

How To PROSPER THE ISLAMIC WAY

Q.S. Khan

Tanveer Publications,
Mumbai - 78



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Preface

Once a person said to Hazrat Abdullah bin Abbas (r.a.): I want to preach to people and spread the message of Allah.

Hazrat Abdullah bin Abbas (r.a.) asked, "Have you perfected yourself?" The person said, "Yes, I hope so." Hazrat Abdullah bin Abbas (r.a.) said, "If you don't become eligible to be cursed by these three verses, then of course you can preach to people."

First verse says, "Even after reading divine book, you preach to others and forget yourself, don't you understand?" (Holy Quran 2:44)

Second verse says, "Most hateful it is with Allah that you say that which you do not do?" (Holy Quran 61:3)

Third verse says, "Hazrat Shuaib (r.a.) said: I don't wish to do the same wrong thing, which I am prohibiting you." (Holy Quran 11:88)

(That means first a person has to purify himself. Then only he can call others for purification.)

Then Hazrat Abdullah bin Abbas (r.a.) said, "If you have perfected yourself, and these three verses are not for you; go ahead and spread the word of Allah and His Prophet to people." (Khuleqal Muslim, Safeena Najaat 307)

According to these three verses, I, the author of this book, have not perfected myself to such a state that I can preach to anyone. I myself need to perfectly follow the commandments of Allah and His Prophet in my life. I am still learning. I am a student and

not scholar.

This book is basically a collection of articles for me, my children and the coming generations. May Allah bless me with wisdom and ability to follow His commandments perfectly.

In this collection of articles, I have collected jewels from divine treasure of Holy Quran and Hadees Shareef, and I am presenting it in book form to you also, so that we all can try and do our best to follow them.

This book will be sent to European and American colleges and universities to present them a positive picture of Islam. And they are more familiar with the name Allah as compared to Allaah Subhaanahu wa ta'ala. Hence we are using word 'Allah' in place of 'Allah' (swt). But I agree that 'Allah' is the right name for 'Allah'.

I thank Maulana Fasihuddin for his kind help in searching verses of holy Quran. Akbar Malik for arranging books of Hadees Shareef and Dr. Zahid Ahmad for helping me to type and pageset this book. May Allah bless them in both the worlds.

In this book, I have concentrated mainly on financial prosperity through right means. If you benefit from this book please do remember me in your supplications (Dua).

With kind regards,

Your friend
Q.S. Khan

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Section - I

*INTRODUCTION
OF
WEALTH*

What is Wealth?

Wealth is not just bank balance and property, but it has many faces and features. Some of them are as follow:

1. Wealth as blessing of Allah.

- Allah has referred to wealth as “Khair” in holy Quran. “Khair” is an Arabic word, which means noble deed (bhalai), good deed (neki), attaining excellence, honor (sharaf), greatness (buzurgi), favor (karam). In short, it is a blessing of Allah.
- Few verses, which have referred to wealth as khair, are as follows:
- “And whatever Khair (wealth) you will spend for Allah, Allah knows it very well.” (Holy Quran 2:273)
- “It is compulsory for you to make a will before your death. So that if you leave behind khair (wealth), it should be correctly distributed among parents and relatives. It is a must for those who fear Allah.” (Holy Quran 2:180)
- “O Muhammad! (ﷺ) People ask you where they should spend (for noble cause). Tell them whatever Khair (wealth) you want to spend, spend it for your parents, relatives, orphans and poor people of society and travelers. And whatever good deed you will do, Allah knows it.” (Holy Quran 2:215)

2. Wealth is controlled by Allah.

Following verses indicate that wealth is controlled and distributed by Allah.

- “It is We (Allah) who gives you poverty and prosperity.” (Holy Quran 53:48)
- In another verse of Holy Quran, Allah says, “And if Allah increases prosperity of all human beings, then surely they will rebel on earth. So Allah gives measured (controlled or calculated or just sufficient) prosperity according to His will. Allah knows everything and sees everything.” (Holy Quran 42:27)
- “If Allah wants to punish you, there is none who can save you. And if Allah wants to bless you, there is none who can stop or hold His blessings away from you.” (Holy Quran 10:107)
- “(Do you think that) whatever human being wish, they get it? (No, whatever human beings get in life and life after death is according to decision and blessing of Allah).” (Holy Quran 53:24)
- Allah says in holy Quran, “Those who desire returns of their good deed in next world (after death, on

Judgment Day), We increase his returns (we enhance his earned blessing). And those who desire return of their good deeds (in form of wealth and materialistic success) in this world, We will give them some quantity (of wealth according to their destiny). But then he will not have any blessing in his account (after death, on Judgment Day).” (Holy Quran 42:20)

3. Wealth is a reward of good deeds.

Allah says in holy Quran, “If they would have followed Bible, Tohra and other divine scriptures, prosperity would have rained on them from the sky and would have erupted from below their feet.” (Holy Quran 5:66)

- “If the people of the towns had believed and feared Allah, We should indeed have opened out to them (all kinds of) blessings from heaven and earth. But they rejected (the truth), and We brought them back, for their misdeeds (We punished them).” (Holy Quran 7:96)

4. Wealth is an instrument of divine examination.

- “And know that your prosperity (wealth) and your children are examination (temptation) for you. And Allah gives big reward for noble deeds.” (Holy Quran 8:28)

- “Your possession and your children are only a trial (for you), and Allah, it is with whom is a great reward.” (Holy Quran 64:15)
- “And We will most certainly try you with somewhat of fear and hunger, and loss of prosperity and lives and fruits, and those who practice patience and remain steadfast on right path, then give good news to them (news of eternal success).” (Holy Quran 2:155)

5. Wealth is an instrument of divine punishment.

Allah says in holy Quran, “O Muhammad! (ﷺ) look neither at their wealth, nor their children should astonish you. Allah gives them these things to punish them in this world.” (Holy Quran 9:55)

Summary

From above statement and verses, we conclude that:

- Wealth is a blessing of Allah.
- Wealth is controlled by Allah, which He gives to human being according to His will.
- Wealth is a divine reward of good deeds.
- Allah also uses wealth to examine as well as to punish human beings.

Why should we earn money?

1. Why should we earn money?

- According to Hazrat Abdullah bin Masood (r.a.), Prophet Muhammad (ﷺ) said, "After obeying compulsory religious commandments of Allah (that is Namaaz, fasting, Zakaat and Hajj), earning money by right means (to fulfill our basic necessity of life) is compulsory for every individual."

(Tibrani Kabeer 9751, Baihaqi, Mariful Hadees Vol. 7, Pg. 65)

(House, food, clothes and education are some of the basic necessities of every human being.)

- Allah says in Holy Quran, "When you finish your prayer, get dispersed on land and search for My blessing (travel on land for earning money or wealth)." (Holy Quran 62:10)

So earning money is compulsory for every individual for fulfilling his own as well as his family's need.

2. Importance of wealth in this era:-

- A Tabaeen Hazrat Abu Bakr bin Abi Maryam (r.a.) says, "The companion of Hazrat Muhammad (ﷺ), Hazrat Maqdaam bin Maadi Kaab (r.a.) was having many cattle. His maid use to milk the cattle and use to sale it in market. And Hazrat Maqdaam (r.a.) used to collect the income.

Many people considered it bad and were surprised on the behavior of Hazrat Maqdaam (r.a.). (They were expecting that either Hazrat Maqdaam (r.a.) should donate milk to relatives or let his maid enjoy the income.)

Hazrat Maqdaam (r.a.) defended his behavior and said, "There is nothing wrong in selling my own commodity and earning money, because Prophet Muhammad (ﷺ) had said, "An era will come in which only money will serve your purpose."

(Musnad Ahmad, Mariful Ahadees Vol. 7, Pg. 66)

Above mentioned Hadees could be more clearly understood by following statement of Hazrat Sufyan Souree (r.a.).

- Hazrat Sufyan Souree (r.a.) said that, in initial period of Islam (in the period of Prophet and caliphs), wealth was not a desired thing. But in this era wealth is a shield of a righteous person (believer), because without money, the king and royal families will make us their cleaning duster. (They will exploit us for their wrong purpose.) So

whoever has wealth, should try to increase it. In this era if a person becomes poor, then first thing which he sells or loses is his faith in Allah.

(Mishkaat, Zade Raah 89)

- Hazrat Abu Qalaba (r.a.) said, "Do business with full sincerity and hard work. Because if you do so, you will be also able to walk on right path with full sincerity and perfection, as money matters will not divert you from right path." (Zade Raah 89)
- Hazrat Muhammad (ﷺ) said: Wealth will not harm a righteous person, if he becomes wealthy. But good health is better than wealth for Allah-fearing persons and peace of mind and soul is a blessing of Allah. (Mishkaat, Zade Raah 179)
- According to Hazrat Amr bin Aas (r.a.), Prophet Muhammad (ﷺ) said, "For pious person, honestly earned money (Halaal money) is a good thing (valuable blessing)."

(Musnad Ahmad, Mishkaat, Mariful Hadees Vol. 7, Pg. 7)

3. Earning money for right cause is a prayer

Hazrat Kaab bin Agrah (r.a.) said: Once a person passed in hurry in front of Hazrat Muhammad (ﷺ) and his companions. That person was making good efforts to earn his bread and butter and was very sincere about his business.

Companions of Prophet Muhammad (ﷺ) said, "O messenger of Allah! This person is so serious about his earning and making so much effort for it. If he had used his efforts and sincerity for noble cause of Allah, it would have been much better for him."

