Judgement to explain your conduct and deeds in the Divine Court on that Day.
Make a covenant with your 'self'
every morning

Imam Ghazali رضي الله عنه has proposed a wonderful procedure about this. If we too follow this procedure, it shall prove the prescription of an Elexir of life. The Imam has advised that everyone of us should do every day the following:

Make a covenant with your self on getting up every morning that today from morning till bed-time of night:--

1- I shall not commit any sin, whatsoever;
2- I shall offer all the obligatory, Sunnahs and optional Salat and discharge all ther obligations due by me;
3- I shall discharge in full all my obligations and responsibilities one by one due by me to Allah and His servants.

If by chance you break this covenant in any item, then inflict some punishment on your self (say, by keeping Fast or spending some money in charity, etc).

This is a form of covenant or agreement which is called in the Arabic language مشارطة (Musharatah).

Supplication after the covenant

Our Dr. Abdul Hayee Sahib رضي الله عنه made an addition to this first item of the covenant by suggesting that after making the covenant one should pray to Allah to help one in abiding by the terms of the covenant and keep one steadfast so that one should not commit a breach of any term of it, as nothing can be done without Allah's will and assistance.

A strict control and supervision all
day long over one's deeds

After making the supplication go out for earning your livelihood, whether it is through service or business.
Before starting the work first think if the work you are going to do or the word which is escaping from your mouth is not against the covenant you have made with your ‘self’. If it is against the covenant, refrain from it. This is called in the Arabic language (Muragabah) and it is the second item of the covenant.

Muhasabah (reckoning) before going to bed at night

You should comply with the third item of the covenant before going to bed at night which is technically called Muhasabah (reckoning). You should address your ‘self’ thus: You had made a covenant in the morning that you shall commit no sins shall follow strictly the injunctions of the Shari‘ah, discharge all the rights due to Allah and His servants. Now tell me which terms of the covenant you have fulfilled and which ones you have violated. You should, thus, take a stock of all that you do in the day. For example, ask yourself: When I left my house for my place of work in the morning what did I say to that man? How did I discharge my office duties? Did I follow the lawful or unlawful ways in my business transactions? How did I discharge the rights of my wife and children and of those whom I happened to meet? These questions are technically called Muhasabah (reckoning).

Render thanks to Allah

If your Muhasabah reveals that you have successfully fulfilled all the conditions of the covenants you had made in the morning, then render thanks to Allah, saying:

اللهم لك الحمد ولكل الشكر

O Allah! All praise is for You and all thanks
are for You.

The result of this thanksgiving will be the increase which Allah Almighty has guaranteed in this verse:

\[\text{إِنَّ شَكَرَتُكُمْ لَأَزِيدُكُمْ}

If you give thanks I shall give you more (147) Thus, if you render thanks to Allah on this blessing of your abiding by the conditions of your covenant, Allah will surely increase the blessing and give you more reward. This thanksgiving should be practised not only on the fulfilment of the covenant under discussion but on all other blessings and bounties that you receive from Allah which will be enhanced for you.

If there has been a breach repent for it

If this Muhasabah reveals that you violated the conditions of this covenant on such and such occasions and deviated from the right path then turn to Allah in repentance at once, saying:

I deviated from the covenant and could not abide by my undertaking on certain occasions, apologise to Your Creator: O Allah I had indeed made this covenant, but I was seduced by Satan and my own 'self' and could not abide by my covenant so I seek Your forgiveness and repent of my lapses. Kindly pardon me.

Now inflict a punishment on your 'self'

In addition to offering your repentance you are advised to inflict a punishment on your 'self' forcing it to offer eight supererogatory Rak'ats. Decide on this punishment in the morning at the time of making the covenant. You may tell your 'self' that for the sake of a little comfort and pleasure it involved me in the breach of
the covenant, I will have to take some punishment for this offence in the form of offering eight Rak'ats before going to bed.

**The punishment should be appropriate and moderate**

Hazrat Thanawi has advised that the punishment should be such as to impose on the 'self' some hardship; it should not be very severe that the 'self' should become frightened, nor should it be so mild that the 'self' should feel no inconvenience therein. For example, when Sir Syed Ahmad opened the Aligarh Oriental College (in India) it was imposed as a duty on the students to join the five-time congregational prayers in the mosque and a fine of one Anna (about 6.5 paisa) was levied on the student who failed to join the congregation. The result of this trifling fine was that well-to-do and irresponsible students used to deposit in advance the fine for the full one month which amounted hardly to about Rs. 9/40, as a punishment for missing the prayers deliberately for the entire month. Maulana Thanawi, therefore, advised that the fine imposed should be neither so paltry nor should it be so high as to make the defaulter give up the entire discipline and become altogether defiant. The fine imposed should be moderate in its impact - neither too light nor too heavy. For example, the punishment of eight Rak'ats per day is an appropriate punishment.

**Pull up courage**

Anyway, it will be necessary to take some pains and endure some hardships in order to reform the 'self' by pulling up courage and taking a firm resolve. Take a resolve that you must offer eight Rak'ats of optional
prayers as a punishment when the 'self' takes a wrong path. This punishment will prove deterrent to the 'self' and it will try to protect you from sins, so as to get rid of the ordeal of these eight Rak'ats of optional prayers. By following this advice and scheme your 'self' will gradually take the right path and will not misguide you.

**Do these four acts**

The gist of the advice of Imam Ghazzali ﷺ is that you should make sure to do the following four acts:

1. Make a covenant in the morning;
2. Exercise strict control and supervision on commencing every work;
3. Resort to reckoning (of our acts) before going to bed at night;
4. Inflict a punishment on the 'self' before going to bed at night, if it goes astray.

**You shall have to follow this practice continuously**

It should be borne in mind that one should not be deluded into the belief that after following this practice only for a few days one has reached the goal and become a saint. One shall have to follow this practice continuously. You will see that, while following this practice in the tussel with Satan, one day you will get the upper hand and another day Satan will get the upper hand. You should not lose heart and give up the strife when Satan gets the upper hand, because some wisdom and prudence of Allah is concealed in this setback also. Thus, passing through these odds you will - God willing, reach one day your desired destination. On the other hand, after following this practice, if you reach the desired goal the very first day, you will be deluded into the notion that you have become
the Junaid and the Shibli of your time. Thus, in following this practice, sometime you will face success and another time you will face failure. You should render thanks to Almighty Allah the day you attain success, but on the day you face failure you should offer repentance and impose punishment on your 'self' as advised in the foregoing pages and display regret and remorse on your lapses. This feeling of regret and remorse takes man to a very high degree of virtue and accomplishment.

