

ZAKAH AND SPENDING

Zakah or charity is the third pillar of Islam and an obligation on every financially able Muslim. It is as fundamental requirement of being a Muslim as *salah* (prayer). In order to show us the significance of *zakah* Allah SWT has combined these two pillars approximately 82 times in the Qur'an.

قَدْ أَفْلَحَ مَنْ زَكَّاهَا

Truly he succeeds that purifies it (Ash-Shams 91:9)

رِجَالٌ لَا تُلْهِيهِمْ تِجَارَةٌ وَلَا بَيْعٌ عَن ذِكْرِ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ ۗ يَخَافُونَ يَوْمًا تَتَقَلَّبُ فِيهِ الْقُلُوبُ وَالْأَبْصَارُ

By men whom neither traffic nor merchandise can divert from the Remembrance of Allah, nor from regular Prayer, nor from the practice of regular Charity: Their (only) fear is for the Day when hearts and eyes will be transformed (in a world wholly new) (An-Noor 24:37)

الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ يُوقِنُونَ

Those who establish regular prayers and give in regular charity, and also have (full) assurance of the hereafter. (An-Naml 27:3)

The pillar of *zakah* is of such profound importance that a person rejecting it is considered out of Islam. The first Caliph of Islam Abu Bakr (RA) generated a war against those who withheld a portion of the *zakah* and considered them *murtad* (out of Islam).

In this article we will InshaAllah try to explain some of the wisdom behind *zakah*; its critical importance in purifying and cleansing human soul; and its role in establishing justice and tranquility in earth through the rich supporting the poor. Today, many Muslims are not just neglectful of the message of Islam, but even of its five basic pillars.

In here I will share with you an understanding which is a lot deeper and more profound than just fulfilling an obligation. There are two topics in the Qur'an that have been left open without any cap or limit. These are *dhikrullah* (remembrance of Allah) and spending. There are many wisdom behind Allah SWT not setting a limit on these, one of which is to challenge our sincerity

and devotion to Him SWT. He SWT throughout the Qur'an encouraged, advised, and advertised this practice, and then left it open without a limit as a challenge to our faith.

ZAKAH

In the Qur'an Allah SWT commands us of *zakah* or charity. There is *zakat-ul-mal* which is 2.5% of the annual net income left yearly in liquid cash. Then there is *zakah* over gold, property, crops etc. This matter can be investigated according to what a person has by asking a scholar proficient in this issue. This is an obligatory act which must be performed once a year.

In this article our aim is to encourage and educate you about the importance and significance of this issue; not to tell you how to do it. The amount of *zakah* differs for each individual and should be calculated by a knowledgeable person according to the person's wealth.

ZAKAT-UL-FITR

Zakat-ul-fitr is the approximate amount of a meal per person. This is also an obligation which must be paid before *Salat-ul-Eid* at the end of Ramadan to the needy Muslims. It should be paid in advance as the money should reach the needy people before *Salat-ul-Eid*.

This amount is calculated by the country or region according to the status of the family and must be paid for every member of the family. Every member of the family earning an income is responsible to pay his own *zakah*; and the head of the household is responsible to pay the *zakah* for all those members of the family who do not earn an income.

ZAKAH IS DIFFERENT THAN SPENDING FOR ALLAH

Zakah is an obligation and requirement of being a Muslim whereas spending is a voluntary act. InshaAllah, in this article I will introduce you to the many terms for the act of spending that Allah SWT used in the Qur'an; as well as the difference between spending and obligatory charity.

Spending other than *zakah* is to show Allah SWT, through actions, the amount of our belief, love, devotion and willingness to sacrifice voluntarily for His pleasure. We have the exalted examples of Prophet SAW, his beloved first wife Khadeeja (RA) and his closest companion AbuBakr (RA) who spent all that they had for Allah SWT's pleasure.

AbuBakr (RA) was one of the wealthiest people in Makkah who eventually spent all that he had for the sake of Allah SWT and His Messenger SAW to the point he didn't leave anything for his family. Once, he brought all his belongings to the Prophet SAW, who was raising money for the defense of Medina. The Prophet asked "AbuBakr, what did you leave for your family?" He replied, "Allah and His Prophet SAW." On another occasion AbuBakr (RA) mentioned the most beloved things to him in his life. He said, "O Messenger of Allah, there are three things I love of the *duniya*: spending my wealth upon you, spending time in your company and looking at your noble countenance."

In Islam we have actions which have to be done—no excuses; among these are the five pillars of Islam. After that there are actions which Allah SWT wants to see from His slaves as a proof of their sincerity to Him. These include the things most beloved to us: our self (love), our time and our money.

SADAQAAT

Sadaqaat or voluntary charity is a topic left completely open—without any restrictions of time, place, or limit. When you carefully read the verses of the Qur'an and the *ahadeeth*, you will find that the reward of *sadaqaat* depends on three elements:

- The amount of sacrifice from a person;
- How quickly the person performed the act (without delay);
- For what cause and purpose.

Note: You have to remember that during the month of Ramadan all good deeds—obligatory or voluntary—multiply in reward. Rewards for obligatory acts increase up to 70 times and the voluntary acts can be amounted to a *fard* in rewards. In Makkah all acts multiply by 100,000 and then 70 times more in Ramadan; and in Medina acts multiply by 1000 times plus 70 times more in Ramadan. And Allah SWT is generous who can increase the reward for each act up to 700,000 times or to infinity for whom He wants and pleases.

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۖ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ

أَلَمْ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّهَ هُوَ التَّوَّابُ الرَّحِيمُ

وَقُلِ اعْمَلُوا فَسَيَرَى اللَّهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ ۖ وَسَتُرَدُّونَ إِلَىٰ عَالِمِ الْغَيْبِ وَالشَّهَادَةِ فَيُنَبِّئُكُمْ
بِمَا كُنْتُمْ تَعْمَلُونَ

Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.

Do they not know that it is Allah who accepts repentance from His servants and receives charities and that it is Allah who is the Accepting of repentance, the Merciful?

And say, "Do [as you will], for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do." (At Tawba 9:103-105)

وَمِنْهُمْ مَّنْ عَاهَدَ اللَّهَ لَئِن آتَانَا مِنْ فَضْلِهِ لَنَصَّدَّقَنَّ وَلَنَكُونَنَّ مِنَ الصَّالِحِينَ
فَلَمَّا آتَاهُمْ مِّنْ فَضْلِهِ بَخِلُوا بِهِ وَتَوَلَّوْا وَهُمْ مُّعْرِضُونَ
فَأَعْقَبَهُمْ نِفَاقًا فِي قُلُوبِهِمْ إِلَىٰ يَوْمِ يَلْقَوْنَهُ بِمَا أَخْلَفُوا اللَّهَ مَا وَعَدُوهُ وَبِمَا كَانُوا يَكْذِبُونَ
أَلَمْ يَعْلَمُوا أَنَّ اللَّهَ يَعْلَمُ سِرَّهُمْ وَنَجْوَاهُمْ وَأَنَّ اللَّهَ عَلَّامُ الْغُيُوبِ

Amongst them are men who made a covenant with Allah, that if He bestowed on them of His bounty, they would give (largely) in charity, and be truly amongst those who are righteous.

But when He did bestow of His bounty, they became covetous, and turned back (from their covenant), averse (from its fulfillment).

So He has put as a consequence hypocrisy into their hearts, (to last) till the Day, whereon they shall meet Him: because they broke their covenant with Allah, and because they lied (again and again).

Know they not that Allah doth know their secret (thoughts) and their secret counsels, and that Allah knows well all things unseen? (At Tawba 9:75-78)

إِن تُبَدُّوا الصَّدَقَاتِ فَنِعِمَّا هِيَ ۖ وَإِن تُخْفُوهَا وَتُؤْنِسُوا الْفُقَرَاءَ فَهِيَ خَيْرٌ لَّكُمْ ۚ وَيُكَفِّرُ عَنْكُمْ مِّنْ
سَيِّئَاتِكُمْ ۖ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you, and He will remove from you some of your misdeeds [thereby]. And Allah, with what you do, is [fully] Acquainted. (Al Baqarah 2:271)

CHARITY TO WHOM

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom. (At Tawba 9:60)

INFAAQ

Infaaq is another term often repeated in the Qur'an for spending. Allah SWT has left it just like that—spending.

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

By no means shall you attain righteousness unless you give (freely) of that which you love; and whatever you give, of a truth Allah knows it well. (Aal Imran 3:92)

Some scholars consider this verse to be the pathway of reaching goodness with Allah SWT. The key word in here is to spend of what you love—not what you have. Make sure you get it right. Read it repeatedly and do not read it so quickly that you overlook the key point!

He SWT gives many examples of this spending in the Qur'an:

آمِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلِفِينَ فِيهِ ۖ فَالَّذِينَ آمَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ
وَمَا لَكُمْ لَا تُؤْمِنُونَ بِاللَّهِ ۗ وَالرَّسُولُ يَدْعُوكُمْ لِتُؤْمِنُوا بِرَبِّكُمْ وَقَدْ أَخَذَ مِيثَاقَكُمْ إِنْ كُنْتُمْ مُؤْمِنِينَ
هُوَ الَّذِي يُنَزِّلُ عَلَىٰ عَبْدِهِ آيَاتٍ بَيِّنَاتٍ لِّيُخْرِجَكُمْ مِنَ الظُّلُمَاتِ إِلَى النُّورِ ۗ وَإِنَّ اللَّهَ بِكُمْ لَرَءُوفٌ
رَّحِيمٌ

وَمَا لَكُمْ أَلَّا تُنْفِقُوا فِي سَبِيلِ اللَّهِ وَ لِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ ۚ لَا يَسْتَوِي مِنْكُمْ مَنۢ أَنفَقَ مِن قَبْلِ الْفَتْحِ وَقَاتَلَ ۚ أُولَٰئِكَ أَعْظَمُ دَرَجَةً مِّنَ الَّذِينَ أَنفَقُوا مِنۢ بَعْدُ وَقَاتَلُوا ۚ وَكُلًّا وَعَدَ اللَّهُ الْحُسْنَىٰ ۚ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

Believe in Allah and His messenger, and spend (in charity) out of the (substance) whereof He has made you heirs. For, those of you who believe and spend (in charity),- for them is a great Reward.

What cause have you why you should not believe in Allah?- and the Messenger invites you to believe in your Lord, and has indeed taken your Covenant, if you are men of Faith.

He is the One Who sends to His Servant Manifest Signs, that He may lead you from the depths of Darkness into the Light and verily Allah is to you most kind and Merciful.

And what cause have you why you should not spend in the cause of Allah?- For to Allah belongs the heritage of the heavens and the earth. Not equal among you are those who spent (freely) and fought, before the Victory, (with those who did so later). Those are higher in rank than those who spent (freely) and fought afterwards. But to all has Allah promised a goodly (reward). And Allah is well acquainted with all that you do. (Al Hadid 57:7-10)

Today, a lot of so called Muslims quote portion of this verse and use it with their own corrupt interpretation and wrong understanding:

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا ۗ إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

"And spend in the Path of Allah, and do not contribute to your own destruction" (Al Baqarah 2:195)

Aslam ibn `Imran narrated that when they were fighting the Romans, a Muslim soldier penetrated the enemy ranks. People quoted the above verse saying, "SubhanAllah! He has contributed to his own destruction." Thereupon, Abu Ayyub al-Ansari (RA) stood up, and said, "O people! You give this interpretation to this verse, whereas it was revealed concerning us, the Ansar, when Allah had given honor to Islam and its supporters had become many, whereupon some of us secretly said to one another ... "Our wealth has been depleted, and Allah has given honor to Islam and its supporters have become many, so let us stay amidst our wealth and make

up what has been depleted of it. Then some of us started delaying in spending for Allah."

