



DESPAIR?

“I can take no more.” “I am totally frustrated.” “I have lost hope.” “Would there ever be an end to my problems?”

Such statements and cries of despair are heard almost daily. Due to many difficulties such as illness, financial problems, domestic disputes, family conflict, crime, disasters, etc., people sometimes slip into misery, hopelessness and depression. It is in such circumstances that a person often asks in utter desperation: **“What must I do?”**

Before dealing with what one can do, it is important to bear in mind a fundamental reality of life. Life in this world is never a place of absolute bliss, nor a place of only difficulty. Absolute bliss is only in Jannah. Likewise, no matter how severe one's condition may be, it cannot be compared to a fraction of the torments of *Jahannum*. In this world there is a combination of pleasure and pain. After all, it is a place of test. Hence, every person will experience some difficulties and hardships in some form or another. In fact this is a promise of Allah Ta'ala in the Qur'an that **“We will certainly test you with some fear, hunger and loss in wealth, lives and crops. And give glad tidings to those who are patient”** (S2: V: 155). Thus, difficulties will come. Nevertheless one can adopt any permissible means to remove one's problems.

“CRACK OF THE WHIP”

While hardship and difficulties do come as a test, they also come as a punishment for sins. In our sinful state, we should unhesitatingly acknowledge our transgressions and regard what befalls us as a very small “crack of the whip” from Allah Ta'ala as a reminder for us to return to His total obedience. Often we exclaim: “What sin have I committed to deserve this?” Consider that Allah Ta'ala alone is our Creator, Sustainer and Nourisher. He alone has granted us all our limbs and faculties. He alone has showered upon us countless bounties. In the light of the above, the slightest disobedience of our Creator deserves the severest punishment. In actual fact, if we were given what we really deserve, Allah forbid, we would have been completely destroyed. Allah Ta'ala declares: **“And if Allah were to take the people to task for their actions (by giving them the full punishment of their actions) no creature would remain on earth (all would be destroyed).”** (S:35, V:45)

Therefore, we must acknowledge that we are guilty. Having accepted our guilt, we should now make amends.

MAKE AMENDS

In order to make amends, the first step is *taubah* (sincere repentance). The *taubah* must be sincere, not just a *taubah* of convenience like that of the *mushrikeen* (idolaters) of Makkah Mukarramah. Allah Ta'ala says regarding them: **“And when a wave engulfs them like a canopy (and they fear that their ships will sink and they will drown) they call unto Allah and they commit shirk.”** (S:31, V:32)

Thus our *taubah* should not be merely “to get to the shore”. It must be for all times. Sincere *taubah* and *istighfaar* (seeking forgiveness) brings down the mercy of Allah Ta'ala. Hazrat Nooh (A.S.) said to his people: **“Seek forgiveness from your Rabb (Lord), then repent unto him. Verily He is the most forgiving. He will shower abundant rains upon you and assist you with wealth and children.”** (S:71, V:10-13)

The month of *Ramadhan* especially is a month to continuously make sincere *taubah* and to turn earnestly to Allah Ta'ala. Hence, this *mubarak* month must be dedicated towards sincere *taubah*. This is the first step towards solving one's problems and difficulties.

ADOPTING SABR

The second aspect is adopting *sabr* (patience) and engaging in *dua*. Just as one patiently undertakes hardship for the sake of worldly gain, adopt *sabr* over any difficult conditions with the full hope of great reward in the Hereafter. Have the firm conviction that Allah Ta'ala is most aware of what is best for us. This conviction will make it easier to adopt *sabr* and to be pleased with the decree of Allah Ta'ala.

Adopting *sabr* upon any difficulty earns one limitless rewards. Allah Ta'ala declares regarding His true servants: **“Verily the patient ones will be given their limitless rewards”** (S:39, V:10). Allah Ta'ala is with the patient ones. Thus never despair. A Mu'min always has complete hope in Allah Ta'ala.

(Cont. overleaf)

INSIDE... If Only You Knew.....	Page 2
Question: Wasting food.....	Page 3
Faqihul Ummah: Financial loss.....	Page 4

DESPAIR?

