

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

We Praise Allāh تَعَالَى and send blessings on our Beloved Prophet Rasūlullāh ﷺ

## LESSONS FROM THE LOCKDOWN AND ITS FINANCIAL IMPLICATIONS AND THE WAY FORWARD

There is much said and written about the current Covid-19 pandemic, including many conspiracy theories that are in the fore. What has been done below is to note down some lessons, financial aspects and the way forward.

### LESSONS FROM LOCKDOWN

As tragic as the past few months have been, the pandemic has taught mankind many crucial lessons.

Allāh تَعَالَى says in Sūrah Hashr:

فَاعْتَبِرُوا يَا أُولِيَ الْأَبْصَارِ

“Learn a lesson, then O you who are endowed with insight.” (59:2)

Some of the lessons that can be learnt by the people of 'Imān and understanding are:

1. Whatever happens and whatever is created, comes about only with the will and permission of Allāh تَعَالَى.

Allāh تَعَالَى mentions in Sūrah Mā'idah:

وَلِلَّهِ مُلْكُ السَّمَاوَاتِ وَالْأَرْضِ وَمَا بَيْنَهُمَا ۚ يَخْلُقُ مَا يَشَاءُ ۚ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

“And to Allāh تَعَالَى belongs the kingdom of the heavens and the earth and what lies between them. He creates what He wills. And Allāh تَعَالَى is powerful over everything.” (5:17)

Thus we must have a firm believe that Allāh تَعَالَى is in control of everything and brings about conditions as He pleases and when He pleases.

2. Allāh تَعَالَى mentions in the Qur'ān Sharīf about the final outcome of the former people owing to their disbelief and arrogance.

a) In Sūrah Sajdah Allāh تَعَالَى says:

فَأَمَّا عَادٌ فَاسْتَكْبَرُوا فِي الْأَرْضِ بِغَيْرِ الْحَقِّ وَقَالُوا مَنْ أَشَدُّ مِنَّا قُوَّةً

As for 'Ad, they showed arrogance in the land with no right (to do so) and said: “Who is stronger than us in power?” (41:15)

Allāh تَعَالَى destroyed them by sending an extremely severe windstorm for eight days and seven nights.

b) In Sūrah Nāzi'āt Allāh تَعَالَى says:

فَقَالَ أَنَا رَبُّكُمُ الْأَعْلَى

And (Firoun) said: “I am the supreme lord of yours.” (79:24)

Despite Firoun claiming that he was the “supreme lord”, he could not save himself from being drowned by Allāh تَعَالَى. When Firoun realized that he was about to drown and seeing the punishment, he then brought 'Imān. This conviction of bringing 'Imān did not avail him when he saw the punishment.

c) Namrūd with all his power had thrown Ibrāhīm (عليه السلام) into the fire.

Yet Allāh تَعَالَى had destroyed him with the aid of a mosquito. It is mentioned that a mosquito went through his nose and then into his brain. The pain at times was so severe that he would bang his head to reduce the pain.

3. Today we also see individuals and countries claiming to be so powerful that they can wipe out other communities and entire countries by the mere press of a button, harnessing their atomic power or their powerful arms and ammunition. However, these very “powerful” individuals and countries have no solution to immediately stop the thousands of deaths

that are taking place in the entire world because of the virus. Furthermore, they are still floundering for a medical cure for the virus, despite claiming to have the best medical scientists and advanced medical technology in modern times.

## THE FINANCIAL IMPLICATIONS

As the current Covid-19 pandemic spreads, many economists and business leaders are painting a very grim picture of our economic future. Following are some of their comments:

1. This is not just a pause in our economy. It is an entire reset of our economic system.
2. Every company around the world is upended.
3. People feel that this is only a blip. But we have never seen any upheaval like this before.
4. The Covid-19 saga is causing the worst of all crashes.
5. We expect the harsh conditions that we are experiencing to continue for a couple of years.
6. The economy is set for a brutal contraction.
7. We will never have business as usual.
8. We should prioritize where we should spend our money.
9. Our finances are in ICU today. We should think how to resuscitate it as there is almost no pulse left.
10. We should regard the Covid-19 as a serious wake-up call.

The above comments have created a serious negative impact on our minds to such an extent that there is uncertainty in relation to our future income, our jobs, and how we are going to pay our bills. And some are even asking: How are we going to put food onto the table?

How should we, as Muslims, look at the above grim picture and what should we be doing from an Islāmic viewpoint?

Praise Be to Allāh تَعَالَى in that our Dīn has given us guidelines and solutions to every facet and problem that we will encounter during our entire lives, till the Day of Qiyāmah.

## GUIDELINES OF THE SHARĪ'AH

The following are some of the guidelines and solutions given by our Sharī'ah:

### 1. Our Rizq (sustenance) is in the full control of Allāh تَعَالَى

a) The issue of our sustenance is something amazingly unique.

b) Ibrāhīm bin Adham رحمه الله عليه was once sitting with a man who was complaining to him of how restricted his finances were and that he had a large family and as such, it was going to be very difficult for him to support them. So Ibrāhīm bin Adham رحمه الله عليه said to him: "Listen: Whoever is in your house for whom Allāh تَعَالَى is not the Provider, send him to my house and I will take care of him."

Ibrāhīm bin Adham رحمه الله عليه was reminding him of the importance of not losing sight of the fact that one is neither the provider of sustenance for oneself nor one's family, and that only Allāh تَعَالَى is the provider of sustenance.

c) Thus, if we are going to get bogged down with the concern of who is going to provide for our sustenance, then we are going to destroy ourselves and we will drown in worry, which can lead us into a depression.

d) Let us look at some verses of the Qur'ān Sharīf relating to our sustenance:

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا وَمُسْتَوْدَعَهَا ۗ

"And there is no creature moving on the earth but whose sustenance is not undertaken by Allāh تَعَالَى. And He knows its place of dwelling and its place of storage." (11:6)

وَفِي السَّمَاءِ رِزْقُكُمْ وَمَا تُوعَدُونَ

"And in the heavens (Al-Lauh ul-Mahfūz), there is your sustenance and all that you have been promised." (51:22)

It is clear from these āyāh that whatever sustenance has been promised to human beings and whatever will be its consequences, are all preserved in the Preserved Tablet.

e) There is a very beautiful saying in Arabic in the context of sustenance:

*“If you do not know the address of your sustenance, then know that your sustenance knows your address”.*

f) We are undoubtedly taught by the Qur’ān Sharīf and Ḥadīth Sharīf that our sustenance has already been written down. We are only going to get that which has been decreed for us in whatever circumstances we may find ourselves in. Rasūlullāh ﷺ has said:

*“Rizq (sustenance) follows a servant just as his time (death) follows him.” (Abu Nu’aim)*

## 2. Adoption of Means

Despite our sustenance being in the Hands of Allāh تَعَالَى, on the other hand, we are also taught that we cannot just sit back and expect to get our sustenance sent down from the heavens in a platter. We have to make an effort to obtain this sustenance by adopting certain means. We are living in a world where Allāh تَعَالَى has established in this life a system of cause and effect, where we are taught to adopt the correct means. All physical means which we have in the life of this world are blessings from Allāh تَعَالَى. Rejecting them or abandoning them amounts to being ungrateful to Allāh تَعَالَى. Placing trust in Allāh تَعَالَى after having forsaken available physical means, is no more than what has been concisely stated in the Ḥadīth Sharīf: *“Tie your camel and then place your trust in Allāh تَعَالَى”* (Tirmizi) This is indeed the most sound practice.

