



ECONOMIC CRISIS

Recession, price hikes, debt, insolvency, economic crisis — such words have become a part of most people’s daily conversation. Al around an atmosphere of near despondency and despair can be detected. In the prevailing circumstances, we should stop for a moment and reflect upon the reasons for our plight and the way out of our problems and difficulties.

Before delving further, we need to reaffirm our Imaan in the fact that Allah Ta’ala alone is the Provider. He alone is Ar-Razzak (the One who grants sustenance). His treasures are as full as ever. Why then we may wonder, is the abundant sustenance being withheld from us? The Glorious Qur’an gives us the reason for this in the following incident:

The Jews of Madina Munawwara initially were a very prosperous lot. Subsequent to their rejection of Rasulullah (Sallallahu Alaihi Wasallam) the noose of poverty began to slowly choke them. They complained and accused Allah Ta’ala of being miserly. Allah Ta’ala revealed the following verse: “And if they (the Jews and Christians) had upheld the Tawrah and Bible (with regard to the command of following the last Prophet) they would have been nourished from above them and from beneath their feet” (S5:V66).

The message is clear. Complete obedience to the commands of Allah Ta’ala will bring prosperity. Rejection or indifference will bring hardship and misery. Thus Allah Ta’ala declares: **“And he who will fear Allah, Allah will open a way out for him (from his problems) and will grant him sustenance from sources he cannot imagine”** (S65:V3).

SALAAH

Establishing five times daily Salaah also eases the acquiring of sustenance. Allah Ta’ala says: “And command your family with the performance of Salaah and be punctual upon it yourself. We do not ask you for sustenance. We provide sustenance to you” (S20:V132). Establishing Salaah includes fulfilling all its etiquette, including the aspect of performing Salaah with Jamaa’ah.

Seeking sincere forgiveness and repenting from one’s sins brings down the Mercy of Allah Ta’ala. Allah Ta’ala relates the advice of Hazrat Nooh (A.S.) to his people thus: **“Seek forgiveness from your Rabb. Verily He is most forgiving. He will shower down the rains and assist you with children and wealth”** (S71:V10).

We have earned the wrath of Allah Ta’ala due to our

misdeeds. Thus we are facing the consequences.

“Sadaqah extinguishes the anger of Allah Ta’ala” as the Hadith declares. Therefore, the adverse economic conditions should not deter us from giving some sadaqah regularly, even though it may be just a few cents at a time. An apparently meagre amount given with sincerity is extremely valuable in the sight of Allah Ta’ala. Furthermore, sadaqah never decreases one’s wealth. Rather, it increases it - as promised by Allah Ta’ala.

MODERATION

While Rasulullah (Sallallahu Alaihi Wasallam) has stressed the above aspects upon the Ummah, at the same time he has given us practical advice with regard to finance management. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: “Moderation in expenditure is half of livelihood” (Mishkaat). In stringent financial conditions it is extremely foolish to continue adopting a high-flying lifestyle, especially when it is evident that the adverse economic situation is biting hard and businesses are collapsing all around - May Allah Ta’ala protect everyone! Moderation and simplicity must be the rule. One should also not be concerned with keeping up appearances. It is more respectable and honourable, in this world and the Hereafter, to sell the mansion and live in a rented flat, or sell the luxury car and drive something smaller, rather than pull along just to keep up appearances, and finally go insolvent to the detriment of one’s creditors. It is also the height of foolishness to try to live up to the standards of others. One should rather look at those who are less fortunate than oneself and be content with one’s lot.

INTEREST

Many people with financial difficulties attempt to solve their problems by resorting to borrowing on interest or running overdrafts. This merely compounds the problem. Many people have seen their huge empires collapsing simply because of the interest. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: **“Allah Ta’ala has cursed the one who consumes interest, the one who gives interest, the witness to the interest transaction and the scribe who recorded it.”** Interest carries with it the curse of Allah of Allah

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CRISIS

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Ta'ala. Thus the problems are bound to increase due to the curse of Allah Ta'ala.

INSOLVENCY

In times of recession many people cannot fulfil their commitments and cannot pay their creditors on time. Some businesses even become bankrupt. In this regard the following aspects must be taken into consideration: Of one has a definite problem with paying back one's debts, do not play hide-and-seek with one's creditors. This will lead one onto a trail of endless lies to cover-up more lies. One should meet with one's creditors and put forward one's difficulties. Come to an agreement with regard to the repayment. If the matter has gone to the stage of insolvency (Allah forbid!), the same approach has to be adopted. Being declared insolvent does not absolve one of one's debts. Thus one will be liable for every cent until paid or forgiven by the creditor. In such instances one must make the repayment of all debts one's first priority.

GIFTS AND CHARITY

Furthermore, all luxuries must be cut back. One must suffice with the bare necessities. In cases of insolvency gifts and charities must also be temporarily suspended until one's debts are within easy manageable levels. To fulfil one's debts is compulsory while charity, spending on Masajids, Madrasahs, etc. is a voluntary act. It is obvious that the compulsory duty must be fulfilled first. Otherwise, one will have to pay back more dearly with one's good deeds on the Day of Qiyamah.