Thereupon Allah SWT revealed,

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

"And spend in the Path of Allah, and do not contribute to your own destruction" (Al Baqarah 2:195)

We the Ansar believed that Allah SWT revealed this verse for us refuting what we had said and warning us that if we delay in spending we will bring destruction to ourselves.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَنْ يَأْتِيَ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خُلَّةَ وَلَا شَفَاعَةً ۗ
وَالْكَافِرُونَ هُمُ الظَّالِمُونَ

O you who believe! Spend out of (the bounties) We have provided for you, before the Day comes when no bargaining (Will avail), nor friendship nor intercession. Those who reject Faith they are the wrong-doers. (Al Baqarah 2:254)

Abdullah Ibn Mas'ud RA states that when this verse was revealed we cried and were so scared that this was revealed as a warning for us when we delayed in spending:

﴿ أَلَمْ يَأْنِ لِلَّذِينَ آمَنُوا أَنْ تَخْشَعَ قُلُوبُهُمْ لِذِكْرِ اللَّهِ وَمَا نَزَلَ مِنَ الْحَقِّ وَلَا يَكُونُوا كَالَّذِينَ أُوتُوا
الْكِتَابَ مِنْ قَبْلُ فَطَالَ عَلَيْهِمُ الْأَمَدُ فَقَسَتْ قُلُوبُهُمْ ۗ وَكَثِيرٌ مِنْهُمْ فَاسِقُونَ

Has not the Time arrived for the Believers that their hearts in all humility should engage in the remembrance of Allah and of the Truth which has been revealed (to them), and that they should not become like those to whom was given Revelation aforetime, but long ages passed over them and their hearts grew hard? For many among them are rebellious transgressors. (Al Hadid 57:16)

الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكَاطِمِينَ الْغَيْظَ وَالْعَافِينَ عَنِ النَّاسِ ۗ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ

Those who spend (freely), whether in prosperity, or in adversity; who restrain anger, and pardon (all) men;- for Allah loves those who do good;- (Aal Imran 3:134)

وَمَا أَنْفَقْتُمْ مِّن نَّفَقَةٍ أَوْ نَذَرْتُمْ مِّن نَّذْرٍ فَإِنَّ اللَّهَ يَعْلَمُهُ ۗ وَمَا لِلظَّالِمِينَ مِنْ أَنْصَارٍ

And whatever you spend in charity or devotion, be sure Allah knows it all. But the wrong-doers have no helpers. (Al Baqarah 2:270)

لَيْسَ عَلَيْكَ هُدَاهُمْ وَلَكِنَّ اللَّهَ يَهْدِي مَنْ يَشَاءُ ۗ وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلِأَنْفُسِكُمْ ۗ وَمَا تُنْفِقُونَ إِلَّا
ابْتِغَاءَ وَجْهِ اللَّهِ ۗ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُؤَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ

It is not required of you (O Messenger), to set them on the right path, but Allah sets on the right path whom He pleases. Whatever of good you give benefits your own souls, and you shall only do so seeking the "Face" of Allah. Whatever good you give, shall be rendered back to you, and you shall not be dealt with unjustly. (Al Baqarah 2:272)

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ
يَحْزَنُونَ

Those who (in charity) spend of their goods by night and by day, in secret and in public, have their reward with their Lord: on them shall be no fear, nor shall they grieve. (Al Baqarah 2:274)

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۗ وَلَا تَيَمَّمُوا الْخَبِيثَ
مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

O you who believe! Give of the good things which you have (honorably) earned, and of the fruits of the earth which We have produced for you, and do not even aim at getting anything which is bad, in order that out of it you may give away something, when you yourselves would not receive it except with closed eyes. And know that Allah is Free of all wants, and worthy of all praise. (Al Baqarah 2:267)

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ ۗ
وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ

The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing. (Al Baqarah 2:261)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَبْطُلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ
 وَالْيَوْمِ الْآخِرِ ۖ فَمَثَلُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا ۖ لَا يَقْدِرُونَ عَلَىٰ
 شَيْءٍ مِّمَّا كَسَبُوا ۗ وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ

O you who have believed, do not invalidate your charities with reminders or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day. His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people. (Al Baqarah 2:264)

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ
 فَأَصَّدَّقَ وَأَكُن مِّنَ الصَّالِحِينَ

And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous." (Al Munafiqoon 63:10)

QARD

Qard means loan. Imagine the Creator asking His own servant to give Him a loan! A loan guarantees return of the money. And who is the one promising to pay back? Allah SWT Himself!

When I was young, I heard a scholar say, Allah SWT created all people with different weaknesses and dispositions. If you are not generous and tend to love your money, Allah SWT does not tell you to give it up, instead He asks for a loan and promises to pay you back.

If you study this topic in depth and study the lives of the companions and what they did, it will make you cry. Instead of going into details, I want to make this an eye opener only and expose you to the importance and beauty of this practice that is repeatedly encouraged by Allah SWT and His Prophet SAW.

مَنْ دَا الَّذِي يُفْرِضُ اللَّهُ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ

Who is he that will Loan to Allah a beautiful loan? for (Allah) will increase it manifold to his credit, and he will have (besides) a liberal Reward. (Al Hadid 57:11)

إِنَّ الْمُسَدِّقِينَ وَالْمُصَدِّقَاتِ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُضَاعَفُ لَهُمْ وَلَهُمْ أَجْرٌ كَرِيمٌ

For those who give in Charity, men and women, and loan to Allah a Beautiful Loan, it shall be increased manifold (to their credit), and they shall have (besides) a liberal reward. (Al Hadid 57:18)

إِنْ تَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُضَاعَفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ ۗ وَاللَّهُ شَكُورٌ حَلِيمٌ

If you loan Allah a goodly loan, He will multiply it for you and forgive you. And Allah is Most Appreciative and Forbearing. (At-Taghabun 64:17)

CAN I SHOW YOU A BARGAIN?

Allah SWT used the term bargain or trade for spending. Bargain or trade for what? According to the explanation (*tafsir*) of the following verses, the scholars consider them to be the key of saving one from the torture of the grave along with the victory in life, and gaining the highest level in jannah. Imagine bargaining temporary, fleeting material life for the everlasting joys of hereafter.

Therefore if you want purification from the torture of the grave, victory as an individual or an *ummah*, and elevation to the highest level in paradise, here is your chance. This is the bargain! Read the verses and study their *tafsir* really well. If you live the condition, you will get the bargain!

تُؤْمِنُونَ بِاللَّهِ وَرَسُولِهِ وَتُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِكُمْ وَأَنْفُسِكُمْ ۗ ذَلِكَ خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ
يَغْفِرْ لَكُمْ ذُنُوبَكُمْ وَيُدْخِلْكُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ وَمَسَاكِنَ طَيِّبَةً فِي جَنَّاتٍ عَدْنٍ ۗ ذَلِكَ
الْفَوْزُ الْعَظِيمُ

وَأُخْرَىٰ تُحِبُّونَهَا ۗ نَصْرٌ مِّنَ اللَّهِ وَفَتْحٌ قَرِيبٌ ۗ وَبَشِّرِ الْمُؤْمِنِينَ

That you believe in Allah and His Messenger, and that you strive (your utmost) in the Cause of Allah, with your property and your persons: That will be best for you, if you but knew!

He will forgive you your sins, and admit you to Gardens beneath which Rivers flow, and to beautiful mansions in Gardens of Eternity: that is indeed the Supreme Achievement.

And another (favor will He bestow,) which you do love-help from Allah and a speedy victory. So give the glad tidings to the believers. (As-Saff 61:11-13)

PURCHASE

Allah SWT used the word ‘purchase’ saying... “Allah has purchased from the believers their persons and their goods.” It is already done! The business has been concluded and it is up to you to deliver the merchandise. You deliver; Allah SWT will deliver!

إِنَّ اللَّهَ اشْتَرَىٰ مِنَ الْمُؤْمِنِينَ أَنفُسَهُمْ وَأَمْوَالَهُمْ بِأَنَّ لَهُمُ الْجَنَّةَ ۗ

Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise. (At Tawba 9:111)

ONE WHO SELLS HIMSELF TO PLEASE HIS LORD

Suhayb Ar-Rumi (RA) was a companion of the Prophet SAW who embraced Islam early on in Makkah and was quite wealthy. When he intended to migrate to Medina, the enemy tried to prevent him and attempted to capture him. He bargained with them and offered all his wealth in return of them letting him go. They agreed and Suhayb (RA) arrived in Medina—penniless yet elated to be back in the company of the Prophet SAW and the believers.

When Suhayb (RA) reached Quba, just outside Medina, the Prophet SAW saw him approaching. He was overjoyed and greeted Suhayb with beaming smile saying: "Your transaction has been fruitful, O Abu Yahya. Your transaction has been fruitful." He repeated this three times. Suhayb's face beamed with happiness as he said: "By Allah, no one has come before me to you, Messenger of Allah, and only Jibreel could have told you about this."

Suhayb (RA)'s transaction was fruitful. Revelation from on high affirmed the truth of this in the following words:

وَمِنَ النَّاسِ مَنْ يَشْرِي نَفْسَهُ ابْتِغَاءَ مَرْضَاتِ اللَّهِ وَاللَّهُ رَءُوفٌ بِالْعِبَادِ

And of the people is he who sells himself, seeking means to the approval of Allah. And Allah is kind to [His] servants. (Al-Baqarah, 2:207)

How many of us ever think to emulate people like these and are willing to spend whatever it takes to gain the pleasure of Allah SWT?

ITHAAR

Ithaar is one of the highest levels of spending and it refers to spending the most precious thing, from the only thing that you have and that you need. Imagine giving away what you desperately need for yourself to others just to please Allah SWT. Islamic history is full of examples of *ithaar* by those yearning to gain the pleasure of Allah SWT.

Abu Hurayrah (RA) related that once Messenger of Allah SAW entrusted one of the companion of the Platform (*al-Suffah*) to a man from the Helpers (Ansar). {According to a narration it was Abu Talha Ansari RA.} The latter took the former to his family and asked his wife: “Do we have anything [to feed him]?” She said: “We do not have anything except the children’s food”. He said: “Put them to sleep and then bring me the food. And when you put the food down, dim the light and let us pretend to be eating with him so the guest will not feel shy until he finishes his meal.”

She did as her husband requested. The Helper offered what he had to his guest. The following morning he took him back to the Messenger of Allah SAW.

The Prophet SAW said: “Indeed, the dwellers of the heavens are amazed at what you two have done”.

This verse was then revealed:

وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً
مِمَّا أُوتُوا وَيُؤْتُونَ عَلَى أَنْفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَنْ يُوقِ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ
الْمُفْلِحُونَ

And [also for] those who were settled in al-Medina and [adopted] the faith before them. They love those who emigrated to them and find not any want in their breasts of what the emigrants were given but give [them] preference over themselves, even though they are in privation. And whoever is protected from the stinginess of his soul - it is those who will be the successful. (Al Hashr 59:9)

They gave up what was most essential for them—food for their children, and became the role model of ultimate sacrifice. This verse is not only for them, rather for all who do the same.

GENEROSITY vs. STINGINESS

These are two qualities which are stark opposites of each other—one is beloved to Allah SWT, the other hated by Him SWT. The sign of generosity is spending freely with good manners.

There are many verses and *ahadeeth* that give glad tidings to those who have this quality.

Stinginess is often combined with arrogance in a person. These two characteristics can be found in a disbeliever or a hypocrite but cannot exist in a believer. Among the signs of the Day of Judgment is that stinginess will increase in the world. There are many warnings against it in the Qur'an and the sayings of the Prophet SAW.

إِنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌّ وَلَهْوٌ ۖ وَإِن تُؤْمِنُوا وَتَتَّقُوا يُؤْتِكُمْ أَجْرَكُمْ وَلَا يَسْأَلْكُمْ أَمْوَالَكُمْ
إِن يَسْأَلْكُمْوَهَا فَيُحْفِكُمْ تَبَخَّلُوا وَيُخْرِجْ أَضْعَانَكُمْ

هَآ أَنْتُمْ هَآؤِلَآءِ تُدْعَوْنَ لِتُنْفِقُوا فِي سَبِيلِ اللَّهِ فَمِنْكُمْ مَّن يَبْخُلُ ۖ وَمَن يَبْخُلْ فَإِنَّمَا يَبْخُلُ عَن نَّفْسِهِ ۗ
وَاللَّهُ الْغَنِيُّ وَأَنتُمُ الْفُقَرَاءُ ۗ وَإِن تَتَوَلَّوْا يَسْتَبْدِلْ قَوْمًا غَيْرَكُمْ ثُمَّ لَا يَكُونُوا أَمْثَالَكُمْ

The life of this world is but play and amusement: and if you believe and guard against Evil, He will grant you your recompense, and will not ask you (to give up) your possessions.

If He were to ask you for all of them, and press you, you would covetously withhold, and He would bring out all your ill-feeling.

Behold, you are those invited to spend (of your substance) in the Way of Allah: But among you are some that are niggardly. But any who are niggardly are so at the expense of their own souls. But Allah is free of all wants, and it is you that are needy. If you turn back (from the Path), He will substitute in your stead another people; then they would not be like you! (Muhammed 47:36-38)

الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ ۗ وَمَن يَتَوَلَّ فَإِنَّ اللَّهَ هُوَ الْغَنِيُّ الْحَمِيدُ

Such persons as are covetous and commend covetousness to men. And if any turn back (from Allah's Way), verily Allah is Free of all Needs, Worthy of all Praise. (Al Hadid 57:24)

وَلَا يَحْسِبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ ۗ بَلْ هُوَ شَرٌّ لَّهُمْ ۗ سَيُطَوَّقُونَ مَا
بَخَلُوا بِهِ يَوْمَ الْقِيَامَةِ ۗ وَاللَّهُ مِيرَاتُ السَّمَاوَاتِ وَالْأَرْضِ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

And let not those who covetously withhold of the gifts which Allah Hath given them of His Grace, think that it is good for them: Nay, it will be the worse for them: soon shall the things which they covetously withheld be tied to their necks Like a twisted collar, on the Day of Judgment. To Allah belongs the heritage of the heavens and the earth; and Allah is well-acquainted with all that you do. (Aal Imran 3:180)

BELIEVERS vs. HYPOCRITES

Many verses in the Qur'an combine the spenders with believers and hypocrites with those who delay in spending. Not withhold spending, just delay and slow down!