## 3. Mankind’s Attitude in Adoption of Means

When a person talks of means, then his or her mind generally goes only towards conventional or established means. Our minds and our experiences lead us to believe that our jobs, our capabilities, our efforts, our professions, etc. are providing for us in all our affairs in this life. We thus see this scenario practically in our lives when we see the cash in front of us or in the bank, and this, sometimes, makes us unwittingly forget who our Sole Provider is.

## 4. The Sole Provider

When we are in opulent situations and comfort zones, we tend to believe that our multiple efforts and adoption of certain means have brought us specific streams of wealth to provide for us and our families. Then suddenly, when Allāh تَعَالَى pulls the plug and the streams of wealth disappear, then suddenly we are in a shock mode as to what had gone wrong. Maybe, not in our thinking but in our actions, we have become heedless and forgotten that Allāh تَعَالَى is the Sole Provider. We, thus, have to rectify our concepts and our beliefs regarding who our Sole Provider really is. Perhaps Covid-19 is a wake-up call for us to rectify our direction and thinking that Allāh تَعَالَى and Allāh تَعَالَى alone is our Sole Provider. Allāh تَعَالَى was our Sole Provider before Covid-19, He is the Sole Provider now and He will always remain our Sole Provider in the future.

Imām Shāf’ī رحمه الله عليه has mentioned in a poem to the effect:

*“I put my trust in the quest for my sustenance in Allāh تَعَالَى my Creator.  
I am certain that Allāh تَعَالَى will give me sustenance and it will not get away from me.  
Even if it lies in the ocean bed, my sustenance from Allāh تَعَالَى will be given to me.  
Even though my tongue is silent, why do I have to feel at a loss?  
Why do I have to feel hopeless as Allāh تَعَالَى has divided his sustenance to all of his creation?”*

This poem of Imām Shāf’ī رحمه الله عليه advises us to have faith, that whatever is destined for us, we will definitely receive from Allāh تَعَالَى. After all the struggle and efforts we make in search of our sustenance, we must remember that whatever has been decided by Allāh تَعَالَى is the best for us, even though the heart is sometimes dissatisfied with what was destined for us.

## 5. BENEFITS OF LOCKDOWN

a) Allāh تَعَالَى says in Sūrah Baqarah:

وَعَسَى أَنْ تَكْرَهُوا شَيْئًا وَهُوَ خَيْرٌ لَكُمْ ۖ وَعَسَى أَنْ تُحِبُّوا شَيْئًا وَهُوَ شَرٌّ لَكُمْ ۗ وَاللَّهُ يَعْلَمُ وَأَنْتُمْ لَا تَعْلَمُونَ

*“And it is possible that you dislike something, when it is good for you, and it is possible that you like something, when it is bad for you. And Allāh تَعَالَى knows what you do not know.” (2:216)*

From the above āyah we see that that whatever Allāh تَعَالَى has decided is the BEST for us, even though our hearts are not satisfied with the circumstances that have come upon us. We have seen many benefits of the lockdown, some of which are:

- i) Many people have now established a closer relationship with Allāh تَعَالَى.
- ii) Many people have now spent quality time with their families.
- iii) Family relations have been strengthened and there has been an increase in family bonding after their participation in many matters of family life.
- iv) Many people have opened their hearts in different ways to those who are in financial difficulties.

b) Allāh تَعَالَى says in Sūrah Inshirah:

فَإِنَّ مَعَ الْعُسْرِ يُسْرًا

“So undoubtedly along with every difficulty there is ease”. (94:5)

Now we have observed in this lockdown that many doors have been closed and we all are experiencing difficulties and hardships. Undoubtedly Allāh تَعَالَى will Grant us both the material and spiritual comfort through His Grace and Kindness. It can never happen that a person suffers only hardships without any ease and respite. One needs to exercise fortitude against difficulties and hardship, rely on Allāh تَعَالَى with purity of heart, total devotion to Him, hold onto high hopes for His Grace. One should not despair of His Mercy if there is any delay in success and removal of any difficulty. Allāh تَعَالَى will most certainly grant relief after every instance of difficulty.

## 6. STEPS THAT SHOULD NOW BE TAKEN AFTER WE HAVE REALISED THE WAKE-UP CALL

### 1. REMOVING HEEDLESSNESS

The awakening that has been stirred up within us should now make us change our outlook in our life and our beliefs. There is definitely a stirring in our hearts from the sleep of heedlessness. How priceless is this revitalization for our beliefs! How valuable and indispensable is this not for the journey towards our Creator! Whoever experiences this spiritual feeling has indeed experienced the beginning of the breeze of success, as without this experience, we will be in total loss and in complete heedlessness.

However, what Allāh تَعَالَى wants from us now is that we redirect our attention to His door. We should realize that he is Razzāq (The One who Provides). Our attention should focus on the door of the Razzāq.

Thus, we realign our belief and our conviction that Allāh تَعَالَى is our Sole Provider. He is Razzāq. He has provided for us prior to Covid-19. He is still providing for us and He will continue providing for us in the future.

### 2. STEADFASTNESS IN ESTABLISHING ṢALĀH

a) Allāh تَعَالَى says in Sūrah Tā- Hā:

وَأْمُرْ أَهْلَكَ بِالصَّلَاةِ وَاصْطَبِرْ عَلَيْهَا ۖ لَا نَسْأَلُكَ رِزْقًا ۗ نَحْنُ نَرْزُقُكَ ۗ وَالْعَاقِبَةُ لِلتَّقْوَى

“And command your family to establishing ṣalāh and you yourself remain steadfast on it. We do not ask sustenance of you. We provide you with sustenance. And the good end is in for (having) taqwā.” (20:132)

In this material world, Allāh تَعَالَى orders His slaves to earn a livelihood. While Allāh تَعَالَى wants servitude from us, He provides us with sustenance. In short, our ṣalāh does not benefit Allāh تَعَالَى in any way. Rather it is to our benefit that, through the blessing of performing ṣalāh, we receive abundant sustenance.

Allāh تَعَالَى says in Sūrah Talāq:

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ ۗ

“And whoever fears Allāh تَعَالَى He makes a way out for him. And provides him provision (of his needs) from (sources) he did not even imagine.” (65:2-3)

It is for this reason that, if there is a conflict between offering the Fardh ṣalāh and earning a livelihood, Allāh تَعَالَى does not permit the ṣalāh to be given up in favor of earning a livelihood. Ṣalāh has to be fulfilled under all circumstances. The Being who Provides Sustenance is that very Allāh تَعَالَى for whom we offer our ṣalāh. Allāh تَعَالَى did not order us to pursue those means of earning a livelihood which would cause us to be neglectful of fulfilling our duties of worship or be in conflict with them. It is the duty on us to pursue piety and virtuousness. We will eventually see how Allāh تَعَالَى assists us.

b) In a Ḥadīth Sharīf it is mentioned to the effect that:

*Whosoever performs his ṣalāh with Khushū' (humility) and Khudū (submission), Allāh تَعَالَى will grant him five favors, one of which is that Allāh تَعَالَى will remove the difficulties one encounters in obtaining one's sustenance.*

For everyone, sustenance is a big issue and a problem in this world and the Ākhirah. However, by means of performing one's ṣalāh correctly and by fulfilling all its requirements, then:

- 1) Allāh تَعَالَى will provide for all one's worldly needs and requirements from places from which one had never imagined.
- 2) Allāh تَعَالَى will also fulfill all of one's needs and requirements in the grave and Ākhirah.
- 3) Allāh تَعَالَى, by His Grace and Bounty, will create easy circumstances for one's sustenance.
- 4) Allāh تَعَالَى will protect one from poverty and hunger.

