# The Ultimate Wealth

Ramadan, the month of Allah SWT is right around the corner. Allah SWT has given us eleven months and kept one month for Himself. The least we can do is to show Allah SWT our best during this month. The way I see it, Ramadan is an advertisement of Allah SWT.

A person will never value the speech until he values the speaker. Pay close attention to who is talking and what He is talking about. It is Allah SWT Himself who is talking to us, bringing our attention to this valuable month. He is advertising His *rahma* (mercy), His *karamah* (generosity with elevation), His forgiveness, His '*affw* (pardon), His promise of purification from hellfire, and His paradise. Allah SWT is advertising about all this and what do we do? Do we realize the significance of this advertising, its value and the purpose behind it?

Before we talk about Ramadan and its importance, let's try to examine why we do not value this month the way it should be valued.

A Muslim is either of the two categories:

- A Seeker of the knowledge of Allah;
- An ignorant person.

An ignorant person is his own enemy. Two people whom knowledge and wisdom cannot benefit are the dead and the ignorant.

#### **Signs of Ignorance**

Scholars have characterized an ignorant person to have following traits:

1. He easily gets angry without a reason.

- 2. He talks without any purpose or benefit.
- 3. He gives to those who do not deserve.
- 4. He is blind to the point he is unable to distinguish his enemy from his friend.
- 5. He betrays trusts and secrets of others.
- 6. He trusts everyone, even the fools.

A wise man divided the people into four categories and advised us on how to deal with them:

- 1. A person who knows and knows that he knows. Ask him and seek his consultation.
- 2. A person who knows and he doesn't know that he knows. This person has forgotten who he is; remind him as it will benefit him.
- 3. A person who doesn't know and he knows that he doesn't know. This person is uneducated and needs somebody to teach him.
- 4. A person who doesn't know and he believes that he knows. He is ignorant so get away from him.

All of us can find ourselves among these four categories!

According to Luqman the Wise, an ignorant person believes himself to be on the right path and that is why he is not able to change.

An ignorant person has the disease of Iblees—arrogance. An arrogant person is ignorant and an ignorant person is usually arrogant.

- He never asks questions and he does not inquire what he doesn't know.
- He never admits his mistakes; never says 'I am wrong', neither does he correct himself. He believes himself to always be right.

#### Ignorance Is a Sign of Corrupt Intentions

*Niyyah* (intention) is the core of all actions and it defines the personality of a person. If the person lacks *niyyah*, by default it means that it is corrupted. If the *niyyah* is corrupted, it implies that the heart is corrupted; if the heart is corrupted, meaning the *iman* (belief) is corrupted, and this is why the person lacks the will and cannot achieve anything.

*Niyyah* is located in the heart and it contains two elements:

- Knowledge
- Action

# Signs of Healthy Iman

- When a person's *iman* (belief) is alive, he thinks about the consequences of his actions.
- He inquires about the things that can benefit him and the things that can harm him.
- He always questions his intentions and the purpose of his actions.
- He seeks knowledge that benefits him and others. He seeks to determine the purpose of this knowledge and defines the reason for seeking it--its benefit and harm.

This allows a believer to strengthen his *niyyah* and determine whether he should or should not carry out an action.

## Good Deeds Are the Fruits of Knowledge

Good deeds have following elements:

- Will
- Knowledge
- *Taufeeq* (ability) from Allah.

If the knowledge is right and the will is strong, Allah will give a person *taufeeq* to carry out the action. If the knowledge is corrupted and the will is weak, then Allah SWT will withhold the ability from a person.

This is the crux of knowledge; based on this you can examine who you are. Are you knowledgeable or ignorant? Do you have a strong will or a weak will and where is it coming from? Ask yourself, are my actions a product of my knowledge or do I let my desires dictate my behaviour?

## What Has This Got To Do With Ramadan?

A lot! Because here I am in front of Allah SWT and He has invited me to a fountain of goodness to grab whatever I can. Ramadan can be compared to a market where you go to buy and sell or window shop. If you go and benefit at the market, then you have gained something and it is considered a successful trip. If you come back empty handed, then it is a waste and you have to wait until next time to be able to benefit from it.