When you read these verses carefully and read the stories behind the revelation of some of them, you will be scared. They were revealed in Medina for some of the Companions of the Prophet SAW who delayed spending in the cause of Allah and were later on labeled as hypocrites.

Remember the abode of hypocrites is the lowest part of hell fire.

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ ۖ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ
الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ وَرَسُولَهُ ۚ أُولَٰئِكَ سَيَرْحَمُهُمُ اللَّهُ ۗ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ

The Believers, men and women, are protectors one of another: they enjoin what is just, and forbid what is evil: they observe regular prayers, practice regular charity, and obey Allah and His Messenger. On them will Allah pour His mercy: for Allah is Exalted in power, Wise. (Tawba 9:71)

قَالَتِ الْأَعْرَابُ آمَنَّا ۗ قُلْ لَمْ تُؤْمِنُوا وَلَكِنْ قُولُوا أَسْلَمْنَا وَلَمَّا يَدْخُلِ الْإِيمَانُ فِي قُلُوبِكُمْ ۗ وَإِنْ
تُطِيعُوا اللَّهَ وَرَسُولَهُ لَا يَلِتْكُمْ مِّنْ أَعْمَالِكُمْ شَيْئًا ۗ إِنَّ اللَّهَ غَفُورٌ رَّحِيمٌ
إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ آمَنُوا بِاللَّهِ وَرَسُولِهِ ثُمَّ لَمْ يَرْتَابُوا وَجَاهَدُوا بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ فِي سَبِيلِ اللَّهِ ۗ
أُولَٰئِكَ هُمُ الصَّادِقُونَ

The desert Arabs say, "We believe." Say, "You have no faith; but you (only) say, 'We have submitted our wills to Allah,' For not yet has Faith entered your hearts. But if you obey Allah and His Messenger, He will not belittle aught of your deeds: for Allah is Oft-Forgiving, Most Merciful."

Only those are Believers who have believed in Allah and His Messenger, and have never since doubted, but have striven with their belongings and their persons in the Cause of Allah: Such are the sincere ones. (Hujurat 49:14-15)

إِنَّ الْمُنَافِقِينَ يُخَادِعُونَ اللَّهَ وَهُوَ خَادِعُهُمْ وَإِذَا قَامُوا إِلَى الصَّلَاةِ قَامُوا كُسَالَى يُرَاءُونَ النَّاسَ وَلَا يَذْكُرُونَ اللَّهَ إِلَّا قَلِيلًا

The Hypocrites - they think they are over-reaching Allah, but He will over-reach them: When they stand up to prayer, they stand without earnestness, to be seen of men, but little do they hold Allah in remembrance; (An Nisa 4:142)

إِلَّا الَّذِينَ تَابُوا وَأَصْلَحُوا وَاعْتَصَمُوا بِاللَّهِ وَأَخْلَصُوا دِينَهُمْ لِلَّهِ فَأُولَٰئِكَ مَعَ الْمُؤْمِنِينَ ۗ وَسَوْفَ يُؤْتِي اللَّهُ الْمُؤْمِنِينَ أَجْرًا عَظِيمًا

Except for those who repent, mend (their lives) hold fast to Allah, and purify their religion as in Allah's sight: if so they will be (numbered) with the believers. And soon will Allah grant to the believers a reward of immense value. (An Nisa 4:146)

إِنَّمَا ذَلِكُمُ الشَّيْطَانُ يُخَوِّفُ أَوْلِيَاءَهُ فَلَا تَخَافُوهُمْ وَخَافُوا مِنِّي إِن كُنْتُمْ مُؤْمِنِينَ

It is only the Evil One that suggests to you the fear of his votaries: Be you not afraid of them, but fear Me, if you have Faith. (Aal Imran 3:175)

WARNING FOR THOSE WHO DELAY IN SPENDING

قُلْ أَنْفِقُوا طَوْعًا أَوْ كَرْهًا لَنْ يُتَقَبَلَ مِنْكُمْ ۗ إِنَّكُمْ كُنْتُمْ قَوْمًا فَاسِقِينَ

وَمَا مَنَعَهُمْ أَنْ تُقْبَلَ مِنْهُمْ نَفَقَاتُهُمْ إِلَّا أَنَّهُمْ كَفَرُوا بِاللَّهِ وَبِرَسُولِهِ وَلَا يَأْتُونَ الصَّلَاةَ إِلَّا وَهُمْ كُسَالَى وَلَا يُنْفِقُونَ إِلَّا وَهُمْ كَارِهِونَ

Say: "Spend (for the cause) willingly or unwillingly: not from you will it be accepted: for you are indeed a people rebellious and wicked."

The only reasons why their contributions are not accepted are: that they reject Allah and His Messenger; that they come to prayer without earnestness; and that they offer contributions unwillingly. (At Tawba 9:53-54)

يَا أَيُّهَا الَّذِينَ آمَنُوا مَا لَكُمْ إِذَا قِيلَ لَكُمْ انفِرُوا فِي سَبِيلِ اللَّهِ اتَّقَلْتُمْ إِلَى الْأَرْضِ ۖ أَرْضَيْتُمْ بِالْحَيَاةِ
الدُّنْيَا مِنَ الْآخِرَةِ ۖ فَمَا مَتَاعُ الْحَيَاةِ الدُّنْيَا فِي الْآخِرَةِ إِلَّا قَلِيلٌ

O you who believe! what is the matter with you, that, when you are asked to go forth in the cause of Allah, you cling heavily to the earth? Do you prefer the life of this world to the Hereafter? But little is the comfort of this life, as compared with the Hereafter. (At Tawba 9:38)

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ
يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فُتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ ۗ هَذَا مَا كَنْزْتُمْ لِأَنفُسِكُمْ
فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ

And there are those who bury gold and silver and spend it not in the way of Allah: announce unto them a most grievous penalty-

On the Day when heat will be produced out of that (wealth) in the fire of Hell, and with it will be branded their foreheads, their flanks, and their backs, their flanks, and their backs.- "This is the (treasure) which you buried for yourselves: taste you, then, the (treasures) you buried!" (At Tawba 34-35)

HOW WOULD YOU LIKE TO END YOUR LIFE?

When you read these verses, you will find Allah SWT promising glad tidings to certain people with certain quality. He assures them that they will receive a happy ending, He SWT will take care of them in their journey after this life, and will even take care of their progeny that they leave behind. Read these verses and ask yourself whether you have the quality to be among those who might be granted the happy ending.

Note: My intention is to prepare you to understand the Qur'anic message, because if we really understand what it means, our attitudes will change. We will be more serious and will take the word of Allah SWT more earnestly than we do now.

إِنَّ الَّذِينَ قَالُوا رَبُّنَا اللَّهُ ثُمَّ اسْتَقَامُوا فَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ
أُولَٰئِكَ أَصْحَابُ الْجَنَّةِ خَالِدِينَ فِيهَا جَزَاءً بِمَا كَانُوا يَعْمَلُونَ

وَوَصَّيْنَا الْإِنْسَانَ بِوَالِدَيْهِ إِحْسَانًا ۖ حَمَلَتْهُ أُمُّهُ كُرْهًا وَوَضَعَتْهُ كُرْهًا ۖ وَحَمَلُهُ وَفِصَالُهُ ثَلَاثُونَ
 شَهْرًا ۖ حَتَّىٰ إِذَا بَلَغَ أَشُدَّهُ وَبَلَغَ أَرْبَعِينَ سَنَةً قَالَ رَبِّ أَوْزِعْنِي أَنْ أَشْكُرَ نِعْمَتَكَ الَّتِي أَنْعَمْتَ عَلَيَّ
 وَعَلَىٰ وَالِدَيَّ وَأَنْ أَعْمَلَ صَالِحًا تَرْضَاهُ وَأَصْلِحْ لِي فِي ذُرِّيَّتِي ۗ إِنِّي تُبْتُ إِلَيْكَ وَإِنِّي مِنَ
 الْمُسْلِمِينَ

اُولَٰئِكَ الَّذِينَ نَنفَعُ عَنْهُمُ أَحْسَنَ مَا عَمِلُوا وَنَتَجَاوَزُ عَنْ سَيِّئَاتِهِمْ فِي أَصْحَابِ الْجَنَّةِ ۗ وَعَدَ الصَّادِقُ
 الَّذِي كَانُوا يُوعَدُونَ

Verily those who say, "Our Lord is Allah," and remain firm (on that Path),-on them shall be no fear, nor shall they grieve.

Such shall be Companions of the Gardens, dwelling therein: a recompense for their (good) deeds.

We have enjoined on man kindness to his parents: In pain did his mother bear him, and in pain did she give him birth. The carrying of the (child) to his weaning is (a period of) thirty months. At length, when he reaches the age of full strength and attains forty years, he says, "O my Lord! Grant me that I may be grateful for Your favor which You have bestowed upon me, and upon both my parents, and that I may work righteousness such as You may approve; and be gracious to me in my issue. Truly have I turned to You and truly do I bow (to You) in Islam."

Such are they from whom We shall accept the best of their deeds and pass by their ill deeds: (They shall be) among the Companions of the Garden: a promise! of truth, which was made to them (in this life). (Al Ahqaf 46:13-16)

إِنَّ الَّذِينَ قَالُوا رَبُّنَا اللَّهُ ثُمَّ اسْتَقَامُوا تَتَنَزَّلُ عَلَيْهِمُ الْمَلَائِكَةُ أَلَّا تَخَافُوا وَلَا تَحْزَنُوا وَأَبْشِرُوا بِالْجَنَّةِ
 الَّتِي كُنْتُمْ تُوعَدُونَ

In the case of those who say, "Our Lord is Allah", and, further, stand straight and steadfast, the angels descend on them (from time to time): "Fear you not!" (they suggest), "Nor grieve! but receive the Glad Tidings of the Garden (of Bliss), the which you were promised! (Fussilat 41:30)

نُزُلًا مِّنْ عَفْوٍ رَّحِيمٍ

"A hospitable gift from one Oft-Forgiving, Most Merciful!" (Fussilat 41:32)

A REMINDER AND PREPARATION FOR YOUR SOUL

When you read the verses mentioned before and these following verses, you will notice the amount of warnings for those who indulge in *duniya* and forget *akhirah*, and its dire consequences. Meanwhile you will also see the promises of Allah SWT for those who believe and do good deeds and strive with whatever He SWT gives them in His cause.

فَلَمَّا رَأَوْهُ عَارِضًا مُسْتَقْبِلَ أَوْدِيَّتِهِمْ قَالُوا هَذَا عَارِضٌ مُّمْطِرُنَا ۗ بَلْ هُوَ مَا اسْتَعْجَلْتُمْ بِهِ ۗ رِيحٌ فِيهَا عَذَابٌ أَلِيمٌ

تُدَمِّرُ كُلَّ شَيْءٍ بِأَمْرِ رَبِّهَا فَأَصْبَحُوا لَا يُرَىٰ إِلَّا مَسَاكِينُهُمْ ۗ كَذَلِكَ نَجْزِي الْقَوْمَ الْمُجْرِمِينَ
وَلَقَدْ مَكَّنَّاهُمْ فِيهَا إِنْ مَكَّنَّاكُمْ فِيهِ وَجَعَلْنَا لَهُمْ سَمْعًا وَأَبْصَارًا وَأَفْئِدَةً فَمَا أَغْنَىٰ عَنْهُمْ سَمْعُهُمْ وَلَا أَبْصَارُهُمْ وَلَا أَفْئِدَتُهُمْ مِّنْ شَيْءٍ إِذْ كَانُوا يَجْحَدُونَ بِآيَاتِ اللَّهِ وَحَاقَ بِهِمْ مَا كَانُوا بِهِ يَسْتَهْزِئُونَ
وَلَقَدْ أَهْلَكْنَا مَا حَوْلَكُمْ مِّنَ الْقُرَىٰ وَصَرَفْنَا الْآيَاتِ لَعَلَّهُمْ يَرْجِعُونَ

Then, when they saw the (Penalty in the shape of) a cloud traversing the sky, coming to meet their valleys, they said, "This cloud will give us rain!" "Nay, it is the (Calamity) you were asking to be hastened!- A wind wherein is a Grievous Penalty!

"Everything will it destroy by the command of its Lord!" Then by the morning they - nothing was to be seen but (the ruins of) their houses! thus do We recompense those given to sin!

And We had firmly established them in a (prosperity and) power which We have not given to you and We had endowed them with (faculties of) hearing, seeing, heart and intellect: but of no profit to them were their (faculties of) hearing, sight, and heart and intellect, when they went on rejecting the Signs of Allah; and they were (completely) encircled by that which they used to mock at!

