

Increasing Blessed Wealth

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Achieve Noble Character

Increasing Blessed Wealth

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We pray that Allah, the Exalted, completes His favour on us and accepts each letter of this book in His august court and allows it to testify on our behalf on the Last Day.

All praise to Allah, the Exalted, Lord of the worlds and endless blessings and peace be upon the Holy Prophet Muhammad, on his blessed Household and Companions, may Allah be pleased with them all.

Compiler's Notes

We have tried diligently to do justice in this volume however if there are any short falls found then the compiler is personally and solely responsible for them.

We accept the possibility of faults and shortcomings in an effort to complete such a difficult task. We might have unconsciously stumbled and committed errors for which we ask for indulgence and forgiveness of our readers and the drawing of our attention thereto will be appreciated. We earnestly invite constructive suggestions which can be made to ShaykhPod.Books@gmail.com.

Introduction

The following short book discusses some aspects of Increasing Blessed Wealth. This discussion is based on Chapter 30 Ar Rum, Verses 38-39 of the Holy Quran:

“So give the relative his right, as well as the needy and the traveler. That is best for those who desire the face [i.e., approval] of Allah, and it is they who will be the successful. And whatever you give for interest [advantage & usury] to increase within the wealth of people will not increase with Allah. But what you give in zakāh, desiring the face [i.e., approval] of Allah - those are the multipliers.”

Implementing the lessons discussed will aid a Muslim to Achieve Noble Character. According to the Hadith found in Jami At Tirmidhi, number 2003, the Holy Prophet Muhammad, peace and blessings be upon him, has advised that the heaviest thing in the Scales of Judgment Day will be Noble Character. It is one of qualities of the Holy Prophet Muhammad, peace and blessings be upon him, which Allah, the Exalted, complimented in Chapter 68 Al Qalam, Verse 4 of the Holy Quran:

“And indeed, you are of a great moral character.”

Therefore, it is a duty on all Muslims to gain and act on the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, in order to Achieve Noble Character.

Increasing Blessed Wealth

Chapter 30 – Ar Rum, Verses 38-39

فَاتِ ذَا الْقُرْبَىٰ حَقَّهُ، وَالْمَسْكِينِ وَابْنَ السَّبِيلِ ذَٰلِكَ خَيْرٌ لِّلَّذِينَ يُرِيدُونَ

وَجْهَ اللَّهِ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ ﴿٣٨﴾

وَمَا آتَيْتُم مِّن رَّبِّالْيَرْبُوا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِندَ اللَّهِ وَمَا آتَيْتُم مِّن

زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ ﴿٣٩﴾

“So give the relative his right, as well as the needy and the traveler. That is best for those who desire the face [i.e., approval] of Allah, and it is they who will be the successful.

And whatever you give for interest [i.e., advantage] to increase within the wealth of people will not increase with Allah. But what you give in zakāh, desiring the face [i.e., approval] of Allah - those are the multipliers.”

“So give the relative his right...That is best for those who desire the face [i.e., approval] of Allāh, and it is they who will be the successful.”

Upholding the ties of kinship is a vital aspect of Islam which cannot be abandoned if one desires success in both worlds. A true sign of one's faith is not spending all day worshipping Allah, the Exalted, in a Mosque but it is to fulfill the rights of Allah, the Exalted, and to fulfill the rights of the creation. One of the most important rights of the creation is to uphold the ties of kinship. One can feign piety by dressing Islamically but they cannot deceive Allah, the Exalted. When one turns the pages of history they will always observe that the pious servants of Allah, the Exalted, maintained their ties of kinship. Even when their relative's mistreated them they still responded with kindness. Chapter 41 Fussilat, verse 34:

“And not equal are the good deed and the bad. Repel [evil] by that [deed] which is better; and thereupon, the one whom between you and him is enmity [will become] as though he was a devoted friend.”

In a Hadith found in Sahih Muslim, number 6525, the Holy Prophet Muhammad, peace and blessings be upon him, advised that Allah, the Exalted, will always aid the one who strives to maintain their ties of kinship even if their relatives make things difficult for them.