#### What Excuses?

People complain that they are busy and are unable to spend enough time for Allah SWT. They are so occupied with job, school, children, business etc--so much so that they are unable to give Allah SWT the one month that He has set aside for Himself.

All of these excuses are not legitimate, because the things that they are busy with are part of life, not its purpose. If they become overwhelming to the point they become the very objective of life, then it means that the person has lost his goal since it is the goal that allows one to set priority, organize time, and focus on the prize. This is how we know the *sidq* or truthfulness of the intention!

We all have time but we prioritize our time differently. We all have twenty four hours during the day but some people accomplish more in that set time than others. We also have allotted time from Allah SWT which will end when the angel of death arrives. In reality it is then that one will have no time! Do any of us know when that visit might be? No! No one has guarantee of old age; in fact surprises such as accidents, diseases, calamities, predicaments, hardships, financial problems, health problems, family issues are all part of the package of life which can hit us any time.

## **The True Friendship**

Just like *Qadr* is of two kinds, one that is chosen for us and which we have no control over, and the one we choose; our social circles are the same. We have family that we have no option of choosing, but we can choose our friends according to our *niyyah* and our goal in life.

Imam Al-Qurtubi said that if we know what will happen to us at the moment of death, we will never have friendship with anyone except Allah SWT because He is the only one who can benefit us at the moment of death and after death when the real life begins.

#### Why is it that we neglect this friendship?

Why do we get busy with worldly matters and surrender to conditions and situations? Because we do not value our goal or we do not have it in the first place. Instead we make our daily routines to be our goals, which is the case with majority of the people.

Conditions and calamities are a procedure to bring the best out of a person. Take the example of an olive and how it is grounded between rocks in order to extract its best—oil. The same goes for fruits and flowers; they have to go through severe processes in order to produce their very best, their essence and juices. So what about you and me?

We have all kinds of issues and problems in our lives; why did Allah SWT put us in these predicaments? Why doesn't Allah SWT just give us what we like? Why does Allah SWT allow us to go through calamities? What does he want from us?

Allah SWT squeezes and grinds us through life in order to get the very best of us—*iman* (faith). Our trust and reliance in Allah are developed at times when we are really stuck and in a desperate situation. Our humility is developed when we are pressured in life and are surrounded by problems that we can't control. Allah squeezes us in order for us to say *Ya Allah*; this humbleness to his Lord is the very best of a person!

Calamities and trials are always going to be there and a believer will overcome them based on his belief and reliance on his Lord; but what happens if a person doesn't have *iman*? When Allah SWT trials such a person, what comes out is *kufr* (denial of Allah's gifts), rebellion, complaints, uptight and rigid behaviour, questioning of Allah's wisdom by complains like 'why don't you give me what I want?' *Asthagfirullah!* A *mo'min* (believer) always turns to Allah in all his difficulties and seeks His help to solve his problems.

## Ramadan: Refresher Course of Islam

The core of the journey of *iman* is *Sabr* (patience).

RasulAllah SAW said:

"This is indeed the month of patience, and the reward for true patience is Jannah." (Bayhaqi)

Ramadan is the month of patience and patience is half the *iman*. You cannot achieve anything without patience--neither any quality nor closeness to Allah SWT can be gained without it.

## Ali ibn Abi Talib (RA) said:

"Patience is to faith what head is to the body; when patience goes faith goes, when head goes the body goes."

It is from among the qualities of a believer that he is always patient. This characteristic has been mentioned in the Qur'an many times. Fasting enhances the patience of a believer. If a

person abstains from food and drink yet loses his patience, he loses his good manners and thus his fasting.

#### RasulAllah SAW said:

"Whoever does not stop speaking falsehood and acting in accordance with it, Allah has no need of him giving up his food and drink." (Bukhari)

The person who is fasting needs to be vigilant about his behaviour and avoid all *haram* (forbidden) actions such as backbiting, obscenity and lies; otherwise all his reward may be lost.

#### The Prophet SAW said:

"It may be that a fasting person gets nothing from his fast except hunger and thirst."(Musnad Ahmed)

Why does a person lose his manners or falls into haram in the first place?