The messenger of Allah (ﷺ) said, "If he is earning to feed his children, his efforts will be counted as struggle for noble cause of Allah (prayer). If he is earning to look after his old parents, then also his struggle will be counted as struggle for noble cause. If he is earning so that he need not beg to feed himself, then also his earning and hard struggle will be counted as struggle for noble cause of Allah. But if he is earning to increase his wealth so that he can show his prosperity and prove his superiority over others, then such struggle is wrong and will be counted as effort for wrong cause of Devil (satan)."

(Targheeb, quoted from Tibrani, Zade Raah 88)

4. Begging is strictly prohibited in Islam

Hazrat Anas (r.a.) said, "Once a poor resident of Madinah city begged to Hazrat Muhammad (ﷺ). Hazrat Muhammad (ﷺ) asked him "Do you have anything in your house?" He said, "I have two things, first is a glass in which I drink, and second is a blanket on which I sleep." Hazrat Muhammad (ﷺ) asked him to bring those two things. Then he auctioned those things in two dirhams. One dirham he gave to that poor man to purchase some food material for his family and second to purchase an axe.

When poor fellow bought an axe, Hazrat Muhammad (ﷺ) himself fitted a handle to it and instructed him to go to the jungle, cut firewood and sell it in the market to earn his daily bread, and report only after fifteen days.

He did as instructed and after fifteen days, returned and reported having saved 10 dirhams. Prophet Muhammad highly pleased and he said "Earning money with hardship is much better for you than begging and having a label of beggar on your forehead on Judgment Day. (Ibne Majah 2275)

- Monastic life is prohibited In Islam.
(Holy Quran, Summary of Verse 4:171)
- According to Hazrat Soban (r.a.), Prophet Muhammad (ﷺ) said, "I can guarantee Paradise to those (poor people), who can promise me that they will never beg."
(Nasai, Ahmad, Ibne Majah, Jannat ki Kunji, Pg. 95)
- According to Hazrat Abdullah bin Masood (r.a.), Prophet Muhammad (ﷺ) said, "Those who become poor, if they start begging, they will never prosper. And if those who become poor plead only to Allah, He will sooner or later fulfill their needs."
(Abu Dawood, Jannat ki Kunji, Pg. 96)
- In Islam it is not allowed for a person to stop earning, for getting totally engaged in prayer of Allah, and depend totally on donations of people.
(Tibrani, Baihaqi)
- Hazrat Muhammad (ﷺ) said, "Receiving donation is neither allowed for a healthy and physically fit person, nor for a wealthy person." (Tirmizi)
- Hazrat Muhammad (ﷺ) said, "Those who beg to increase their wealth, cause injuries (damages) to their face, (and as punishment) will eat hot rocks in Hell." (Tirmizi)
- Hazrat Muhammad (ﷺ) said, "Those in the habit of begging will meet Allah on Judgment Day in such a

condition that their faces will be without skin and muscles, and only bones will be visible."

(Bukhari, Muslim)

5. Blessing of earning honestly

- Our act of following commandments of Allah and obeying instructions of Prophet Muhammad (ﷺ) in business is equal to prayer like Namaaz, Fasting or Hajj etc, because to follow divine instructions is same as worship.

Hence if we live or do business according to divine instructions, our every act will be recorded as worship. (Mariful Ahadees, Vol. 7, Pg. 64)

- Hazrat Muhammad said, "Honest trader will be in company of messenger, saints, and martyr on Judgment Day." (Muslim, Bukhari)
- According to Hazrat Abu Hurairah (r.a.), Hazrat Muhammad (ﷺ) said, "If a person earns money to avoid begging and to fulfill needs of his family or to help his neighbor, then face of such a person will glow like the moon of 14th night (full moon night) on Judgment Day." (Mazharul Haque, Asaan Rizque, Pg. 12)

6. What will happen if we don't earn honestly?

- Prophet Muhammad (ﷺ) said, "No doubt, Allah is great and pure (free from any kind of shortcoming, weakness or needs etc). He does not accept anything except impure." (Pure in the sense that noble deed should be done only to please Allah and not for show-off, and money donated should be lawfully earned. That means it should be Halaal money and not Haraam.)

Prophet further said, Allah has ordered believers same commandments which He has ordered to messengers. Allah's commandments for messengers are, "O you messenger! eat of the good things and act righteously." (Holy Quran 23:51)

He (Almighty Allah) further said in holy Quran, "O mankind, eat of which is lawful and good on the earth." (Holy Quran 2:168)

(Good things means Halaal or lawful food)

To explain what will happen if unlawful (Haraam) food is consumed, Prophet Muhammad (ﷺ) gave example of a traveler. He (ﷺ) said, "A man who traveled too far (got trapped in some problems in a far-off country), having dust on his head and clothes, stretches his hands to the sky and says, O Lord! O Lord! (But Allah does not accept his Dua or plea) because his food was unlawful (Haraam), his

drink was unlawful, his clothing was unlawful, and he was nourished by unlawful things (food and money). So how can his supplication (Dua) be answered?" (Muslim, Mariful Hadees, Vol. 7, Pg. 76)

- Hence according to above mentioned Hadees Shareef, if we don't eat food bought from Halaal money, then during hard times, however humbly we plead to Allah, our supplication (Dua) will not be answered.

We must earn honestly in order to have blessing and help of Allah.

- Hazrat Anas (r.a.) asked Prophet Muhammad (ﷺ) to pray for him so that he may become "Mustajibud Dawaat." The term "Mustajibud Dawaat" means a person whose prayer and supplications are accepted. Prophet Muhammad (ﷺ) replied: "Yaa Anas! Earn an honest living and eat Halaal food, Allah will make you "Mustajibud Dawaat", and grant you whatever you ask. Keep away from Haraam, because even a morsel i.e. a small bite of Haraam food, invalidates supplications for forty days." (At-Targheeb)

Explanation: There are many spiritual and physical disadvantages of Haraam food. Haraam food extinguishes the light of Imaan, and the heart become dark. It makes man dull, lethargic, and inactive. It leads to Haraam deeds and corrupts thoughts and actions. It kills conscience and puts a barrier between man and virtue. The essence is that Haraam creates a distance between man and Deen (religion), ruins the hereafter; the door of virtues is closed on him and that of temptation and sin is flung wide open.

- In today's society, Haraam is practiced in many ways, and majority of people are not even aware of it. Interest, bribery, cheating in commercial transactions, lying, disregard of duties of the self and rights of others, theft and many other Haraam acts are a common practice. Knowledge is not scarce, but it is the action, which is missing and the main reason is that our earnings are not honest, and our food and drink is not fair and pure. As a result we cannot practice virtue and are devoid of righteousness.

According to Hadees Shareef of Prophet Muhammad (ﷺ) there will be some people on Judgment Day whose virtue will match the size of Mount Tihama, meaning that they will have abundance of good deeds. But when they will stand before Allah, all of them will be valueless, and they will be thrown into Hellfire. Companions (r.a.) asked: Why will that happen, Yaa Rasool Allah? Prophet (ﷺ) replied

that they performed Salaat, observed Fast, paid Zakaat and performed Hajj, but never saved themselves from Haraam, which ruined all their good deeds. (Kitabul Kabair)

Summary

1. We should earn money, because it is compulsory for a Muslim to earn his bread and butter by right means.
2. Aim of our earning should not be to establish our superiority over society, but to feed our family and parents, and live respectfully in society. Earning money to feed our children and parent is a worship act.
3. After having a good amount of wealth, we can walk on the right path without getting distracted and we would not be forced to tread the wrong path to fulfill our needs.
4. Doing business honestly is such a great worship deed that by doing it one is raised to status of saint and martyr. No other worship act yields so many blessings.
5. Begging and spreading hands in front of others are strictly prohibited in Islam.
6. We should earn money lawfully and remain absolutely honest in our dealings to get success in both the worlds.



LOVE
The secret of success

- Hazrat Anas (r.a.) says, once a person came and asked Prophet Muhammad (ﷺ): "When will Judgment Day occur? Prophet Muhammad (ﷺ) asked him, (You are asking for Judgment Day), but have you made any preparation for it?" He said, "I have not prepared much, but I love Allah and His messenger (yourself)." Prophet Muhammad (ﷺ) said, "In the hereafter, people will get the company of those whom they love."

(That means if you love Prophet Muhammad (ﷺ), you will be along with him in heaven.) Hazrat Anas says, "After embracing Islam, people never had so much joy as they got after listening to this statement." (That is assurance of the company of Prophet Muhammad (ﷺ))
(Bukhari, Muslim, Safeena Nijaat, 405)

How should we earn money?

How to struggle:

- Hazrat Muhammad (ﷺ) said, "Honest traders will be in category of messenger, saints, and martyrs on Judgment Day." (Muslim, Bukhari)
- It is narrated by Hazrat Abdullah bin Umar (r.a.) that Prophet Muhammad (ﷺ) said, "Allah loves that believer who earns his bread through working with his hands." (Targheeb, quoted from Tibrani, Zade Raah 86)
- Once, a companion of Prophet Muhammad (ﷺ) shook hands with him. The Prophet felt hard skin on his palm and inquired about it. The companion said it was due to hard work for earning the daily bread for his family. Prophet (ﷺ) kissed his hand and appreciated him. (Abu Dawood, Islamiyaat 37)
- It is narrated by Hazrat Abu Hurairah (r.a.) that Prophet Muhammad (ﷺ) said, "The best income is the income of labor, provided he works sincerely and for the benefit of his employer."
(Musnad Ahmad, Zade Raah 85)
- According to Ibne Abbas (r.a.), Prophet Muhammad (ﷺ) said, "Hazrat Moosa (a.s.) served (in employment) of Hazrat Shuaib (a.s.) after exile from Egypt." (Bukhari)

Hazrat Muhammad (ﷺ) and Hazrat Salih (a.s.) did trading (import-export type of business between Syria and Saudi Arabia). (Talbees Iblees, Pg. 334)

Hazrat Adam (a.s.) was doing farming. Companions of Hazrat Muhammad (ﷺ) who resided in Madinah also did farming.