(FROM PAGE ONE)

MOST EXCELLENT WORSHIP

Also, engage in earnest dua. Rasulallah (Sallallahu Alaihi Wasallam) is reported to have said: "Nothing changes fate except dua." Dua is the weapon of a believer. One should never tire of begging from Allah Ta'ala. Rasulallah (Sallallahu Alaihi Wasallam) is reported to have said: "*Ask Allah for His favours and mercy for verily Allah loves to be asked. And the most excellent worship is to (patiently) wait for relief (from distress and anxiety)* (Tirmizi)."

Nevertheless, one should bear in mind that while the dua will bring the help of Allah Ta'ala, one should not create a barrier of sins which will prevent the mercy from reaching one.

MASHWARAH

The third aspect to firmly adhere to in any problematic situation is *mashwarah* (consultation). One should never take arbitrary decisions in any situation, especially when there is a problem. Rasulallah (Sallallahu Alaihi Wasallam) is reported to have said: "*He who performs istikhara will not fail and he who consults will not regret.*" One should therefore adopt an experienced Aalim or a *muttaqi* (Allah-fearing), righteous and able person as a guide. Thereafter, refer to him for advice in all situations. Insha Allah there will be tremendous *barakah* in the consultation and, Allah willing, one will find a solution to one's problems.

May Allah Ta'ala protect one and all from the difficulties of both worlds. Aameen.

If Only You Knew

Imagine the following scene. You have your hard earned capital to invest. You go for advice to an experienced person who is an expert in the field. The expert says to you: "*If only you knew what profits you will earn if you invest in that business, you would put all your money into it.*" What will be your reaction? You would certainly rush to do so. Everyone naturally would heed the advice of an expert since we all want the maximum profits.

Rasulallah (Sallallahu Alaihi Wasallam), the expert of all experts, has also advised us of where to invest our most valuable capital: our health and time. Among the various aspects that he has directed us to invest our capital are some simple actions discussed hereunder which earn super profits in the Hereafter and bring great *barakah* (blessings) in this world.

FIRST ROW

Hazrath Abu Hurairah (R.A.) reports that Rasulallah (Sallallahu Alaihi Wasallam) said: "*If only people knew what is (to be earned) in calling out the azaan and in performing salaah in the first saff (row), thereafter if there was no other way to acquire this virtue except by drawing lots, they would have drawn lots (to get a place in the first row).*"

This statement eloquently describes the eagerness with which people would have competed with one another to earn the rewards, had they only known what really is achieved from these actions. For instance, if there is only one place left in the first row and two people came at the same time to take that spot, both will be extremely eager to do so. Therefore, in order to decide who should take the spot, they would draw lots (for e.g. they would spin a coin to decide who wins). We should therefore be most eager to call out the *azaan* and to be in the first *saff*. However, if a *muazzin* has been appointed in the masjid, it will be his right to call out the *azaan*.

EARLY

Furthermore, Rasulallah (Sallallahu Alaihi Wasallam) says: "*If people only knew the reward of going early to the masjid, they would have rushed early.*"

The immense rewards mentioned above are for going early to the masjid for Salaah. Furthermore, one who goes early will certainly join the Imam from the first *takbeer*. The one who joins the Imam from the first *takbeer* for forty days consecutively will be granted two "certificates", one of being freed from the fire of Jahannum and the other of being free from hypocrisy (Mishkaat).

CRAWL

Rasulallah (Sallallahu Alaihi Wasallam) further declares: "*And if people only knew (the reward and benefit) of performing Esha and Fajr with the congregation, they would certainly come even if they had to crawl.*"

The importance of these two *salaah* has been explained in many *ahadith*. It is reported in one Hadith that the one who performs his Esha Salaah with *jama'ah* (congregation) gets the reward of performing *ibadah* for half the night. If he then performs his Fajr Salaah with *jama'ah*, he gets the reward of spending the entire night in *ibadah*.