The greatest worldly difficulty that a person is worried about is that of being afflicted by poverty and hunger, both of which are involuntary and beyond one's control. It is for this reason that Rasūlullāh ﷺ had made du'ā that:

*Oh Allāh تَعَالَى I seek protection from poverty and hunger, and kufr and disgrace, in this world and the Ākhirah.*

Indeed ṣalāh is a tremendous asset. Besides pleasing Allāh تَعَالَى, it provides us deliverance from the calamities of this life and provides us with tranquility and peace of mind.

c) One 'Aalim was distributing some aid to the refugees of Syria, who were housed in tents because of the war. Each tent had a page indicating the number of people that are living in that tent so that the aid worker knows of how much aid to give. When he went to one of the tents, there was a lady and her children and on the page it was stated that there are five children, but when he counted there were only four. He thought to himself that maybe one of the children may have passed away or something had happened to the child. He then enquired from the mother that there are only four in the tent and where is the fifth one. The mother replied that I have kicked out one of my sons from the tent. *The* 'Aalim then questioned the mother as to the reason for kicking him out of the tent. The mother replied that he did not read Fajr ṣalāh this morning *and* that is why I kicked him out. He then told her that I understand the importance of the Fajr ṣalāh but why would you kick him out as you'll be out in the desert and at this place there are snakes and scorpions around and further it is freezing cold (thus there being a danger on his life). The mother then replied that:

Allāh تَعَالَى says in the Quraan Sharif (in Sūrah Taahaa):

*"And whoever turns away from my remembrance, shall have a straitened (difficult) life". (20:124)*

Then she said that when we lived back at our home in Syria, we did not give much attention as a family towards Allāh تَعَالَى. We were not close to Allāh تَعَالَى (and had enjoyed a good life). Then Allāh تَعَالَى took away everything from us. Allāh تَعَالَى showed us that when we turned away from Him, He gave us a difficult life. We have now come into this situation. Now if my children do not read Fajr and if Allāh تَعَالَى now has to take away this tent then what will be left with. So I want to imprint into their minds the importance of the obedience to Allāh تَعَالَى.

The lessons we learn from this incident is that:

- i) Whoever fails in their duty to comply with the commands of the Shar'iah (and in this case the command of reading ṣalāh), they would be condemned to a harsh and rigorous life in this world.
- ii) It also shows of the firm conviction that the mother had in the Promise of Allāh تَعَالَى.

d) Men should be punctual in reading their ṣalāh with Jamā'at.

An 'ālim has made the following observations, with regard to petitioning the government to allow us to perform our ṣalāh with Jamā'at at the Masjid: Although the government has placed restrictions on reading our ṣalāh in congregation, let us go back and check the statistics prior to the restrictions of how many people were reading their ṣalāh with Jamā'at at the Masjid. In his locality over 80% of the community were not coming for Jamā'at ṣalāh.

Is Allāh تَعَالَى not giving us a message that, when there were no restrictions, because of our ungratefulness of not following the command to perform the ṣalāh in the masjid, Allāh تَعَالَى has made it such that restrictions are now placed that will not allow us to perform any ṣalāh in the masjid?

We just have to see the small number of people that come for Fajr Jamā'at to the masjid, despite most of the men folk being at home. In fact some non-Muslims have even commented that they have no fear for Muslims. The help of Allāh تَعَالَى will not come to them until they perform their Fajr ṣalāh with Jamā'at in the masjid. Thus, by being prevented from performing our ṣalāh in the masjid is a reminder of us not obeying the command of our Creator.

### 3. ABUNDANCE OF MAKING ISTIGHFĀR

Ḥadhrat Ibn 'Abbās رضى الله تعالى عنه has narrated that Rasūlullāh ﷺ has said:

*"If anyone constantly seeks forgiveness (from Allāh تَعَالَى), Allāh تَعَالَى will appoint for him a way out of every distress and a relief from every anxiety, and will provide sustenance for him from where he expects not". (Abu Dawūd)*

Thus, with abundant istighfār, Allāh تَعَالَى will relieve us from every difficulty and cure from the disease of Covid-19 and will also provide sustenance from unseen sources. Abundant istighfār is also the solution to the very grim picture of our economic future which many economists and business leaders are painting.

### 4. EXPRESSING SHUKR (GRATITUDE) OF ALL BOUNTIES THAT HAVE BEEN GIVEN TO US

Allāh تَعَالَى says in Sūrah Ibrāhīm:

وَإِذْ تَأَذَّنَ رَبُّكُمْ لَئِن شَكَرْتُمْ لَأَزِيدَنَّكُمْ ۖ وَلَئِن كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ

*"And when your Rabb has declared that if you express gratitude, I will certainly give you more, and if you are ungrateful, then my punishment is severe." (14:7)*

The sense of this verse is that Allāh تَعَالَى has announced for all to hear that: if you are thankful/grateful for His blessings and do not waste them in acts of disobedience to Him and in deeds which have been prohibited, and you try your best to mould your deeds to suit His pleasure, He shall increase these blessings for you. This increase could be in the amount and volume of blessings, or could be in their continuity and permanence as well.

### 5. GIVING ṢADAQAḤ

a) Rasūlullāh ﷺ has said:

*"The wealth of a person does not diminish because of charity." (Tirmidhi)*

This Ḥadīth Sharīf shows that even though charity means to part with one's wealth for the pleasure of Allāh تَعَالَى, it does not decrease a person's wealth because Allāh تَعَالَى places barakah (blessings) therein and grants him/her a substitute in this world, in addition to the rewards he/she will receive in the Hereafter.

We should get in a habit of giving sadaqah on a daily basis even it means giving a few Rands.

Further we should also train our children to give sadaqah by giving them even R1, and tell them to put it in a collection tin that is distributed by Madrasahs and institutions. Thus from a young age the children will be nurtured to spend in the path of Allāh تَعَالَى and will also learn the benefits of giving sadaqah.

b) Rasūlullāh ﷺ has said:

*"Indeed, charity extinguishes the anger of Allah and it protects against an evil death" (Tirmizi)*

Rasūlullāh ﷺ has said:

*"Hasten towards charity for verily difficulties will not overtake charity." (Mu'jam Al Awsat)*

These two Ḥadīth Sharīf asks us to give charity as a remedy to be protected from all types of difficulties.

c) Rasūlullāh ﷺ has said:

*Dāwū mardhāqum bis ṣadaqah. "Treat your sick ones with sadaqah." (Tabraani and Baihaqi)*

Thus we also should give out sadaqah to treat all our sicknesses.