We destroyed aforetime populations round about you; and We have shown the Signs in various ways, that they may turn (to Us). (Al Ahqaf 46:24-27)

وَيَوْمَ يُعْرَضُ الَّذِينَ كَفَرُوا عَلَى النَّارِ أَدْهَبْتُمْ طَيِّبَاتِكُمْ فِي حَيَاتِكُمُ الدُّنْيَا وَاسْتَمْتَعْتُمْ بِهَا فَالْيَوْمَ تُجْزَوْنَ عَذَابَ الْهُونِ بِمَا كُنْتُمْ تَسْتَكْبِرُونَ فِي الْأَرْضِ بِغَيْرِ الْحَقِّ وَبِمَا كُنْتُمْ تَفْسُقُونَ

*And on the Day that the Unbelievers will be placed before the Fire, (It will be said to them):
"You received your good things in the life of the world, and you took your pleasure out of them:
but today shall you be recompensed with a penalty of humiliation: for that you were arrogant on
earth without just cause, and that you (ever) transgressed." (Al Ahqaf 46:20)*

إِنَّ اللَّهَ يُدْخِلُ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ ۖ وَالَّذِينَ كَفَرُوا
يَسْمَتُونَ وَيَأْكُلُونَ كَمَا تَأْكُلُ الْأَنْعَامُ وَالنَّارُ مَثْوًى لَهُمْ
وَكَايِنٍ مِّنْ قَرْيَةٍ هِيَ أَشَدُّ قُوَّةً مِّنْ قَرْيَتِكَ الَّتِي أَخْرَجْنَاكَ أَهْلَكْنَاهُمْ فَلَا نَاصِرَ لَهُمْ

*Verily Allah will admit those who believe and do righteous deeds, to Gardens beneath which
rivers flow; while those who reject Allah will enjoy (this world) and eat as cattle eat; and the
Fire will be their abode.*

*And how many cities, with more power than your city which has driven you out, have We
destroyed (for their sins)? and there was none to aid them. (Muhammed 47:12-13)*

وَمِنْهُمْ مَّن يَسْتَمِعُ إِلَيْكَ حَتَّىٰ إِذَا خَرَجُوا مِنْ عِنْدِكَ قَالُوا لِلَّذِينَ أُوتُوا الْعِلْمَ مَاذَا قَالَ أَنفَا ۚ أُولَٰئِكَ
الَّذِينَ طَبَعَ اللَّهُ عَلَىٰ قُلُوبِهِمْ وَاتَّبَعُوا أَهْوَاءَهُمْ
وَالَّذِينَ اهْتَدَوْا زَادَهُمْ هُدًىٰ وَآتَاهُمْ تَقْوَاهُمْ
فَهَلْ يَنْظُرُونَ إِلَّا السَّاعَةَ أَنْ تَأْتِيَهُمْ بَغْتَةً ۖ فَفَقْدَ جَاءَ أَشْرَاطُهَا ۚ فَأَنَّىٰ لَهُمْ إِذَا جَاءَتْهُمْ ذِكْرَاهُمْ

*And among them are men who listen to you, but in the end, when they go out from you, they say
to those who have received Knowledge, "What is it he said just then?" Such are men whose
hearts Allah has sealed, and who follow their own lusts.*

*But to those who receive Guidance, He increases the (light of) Guidance, and bestows on them
their Piety and Restraint (from evil).*

*Do they then only wait for the Hour,- that it should come on them of a sudden? But already have
come some tokens thereof, and when it (actually) is on them, how can they benefit then by their
admonition? (Muhammed 47:16-18)*

فَهَلْ عَسَيْتُمْ إِنْ تَوَلَّيْتُمْ أَنْ تُفْسِدُوا فِي الْأَرْضِ وَتَقَطُّعُوا أَرْحَامَكُمْ

أُولَئِكَ الَّذِينَ لَعَنَهُمُ اللَّهُ فَأَصَمَّهُمْ وَأَعَمَّى أَبْصَارَهُمْ

أَفَلَا يَتَذَكَّرُونَ الْقُرْآنَ أَمْ عَلَى قُلُوبٍ أَقْفَالُهَا

إِنَّ الَّذِينَ ارْتَدُّوا عَلَىٰ أَدْبَارِهِم مِّن بَعْدِ مَا تَبَيَّنَ لَهُمُ الْهُدَىٰ ۗ الشَّيْطَانُ سَوَّلَ لَهُمْ وَأَمَلَىٰ لَهُمْ

ذَٰلِكَ بِأَنَّهُمْ قَالُوا لِلَّذِينَ كَرِهُوا مَا نَزَّلَ اللَّهُ سَنُطِيعُكُمْ فِي بَعْضِ الْأَمْرِ ۗ وَاللَّهُ يَعْلَمُ إِسْرَارَهُمْ

فَكَيْفَ إِذَا تَوَفَّتْهُمُ الْمَلَائِكَةُ يَضْرِبُونَ وُجُوهَهُمْ وَأَدْبَارَهُمْ

ذَٰلِكَ بِأَنَّهُمْ اتَّبَعُوا مَا أَصْحَبَ اللَّهُ وَكَرِهُوا رِضْوَانَهُ فَأَحْبَطَ أَعْمَالَهُمْ

أَمْ حَسِبَ الَّذِينَ فِي قُلُوبِهِم مَّرَضٌ أَن لَّن يُخْرِجَ اللَّهُ أَضْغَانَهُمْ

وَلَوْ نَشَاءُ لَأَرَيْنَاكُمُ فَلَعَرَفْتُمُ بِسِيمَاهُمْ ۗ وَلَتَعْرِفَنَّهُمْ فِي لَحْنِ الْقَوْلِ ۗ وَاللَّهُ يَعْلَمُ أَعْمَالَكُمْ

Then, is it to be expected of you, if you were put in authority, that you will do mischief in the land, and break your ties of kith and kin?

Such are the men whom Allah has cursed for He has made them deaf and blinded their sight.

Do they not then earnestly seek to understand the Qur'an, or are their hearts locked up by them?

Those who turn back as apostates after Guidance was clearly shown to them, - the Evil One has instigated them and busied them up with false hopes.

This, because they said to those who hate what Allah has revealed, "We will obey you in part of (this) matter"; but Allah knows their (inner) secrets.

But how (will it be) when the angels take their souls at death, and smite their faces and their backs?

This because they followed that which called forth the Wrath of Allah, and they hated Allah's good pleasure; so He made their deeds of no effect.

Or do those in whose hearts is a disease, think that Allah will not bring to light all their rancor?

Had We so willed, We could have shown them up to you, and you should have known them by their marks: but surely you will know them by the tone of their speech! And Allah knows all that you do. (Muhammed 47:22-30)

REMEMBER, ALLAH KNOWS THE SEEN AND THE UNSEEN

He SWT knows what you have in your heart, in your bank account, where your money is coming from and what you are spending it on. You are your best judge. Ask yourself how much you spent for Allah SWT last year, and how much you spent on yourself. Remember, He SWT knows the truth and once you drop dead, your chance is gone!

وَلَقَدْ خَلَقْنَا الْإِنْسَانَ وَنَعْلَمُ مَا تُوَسْوِسُ بِهِ نَفْسُهُ ۗ وَنَحْنُ أَقْرَبُ إِلَيْهِ مِنْ حَبْلِ الْوَرِيدِ
إِذْ يَتَلَقَّى الْمُتَلَقِّيَانِ عَنِ الْيَمِينِ وَعَنِ الشَّمَالِ قَعِيدٌ
مَا يَلْفِظُ مِنْ قَوْلٍ إِلَّا لَدَيْهِ رَقِيبٌ عَتِيدٌ
وَجَاءَتْ سَكْرَةُ الْمَوْتِ بِالْحَقِّ ۗ ذَلِكَ مَا كُنْتَ مِنْهُ تَحِيدُ
وَنُفِخَ فِي الصُّورِ ۗ ذَلِكَ يَوْمُ الْوَعِيدِ
وَجَاءَتْ كُلُّ نَفْسٍ مَعَهَا سَائِقٌ وَشَهِيدٌ
لَقَدْ كُنْتَ فِي غَفْلَةٍ مِّنْ هَذَا فَكَشَفْنَا عَنْكَ غِطَاءَكَ فَبَصَرُكَ الْيَوْمَ حَدِيدٌ

It was We Who created man, and We know what dark suggestions his soul makes to him: for We are nearer to him than (his) jugular vein.

Behold, two (guardian angels) appointed to learn (his doings) learn (and noted them), one sitting on the right and one on the left.

Not a word does he utter but there is a sentinel by him, ready (to note it).

And the stupor of death will bring Truth (before his eyes): "This was the thing which you were trying to escape!"

And the Trumpet shall be blown: that will be the Day whereof Warning (had been given).

And there will come forth every soul: with each will be an (angel) to drive, and an (angel) to bear witness.

(It will be said:) "You were heedless of this; now have We removed your veil, and sharp is your sight this Day!" (Qaf 50:16-22)

وَأُزْلِفَتِ الْجَنَّةُ لِلْمُتَّقِينَ غَيْرَ بَعِيدٍ
هَذَا مَا تُوعَدُونَ لِكُلِّ أَوَّابٍ حَفِيظٍ
مَنْ خَشِيَ الرَّحْمَانََ الْعَلِيمَ وَجَاءَ بِقَلْبٍ مُنِيبٍ
ادْخُلُوهَا بِسَلَامٍ ۗ ذَٰلِكَ يَوْمُ الْخُلُودِ
لَهُمْ مَا يَشَاءُونَ فِيهَا وَلَدَيْنَا مَزِيدٌ

And the Garden will be brought nigh to the Righteous, - no more a thing distant.

(A voice will say:) "This is what was promised for you, - for everyone who turned (to Allah) in sincere repentance, who kept (His Law),

"Who feared (Allah) Most Gracious Unseen, and brought a heart turned in devotion (to Him):

"Enter you therein in Peace and Security; this is a Day of Eternal Life!"

There will be for them therein all that they wish, - and more besides in Our Presence. (Qaf 50:31-35)

A WARNING AND ADVICE...WHAT TO DO?

وَكَمْ أَهْلَكْنَا قَبْلَهُمْ مِّنْ قَرْنٍ هُمْ أَشَدُّ مِنْهُمْ بَطْشًا فَنَقَّبُوا فِي الْبِلَادِ هَلْ مِن مَّحِيصٍ
إِنَّ فِي ذَٰلِكَ لَذِكْرًا لِّمَن كَانَ لَهُ قَلْبٌ أَوْ أَلْقَى السَّمْعَ وَهُوَ شَهِيدٌ

But how many generations before them did We destroy (for their sins), - stronger in power than they? Then did they wander through the land: was there any place of escape (for them)?

Verily in this is a Message for any that has a heart and understanding or who gives ear and earnestly witnesses (the truth). (Qaf 50:36-37)

فَاصْبِرْ عَلَىٰ مَا يَقُولُونَ وَسَبِّحْ بِحَمْدِ رَبِّكَ قَبْلَ طُلُوعِ الشَّمْسِ وَقَبْلَ الْغُرُوبِ
وَمِنَ اللَّيْلِ فَسَبِّحْهُ وَأَدْبَارَ السُّجُودِ

Bear, then, with patience, all that they say, and celebrate the praises of your Lord, before the rising of the sun and before (its) setting.

And during part of the night, (also,) celebrate His praises, and (so likewise) after the postures of adoration. (Qaf 50:39-40)

نَحْنُ أَعْلَمُ بِمَا يَقُولُونَ ۗ وَمَا أَنْتَ عَلَيْهِمْ بِجَبَّارٍ ۗ فَذَكَرْ بِالْقُرْآنِ مَن يَخَافُ وَعِيدِ

We know best what they say; and you are not one to overawe them by force. So admonish with the Qur'an such as fear My Warning! (Qaf 50:45)

لَنُتْلُونَ فِي أَمْوَالِكُمْ وَأَنْفُسِكُمْ وَلَتَسْمَعَنَّ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ مِن قَبْلِكُمْ وَمِنَ الَّذِينَ أَشْرَكُوا أَذًى كَثِيرًا ۗ وَإِن تَصْبِرُوا وَتَتَّقُوا فَإِنَّ ذَلِكَ مِنْ عَزْمِ الْأُمُورِ

You shall certainly be tried and tested in your possessions and in your personal selves; and you shall certainly Hear much that will grieve you, from those who received the Book before you and from those who worship many gods. But if you persevere patiently, and guard against evil,-then that will be a determining factor in all affairs. (Aal Imran 3:186)

زِينٍ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ۗ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا ۗ وَاللَّهُ عِنْدَهُ حُسْنُ الْمَآبِ
قُلْ أَوْنِبْتُكُمْ بِخَيْرٍ مِّنْ ذَلِكَ ۗ لِلَّذِينَ اتَّقَوْا عِنْدَ رَبِّهِمْ جَنَّاتٌ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا وَأَزْوَاجٌ مُّطَهَّرَةٌ وَرِضْوَانٌ مِّنَ اللَّهِ ۗ وَاللَّهُ بَصِيرٌ بِالْعِبَادِ

Beautified for people is the love of that which they desire - of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return.

