

Charity & Financial Dealings

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Achieve Noble Character

Charity & Financial Dealings

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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 Two Aspects of Noble Character: Charity and Financial Dealings.

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 the 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.

Charity & Financial Dealings

Charity - 1

In a Hadith found in Jami At Tirmidhi, number 661, the Holy Prophet Muhammad, peace and blessings be upon him, advised that when a muslim donates a tiny amount of charity, such as a single date fruit from lawful earnings, Allah, the Exalted, will give reward on Judgment Day equivalent to a large mountain.

The first thing to note is that Allah, the Exalted, is only pleased with wealth which is obtained lawfully and utilized in a lawful manner. Any wealth which is obtained unlawfully will corrupt any righteous deed it is used upon, such as charity or performing the Holy Pilgrimage with it. A Hadith found in Sahih Muslim, number 2346, clearly warns that a person's supplication will be rejected if they obtain and utilize the unlawful. If one's supplication is rejected how can any other action be accepted by Allah, the Exalted?

Finally, this Hadith indicates the importance of spending in anyway which pleases Allah, the Exalted, such as spending on one's needs and the needs of their dependents. This has been confirmed in a Hadith found in Sahih Bukhari, number 4006. Allah, the Exalted, will greatly reward those who spend in the correct way according to their intention meaning, the quality of their spending and not according to quantity. Therefore, muslims should correct their intention by spending for the

sake of Allah, the Exalted, according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, irrespective of how much or little it is. It is important for a muslim to spend according to their means and never worry about how much or little they spend. It is hoped that whoever spends according to their means will be granted reward according to the infinite status of Allah, the Exalted, which is beyond comprehension. But the one who holds back will miss out on this great reward.

In addition, the main Hadith also includes using one's other lawful worldly blessings in ways pleasing to Allah, the Exalted, such as aiding others emotionally and physically. As long as one aids others in what is good for the sake of pleasing Allah, the Exalted, and they do not seek gratitude or praise from people, they will receive an uncountable reward.

Charity - 2

In a Hadith found in Sahih Muslim, number 2336, the Holy Prophet Muhammad, peace and blessings be upon him, advised that every day two Angels supplicate to Allah, the Exalted. The first asks Allah, the Exalted, to compensate the one who spends for His sake. The second asks Allah, the Exalted, to destroy the one who withholds.

The aim of this Hadith is to encourage one to become generous and avoid being stingy. It is important to note that spending for the sake of Allah, the Exalted, does not only involve the obligatory charity but also includes spending on one's own necessities and the necessities of their dependents, without waste and extravagance, as this has been commanded by Islam. Anyone who fails to spend on these elements deserves for their wealth to be destroyed, as they have failed to fulfil its purpose which in reality makes wealth useless. It is important to note, spending for the sake of Allah, the Exalted, never leads to an overall loss as a person is compensated one way or another. In fact the Holy Prophet Muhammad, peace and blessings be upon him, has guaranteed that charity does not decrease one's wealth in a Hadith found in Jami At Tirmidhi, number 2029. Chapter 34 Saba, verse 39:

“...But whatever thing you spend [in His cause] - He will compensate it...”

A muslim should remember a generous person is close to Allah, the Exalted, close to Paradise, close to people and far from Hell. Whereas, the stingy person is far from Allah, the Exalted, far from Paradise, far from people and close to Hell. This has been confirmed in a Hadith found in Jami At Tirmidhi, number 1961.

Finally, it is important to note that this Hadith applies to all blessings one possesses, such as their good health, not just wealth. So if one fails to dedicate and use their blessings in the correct way, as commanded by Allah, the Exalted, the supplication of the Angel will go against them. The destruction mentioned in the main Hadith does not necessarily refer to losing the blessing but includes the worldly blessing becoming a source of stress and difficulty for them in both worlds. This can be easily observed in those who fail to use their blessings correctly, such as their wealth. The very wealth they obtain and hoard hoping it will become a source of peace for them becomes the source of their stress and anxiety. Therefore, it is vital for muslims to correctly use each blessing according to the teachings of Islam so that they receive more in both worlds, which in reality is true gratitude. Otherwise, they may well lose the blessing forever. Chapter 14 Ibrahim, verse 7:

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

Charity - 3

In a Hadith found in Sahih Bukhari, number 6444, the Holy Prophet Muhammad, peace and blessings be upon him, warned that the rich in this world will be poor in the hereafter unless they spend their blessings correctly but these people are a few in number.

This means that the majority of wealthy people incorrectly spend their wealth. Meaning, on things which are either vain and therefore provide them with no benefit in the hereafter and no real benefit in this world. Or they spend on sinful things which will become a burden for them in both worlds. Or they spend on lawful things in a way disliked by Islam such as being wasteful or extravagant. Because of these reasons the rich will become poor on Judgment Day, as they did not use their blessings, such as their wealth, in ways pleasing to Allah, the Exalted. This poverty will lead to a difficult accountability, stress, regrets and even punishment.