Replying good with good is not special whereas, replying good to evil is the sign of a sincere believer. The former behavior is even seen in animals. In most cases, when one treats an animal kindly it will in turn show affection back. It is confirmed in a Hadith found in Sahih Bukhari, number 5991, that the one who truly upholds the bonds of kinship is the one who maintains ties even when their relatives sever them. The Holy Prophet Muhammad, peace and blessings be upon him, was constantly terrorized by most of his relatives but he always showed kindness towards them.

It is commonly known that one cannot achieve success without the closeness of Allah, the Exalted. But in a Hadith found in Sahih Bukhari, number 5987, Allah, the Exalted, has clearly declared that He will sever bonds with the one who cuts their ties of kinship over worldly reasons. Bear in mind, this is true irrespective of how much one struggles to fulfill the rights of Allah, the Exalted, in the form of worship such as, the obligatory prayers. If Allah, the Exalted, cuts ties with a muslim how can they achieve His closeness and eternal success?

In addition, in most cases Allah, the Exalted, delays the punishment of sins in order to give people the opportunity to repent. But breaking the ties of kinship over worldly reasons is punished swiftly. This has been confirmed in a Hadith found in Sunan Ibn Majah, number 4212.

Unfortunately, severing ties is commonly seen in the world today. People easily sever ties of kinship over petty worldly reasons. They fail to recognize that any loss which occurs in the material world is temporary but

if they are disconnected from Allah, the Exalted, they will face prolonged suffering in both worlds.

A reason for breaking the ties of kinship which is commonly seen within the Islamic community is when one reaches a higher social status through their occupation. This inspires them to discard their relatives as they believe they are not worthy of interacting with them anymore. Their love for their wealth and social status pushes them to the doors of paranoia which convinces them that their relatives only wish to take their wealth from them.

The Holy Quran indicates that these bonds will be questioned about on the Day of Judgment. Chapter 4 An Nisa, verse 1:

“...And fear Allah, through whom you ask one another, and the wombs. Indeed Allah is ever over you, an Observer.”

This verse also clearly indicates that one cannot obtain piety without upholding the ties of kinship. So those who believe they can achieve it through excess worship and fasting are proven wrong and must therefore change their behaviour.

Islam teaches muslims to uphold all ties of kinship by aiding their relatives in matters which are good whenever and wherever possible. They have been ordered to adopt a constructive mindset which unites relatives for the benefit of society rather than a destructive mentality which only causes divisions within families. According to a Hadith found in Sunan Abu Dawud, number 4919, creating divisions amongst people leads to one's destruction.

Those who sever their ties of kinship have been cursed in the Holy Quran. Chapter 47 Muhammad, verses 22-23:

“So would you perhaps, if you turned away, cause corruption on earth and sever your [ties of] relationship? Those [who do so] are the ones that Allah has cursed...”

How can one achieve their lawful desires in this world or in the next when they are encompassed with the curse of Allah, the Exalted, and deprived of His mercy?

Islam does not order one to go beyond their means in supporting their relatives nor does it ask them to sacrifice the limits of Allah, the Exalted, for their relatives as there is no obedience to the creation if it means disobedience to the Creator. This is confirmed in a Hadith found in Sunan Abu Dawud, number 2625. Therefore, one should never join their relatives in acts of evil. In this case, a muslim should command their relatives to do

good and gently forbid them from evil while maintaining respect for them.
Chapter 5 Al Ma'idah, verse 2:

“And cooperate in righteousness and piety, but do not cooperate in sin and aggression...”

Countless benefits are obtained by the one who maintains the ties of kinship for the sake of Allah, the Exalted. For example, the Holy Prophet Muhammad, peace and blessings be upon him, advised that the one who maintains ties will be blessed with extra grace in their provision and in their life. This is confirmed in a Hadith found in Sunan Abu Dawud, number 1693. This means that their provision irrespective of how little it is will be enough for them and it will provide them with peace of mind and body. Grace in life means they will find time to fulfill all their religious and worldly duties. These are two blessings muslims spend their whole life and wealth trying to obtain but many fail to recognize that Allah, the Exalted, has placed both of them in maintaining ties of kinship.