Say, "Shall I inform you of [something] better than that? For those who fear Allah will be gardens in the presence of their Lord beneath which rivers flow, wherein they abide eternally, and purified spouses and approval from Allah . And Allah is Seeing of [His] servants (Aal Imran 3:14-15)

يُؤْتِي الْحِكْمَةَ مَن يَشَاءُ ۗ وَمَن يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا ۗ وَمَا يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ

He gives wisdom to whom He wills, and whoever has been given wisdom has certainly been given much good. And none will remember except those of understanding. (Al Baqarah 2:269)

يَوْمَ يَبْعَثُهُمُ اللَّهُ جَمِيعًا فَيُنَبِّئُهُم بِمَا عَمِلُوا ۗ أَحْصَاهُ اللَّهُ وَنَسُوهُ ۗ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ شَهِيدٌ

On the Day when Allah will resurrect them all and inform them of what they did. Allah had enumerated it, while they forgot it; and Allah is, over all things, Witness. (Al Mujadilah 58:6)

يَوْمَ يَبْعَثُهُمُ اللَّهُ جَمِيعًا فَيَحْلِفُونَ لَهُ كَمَا يَحْلِفُونَ لَكُمْ ۗ وَيَحْسَبُونَ أَنَّهُمْ عَلَىٰ شَيْءٍ ۗ أَلَا إِنَّهُمْ هُمُ
الْكَاذِبُونَ

On the Day Allah will resurrect them all, and they will swear to Him as they swear to you and think that they are [standing] on something. Unquestionably, it is they who are the liars. (Al Mujadilah 58:18)

اسْتَحْوَذَ عَلَيْهِمُ الشَّيْطَانُ فَأَنسَاهُمْ ذِكْرَ اللَّهِ ۗ أُولَٰئِكَ حِزْبُ الشَّيْطَانِ ۗ أَلَا إِنَّ حِزْبَ الشَّيْطَانِ هُمُ
الْخَاسِرُونَ

Satan has overcome them and made them forget the remembrance of Allah. Those are the party of Satan. Unquestionably, the party of Satan - they will be the losers. (Al Mujadilah 58:19)

PURPOSE OF HEARING AND READING QUR'AN

Today there are many people reciting Qur'an, reading Qur'an, attending Qur'an study sessions, but ironically Qur'an is absent from our lives. We are too far from comprehending the message and the wisdom Allah SWT is sharing with us in His book. Read carefully and see for yourself...

وَإِذْ صَرَفْنَا إِلَيْكَ نَفَرًا مِّنَ الْجِنِّ يَسْتَمِعُونَ الْقُرْآنَ فَلَمَّا حَضَرُوهُ قَالُوا أَنصِتُوا ۗ فَلَمَّا قُضِيَ وَلَّوْا
إِلَىٰ قَوْمِهِمْ مُّنْذِرِينَ

قَالُوا يَا قَوْمَنَا إِنَّا سَمِعْنَا كِتَابًا أُنزِلَ مِن بَعْدِ مُوسَىٰ مُصَدِّقًا لِّمَا بَيْنَ يَدَيْهِ يَهْدِي إِلَى الْحَقِّ وَإِلَىٰ
طَرِيقٍ مُّسْتَقِيمٍ

يَا قَوْمَنَا أَجِيبُوا دَاعِيَ اللَّهِ وَآمِنُوا بِهِ يَغْفِرَ لَكُمْ مِّنْ ذُنُوبِكُمْ وَيُجِرْكُمْ مِّنْ عَذَابِ أَلِيمٍ
وَمَنْ لَا يُجِبْ دَاعِيَ اللَّهِ فَلَيْسَ بِمُعْجِزٍ فِي الْأَرْضِ وَلَيْسَ لَهُ مِن دُونِهِ أَوْلِيَاءُ ۗ أُولَٰئِكَ فِي ضَلَالٍ
مُّبِينٍ

Behold, We turned towards you a company of Jinns (quietly) listening to the Qur'an: when they stood in the presence thereof, they said, "Listen in silence!" When the (reading) was finished, they returned to their people, to warn (them of their sins).

They said, "O our people! We have heard a Book revealed after Moses, confirming what came before it: it guides (men) to the Truth and to a Straight Path.

"O our people, hearken to the one who invites (you) to Allah, and believe in him: He will forgive you your faults, and deliver you from a Penalty Grievous.

*"If any does not hearken to the one who invites (us) to Allah, he cannot frustrate (Allah's Plan) on earth, and no protectors can he have besides Allah: such men (wander) in manifest error."
(Al Ahqaf 46:29-32)*

THE NEWS, THE FUTURE, THE PROMISES FROM ALLAH

What will happen if we continue in the state of heedlessness, indulge in *duniya* and do not listen to the message of Allah? This will be the ending!

فَاصْبِرْ كَمَا صَبَرَ أُولُو الْعَزْمِ مِنَ الرُّسُلِ وَلَا تَسْتَعْجِلْ لَهُمْ ۚ كَانَتْهُمْ يَوْمَ يَرَوْنَ مَا يُوعَدُونَ لَمْ يَلْبَثُوا إِلَّا سَاعَةً مِّن نَّهَارٍ ۚ بَلَاغٌ ۚ فَهَلْ يُهْلَكُ إِلَّا الْقَوْمُ الْفَاسِقُونَ

Therefore patiently persevere, as did (all) messengers of inflexible purpose; and be in no haste about the (Unbelievers). On the Day that they see the (Punishment) promised them, (it will be) as if they had not tarried more than an hour in a single day. (Yours but) to proclaim the Message: but shall any be destroyed except those who transgress? (Al Ahqaf 46:35)

NO BLAMING, NO COMPLAINING

In these verses Allah SWT tells you very straightforwardly that you will only achieve what you are looking for and aiming for. You want *duniya*, you will get it; you want *akhirah*, you will get it. Just remember, one day you will have to stand in front of Allah SWT!

وَأَن لَّيْسَ لِلْإِنسَانِ إِلَّا مَا سَعَىٰ

وَأَن سَعِيَهُ سَوْفَ يَرَىٰ

ثُمَّ يُجْزَاهُ الْجَزَاءَ الْأَوْفَىٰ

That man can have nothing but what he strives for;

That (the fruit of) his striving will soon come in sight:

Then will he be rewarded with a reward complete; (An Najm 53:39-41)

BELIEF IN THE PROMISE OF ALLAH vs. YOURSELF, WHAT YOU OWN & LOVE

Allah SWT left the journey of *iman* open as a challenge for us to do our utmost. Two of the most beloved topics to Allah SWT—*dhikrullah* and spending—are not obligatory actions. None of the various forms of spending we discussed so far are obligatory except *zakat-ul-mal* and *zakat-ul-fitr*. Everything else is a form of struggle to elevate our *iman* and a proof of our devotion, sincerity, love and belief in the One we are doing it for.

I challenge those who claim that Islam spread by force that it could not have worked. We cannot make people do things by force. Allah SWT never pressurizes people into believing, instead He engages us in a conversation. He advertises, encourages and motivates our souls to believe in His oneness and greatness. The more we believe, the more we love, and the more we hasten to do whatever we can to gain His pleasure.

A very important comment: Today among the many tragedies of this *ummah* is our shaky belief in the promises of Allah SWT. Even those Muslims who study very well, know Qur'an and *sunnah*, listen to scholars, and worship, suffer from this weakness of faith. Our *iman*, our love for Allah, our belief in and longing for *jannah* is so weak that spending is very difficult for us; especially voluntary spending!

Allah SWT says:

سُنَّةَ اللَّهِ الَّتِي قَدْ خَلَتْ مِنْ قَبْلُ ۖ وَلَنْ تَجِدَ لِسُنَّةِ اللَّهِ تَبْدِيلًا

(Such has been) the practice (approved) of Allah already in the past: no change will you find in the practice (approved) of Allah. (Al Fath 48:23)

هُوَ الَّذِي أَرْسَلَ رَسُولَهُ بِالْهُدَىٰ وَدِينِ الْحَقِّ لِيُظْهِرَهُ عَلَى الدِّينِ كُلِّهِ ۗ وَكَفَىٰ بِاللَّهِ شَهِيدًا

It is He Who has sent His Messenger with Guidance and the Religion of Truth, to proclaim it over all religion: and enough is Allah for a Witness. (Al Fath 48:28)

SINCERITY

The occasion to prove sincerity and faith is at the time of actions. Especially when we are surrounded by those who are needy and suffering, and we have the ability to alleviate some of their distress. The companions of the Prophet SAW did their utmost and spent majority of their wealth for Allah SWT.

After reading this, look around yourself and assess the needs of this *ummah* from the desperate need of *da'wah* to the state of orphans, victims of major crisis, sick, needy, and the list is unlimited. Ask yourself how much you are willing to spend to gain the promises of Allah and His glad tidings. Otherwise, may Allah SWT save us, we may be labeled as hypocrites without even realizing it.

لَقَدْ رَضِيَ اللَّهُ عَنِ الْمُؤْمِنِينَ إِذْ يُبَايِعُونَكَ تَحْتَ الشَّجَرَةِ فَعَلِمَ مَا فِي قُلُوبِهِمْ فَأَنْزَلَ السَّكِينَةَ عَلَيْهِمْ
وَأَثَابَهُمْ فَتْحًا قَرِيبًا

Allah's Good Pleasure was on the Believers when they swore allegiance to you under the Tree: He knew what was in their hearts, and He sent down tranquility to them; and He rewarded them with a speedy Victory; (Al Fath 48:18)

ROADMAP TO JANNAH

إِنَّ سَعْيَكُمْ لَشَتَّىٰ
فَأَمَّا مَنْ أَعْطَىٰ وَاتَّقَىٰ
وَصَدَّقَ بِالْحُسْنَىٰ
فَسَنُيَسِّرُهُ لِلْيُسْرَىٰ
وَأَمَّا مَنْ بَخِلَ وَاسْتَغْنَىٰ
وَكَذَّبَ بِالْحُسْنَىٰ
فَسَنُيَسِّرُهُ لِلْعُسْرَىٰ
وَمَا يُغْنِي عَنْهُ مَالُهُ إِذَا تَرَدَّىٰ

إِنَّ عَلَيْنَا لَلْهُدَىٰ
وَإِنَّ لَنَا لَلْآخِرَةَ وَالْأُولَىٰ
فَأَنْذَرْتُكُمْ نَارًا تَلَظَّىٰ
لَا يَصْلَاهَا إِلَّا الْأَشْقَى
الَّذِي كَذَّبَ وَتَوَلَّىٰ
وَسَيُجَنَّبُهَا الْأَتْقَى
الَّذِي يُؤْتِي مَالَهُ يَتَزَكَّىٰ
وَمَا لِأَحَدٍ عِنْدَهُ مِنْ نِعْمَةٍ تُجْزَىٰ
إِلَّا ابْتِغَاءَ وَجْهِ رَبِّهِ الْأَعْلَىٰ
وَلَسَوْفَ يَرْضَىٰ

Indeed, your efforts are diverse.

As for he who gives and fears Allah

And believes in the best [reward],

We will ease him toward ease.

But as for he who withholds and considers himself free of need

And denies the best [reward],

We will ease him toward difficulty.

And what will his wealth avail him when he falls?

Indeed, [incumbent] upon Us is guidance.

And indeed, to Us belongs the Hereafter and the first [life].

So I have warned you of a Fire which is blazing.

None will [enter to] burn therein except the most wretched one.

Who had denied and turned away.

But the righteous one will avoid it –

[He] who gives [from] his wealth to purify himself

And not [giving] for anyone who has [done him] a favor to be rewarded

But only seeking the countenance of his Lord, Most High.

And he is going to be satisfied. (Al Layl 92:4-21)

Note: If you think this article is long, read only the 30th juz in the Qur'an and see how many chapters and how many *ayahs* encourage spending and warn those who withhold.

Question for you to reflect on....

Why did Allah SWT repeat this topic over and over again?

YESTERDAY, TODAY AND TOMORROW

When you read Qur'an, you will find that the message is the same. The qualities of the believers throughout times remain the same and the excuses of the hypocrites stay the same. Read these verses and see where you stand...