Hazrat Zakariya (a.s.) and Hazrat Dawood (a.s.) did manufacturing type of business. Hazrat Zakariya (a.s.) and Hazrat Nooh (a.s.) were carpenters.

(Muslim)

Hazrat Dawood (a.s.) was making coats of armor (dress of steel wires for protection in war.)

(Bukhari, quoted in Islam Main Haraam wa Halaal, Pg. 184)

- Hence employment, trading, farming and manufacturing, all are respected sources of income, and there is no humiliation in doing any of them. Whatever profession we select, we should work hard and remain honest.

Business, the most desired source of income:

- According to Hazrat Ibne Abbas (r.a.), Prophet Muhammad (ﷺ) said that, Allah has divided blessing (progress or prosperity) into twenty parts. Out of twenty, nineteen parts are for (business) traders, and one part for shepherds (may be for those who are employed). (Kanzul Ummal 4/16, Hadees No. 9354)
- Muhajireen who migrated to Madinah from Makkah, lost all their wealth and property while migrating, but within a very short period of time become much wealthier than citizens of Madinah. This great progress of Muhajireen was due to trading business, and import-export of goods from far off-places. And stagnant financial position of citizen of Madinah was due to their farming and local business.
- Hazrat Sumayyah bin Umair (r.a.) said, once people asked Prophet Muhammad (ﷺ), "Which earning is best earning?" Prophet (ﷺ) said, "The earning which you earn by your own hands, and earning through all businesses; but which do not involve disobedience of Allah." (Musnad Ahmad, Zade Raah 87)
- According to few Hadees Shareef, keeping instruments of farming in house attracts poverty. Hence farming should not be our sole source of income.

Deal in hidden wealth of earth:

- Prophet Muhammad (ﷺ) said, "Seek your livelihood in the hidden wealth of the earth."
(Kanzul Ummal, Vol. 2, Pg. 197)

What is the hidden wealth of the earth?

- There is long list of product, which are attached to earth. If we deal in them, we would surely prosper, because the advice of a prophet cannot be wrong. Some of the earth-related business or products are mining, minerals (chemicals), business related to metal refinery and molding or casting, mineral oil (petroleum products), agriculture (perfume, consumable items such as edible oil, spices etc.)

In day to day life, if you observe the financial position of businessman related to the above mentioned (earth related) industries, you will find most of them are millionaires. Hence if possible, try to enter those fields of business.

Importance of Movement and Traveling in Business

- Allah says in holy Quran, "Allah knows that some of you will be sick, some will be traveling throughout the land seeking (something) of the bounty of Allah, and others fighting for the cause of Allah. So recite (holy Quran) what is easy for you, and establish prayer and give Zakaat, and loan Allah a goodly loan." (Holy Quran 73:20)

In this verse, Allah has referred to traveling for business purpose along with noble acts such as struggle for noble cause of Allah, and relaxed the amount of hexpected prayer. Hence we can understand its importance.

- Allah says in holy Quran, After performing Namaaz (prayer) get dispersed and search blessing of Allah. (Holy Quran 62:10)
- It is not a sin that (even in journey of Hajj to Makkah) you seek blessing (wealth) from Allah. (by doing trading business over there). (Holy Quran 2:198)
- Allah has permitted trade and prohibited taking interest (on loan). (Holy Quran 2:275)
- "O you who believe! Eat not up your wealth among yourselves in wrong way (vanity). But let there be amongst you traffic and trade by mutual good will." (Holy Quran 4:29)
- "You observe ships sail by tearing up waves (so that by grace of Allah you may seek wealth from far-off places.)" (Holy Quran 35:12)
- Holy Quran says, "(Angels will ask the dying persons), How were you in the world?" They would reply, "We were victims in the world." Then angels would ask, "Why did you not migrate? Is not Allah's world wide and great?" Then Allah says, "For such people their final destination is Hell." (Holy Quran 4:97)

(That means even after making a good amount of effort, if you are prohibited to live a religious life and to earn a good amount of money, then migration is must for you to a favorable place.)

- The last messenger traveled with his uncle, Hazrat Abu Talib at the age of fourteen to Syria for trading business.

At 25 years, he himself become working partner of Hazrat Khadija (r.a.) and traveled to Syria for trading business, and continued this till the age of 40. He was one of the wealthiest persons of Makkah.

- According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) said, "First tie a bell to the neck of camel then have faith in Allah." (Muslim)

This sentence is only a proverb, but it means, first proceed on journey of business then have faith in Allah that He will bless you with great wealth.

Bells (Ghungroo or some sound making instruments) are tied to neck of camels before proceeding on a long journey. Without taking trouble of long journey and hard struggle, if someone believes that Allah will shower wealth on him, then such a person is fool.

(Prophet Muhammad (ﷺ) has prohibited using bells.)

- Prophet Muhammad (ﷺ) said, "Those who bring goods from outside the city to sell in city, will have blessing in their wealth, and those who hold goods for inflation are cursed people." (Ibne Majah 2229)
 - It is narrated by Hazrat Abu Hurairah (r.a.) that Hazrat Muhammad (ﷺ) said, "If you struggle for noble cause of Allah, you will get booty along with blessing. If you keep fasting, you will get good health with blessing. And travel, so that you don't have to spread your hands in front of others. (for loan or begging)." (Targheeb quoting Tibrani)
 - From above-mentioned verses and Hadees Shareef, we conclude that some of the ways or source of earning wealth involves the following:
 1. Getting dispersed on land for earning money. (Holy Quran 62:10)
 2. Trading at known places. (Holy Quran 2:198)
 3. Trading among each other. (Holy Quran 2:275/4:29)
 4. Travel in the land. (Holy Quran 6:11)
 5. Migrating to other places for favorable business and social atmosphere. (Holy Quran 4:97)
 6. Importing goods for sales (Ibne Majah 2229) etc.
 - Hazrat Shahab bin Abad says, when the people of Abdul Qais tribe came to Madinah, Prophet Muhammad (ﷺ) greeted them warmly and while talking to them casually talked about each and every village of their territory, such as Saffa, Mashaqqar etc. Leader of tribe, Manezar bin Aaez was surprised and he asked, "O Messenger of Allah! You know more about our territory than us." Prophet Muhammad (ﷺ) replied, "Yes, I have visited your area for business purpose and people there gave me too much respect." (Targheeb Tarheeb, quoting from Musnad Ahmad, Zade Raah 400)
- Above Hadees proves that Prophet Muhammad (ﷺ) had traveled extensively for business purposes and because of his efforts, owned around 25000 Dinars at the age of 40. (Zade Raah 325)

(25000 Dinar was equivalent to 55 kgs. of gold in 600 A.D.)

- So whoever wants to earn great wealth should think on the above lines. Staying forever at your birth place, farming or selling locally available goods, or having local employment throughout your life will keep you at the same financial (poor) position throughout your life. Hence break the barrier, make movement and travel extensively to establish a good business.
- Even in our day to day life, we observe that progress and prosperity of migrants is much more than locals.
- In the present age, by advertisements on internet, business directories, magazines etc. business could be done with far-off places. Hence we should think constructively in these lines also.

Get Modernized.

- In the Battle of Khandaq, Hazrat Salman Farsi (r.a.) suggested digging a trench around the city to keep the aggressors away. Prophet Muhammad (ﷺ) accepted his new idea and suggestion, and implemented it. Because of this innovative technique, 3000 Muslim soldiers were able to successfully defend their city against more than 25000 aggressors. So adopting a new technique benefited them.
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Knowledge and wisdom (hikmat or danaai) is the lost treasure of a wise man (Hakeem/ Muslim), so wherever he finds it, he has more right to it."
(Tirmizi, Ibne Majah, Muntakhab Ahadees 205)
- Hazrat Amr bin Aas (r.a.) in 8 A.H used the method of black out during of the war of Zatul Salaasil against Lakhul and Juzzam. He ordered his troops that no light or fire should be kindled for three nights in the battlefield. He did this to keep the number of his soldiers secret. When Prophet Muhammad (ﷺ) came to know about this new technique, he appreciated it.
(Jamaul Fawaid, Vol. 2, Pg. 27)
- According to Hazrat Saddam bin Aus (r.a.) Prophet Muhammad (ﷺ) said, "Allah has made compulsory for human beings to do every work perfectly."
(Muslim, Zade Raah 340)

From above-mentioned statements and Hadees, we can conclude that according to religious teachings and instructions, we have to strive for new techniques, modernization and perfection in every field of our life as well as in business.

Summary

From the above figures and facts, we conclude that:

1. We should work hard to earn wealth. It may be physical or mental efforts. Because working physically is better than sitting idle, or begging for loan, or seeking help from others.
2. We should prefer business for earning our daily bread.
3. If possible, we should adopt a business, which is related to earth.
4. We should travel extensively to establish our business.
5. We should spread our business activity to far-off places, either by going there physically or by internet or advertisements etc.
6. We should get modernized.
7. Whatever we do, should be perfect.



Who will be punished in Hell?