Alhamdulillah we still have amongst our community people that slaughter a sheep as sadaqah before going for an operation. However, we should not limit the giving of sadaqah only when we are going for an operation and it must only be in the form of slaughtering an animal. This Ḥadīth Sharīf teaches us that sadaqah must be given for any sickness, whether it is major or minor. Further, whatever is within our capabilities can be given in sadaqah.

There is an incident related by a person who was working in a charity organization where anyone who wanted to donate anything, he or she would come and hand over the donation at the office.

He says that one day a lady came to the office and she stood at the door with a box in her hand. She looked around and then walked to the counter of a specific person and put the box on the counter. She looked at him and then, without saying a word, rushed out of the office. He then thought that she must have forgotten something in the car and she would come back shortly, but she did not come back.

So, when they were closing the office, he took this box and opened it and he found that it was full of jewelry. According to the rules of the organization, he placed this box in the safe until the person would come back and give a directive as to what to do with it. Some time went by, but this lady just did not return.

The organization had a policy to keep an item for a certain period of time in the safe and, thereafter, if the item was not claimed or instructions were not received as to the disposal of the item, the item would then be sold and the money realized would be given out in charity. Thus they took the jewelry and sold it and gave this money out in charity.

A few months later, the same lady walked into the office and first looked at all the workers behind the counter. She then came to this specific person and told him: "I had left a box of jewelry at this counter." That brother said that his legs turned to jelly as the jewelry was sold and she had now come to claim it back. He informed her that according to the rules and policies of the organization, the jewelry was sold a few months ago and the money was given away in charity. So she looked at him and said: "So, please know that you have delayed my cure."

So now he was completely confused as to what this woman was saying. She then explained to him that she had been diagnosed with cancer some time back. She had attended a lecture and in that lecture the 'ālim mentioned the Ḥadīth Sharīf of Rasūlullāh ﷺ who said that: *Dāwū mardhāqum bis ṣadaqah. (Treat your sick ones with sadaqah).*

She said that this is the Promise of Allāh تَعَالَى, that if one gives charity, Allāh تَعَالَى will cure one. So I took out my jewelry and said: Oh Allāh تَعَالَى! I am going to give my most beloved jewelry in charity in exchange for a cure.

The person explained to her: Sister! You came to the door and stood for a time and then you left the jewelry and rushed out. So how were we supposed to know what was going on?

She replied: When I entered the office, the thought came to my mind that this is a lot of jewelry. Maybe I should give half and see whether I get cured or not. Then I told myself that how can I have doubts in the Promise of Allāh تَعَالَى?

So I left it on the table. He then told her: Sister! You then could have told me what to do. Why did you just rush out?

She replied: "I rushed out before Shaitān could distract me from the Promise of Allāh تَعَالَى. So I left it and ran out knowing that I was not going to give Shaitān a chance to change my mind.

The brother then asked the sister the daunting question: How are you feeling now?

She said: It is only a few months now that I am being completely cured. That is why I said that, if you were to have given my jewelry in charity earlier, Allāh تَعَالَى would have cured me earlier.

This is a practical example of people in our generation having such firm belief in the Promises of Allāh تَعَالَى.

Obviously it was not the fault of the person by not selling the jewelry and giving the money immediately in charity.

However, the lesson learnt is that she had full faith in the words of Rasūlullāh ﷺ.

Thus we also should give out sadaqah to treat all our sicknesses.

Alhamdulillah we still have amongst us people that slaughter a sheep as sadaqah before going for an operation.

However, we should not limit the giving of sadaqah to be in the form of slaughtering an animal only when we are going for an operation. This Ḥadīth Sharīf teaches us that sadaqah must be given for any sickness, whether it be major or minor. Even if we are unable to give all the jewelry (how this woman had given), whatever is within our capabilities should be given as sadaqah.

## 6. OBTAINING BARAKAH IN THE DIFFERENT FACETS OF OUR LIVES

In Sūrah A'rāf Allāh تَعَالَى says:

وَلَوْ أَنَّ أَهْلَ الْقُرَىٰ آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ السَّمَاءِ وَالْأَرْضِ وَلَٰكِن كَذَّبُوا فَأَخَذْنَاهُم بِمَا كَانُوا يَكْسِبُونَ

“And if people of the towns believed and feared Allāh تَعَالَى We would have opened for them Barakah (blessings) from the heavens and the earth, but they disbelieved. So, We seized them for what they used to earn for themselves”. (7:96)

### a) WHAT IS 'BARAKAH'?

The Arabic word 'barakah', which is translated as 'blessings', signifies increase or growth.

The expression “blessings from the heavens and the earth” in the above āyat refers to all means of prosperity, like proper and timely rain from the heavens, abundant and healthy produce of the earth, and above all, carefree enjoyment from our possessions with the least worry of the pleasure or item being spoiled or destroyed. That is: everything would have been blessed with 'barakah'.

b) 'Barakah' manifests itself in two different ways:

i) Sometimes, the item itself increases in quantity, as reported of what happened with Rasūlullāh ﷺ when a large number of people drank from a small pot of water and were satiated, or when a whole army was fed to their satisfaction from a small quantity of food.

This shows that 'barakah' is not the quantity but that with a little we can go a long way in our lives, even in terms of little money and wealth that is obtained from ḥalāl sources.

ii) Sometimes the quantity does not increase but the usefulness or efficacy of the item is increased manifold. It is usually observed that a certain item in our household lasts long or benefits as many people as would have been benefited by three or four similar items.

This shows that certain items yield lasting benefit to people, whilst to others they do not, or hardly serve people, either due to being damaged by accident or not being accessible in times of need.

For example, sometimes a little food becomes a source of great strength and health, whilst, at other times, a large amount of food produces no results or is a means of problems in one's health by generating diseases and slacking activity.

This verse has implicitly expressed that 'barakah' in all the heavenly and worldly items can be achieved through firm faith in Allāh تَعَالَى and by acquiring 'taqwā' (staying away from the disobedience of Allāh تَعَالَى) whilst, in the absence of these two, one is deprived of 'barakah'.

### c) 'Barakah' in the Food we eat

i) Ḥadhrat Jābir رَضِيَ اللهُ تَعَالَى عَنْهُ has narrated that Rasūlullāh ﷺ has commanded (the ummah) to lick the fingers and (also) clean the plate, saying: *You do not know which part of your food contains 'barakah'.* (Muslim)

Thus, the command from this Ḥadīth Sharīf requires that the fingers as well as the plate, both should be licked and cleansed of every bit of food.

The food we are eating is not an end in itself. It is a means of appeasing one's hunger, affording pleasure to the palate, and generating energy in the body. All these and other advantages can be obtained from the food only when Allāh تَعَالَى is pleased to grant 'barakah' in the food to us.