It happens because he is unable to remain patient and abstain himself from rebelling against the commands of Allah. So in reality patience is the opposite of rebellion against Allah SWT. Therefore, when a person is patient and in a state of thanks and contentment with Allah, Allah SWT blesses him with His closeness and grants him unlimited reward, wisdom, and guidance.

#### Allah Grants Victory to the Patient Believer

When a person is afflicted by a calamity or is in a difficult situation and calls on His Lord for assistance, he is openly placing his trust in His Lord and putting his belief in practice. When a person believes in Allah and relies wholly on Him SWT, Allah never lets him down and comes to his aid—even if it is after some time. Allah's assistance or acceptance of *du'a* comes in many different forms. He SWT elevates, cleanses and supports a person who believes in Him; supports him in this life's trials, as well as in going to *jannah*. Today we see calamities as just problems whereas they are so much more. They are designed by Allah SWT to bring the best out of us and to make us closer to Him.

Our pious predecessors understood that hardships and calamities are only for the one who Allah SWT chooses. A pious believer once said that if you understand what Allah is doing to you while you are afflicted with a calamity, your heart will be submerged in the love of Allah. Why is that? Because you will realize that Allah SWT has chosen you over so many others and is grinding you in order to bring the best out of you.

## What is the Best of a Person?

The best of a person are two characteristics:

- 1. Patience
- 2. Gratitude

These two traits for the believer are like two wings of a bird. If one of the wings is broken, the bird cannot take flight. Just like this, if a believer is missing either of the traits, his spiritual journey will not be successful.

So what does this have to do with Ramadan? It is the very essence, the pillar of Ramadan. The essence of Ramadan is patience. Abstention from food, drink, intercourse with our spouses, and being watchful of our manners are all ways to strengthen our patience. RasulAllah SAW has instructed us regarding patience during Ramadan in the following words:

Allah Almighty said, "All the deeds of the children of Adam are for them, except fasting which is for Me, and I will give the reward for it." He said further, "Fasting is a shield; if one of you is fasting, he should avoid intimate relations with his wife and arguments; if somebody should fight or argue with him, he should say: I am fasting." (Bukhari & Muslim)

We as humans are willing to be patient according to the amount of benefit we receive. People often endure hard working conditions, separation from loved ones and intense pressure, all because of the financial benefits they might receive. Then what about the great reward of fasting and remaining patient for the sake and pleasure of Allah SWT? Abstaining from and adhering to what He SWT has commanded becomes easy if we understand the value of Ramadan and remember the great rewards Allah SWT has promised us.

One of the treasures of this month is a night called '*laylat-ul-qadr*' wherein worship is equal to the worship of one thousand months—meaning a little over 83 years. How can we not value this blessing? It is a blessing and a gift that is given to believers who really fast as it ought to be done. Along with this blessed night believers receive insight, guidance, closeness to Allah, and a better personality than they had when they entered the month. On the other hand if a person is fasting from food and drink only, instead of receiving elevation he develops further rebelliousness and rather than gaining quality he ends up losing this precious month. If the heart is corrupted and attached to worldly matters, it doesn't matter how many prayers a person offers or how many supplications he makes since it is the quality that Allah SWT cares about, not the quantity.

#### **Qualities We Should Gain From Ramadan**

Have we gained any qualities from last Ramadan? Is this year better than the last? Ramadan is like an ICU, a rehab centre, it is your spiritual bank account for the year and the mirror of your life. It allows you to see yourself as you really are--away from the influence and control of *Shaytaan* since they are chained.

One of the scholars said that if you carry out real fasting, you will gain four qualities:

1. You can see your own mistakes.

2. You will hate your own mistakes.

3. You will be able to stop your mistakes and develop the quality that is opposite of your bad habits.

4. Allah will give you the ability to erase your negative qualities and bad habits, and replace them with good habits.

## **Beware of Being Ramadan Muslims**

It is common to find people in the Muslim world who have beautiful qualities and manners during Ramadan, but once the month ends there is no quality anymore! One of the scholars rebuked people saying, 'It is as if you worship Ramadan!' He used to scream saying: 'if you worship Ramadan, the month is gone and if you worship Allah, know that Allah is always alive and will never go away'.