- Hazrat Abdullah bin Umar (r.a.) says, once we were accompanying Prophet Muhammad (ﷺ) in a journey. When we passed through some people, we asked about them. They said, "We are Muslims." One lady in their group was cooking food, by burning wood. When the flames rose high, she protected her child and kept him away from the fire. Then she approached Prophet Muhammad (ﷺ) and asked, "Are you messenger of Allah?" Prophet Muhammad (ﷺ) replied, "Yes, I am." She said "May my parents be sacrificed for you (it is a sentence said to express deep respect), is not Allah merciful?" Prophet Muhammad (ﷺ) replied, "Indeed, He is merciful." Then she asked, "Is not Allah more merciful than a mother?" Prophet Muhammad (ﷺ) replied, "Indeed He is." Then she asked, "A mother never likes to put her child in fire (how will Allah put human beings in Hell?)." After listening to her question, Prophet Muhammad (ﷺ) remained silent for a while, bowed down his head and tears started flowing; after some time he raised his head and said, "Allah will never punish except that rebellious arrogant person, who refused to accept the fact that no one is eligible to be worshiped except one Allah."
(Mishkaat, Safeena Najaat 410)

- Prophet Muhammad (ﷺ) said, "All human beings are brothers and sisters, because they have one father (Hazrat Adam (a.s.) and one mother (Hazrat Hawwa)."
(Abu Dawood, Safeena Najaat 289)

What should be our business principles?

- Journey of a thousand miles begins with a single step. But what will happen if the 'single step' is taken in a wrong direction? Even traveling two thousand miles would not help in reaching the desired destination. Knowing the destination is not the only important thing, but knowing the right path is also necessary, so as to reach the destination in daylight, before it is too late.

Similarly, one cannot build an empire or a large organization with wrong principles and wrong management policies.

Who can teach us what is right and what is wrong?

The authority (Allah) who has created this universe and the system of human society knows what is right and what is wrong for human society. Hence we should concentrate on His teachings.

How could we know about His commandments?

Through His last messenger we could get His teachings and commandments. So let us study the Holy Quran and records of statements of Prophet Muhammad (ﷺ) and find out what should our business principles be.

General Rules

1. Allah says in holy Quran, "O you who have believed (who have faith in one Allah), do not consume one another's wealth unjustly (unlawfully or under false pretense), but only (in lawful) business transactions and by mutual consent, and do not kill yourselves (by committing sins). Indeed Allah is to you ever merciful and whoever does that in aggression and injustice, then We will drive him into a fire and that, for Allah is (always) easy." (Holy Quran 4:29-31)

This verse teaches us two lessons:

- a) Wealth should be earned by mutual understanding. That is both parties should be happy. One should not exploit or cheat the other.
- b) Don't kill yourself means don't earn Hell by committing sins. So business should be always ethical. For example, a government officer can take bribe and issue a license illegally to a person. In this transaction, both parties are happy and not

exploiting each other. But religiously both are killing themselves, as taking and giving of bribe is a sin, and cursed by Prophet Muhammad (ﷺ).

(Abu Dawood, Tarjumane Hadees 299)

2. "Do not even go close to unlawful sexual intercourse." (Avoid all situations that might possibly lead to it.) (Holy Quran 17:32)

This verse not only ask you to avoid illicit intercourse, but it says, don't even go near to it. Hence all those professions, which in some way or other, even exhibit romance, sex, nudity etc. are also prohibited. Hence businesses related to films, TV, radio, wine, club-house etc. are all illegal.

3. Do not get involved in interest money transactions. Prophet Muhammad has cursed all those who involve in this transaction. (Nishatul Masabih 224)

According to Kaab bin Al-Ahbar (r.a.), Prophet Muhammad (ﷺ) said, "Knowingly consuming one Dirham interest money is more severe sin than committing illegal intercourse 36 times."

(Musnad Ahmad, Baihaqi, quoted in Islam mein Haraam wa Halaal, Pg. 197)

4. Prophet Muhammad (ﷺ) said, "Don't get involved in doubtful business and adopt only that business, which you are sure is legal (Halaal)."

(Abu Dawood, Muslim, Ibne Majah, quoted in Islam mein Haraam wa Halaal, Pg. 201)

Now, one by one, we will study in detail about which businesses are prohibited and which are allowed.

No Cheating

- Hazrat Ibne Umar (r.a.) said, Prophet Muhammad (ﷺ) has prohibited us from "Bai Najash." Bai Najash is an Arabic word, which means cheating in business. That means selling duplicates, inferior or defective items is prohibited in Islam.

(Ibne Majah 2250)

- Once, Prophet Muhammad (ﷺ) was passing through a market. He saw a heap of food grain of dry and good quality. He (ﷺ) pushed his finger inside the heap and felt moisture inside. When He (ﷺ) inquired, the shopkeeper said, "This got wet in yesterday's rain."

- Prophet Muhammad (ﷺ) firmly said, "You should

have exhibited the true status of your goods. By hiding it below dry food grain you are cheating, and a cheater cannot be a Muslim.” (Ibne Majah 2303)

- Saeed bin Abi Saeed said to Prophet Muhammad (ﷺ) that both of us were partners in business, but neither you cheated me nor argued with me.
(Abu Dawood, Zade Raah 348)

We learn from this Hadees that cheating is not a way of life or business style of a Muslim.

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, “Allah says, till two partners of a business don't cheat each other, I remain their third partner (business prospers and progresses due to Allah's blessing). But when one partner cheats the other, I get separated from them and the devil joins them. (That means I stop my blessings for them, and the devil leads their business to destruction.)
(Abu Dawood, Safeena Najaat 212)

Prohibited Business Style

- Hazrat Abu Hurairah (r.a.) said, “Prophet Muhammad (ﷺ) has prohibited from 'Bai Malamsa' and 'Bai Manabza'.” (These two are ancient business styles.)

In “Bai Malamsa” type of business, without inspecting goods, two traders used to exchange their complete stock of goods. As stock was not checked before exchange, hence there was always great risk of loss to one of them.

In “Bai Manabza”, whatever article the purchaser touches, he has to purchase it and he has no right to refuse the deal. (In both cases, the purchaser could be cheated, hence Prophet Muhammad (ﷺ) prohibited it.)” (Ibne Majah 2246)

- Bai Basat way of trading is also prohibited. In this business style, the seller may display all his low-priced as well as high- priced goods for selling at some average price, and the purchaser is asked to hit goods by a small stone. The buyer has to purchase whatever item the stone hits. If it hits a low-price good, he losses some money by purchasing it at higher cost, but if he hits a costly article the seller losses money by selling costly articles at average cost. Hence in each transaction, either purchaser or seller loses money. Hence the Prophet prohibited it.
(Ibne Majah)
- Allah says in holy Quran, “O those who believe in me! Wine, gambling, idol, and knowing future by arrows etc. are all handwork of Devil. Avoid them for eternal success.” (Holy Quran 5:90)

Business related to above mentioned fields are

prohibited.

- Prophet Muhammad (ﷺ) addressed traders in the following words: “O traders, you have got responsibility of two things (first responsibility is correctly measuring while receiving, and second responsibility is correctly measuring while giving) and because of irregularities in handling these responsibilities, earlier nations have been terminated.” (Ibne Majah 2310)

Holy Quran says, “Great punishment is for the defrauders, those who when they take the measure for themselves, they demand it full, but if they measure for others, they cause them loss. Do such men not know that they will be raised again?”
(Holy Quran 83: 1-6)

- In business, if you take money to provide best service or best quality material, but while providing service or supplying material if you do not give the best quality (as promised while taking money), then it is cheating and a sin.

This type of irregularities or cheating is a sin and is called as Tatfeef. People of Madain, a city between Saudi Arabia and Syria, were punished with rain of fire for committing such cheating or Tatfeef. To know more about Tatfeef, read Chapter 29 of Law of Success for both the Worlds, by Q.S. Khan

No Lying

- Prophet Muhammad (ﷺ) set out along his companions and saw traders selling camels. He addressed them, “Traders will be raised on Judgment Day as sinners and wrong doers, except those who fear Allah, speak truth and perform noble deeds.”
(Ibne Majah 2222)
- Hazrat Abu Qatada (r.a.) says, “Prophet Muhammad (ﷺ) has prohibited us from swearing in business deals. Swearing may sell the product, but drains out the blessing of Allah.” (Ibne Majah 2286)
- Prophet Muhammad (ﷺ) said, “On Judgment Day, Allah will neither talk to a person, nor look at him with mercy who swears to cheat and to sell his product. Sin of such person will neither be pardoned, nor will he enter heaven. (Muslim)
- It is narrated by Hazrat Abu Hurairah (r.a.) that Prophet Muhammad (ﷺ) said, “There are four signs of an hypocrite (Munafiq or pseudo-Muslim):
 1. He always speaks lies.
 2. He never fulfills his commitment.
 3. Whenever he is trusted and made responsible to look

after something, he cheats.

4. Whenever he argues, he abuses." (Bukhari, Muslim)

Note: Hypocrites are worse than non-believers. On Judgment Day they will receive more a painful punishment than anyone else. So we should avoid the above-mentioned four characteristics in business transactions.

No Exploitation

- According to Hazrat Jabir (r.a.), Prophet Muhammad (ﷺ) has prohibited broker of city from selling goods of villagers. Prophet Muhammad (ﷺ) wanted that villagers should be allowed to roam freely in cities to sell their goods. Prophet Muhammad (ﷺ) said by mutual transaction Allah provides food to every human being." (Ibne Majah 2253)

Possible explanation

Villagers or rural vendors are innocent and simple hearted. They don't know the worth of their goods. Brokers from city are clever, smart, and sometimes cheaters. They purchase goods from villagers at a very low price and sell at optimum price. Hence villagers, who deserve the return of their hard labor, do not get it and brokers who don't have to point in any labor, get big profits. As it is exploitation of innocent villagers, hence Prophet Muhammad (ﷺ) prohibited it.

- According to Hazrat Abdullah Ibne Umar (r.a.), Prophet Muhammad (ﷺ) said, "Pay the wages of labors, before their sweat dries." (Ibne Majah, Safeena Najaat 180)

Laborers generally do not have bank balance. They work daily, and from their wages they purchase food material for their family. If their wages are delayed even for a day, then that day the family of that laborer may have to sleep without food. Hence wages of labor should be paid immediately.