An event that happened to

Hazrat Mu‘awiyah

Hazrat Thanawi has related a strange experience of Hazrat Mu‘awiyah. He used to get up daily for the Tahajjud Salat. One day he fell into such a deep sleep that he missed his Tahajjud Salat. He felt so much grieved at this failure that he wept the whole day and spent his time in repentance and seeking Allah’s forgiveness for missing the Tahajjud. The next night while he was sleeping, someone came and awoke him from his sleep for the Tahajjud Salat. The person being a stranger Hazrat Mu‘awiyah asked who he was. He replied that he was Iblis. Then the following dialogue took place between cursed Satan and Hazrat Mu‘awiyah:

Hazrat Mu‘awiyah: If you are Iblis then how are you concerned with my getting up for the Tahajjud Salat?

Satan: Please get up and offer the Tahajjud Salat.

Hazrat Mu‘awiyah: You stop people from offering the Tahajjud Salat. How are you now urging me to offer this Salat?
Satan: Last night I caused you to sleep and you missed the *Tahajjud Salat*. This made you so much grieved that you repented and sought forgiveness the whole day long. This elevated your status in the sight of Allah more than what you could have attained by offering the *Tahajjud Salat*. So I thought that it was much better that you had offered the *Tahajjud Salat* instead of missing it. That is why I have come tonight to awake you so that your status may not be elevated many fold.

**Regret and repentance lead to elevation of status**

Anyway, Merciful Allah grants increase lavishly in the position and status of one who feels hearty regret and remorse on his sins and faults and takes a firm resolve not to commit those sins and faults again.

My Sheikh Dr. Abdul Hayee Sahib رحمه الله عليه used to say that if a person turns to Allah in repentance after having committed sin and seek forgiveness, Allah turns to that person, as if saying to him: The sin you have committed has made you a point of attraction for my Connivance, Mercy and Forgiveness and has turned in your favour. It occurs in a *Hadith* that when the *Eed-ul-Fitr* Day arrives, Almighty Allah says to the Angels, swearing by Himself: Today these people have assembled here to discharge their essential *Eed Salat*. They are calling Me and seeking My pardon and praying for their boons. I say by My Honour and Glory that I must grant their boons and prayers today and convert their vices and sins into virtues and good deeds.

A question now arises how these vices and sins can be converted into virtues and good deeds. This question may be answered by saying, suppose a man commits a sin through ignorance and negligence and realising the seriousness of the sin he turns to Allah with feelings of
regret and remorse, confesses his sin and prays to Allah in humbleness and with due submission to forgive his sin. Now in such a situation not only does Almighty Allah forgive his sin, but He also raises the status of that person. In this way that sin turns into a virtue in favour of that person. Allah has said in the Holy Qur'an:

\[
\text{فَأَوْلَٰئِكَ يَبْدِلُ اللَّهُ سَيِّئَاتِهُمْ خَيْرًا. (سورَةُ الفُرْقَانِ: 70)}
\]

They are those whose vices Allah shall change into virtues. (25:70)

**Let my sins go to Hell**

There has been a saintly man named Hazrat Baba Najm Ahsan Sahib who was a disciple of Hazrat Thanawi. He was a saint of high order. He also used to compose nice poetry. One of his beautiful couplets which I greatly appreciate and enjoy is as follows:

\[
	ext{روتَنِي لَهُمْ يُبْدِيُونَ مِنكُمْ ۚ} \\
	ext{اِنِّي لَهُمْ مَرِضُ ۚ} \\
	ext{كَنَا بُنُوا} \\
\]

The idea expressed in this couplet is that the saint is regretful and repentant of his sins and is sincerely praying to Allah to forgive his sins. The saint feels sure that Allah shall in His mercy, wash off his sins and purge him of the effects of these sins. Almighty Allah has not created anything uselessly. Even the sins are His creation which are not devoid of some benefit and there is some wisdom in their creation. For example, after committing a sin the sinner feels regret on his sin, repents of it takes a firm resolve never to commit a sin in the future, then Allah accepts his repentance and elevates his status to very high levels.
Wage a lifelong warfare against the 'self'

While making a reckoning at bed-time of the deeds done during the day if it comes to light that some sin was committed, resort should be taken to repentance and seeking Allah’s forgiveness of the sin committed and turning attention to Allah without giving way to despondency. This life is a continuous struggle in which a warfare is going on between the ‘self’ and Satan. It is a natural result of this dual fight that success and failure are alternating between the two adversaries. Thus, if in his turn Satan defeats you do not lose heart, but get up to tussle with Satan with new determination and enthusiasm. If you do not lose heart, but stand up again to challenge the opponent seek help from Allah, then it is Allah’s promise that ultimately you will be successful in the final round.

The ultimate result will be in favour of the righteous. (28:53)

Take a step forward and Allah shall support you

At another place, Allah has said in the Holy Qur’an:

We shall show our path to those who strive in Us (i.e. in Our Path). (29:69)

In other words, those who struggle Allah’s path and and oppose the ‘self’, and Satan in resisting their seductions and avoiding the path of vices, sins and disobedience and taking the right path, then it is Allah’s promise to help such persons in pursuing the right path of Deen.

Hazrat Thanawi Ṭrāhuma Allāh 'alayh has interpreted this verse thus:

We guide on to Our path by holding their hands those who strive in Our path.
Then the Sheikh explains the meaning of this verse by giving the example of a small child. When the child becomes able to walk his Parents desire that he should walk unaided. They teach him to walk by making him stand at some distance and call him to come to them. If the child takes one step to go to his parents but stumbles at the second step, the parents at once go to him to prevent him from falling down and take him up into their lap and are glad to see that the child made an attempt to walk on his own feet. Likewise, if a man tries to walk and strive in the path of Allah, will Almighty Allah leave him unaided? No, Allah will not do so. Allah promises in this verse to help him who tries to walk and strive in His path. He, in His infinite mercy, encourages His servants to step forward and not to sit helpless and dejected. Consider the meaning of this Persian couplet:

`سَيَّةَ بَلْوَكَ مِرْ وَأَمِيدَ اسْتَ`  
`سَيَّةَ تَرَكْيَ مِرْ وَخَرْشِيدَ اسْتَ`

There is no place of hopelessness in Allah's Court which is full of hopes. You should not walk in the dark when there are bright suns spreading their light everywhere.