May Allah Ta'ala protect every person's honour and may He grant one and all abundant halaal sustenance. Aameen.

DEBTS

The severity of not fulfilling one's debts is well known. It is reported in the Ahadith that if the debt is not paid in this world, on the day of Qiyamah the good deeds of the debtor will be given to the creditor as compensation. If the debtor has no good deeds to his credit, the sins of the creditor will be transferred to him. It is reported in a Hadith that Rasulullah (Sallallahu Alaihi Wasallam) said: "All sins of a martyr are forgiven except debt" (Mishkaat). In another Hadith it is reported that Rasulullah (Sallallahu Alaihi Wasallam) would not perform the Janaza Salaah of a person who had unpaid debts and he did not leave behind sufficient funds to fulfil them (Mishkaat).

However, it is also important that we consider another aspect of debts - where possible, to forgive the debts (totally or even portion thereof) of such a debtor who does not have the means to repay his dues. What this means is that IF A DEBTOR IS MAKING EVERY ATTEMPT TO PAY but due to severe circumstances he just cannot fulfil his debt, in such a situation it is encouraged in the Qur'an that respite be given to the debtor, or he be forgiven. Allah Ta'ala says in the Glorious Qur'an: "And if he (the debtor) be in difficulty (and is unable to pay the debt). Then grant him time until it is easy (to repay). And if you remit it by way of charity, it is better for you in you only knew" (Al-Baqarah:280).

SADAQAH

In the abovementioned ayah Allah Ta'ala has termed the forgiving of the debt as sadaqah (charity). This means that one receives the reward of sadaqah by forgiving the debt. Allah Ta'ala also declares that this sadaqah is "better for you if you only knew." Firstly, it is better for one in this very world, since the Qur'an and Hadith clearly state that sadaqah does NOT decrease one's wealth. By remitting the debt, one's wealth will not decrease. Rather, the barakah of this remission will soon be noticed in the wealth. Secondly, in the Hereafter when one will witness the rewards received for forgiving the debt, then only will one truly realise that it was indeed better to have forgiven the debt. Several Ahadith extol the virtues of giving respite to the debtor or forgiving the debts. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: "The who wishes that he should be blessed with the shade of the mercy of Allah on that day when there will be no other shade, he should be lenient with the debtor who is in difficulty, or forgive him" (Tabrani). In another it is reported that Rasulullah (Sallallahu Alaihi Wasallam) said: *The one who grants respite to a poor debtor will be granted the reward of giving sadaqah to the equivalent of the debt for each day that he has given respite. And if the due date arrives and the debtor is unable to pay, he is given a reward of giving in sadaqah double the amount of the debt for each day that he extends the credit after the due date* (Sahih Muslim). Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: "The one who wishes that his duas be accepted, or that his difficulties be removed, he should be lenient and give respite to the hard-pressed debtor."

OPPRESSION

However, this should not be misconstrued by any debtor as a license to delay in paying back the debt. The one who has the means to pay his debts, yet he delays in doing so, such a person has been declared by Rasulullah (Sallallahu Alaihi Wasallam) to be guilty of oppression. Having the "means" refers to having more than one's basic necessity. To live in a mansion is not a necessity, nor is owning a luxury car. Likewise going for Umrah, optional Haj, having lavish wedding feasts, etc. are not necessities. Money one intends to spend on these aspects must be channeled towards the payment of one's debts, otherwise one will be guilty of the sin of oppression. Remember well that the creditor has been encouraged to forgive the debts of a person in difficulty. However, if he does not forgive it, the debtor's good deeds will be given to him on the day of Qiyamah.

DIGESTION

The Glorious Qur'an declares:

"And I have not created Jinn and humans except that they may worship me (Allah Ta'ala)."

The commentators explain that worship here refers to recognising Allah Ta'ala. In order to earn His recognition, Allah Ta'ala urges us, among other things, to ponder over the creation of our bodies and its functions. Here we get a slight glimpse of the functions of the digestive system.

FACTORY

The digestive system can be looked upon as a factory where food is tasted by the tongue, then crushed by the teeth, moistened with saliva and finally — after elaborate precautions to avoid shunting mistakes — is pushed through the gullet into the stomach, a chemical plant where the most astonishing changes occur. Here millions of cells, too small to be seen, produce a dozen highly complex chemicals which break up the food we have eaten, whether it be meat, spinach, or rice, or cheese, into simpler substances which can be absorbed by the cells of our body and built into our flesh and bone.

FORTY MILLION

The chemical changes that take place are truly marvellous — well beyond the capacity of the best equipped of our laboratories. And there are five million of these little chemical units in the stomach, some forty million in the intestines, and more than three and a half billion in the liver. They produce, not only the chemicals needed to digest our food, but also provide effective remedies against diseases like cholera and dysentery. At the same time the liver manufactures substances which help the body to burn some food we have eaten to provide the heat and energy every living being needs. The digestive system is not only a chemical factory, but a power house as well. (God Arises)

QUESTIONS & ANSWERS FIREWORKS

Q Is it permissible to buy and sell fireworks or play with them? When the Hindus are celebrating Diwali and setting off their fireworks, many Muslims come out and watch. Is there any harm in this?