No Stock Holding (Hoarding)

- According to Hazrat Umar (r.a.), Prophet Muhammad (ﷺ) said, "Those who bring goods from outside the city to sell, will be blessed with wealth and those who hoard goods to create inflation are cursed people." He (ﷺ) further said, "Those who hoard goods (to cause inflation) for Muslims, Allah will curse them with leprosy and poverty." (Ibne Majah 2229)
- Prophet Muhammad (ﷺ) said, "Those who stock and hold material to increase inflation are wrongdoers." He (ﷺ) further said, "How bad such people are that, when Allah reduces inflation he

becomes nervous, and when inflation increases he becomes happy." (Mishkaat)

No interest money transaction in Business

- Holy Quran says, "Allah diminishes interest money." (Holy Quran 2:276)
- It is narrated by Abdullah bin Masood (r.a.) that Prophet Muhammad (ﷺ) said, "Even if huge wealth is accumulated by earning interest money, ultimately it will lead to financial crisis." (Targheeb wa Tarbiyat, Ibne Majah, Hakim)
- Few examples of such crisis due to interest money are as follows:
 1. Between 2003 and 2009 approximately 1500 farmers committed suicide every year in Maharashtra due to increasing burden of loan. (Amount of loan was increasing due to accumulation of interest money every year.) (Times of India, Report dated 29/6/2006)
 2. In 2007, loan on credit card in England crossed One Trillion pounds. That means every individual in England is in debt of an average 24000 pounds. (Times of India Report, 24/1/2006 Bombay Times)
 3. In 2008, worst recession in America occurred due to excessive home loan given to public. As of today, maximum loan on any country in the world is on America.
- Last messenger has cursed all those who get involved in transactions of interest money, such as:
 - i) Those who take interest,
 - ii) Those who give interest,
 - iii) The agent, who arranges loan involving interest,
 - iv) Those who record account of loan and interest etc. (Mishqaatul Masabih 244)

Hence, no interest money transaction should take place in our business. We should even avoid employment in banks, financial institutions, and insurance companies.

Prohibited Professions

1. Hazrat Utba bin Umar (r.a.) said, "Prophet Muhammad (ﷺ) has prohibited earning through the profession of barber." (Ibne Majah 2242)
- According to Hazrat Ayesha (r.a.), Prophet Muhammad (ﷺ) said, "Even if I am paid too much wealth, then also I will not do acting of anyone else." (Tirmizi, Safeena Najaat 237)
- Hazrat Muhammad (ﷺ) has prohibited dance,

song, entertainment related to sex and acting etc. All professions and businesses, which help in maintaining, propagating and spreading the above mentioned acts or work, are also prohibited. Hence we should avoid business, which in anyway are connected to dance, songs, acting and sexual entertainment. (Muttafiq Alaih)

- According to above Hadees, we should avoid employment in theaters, pubs, bars, shops or establishments related to films, TV, songs, dance and sex related business.
 - "Similarly, all businesses which are in anyway connected to wine, gambling, fortune telling and idols are prohibited." (Holy Quran 5:99)
5. Prophet Muhammad (ﷺ) said: If a farmer holds the sale of grapes (to common public), so that he can sell it to those who distill wine, then he has knowingly collected the fire of Hell. (Tibrani)
- From above Hadees it is clear that even if we help in a prohibited work, we will be equally punished.
6. Prophet Muhammad (ﷺ) also prohibited selling of dogs and cats, consuming income of prostitutes, singers, astrologers; income through animal husbandry, trading of lady singers and consuming their income." (Ibne Majah 2236-2238 & 2245)
7. Hazrat Jabir (r.a.) said, On the day of victory of holy city of Makkah, Prophet Muhammad (ﷺ) declared, "Earning by wine, pork, dead meat and idols are Haraam (prohibited religiously). Even the fat of dead animals is prohibited." (Ibne Majah 2245)
8. It is narrated by Hazrat Abu Hurairah (r.a.) that Prophet Muhammad (ﷺ) said, "Jewelers and those who dye clothes (color clothes) speak more lies (as compared to others, hence such professions should be avoided)." (Ibne Majah 2228)

No Painting Business

- It is narrated by Ummul Momineen, Hazrat Ayesha (r.a.) that Prophet Muhammad said, "On Judgment Day, painters will be punished and will be asked to put life in the things they made. (painted)" (Ibne Majah 2227)

No advance crop selling

- Hazrat Abdullah bin Umar (r.a.) said, Prophet Muhammad (ﷺ) has prohibited us from selling anything, which we do not possess physically. (Ibne Majah)

- Prophet Muhammad (ﷺ) also said that you cannot earn profit by selling something which you cannot guarantee. (Ibne Majah 2265)
- Hazrat Abu Hurairah (r.a.) said, "Prophet Muhammad (ﷺ) has prohibited from 'Bai Garar'. In Bai Garar, a seller sells something, delivery of which is not guaranteed. For example, if a seller sell 1 ton of fish from a particular pond. In this case, fishing in that pond may or may not yield one ton of fish. Hence the seller should not sell the quantity of fish, which he cannot guarantee. (Ibne Majah)
- Hazrat Jabir (r.a.) said, Prophet Muhammad (ﷺ) has prohibited us from selling fruits (of farm) unless they appear prominently. (That means when their quantity and quality is clear, then only they could be sold to vendors.) (Ibne Majah 2294)

Possible explanation

You took money for average harvest, but due to some reason the trees did not produce expected quality of fruits. Hence you got more money than what you sold and the purchaser lost money. If the opposite happens, then you lose money and the purchaser gains. In every transaction, both should benefit, and no one should incur a loss and the money, which you get should be proportionate to what you sell, neither it should be less nor more. Above conditions are not fulfilled in advance crop selling, hence it is prohibited.

Don't take wages for Noble services

- Hazrat Ubayy bin Kaab (r.a.) said, I taught the holy Quran to a person, in return he gifted me a bow. When I informed Prophet Muhammad (ﷺ) about this, he said, "If you accept this bow, you will receive a bow of fire (on Judgment Day)." Hazrat Ubayy bin Kaab (r.a.) says, "I returned it immediately." (Ibne Majah 2235)

No Mad rush for Money

- Prophet Muhammad (ﷺ) said, "Those who struggle for materialistic prosperity should adopt the middle path, because the purpose for which an individual is created in this world will be made easy for him." (Ibne Majah 2218)

One of the possible meanings of above Hadees could be understood with following example:

If Allah has created an individual to become a professor to teach other human being in this world, if this person without assessing himself gets

fascinated with the film or industry and puts in extreme effort to become a film star or a tycoon, then his effort may not yield the desired result; but due to his intense struggle he may lose his valuable time and energy or harm others also. On the contrary, if he analyzes his personality and positive points, and try the field, which suits his personality and positive characteristic, then the purpose for which he took birth in this world, will be made easy for him, or he will achieve great success in that field, without so much effort.

- Prophet Muhammad (ﷺ) said, "Fear Allah, and tread the middle path (in earning wealth), because no human being would die without consuming all the food (sustenance), which Allah has allotted him for his full life span, even if it is delayed. So fear Allah and earn through rightful means. Accept that which is Halaal (allowed religiously) and reject that which is Haraam (prohibited religiously)." (Ibne Majah 2220, Zade Raah 84)

Fixed Rate Policy

- Hazrat Qaula Umme Anwar (r.a.) asked Prophet Muhammad (ﷺ), "O Prophet, I am a trader; when I wish to purchase, I demand at very low price and while negotiating, I keep on increasing it till I feel it is the reasonable price and purchase it. And while selling, I offer very high price and then while negotiating, I keep on reducing it till I feel it to be profitable, then sell it." Prophet Muhammad (ﷺ) said, "Don't do this. While purchasing offer a price, if he sells, well and good, other wise leave him, and while selling also, offer a fixed price. If the purchaser purchases it, well and good, otherwise let him go." (Ibne Majah 2281)

One possible explanation

In bargaining, only an expert customer can get goods at a fair price. Otherwise those who are not good at bargaining may purchase at higher price and lose money. In business transactions, both purchaser and seller should benefit. Hence fixed price type businesses are more beneficial for both.

Value the Divine Gift

- Hazrat Zubair bin Ubadah Nafa (r.a.) says, "I used to go to Egypt and Syria for business purpose. (He earned a great deal by trading between his native city, and Egypt and Syria). Once he decided to stop the old business, move to Iraq and establish a new business over there. He revealed his plan to Mother

Hazrat Ayesha Siddiqa (r.a.). She said: Don't do it; continue your business with Egypt and Syria, because Prophet Muhammad said, if Allah provides you with a source of income, don't desert it unless it is changed or corrupted."

(Ibne Majah 2224, Kanzul Ummal 9266)

Explanation

We will study in this book that traveling to far-off places is necessary for expansion of business, so going to Iraq is not wrong. What is wrong is stopping a profitable and regular source of income from Egypt and Syria without any reason and trying something new. Continuing old source of income, and finding new source and market is always desired and advisable.

- It is narrated by Hazrat Anas bin Malik (r.a.) that Prophet Muhammad (ﷺ) said, "If a person posses something, he should hold (care) it sincerely." (Ibne Majah 2223)

(Possession may be source of income, property or wealth.) So, if a person posses it or inherits it, he should look after it and avoid its loss or destruction.

- Hazrat Harith (r.a.) says: One of our friends owned a mare (female horse). Whenever she gave birth to a young one, he slaughtered it, because he was not sure that he will survive till maturity. Hazrat Umar (r.a.) ordered him not to do that and sent a letter stating, "Whatever Allah has given you, use it correctly, because decisions of Allah are generous." (Urdu Adabul Mufarrad 478)

That means Allah may keep you alive for a long period of time. Or if that little horse survived till maturity, it may be useful for your descendants. (This teaches us that we should always remain optimistic and not waste a source of income.)