Therefore, you are advised to resist your 'self' and Satan to the best of your ability. If by chance you commit some sin, do not lose heart but repent for your sins and continue your journey ahead. By the help of Allah you shall succeed one day in attaining your cherished goal.

In short, you should do your part of the job and Allah will surely do His part of the job without any deficiency and slackness. If you step forward doors will be thrown wide open before you to go ahead. The Holy Prophet ﷺ has pointed out in his Hadith the same truth:-
Prepare for death before you are face to face with death and reckon your acts and deeds yourself before your acts and deeds are subjected to reckoning in the Hereafter.

What reply will you give to Allah when He questions you?

Hazrat Dr. Abdul Hai Sahib has given us a very easy and useful procedure of reckoning our deeds and doings, as mentioned below:

Try to imagine that today you are standing on the plain of Resurrection where you are being reckoned about your deeds. All the bad deeds recorded in your Register of Deeds have been brought before you. Almighty Allah is commanding you to explain why you committed the sins and did the bad deeds as entered in your record. Will you give to Almighty Allah the same replies which you give to the Molvis and Reformers of your time. When some of these Reformers ask you not to do such and such deeds, protect your glances, guard yourself against interest-bearing transactions, backbiting, telling lies, viewing obscene and naked scenes on the Television and violating the purdah in marriage parties and ceremonies. In reply to these and like questions you tell the Molvis and the Reformers: What can I do? The entire age has become corrupted. The world is advancing by leaps and bounds in the fields of science. Should we remain backward in this field and cut-off from the world. It is difficult to live in today’s social environment without taking advantage of the scientific inventions.

Will you give the same reply to Almighty Allah which you have been giving to the Molvis and the
Reformers? Consider a bit coolly that if such a reply cannot be acceptable in the Divine Court it can also not be acceptable in this world, too.

Pray to Allah to grant you courage and capacity

Can you give such reply to Allah that you were under duress to commit sins under these unfavourable environmental and social conditions of the times? Now imagine that the following dialogue ensues between you and Allah when you are face to face with Him on the Day of Judgement:

Allah: All right tell me if you were helpless or I too was Helpless.
You: O Allah! I was helpless, but You were not Helpless.
Allah: When, as you admit, I was not helpless why did you not pray to Me to relieve you of your helplessness? Was I not Able to relieve you of this helplessness? If I was Able you could have begged Me and prayed to Me either to remove your disability and helplessness or you should have requested Me not to take you to task, nor to punish you on that account.

Now say if you have any answer to this question of Allah? If not and certainly not, then make it a routine to pray daily to Allah: O Allah! I am facing this helplessness and inability which I find no courage in me to avoid. You are Omnipotent and You possess the power and ability to remove this helplessness and inability of mine and grant me the courage and capacity of refraining from this sin.
There is no deficiency whatsoever, in Allah’s Bounties and Mercy

The long and short of this discussion is that you should appeal to Allah for help in all such situations of helplessness and inability. Day to day experience reveals that Allah does respond to His servant’s prayers when respectfully and humbly submitted.

There is, however, no remedy and no way out for him who feels shy of appealing to Allah to help him and solve his problems.

Dr. Abdul Hayee Sahib رحمه الله عليه used to recite frequently this couplet:

ان كل خير لنعاسه وان تورى الكمال
The beloved is always scattering his bounties in every direction, but there is no remedy for him who is not able to recognize the secret of this generosity.

Thus, there is no remedy for him who needs help but is not prepared to ask for that help, although the Authority - Allah - competent to provide it is waiting for the needy to approach Him for help.

If we are regular in acting every morning and evening upon the four acts prescribed earlier, we shall be acting upon the injunctions contained in the Hadith cited above.

May Allah forgive all of us and help us to act upon this advice - Aameen - Aameen!

وآخر دعوائنا ان الحمد لرب العالمين
AVOID IMPractical QUESTIONING
AVOID IMPRACTICAL QUESTIONING

الحمد لله نحمده و نستعينه و نستفرره و نؤمن به و نتوكل عليه و نعوذ
بالله من شرور أنفسنا ومن سيات أعمالنا من بهذه الله فلا مصل له ومن
يضلل فيه فلا هادي له و نشهد أن لا إله إلا الله وحده لا شريك له و نشهد أن
سيدنا و سيدنا و نبينا و مولانا محمدًا علية ورسوله صلی الله تعالى عليه
و على الله و أصحابه و بارك وسلم تسليما كثيرا كثيرا
اما بعد!

عن أبي هريرة رضي الله عن النبي صلى الله عليه وسلم قال:
دعوني ما تركتم اتمناهلك من كان قبلكم كثرة سؤلهم و اختلافهم على
Anne هم فابذا نهبتكم عن شيء فاجتهدوه وأذا امرتم بأمر فأتوا منه
ما استطعتم

All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with
Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

The result of putting too many questions

Hazrat Abu Hurairah رضي الله عنه has narrated that the Holy Prophet ﷺ said in a Hadith: Spare me and do not put any questions to me until I tell you something about particular problem. It is not necessary to put a question to me about an issue about which I have not advised that it is obligatory, lawful or unlawful. It was the habit of the past communities to put unnecessary questions to their Prophets ﷺ off and on and frequently. This was one of the causes of their ruin. The other cause of their ruin was to disobey the injunctions issued by their Prophets ﷺ. So you should refrain from an act without any hitch and hesitation which I have forbidden you to do and you should act upon what I have commanded you to do, according to your capacity.

Look at the kindness of the Holy Prophet ﷺ that in the matter of our compliance with his orders he ﷺ has imposed the condition of our ability and capacity, i.e. he ﷺ has not placed on us a burden beyond our capacity to bear.
What kind of questions should be avoided?