In addition, those who hoard their wealth will find that their wealth abandons them at their grave and so they will reach the hereafter empty handed meaning, as a pauper. This has been warned in a Hadith found in Jami At Tirmidhi, number 2379. The deceased will leave the wealth behind for others to enjoy while they are held accountable for earning and hoarding it.

Finally, as the wealthy are distracted by gaining, hoarding, safeguarding and increasing their wealth, it distracts them from performing righteous deeds, which is the thing that will make someone rich on Judgment Day. In reality, losing out on this will make them poor.

It is important to note, spending wealth correctly is not only donating charity but includes one's spending on their necessities and the necessities of their dependents without being wasteful or extravagant.

The truly rich person is the one who uses their blessings, such as their wealth, correctly as prescribed by Islam. This person will be rich in this world and in the next. Chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

In reality, this person takes their blessings with them to the hereafter. This attitude also provides them with free time which allows them to perform righteous deeds, which in turn, only increases their richness in the hereafter.

Finally, the one who uses the blessings they have been granted in ways pleasing to Allah, the Exalted, has demonstrated gratitude to Him. This will lead to an increase in blessings for them in both worlds. This is the correct definition of richness. Chapter 14 Ibrahim, verse 7:

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

Charity - 4

In a long Hadith found in Sahih Bukhari, number 6806, the Holy Prophet Muhammad, peace and blessings be upon him, mentioned seven groups of people who will be granted shade on the Day of Judgment by Allah, the Exalted.

This shade will protect them from the horrors of the Day of Judgment which includes the unbearable heat caused by the Sun being brought within two miles of the creation. This has been warned in a Hadith found in Jami At Tirmidhi, number 2421.

One of these groups includes a person who donates secret charity. Even though donating charity publically can invite and encourage others to do the same, which increases one's reward depending on how many people follow their behaviour which is confirmed in a Hadith found in Sahih Muslim, number 2351, yet, donating charity in secret avoids the dangerous sin of showing off, which destroys one's deed. When a muslim donates in secret it indicates their sincerity to only please Allah, the Exalted.

It is important to note, this Hadith did not set a limit of how much charity must be donated. So a muslim has no excuse if they fail to act on this advice as Allah, the Exalted, observes the quality of a deed meaning, a person's sincerity, not quantity. This has been confirmed in a Hadith found in Sahih Bukhari, number 1.

In addition, charity in Islam is not only restricted to donating wealth. In fact, it encompasses all good deeds, such as commanding good and forbidding evil. This has been advised in a Hadith found in Sahih Muslim, number 1671. As long as one of these righteous deeds is done in secret without the person mentioning it to others it is hoped they will fulfil this Hadith and be granted shade on Judgment Day.

Charity - 5

In a Hadith found in Sahih Bukhari, number 1417, the Holy Prophet Muhammad, peace and blessings be upon him, advised that a muslim should save themselves from Hell even by giving half a date fruit in charity.

This Hadith, like many other teachings of Islam, indicates the importance of quality over quantity. The Devil often puts off muslims from performing righteous deeds by making them believe the deed is too small and therefore insignificant to Allah, the Exalted. Unfortunately, even other ignorant Muslims often discourage others from certain righteous deeds claiming they are insignificant and unnecessary.

It is important for a muslim not to fall for this trap and instead strive to perform all righteous deeds, big or small, as Allah, the Exalted, undoubtedly observes one's quality and judges people based on it. An aspect of this quality is one's intention, meaning, whether one is doing it purely for the sake of Allah, the Exalted, or for some other reason, such as showing off.

A muslim should firstly concentrate on correcting the quality of their good deed, such as possessing a good intention, and then ensure that the source of the good deed, such as giving charity, is from a lawful source, as any deed which has a foundation in the unlawful will not be accepted. This has been warned in a Hadith found in Jami At Tirmidhi, number 661. Next, a muslim should perform all voluntary righteous deeds

according to their means and strength. The Holy Prophet Muhammad, peace and blessings be upon him, has made it clear in a Hadith found in Sahih Bukhari, number 6465, that the most beloved deeds to Allah, the Exalted, are the regular ones, even if they are considered small.

In addition, regularly performing good deeds is more likely to change a muslim for the better compared to doing a big deed once in a blue moon. In respect to voluntary charity, a muslim should donate regularly according to their means, even if it is a single pound, and firmly believe Allah, the Exalted, will turn this into a mountain of reward on Judgment Day. This in fact, has been promised in a Hadith found in Jami At Tirmidhi, number 662.

To conclude, a muslim should concentrate on quality over quantity and perform all types of good deeds regularly according to their means and strength.

Charity - 6

In a Hadith found in Jami At Tirmidhi, number 2029, the Holy Prophet Muhammad, peace and blessings be upon him, advised three things. The first is that charity does not decrease one's wealth.