Don't get cheated

- Hazrat Muhammad said, "A Momin (true believer) is never bitten twice from the same hole (of snake)." (Bukhari, Muslim, Muntakhab Abwaab)

That means a true believer is not cheated twice from the same source or person. After getting cheated the first time, he learns a lesson and never repeats the mistake of dealing with that cheater again.

Hence once we realize that a person or organization is dishonest, we should never do business with them again.

Don't cause loss to others

- Hazrat Ibne Umar (r.a.) said, "If a buyer and a seller are negotiating a deal, Prophet Muhammad (ﷺ) has prohibited to interfere between them and offer a higher price to the seller for same good."
(Ibne Majah 2248)

(Because this increases the price of goods like in auctions and due to this the seller gains but the purchaser loses money by purchasing at a higher rate. If the buyer and seller do not reach a deal, and disassociate, then anyone can make an offer for the same goods.)

No communist law

- Hazrat Anas (r.a.) says: During the time of Prophet Muhammad (ﷺ) due to inflation food (grain, vegetable etc.) became very costly. People asked the Prophet to fix the prices, but he (ﷺ) refused and said, "It is Allah who fixes prices, it is He who blesses prosperity or punishes by poverty, and it is He who feeds everyone. I want that when I meet my lord, no one should accuse me for loss of his life or wealth." (Ibne Majah 2276)

Satisfy your customer more than his expectation

- Hazrat Jabir bin Abdullah (r.a.) says, "Prophet Muhammad (ﷺ) advised us to give slightly more than actual weight while measuring by balance or (weighting scale)." (Ibne Majah 2300)

This is a basic or common rule. It means that while selling your products or service you specify quality and quantity of your product and service against a particular amount. But after getting your price or payment you should not give exactly same quantity and quality what you committed, but slightly more than what you committed.

A possible explanation

Suppose you got an order for a machine. While manufacturing, you tried your best to purchase the best quality raw material, but you depend on others for the quality of raw materials. Your supplier supplied you second quality material, but assured that it is the best quality. You made the machine and supplied. You tried your best to give best quality machine, but due to raw material problem and without your knowledge, you supplied slightly inferior quality machine.

According to Keemya Saadat of Imam Ghazzali, on Judgment Day, each of your business transactions

will be checked. If found that once you supplied an inferior machine, and if you say that it happened without your knowledge, you will be asked to prove your innocence and quality control procedure. If your quality control procedure comes out to be defective, you will be punished for negligence, and this may happen in all businesses. Hence to avoid this, give something more in every order and service, so that without your knowledge, if you gave inferior product or service, it will be compensated by extra quality or service you have given and you will remain safe from punishment and account on Judgment Day.

Do perfect business - No gambling

- Hazrat Jabir bin Abdullah (r.a.) says, "Prophet Muhammad (ﷺ) told us not to sell any food grain unless purchaser and seller measure it correctly."
(Ibne Majah 2306)

That means that the Prophet (ﷺ) prohibited such transactions in which if judgment fails, it may cause loss of money. For example if a farmer brings a cart-load of grain in the city for selling, the purchaser or shopkeeper should not purchase full quantity without measuring it in some lump sum amount. But both should measure it and only then close a deal. In lump sum payment, the farmer will incur loss if weight is more than assumed or the shopkeeper will incur loss if the weight comes out to be less than assessed. Hence Prophet Muhammad (ﷺ) has prohibited it.

- Hazrat Abu Ayyub (r.a.) said, Prophet Muhammad (ﷺ) has asked us to weigh the grains while selling and said that this will bring blessing for us.
(Ibne Majah 2310)

Have justice in business transaction

- It is narrated by Hazrat Abdullah Ibne Masood (r.a.) that Prophet Muhammad (ﷺ) said, "In a business transaction, if a dispute arises in a deal, and if there is no witness, then either the demand of seller should be accepted or the deal should be cancelled."
(Ibne Majah 2263)

No exploitation

- Hazrat Abdullah bin Amr bin Aas (r.a.) said, Prophet Muhammad (ﷺ) prohibited from Bai Arban.
(Ibne Majah 2269)

Bai Arban means that the purchaser pays a token amount and says, "If I don't pay you full amount in this particular period, you may forfeit my advance (token amount)."

The purchaser may not be able to honor his promises due to some genuine reason or some unavoidable circumstances. A person should not be punished for something beyond his control. Hence such advance should not be forfeited.

Charge fair prices

- Prophet Muhammad (ﷺ) has advised us to take moderate profit in business activities and prohibited from Gabane Khawahish. It means taking so much profit for your product or service that the customer loses money or incurs a loss. (Bukhari, Muslim)

Firm Commitment

- In a business deal, Prophet Muhammad (ﷺ) and a Jew, Abdullah Ibne Abi Alhama promised to meet at a place. At the promised time Prophet Muhammad (ﷺ) reached that place but the Jew forgot about the meeting. Prophet Muhammad (ﷺ) returned to that promised place for three days to honor the promise. On the third day, the Jew recalled his promise and came running to find that the Prophet was waiting for him. He apologized for his mistake and Prophet Muhammad expressed his displeasure by only remarking, "You troubled me a lot, as I am waiting for you for the last three days." Such was the commitment of Prophet Muhammad (ﷺ). (Shifa, Pg. 56)

Allah says in holy Quran, "Fulfill your commitments, you will be surely accounted for your commitment (on Judgment Day)" (Holy Quran 17:34)

- "If you promise something to Allah, fulfill it." (Holy Quran 16:91)
- "O you who believe! Fulfill your promises." (Holy Quran 5:1)
- It is narrated by Hazrat Zaid bin Arqam (r.a.) that Prophet Muhammad (ﷺ) said, "If someone makes a promise to his brother, and his intention is to fulfill his promise, but (due to some unavoidable circumstances) he could not fulfill it, and could not come at the promised time, then he will be not a wrong doer." (Abu Dawood, Tirmizi)

Piety in Business

- According to Hazrat Jabir (r.a.), Prophet Muhammad (ﷺ) said, "O human beings! None of you will die unless you have consumed all the sustenance Allah has allotted to you for your entire life span. It will never be reduced. Hence accept only legal (Halaal) money, and reject illegal (Haraam) income."

(Sunan Kubra 5/435)

- Prophet Muhammad (ﷺ) said, "If you remain safe (away) from religiously illegal (prohibited) matters, you will become a great worshiper of Allah." (Tirmizi 2305)

- Prophet Muhammad (ﷺ) said, "If investments are done with Taqwa, then it is allowed." (Ibne Majah, Abwabul Tijarat 2217)

(Taqwa means taking extreme precaution against sin and wrong deeds.)

- Prophet Muhammad (ﷺ) said, "Those who survive (eat food) on honestly earned money, follows my way of life, do not trouble others, then such persons are destined for heaven." Companions of Prophet (ﷺ) were surprised (because of such simple condition to earn heaven) and said: "O Prophet! There are lots of people of this type in this era." The Prophet said: "After me also there will be such type of people." (Tirmizi)

- Prophet Muhammad (ﷺ) said, "May Allah bless one who behaves nicely and softly while purchasing and selling and while demanding his loan." (Bukhari)

- Prophet Muhammad (ﷺ) said, "O businessman, false oath or wrong communication may occur in business negotiation (or transaction). Wash it away with charity." (Ibne Majah 2221)

- If a business is doubtful, it is better to avoid it. Hazrat Muhammad (ﷺ) said, "A person cannot become pious (Muttaqi) unless he avoids even those things, which are only doubtful (and not clearly prohibited)." (Tirmizi)

Hence if you are not sure about a business that it is allowed or prohibited, then it is better to avoid it.

- If a person purchases a cloth for 10 Dirhams, and out of 10, even if only one Dirham is illegal (Haraam), then Allah will not accept his prayer, till he continues to wear it. (Ahmad)

- According to Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "On Judgment Day everyone has to answer four questions:

- 1) How did you spend your age (life)?
- 2) How were your deeds?
- 3) How did you earn and spend money?
- 4) How did you use your body?

(Tirmizi, Zade Safar 378, Mariful Hadees, Vol. 2, Hadees No. 92)

One has to remain prepared to answer these questions. Hence we should take extreme precaution in selecting our source of income.

No Bribe

- According to Abdullah bin Umar, Prophet Muhammad (ﷺ) cursed all those who give a bribe as well as those who took it. (Abu Dawood, Tarjuman Hadees, No. 299)
- Hazrat Abu Hameed Abdur Rahman bin Saad Saa-adi (r.a.) said, Once Prophet Muhammad (ﷺ) selected a person with name Ibne Latbiya from Azd tribe for donation (Zakaat) collection. When he returned he said, "O messenger of Allah! This much Zakaat is for Public Treasury and this much money people have directly gifted me."

On hearing his statement, Prophet Muhammad (ﷺ) stood on the Mimbir (place of delivering speech) and said, "All praises are for Allah. If I appoint some of you for a responsibility, for which Allah has made me responsible; and on such duty if you claim to have received a personal gift; it would only be true if you can receive the same if you stay at home (without getting appointed on official post)."

(That means, if you cannot receive same gift, then whatever you received is not yours, but it should belong to the authority or government who has appointed you.)

Then Prophet Muhammad (ﷺ) said, "I swear by Allah, if you take anything on which you don't have any right, then on Judgment Day you will meet Allah in such condition that you will be carrying it on your shoulder. Hence I should not see any of you in such condition that you may be carrying a screaming camel, or cow or goat on your shoulder."

After the speech he raised his hand (to the sky) and said, "O Allah! Did I deliver your message?" He repeated it three times.