In the foregoing Hadith the Holy Prophet ﷺ has disapproved the habit of putting questions frequently and in large numbers. There are however, some Ahadith in which the Holy Prophet ﷺ has pointed out the excellence of putting questions. One Hadith says:

meaning: The cure of the incapable and ignorant lies in asking question. Both the Ahadith are relevant in their places. They seem to be contradictory only apparently, but in reality there is no contradiction between them. When a man doubts about an injunction of the Shari'ah, whether a certain thing or act is lawful or unlawful, it is quite lawful, rather imperative; to put a question about the problem to find out the correct position. On the other hand, if a man puts a question about which he is not concerned at all and the knowledge or ignorance of the issue does not affect his life in anyway, it is useless to put questions about such issues. It is such irrelevant questions that have been forbidden in the Hadith.

It is Satan's business to involve people in irrelevant questions

Take an example. A man asked me the name of the girl, the rivalry about whom caused the two sons of Hazrat Adam عليه السلام Habeel (Abel) and Qabeel (Cain) to fight with each other. In this fight Cain killed Abel. Now consider what gain or loss is there in knowing or not knowing the name of that girl. Will a question about the name of the girl be put in the grave? It is, therefore, not right to put irrelevant questions of this nature. It is really a form of Satan's seduction to involve men in such questions in order to keep them away from useful occupations and right thinking.
The tendency of trying to know the reasons for the injunctions of the Shari'ah

In the same way it has become a common tendency among the people to try to find out the cause why a particular injunction of the Shari'ah has been issued. If they are told that the Islamic Shari'ah has made such an act lawful and another act unlawful, they want to know why the acts have been made lawful or unlawful. The intention of the questions seems to be that if a satisfactory reason for the injunction was not furnished he would not obey the injunction. Despite the fact that the Holy Prophet ﷺ has clearly commanded that if he ﷺ has forbidden any act or thing the people should refrain from it and if he has recommended any act or thing the people should adopt and do that thing or act to the best of their ability. It is not their business to inquire why this or that injunction has been issued.

A most convincing reply to questions on the Wisdom underlying religious injunctions

Once a visitor called on Hazrat Maulana Ashraf Ali Thanawi ﷺ and asked him about some problem of the Shari'ah, asking why Allah had made such and such thing unlawful. Hazrat Thanawi ﷺ replied: I am putting to you a question. If you answer this question I shall also answer your question. The visitor asked what was that question? The Maulana ﷺ said: Why has Allah ﷺ fixed your nose in front of your face? Why did He not fix it at the back of your face? The visitor could say nothing about this question.

Almighty Allah is running the affairs of this Universe with His wisdom and prudence, whereas man desires to comprehend all this wisdom and prudence in his tiny, brain. Even this atomic age of scientific research and
discoveries, some parts of this human brain remains unexplored and the scientists have not been able to discover how those parts are functioning. With such a tiny brain man aspires to encompass all the divine wisdom and prudence, as to why an act has been made lawful and another unlawful. The fact remains that such irrelevant questions occur to man on account of the ignorance of his own reality and the lack of appreciation in his heart of the greatness of Almighty Allah.

Do not meddle with the Wisdom and Prudence of Allah

Some person may like to know why Allah has prescribed different numbers of Rak'ats in the five daily obligatory Salat, i.e., two in the Fajr, four each in the Zuhr, and 'Asr, three in the Maghrib and again four in the Isha Salat. What is the wisdom in appointing these different numbers of Rak'ats in the obligatory Salat? Someone may suggest on the basis of his faulty thinking that there being longer leisure hours in the morning there should have been greater number of Rak'ats in the Fajr, Zuhr and 'Asr times, being busy hours, there should have been a lesser number of Rak'ats. These are irrelevant questions on matters relating to the Shari'ah. The Holy Prophet ﷺ has, therefore, strictly forbidden us to raise such questions.

The Noble Companions ﷺ never put questions beginning with "Why"

If you ransack the entire collection of the Ahadith, you will never find an occasion on which anyone of the whole Companions ﷺ ever asked the Holy Prophet ﷺ about any command of the Shari'ah why that command was issued. There are, however, occasions when they asked what
was the injunction of the Shari‘ah about a certain problem. They never asked a question with the interrogative word “Why”. Why did they not call in question an injunction of the Shari‘ah? Did they not possess the necessary intelligence to understand the wisdom and prudence of these injunctions? No, it was not favoured with intelligence and understanding of the highest order. Why then did they not put irrelevant questions? It was the result of their high standard of intelligence and understanding power whereby they understood that they had no right to call in question the advisability, wisdom and truth of an injunction of the Shari‘ah, when they had acknowledged Allah as their Creator and Master and Muhammad ﷺ as His Messenger.

This is a proof of deficiency in our love for Allah and in the acknowledgement of His Greatness

My respected father Hazrat Mufti Muhammad Shafi Sahib رحمة الله عليه used to say that those who entertain great doubts about the truth of the injunctions of the Shari‘ah are persons who are deficient in the love for Allah and in belief in His greatness. A man who loves any authority and acknowledges his greatness cannot entertain any doubt about the truth of the commands issued by that authority. This is exactly what happens in the affairs of this world. If a man loves anyone and has regard for him he accepts his orders, irrespective of that he understands or does not understand the wisdom of that order. If the Creator of this entire universe and its overall Controller issues any command, His greatness and love for Him demand that His command should be accepted for obedience without trying to find out the wisdom contained in His command. Our Deen demands that we should surrender ourselves passively and without any hestiation
to the commands of Allah. The basic cause of our straying prevalent today is that we want to judge with our deficient intelligence the truth of the injunctions issued by Allah and His Messenger ﷺ and we reject that command of which we fail to understand the wisdom behind it.

The similitudes of a child and a servant

A father or a mother orders his/her innocent and ignorant child to do something. If that child challenges that order and refuses to obey it, unless he is informed of the wisdom of the order, then the child can never receive right training. Let the child alone and take the example of your own servant who is an adult and quite intelligent. If you ask him to go to the market to purchase something, he refuses to obey you unless you tell him the wisdom of purchasing that thing. Such a servant deserves to be dismissed at once, because it is his duty to carry out the order and not to inquire about the cause of that order. You and your servant are both human beings. When this is your attitude towards your own servant who both are almost on an equal footing in being limited in intellect and understanding, what should be your attitude towards Allah Who is the Creator and Worthy of being worshipped and Who possesses infinite wisdom and prudence? It is by no means appropriate to call in question the wisdom of All-Knowing Allah.