This is because whatever a muslim spends for the sake of Allah, the Exalted, in respect to any blessing, such as time, Allah, the Exalted, will compensate them. This compensation will be much more than what they originally used. Chapter 2 Al Baqarah, verse 245:

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

For example, Allah, the Exalted, may grant the one who spends for His sake with financial opportunities which leads to an overall increase in wealth. In addition, this could be referring to the reality that whatever is destined to be spent on a person, which is their true wealth, can never change irrespective of their behaviour or the behaviour of the entire creation. In fact, a person's provision was allocated to them over fifty thousand years before Allah, the Exalted, created the Heavens and the Earth. This is confirmed in a Hadith found in Sahih Muslim, number 6748. So in reality, one's charity will not change the amount of wealth which is destined to be spent on them, such as wealth spent on their food. Finally, charity does not reduce one's wealth, as one is only depositing their wealth in their hereafter account. This is like the one

who transfers money between two bank accounts their own. In this respect, charity does not reduce one's wealth, as the real beneficiary is oneself. Remembering this will prevent one from seeking gratitude from those they aid and it will prevent pride, as one is, in reality, benefiting no one other than themselves when they give charity.

Charity - 7

In a Hadith found in Sahih Bukhari, number 6006, the Holy Prophet Muhammad, peace and blessings be upon him, advised that a muslim can gain the same reward as the one who fasts every day and offers the voluntary prayer all night if they financially support a widow or a poor person.

In this busy modern world muslims often struggle to make time to perform voluntary righteous deeds, such as voluntary fasts or the voluntary night prayer. Islam, as always, gives everyone, irrespective of their lifestyle, a convenient way to receive reward from Allah, the Exalted. In this case, a muslim can financially support a widow or poor person in order to obtain this great reward. It is even easier in this day and age to sponsor the needy as one does not need to journey to them in order to aid them. One can use reputable and trustworthy charities in order to donate regularly. And a muslim must not be fooled and deterred from donating by believing their money will not reach the needy as Allah, the Exalted, will reward them according to their intention, irrespective of if the money reaches the poor or not. This has been indicated in a Hadith found in Sahih Bukhari, number 1. A muslim's duty is to donate through a reputable and trustworthy charity with the correct intention namely, to please Allah, the Exalted.

Sponsoring the needy is not expensive as most people spend more money on their monthly phone bill and other unnecessary luxury things. The sad truth is that if each financially-able muslim sponsored a needy person it would dramatically decrease poverty in the world.

Finally, the one who cannot afford to do this should encourage the one who can afford it and as a result they will receive the reward of donating the charity. This has been confirmed in a Hadith found in Jami At Tirmidhi, number 2674.

This therefore, leaves no reason why all Muslims should miss out on obtaining this easy reward.

Charity - 8

In a Hadith found in Jami At Tirmidhi, number 664, the Holy Prophet Muhammad, peace and blessings be upon him, advised that charity extinguishes the anger of Allah, the Exalted, and protects one against an evil death.

This charity includes both obligatory and voluntary charity. As mentioned in this Hadith, charity has a strong positive effect as wealth is often a beloved worldly thing to people. So when they give it up for the sake of Allah, the Exalted, by donating it to the needy, Allah, the Exalted, averts His anger from them, anger caused by their disobedience. When this occurs the person will become encompassed by the mercy of Allah, the Exalted, which will guide them through the difficulties, temptations and tests they face in this world safely, so that when they reach their death, they die in submission to Allah, the Exalted, meaning, as a true muslim.

An evil death is when one dies without their faith. This can occur when one possesses weak faith, which is a result of their ignorance of Islamic knowledge. The more one gains and acts on Islamic knowledge, the stronger their faith will become. An evil death can also occur when one persists on major sins, such as abandoning the obligatory prayers. It does not take a scholar to conclude where this person will end up in the hereafter. It is the reason why the Holy Prophet Muhammad, peace and blessings be upon him, advised in a Hadith found in Jami At Tirmidhi, number 1961, that a generous person is close to Allah, the Exalted, close to people, close to Paradise and far from Hell.

A muslim should therefore make it their habit to donate charity regularly, according to their means, as Allah, the Exalted, observes quality meaning, one's sincerity, not quantity. Even a date fruit given sincerely for the sake of Allah, the Exalted, will earn a muslim reward greater in size than a mountain. This has been confirmed in a Hadith found in Sahih Muslim, number 2342.

Finally, one must remember that charity includes all good deeds that help others, not just wealth. So the one who does not possess wealth, should give charity in other ways, such as giving others their time, energy and emotional support. The least one can do is keep their verbal and physical harm away from others, as this is considered as giving charity to oneself. This has been advised in a Hadith found in Sahih Muslim, number 250.

Charity - 9

In a Hadith found in Imam Munzari's, Awareness and Apprehension, number 603, the Holy Prophet Muhammad, peace and blessings be upon him, advised that everyone will stand under the shade of their charity on Judgment Day.

It is important to bear in mind this is an extremely vital blessing to obtain, as the Sun will be brought within two miles of the creation on Judgment Day. This has been warned in a Hadith found in Jami At Tirmidhi, number 2421. People struggle to handle the heat of a summer's day, how will they possibly handle the heat of Judgment Day without shade?