Ramadan is a training camp on how to be an '*abd* (slave to Allah) for the rest of the year. It is an exercise to be close to Allah and to realize the purpose of life. Things that are *halal* during regular days such as food and relationship between spouses, become *haram* during certain hours in Ramadan. All so we can train our souls to be subservient to Allah SWT and remove everything from our hearts in order to focus all our energies on Allah SWT.

## Maximize the Benefits of This Month

Prophet Muhammad SAW said: "During Ramadan increase four practices:

- 1. Saying 'la ilaha illallah' (there is no one worthy of worship except Allah),
- 2. Istaghfar to Allah (Asking forgiveness),
- 3. Asking Allah for protection from hellfire,
- 4. Asking Allah to admit you into Paradise.

## Taraweeh: A Lost Sunnah

*Taraweeh* is the supererogatory prayer after *Isha salah* where the entire Qur'an is recited at least once during the month. The prayer is in sets of two and consists of either eight or twenty units. It is a very valuable practice whose reward is great; but is rewarding the only purpose of *taraweeh*?

*Taraweeh* is like Allah SWT telling us: 'You are ready after disciplining your soul during the day, now listen to my words and may be you will wake up from your spiritual slumber.' Blessing is something which you will get by reciting the Qur'an anyway; the purpose of *taraweeh* is not just receiving blessings, it is to listen to Qur'an so that even if you were away from the message of Allah the entire year, this will serve as a reminder and a cause to reaffirm your faith and bring you closer to Him SWT.

## Pardon of the Most Merciful

Aisha (RA) asked RasulAllah SAW about laylat-ul-Qadr and what to say during that blessed time. He SAW said, say:

"Al-laa-hum-ma in-na-ka 'afoow-wan tu-hib-bul-'af wa fa-fu 'an-ni." O Allah! You are Forgiving, You love forgiveness, so forgive me."

Forgiveness is the sign of love of Allah SWT for His slaves. '*Afw* is the highest form of forgiveness where Allah SWT not only forgives but forgets also. Allah SWT commands the angels to erase the evil deeds of the believer from his book and the earth to forget any evil that he committed on it so that the slave starts anew and meets Allah SWT with a clear record.

This is Allah SWT, the Merciful Lord! Can you find anyone better than Allah to love? Can you find someone better than Him to benefit you? Can you find anyone better than Allah to spend your time for and with? Upon closely examining our lives, we will realize that majority of us are *mushrik* (those who associate partners with Allah)! There is no sin after *shirk* (association) and we have deep *shirk* in our hearts! We have made our worldly life not only as important but even more important than Allah SWT and His message, *astaghfirullah*!

Everything in our lives from school to job, from children to housework takes precedence over what Allah SWT wants from us. Is this valuing the gift of Allah SWT? If we don't value the precious gift that He is granting us without asking, will He give us more?

Allah SWT wants us to utilize this gift and value it! This is why He is advertising the numerous bounties of this month in order to make us realize its greatness! Besides *Laylat-ul-Qadr*, Allah SWT has promised immense forgiveness and liberation from hellfire for his slaves.

Rasul Allah SAW has informed us about the generosity of Allah SWT in Ramadan in the following words:

"Its beginning is mercy, its middle is forgiveness, and its ending is liberation from the Hellfire." (Ibn Khuzaymah)

"Whoever established prayers on the night of Qadr out of sincere faith and hoping for a reward from Allah, then all his previous sins will be forgiven; and whoever fasts in the month of Ramadan out of sincere faith, and hoping for a reward from Allah, then all his previous sins will be forgiven." (Bukhari)

Imagine when Allah promises you complete forgiveness and even grants you a certificate that you are pure from Jahannam! Who is the lucky one ready to accept the open invitation from the Supreme Lord?

Why is Allah advertising Ramadan?

If I hear about a person who can assist me or benefit me, will I not go to him? Will I not love him? Will I not try to get closer to him? Will I not show him my gratitude? Who can do anything better for us than Allah SWT?

Once this is manifested in my heart, what will be higher for me—promises of Allah SWT or an assignment from my professor? Everyone needs to answer this question for himself. If your answer is Allah, then just saying it is not enough. You have to show it through your actions. You have to set aside some quality time for Allah, you have to elevate Him SWT and His message above all else; this is how you can show your best to Him in Ramadan. If you can't value Allah SWT, how can you value anyone else? If you fail to love Allah then how can you love anyone else?