The experts who advise us about worldly investments do sometimes err or misjudge. Yet we trust in their expertise and take their advice. Rasulallah (Sallallahu Alaihi Wasallam) knew for certain without any risk of error what tremendous rewards these actions will earn. Let us then take his advice and invest our capital in these actions.

QUESTIONS & ANSWERS

WASTING FOOD

Q *When eating and drinking many people have the habit of leaving a little of the food or drink in the utensil. For instance some tea or soft drink will be left over in the cup or some grains will be left over in the plate. If a person wipes his utensil clean with his finger and eats the little specks of food, he is regarded as lacking manners. What is the correct procedure in this regard?*

A Food and drink are great bounties of Allah Ta'ala. Every grain of food and every drop of water or any halaal drink must be greatly appreciated. Wasting is the way of *shaitaan*. Allah Ta'ala says: **"Indeed those who waste are the brothers of shaitaan. Verily shaitaan was most ungrateful to his Rabb" (S:17,V: 27)**. We have been especially warned against wasting food and drink. The Quraan-ul-Kareem proclaims: **"Eat and drink and do not waste, verily Allah does not love those who waste." (S:7, V:31)**

GROSS INGRATITUDE

Deliberately wasting even a little food is an act of gross ingratitude. Ingratitude draws down the wrath of Allah Ta'ala, as is clearly mentioned in the Quraan: **"If you are grateful I will grant you increase (in your bounties) and if you are ungrateful then verily my punishment is very severe." (S: 14, V: 7)**

Wiping the utensil clean with one's finger even of the little specks of food may be regarded as an act of poor manners by those who are devoid of manners and etiquette entirely. In Western cultures, and in the minds of those who ape the West, good etiquette is to waste some food and drink. This is no surprise. After all, in Western culture if two couples meet, it will be bad manners if each man does not embrace his friend's wife. When his friend is embraces his wife, or at least warmly shakes her hand, "good western manners" will dictate that he must stand by smiling from ear to ear. It is this very *rotten* culture that teaches one that it is good manners to waste the bounties of Allah Ta'ala. May Allah Ta'ala save us from aping such rotten values.

UTENSIL SEEKS FORGIVENESS

In the beautiful Deen of Islam, true manners and etiquettes have been taught. Among these etiquettes is to appreciate every *ni'mat* (bounty) of Allah Ta'ala. This includes every grain of food and every drop of water. Hence, it was the practice of Rasulullah (Sallallahu Alaihi Wasallam) that after eating he would lick the utensil clean with his finger and not leave behind even a tiny speck of food and drink. He would even lick his fingers clean of any food particles. He ordered his followers to also do the same, as has been mentioned in many Ahadith. In fact, great virtues have been mentioned for this. In a narration of Tirmizi it has been mentioned that Rasulullah (Sallallahu Alaihi Wasallam) said: "The one who eats in a plate, then licks it clean (with his finger), the utensil seeks forgiveness for him." In another narration it is mentioned that the utensil prays for him in the words: "May Allah free you from the fire as you have freed me from *shaitaan* (by not leaving any food behind for *shaitaan*)" (Mishkaat).

One should therefore always wipe the utensil clean and not leave behind anything for *shaitaan*.

SALVATION

"What is the way to salvation?" This was the very concise question that Hazrath Uqba bin Amir (R.A.) posed to Rasulullah (Sallallahu Alaihi Wasallam). *Subhanallah!* This was the main concern of the Sahabah (R.A.) — how to gain salvation from the *fitnas* (evil and mischief) of this world as well as the torments of the Hereafter. Rasulullah (Sallallahu Alaihi Wasallam) gave a most concise reply to the concise question. He said: **"Control your tongue, let your house be sufficient for you and cry over your sins (Targheeb)." This is an all time remedy for remaining safe from the fitnas of this world and the next.**

INFERNO

The misuse of the tongue creates unimaginable problems. A wrong word pierces hearts and breaks relationships. One wrong word could spark an inferno that could burn down entire families in its wake. A wrong word can also land a person in the fire of Jahannum. Hence, one should think carefully before saying anything. This will save one from much misery and hardship.