Maintaining ties of kinship is so important that the Holy Prophet Muhammad, peace and blessings be upon him, ordered muslims to fulfill this vital duty even with their non-muslim relatives. A Hadith advising this is found in Sahih Muslim, number 2324.

One of the traps of the Devil is that he aims to create dissension between relatives and within society which leads to broken families and social divisions. His ultimate goal is to weaken Islam as a nation. Unfortunately, some have become infamous for harboring grudges which go on for decades and pass on from generation to generation. A person will treat a relative well for decades but over one mistake and argument the latter will vow never to speak to them again. The Holy Prophet Muhammad, peace and blessings be upon him, has warned in a Hadith found in Sahih Muslim, number 6526, that it is unlawful for a muslim to cut off ties from another muslim over a worldly issue for more than three days. If this is the command regarding severing ties with a non-relative can one imagine the seriousness of severing ties with relatives? This question has been answered in Sahih Bukhari, number 5984. The Holy Prophet Muhammad, peace and blessings be upon him, has declared that the one who severs ties with a relative over worldly reasons will not enter Paradise.

One must reflect on the verses and Hadiths which discuss this important topic and realize that if after decades of sins Allah, the Exalted, does not close His doors or sever links with people why do people so easily turn their backs on their relatives over small worldly issues? This must change if one desires for their connection to Allah, the Exalted, to remain intact.

“So give...relative his right, as well as the needy...That is best for those who desire the face [i.e., approval] of Allāh, and it is they who will be the successful.”

This includes all types of aiding others not just financial aid. Any type of lawful need of others should be fulfilled according to one's strength and if a Muslim finds they cannot provide this aid then they should direct the needy person to someone who can help them. This will ensure they gain the same reward as the one who aids the needy person. This is confirmed in a Hadith found in Jami At Tirmidhi, number 2671. Muslims must sincerely aid others in ways which benefit them solely for the pleasure of Allah, the Exalted, without desiring any payback from people as this only leads to their reward being cancelled. Chapter 2 Al Baqarah, verse 264:

“O you who have believed, do not invalidate your charities with reminders [of it] or injury...”

Simply put, if a Muslim desires the aid of Allah, the Exalted, in their moment of need then they must strive to aid others when they are in need. This has been advised in a Hadith found in Sunan Abu Dawud, number 4893. But those who turn away from helping others may well be left stranded in their time of need.

If Muslims desire to demonstrate true gratitude to Allah, the Exalted, so that they receive an increase in blessings then they must use the blessings they already possess correctly as prescribed by Islam. Chapter 14 Ibrahim, verse 7:

“And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]...”

An aspect of this is helping the needy with whatever one possesses such as good advice.

One should understand a vital point which will prevent them from becoming proud. Namely, the help they offer the needy is not innately theirs. It was created and therefore belongs to Allah, the Exalted, and they must therefore use it according to the wishes of the true owner by helping the needy. In reality, the needy are doing their helper a favor as they will receive reward from Allah, the Exalted. If there was no one in need people would lose out on this method of gaining much reward.

“So give...relative his right, as well as...the traveler. That is best for those who desire the face [i.e., approval] of Allāh, and it is they who will be the successful.”

The traveller is the stranger who is stuck in a foreign land. Allah, the Exalted, encourages Muslims to give them some of their wealth in order to help them on their journey because they might need help and have great expenses. The one who possesses wealth should show compassion towards this stranger and help them in whatever way they can even if that is by giving them food or a means of transportation or protecting them from any wrongdoing that may occur to them during their journey.

In addition, this can include anyone a Muslim encounters outside their home. In a Hadith found in Sunan Abu Dawud, number 4815, the Holy Prophet Muhammad, peace and blessings be upon him, advised that people must fulfill the rights of the public road when they meet up in public.

The first thing advised in this Hadith is that Muslims should lower their gaze and not look at things which are unlawful to them. In fact, one should protect each organ of their body such as their tongue and ears in the same way.

The next thing advised in this Hadith is that they should keep their harm away from others. This includes both harm in the form of speech, such as

foul language and backbiting and harm caused through physical actions. In fact, a person cannot be a true believer until they keep their physical and verbal harm away from people and their possessions. This has been confirmed in a Hadith found in Sunan An Nasai, number 4998.