سَيَقُولُ لَكَ الْمُخَلَّفُونَ مِنَ الْأَعْرَابِ شَغَلَتْنَا أَمْوَالُنَا وَأَهْلُونَا فَاسْتَغْفِرْ لَنَا ۗ يَقُولُونَ بِالسِّنْتِهِمْ مَا لَيْسَ فِي قُلُوبِهِمْ ۗ قُلْ فَمَنْ يَمْلِكُ لَكُمْ مِنْ اللَّهِ شَيْئًا إِنْ أَرَادَ بِكُمْ ضَرًّا أَوْ أَرَادَ بِكُمْ نَفْعًا ۗ بَلْ كَانَ اللَّهُ بِمَا تَعْمَلُونَ خَبِيرًا

The desert Arabs who lagged behind will say to you: "We were engaged in (looking after) our flocks and herds, and our families: do then ask forgiveness for us." They say with their tongues what is not in their hearts. Say: "Who then has any power at all (to intervene) on your behalf with Allah, if His Will is to give you some loss or to give you some profit? But Allah is well acquainted with all that you do. (Al Fath 48:11)

DUNIYA vs. AKHIRAH

Duniya is material life where as *akhirah* is the hereafter. No one in this world whether believers, disbelievers, atheists claim they are going to live forever. We are going to die. It is not a matter

of ‘if’, it is ‘when’, and the answer to that we do not know. Young and old, healthy and ill, all are going to experience death.

If you call yourself a Muslim and claim to believe in Qur’an you will find that Qur’an does not attempt to balance *duniya* and *akhirah*; it is 100% about *akhirah*. Islam teaches us to view this *duniya* as a transition—a bridge—to lead us to our final destination. This final destination can only be two places, paradise or hellfire. Paradise is the place of permanent pleasure and hellfire is the place of permanent torture. The bottom line of this message is: sacrifice the maximum you can from what is temporary to gain the pleasure of Allah SWT and enter heaven for infinity.

This is what the message is all about! I know today we are too far from the message and consequently too far from the practice of spending. If we understood the message of Islam, we would not hesitate from spending in the way of Allah SWT. Take the example of a car that you love and want to purchase. You go to the dealership, they tell you how much it is worth and you give your hard earned money to the dealer in return for the car.

What really happened during this transaction?

The love of your money was transferred to the love of the car. Therefore you were able to part with what you love for something that you loved and valued more. You were willing to sacrifice whatever you had to get what you love, or you thought you love, what you desire and what you believe would benefit you. All these transactions are temporary. The car will get old, the clothes will get worn out, and the house will eventually deteriorate.

On the other hand Allah SWT is advertising for what is everlasting. Allah SWT wants you to sacrifice what you love and what pleases you for what He loves and is pleased with. And in return you get the permanent abode of pleasure, the paradise.

A very important point: The challenge for mankind is to remember! Remember that the temptations and illusions of *duniya* are false and the promise of Allah is true even though it is unseen. Shaytaan (*lanatullah alih*) makes us busy with what is fleeting and we forget about that which is everlasting. This is where the power of belief comes in—to believe in and struggle for something that we cannot see. The more we believe, the more we are willing to spend, and the easier it becomes. Now we hasten to do good deeds knowing full well that all we are spending is

in reality getting transferred to our *Bank Ilahi* meaning it has is being saved by Allah SWT and He will multiply it for us 7, 70 or even 700,000 times!

By the time you finish this article and if Allah SWT opens for you and me to understand and comprehend this message, I promise it will have a profound impact on you. If Allah SWT gives us the ability to live this message, you will see that it will fill your life with incredible joy, pleasure and happiness and will eventually lead you to the permanent abode of happiness *InshaAllah*.

May Allah SWT open our hearts to be among those who are generous and are real believers, not fake ones. May Allah SWT cleanse our hearts and souls from stinginess, selfishness, greed, and love of accumulation of *duniya* and instead fill our hearts with love of Allah SWT, love of goodness, care, mercy, love of Rasul Allah SAW, believers and all mankind.

Look what kind of advices Allah SWT gives us...

اعْلَمُوا أَنَّمَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَلَهُمْ زِينَةٌ وَتَفَاخُرٌ بَيْنَكُمْ وَتَكَاثُرٌ فِي الْأَمْوَالِ وَالْأَوْلَادِ ۗ كَمَثَلِ
غَيْثٍ أَعْجَبَ الْكُفَّارَ نَبَاتُهُ ثُمَّ يَهِيجُ فَتَرَاهُ مُصْفَرًّا ثُمَّ يَكُونُ حُطَامًا ۗ وَفِي الْآخِرَةِ عَذَابٌ شَدِيدٌ
وَمَغْفِرَةٌ مِّنَ اللَّهِ وَرِضْوَانٌ ۗ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعُ الْغُرُورِ
سَابِقُوا إِلَىٰ مَغْفِرَةٍ مِّن رَّبِّكُمْ وَجَنَّةٍ عَرْضُهَا كَعَرْضِ السَّمَاءِ وَالْأَرْضِ أُعِدَّتْ لِلَّذِينَ آمَنُوا بِاللَّهِ
وَرُسُلِهِ ۗ ذَلِكَ فَضْلُ اللَّهِ يُؤْتِيهِ مَن يَشَاءُ ۗ وَاللَّهُ ذُو الْفَضْلِ الْعَظِيمِ
مَا أَصَابَ مِنْ مُصِيبَةٍ فِي الْأَرْضِ وَلَا فِي أَنْفُسِكُمْ إِلَّا فِي كِتَابٍ مِّن قَبْلِ أَنْ نَبْرَأَهَا ۗ إِنَّ ذَلِكَ عَلَى
اللَّهِ يَسِيرٌ

Know that the life of this world is but amusement and diversion and adornment and boasting to one another and competition in increase of wealth and children - like the example of a rain whose [resulting] plant growth pleases the tillers; then it dries and you see it turned yellow; then it becomes [scattered] debris. And in the Hereafter is severe punishment and forgiveness from Allah and approval. And what is the worldly life except the enjoyment of delusion.

Race toward forgiveness from your Lord and a Garden whose width is like the width of the heavens and earth, prepared for those who believed in Allah and His messengers. That is the bounty of Allah which He gives to whom He wills, and Allah is the possessor of great bounty.

No disaster strikes upon the earth or among yourselves except that it is in a register before We bring it into being - indeed that, for Allah, is easy - (Al Hadid 57:20-22)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُلْهِكُمْ أَمْوَالُكُمْ وَلَا أَوْلَادُكُمْ عَنْ ذِكْرِ اللَّهِ ۗ وَمَنْ يَفْعَلْ ذَلِكَ فَأُولَٰئِكَ هُمُ
الْخَاسِرُونَ

O you who have believed, let not your wealth and your children divert you from remembrance of Allah. And whoever does that - then those are the losers. (Al Munafiqoon 63:9)

وَلَنْ يُؤَخِّرَ اللَّهُ نَفْسًا إِذَا جَاءَ أَجَلُهَا ۗ وَاللَّهُ خَبِيرٌ بِمَا تَعْمَلُونَ

But never will Allah delay a soul when its time has come. And Allah is Acquainted with what you do. (Al Munafiqoon 63:11)

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ فَاحْذَرُوهُمْ ۗ وَإِنْ تَعْفُوا وَتَصْفَحُوا
وَتَغْفِرُوا فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ ۗ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ ۗ وَمَنْ يُوقَ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ
الْمُفْلِحُونَ

O you who have believed, indeed, among your wives and your children are enemies to you, so beware of them. But if you pardon and overlook and forgive - then indeed, Allah is Forgiving and Merciful.

Your wealth and your children are but a trial, and Allah has with Him a great reward.

So fear Allah as much as you are able and listen and obey and spend [in the way of Allah]; it is better for your selves. And whoever is protected from the stinginess of his soul - it is those who will be the successful. (At-Taghabun 64:14-16)

عَالِمُ الْغَيْبِ وَالشَّهَادَةِ الْعَزِيزُ الْحَكِيمُ

Knower of the unseen and the witnessed, the Exalted in Might, the Wise. (At-Taghabun 64:18)

GLAD TIDINGS AND ADVICE

Allah SWT gives glad tidings to the believers and tells them what to do.

Read for yourself, determine where you are and where you are going.

إِنَّ الْمُتَّقِينَ فِي جَنَّاتٍ وَعُيُونٍ
آخِذِينَ مَا آتَاهُمْ رَبُّهُمْ ۗ إِنَّهُمْ كَانُوا قَبْلَ ذَلِكَ مُحْسِنِينَ
كَانُوا قَلِيلًا مِّنَ اللَّيْلِ مَا يَهْجَعُونَ
وَبِالْأَسْحَارِ هُمْ يَسْتَغْفِرُونَ
وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ
وَفِي الْأَرْضِ آيَاتٌ لِّلْمُوقِنِينَ
وَفِي أَنْفُسِكُمْ ۗ أَفَلَا تُبْصِرُونَ
وَفِي السَّمَاءِ رِزْقُكُمْ وَمَا تُوعَدُونَ
فَوَرَبَّ السَّمَاءِ وَالْأَرْضِ إِنَّهُ لَحَقٌّ مِّثْلَ مَا أَنَّكُمْ تَنْطِقُونَ

As to the Righteous, they will be in the midst of Gardens and Springs,

Taking joy in the things which their Lord gives them, because, before then, they lived a good life.

They were in the habit of sleeping but little by night,

And in the hour of early dawn, they (were found) praying for Forgiveness;

*And in their wealth and possessions (was remembered) the right of the (needy,) him who asked,
and him who (for some reason) was prevented (from asking).*

On the earth are signs for those of assured Faith,

As also in your own selves: Will you not then see?

And in heaven is your Sustenance, as (also) that which you are promised.

Then, by the Lord of heaven and earth, this is the very Truth, as much as the fact that you can speak intelligently to each other. (Adh-Dhariyat 51:15-23)

فَفِرُّوا إِلَى اللَّهِ ۖ إِنِّي لَكُمْ مِّنْهُ نَذِيرٌ مُّبِينٌ
وَلَا تَجْعَلُوا مَعَ اللَّهِ إِلَهًا آخَرَ ۖ إِنِّي لَكُمْ مِّنْهُ نَذِيرٌ مُّبِينٌ

Hasten you then (at once) to Allah: I am from Him a Warner to you, clear and open!

And make not another an object of worship with Allah: I am from Him a Warner to you, clear and open! (Adh-Dhariyat 51:50-51)

وَذَكِّرْ فَإِنَّ الذِّكْرَىٰ تَنْفَعُ الْمُؤْمِنِينَ
وَمَا خَلَقْتُ الْجِنَّ وَالْإِنسَ إِلَّا لِيَعْبُدُونِ
مَا أُرِيدُ مِنْهُمْ مِّن رِّزْقٍ وَمَا أُرِيدُ أَنْ يُطْعَمُوا
إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ

But teach (your Message) for teaching benefits the Believers.

I have only created Jinns and men, that they may serve Me.

No Sustenance do I require of them, nor do I require that they should feed Me

For Allah is He Who gives (all) Sustenance,- Lord of Power,- Steadfast (for ever). (Adh-Dhariyat 51:55-58)

وَاصْبِرْ لِحُكْمِ رَبِّكَ فَإِنَّكَ بِأَعْيُنِنَا ۖ وَسَبِّحْ بِحَمْدِ رَبِّكَ حِينَ تَقُومُ
وَمِنَ اللَّيْلِ فَسَبِّحْهُ وَإِدْبَارَ النُّجُومِ

And be patient, [O Muhammad], for the decision of your Lord, for indeed, you are in Our eyes.

And exalt [Allah] with praise of your Lord when you arise. And in a part of the night exalt Him and after [the setting of] the stars. (At-Tur 52:48-49)

فَأَعْرِضْ عَن مَّن تَوَلَّىٰ عَن ذِكْرِنَا وَلَمْ يُرِدْ إِلَّا الْحَيَاةَ الدُّنْيَا
ذَٰلِكَ مَبْلَغُهُم مِّنَ الْعِلْمِ ۗ إِنَّ رَبَّكَ هُوَ أَعْلَمُ بِمَن ضَلَّ عَن سَبِيلِهِ وَهُوَ أَعْلَمُ بِمَن اهْتَدَىٰ

Therefore shun those who turn away from Our Message and desire nothing but the life of this world.

That is as far as knowledge will reach them. Verily your Lord knows best those who stray from His Path, and He knows best those who receive guidance. (An-Najm 53:29-30)

إِنْ يَنْصُرْكُمْ اللَّهُ فَلَا غَالِبَ لَكُمْ ۗ وَإِنْ يَخْذُلْكُمْ فَمَنْ ذَا الَّذِي يَنْصُرُكُمْ مِنْ بَعْدِهِ ۗ وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ

If Allah helps you, none can overcome you: If He forsakes you, who is there, after that, that can help you? in Allah, then, Let believers put their trust. (Aal Imran 3:160)

وَسَارِعُوا إِلَىٰ مَغْفِرَةٍ مِّن رَّبِّكُمْ وَجَنَّةٍ عَرْضُهَا السَّمَاوَاتُ وَالْأَرْضُ أُعِدَّتْ لِلْمُتَّقِينَ

Be quick in the race for forgiveness from your Lord, and for a Garden whose width is that (of the whole) of the heavens and of the earth, prepared for the righteous,- (Aal Imran 3:133)

وَالَّذِينَ إِذَا فَعَلُوا فَاحِشَةً أَوْ ظَلَمُوا أَنْفُسَهُمْ ذَكَرُوا اللَّهَ فَاسْتَغْفَرُوا لِذُنُوبِهِمْ وَمَنْ يَغْفِرِ اللَّهُ إِلَّا اللَّهُ وَلَمْ يُصِرُّوا عَلَىٰ مَا فَعَلُوا وَهُمْ يَعْلَمُونَ

And those who, having done something to be ashamed of, or wronged their own souls, earnestly bring Allah to mind, and ask for forgiveness for their sins,- and who can forgive sins except Allah?- and are never obstinate in persisting knowingly in (the wrong) they have done. (Aal Imran 3:135)

Sunnah of Allah SWT never changes...