A There are several aspects to this question. Each aspect should be considered in its proper perspective.

The first aspect is that of fireworks itself. Huge sums of money are spent to hear some deafening sounds and see some lights shining for a few moments. This is a great waste of money. One is literally burning up the gift of Allah Ta'ala. Allah Ta'ala declares: "Verily the squanderers are ever the brothers of the devils. And Shaitaan was ungrateful to his Lord" (S17:V27).

DEAFENING

Fireworks explode with a deafening sound which results in much inconvenience to people and animals. It is reported in a Hadith that when Rasulullah (Sallallahu Alaihi Wasallam) used to sneeze, he would stifle the sound of the sneeze by covering his mouth and nose with a cloth or with his hand. Subhanallah! Our beloved Rasulullah (Sallallahu Alaihi Wasallam) is concerned that the next person must not be disturbed by the slight sound of a sneeze. Yet those who take his name with love and claim to be his true followers wish to set off deafening fireworks! It is reported that once Rasulullah (Sallallahu Alaihi Wasallam) said: "By Allah he is not a Muslim!" He repeated this thrice. The Sahaaba (R.A.) asked: "Who is he, O Prophet of Allah?" Rasulullah (Sallallahu Alaihi Wasallam) replied: "The one whose neighbours are not safe from his mischief" (Mishkaat). It is therefore not permissible to disturb one's neighbours even if they be non-Muslims. With fireworks, one disturbs the entire neighbourhood. Rasulullah (Sallallahu Alaihi Wasallam) also greatly stressed the rights of animals that they should not be made to suffer in any way. However, it is witnessed time and again that when fireworks are set off, animals are terrified. Many cats and dogs, in their absolute terror, run in the way of cars and are crushed to death.

"JAMMIES"

(FROM PAGE THREE)

From the advices of ...



FAQIHUL UMMAH

The sterling advice of Faqihul Ummah Hazrat Mufti Mahmood Saheb (*Rahmatullahi Alaihi*) has helped thousands of people to overcome many problems and difficulties — especially in the line of *Islahun Nafs* (inner-self reformation). Hereunder is an extract from his discourses.

BE MERCIFUL

Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: ***“The most Merciful (Allah Ta’ala) bestows His mercy upon those who show mercy to others. Be merciful to the people of the earth, the One above will be merciful unto you.”***

Is there anyone who is not in need of the mercy of *Allah Ta’ala*? Actually the entire universe is only existing with the mercy of *Allah Ta’ala*.

There are various ways of showing mercy unto others. If you have fed a hungry neighbour, you have shown mercy to him. If a sick person is given treatment, it is a form of mercy to him. A person is barefooted. To give him shoes is mercy to him. Somebody is walking and you are passing in your car. To stop and give him a lift is a form of mercy upon him. In short, there are numerous ways of showing mercy to others.

Just as one can show mercy to one physically, one can also be merciful spiritually. There can be outward mercy and inner mercy. However, the greatest mercy is to save a Muslim from the fire of *Jahannam*. Indeed to save a person from all the calamities of the Hereafter — the punishment of the grave, the hardships of the Day of Judgment, the difficulties in crossing the Bridge over *Jahannam* and the torments of hell, this is the greatest mercy that can be shown to anyone.

Allah Ta’ala, the *Rabb* (sustainer) of the universe sent *Rasulullah (Sallallahu Alaihi Wasallam)* as a Mercy unto the universe. Hence he guided mankind towards all the aspects of benefit in this world and the Hereafter. He invited towards the Oneness of *Allah Ta’ala* and declared: ***“O People! Say Laa ilaaha illallah and you will be successful.”*** This was a guarantee for the success of this world, the success of the grave, the Day of Judgment and success in the final abode of the Hereafter.

Therefore the greatest mercy is that one who does not know the *Kalima* is taught the *Kalima*. One who does not know how to perform *Salaah* is taught the same. A person who is neglectful of his *Salaah* is constantly advised until he eventually becomes punctual upon it. Somebody is taught to recite the *Qur’an-al-Kareem* or the *Ahadith* of *Rasulullah (Sallallahu Alaihi Wasallam)* or the laws of *Deen*. All this is indeed a very great mercy that can be shown to any person.

Thus every person has the opportunity to show mercy unto others. He can teach the *Kalima* to somebody or give him some good advice. Hence *Rasulullah (Sallallahu Alaihi Wasallam)* has declared: ***“Show mercy unto those on the earth, the One above will show mercy to you.”***

AL-HAADI WEBSITE

Al-hamdulillah the Al-Haadi website has been launched. All previous issues of Al-Haadi are available on the site. Several booklets and audio programmes are also available for download. The site could be accessed at: www.alhaadi.org.za

Your duas are requested.