A muslim should therefore strive to give regular charity irrespective of its quantity as Allah, the Exalted, does not observe quantity, He judges actions based on quality, meaning, one's sincerity. This is confirmed in a Hadith found in Sahih Bukhari, number 1.

In addition, a Hadith found in Sahih Bukhari, number 6465, advises that the most beloved deeds to Allah, the Exalted, are the regular ones, even if they are small. In fact, Allah, the Exalted, has made it clear that He will reward actions even if they are the size of an atom. Chapter 99 Az Zalzalah, verse 7:

“So whoever does an atom's weight of good will see it”

Therefore, this leaves muslims with no excuse in failing to regularly donate charity for the pleasure of Allah, the Exalted, hoping to gain a strong shade which protects them from the severe heat of a Great Day.

Finally, one must remember that charity includes all good deeds that help others, not just wealth. So the one who does not possess wealth, should give charity in other ways, such as giving others their time, energy and emotional support. The least one can do is keep their verbal and physical harm away from others, as this is considered as giving charity to oneself. This has been advised in a Hadith found in Sahih Muslim, number 250.

Charity - 10

In a Hadith found in Jami At Tirmidhi, number 1855, the Holy Prophet Muhammad, peace and blessings be upon him, advised some characteristics which will allow a muslim to enter Paradise in peace.

One of these characteristics is to feed others for the sake of Allah, the Exalted. This is a great deed which leads to the pleasure of Allah, the Exalted, and a great reward. Chapter 76 Al Insan, verses 9-11:

"We feed you only for the face [i.e., approval] of Allah. We wish not from you reward or gratitude. Indeed, We fear from our Lord a Day austere and distressful." So Allah will protect them from the evil of that Day and give them radiance and happiness."

In addition, the one who feeds others for the sake of Allah, the Exalted, will be fed the fruits of Paradise on Judgment Day. This has been advised in a Hadith found in Jami At Tirmidhi, number 2449. Finally, a muslim should strive to give all forms of charity regularly, according to their means, irrespective of its quantity, as Allah, the Exalted, judges quality meaning, one's intention. This has been advised in a Hadith found in Sahih Bukhari, number 1.

Charity - 11

In a Hadith found in Imam Munzari's, Awareness and Apprehension, number 2520, the Holy Prophet Muhammad, peace and blessings be upon him, advised the characteristics of a fortunate person.

One of these characteristics is spending one's excess wealth in ways pleasing to Allah, the Exalted. Excess wealth is the wealth which remains after one fulfills their needs and the needs of their dependents without waste, excessiveness or extravagance. A muslim should save reasonably for the near future and then spend the rest in ways pleasing to Allah, the Exalted, such as charity. They should not spend it on vain or sinful things or hoard it. Hoarding wealth in reality makes it useless, as this practice defies the very purpose of its creation. Wealth which circulates in society is beneficial to all whereas hoarding only widens the gap between the rich and the poor. And it in reality does not benefit its owner, as they failed to enjoy it during their life yet will be held accountable for it in the hereafter. A muslim should either avoid obtaining excess wealth or at least use it in the correct way. In addition, this advice applies to all of one's blessings, meaning, one must strive to use all the blessings they have been granted in ways pleasing to Allah, the Exalted, and avoid using them on vain or sinful things. Vain things only lead to wasting one's precious resources and it will be a great regret for them on Judgement Day, especially when they observe the reward given to those who utilized their blessings correctly. Finally, vain and sinful things only lead to stress and trouble in both worlds, as this causes one to forget Allah, the Exalted, as truly remembering Him involves using the blessings one has been granted in ways pleasing to Him. Chapter 20 Taha, verse 124:

"And whoever turns away from My remembrance - indeed, he will have a depressed [i.e., difficult] life, and We will gather [i.e., raise] him on the Day of Resurrection blind."

Charity - 12

In a Hadith found in Imam Munzari's, Awareness and Apprehension, number 2556, the Holy Prophet Muhammad, peace and blessings be upon him, gave glad tidings to the one who possesses the following characteristics.

One of these characteristics is spending wealth without being disobedient to Allah, the Exalted, and to aid the weak and needy. This includes any spending which derives real benefit in this world or the next. It includes spending on fulfilling one's needs and the needs of one's dependents without excessiveness, waste or extravagance. Spending in this way is in fact a righteous deed according to a Hadith found in Sahih Bukhari, number 4006. This correct spending encompasses all of the worldly blessings one has been granted and involves using them in ways pleasing to Allah, the Exalted.

Aiding the needy includes all types of aid and support, such as financial, emotional and physical help. The one who aids others in this way will obtain the support of Allah, the Exalted, in both worlds. This is confirmed in a Hadith found in Jami At Tirmidhi, number 1930. The one who gains this cannot fail, as the help of Allah, the Exalted, overcomes all things. One must always remain sincere in their deeds by only performing them in order to please Allah, the Exalted. This is proven when one does not hope for nor demand any gratitude from people. One should aid others just like they desire others to aid them.