الَّذِينَ قَالَ لَهُمُ النَّاسُ إِنَّ النَّاسَ قَدْ جَمَعُوا لَكُمْ فَاخْشَوْهُمْ فَزَادَهُمْ إِيمَانًا وَقَالُوا حَسْبُنَا اللَّهُ وَنِعْمَ الْوَكِيلُ

Men said to them: "A great army is gathering against you": And frightened them: But it (only) increased their Faith: They said: "For us Allah sufficeth, and He is the best disposer of affairs."(Aal Imran 3:173)

أُولَٰئِكَ جَزَاءُ هُم مَّغْفِرَةٌ مِّن رَّبِّهِمْ وَجَنَّاتٌ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا ۗ وَنِعْمَ أَجْرُ الْعَامِلِينَ

For such the reward is forgiveness from their Lord, and Gardens with rivers flowing underneath,- an eternal dwelling: How excellent a recompense for those who work (and strive)! (Aal Imran 3:136)

فَدَخَلَتْ مِنْ قَبْلِكُمْ سُنَنٌ فَسِيرُوا فِي الْأَرْضِ فَانظُرُوا كَيْفَ كَانَ عَاقِبَةُ الْمُكْذِبِينَ

هَذَا بَيَانٌ لِلنَّاسِ وَهُدًى وَمَوْعِظَةٌ لِّلْمُتَّقِينَ

وَلَا تَهِنُوا وَلَا تَحْزَنُوا وَأَنْتُمْ الْأَعْلَوْنَ إِنْ كُنْتُمْ مُؤْمِنِينَ

إِنْ يَمَسُّكُمْ فِي ذَلِكَ هَزَاجٌ فَاصْبِرُوا لَهُ إِنَّ هَزَاجَ الْقَوْمِ الَّذِي كَفَرَ مِنْكُمْ أَكْبَرُ مِنْ هَزَاجِ الَّذِينَ آمَنُوا

وَيَتَّخِذَ مِنْكُمْ شُهَدَاءَ ۗ وَاللَّهُ لَا يُحِبُّ الظَّالِمِينَ

وَلِيُمَحِّصَ اللَّهُ الَّذِينَ آمَنُوا وَيَمْحَقَ الْكَافِرِينَ

أَمْ حَسِبْتُمْ أَنْ تُدْخَلُوا الْجَنَّةَ وَلَمَّا يَعْلَمِ اللَّهُ الَّذِينَ جَاهَدُوا مِنْكُمْ وَيَعْلَمَ الصَّابِرِينَ

Many were the Ways of Life that have passed away before you: travel through the earth, and see what was the end of those who rejected Truth.

Here is a plain statement to men, a guidance and instruction to those who fear Allah!

So lose not heart, nor fall into despair: For you must gain mastery if you are true in Faith.

If a wound hath touched you, be sure a similar wound hath touched the others. Such days (of varying fortunes) We give to men and men by turns: that Allah may know those that believe, and that He may take to Himself from your ranks Martyr-witnesses (to Truth). And Allah loveth not those that do wrong.

Allah's object also is to purge those that are true in Faith and to deprive of blessing Those that resist Faith.

Did you think that you would enter Heaven without Allah testing those of you who fought hard (In His Cause) and remained steadfast? (Aal Imran 3:137-142)

WHAT DO YOU THINK ABOUT THIS?

What about this verse in the Qur'an...

and [yet], do not forget your share of the world. (Al Qasas 28:77)

What to do with this verse?

A lot of so called Muslims today, when they hear this message of spending and sacrificing their wealth for Allah, answer back with this particular verse which is actually 1/3 of a verse. They justify their greed by saying, ‘look, Allah SWT wants us to gain our share of the *duniya*.’

We cannot do this with the Qur’an. We cannot take the middle of a verse and use it out of context to validate our actions. Muslim scholars clearly state that if you want to comprehend any verse of the Qur’an you have to first understand the context it was revealed in. Now if you want to understand this often misquoted verse, go from verses 76 to 83:

إِنَّ قَارُونَ كَانَ مِنْ قَوْمِ مُوسَىٰ فَبَغَىٰ عَلَيْهِمْ ۗ وَآتَيْنَاهُ مِنَ الْكُنُوزِ مَا إِنَّ مَفَاتِحَهُ لَتَنْوَأُ بِالْعُصْبَةِ
أُولِي الْقُوَّةِ إِذْ قَالَ لَهُ قَوْمُهُ لَا تَفْرَحْ ۗ إِنَّ اللَّهَ لَا يُحِبُّ الْفَرِحِينَ

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ ۗ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا ۗ وَأَحْسِنُ ۗ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ ۗ
وَلَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ ۗ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

قَالَ إِنَّمَا أُوتِيْتُهُ عَلَىٰ عِلْمٍ عِنْدِي ۗ أَوَلَمْ يَعْلَم أَنَّ اللَّهَ قَدْ أَهْلَكَ مِنْ قَبْلِهِ مِنَ الْقُرُونِ مَنْ هُوَ أَشَدُّ مِنْهُ قُوَّةً
وَأَكْثَرُ جَمْعًا ۗ وَلَا يُسْأَلُ عَن ذُنُوبِهِمُ الْمُجْرِمُونَ

فَخَرَجَ عَلَىٰ قَوْمِهِ فِي زِينَتِهِ ۗ قَالَ الَّذِينَ يُرِيدُونَ الْحَيَاةَ الدُّنْيَا يَا لَيْتَ لَنَا مِثْلَ مَا أُوتِيَ قَارُونُ إِنَّهُ لَأُوْ
حَظٌّ عَظِيمٌ

وَقَالَ الَّذِينَ أُوتُوا الْعِلْمَ وَيَلَكُمْ ثَوَابُ اللَّهِ خَيْرٌ لِّمَنْ آمَنَ وَعَمِلَ صَالِحًا وَلَا يُلَاقَاهَا إِلَّا الصَّابِرُونَ
فَخَسَفْنَا بِهِ وَبِدَارِهِ الْأَرْضَ فَمَا كَانَ لَهُ مِنْ فِئَةٍ يَنْصُرُونَهُ مِنْ دُونِ اللَّهِ وَمَا كَانَ مِنَ الْمُنتَصِرِينَ
وَأَصْبَحَ الَّذِينَ تَمَنَّوْا مَكَانَهُ بِالْأَمْسِ يَقُولُونَ وَيُكَانَنَّ اللَّهُ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ ۗ
لَوْلَا أَنْ مَنَّ اللَّهُ عَلَيْنَا لَخَسَفَ بِنَا ۗ وَيُكَانَنَّهُ لَا يَفْلَحُ الْكَافِرُونَ

تِلْكَ الدَّارُ الْآخِرَةُ نَجْعَلُهَا لِلَّذِينَ لَا يُرِيدُونَ عُلُوًّا فِي الْأَرْضِ وَلَا فَسَادًا ۗ وَالْعَاقِبَةُ لِلْمُتَّقِينَ

Indeed, Qarun was from the people of Moses, but he tyrannized them. And We gave him of treasures whose keys would burden a band of strong men; thereupon his people said to him, "Do not exult. Indeed, Allah does not like the exultant.

But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters."

He said, "I was only given it because of knowledge I have." Did he not know that Allah had destroyed before him of generations those who were greater than him in power and greater in accumulation [of wealth]? But the criminals, about their sins, will not be asked.

So he came out before his people in his adornment. Those who desired the worldly life said, "Oh, would that we had like what was given to Qarun. Indeed, he is one of great fortune."

But those who had been given knowledge said, "Woe to you! The reward of Allah is better for he who believes and does righteousness. And none are granted it except the patient."

And We caused the earth to swallow him and his home. And there was for him no company to aid him other than Allah, nor was he of those who [could] defend themselves.

And those who had wished for his position the previous day began to say, "Oh, how Allah extends provision to whom He wills of His servants and restricts it! If not that Allah had conferred favor on us, He would have caused it to swallow us. Oh, how the disbelievers do not succeed!"

That home of the Hereafter We assign to those who do not desire exaltedness upon the earth or corruption. And the [best] outcome is for the righteous. (Al Qasas 28: 76-83)

This is the story of a man named Qarun whose only concern was accumulation of wealth by all possible means. Allah SWT gave us his example as a warning, not to take him as a role model. Allah SWT is warning us not to be like him! Those who quote this segment of the verse to validate their accumulation of wealth are completely off!

This segment of the verse is actually an advice in the middle of a conversation between some pious people of the community and Qarun. They advised Qarun not to forget his share of *duniya* and do good deeds.

What is a person's real share from this *duniya*?

Majority of the scholars agree that your share from this *duniya* is what you will take with you after death. This share of your *duniya* is what will benefit you and lead you to jannah. Anything else that we accumulate which is not for the sake of Allah is in reality a waste and will not be in our favor on the Day of Judgment when we will have to stand in front of Allah SWT and justify it.

Please read the entire chapter of Al Qasas and try to comprehend the main wisdom behind it; especially the ending verses of the chapter. You will InshaAllah understand what I am talking about.

Someone might wonder that this article was supposed to be about *zakah* and various forms of spending; then what is up with these additional issues?

I am trying to gather all the misconstrued understandings about this particular issue to help you comprehend it from a broader perspective. I hope to save myself and many others on the Day we will be standing in front of Allah SWT and will be questioned for everything we accumulated, where it came from, where we spent it, and most of all what was our intention while doing it.

وَكَمْ أَهْلَكْنَا مِنْ قَرْيَةٍ بَطَرَتْ مَعِيشَتَهَا فَتِلْكَ مَسَاكِنُهُمْ لَمْ تُسْكَنْ مِنْ بَعْدِهِمْ إِلَّا قَلِيلًا وَكُنَّا نَحْنُ
الْوَارِثِينَ

وَمَا كَانَ رَبُّكَ مُهْلِكَ الْقُرَىٰ حَتَّىٰ يَبْعَثَ فِي أُمِّهَا رَسُولًا يَتْلُو عَلَيْهِمْ آيَاتِنَا وَمَا كُنَّا مُهْلِكِي الْقُرَىٰ إِلَّا
وَأَهْلِهَا ظَالِمُونَ

And how many a city have We destroyed that was insolent in its [way of] living, and those are their dwellings which have not been inhabited after them except briefly. And it is We who were the inheritors.

And never would your Lord have destroyed the cities until He had sent to their mother a messenger reciting to them Our verses. And We would not destroy the cities except while their people were wrongdoers. (Al Qasas 28: 58-59)

ISLAM IS A GIFT FROM ALLAH

يَمُنُونَ عَلَيْكَ أَنْ أَسْلَمُوا ۗ قُلْ لَا تَمُنُوا عَلَيَّ إِسْلَامَكُمْ ۗ بَلِ اللَّهُ يَمُنُّ عَلَيْكُمْ أَنْ هَدَاكُمْ لِلْإِيمَانِ إِنْ كُنْتُمْ صَادِقِينَ

إِنَّ اللَّهَ يَعْلَمُ غَيْبَ السَّمَاوَاتِ وَالْأَرْضِ ۗ وَاللَّهُ بَصِيرٌ بِمَا تَعْمَلُونَ

They consider it a favor to you that they have accepted Islam. Say, "Do not consider your Islam a favor to me. Rather, Allah has conferred favor upon you that He has guided you to the faith, if you should be truthful."

"Verily Allah knows the secrets of the heavens and the earth: and Allah Sees well all that you do." (Hujurat 49:17-18)

WHO IS THE BEST AND MOST PRESTIGIOUS IN THE EYES OF ALLAH SWT?

In these verses, Allah SWT is challenging mankind in a decisive language declaring to us who is the best speaker, who is the best doer, and who is the chosen one!

Our lives and our children are a trust from Allah SWT to us. Just look at what majority of us are aiming for and grooming our children for—learned or not learned! Are we aiming to be the best according to Allah SWT's definition or are we just preparing for material life and that's it?