Summary

The Holy Prophet ﷺ has prohibited his Ummah from three acts:

1: To put irrelevant questions on issues which have nothing to do with our practical lives.
2: To put question on issues which have not yet
overtaken us.

3. To put questions to find out the wisdom underlying some commands issued by Allah and His Messenger with the intention that one shall act upon the commands only when the wisdom underlying that command becomes known. The Holy Prophet said that the past communities perished as a punishment for putting these three questions.

So, people should refrain from putting questions and that we should refrain from putting questions from which the Holy Prophet has forbidden us.

May Almighty Allah help us all to act upon these injunctions. Aameen!

وآخر دعانا أن الحمد لله رب العالمين
THE ULAMA AND MODERN PROBLEMS
Venue : Jame' Darul Uloom
          Karachi.
Date : 1st October 1993
All praise is for Allah. We praise Him and seek His help and seek His forgiveness and believe in Him and rely on Him. We seek refuge with Him from the evils of our souls and from the vices of our deeds. There is none to misguide him whom He guides and there is none to guide him whom He lets go astray. We bear witness that there is no god but Allah the One Who has
no partner. We also bear witness that our sire, and our authority and our Prophet and our Master, Muhammad ﷺ is His servant and His Messenger. May Almighty Allah have mercy on him, his household and bless and salute them all in great abundance.

My respected Ulama,

I feel highly obliged to you all for accepting very kindly my invitation and taking the trouble to undertake this long journey to participate in the study seminar. May Allah accept this effort on your part. Aameen.

The Need for this Study Seminar

We are opening today this Study Seminar. I want to mention briefly in this assembly why the need of such a Seminar was deemed necessary and what is its importance.

All Muslims, particularly the educated ones, are well aware that ever since the western colonial powers got ascendancy over the world, they have been trying by a well-organised conspiracy to confine Deen (Faith) only to places of worship, educational institutions and private houses. Not only was the natural result of this conspiracy that the hold of Deen has become loose on the political and social levels, and has almost ended gradually. It was originally a great conspiracy hatched by the enemies of Islam under which the western concept of Deen (religion) was given prominence. The western concept of religion is that religion is a private and personal matter. A man is at liberty to follow whatever faith appeals to him or he may, if he so desires, make himself free from the bonds of any religion.

The western concept of religion maintains that religion has nothing to do with right and wrong, truth and falsehood.
Religion is a means of attaining spiritual peace for man. He is free to follow the religion best suited to his need. A man may adopt for religion idolatry and another man may choose *Tauheed* (oneness of Allah) or any other religion which best satisfies his desire for spiritual peace. Thus, religion being the personal need of a man, whatever faith he chooses is respectable and none has a right to call in question this choice. Being totally private and personal, religion has nothing to do, nor interfere, with other walks of life.

The theory of Secular Democracy

The theory, which is in today's terminology called Secularism, has taken its birth from this concept. The sum and substance of this theory consists in the belief that all social activities like economics, livelihood and politics are totally free from the bonds of religion. Using his intellect, experience and observation, man is at liberty to choose whichever mode of living best suits him. Religion should have no say in this matter. Everyone is free to follow whichever faith he likes, not because it is true but because it pleases him. The theory followed by the west may be summed up in these words:

"Religion has no substance in it except that it is a means of attaining peace and joy".

After the tiresome days work, if a man finds peace and joy from a monkey-show then that show is best for him. In the same way if a man finds pleasure and peace in offering *Salat* in a mosque, then this practice is appropriate for him. but each of these acts has nothing to do with real life. This theory has nothing to do whether praying in the mosques is right or wrong. This is the concept which is presently prevailing over the entire western world. The second name of this concept is Secular
Democracy, which is nothing but Democracy bereft of all traces of religion.

The latest Theory
Now it is being claimed that every system and theory in the world has failed and now the only latest and unfailing theory is the theory of Secular Democracy. When the Soviet Union collapsed, the people in the west were puffed up with joy and a book was written and published and its copies were sold in millions. It is being introduced as the greatest publication of this age. A member of the American Foreign Ministry has compiled it as a research thesis. The book has been named: "The End of the History and the Last Man." The gist of the book is that the end of the Soviet Union marks the end of a history, and the last man who is perfect in all respects has come into existence. In other words, the theory of Secular Democracy has been proved and now no system or theory better than this will come into existence till the Day of Judgement.

What was Spread With The Canon?
When the western colonial powers got control over Islamic countries, it also spread the concept of Faithless Democracy, not peacefully, nor with the sword, but with the Cannon. These western powers accuse the Muslims that they spread Islam with the sword. In fact it is really the west itself that spreads its Democratic system by force with the sword. The late Indian poet Akbar of Allahabad has pointed out this fact in the following poetic lines:
You (O western powers!) do not look into your own short-comings and vices, instead you are putting the blame on others. You have been crying hoarse to allege that Islam was spread with the sword, but you feel shy to tell what you spread with the Cannon.

These western colonial powers first established their political supremacy with the use of force and the Cannon, then they gradually dissociated Deen from the political and social institutions with the help of an educational system which was introduced in India by Lord Macaulay, one of the Viceroy of that country. In doing this he openly declared that he wanted to instal a system of education which shall raise up a new generation which will be Indian in colour and language, but it will be purely English in thinking, temperament and mentality. We ultimately succeeded in introducing such an educational system which severed faith from politics, means of livelihood, economics and all other walks of life. Thus, he confined religion to very narrow lanes.

This Was All due Partly to the Conspiracies of the Enemies and Partly to our own Negligence

On one hand, it was the conspiracy of the enemies and on the other hand it was our own conduct and behaviour that complicate matters. We did not concentrate our attention on other branches and walks of life as we did
on worship. Islam consists of five branches:

1- Tenets and beliefs;
2- Worship and Devotion;
3- Transactions and Dealings;
4- Mu'asharat (social living); and
5- Morality and character.

It is regrettable that we did not give importance to the last three branches as to the first two branches of Islam. There are two reasons for this lapse:

(1) In our own day to day living we did not pay the same attention to the reformation of our dealings, social living, morals and character, as we paid to matters concerning our beliefs and acts of worship. The natural result was that if a man missed his Salat, he was subjected by the society to harsh comments and condemnation, because he missed an obligatory duty imposed on him by Allah and thereby he pulled down one of the most important pillars of Islam. But the society did not condemn so harshly a man who did not distinguish between lawful and unlawful, nor does he refrain from such immoral and sinful conduct and character as have been severely forbidden in the Shari'ah.