Charity - 13

In a Hadith found in Sahih Muslim, number 250, the Holy Prophet Muhammad, peace and blessings be upon him, advised some easy righteous deeds to perform.

The first righteous deed is to help someone in their specific trade, according to one's means. For example, a muslim can support someone in their profession by paying for their further education or any fees connected to their profession. Helping in this way is in fact a great way of supporting an entire family, as helping a person who earns to support their family is indirectly supporting the family, even though it is far cheaper and easier than actually supporting the entire family. In addition, the donor will continue to gain reward, even after their death, as long as the person is benefitting from the donor's support while working in their trade.

The next thing mentioned in the main Hadith under discussion is that a muslim should help someone who does not have a profession. This can include advising them on the best thing to do in order to obtain lawful wealth, paying for their education or encouraging business owners to hire them. This includes anything which aids this type of person to obtain lawful provision so that they can fulfill their needs and the needs of their dependents. This is an important good deed as the one who does not have a lawful occupation is more likely to seek wealth through unlawful means, such as crimes. Helping people to obtain a lawful profession therefore reduces crimes and poverty within society. This benefits everyone within the society.

The final thing mentioned in the main Hadith under discussion, which all muslims are capable of doing, is keeping their harm away from others, as this is an act of charity to oneself, as it saves them from punishment. In fact, keeping one's verbal and physical harm away from the self and possessions of others is the very definition of a true muslim and believer. This is confirmed in a Hadith found in Sunan An Nasai, number 4998. It includes treating others in the same way one desires others to treat them. Simply put, the one who leaves others in peace will be granted peace and reward. The muslim who adds to this behaviour by benefiting others, according to their means, even if it is only a good word of encouragement, will gain reward on top of reward, and this leads to success in both worlds. Finally, keeping one's harm away from others is important, as justice will be established on Judgement Day. The one who wronged others will be forced to hand over their good deeds to those who they wronged, and if necessary, they will take the sins of those they wronged. This may well cause them to be hurled into Hell. This has been warned in a Hadith found in Sahih Muslim, number 6579.

Charity - 14

In a Hadith found in Sahih Bukhari, number 1427, the Holy Prophet Muhammad, peace and blessings be upon him, gave some advice relating to wealth.

The first thing is that the upper hand is better than the lower hand. This means that the one who strives to give their obligatory and voluntary charity, according to their means, is superior to the one who gives less and instead takes things, such as wealth, from others. This Hadith does not criticize the needy, as they are entitled to take from others to fulfill their needs. But it criticizes those who are capable of giving but withhold and those who do not need to take things from others yet, still ask and take them. A muslim should give according to their means, irrespective of its size, as Allah, the Exalted, observes quality meaning, one's sincerity, not quantity. Every atom's worth of good will be recorded and rewarded by Allah, the Exalted. Chapter 99 Az Zalzalah, verse 7:

“So whoever does an atom's weight of good will see it.”

And muslims should only ask and take things from others if they really need them. Otherwise, they should abstain from asking too much, as this leads to one becoming dependent on other people and losing trust in Allah, the Exalted. One should use the resources they have been granted according to the teachings of Islam, such as their physical

strength, and rely on Allah, the Exalted, to fulfil their needs. Chapter 11 Hud, verse 6:

"And there is no creature on earth but that upon Allāh is its provision, and He knows its place of dwelling and place of storage. All is in a clear register."

The next thing mentioned in the main Hadith under discussion is that a muslim must first spend on their own necessities and the necessities of their dependents before donating charity. This is not only a righteous deed according to a Hadith found in Sahih Bukhari, number 4006, but it is also sinful to fail in striving in lawful ways to fulfill the needs of one's dependents, according to a Hadith found in Sahih Muslim, number 2312.

The final thing mentioned in the main Hadith under discussion is that the best charity is when one donates after fulfilling their needs and the needs of their dependents without excessiveness, waste or extravagance and without putting themselves into financial difficulty. Islam teaches muslims not to donate all their wealth but to donate regularly according to their means in a balanced way. Quality and consistency of deeds are more important than the quantity of deeds.

Charity - 15

In a Hadith found in Sahih Muslim, number 2376, the Holy Prophet Muhammad, peace and blessings be upon him, indicated that the one who spends in ways pleasing to Allah, the Exalted, will be rewarded according to what they give. And he warned not to hoard otherwise Allah, the Exalted, will withhold His blessings.

It is important to note, that one must only obtain and spend lawful wealth, as any righteous deed which has a foundation in the unlawful will be rejected by Allah, the Exalted, irrespective of one's intention. This has been warned in a Hadith found in Sahih Muslim, number 2342. Just like the inward foundation of Islam is one's intention, similarly the outward foundation of Islam is obtaining and utilising the lawful.

In addition, this spending is not only through charity but includes spending on one's own necessities and the necessities of their dependents according to the teachings of Islam without waste, excessiveness or extravagance. This is in fact a righteous deed according to a Hadith found in Sahih Bukhari, number 4006. A muslim should spend in a balanced way whereby they help others without becoming needy themselves. Chapter 17 Al Isra, verse 29:

“And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent.”