Further, this Ḥadīth Sharīf also teaches us that, possibly, in the last remnants of the food sticking on to the fingers or left behind in the plate, will be the means of the only 'barakah', while the main part of the food we have already eaten may be devoid of it. Thus, this part of the food should not be wasted, thinking that it is worthless. This 'barakah' is a gift from Allāh تَعَالَى which we may have experienced many times. We have mentioned already that one of the ways that 'barakah' is manifested or attained is when we see a little food becoming a source of great strength and health.



ii) Hadhrat Huzaifah رضى الله تعالى عنه was one of the most devoted companions of Rasūlullāh ﷺ. At the time when the Muslims attacked the empire of Khosroe of Iran, Iran was a world Super Power with a most advanced and sophisticated civilization. The emperor of Iran, Khosroe, despite being a Super Power, invited the Muslims to reconciliatory negotiations with an intention of a peace treaty. Hadhrat Huzaifah رضى الله تعالى عنه accepted the invitation and was part of the delegation. When the delegation entered the palace of the emperor, food was served to welcome the delegation. Whilst eating, a morsel of food dropped down from the hand of Hadhrat Huzaifah رضى الله تعالى عنه. There is a Hadith of Rasūlullāh ﷺ that on such an occasion, the morsel should be picked up, cleaned (if necessary) and eaten as a mark of respect for the sustenance of Allāh تَعَالَى and thus to save it from being wasted. Hadhrat Huzaifah رضى الله تعالى عنه remembered this Hadith and went to pick up this dropped morsel of food. A person sitting next to him hinted to him not to pick up the dropped morsel in the court of an empire that was regarded as the Super Power of that age. This action would degrade them in their eyes. The occasion was therefore not appropriate to follow that sunnah. Hadhrat Huzaifah رضى الله تعالى عنه replied saying: Should I give up the sunnah of Rasūlullāh ﷺ for the sake of these fools. I cannot give up the sunnah for whatever these people think of us or how contemptuously they laugh at us. So he picked up the morsel, cleaned it and ate it.

The lesson we learn from this Ḥadīth Sharīf is to value the sustenance that has been given to us by Allāh تَعَالَى and as far as possible no food should be wasted. If there are circumstances when the morsel drops on a place and it cannot be cleaned, then there will be an excuse not to eat it. e.g. if bread falls on loose sand, then one may not be able to clean the sand of it and eat it. However, even in this situation one should look at the possibility that can it be left for the birds etc. to eat it. Further, it can be possible that the morsel of food that has fallen down is full of ‘barakah’.

iii) An incident has been related of a woman in Karachi (Pakistan):

A young woman from a poor family got married in an opulent family. Owing to the ingredients and texture of the bread made, one may find a lot of crumbs on the dastarkaan. She was taught the above Ḥadīth Sharīf and thus should also pick up anything that falls on the dastarkaan, owing to the fact that it is a sunnah. When she was picking up the crumbs, the mother in law prevented her, reprimanding her that what will the servants think of her. One day she picked up the crumbs and had it in her palm when her mother in law walked in where she was eating. She immediately closed her palm. The mother in law asked her to open her palm as she wanted to see if it was crumbs that she was asked not to pick up. Obviously being frightened and the subsequent consequences, she did not open her palm. After repeated requests, the mother in law asked one of the servants to go and call the daughter in law’s mother. When she came, the mother in law complained to her of her daughter refusing to open her palm. The mother then requested her to open her palm and when she opened it, those crumbs were no more crumbs but had been changed into PEARLS by Allāh تَعَالَى. The mother in law then asked for forgiveness and there was a change of intention in that family to follow the sunnah in the future.

We are sure that after mentioning this incident many women may now hope that the crumbs they will now pick up will turn into pearls in their palms (Insha Allah). Or the husbands also want the crumbs to turn to pearls so that they can give their wives an expensive gift as a surprise, which they were not only able to do previously or could not afford to do so. However, the important lesson that we learn is to try and follow all the sunnahs of Rasūlullāh ﷺ as there is definitely ‘barakah’ in following them in this world and the Aakhirah.

## 7. REDUCING AND CUTTING DOWN ON UNNECESSARY EXPENSES

As a society, certain Muslims have a weak understanding of the concept of planning as they are rash decision-makers, basing their decisions on current situations and circumstances. People are constantly faced with financial challenges, but to ensure financial stability, we must change our attitudes towards spending. This requires the development of good financial habits. Nothing is everlasting as situations change, and they can either be positive or negative. Circumstances force that change. The period of home quarantine is an incentive for families to adopt a policy of reducing expenses. This is our opportunity to reset our life and to think about how to manage our money especially in the following ways:

### a) Live within our means and save

Try and make sure that we live within our means to such an extent that **our expenses are less than our income.**

This will enable us to have surplus cash, which then can be given in sadaqah, or in helping family and friends that are in dire straits or to save it. To save for the future is not against tawakkul in the Sharī'ah. We can build up savings for the future which will prevent one from borrowing at times of necessity when circumstances change, as is with the current pandemic.

Rasūlullāh ﷺ has said:

*The upper hand is better than the lower hand. (Bukhārī and Muslim)*

When a person gives anything to anyone, his hand is above and the recipient's hand is below. The meaning of this Ḥadīth Sharīf is that the person who gives is better than a person who begs. This Ḥadīth Sharīf further shows that there is no harm for the one who acquires his wealth in the manner prescribed by Islam – that is, by ḥalāl means – and then saves it.

In a lengthy Ḥadīth Sharīf, it is mentioned in one part of it that when Ḥadhrat Sa'ād bin Abi Waqqās رضى الله تعالى عنه told Rasūlullāh ﷺ, at a time when he was very sick that:

*“Oh Rasūlullāh ﷺ, I have a lot of wealth and I have no heirs except one daughter. So, should I make a wasiyyah to giveaway my entire wealth? Rasūlullāh ﷺ said: No. Then I requested that could I make wasiyyah of two thirds of my wealth. Rasūlullāh ﷺ said: No. Then I requested that could I make wasiyyah of half of my wealth. Rasūlullāh ﷺ said: No. Then I requested that can I make wasiyyah of one third of my wealth. Rasūlullāh ﷺ said: “You can make wasiyyah for one third but this is also a lot....” (Bukhaari & Muslim)*

This Ḥadīth Sharīf again shows that there is no harm for one to obtain wealth by ḥalāl means and then save such an amount of one's wealth for the benefit of their heirs.

#### b) Reduce Wedding Expenditure

Rasūlullāh ﷺ has said:

*“The Nikah with the most barakah is the one with the least expense”. (Musnad Ahmad)*

In Sūrah A'rāf Allāh تَعَالَى says:

وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

*“....And eat and drink and do not spend extravagantly (isrāf), surely He is not pleased with those who spend extravagantly” (7:31)*

How much of isrāf (extravagance/squandering/overspending) do we not see in our wedding functions! Thousands of Rands are spent on bridal showers, braais and other functions before the nikāḥ and on hiring halls, lavish (unnecessary) decorations and food dishes. Subsequently, we see that considerable amounts of food are wasted and thrown away into bins. Some people incur high debts and even borrow on interest to hold such lavish functions.

Amongst the sunnahs of a nikāḥ is to have it at the masjid and thereafter to have a walimah, which will be from the groom's side. However, with so much of isrāf that is made, we have come to know that some marriages have ended in divorce after just a few months, if not days. (Allāh تَعَالَى protect!) All the thousands of Rand spent are now gone down the drain. It is obvious that, because of the lavish spending, 'barakah' has been removed.

It will be more sensible to have a small affair at home and thereby save thousands of Rand. This big saving could then be used at a later stage for the bride or bridegroom to perform Haj or even be given to them. One could also make an investment in the name of the son or daughter, which will be of benefit to him or her in the future.

We can recall here an incident that happened in Myanmar (Burma).