وَمَنْ أَحْسَنُ قَوْلًا مِّمَّنْ دَعَا إِلَى اللَّهِ وَعَمِلَ صَالِحًا وَقَالَ إِنَّنِي مِنَ الْمُسْلِمِينَ
وَلَا تَسْتَوِي الْحَسَنَةُ وَلَا السَّيِّئَةُ ۗ ادْفَعْ بِالَّتِي هِيَ أَحْسَنُ فَإِذَا الَّذِي بَيْنَكَ وَبَيْنَهُ عَدَاوَةٌ كَأَنَّهُ وَلِيٌّ
حَمِيمٌ

وَمَا يُلْقَاهَا إِلَّا الَّذِينَ صَبَرُوا وَمَا يُلْقَاهَا إِلَّا ذُو حَظٍّ عَظِيمٍ

Who is better in speech than one who calls (men) to Allah, works righteousness, and says, "I am of those who bow in Islam"?

Nor can goodness and Evil be equal. Repel (Evil) with what is better: Then will he between whom and you was hatred become as it were your friend and intimate!

And no one will be granted such goodness except those who exercise patience and self-restraint, - none but persons of the greatest good fortune. (Fussilat 41:33-35)

PURPOSE AND DUTY OF A MUSLIM

إِنَّا أَرْسَلْنَاكَ شَاهِدًا وَمُبَشِّرًا وَنَذِيرًا

لَتُؤْمِنُوا بِاللَّهِ وَرَسُولِهِ وَتُعَزِّرُوهُ وَتُوَقِّرُوهُ وَتُسَبِّحُوهُ بُكْرَةً وَأَصِيلًا

إِنَّ الَّذِينَ يُبَايِعُونَكَ إِنَّمَا يُبَايِعُونَ اللَّهَ يَدُ اللَّهِ فَوْقَ أَيْدِيهِمْ ۖ فَمَنْ نَكَثَ فَإِنَّمَا يَنْكُثُ عَلَىٰ نَفْسِهِ ۗ وَمَنْ أَوْفَىٰ بِمَا عَاهَدَ عَلَيْهِ اللَّهُ فَمَسِيئَتِيهِ أَجْرًا عَظِيمًا

Indeed, We have sent you as a witness and a bringer of good tidings and a warner

That you [people] may believe in Allah and His Messenger and honor him and respect the Prophet and exalt Allah morning and afternoon.

Indeed, those who pledge allegiance to you, [O Muhammad] - they are actually pledging allegiance to Allah . The hand of Allah is over their hands. So he who breaks his word only breaks it to the detriment of himself. And he who fulfills that which he has promised Allah - He will give him a great reward. (Al Fath 48:8-10)

إِنَّمَا الْمُؤْمِنُونَ إِخْوَةٌ فَأَصْلِحُوا بَيْنَ أَخَوَيْكُمْ ۗ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُرْحَمُونَ

The Believers are but a single Brotherhood: So make peace and reconciliation between your two (contending) brothers; and fear Allah, that you may receive Mercy. (Hujurat 49:10)

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا ۗ إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ ۗ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ

O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that you may know each other (not that you may despise (each other)). Verily the most honored of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things). (Hujurat 49:13)

WHAT HAPPENS IF YOU FORGET THE MESSAGE?

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَلْتَنْظُرْ نَفْسٌ مَّا قَدَّمَتْ لِغَدٍ ۗ وَاتَّقُوا اللَّهَ ۗ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

وَلَا تَكُونُوا كَالَّذِينَ نَسُوا اللَّهَ فَأَنْسَاهُمْ أَنفُسَهُمْ ۗ أُولَٰئِكَ هُمُ الْفَاسِقُونَ

لَا يَسْتَوِي أَصْحَابُ النَّارِ وَأَصْحَابُ الْجَنَّةِ ۗ أَصْحَابُ الْجَنَّةِ هُمُ الْفَائِزُونَ

O you who believe! Fear Allah, and let every soul look to what (provision) He has sent forth for the morrow. Yea, fear Allah: for Allah is well-acquainted with (all) that you do.

And be you not like those who forgot Allah; and He made them forget their own souls! Such are the rebellious transgressors!

Not equal are the Companions of the Fire and the Companions of the Garden: it is the Companions of the Garden that will achieve Felicity. (Al Hashr 59:18-20)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَتَوَلَّوْا قَوْمًا غَضِبَ اللَّهُ عَلَيْهِمْ قَدْ يَئِسُوا مِنَ الْآخِرَةِ كَمَا يَئِسَ الْكُفَّارُ مِنْ أَصْحَابِ الْقُبُورِ

O you who believe! Turn not (for friendship) to people on whom is the Wrath of Allah, of the Hereafter they are already in despair, just as the Unbelievers are in despair about those (buried) in graves. (Al Mumtahina 60:13)

WARNING AGAINST ACCUMULATING DUNIYA AND NOT SPENDING

Imagine the severity of the matter when Allah the Most Merciful promises His anger, revenge, and severe torture to those who love their wealth and family above Allah SWT and His cause. Decide for yourself whether it is worth it.

The following verses were revealed for those who delayed spending at the time of need in the path of Allah SWT. Later on Allah SWT gave them three labels: *munafiqoon*, *fasiqoon*, *kafiroon*; and forbade His Prophet SAW from praying over them when they die and making *du'a* for them.

What about us today? We watch the news, we are aware of the condition of the *ummah*, we know the amount of poverty and need and still we are so blind that we cannot think beyond our own selfishness and greed. Ramadan after Ramadan, taraweeh after taraweeh and our life remains as if we have never heard Qur'an in our lives. It is as if Qur'an is not for us!

كَالَّذِينَ مِنْ قَبْلِكُمْ كَانُوا أَشَدَّ مِنْكُمْ قُوَّةً وَآكْثَرَ أَمْوَالًا وَأَوْلَادًا فَاسْتَمْتَعُوا بِخَلَاقِهِمْ فَاسْتَمْتَعْتُمْ بِخَلَاقِكُمْ كَمَا اسْتَمْتَعَ الَّذِينَ مِنْ قَبْلِكُمْ بِخَلَاقِهِمْ وَخُضْتُمْ كَالَّذِي خَاضُوا ۗ أُولَٰئِكَ حَبِطَتْ أَعْمَالُهُمْ فِي الدُّنْيَا وَالْآخِرَةِ ۗ وَأُولَٰئِكَ هُمُ الْخَاسِرُونَ

As in the case of those before you: they were mightier than you in power, and more flourishing in wealth and children. They had their enjoyment of their portion: and you have of yours, as did those before you; and you indulge in idle talk as they did. They!- their work are fruitless in this world and in the Hereafter, and they will lose (all spiritual good). (At Tawba 9:69)

فَلَا تُعْجِبْكَ أَمْوَالُهُمْ وَلَا أَوْلَادُهُمْ ۗ إِنَّمَا يُرِيدُ اللَّهُ لِيُعَذِّبَهُمْ بِهَا فِي الْحَيَاةِ الدُّنْيَا وَتَزْهَقَ أَنْفُسُهُمْ وَهُمْ كَافِرُونَ

وَيَحْلِفُونَ بِاللَّهِ إِنَّهُمْ لَمِنكُمْ وَمَا هُمْ مِّنْكُمْ وَلَكِنَّهُمْ قَوْمٌ يَفْرَقُونَ

Let not their wealth nor their (following in) sons dazzle you: in reality Allah's plan is to punish them with these things in this life, and that their souls may perish in their (very) denial of Allah. They swear by Allah that they are indeed of you; but they are not of you: yet they are afraid (to appear in their true colors). (At Tawba 9:55-56)

قُلْ إِنْ كَانَ آبَاؤُكُمْ وَأَبْنَاؤُكُمْ وَإِخْوَانُكُمْ وَأَزْوَاجُكُمْ وَعَشِيرَتُكُمْ وَأَمْوَالٌ اقْتَرَفْتُمُوهَا وَتِجَارَةٌ تَخْشَوْنَ كَسَادَهَا وَمَسَاكِينُ تَرْضَوْنَهَا أَحَبَّ إِلَيْكُمْ مِّنَ اللَّهِ وَرَسُولِهِ وَجِهَادٍ فِي سَبِيلِهِ فَتَرَبَّصُوا حَتَّى يَأْتِيَ اللَّهُ بِأَمْرِهِ ۗ وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْفَاسِقِينَ

Say: If it be that your fathers, your sons, your brothers, your mates, or your kindred; the wealth that you have gained; the commerce in which you fear a decline: or the dwellings in which you delight - are dearer to you than Allah, or His Messenger, or the striving in His cause;- then wait until Allah brings about His decision: and Allah guides not the rebellious. (At Tawba 9:24)

وَلَا تُعْجِبْكَ أَمْوَالُهُمْ وَأَوْلَادُهُمْ ۗ إِنَّمَا يُرِيدُ اللَّهُ أَنْ يُعَذِّبَهُمْ بِهَا فِي الدُّنْيَا وَتَزْهَقَ أَنْفُسُهُمْ وَهُمْ كَافِرُونَ

Nor let their wealth nor their (following in) sons dazzle you: Allah's plan is to punish them with these things in this world, and that their souls may perish in their (very) denial of Allah. (At Tawba 9:85)

BEARER OF THE LIGHT OF ALLAH

Considering the condition of the *ummah* today, if we do not support the cause of Islam by all means possible, we actually act like the enemy of Allah.

The light of Allah has its own customers, Allah SWT chooses whom He wants to carry his *noor*.

Question to ask yourself: Am I trying to diminish the light or am I a part of spreading it?

If you are spending to support the *deen* of Allah in every aspect, you are elevating the *noor* of Allah. If you are stingy and you love your money above the *deen* of Allah, you are diminishing the *noor* of Allah in earth.

يُرِيدُونَ أَنْ يُطْفِئُوا نُورَ اللَّهِ بِأَفْوَاهِهِمْ وَيَأْبَى اللَّهُ إِلَّا أَنْ يُتِمَّ نُورَهُ وَلَوْ كَرِهَ الْكَافِرُونَ

Fain would they extinguish Allah's light with their mouths, but Allah will not allow but that His light should be perfected, even though the Unbelievers may detest (it). (At Tawba 9:32)

فَإِنْ تَوَلَّوْا فَقُلْ حَسْبِيَ اللَّهُ لَا إِلَهَ إِلَّا هُوَ ۖ عَلَيْهِ تَوَكَّلْتُ ۖ وَهُوَ رَبُّ الْعَرْشِ الْعَظِيمِ

But if they turn away, Say: "Allah is sufficient for me: there is no god but He: On Him is my trust,- He the Lord of the Throne (of Glory) Supreme!" (At Tawba 9:129)

FINAL MESSAGE

When certain communities withheld part of the *zakah* after the death of Prophet SAW, Abu Bakr (RA) considered them out of Islam (*murtad*) and waged war against them saying...“*Is the deen of Allah to diminish while I am alive?*” He accepted the responsibility of the *deen* of Allah SWT and did whatever was in his power to serve the cause.

Today we are suffering from the consequences of the loss of this sense of responsibility. When people start taking the *deen* slightly, when they delay *salah*, delay *zakah*, delay, delay, delay...eventually the outcome is disastrous. All our actions have a reflection on society and humanity; starvation, illnesses, orphans living and dying with injustices are among the many calamities caused by our negligence. Our delay in carrying out goodness and justice is spreading mischief in earth.

We are supposed to be the carrier of the message—the *noor* of Allah, His light and mercy to humanity. At this point, neither are we benefitting from this message nor allowing others to do so. Not only that, our bad manners actually destroy the image of Islam and we see its result in the condition of the *ummah* today. We are passing on this state of affairs to our progeny and the cycle will continue.

We forget that everything that is given to us is *amanah*, a trust and we will be held responsible for it. We will stand in front of Allah SWT and will be questioned about our time, wealth, effort, everything! This forgetfulness is caused by blindness. It saddens me to say that our greed and selfishness has made us blind. Our hearts have hardened to the point we cannot feel for others any more.

If I say all that I want to, this article will be over 300 pages long. I already have the material! I advise you to read the *ahadeeth* of the Prophet SAW on the topic of spending and you will be fearful of our condition. If you like, request part 2 of ‘*Zakah* and Spending’, where I will take you through the *ahadeeth* of the Prophet SAW step by step to explain the importance of charity.

In the next few lines, I will try to share some of the benefits of charity as explained by our beloved Prophet SAW:

- Charity cures diseases.
- Charity protects us from the wrath of Allah SWT.
- Charity alleviates and protects us from major calamities.
- Charity cleanses us and cleanses our book from bad deeds.
- Charity is a blessing for us and our family.
- Charity makes us beloved to Allah SWT and secures for us the highest level in paradise.
- Charity is one of the elements of gaining victory from Allah SWT, and His support.
- Charity causes our good deeds to be accepted and blessed by Allah SWT.
- Charity can be the beginning of a new chapter between us and Allah and can change all conditions, whether individual or collective.

If we really comprehend this topic, we will not delay another minute in spending all that we can for the sake of Allah SWT. May Allah SWT put barakah in every word that we have read and allow us to comprehend it, understand it, reflect on it, and act upon it to the best of our abilities.
Ameen Ya Rabbal Alameen.