A muslim should donate regularly according to their means, even if it is a little, as Allah, the Exalted, observes one's quality meaning, their sincerity, not the quantity of a deed. Regularly donating a little is far better and more beloved to Allah, the Exalted, than donating a larger amount once in a while. This has been advised in a Hadith found in Sahih Bukhari, number 6465.

It is important to note, as mentioned in the main Hadith under discussion, when one gives according to their means, Allah, the Exalted, will reward them according to His infinite status. But the one who holds back will find a similar response from Allah, the Exalted. If a muslim hoards their wealth, they will leave it behind for others to enjoy while they are held accountable for it. If they misuse their wealth it will become a curse and burden for them in this world and a punishment in the next.

Finally, this Hadith applies to all of the worldly blessings one has been granted, not just wealth. When one strives to use them in ways pleasing to Allah, the Exalted, they will find peace of mind, success and an increase in blessings, as they have shown gratitude to Allah, the Exalted. Chapter 14 Ibrahim, verse 7:

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

And chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

This makes it clear that a Muslim does not need to be wealthy in order to gain blessings, peace and success in both worlds. They only need to use the blessings they have been granted in ways pleasing to Allah, the Exalted, irrespective of how little these blessings are.

Charity - 16

In a Hadith found in Sunan Abu Dawud, number 2866, the Holy Prophet Muhammad, peace and blessings be upon him, advised that giving charity during one's life time is 100 times better than giving it when they reach their deathbed.

This is important to understand as many muslims foolishly believe they can either hoard their wealth or spend it in ways pleasing to their own desires instead of in ways pleasing to Allah, the Exalted, and when they reach their death beds they will then donate large amounts of wealth. First of all, as warned in this Hadith, a muslim will lose most their reward behaving in this manner. This is because they have realized that they are departing from this world and their precious wealth has now become insignificant and useless to them, as they cannot take it with them. Giving something useless to Allah, the Exalted, is not the characteristic of a true muslim. In fact, it contradicts true belief and piety. Chapter 3 Alee Imran, verse 92:

“Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love...”

A muslim should therefore be kind to themselves and spend in ways which are pleasing to Allah, the Exalted, which includes spending on their own necessities and the necessities of their dependents without waste, excessiveness or extravagance. They should not wait for their last

moment, as this might come unexpectedly and spending at this time will not be so fruitful for them anyway.

Charity - 17

In a Hadith found in Sunan Abu Dawud, number 2511, the Holy Prophet Muhammad, peace and blessings be upon him, warned against greed. This can lead one to withholding the obligatory charity and this only leads to destruction in both worlds. 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...”

If one's greed prevents them from donating voluntary charity it may not be unlawful but it is highly undesirable as this contradicts the characteristic of a true believer. Put simply, the stingy person is far from Allah, the Exalted, far from Paradise, far from people and close to Hell. This has been warned in a Hadith found in Jami At Tirmidhi, number 1961.

Greed will encourage one to use their blessings, such as their time and wealth, in ways pleasing to themselves instead of recognising that the path to peace and success in both worlds is to use the blessings one has

been granted in ways pleasing to Allah, the Exalted, the true Owner and Bestower of all blessings.

A greedy person only ever cares about their own rights and will therefore easily neglect the rights of Allah, the Exalted, and people. This only leads to stress and trouble in both worlds.

Charity - 18

In a long Hadith found in Jami At Tirmidhi, number 2616, the Holy Prophet Muhammad, peace and blessings be upon him, described some important deeds which muslims must strive to perform.

One of things mentioned is that charity extinguishes sins like water extinguishes fire. A similar Hadith found in Jami At Tirmidhi, number 664, advises that charity extinguishes the anger of Allah, the Exalted, and protects a muslim from an evil death. An evil death is when a person dies after losing their faith meaning, as a non-muslim. There is no loss greater than this. This is possibly why the Holy Prophet Muhammad, peace and blessings be upon him, warned in a Hadith found in Jami At Tirmidhi, number 1961, that a stingy person is far from Allah, the Exalted, far from the people, far from Paradise and close to Hell.

Muslims should take note and strive to give as much charity as possible. As charity in Islam encompasses so many different physical actions, such as smiling at someone to make them feel safe, which is advised in a Hadith found in Jami At Tirmidhi, number 1956, no muslim can excuse themselves from giving charity abundantly. In addition, as Allah, the Exalted, observes the quality of a deed over its quantity, one must therefore persist on acts of charity, even if they are small. In fact, Allah, the Exalted, loves the deeds that are regular, even if they are small in size. This has been advised in a Hadith found in Sahih Bukhari, number 6464. Chapter 2 Al Baqarah, verse 271:

“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]...”