Allāh تَعَالَى had blessed our Muslim brothers over there with much wealth. This made them heedless and proud to such an extent that, instead of using their wealth to please Allāh تَعَالَى, they squandered it. This was to the extent that at their lavish wedding functions, out of pride, they even lit the fire for the cooking pots with paper money. Furthermore, the surplus food was thrown down the drains. How many poor mouths could have been fed with that money and food?

Ultimately, when the punishment of Allāh تَعَالَى came, the communist government froze their bank accounts and issued a new currency. The new government asked these very people now to become their employees or to go back to the country of their origin. The only possessions they could take with them were the clothes that they were wearing. Now on their long and arduous return journey, they had to even beg for food on the way and suffered extreme hardships and difficulties.

This incident should be an eye opener for us, as Allāh تَعَالَى says in Sūrah Banī Isrā'īl:

وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تَبْذُرْ تَبْذِيرًا  
إِنَّ الْمُبْذِرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

“And give the relative his right and the needy and the wayfarer. And do not squander recklessly (your wealth). Surely the squanderers are brothers of Shaitān and Shaitān is very ungrateful to his Lord.” (17:26-27)

Remember the Golden Rule: We will never be able to please everyone in our family or our associates and friends, no matter how lavish a wedding function we have. In the end the comment can be: He is a miser. He could have done more.

Another extremely valuable advice of Rasūlullāh ﷺ is that we should value and respect the sustenance that Allāh تَعَالَى has provided for us. This is an Islāmīc etiquette that is being violated in our society today by not showing the respect required for the sustenance that Allāh تَعَالَى has provided. According to the teachings of our deen, we should value even a small piece of bread we find lying around anywhere. We should pick it up and place it at a raised place or anywhere else where a bird or an animal may eat it.

Once Ḥadhrat Maulānā Thānwī رحمه الله عليه felt sick and during his sickness someone offered him milk to drink. He drank most of the milk and a little of it remained behind and he fell asleep. When he woke up, he inquired about the left over milk and was told by his khādim that it had been thrown away as there was hardly a draught left. Ḥadhrat Maulānā Thānwī رحمه الله عليه got very upset and scolded his khādim for having thrown away Allāh تَعَالَى's sustenance. He told him that if he could not drink it, then someone else could have had it and if not it could have been offered to a cat or parrot, so as to help some creation of Allāh تَعَالَى with it. After this he mentioned a golden principle:

*“It is binding on a person to value and respect even the small quantities of those things, from the large quantities of those things that he receives benefit in his ordinary life.”*

Thus if a person eats a large quantity of food to appease his hunger and subsequently a small quantity is left over, then the person is duty bound to value and respect that left over quantity. It is not lawful to waste it or throw it away. This left over quantity too should be eaten or be put into some use.

## 2. EATING HABITS

With regard to our eating habits, the following advice and encouragement is given by nutritional experts, who emphasize that people usually do not pay enough attention when consuming food. This could make all the difference to our bodily needs:

- i) To have a balanced diet rich in vitamins and minerals, these being of great importance for a strong immune system.
- ii) It is crucial to have home-cooked foods and consume seasonal fruits and vegetables.

From the above advice we should relook at our eating habits as:

- a) Encouragement is given to eat home-cooked foods. Even if one cannot cook the food at home for whatever reasons, some of our women who are in financial straits, widows and divorcees are now providing home cooked food. We are thus helping our fellow sisters to earn a ḥalāl living with less reliance on hand outs.
- b) It has been proved that fast foods are detrimental to our health and even leads to obesity.
- c) Besides the health problems, the financial costs of purchasing fast foods are also sometimes much higher than the home-cooked foods. Thus there will be a major financial benefit in eating home-cooked foods.
- d) It is a fact that that because of our social life style, a portion of our community and mainly our younger generation love their fast foods. Thus we should try and gradually reduce the habit of purchasing fast foods, except during certain circumstances. An alternate could be to purchase some of the processed foods and cook the complete meal at home.

### 3. CLOTHING

Rasūlullāh ﷺ has said:

*“Eat what you like and wear what you like but refrain from two acts: extravagance and pride.”(Bukhari)*

We have covered the aspect of extravagance with regard to food above.

As for clothing, people have formed a strange habit of going after prevailing fashions, irrespective of the fact that the garments or suits are not to their liking, and are not comfortable. The criterion they have set for themselves is to accept what is in fashion by shopping at exclusive boutiques, and then discard what goes out of fashion. It is not correct to decide upon the suitability or unsuitability of something on the basis of fashion. Subject to the permission of the Shari’ah, one is free to wear whatever pleases one and suits one’s fancy and convenience as per the advice given in this Ḥadīth Sharīf.

There is a saying among the people that one should eat what one likes, but wear what the world (the general public) likes. This is not correct. The Islāmic Shari’ah does not recognize this principle and has allowed one to eat and wear what one likes, but keeping within the boundaries of the Shari’ah. Most people ensure that that when they go to work places or attend functions, their dressing should be according to the ruling fashion and thus impress on others that that they are also of the privileged class. Sometimes for each function, a different set of clothes are worn. The root cause of this is the love of show and display and not because of their own choice or preference. For each colour of dress, there must be the same colour of shoe to be worn and thus sometimes their wardrobe ends up with 20 or more pairs of shoes. The financial implications in following fashion and buying new clothing for every occasion and having matching coloured shoes are enormous. One can buy two or three good quality shoes that will match every type of dressing? Brown, black and white match every colour of clothing. Further, we do not have to buy clothing every month or for every occasion. There is nothing wrong if a person changes his/her used clothing from day to day, not for show but to please the heart.

### 4. HOUSING AND CARS

People have a notion:

a) That if they buy a house to live in an area where one will be able to have all the most modern means of comforts and luxuries, with all the costly furnishings, will ultimately bring them ease and comfort.

b) That they have to purchase the latest luxury cars to keep up with the current trend.

They then get involved in substantial interest incurring debts and bonds, despite their financial positions being such that they cannot afford these debts presently or will not be able to do so in the future.

Rasūlullāh ﷺ has cursed the one who accepts interest, the one who pays it, the one who writes it and the persons who are witness to it and said that they are all alike. (Muslim)

This Ḥadīth Sharīf mentions that to pay interest invites the curse of Rasūlullāh ﷺ. The curse of Rasūlullāh ﷺ also means that, by paying interest, there will be no ‘barakah’ in what has been purchased.

We have to understand that peace, comfort and ease cannot be attained from the purchasing of anything from the market. Peace and comfort are exclusive gifts from Allāh تَعَالَى which He bestows upon whomsoever He wills. On account of the Mercy and Benevolence of Allāh تَعَالَى, people having little money and worldly resources enjoy more peace, comfort and ease than those who possess more worldly wealth and resources. We witness this all the time. We see on the one hand that there is a person possessing all the worldly resources in the form of a house with all the means of comforts and luxuries, exquisite furniture, attendants, all kinds of delicious food and fancy cars, yet he cannot get sleep naturally until he takes a sleeping tablet; or he cannot enjoy any of the delicious food because he is suffering from a major disease or indigestion. This means that there is no ‘barakah’ in these possessions of pomp and show, as these resources are not the objective, but only a means to some end, to attain peace, comfort and ease.