(2) The second reason for the lapse on our part is that in the courses of study prescribed in our Religion Schools we did not care to give the same importance to chapters on our dealings, social living, and morality be it Fiqh or Hadith as we gave to the chapters on beliefs and worship. The entire force of research and investigation is exhausted on the Book of Hajj or at the most on the topics of marriage and divorce and nothing beyond that. There are no chapters at all in the Books about "purchases,
business and other dealings” and matters relating to these topics. Even if chapters are opened about them, they are not discussed with care and attention with which the minor and subsidiary problems of worship and devotion are studied and discussed. For example the problems concerning the practice of raising the hands during Salat is a problem involving only the degree of appropriateness or non-appropriateness, and about three days are devoted to thrashing out this problem. Full justice is not done to sections devoted to dealings and moralities, etc.

The Effect of the System of Education on Students

The system of education followed in Religious Schools does not give much importance to the issues concerning dealings, moralities, etc. A student who graduates from these schools sees that out of ten months eight months are devoted to beliefs and worship and the remaining branches of Deen are touched off only superficially in two months. The student is, therefore, disposed to think that Deen, other than beliefs and worship, occupies only a secondary position.

This was due to another handicap. The grip of Deen (Faith) had become actually loose in the market, politics, etc. owing to the conspiracies of the enemies of Islam. As these problems concerning business, politics and other social issues had been set aside and no action was taken on them, they had acquired the position of theoretical issues to which such attention is naturally not paid as is paid to issues which are pursued in our practical life.

Apart from this handicap, the fact remains that even
in our educational programmes and syllabuses chapters relating to dealings, moralities and social living lagged far behind, so their basic principles remain unknown even to the quite knowledgeable and educated section of the society. This is our plight. As far the matters relating to Governments, they are not quite clear as to their results, whether the Government was controlled in the past by the English or thereafter by their stooges. There is hardly any difference in the thinking of each of these two forms of Governments.

The common run of the Muslims consists of the groups. One group is formed by those who succumbed to the English system of education and the conspiracies of the English who adopted their trend of thinking and severed their relations with Islam in actual practice and thus lost their contact with Islam, although their members retained their Islamic names. They rebelled against religion and regarded it only as a fraud - God forbid.

The other group consists of those common Muslims who want to stick to Islam, love Islam and they cannot even think of severing their relations with Islam. They had acquired some knowledge of Islam, but that knowledge remained confined to beliefs and formalities of worship or at the most to the rules of marriage and divorce. If the number of problems referred for solutions is collected from the Darul-Ifta (Institutions that issue rulings on such problems) it will be found that most problems relate to forms of worship, beliefs, marriage and divorce. Problems concerning purchase and other dealings are few and far between. Why is it so? Why do these persons not bring problems about business transactions, about other fields and their personal financial issues?
Propaganda in Favour of the Secular Systems

One of the reasons why the Muslims show indifference to all aspects of Islam other than beliefs and worship is the propaganda launched in favour of Secularism. The effect of this propaganda is that the people do not care to know if their day to day dealings are lawful or unlawful.

I take the liberty to relate to you a true event. Apparently a very pious man used to call on my respected father, Mufti Muhammad Shafi‘. He had always in his hand a Rosary to rehearse Allah’s names. He often asked my father about incantations. It came to light after a very long time that his main profession was speculative trading. The speculative trading is of two kinds - (1) secret gambling and (2) open gambling. As regards his rehearsals and incantations, they were undertaken only to know thereby the successful numbers of the speculations.

This propaganda about Secularism was so effective that even those who had an idea of lawful and unlawful had no contacts with the Ulama (scholars). The gulf created by Secularism between the two classes was so wide that each group remained far separated from the other with the result that one group is not able to convey its views to the other, nor is the latter group inclined to accept the views of the former.

In our systems of education transactions and dealings have been considerably overlooked with the result that there are Ulama who are quite conversant with problems concerning Salat, fasting, marriage and divorce, but they are not so conversant with problems concerning trade and relative dealings. This is particularly true of new problems arising day to day in our lives. People are not able to explain
their problems to the Ulama quite clearly and quickly. On the other hand the Ulama also did not probe into such problems, as they did not come across them ever before. They also do not remember the juristic principles with the help of which they can find solutions to problems confronting them. As a result of this, the Ulama in general are not able to satisfy a businessman. This situation has convinced the business community that the Ulama are unable to solve their problems, and as such, it is useless to approach them for guidance. They should, therefore, solve their problems according to their convenience, benefit and interest. The natural result of all this anomaly is that our trading, means of livelihood and politics are all being practiced on the principles of Secular Democracy and Islam has been kept out of the picture.

A Wide Gulf Between the General Public and the Ulama

It is crystal clear that with regard to the problems of the common man the grip of the Ulama has become loose. The public sector is not prepared to obey the Ulama if the latter advise them to vote for the Ulama in the elections or to carry on trade in the Islamic way. This in spite of the fact that the public sector, kisses the hands of the Ulama from morning to evening, gets their new shops opened by them, invites them to perform the Nikah (marriage ceremony) of their sons and daughters and to bless them for success in their worldly enterprises. This is because the public is under the notion that these Ulama cannot provide them proper guidance in problems concerning their worldly affairs. This is a very wide gulf intervening between the public and the Ulama. The vices that have crept into the society cannot be eradicated unless this gulf
is filled. The work of filling this gulf needs to be undertaken from all sides.

It may be mentioned here that the demand to fill this gulf is emanating from many directions, even from the newly educated sections of the public. Late Maulana Ihtishamul Haq Thanawi has very aptly defined this demand in the following words:

"The demand of these newly-educated students on modern lines to fill this gulf means that the Ulama should be buried in this gulf in order to fill it".

**An Ignorant Person is He Who is Not Aware of the Trends of the Times**

It is incumbent on us to feel the pulse of the times in order to understand the trends of the contemporary conditions. The respected Jurists (Fuqaha) are well-versed in this field of knowledge. That is why they have said:

من لم يعرف أهل زمانه فهو جاهل

He who does not know the people of his age is illiterate and ignorant.