Charity - 19

I had a thought which I wanted to share. Muslims often claim that due to their busy lives they do not find time to perform voluntary righteous deeds or even gain further knowledge on Islam. In cases like this a Muslim should strive to donate as much charity as possible as this righteous deed does not take much time and it is a huge branch of faith. There are countless virtues of donating charity which have been mentioned in the Holy Quran and the Hadiths of the Holy Prophet Muhammad, peace and blessings be upon him. For example, the generous person is close to Allah, the Exalted, close to people, close to Paradise and far from Hell. Whereas, the stingy person is close to Hell, far from Allah, the Exalted, far from people and far from Paradise. This has been advised in a Hadith found in Jami At Tirmidhi, number 1961.

In addition, as long as a Muslim benefits others through their charity even if they are preoccupied with worldly things Allah, the Exalted, will continue helping them. This is confirmed in a Hadith found in Sunan Ibn Majah, number 225. This help from Allah, the Exalted, will extend to every aspect of one's life and in both worlds. It is important to note this charity does not need to be a huge amount of wealth. One should strive to give regularly and according to their means even if it is small in amount as Allah, the Exalted, does not observe quantity but quality. In addition, these Hadiths and others do not declare that the charity has to be a great amount either.

To conclude, ideally a Muslim should make time in order to fulfil all the different branches of faith. But if they are too preoccupied with the material world they should at least fulfil this important branch with the

obligatory duties hoping through it Allah, the Exalted, will grant them salvation on the Last Day.

Charity - 20

I had a thought, which I wanted to share. When a Muslim truly believes that everything they possess belongs to Allah, the Exalted, then using the blessings they possess correctly, such as giving charity, through the grace of Allah, the Exalted, becomes easy. One who adopts this attitude realizes they are simply returning a loan that was given to them by Allah, the Exalted. Chapter 2 Al Baqarah, verse 254:

“O you who have believed, spend from that which We have provided for you...”

This behaviour also protects one from destroying their good deed of charity through pride. Pride makes a person believe they are doing Allah, the Exalted, and the needy a favor by donating charity. But the same way one returns a bank loan without pride Muslims need to realize their charity is a way of repaying the loan given by Allah, the Exalted. In addition, the needy are doing the donor a favor by taking their charity. The needy are a means for them to obtain reward from Allah, the Exalted, and without them this would be impossible. If one believes that their wealth was accumulated through their intelligence and strength they must understand that these things were also given by Allah, the Exalted. Therefore, this loan in the form of blessings such as wealth must be returned to Allah, the Exalted, otherwise they may face a penalty that will begin in this world and continue into the hereafter.

When one donates charity their transaction is not with a needy person in fact it is with Allah, the Exalted. When a person sincerely does business with Allah, the Exalted, they can be confident of an unimaginable profit which will benefit them in this world and in the next. This has been indicated in the main verses under discussion. Chapter 2 Al Baqarah, verse 245:

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

Financial Dealings - 1

In a Hadith found in Sahih Bukhari, number 2076, the Holy Prophet Muhammad, peace and blessings be upon him, supplicated for the mercy of Allah, the Exalted, on those who are lenient in financial matters, such as buying and selling goods, and when they demand the repayment of a loan.

It is important for muslims not to be greedy in financial matters, as greed pushes one towards the unlawful. Even if one avoids the unlawful, greed will deprive a muslim of this supplication of mercy, as greed will prevent them from acting leniently with others. Put simply, greed takes one far from Allah, the Exalted, far from Paradise, far from the people and close to Hell. This has been warned in a Hadith found in Jami At Tirmidhi, number 1961.

A muslim must never take advantage of others by over pricing their goods especially, in times of general difficulty, such as a financial crisis. In all financial matters muslims should make all matters clear to the other people involved, as hiding things, such as a defect in their goods, is deceitful and contradicts the characteristic of a true muslim. In fact, a Hadith found in Sahih Bukhari, number 2079, warns that when people deceive others in financial matters, the blessings of Allah, the Exalted, are removed. This removes satisfaction with their wealth, irrespective of how much they obtain and possess. This in turn causes one to become greedier. The more one becomes greedy, the less peace they will obtain.

Finally, when others are in financial difficulties a muslim should strive to aid them according to their means, as this leads to the constant support of Allah, the Exalted, in both worlds. This has been confirmed in a Hadith found in Sunan Abu Dawud, number 4893. In fact, the one who waves a debt they are owed for the sake of Allah, the Exalted, will be relieved by Allah, the Exalted, in both worlds. This has been advised in a Hadith found in Sunan Ibn Majah, number 225.

Showing leniency and good conduct during business dealings will improve one's business reputation, which in turn will aid their business. So adopting leniency in matters of business leads to benefit in both worldly and religious matters.

Finally, adopting leniency in matters of business will also ensure a Muslim understands that their business is not their number one priority in life. It is nothing but a means to an end, the end being preparing practically for the hereafter. This involves using the blessings one has been granted in ways pleasing to Allah, the Exalted. Whereas, the one who fails to show leniency in matters of business, will become greedier. And greed always focuses a person's attention to earning and hoarding the material world. This becomes their ultimate goal and number one priority in life. This then prevents them from practically preparing for the hereafter.