"Let your home be sufficient for you" means that without any genuine *deeni* or worldly need, one should remain within the home environment. The *fitnas* outdoors, especially in shopping malls, beaches, parks, etc., are becoming worse by the day. If one must leave out of genuine necessity, continuous *istighfaar* should be made.

CRY

The third advice was to cry over one's sins. Allah Ta'ala loves the one who sincerely sheds tears of repentance. It is reported in a Hadith that the eye that was restrained from haraam (by not casting lustful glances), the eye that remained on guard in the path of Allah and the eye that cried out of the fear of Allah will not enter Jahannum.

While this Hadith applies for all times, let us very strictly adhere to the advice therein especially in the mubarak month of Ramadhan. Spending this one month in the correct manner will pave the way for the rest of the year to be spent in the obedience of Allah Ta'ala. May Allah Ta'ala enable us to do so. Aameen.

VULGARITY

A Mu'min (Believer) is one who displays the highest akhlaq (character). Thus, he will rid himself of all evil qualities. Rasulallah (Sallallahu Alaihi Wasallam) has highlighted some of these evil qualities when he declared: "A Believer does not taunt others, or curse people, or indulge in vulgar or obscene talk" (Tirmizi).

A Mu'min's heart, and tongue are both clean. He does not think of vulgar or obscene things nor does he express such things with his tongue. It is therefore tragic that some people take pride in using vulgar language. This is far from the *akhlaq* of a Believer. We should adopt the *akhlaq* of Rasulallah (Sallallahu Alaihi Wasallam), that most exemplary personality who was never vulgar or obscene.

AFFLUENCE

Amr bin Awf (R.A.) relates that Rasulallah (Sallallahu Alaihi Wasallam) : "I do not fear poverty for you (the *Ummah*) but what I really fear is that the worldly wealth may be increased for you as it was increased for those before you. Hence you will compete with one another for the world just as those before you competed with one another for it. It will then destroy you just as it destroyed them" (*Sahih Bukhari*).

ZAKAAT

Often zakaat is forwarded to the Madrasah for disbursement to those eligible to receive it. The Madrasah only accepts zakaat on the condition that it be appointed the unfettered *wakeel* (agent) of the donor to discharge his zakaat to any deserving avenue at the discretion of the Madrasah.

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.

FINANCIAL LOSS

Bismih Ta'ala

Summary of Question:

(A person complained of his problems and especially his constant financial difficulties. He also requested to know why this happened).

Summary of reply:

The most essential aspect to remember is that every person's destiny has been pre-ordained before he was even born. Whatever has been decreed for him to receive, he will certainly receive it even if the entire creation desires that it should not reach him. Likewise, whatever has been decreed that he will not acquire, he will never receive it even if the entire creation tries to give it to him.

As for your business continuously failing and your suffering financial losses, generally one of the reasons due to which this happens is not having discharged someone's right (such as not having paid someone his due). This is an extremely dangerous aspect. As long as that right has not been discharged it will continue to torment and harm one.

Another aspect that produces the type of consequences described in the question is that of not giving charity.

DISCHARGE ALL RIGHTS

Therefore, consider carefully whether you have not fulfilled any person's right. If someone's right is unfulfilled, discharge it immediately. If you cannot remember any person's due not having been paid, in your circumstances you should nevertheless still give some charity with the intention that should there be any right upon you which you cannot remember, may Allah Ta'ala absolve you of that right by means of this charity on behalf the one you are indebted to.

Furthermore, always consider the plight of the poor and needy. It is stated in a Hadith that he who is merciful upon those on earth, the Lord of the universe (Allah Ta'ala) will be merciful upon him. In the manner that you treat the creation of Allah Ta'ala, Allah Ta'ala will treat you accordingly. If you show mercy and kindness to Allah Ta'ala's creation, mercy will be showered upon you. Therefore, divide your income into three portions. Reinvest one third into your business, spend one third upon your family and spend the remaining one third upon the poor and needy. (*Malfoozat*, vol 2, pg 157)