On the other hand we see that there is a poor or medium class labourer, who just makes his ends meet with simple or average food, yet when he goes to sleep, he goes into a deep and sweet sleep which he enjoyed for about six or seven peaceful hours.

This does not mean that the Shari’ah is against the enjoyment of the resources of this world. If Allāh تَعَالَى has given anyone resources of this world, acquired through ḥalāl means, and he is not involved in isrāf (extravagance) and he spends it correctly for the Pleasure of Allāh تَعَالَى, these worldly resources in the form of a house, cars and other items will be a means of a happy life in this world and the Ākhirah.

Rasūlullāh ﷺ has said:

*“How excellent (beneficial) is ḥalāl wealth to a pious person.” (Ahmed)*

One of the rights of wealth is to spend it on one’s needs and not on one’s wants. Each individual’s needs are different. The Sharī’ah has given permission under certain circumstances to take a loan for the fulfillment of certain necessities. Thus, if there is a need and necessity to purchase a house or car, then instead of taking a loan on interest, purchase it according to one of the Sharī’ah ways offered by certain institutions & even individuals & then one will then not be under the curse of Rasūlullāh ﷺ. However, the Golden Rule is that in order to satisfy one’s wants one should not get involved in unnecessary debt.

## 5. HOLIDAYS

A common question asked during any holiday period is: “Where are you going on holiday?” Unfortunately it has become a custom and norm that one must go away somewhere for a holiday with thousands of Rands being spent on such holidays. The Sharī’ah does not prevent one from going on holiday. Once again the prohibition will be based on isrāf, paying by credit cards and then when unable to pay within the time limit, interest charges are incurred.

Further we observe as to how the laws of the Sharī’ah are violated in terms of our ṣalāh to be read on time, dressing etc.

Ḥadhrat Uqbah ibn Āmir رضى الله تعالى عنه has narrated:

*“I asked Rasūlullāh ﷺ ‘O Rasūlullāh ﷺ what is the way of salvation? (i.e. how can one save himself from the punishment of hell and earn the pleasure of Allāh تَعَالَى and thus enter paradise?)’ Rasūlullāh ﷺ told him three things in reply: “That you guard your tongue (do not lose control over it by being involved in sin); that your home be sufficient for you and that you should weep whenever you commit a sin (you should repent and feel ashamed and ask for forgiveness).” (Tirmidhi)*

In this Ḥadīth Sharīf, one of the advices given is to let your home be sufficient for you. This means that you should spend your time at home instead of leaving your house for useless activities. Only leave your home if necessary, so that you do not get involved in the evils outside. One of the benefits of the lockdown was that we were forced not to leave our homes unless it was for necessities. Thus if our intentions were correct in staying at home and only leaving the house to fulfill some necessities, then we were following the advice of Rasūlullāh ﷺ.

A great ‘ālim had mentioned that, according to him, the best holidays are those that are spent at home. We notice that when we come from a holiday, after spending all that money, we still require another few days to unwind and get back to normality. However, as mentioned above, the Sharī’ah does not prevent one from going on a holiday provided the laws of the Sharī’ah are not violated.

## ADDITIONAL GUIDELINES

### 1 ) Allāh تَعَالَى is Shaafi (Curer)

Rasūlullāh ﷺ has said:

There is a cure for every illness, and when the medicine is applied (taken) for the disease, it is cured with the permission of Allāh All Mighty and Glorious. (Muslim)

The lesson from this Ḥadīth Sharīf is that:

i) Allāh تَعَالَى has made a cure for every illness and sickness. How many times the medical fraternity have said that they do not have any cure for the present fatal disease, but sometimes later, a cure had been found. Is this not also the case with the current covid 19.

ii) How many times have we not experienced that a certain medicine prescribed is a means of cure for one patient but the same medicine is not an effective cure for another patient. In fact we have also experienced that a specific medication had cured a patient previously, but when the patient had taken the same medication for the same sickness which he contracted later on in his life, this same specific medication is no more a means of removing the sickness. Thus we must have a change of mindset as follows:

That it is not the Doctor nor the Hakeem nor any medication that will cure us. We should have full faith that no matter how highly qualified is the medical Doctor or Hakeem we consult , or what type of medication one takes and how

expensive it is, if and only if Allāh تَعَالَى gives permission, then the sick patient will be cured. These are means we do use but the final decision for curing the sickness lies with Allāh تَعَالَى.

## 2. Reading of Sūrahs and āyahs of the Qur’ān Sharīf:

### a) Reading of Sūrah Yāsīn (Sūrah 36)

Rasūlullāh ﷺ has said that *whoever reads Sūrah Yāsīn:*

i) *In the beginning of the day, all his needs for that day are fulfilled. (Dārimi)*

ii) *In hunger, (they) will be satisfied.*

iii) *When one reads it, apprehending that his food will run short, that food becomes sufficient.*

### b) Reading of Sūrah Al-Wāqī’ah (Sūrah 56)

Rasūlullāh ﷺ has said: *“Whoever reads Sūrah Al-Wāqī’ah every night, starvation (poverty) shall never afflict him. (Baihiqi)* Ibn Mas’ūd رضى الله تعالى عنه used to command his daughters to recite this Sūrah every night.

c) Hājī Imdādullāh رحمه الله عليه has said that if anyone recites the following āyah of Sūrah Shurā seventy times every morning regularly, he would be preserved from the shortage of sustenance and said that experience has shown it to be very effective.

اللَّهُ لَطِيفٌ بِعِبَادِهِ يَرْزُقُ مَنْ يَشَاءُ ۗ وَهُوَ الْقَوِيُّ الْعَزِيزُ

“Allāh تَعَالَى is kind to His slaves. He gives provision to whom He wills. And He is Strong, the Mighty.” (42:19)

If all the above are done with sincerity In-shā-Allāh تَعَالَى, one will be protected from poverty and will experience ‘barakah’ in their sustenance.

## 3. Making Du’ā

Du’ā are of three types:

i) Du’ā Karna (to make Du’ā personally).

ii) Du’ā Karaan (to ask someone else to make Du’ā for you).

iii) Du’ā Lainaa (to receive a Du’ā automatically from someone).

We are in need of all three of the above.

a) Allāh تَعَالَى says in Sūrah Al-Mu’min:

وَقَالَ رَبُّكُمْ ادْعُونِي أَسْتَجِبْ لَكُمْ

“And your Lord has said: Call Me, I will respond to you”. (40:60)

b) Rasūlullāh ﷺ has said:

*Du’ā is the essence of ‘ibādah. (Tirmidhi)*

c) Rasūlullāh ﷺ has said:

*Ask Allāh تَعَالَى of His grace because Allāh تَعَالَى likes being asked, and it is a great act of ‘ibādah that one waits for ease, whilst in hardship. (Tirmidhi)*

d) Munājāte-Maqbūl

Ḥadhrat Maulānā Thānwī رحمه الله عليه has combined many du’ās in this kitāb. It has seven sections, one for each day of the week. He has extracted these du’ās from the Qur’ān Sharīf and the Aḥādīth of Rasūlullāh ﷺ. Thus there should be no hesitation and doubt in the acceptance of these du’ās. However, the conditions of the acceptance of these du’ās is that

the du'ās must be made in the Court of Allāh تَعَالَى with sincerity, with true devotion and concentration and with firm faith and confidence of its acceptance.