The next thing mentioned in the main Hadith under discussion is that one should return the Islamic greeting of peace to others. This includes initiating the Islamic greeting of peace through one's words and showing peace to others in one's actions. It is pure hypocrisy to extend peace to others through one's words and then harm them through their actions.

Finally, the main Hadith under discussion advises Muslim to command good and forbid evil. This should be carried out according to the three levels discussed in a Hadith found in Jami At Tirmidhi, number 2172. The highest level is to do it with one's actions within the bounds of the law. The next level is to do it with one's words. And the lowest level is to do it with one's heart meaning, secretly. This duty must always be fulfilled according to Islamic knowledge and in a gentle way. Often Muslims advise the correct thing but as they do it in a harsh way they only drive people further away from the obedience of Allah, the Exalted. It is therefore vital to combine knowledge with kind behavior so that the advice affects others in a positive way.

To conclude, it is important to note a Muslim should adopt and show these characteristics towards all people irrespective of their faith.

“...That is best for those who desire the face [i.e., approval] of Allāh, and it is they who will be the successful. And whatever you give for interest to increase within the wealth of people will not increase with Allāh...”

This could be referring to helping others with the intention of receiving something back from them. Meaning, it is not for the sake of Allah, the Exalted.

In a Hadith found in Jami At Tirmidhi, number 3154, the Holy Prophet Muhammad, peace and blessings be upon him, warned that those who perform deeds for the sake of people, such as showing off, instead of doing them for the pleasure of Allah, the Exalted, will be told to gain their reward on Judgment Day from the people they acted for which in reality is not possible to do.

It is important to understand that the foundation of all deeds and even Islam itself is one's intention. It is the very thing which Allah, the Exalted, judges people on according to a Hadith found in Sahih Bukhari, number 1. A muslim should ensure they perform all religious and useful worldly actions for the sake of Allah, the Exalted, so that they gain reward from Him in both worlds. A sign of this correct mentality is that this person neither expects nor desires people to appreciate or show gratitude to them for the deeds they perform. If one desires this then it indicates their incorrect intention.

In addition, acting with the correct intention prevents sadness and bitterness as the one who acts for the sake of people will eventually encounter ungrateful people who will make them annoyed and bitter as they feel they wasted their effort and time. Unfortunately, this is seen in parents and relatives as they often fulfill their duties towards their children and relatives for their sake instead of for the pleasure of Allah, the Exalted. But the one who acts for the sake of Allah, the exalted, will fulfill all their duties towards others such as their children and never become bitter or enraged when they fail to show gratitude towards them. This attitude leads to peace of mind and general happiness as they know Allah, the Exalted, is fully aware of their righteous deed and will reward them for it. This is the way all Muslims must act otherwise they may well be left empty handed on the Day of Judgment.

“...That is best for those who desire the face [i.e., approval] of Allāh, and it is they who will be the successful. And whatever you give for interest to increase within the wealth of people will not increase with Allāh...”

This could be referring to helping others with the incorrect intention, such as showing off.

In a Hadith found in Sunan Ibn Majah, number 3989, the Holy Prophet Muhammad, peace and blessings be upon him, warned that even slightly showing off is polytheism.

This is a minor type of polytheism which does not cause one to lose their faith. Instead it leads to the loss of reward as this muslim acted for the sake of pleasing people when they should have acted to please Allah, the Exalted. In fact, these people will be told on Judgment Day to seek their reward from those they acted for, which will not be possible. This has been warned in a Hadith found in Jami At Tirmidhi, number 3154.

If the Devil cannot prevent one from performing righteous deeds he will attempt to corrupt their intention thereby destroying their reward. If he cannot corrupt their intention in an obvious way he tries to corrupt it through subtle ways. This includes when people subtly show off their righteous deeds to others. Sometimes it is so subtle that the person themselves are not

fully aware of what they are doing. As gaining and acting on knowledge is a duty on all, according to a Hadith found in Sunan Ibn Majah, number 224, claiming ignorance will not be accepted by Allah, the Exalted, on Judgment Day.