إن تتوضئ المسئلة صاف العلم

The true picture (basic points involved) of any problem means its half solution.

Full acquaintance with the modern conditions of matters is imperative. I remember to have read in the books of Imam Sarkhasi, the “Mabsoot” that Hazrat Imam Muhammad used to go to the traders in the market to find out how they carried on their business. Seeing the Imam wandering in the market someone asked him what a teacher and scholar like him was doing in the market. He replied that he was going about in the market to know how the traders were carrying on their business, so as to
be able to give correct replies to their problems.

Three Unique Peculiarities in Imam Muhammad

Imam Sarkhsai has mentioned one after another three unique peculiarities of Imam Muhammad. The first one has already been mentioned above. Someone asked the Imam that, although he had compiled so many books, yet he did not compile any book on Zuhd - asceticism or mysticism. What was the reason? The Imam replied that his book on Purchases was a book on Zuhd. This was the Imam's second peculiarity. Thirdly, someone told the Imam that he never saw on his face the glimpses of smile; he was always seen gloomy. The Imam replied, saying:

ما باك في رجل جعل الناس قنطرة يمرون عليها شيئاً

What do you think about a person of whom the people have made a bridge to cross over it?

We Have Accepted the Conspiracy

Those personalities were very keen in investigating into the customs of the times, trade dealings and the like, so as to know the reality of the problems. It is very sad that we have been expelled from the market places and business houses under a conspiracy and what is sadder is that instead of frustrating this conspiracy, we have passively accepted it by confining the circle of our knowledge, thoughts and ideas which has surrounded us from all sides and we never thought of extricating ourselves from this confinement. We cannot apply the injunctions of our Deen to the branches of our various walks of lives without taking ourselves out of this maze. It is, therefore, our prime duty to acquire
first-hand knowledge of all these problems and of the injunctions of the *Shari'ah* about them, then to bring about a practical revolution in the various branches of life. We cannot succeed in bringing about a revolution, unless we fulfil these basic conditions.

The Responsibility of the Scholars in the Field of Research and Investigation

It is not an exaggeration to say that our work in the field of research and investigation is only half-way and inadequate. For example, if some authority entrusts to us the entire responsibility of the Government from the President, Prime Minister right up to the peons, on the condition to revolutionise the fate and fortune of the country, we are not in a position to fulfil this condition, not in a few days, weeks, months but not even in full one year to effect a change for the better. This is because we are not well aware of the problems involved and have done no research work on them. It is, therefore, imperative for the scholars to turn their attention to this aspect of the problem. This is their responsibility and the crying need of the time. The intention is to emphasise that they should find out, and work in the right direction in the light of the accepted juristic principles and submit the result to the people at large.

It is the responsibility of the *Faqih* (Jurist) to find out alternative avenues

It is not the responsibility of a *Faqih* (Jurist) only to declare that this is lawful and that is unlawful. It is his responsibility that when he declares some thing or act to be unlawful, he should also declare its alternative.

The story of Hazrat Yusuf عليه السلام has been related in the Holy Qur’an. The Prophet عليه السلام was asked to give the
I certainly saw in a dream seven fat cows being eaten by seven lean cows.... (12:43)

Hazrat Yusuf gave the interpretation of this dream later on. First he advised the method of safety from the loss pointed out in the interpretation of the dream. So he said as reported in the Holy Qur'an:

You shall cultivate (land) seven years as usual, but leave in the ears what you have harvested.

The Faqih (Jurist) is a Preacher also

The Faqih (Jurist) is charged with the additional duty of being a preacher. It is not only the dry, legal work which the Faqih has to do by declaring that this is lawful and that is unlawful. The Faqih is also responsible to point out a lawful substitute for what he declares to be unlawful.

The Objective of this meagre Attempt of Ours

It is included in the duties of a Faqih to point out a lawful substitute for what he declares as unlawful and forbidden. He cannot, however, discharge this duty, unless he has knowledge of contemporary problems and modern trend and dealings. I have, therefore, made a modest attempt to present to the respected Ulama the reality and the various forms and categories of modern modes of transactions and dealings and how they are being tackled. The only objective of this discussion is to popularise this trend of thinking, so that people may begin to talk about these matters and pay
attention to the consequential problems.

I have taken great pains in Embarking upon this subject

I have taken great pains in embarking this subject, because when I had entered this difficult field, the difficulties I had to have in this enterprise were due to the fact that I encountered strange terminologies, varying styles and trends and style of speeches. If I read books on the subject I failed to grasp the points discussed in these books. Despite all these difficulties the craze that had obsessed my mind compelled me to read many books? Consulted many persons and after going through all these ordeals for years. I was able to get a few coherent ideas and a mental summary of the subject which is expected to prove useful to the students.

A Fresh Example of the Importance of this Course

I am presenting to you a fresh example which will convince you of the importance, benefit and necessity of this course. Just as we have drawn up this short course in the same way we have established a centre under the title of: مركز الا قتصاد الإسلامي (The Centre of Islamic Economics) under the care of this centre we held recently a course at Masjid Baitul Mukarram (Gulshan-e-Iqbal). The intention was to furnish to the businessmen all necessary information about what is lawful and what is unlawful in business and to advise them that in tackling today’s business activities, they should not transgress the limit prescribed by the Shari‘ah and that all this should be brought to their notice. When we launched this course for the first time, the people felt doubts about its success and
thought that the businessmen remained too busy to take interest in such courses. As necessary arrangements for their lodging and boarding, a fee of Rs. 400/- (four hundred) per head had been charged for this service.

The People’s Enthusiasm

We had made arrangements to accommodate in the course only one hundred men and had published no advertisements about this in the Press, yet one hundred and seven men took admission to the course by paying the prescribed fee. The enthusiasm was so intense that some of the candidates sought intercession to get admission. A few of them who had purchased tickets for leaving Pakistan for America got their seats cancelled for the sake of participating in this course.