(Bukhari, Muslim, Riyazus Saliheen, Vol. 1, 211/7)

Importance of Legal Documents

Allah says in holy Quran:

1. When you take loan for a particular period, get it recorded.
2. Documents of money transaction should be perfect and both parties should be aware of it.
3. Make two witnesses of your transactions.
4. Loan may be small or big, never underestimate or procrastinate document recording. By drawing out a written document you will never be in doubt.
5. If your dealings are on the spot, or hand to hand, in that case if you don't make a document, then it is not a sin.

6. Make documents and witnesses in business dealing also and never cause loss to anyone.

(Summary of holy Quran 2:282)

- Adaa bin Khalid Auz (r.a.) says, once Prophet Muhammad (ﷺ) had written a document for me which says, "Aada bin Khalid bin Auz purchased a slave from Prophet of Allah, Muhammad (ﷺ), who (the slave) neither has any disease nor any bad addiction (low moral or wrong deed). It is a business transaction of one Muslim with other (that means it is plain business without cheating). (Tirmizi)

This Hadees also proves that whatever Prophet Muhammad (ﷺ) was teaching to others, he himself was following it too. That is he himself made documents of business transactions.

- In the present age, delivery challan, payment receipt, cash memo, invoice, quotation, cheque payment, order of acceptance, minutes of meeting, memorandum of understanding, partnership deeds, sales deed, rent deed, and many more written documents are prepared to avoid any misunderstanding and cheating and to ensure fair business and dealings. These are general business practices, but should be followed religiously. Every human being should be as honest and perfect in business as possible and this is what religion or the Prophet of Allah teaches us.

Don't get immersed in Business

- According to Abdullah Ibne Masood (r.a.), Prophet Muhammad (ﷺ) said, "Don't earn wealth in such a way that you totally get immersed in it." (Tirmizi, Tarjuman Hadees VI, Pg. 55)

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "A person says, I have got so much wealth. But the fact is that the wealth that belong to him is only that much amount, which he consumes personally (in form of food), and uses personally (in form of clothes etc.) or which he donates to earn divine rewards. The remaining he will leave behind for his heirs."

(Muslim, Mishkaat, Tarjuman Hadees, Vol. 1, Pg. 65)

Man earns too much wealth by spoiling his own hereafter (life after death). But generally he does not utilize it completely, and leaves behind a major part of it to his heirs, who may or may not value it. Hence we should follow the right path for earning money. Apply moderate and balanced efforts for earning money and should never forget and ignore spiritual and religious part of life.

Fact to be remembered after achieving the state of prosperity

- Prophet Muhammad (ﷺ) said, "Whatever lifestyle a person selects (with reference to noble deed and Imaan), in the same condition and state he will be raised in the hereafter." (Muslim)

That means if a person spends a modern and non-Islamic lifestyle, and think that at old age, he will adopt a pure religious life, then his thinking is wrong. At old age no one can become true Muslim by own will-power just before death. He will die in the same condition in which he knowingly spent his life.

- In whatever condition you are, that is you may be reciting holy Quran or doing some other work. When you are engaged (busy) in your work, Allah is always in front of you. Not even an atom is hidden from your Allah; neither on land nor in heaven (sky). And every small as well as big thing (as compared to atom) is recorded in book (of Allah). (Holy Quran 10:61)
- Because of Allah you are able to travel in land and sea. When you board a ship, it sails with favorable winds and you enjoy it. But suddenly when it is surrounded by a cyclone and ocean waves comes to you from all sides, you realize that you are trapped in (life threatening) problems, then you sincerely worship and plead only to Allah, and say, "O Allah! If You save us from this problem, we will always remain thankful to You."

But when Allah saves them, they travel in land for

non-religious (criminal or communal) activities.

"O mankind! Only you will suffer because of your misdeeds. You may enjoy your (short) life on this earth, but ultimately you will return to Us, then We will show you the truth about what you did in your life." (Holy Quran 10:22-23)

- This life on earth is like a game (play) or entertainment. And eternal or everlasting life is life after death (in hereafter). (It would have been much better if man had understood it. (Holy Quran 29:64)
- Prophet Muhammad (ﷺ) said, "This world is a prison for the believer and Paradise for the non-believer." (Muslim, Tirmizi, Tarjumane Hadees, Vol. 1, Pg. 20)
- Remember above mentioned verses and Hadees Shareef.

We are always in front of Allah. If we become ungrateful to Allah like people of the ship, then this life of ours is very short. Ultimately we will return to Allah and face the punishment. Hence we should always remain obedient to Him and confine ourselves within boundaries of His laws. We are divine prisoners.

Our true freedom and enjoyment will be only in Paradise.



Some Jewels from devine treasure.

- Prophet Muhammad (ﷺ) said, "Under Islamic rule, non-Muslims are guaranteed protection of their life, prestige, and wealth. If any Muslim forcefully usurps their property, exploits them or make conditions unbearable for them, then on Judgment Day, when the case of non-Muslim will be presented in court of Allah, then I (Prophet Muhammad) will be their advocate (and will fight their case against Muslims)."

(Abu Dawood, Safeena Najaat 151)

- Prophet Muhammad (ﷺ) said, "All human being are brothers and sisters, because they have one father (Hazrat Adam (a.s.) and one mother (Hazrat Hawwa)." (Abu Dawood, Safeena Najaat 289)

- Hazrat Muawiyah bin Haidah (r.a.) describes

his meeting with Prophet Muhammad (ﷺ) when he came to Makkah to embrace Islam. He asked Prophet Muhammad (ﷺ), "What has Allah sent you for?" The Prophet (ﷺ) said, "He sent me to spread His religion, Islam." I asked, "What is Islam?" Prophet Muhammad (ﷺ) said, "Islam is surrendering yourselves fully to Allah and performing Namaaz and paying alms (Zakaat)."

(Al-Istiab, Ibne Abde Barr, Quoted in Safeena Najaat 282)

- Abu Faseela (r.a.) says, I asked Prophet Muhammad (ﷺ), "Is it a partiality to love our own people?" Prophet Muhammad (ﷺ) said, "No, it is not. Partiality or communalism is helping your people in their wrong acts and deeds."

(Mishkaat, Safeena Najaat 254)

SECTION - II

FIRST LAW OF SUCCESS

Improving thinking

TO SUCCEED IN LIFE ONE HAS TO IMPROVE IN THREE FIELDS OF LIFE.

- ONE HAS TO IMPROVE HIS WAY OF THINKING.
- ONE HAS TO IMPROVE HIS BUSINESS SKILL.
- ONE HAS TO IMPROVE SPIRITUALLY.

In this section, we will study how to improve thinking.

How to improve our way of thinking

To improve your way of thinking, you should have following clear concepts or faith or belief in your mind.

1. Allah is the final authority
Prosperity and poverty are in Allah's control. We will prosper only by His blessing and not by our effort or help of anyone else.
2. Fate does exist
Allah has made every individual in this world for a particular purpose and with well defined fate. Things in life happen according to fate.
3. Positive thinking
Thoughts do have profound effect on success and failure. Hence we should always think positive.
4. Prosperity is combination of wealth and blessings
Prosperity is not only money, but combination of wealth and blessing. Blessing of Allah is soul of prosperity. Without blessing, sometimes wealth becomes an instrument of punishment. Hence along with money, we should also struggle to earn the blessings of Allah.

Explanation of four concepts:

Now we will study why thinking according to above mentioned four concepts is necessary for prosperity.

CONCEPT -1

Allah is Final Authority

- Allah says in holy Quran, "It is We (Allah) who gives you poverty and prosperity." (Holy Quran 53:48)
- In another verse of Holy Quran, Allah says, "And if Allah increases prosperity of all human being, then surely they will rebel on earth. So Allah gives measured (controlled or calculated or just sufficient) prosperity according to His will. Allah knows everything and sees everything." (Holy Quran 42:27)

Above mentioned two verses clearly say that it is Allah who decides our prosperity. To understand importance of blessing of Allah to achieve prosperity as compared to our high income, kindly consider the following example.

- Example of a fish in the desert:
Consider there is a pit in a desert. Pour a bucket of

water and put a fish in it.

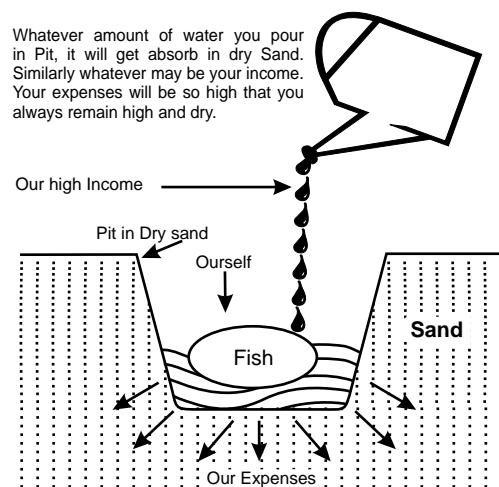
Whatever amount of water you pour in it, it will get absorbed in sand and the fish would always crave for few more drops of water.