Subtly showing off often occurs through social media and one's speech. For example, a muslim might inform others they are fasting even though no one directly asked them if they were fasting. Another example is when one publically recites the Holy Quran from memory in front of others thereby showing others they have memorized the Holy Quran. Even criticizing oneself publically can be considered showing off one's humility to others.

To conclude, showing off subtly destroys a muslim's reward and must be avoided in order to safeguard their righteous deeds. This is only possible by learning and acting on Islamic knowledge, such as how to safeguard one's speech.

“...That is best for those who desire the face [i.e., approval] of Allāh, and it is they who will be the successful. And whatever you give for interest to increase within the wealth of people will not increase with Allāh...”

This could be referring to helping others with the incorrect intention.

It is important for muslims to fulfil the rights people have over them, such as their parents, according to the teachings of Islam. But they should not do this for the sake of people nor should they go overboard in their duties by crossing the limits set by Allah, the Exalted. One should instead act only for the sake of Allah, the Exalted, and stay within the limits set by Him when fulfilling their duties to others. For example, they should not disobey Allah, the Exalted, in the process of pleasing people. The problem with dedicating one's life and efforts to people, even if no sins are committed, is that a day will certainly come when this person will realise that they dedicated so much effort to people but in return obtained nothing significant from them, such as gratitude. This attitude leads to bitterness towards life and people. If one persists on this attitude they will eventually fail in their duties towards Allah, the Exalted, and especially those duties towards people. On the other hand when one acts for the sake of Allah, the Exalted, irrespective of how little gratitude people show them they will not become bitter as they acted for and hope reward from Allah, the Exalted. If one's intention is sincere this will prevent bitterness as they seek payback for their efforts from Allah, the Exalted, not people. People might let them down through a lack of gratitude whereas Allah, the Exalted, will reward them beyond their expectations.

“And whatever you give for interest to increase within the wealth of people will not increase with Allāh...”

This could be referring to financial interest i.e. usury.

Financial interest denotes the amount that a lender receives from a borrower at a fixed rate of interest. At the time of the revelation of the Holy Quran many forms of interest transactions were practiced. Of these one was that the vendor sold an article and fixed a time limit for the payment of the price, stipulating that if the buyer failed to pay within the specified period of time they would extend the time limit but increase the price of the article. Another was that a person loaned a sum of money to another person and stipulated that the borrower should return a specified amount in excess of the amount loaned within a given time limit. A third form of interest transaction was that the borrower and vendor agreed that the former would repay the loan within a certain limit at a fixed rate of interest, and that if they failed to do so within the limit the lender would extend the time limit but at the same time would increase the rate of interest. It is transactions such as these that the injunctions mentioned here apply.

Those who believe this fail to differentiate between the profit gained from lawful investment and financial interest. As a result of this confusion some argue that if profit on money invested in a business is lawful why should the profit made from a loan be deemed unlawful? They argue that instead of a person investing their wealth they loan it to somebody who in turn makes a profit out of it. In such circumstances why should the borrower not pay the lender a part of the profit? They fail to recognize that no business venture is

immune from risk. No venture carries an absolute guarantee of profit. Therefore, it is not fair that the financier alone should be considered entitled to a profit at a fixed rate in all circumstances and should be protected against any chance of loss. It is not a part of justice that those who dedicate their resources are not guaranteed profit at any fixed rate whereas those who lend their wealth are fully secured against all risks of loss and are guaranteed profit at a fixed rate.

In a normal lawful transaction a buyer derives benefit from an item which they purchase from a seller. The seller receives compensation for the effort and time spent on making the item. In interest-related transactions on the other hand, exchange of benefits does not take place equitably. The interest receiving party receives a fixed amount as a payment for the loan they gave and thus their gain is secured. The other party can make use of the funds loaned but it may not always yield a profit. If such a person spends the borrowed funds on a need there will be no profit. Even if the funds are invested then one stands the chance of both making a profit or incurring a loss. Hence an interest-related transaction causes either a loss on one side and a profit on the other or an assured and fixed profit on one side and an uncertain profit on the other. Therefore, lawful trade is not equal to financial interest.