Financial Dealings - 2

In a Hadith found in Sunan Ibn Majah, number 2146, the Holy Prophet Muhammad, peace and blessings be upon him, warned that merchants will be raised as immoral people on Judgment Day except those who fear Allah, the Exalted, act righteously and speak the truth.

This Hadith applies to all those who take part in business transactions. It is extremely important to fear Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and facing destiny with patience according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. This includes treating others kindly according to the teachings of Islam. In fact, one should treat others how they desire to be treated by people.

In respect to business dealings, a muslim should be honest in their speech by disclosing all the details of the transaction to all who are involved. A Hadith found in Sahih Bukhari, number 2079, warns that when muslims hide things in financial transactions, such as defects in their goods, it will lead to a loss in blessings.

Acting righteously includes avoiding deceiving others by making them pay excessively for goods. A muslim should simply treat others how they desire to be treated meaning, with honesty and full disclosure. The same way a muslim would not like to be mistreated in financial matters, they should not mistreat others.

Acting righteously includes avoiding illegal practices discussed in Islam and the law of the land. If one is not happy with the business laws of their country, they should not do business there.

In addition, acting righteously also includes using one's business success in ways pleasing to Allah, the Exalted. This will ensure their business and wealth becomes a source of comfort and peace for them in both worlds. Chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

But those who misuse their business success will find that it becomes a source of their stress and misery, as they have forgotten Allah, the Exalted, the One who granted them the success. Chapter 20 Taha, verse 124:

"And whoever turns away from My remembrance - indeed, he will have a depressed [i.e., difficult] life, and We will gather [i.e., raise] him on the Day of Resurrection blind."

Those conducting business should always avoid lying as it leads to immorality and immortality leads to Hell. In fact, a person will keep telling and acting on lies until they are recorded as a great liar by Allah, the Exalted. This has been warned in a Hadith found in Jami At Tirmidhi, number 1971.

Financial Dealings - 3

In a Hadith found in Jami At Tirmidhi, number 2482, the Holy Prophet Muhammad, peace and blessings be upon him, advised that all lawful spending gains reward from Allah, the Exalted, except the wealth which is spent on construction.

This includes all spending on lawful things which is free from excessiveness, waste or extravagance. Spending on construction which is necessary is not included in this Hadith but the construction which is beyond one's needs is. This is disliked as spending on construction easily leads to waste and extravagance. In addition, the one who spends wealth on construction is less likely to donate charity and spend in ways pleasing to Allah, the Exalted. Also this behavior often encourages a muslim to adopt hopes for a long life, as the one who believes their stay in this world is extremely short will not waste energy and wealth on constructing a beautiful home. The greater one's hope for a long life, the less righteous deeds they will perform believing they can always perform good deeds in the future. It also causes one to delay sincere repentance believing they can always change for the better in the future. Finally, it causes one to dedicate more efforts to the world in order to create a more comfortable life for their supposed long stay in this world.

Actively taking part in unnecessary construction occupies one's time which prevents them from performing voluntary righteous deeds, such as fasting and the voluntary night prayer, out of extreme fatigue. It also prevents them from striving to gain and act on Islamic knowledge.

Finally, in reality, taking part in unnecessary construction never ends. Meaning, the moment a person completes one part of their home they move to the next until the cycle repeats itself.

Therefore, muslims should adhere to what is within their necessity in respect to all things, not just construction, so that they can avoid these negative consequences.

Financial Dealings - 4

I read a news article a while ago, which I wanted to briefly discuss. It reported on the attitude of some people during the outbreak of the Corona Virus. It is important for muslims to show the world the true teachings of Islam by practically demonstrating the behaviour of a true muslim. It is obvious many people all over the world are going through difficulties because of the virus, such as financial difficulties. Therefore, a muslim should never take advantage of these difficulties in any way, such as increasing the price of their products, knowing people are desperate. Or by lowering the wages of their employees, knowing they will tolerate this behaviour because of the difficulty they are facing. It is vital for people to recognize a muslim not through their Islamic dress but through their behaviour. People should recognize the greatness of Islam through this. For example, the Holy Prophet Muhammad, peace and blessings be upon him, warned in a Hadith found in Sahih Bukhari, number 2079, that a muslim selling something should reveal its defects to the buyer before they purchase it, as lying will only remove the blessings of Allah, the Exalted. Muslims should therefore never take advantage of the difficulties of others especially, in a time of widespread difficulty and stress. If anything, muslims should make things easier for others by offering them any aid possible. As long as muslims are busy helping others for the sake of Allah, the Exalted, Allah, the Exalted, will continue supporting them. This has been confirmed in a Hadith found in Sunan Abu Dawud, number 4893. The one who receives the support of Allah, the Exalted, can never fail in this world or in the next. But the one who takes advantage of the difficulties of others may well find that they are left to their own devices in this world and the next. This will only lead to stress in this world, as the very things they earn through this attitude will become a source of stress for them and it may well lead to destruction in the next world, even if this is not obvious to a person in this world.

All praise is due to Allah, Lord of the worlds and may peace and blessings be upon His final Messenger, Muhammad, his noble Family and Companions.

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