The Sparks of Eeman (Faith) are Still Simmering in the Hearts of the Muslims

I have been participating in many seminars, symposiums and assemblies being held from time to time in the world. I have seen with what interest and fondness the Muslims attend these gatherings. In general, if the people’s attendance is 100% in the first session it gradually decreases to 70% or even much less. As far the seminars held under my arrangement and care, I find that the people remain present on the first day from 9 a.m. in the morning till 4 p.m. in the afternoon and on the second day up to the *Maghrib Salat*, except for short break for *Salat* and meals. They listen to the lectures and addresses with rapt attention and interest. This shows that the sparks of Eeman (Faith) are still simmering in the hearts of the Muslims. Only a little boosting is needed to push them ahead. If they are given right guidance through the right
way and they feel that right guidance is available at such and such quarters they are still ready to visit these sources of guidance with due interest. How beautifully has a poet expressed this idea in one of his couplets:

\[ \text{The bird of my self has no grudge against the garden - keeper, except that he does not feed me properly. If he fed me properly there was no need for me to be caught in the hunter’s trap.} \]

**The Fear to give Explanation in the Presence of Almighty Allah**

We feel afraid lest Almighty Allah should ask us to explain why we did not take care of this community which was falling into the trap of the conspirators. I, however, hope that, by the grace of Allah, that all this is due to conspiracy; it is artificial and a temporary phase and things shall soon take a trun for the better. Our fourteen centuries old history denies that the present spell of decadence is a permanent phase. During this entire period the conduct and character of the Ulama have proved a beacon of light in guiding the *Ummah* in every walk of life. May be, we shall not see this change in our lives but our later generations shall surely see the welcome change. Blessed are those souls that will sacrifice in this cause.

May Almighty Allah accept the tribute of our lives in the cause of this sacred goal.
We should take part in paving the path of Revolution

There is no doubt that a revolution is in the making and shall take place. The Holy Prophet ﷺ has said in a Hadith:

مثلاً مثل المطر لا يدرى آخره خير اوله (ترجمة كتاب الامثال، نسخة مثلاً

The example of my Ummah is like the rain. It is not known whether its first part is better or the later part. (Tirmizi)

We shall be very fortunate if we too, by the grace of Allah, contribute our mite to the blessed revolution. If we lag behind in this sacred task, Allah will entrust this responsibility to some other party. Allah does not stand in need of our help and contribution, as He has said in the Holy Qur'an:

وإذن نسألهوا ليستبديلوه قوماً غيرواً كمّ ثمّ لا ينكثسو أوامثالكم. (68:38)

And if you turn away, He shall substitute in your place another people and they will not be like you (47:38)

A time is sure to come when the voices of those who taunt and raise slogans against the Muslims will be choked and the word Deen will, God willing, become exalted.

Knowledge of new Publications and Compilations is Inevitable

Our entire talk in this lesson will be devoted totally to juristic problems concerning transactions and dealings. We have in the Indo-Pak Sub-continent good collections of Religious Rulings, but we do not have books on this subject. The scholars in the Arab countries have done much work in this field. Among these Arab research
scholars and writers are persons professing different trends of thoughts, viz., modernists, free-thinkers, right-thinkers and those who are adamant and unyielding in their views. I have secured and stocked in the library of the Darul-Uloom a sizeable collection of books written and compiled by these scholars, holding varying angles of vision. It is my desire that scholars should benefit by, and study these books in order to acquaint themselves with the various aspects of the issue confronting the Ummah.

It is the working method of the Arab scholars that they pick up a topic and compose a complete book on it. For example, they wrote a book under the title of (Al-Khiyar), meaning literally “The Choice” and incorporated therein all sorts of choices, e.g., choice of a defect, of a condition, of a slight and of specifying etc., along with discussing all problems relating to this issue. In the same way someone wrote a book on the topic of الغش (cheating) or التأمين (Insurance) and so on.

May Almighty Allah make this work a means to success for us in this world and also in the Hereafter, and accept this humble attempt of ours. Aameen!

وآخر دعوانا ان الحمد لله رب العالمين
# Publications of Darul Ishaat

## Holy Quran
- **Tafsir-e-Maajidi**
  - 4 Vols
  - Abdul Majid Daryabadi

- **Stories From The Holy Quran**
  - 2 Vols
  - Mufizur Rehman Soeharvi

- **Quranic Foundations and Structure of The Muslim Society**
  - 2 Vols
  - Dr. M. Fazulur Rehman Ansari

- **The Nobel Quran (Tafsir e Usmani)**
  - 3 Vols
  - Maulana Shabir Ahmed Usmani

- **Vocabulary of The Holy Quran**
  - Dr. Abdullah Abbas Nadvi

- **Index Cum Concordance of The Holy Quran**
  - Almaaj Altaf Khairi

- **The Sciences of The Holy Quran**
  - Maulana Mohammad Taqi Usmani

- **Message of The Quran**
  - Atihaar Hussain

- **A Glimpse of Al Quran Ul Karim**
  - Lyl Mohammad Chawla

- **Fourth Rabbana (Pocket)**
  - Mufti A. H. Ilyas

- **Panjsurah Sharif With Sixteen Sura's**
  - Ahmed Saeed Dehlvi

- **Yaseen Arabic Text Translation and Commentary**
  - Abdul Majid Daryabadi

- **Yaseen (Pocket) Arabic Text and Translation**
  - Mufti A. M. Elais

- **Learn The Language of The Holy Quran**
  - Dr. Abdullah Abbas Nadvi

## Hadith
1. **Sahih Bukhari**
   - (Arabic Text and Translation)
   - 9 Vols
   - Imam Bukhari

2. **Sahih Muslim**
   - (Arabic Text and Translation)
   - Imam Muslim

3. **Al-Hadis Arabic Text Translation & Commentary (Mishkat Ul Masabih)**
   - 4 Vols
   - Faziul Karim

4. **Riyadh Us Saliheen Arabic Text and Translation**
   - 2 Vols
   - Imam Nawawi

5. **Meaning And Message Of The Traditions**
   - 2 Vols
   - Maulana Mohammad Manzor Husain

6. **Sayings Of Mohammad (S.A.W)**
   - Mirza Abdul Fazil

7. **Economic Teachings Of Prophet Mohammad (S.A.W)**
   - M. Akram Khan

8. **The Arba'Een 40 Hadith**

9. **The Divine Traditions**

10. **Words Of The Prophet Mohammad (S.A.W) Pocket**

11. **The Ways Of The Holy Prophet Mohammad (SAW)**

12. **Moatta Imam Malik**
    - (Arabic Text & Eng. Translation)
    - Imam Malik