In addition, the burden of interest makes it extremely difficult for borrowers to repay the loan. They may even have to borrow from another source in order to pay off the original loan and interest. Because of the way interest works the sum outstanding against them often remains even after they have repaid the loan. This financial pressure can prevent people obtaining the necessities of life for themselves and their families. This stress can lead to many physical and mental problems.

Ultimately, in this type of system only the rich get richer while the poor get poorer.

Even though dealing with financial interest may outwardly seem that a person gains wealth but in reality it only causes an overall loss to them. This loss can take many forms. For example, it may lead them to losing good and lawful business dealings they could have obtained if they refrained from dealing with financial interest. Allah, the Exalted, may cause them to use their wealth in ways which do not please them. For example, they may encounter physical ailments which causes them to spend their precious unlawful wealth thereby failing to use it in ways pleasing to them. The overall loss has a spiritual aspect also. The more they deal with financial interest the greater their greed becomes meaning, their greed for worldly things is never satisfied which by definition makes them poor even if they possess much wealth. These people will go from one worldly issue to another throughout the day failing to achieve contentment as they lost the grace which accompanies lawful business and wealth. This may even push them towards gaining more unlawful wealth through financial interest and other means. The loss in the hereafter is more obvious. They will be left empty handed on the Day of Judgement as no good deed which is rooted in the unlawful, such as giving charity with unlawful wealth, is accepted by Allah, the Exalted. It does not take a scholar to determine where this person is likely to end up on Judgement Day.

“...But what you give in zakāh, desiring the face [i.e., approval] of Allāh - those are the multipliers.”

Severe warnings over failing to donate the obligatory charity have been given in the Holy Quran and the Hadiths of the Holy Prophet Muhammad, peace and blessings be upon him. For example, a Hadith found in Sahih Bukhari, number 1403, warns that the person who does not donate their obligatory charity will encounter a large poisonous snake which will continuously bite them on the Day of Judgement. Chapter 3 Alee Imran, verse 180:

“And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection...”

According to a Hadith found in Sunan Ibn Majah, number 4019, when the members of a society withhold the obligatory charity Allah, the Exalted, will withhold rain and if it was not for the animals He would not let it rain at all. This major sin is therefore one potential cause of the long periods of drought some nations face.

Not offering the obligatory charity is a sign of extreme greed as it is only an extremely tiny portion of one's wealth namely, 2.5%. It is clear that the

miser is far from Allah, the Exalted, the people and close to Hell. This is confirmed in a Hadith found in Jami At Tirmidhi, number 1961.

Muslims must understand that donating the obligatory charity does not only protect them from punishment but it leads to blessings in one's life which far outweigh the wealth they donated. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, has made it clear in a Hadith found in Sahih Muslim, number 6592, that charity does not decrease one's wealth. This means that when one donates Allah, the Exalted, compensates them. For example, He provides them with business opportunities which cause them to gain more wealth than they donated. This repayment is confirmed in many places of the Holy Quran for example, chapter 57 Al Hadid, verse 11:

“Who is it that would loan Allah a goodly loan so He will multiply it for him and he will have a noble reward?”

In addition, this Hadith could indicate that as each person's provision is pre-recorded whatever wealth which is destined to be spent on them will never change irrespective of how much wealth a person donates. This is confirmed in a Hadith found in Sahih Muslim, number 6748.

A muslim must therefore avoid the wrath of Allah, the Exalted, by donating a very small fraction of their wealth in the form of the obligatory charity

while hoping for a reward which is much greater both in this world and the next.

“...desiring the face [i.e., approval] of Allah - those are the multipliers.”

Throughout Islamic teachings different amounts of reward have been declared for performing righteous deeds. Some teachings advise ten times reward like this Hadith, others seven hundred times and in some cases a reward which cannot be counted. Chapter 2 Al Baqarah, verse 261:

“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...”

This varying reward is dependent on one's sincerity. The more sincere a person is the more they will be rewarded. Meaning, the more they perform the righteous deed for the sake of Allah, the Exalted, the more they will be rewarded. For example, the one who only acts to please Allah, the Exalted, without desiring a lawful worldly blessing will obtain more reward than the one who acts in order to please Allah, the Exalted, and seeks a lawful worldly blessing.

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