The method of making these supplications are:

Firstly, by reciting the Arabic only if one is aware of its meanings.

Secondly, by reciting the Arabic with its English meaning, if one is not aware of the meanings of the Arabic words of the du'ās.

Thirdly, by reciting the du'ās only with its English meanings if one cannot recite the Arabic words or for any other reason.

The reason for making the efforts as mentioned above is to know and understand what we are asking and requesting from Allāh تَعَالَى. There will be hope that the du'ā made with a sincere and honest heart will, Inshā-Allāh تَعَالَى, definitely be accepted by Allāh تَعَالَى provided the person making the du'ā refrains from being disobedient to the commands of Allāh تَعَالَى.

#### 4. Reformation of our Akhlāq (Character)

Rasūlullāh ﷺ has said:

“Verily, the best amongst you are those who have the best manners and character.” (Bukhaari)

We are constantly faced with physical illnesses like flu, body pains, and so forth. We then immediately think of visiting a physical (medical) doctor for a cure of our physical sicknesses.

It is a sunnah to take a medication (which is prescribed) or even at times merely taking home remedies.

In a Ḥadīth Sharīf it is mentioned:

Hadhrat Usaamah bin Shareek رضى الله تعالى عنه has narrated that some of the Sahaabah رضى الله تعالى عنه questioned that O! Rasūlullāh ﷺ: Should we take medicine as a remedy when we are sick? Rasūlullāh ﷺ replied: Yes O! Servants of Allāh تَعَالَى, Take medicine as a remedy. For verily Allāh تَعَالَى has not created any sickness for which there is no cure except for one sickness (and) that is old age.

By addressing the Sahaabah رضى الله تعالى عنه as “O! Servants of Allāh تَعَالَى”, Rasūlullāh ﷺ has in a way indicated that to take medication as a means to cure any sickness is not against servitude and Tawakkul (Trust in Allāh تَعَالَى). However, the condition is that one does not have full confidence and trust in the Doctor or Hakeem and the medication one takes to cure the sickness, that one is experiencing, but it is only a necessary means towards the cure. Further it is of paramount importance that one should understand and have a firm faith and belief that only Allāh تَعَالَى is “The Curer”.

Similarly, we should be aware of the spiritual illnesses that are afflicting us, and take the necessary remedies. Here, do not rely on “home remedies”, but consult a “doctor” who is a specialist in treating spiritual illnesses.

Rasūlullāh ﷺ has said:

“Beware, there is a piece of flesh in your body that if it is good, then your entire body will be good and if it is bad, then your entire body will become bad. Beware, that flesh is the heart.” (Muslim)

A person is physically healthy if his heart is functioning normally. However, as soon as he has a heart attack, he becomes physically impaired and has to be rushed to the hospital, where he may have to undergo an operation for a bypass. (Allāh تَعَالَى protect us!)

The Ḥadīth Sharīf above is directing our minds to something more important than the physical health that people are concerned about and spending thousands of Rands on treatment. This is also happening presently in the covid-19 pandemic we are experiencing. The Ḥadīth Sharīf is directing us towards bringing into our lives good character (spiritual good health) and removing evil character (spiritual diseases). The bases of good and bad character emanates from the heart. Good character is desired by everyone. It is good character and bad character that distinguishes the “civilized” from the “uncivilized” in groups and communities.

Thus we should realize that as we pay great attention towards our physical health, we should pay even more attention and be more concerned about bringing into our lives good character and removing evil character.

Spiritual good health means to bring within our hearts the qualities of sincerity, honesty, fear of Allāh تَعَالَى, hope, taubah, love of Allāh تَعَالَى, abstinence, contentment, tawakkul, sabr, forbearance, shukr and other qualities, referred to as akhlāqe- ḥamīdah.

Spiritual diseases that need to be removed from our hearts are evil qualities of greed, avarice, anger, lying, backbiting, love of wealth, love of worldly things, love for fame, conceit, pride, show, jealousy, hatred, malice and other qualities, referred to as akhlāqe-razīlah.

In fact, more emphasis must be placed on attaining spiritual health and removing spiritual diseases, as this forms the basis of our success and failure in this world as well as the Ākhirah. When a person has any physical disease, he can be either cured of the disease or not. If he is not cured, the worst thing that can happen is that it may eventually lead to his death. However, on the other hand, if a person dies from spiritual diseases within him, these spiritual diseases will be a means of punishment in the Ākhirah.

In order to have a good physical health and get a cure for our physical diseases, we go to a doctor dealing with physical ailments.

In order to have a good spiritual health and get a cure for our spiritual diseases, we need to go to a “doctor” who specializes in spiritual ailments, namely a sheikh. Thus, we should now seek such a person if we do not have one presently. Alḥamdulillāh تَعَالَى, we have been blessed with many such “spiritual doctors” presently, and one should approach anyone of them in whom one has faith and confidence.

Allāh تَعَالَى in His infinite mercy has made it such that there are no costs involved at all in consulting a spiritual doctor, as is, the case when consulting a physical doctor.

#### 5. Additional cure for the negative impact on our minds.

We had stated, initially, that the covid-19 virus has created a serious negative impact on our minds. This has obviously brought fear and all forms of peace shattering thoughts.

Ḥadhrat Maulānā Thānwī رحمه الله عليه has advised in his kitāb, “*Remedies from the Holy Qur’ān*”, the recitation of the following āyāt of Sūrah Banī Isrā’īl as a remedy to remove fear, fright and all forms of peace shattering thoughts:

وَإِذَا قَرَأْتَ الْقُرْآنَ جَعَلْنَا بَيْنَكَ وَبَيْنَ الَّذِينَ لَا يُؤْمِنُونَ بِالْآخِرَةِ حِجَابًا مَّسْتُورًا  
وَجَعَلْنَا عَلَى قُلُوبِهِمْ أَكِنَّةً أَنْ يَفْقَهُوهُ وَفِي آذَانِهِمْ وَقْرًا ۖ وَإِذَا ذَكَرْتَ رَبَّكَ فِي الْقُرْآنِ وَحْدَهُ وَلَّوْا عَلَىٰ أَدْبَارِهِمْ  
نُفُورًا

“And when you recite the Qur’ān, we place an invisible curtain between you and those who do not believe in the hereafter. And We placed veils over their hearts so that they cannot understand it and deafness in their ears. And when you mention in the Qur’ān your Sustainer alone, they turn their backs in aversion.” (17:45-46)

The above verses should be recited and one should blow on oneself or any person who is frightened, shocked or terrified. These verses are very effective in removing horrifying and peace shattering thoughts as well.

We finally make du’ā that Allāh تَعَالَى keeps us in His Protection and save us from all diseases, whether spiritual or physical, and grant us ease and comfort with ’āfiyah in this world and the Ākhirah.

رَبَّنَا تَقَبَّلْ مِنَّا ۖ إِنَّكَ أَنْتَ السَّمِيعُ الْعَلِيمُ  
وَتُبَّ عَلَيْنَا ۖ إِنَّكَ أَنْتَ التَّوَّابُ الرَّحِيمُ

“O our Sustainer! Accept from us. Indeed You alone are the All-Hearing, the All-Knowing. And relent toward us. Verily! You, only You, are the Relenting, the Merciful.” (2:127/128)

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