Those who have real *iman* in their hearts value the advertising of Allah. They make a conscientious effort to get closer to Him SWT during Ramadan. This is the only way we can hope to receive the promised bounties such as forgiveness, purification from hellfire, and *Laylat-ul-Qadr*. What would be a bigger loss for a soul than to spend time on earth and not avail from this great opportunity?

How many of us plan vacation, take time off and budget money all through the year in order to go on the vacation at our desired time. The same goes for those of us who want to buy a property or start a business. All the effort, planning, and sacrifices are made to ensure we get what we believe will benefit us. Then what about Ramadan? How come the same seriousness and importance is not given to the Promises of Allah SWT? This shows us the stark difference between our faith in the material life vs. our faith in Allah SWT.

#### Ramadan is Barakah

RasulAllah SAW called Ramadan the month of *barakah*, blessing. It is the month in which provision increases for believers. During this month, good deeds are multiplied seventy times. Each *sunnah* and *nafl* act is rewarded like a *fard*. What more can a believer ask for?

## Ramadan is Divided into Three Parts

RasulAllah SAW has informed us that the holy month of Ramadan is divided into three parts, each part consisting of ten days: *Rahmah, Maghfirah* and *Najah* respectively.

"Its beginning is mercy, its middle is forgiveness, and its ending is liberation from the Hellfire." (Ibn Khuzaymah)

*Rahmah* means mercy, *Maghfirah* refers to forgiveness and *Najah* means salvation or purification from fire. It is recommended to call on Allah asking for these particular blessings during that time.

## Islam is Clean so Cleanse Yourselves

RasulAllah SAW has said:

"Islam is clean so cleanse yourselves, for only the cleansed shall enter paradise"

Allah SWT from His grace has given us various opportunities to clean ourselves in order to live up to His teachings. *Salah* is cleansing, fasting is cleansing, *hajj* and '*umrah* are cleansing. Allah gives us chances after chances in order to elevate our souls and be pure since

إِلَّا مَنُ أَتَى ٱللَّهَ بِقَلْبٍ سَلِيمٍ ٢

"But only one who comes to Allah with a sound heart." (26:89)

Just imagine how much Allah SWT loves us? Do we love Allah above everyone and everything else in our lives?

#### Allah SWT's Gifts for the Muslim Ummah

As if the mercy, forgiveness, increase of rewards and *Laylat-ul-Qadr* were not enough gifts, the Most Generous Lord granted us more.

Prophet Muhammad SAW declared to His companions that:

"Five gifts have been given to my *ummah* in the month of Ramadan that haven't been given to any of the prophets before me:

1. When it is the first night of Ramadan, Allah SWT looks at my *ummah* with a glance of mercy. Allah doesn't punish eternally whom He looks at with a glance of mercy.

2. When they reach the evening, the smell of their mouths is more beautiful than the smell of musk (a kind of nice smell) before Allah SWT.

3. Angels ask Allah for their forgiveness every day and night.

4. Allah SWT commands the paradise as following: "Get ready and adorned for my servants. Their getting rid of the worldly hardships and coming to My bounty for rest have come closer."

5. When it is the end of the night, Allah SWT forgives them all.

One of the companions present in the company of the Prophet asked: "Is that night *Laylat-ul Qadr* (the Night of Power)? Our Beloved Prophet SAW responded: "No. Do you not see the employees? When they work and finish their work, they are paid precisely." (Bayhaqi)

Ramadan is the bank account of a believer, his income and source of elevation. The successful ones are those who gain from this month. If you want to know what the rest of your year will look like in terms of your spiritual actions, look at your state during Ramadan.

Oh Allah, grant us the blessing of Sh'aban and allow us to reach Ramadan and benefit from its limitless treasures. Oh Allah, grant us your mercy, your forgiveness and free us from the fetters of hellfire. Make us among those who gain Laylat-ul-Qadr. Make us among your devoted slaves and the benefactors of humanity. Make us value and show respect to the treasure of wealth of Ramadan and in Ramadan. Ameen.