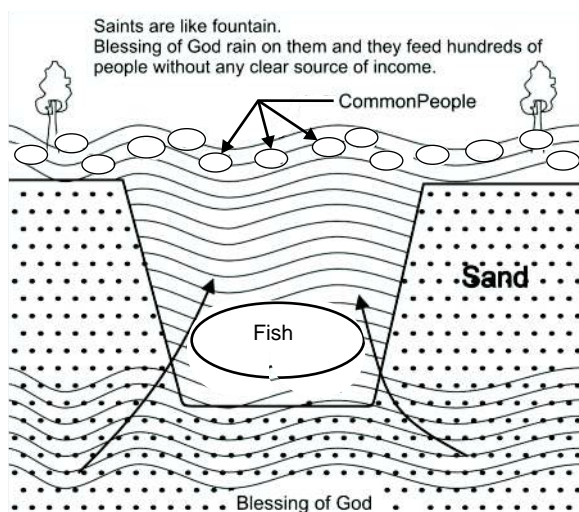
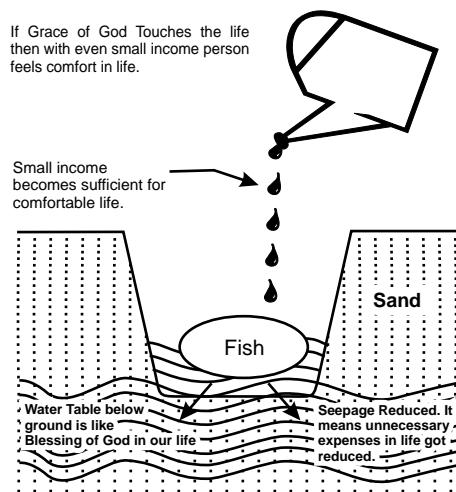
Now suppose the water table below the ground starts rising. Even if it rises to an inch at the bottom of the pit, the fish would feel some comfort. The poured water will also remain for a longer period of time before getting absorbed by side sand walls of the pit. With rise of water table, the comfort of fish would increase and the poured water would not seep out immediately.

If the water table rises to a sufficiently higher level, then even pouring of water will not be required.

And if it became a fountain, many more creatures would benefit from it, along with the fish.

Human beings are like that fish. Poured water is our income and dry sand our expenses. As dry sand absorbs all water poured in it, our expenses and standard of life is so high that our income is always less than our expenses and we always remain high and dry. Water table below ground is like Allah's blessings. When it touches human life, we feel little comfort. As blessings increase, our comfort also increases. Our wasteful expenses reduce, and wealth or bank balance start increasing. Hence our peace of mind, satisfaction in life, fulfillment of desire and overall prosperity and respect in society depends more on blessings of Allah than our income.





- It is Allah, Who keeps this world in working condition. And to keep it working, He decides the responsibility of every individual in this world, and according to responsibility, He allots wealth and prosperity.

To have more wealth, we have to become more responsible in this divine system of world organization or society.

No one in this world can accumulate huge wealth on his own and without permission of Allah, because this will disturb the balance, harmony and peaceful existence of human society.

CONCEPT - 2

Fate does exist

- According to Hazrat Ubadah bin Samit (r.a.), Hazrat

Muhammad (ﷺ) said, "Allah first created pen, then ordered it to write. The Pen asked Allah, "What should I write?" Allah said, "Write destiny." So pen has written everything that has happened so far and whatever will happen till Judgment Day."

(Tirmizi, Muntakhab Abwaab 88)

- Father of Abu Khizama (r.a.) asked Hazrat Muhammad (ﷺ), "O messenger of Allah! Whatever spiritual and medical treatment we do for ourselves and whatever weapons of war we keep to protect ourselves, do they change our fate?" (That means do we get cured and protected more than whatever is written in our destiny.) Messenger of Allah (ﷺ) replied, "These things are also included in destiny."

(Ahmad, Tirmizi, Ibne Majah, Muntakhab Abwaab 92)

That means if it is written in your destiny that you should be in healthy state, only in that condition you treat yourself. And you use weapons to protect your self, because according to your destiny, you are supposed to be in protected condition.

If according to destiny you are supposed to be sick, then you will never treat yourself. And if according to destiny you should be harmed, then you will never protect yourself by weapons.

- According to Hazrat Abu Hurairah (r.a.), Hazrat Muhammad (ﷺ) said, "Allah has already decided five things for every individual."
- Deed (That is with how much good or bad deed an individual will spend his life.)
 - Place of activity. (That is at which place in world he will live)
 - The food which he will eat in his life span.
 - Place of death.
 - Time of death.

(Ahmad, Muntakhab Abwaab 106)

- Once Ummul Momineen, Hazrat Umme Salma (r.a.), the respected wife of Hazrat Muhammad (ﷺ) said, "O messenger of Allah! You fall sick every year because of the poisoned food that you ate (after victory of Khyber)." Hazrat Muhammad (ﷺ) replied, "Whatever trouble I get, was written in my destiny before Adam was created from clay." (Ibne Majah, Muntakhab Abwaab 117)

- According to Hazrat Ali (r.a.), Hazrat Muhammad (ﷺ) said, "A person cannot be a true believer (Muslim) unless he firmly believe that: (1) No one is eligible to be worshiped, except Allah, and I (Muhammad) am His messenger and Allah has sent me with true religion (2) Every individual will die. (3) Once again a (perpetual) life will be given after first death. (4) Destiny does exist."

(Tirmizi, Ibne Majah, Muntakhab Abwaab 97)

- According to Hazrat Matar bin Ukamis (r.a.), Hazrat Muhammad said, "Allah creates need for a man in place (or land), where he is supposed to die."
(Ahmad, Tirmizi, Muntakhab Abwaab 103)
That means according to destiny if a person is supposed to die at a far-off place, then before death for some need, he will visit that place and die there.
- Hazrat Muhammad said, "Those who are struggling for materialistic prosperity should adopt the middle path, because the purpose for which an individual is created in this world will be made easy for him."
(Ibne Majah 2218)
- "If the whole world joins together to harm a person, then they can only harm to the extent which Allah has written in his destiny." (Tirmizi, Hadees No. 2516)
- Birth, death, health, sickness, poverty, prosperity, accident, wealth etc. all depend on destiny. Struggle for best, but don't get disappointed because of unexpected results, because you don't have control over destiny.

CONCEPT - 3

Success is not possible without positive thinking.

- Scholars have researched for more than twenty years and concluded that thoughts have profound effects on success and failure of man. Positive thoughts lead to success and negative thought cause failure.
- According to scholars and scientists, sub-conscious mind of human being plays a very important role in process of achieving success.
- Sub-conscious mind is a field of consciousness, where all the information remains stored. But along with storing data, it works like a computer with internet connection. When a person thinks something with firm belief or emotion, his sub-conscious mind gets activated and tries to convert it into reality. For this purpose, first it refers to the data bank in memory of that person, and if solution is not found, it seeks help from Allah or the system which Allah has designed to communicate with His creatures. Then it may receive signal or information from Allah and then present thoughts, ideas or information to conscious mind of man to achieve his desired goal.
- Hence scientists and scholars say, always think positive, always dream that 100% you will succeed in your aim or goal. It will force sub-conscious mind to process data and information or get data or information from Allah for 100% success of your goal.

On the contrary, if a person thinks negative, then

sub-conscious mind also process information or presents data, which will lead to failure.

- For convenience of understanding, we quote the following simple statement of Mr. Napoleon Hill.
"The dominant thought in mind acts as a magnet. It attracts similar thoughts or ideas, or circumstances, and tries to get converted into reality. Hence we should always think positive."
- Scholars have listed various thoughts or emotions as positive and negative, and say that even one negative thought kills all positive thoughts. Hence not a single negative thought should be in our mind.

Positive Emotions

- a] Emotions of burning desires.
- b] Emotions of hope/faith.
- c] Emotions related to romance, love and sex.
- d] Emotions related to enthusiasm and courage.

Negative Emotions

- A] Emotion of hopelessness.
- b] Emotions of fear of poverty, criticism, sickness and death.
- c] Emotions of fear of loss of loved one.
- d] Emotions of revenge.
- e] Emotions of jealousy.
- f] Emotions of anger, hatred and greed etc.
- g] Beliefs of superstition, astrology, numerology, palmistry and fortune telling etc. (A negative forecast becomes a firm belief in mind)

Now let us study how much it is true according to Islamic point of view.

Importance of thoughts in Islam:

- Holy Quran says, "All that is in the Heaven and on the earth, all belongs to Allah. Whether you reveal, which is in your mind or you conceal it, Allah will call you to account for it." (Holy Quran 2:284)
- Allah says in holy Quran, "O you who believe (in Me)! Avoid having wrong thoughts (about others) in your mind, as some wrong thoughts are sins."
(Holy Quran 49:12)
- On Judgment Day, we will be accounted for our deeds. In the same way, we will be also accounted for our thoughts.
- Some scholars say that wrong thinking is not a sin, and they give following explanation:
If you think of donating one rupee, a blessing of

donating one rupee will be written in your account (without even donating it).

If you actually donate one rupee, donation of 10 rupees will be written in your account.

If you are thinking of stealing one rupee, no sin will be written in your account.

If you really steal one rupee, then sin of stealing only one rupee will be written in your account.

Hence thinking about sin is not a sin.

This explanation, faith and belief is 100% true.

- Now consider another example.

After an unexpected rain shower, if a person thinks that this rain was due to rise of particular star in a particular Zodiac, what do you think about this "thought"? If this person does not speak anything about said rain, then also do you think this person will be spared?

No.

Even if he does not speak about his thought and belief, then also this thought will be counted as sin, and if he does not repent, he may be punished in Hell for committing Shirk (believing stars as Allah).

(Adabe Mufarrad, Irshade Nabvi ki Roshni main, Nizame Muasharat 907, Vol. 2, Pg. 229)

- Holy Quran says, "Whatever secret is concealed in the heart will be revealed (on Judgment Day)."
(Holy Quran 100:10)

So thoughts are as important as deeds and as life after death is affected by thoughts, life before death also changes by thoughts.

- Allah cannot hold us responsible for thing on which we do not have control. But we do have control on thoughts; that is why even if we don't disclose it, then also on Judgment Day Allah will call us to account for it.
- In my book, Law of success for both the worlds, I have described ten types of thoughts and various methods to avoid negative thoughts. Kindly refer to it for more details.

Now let us study which type of thoughts we are advised to bear in our mind.

Desired thoughts and Emotions according to Islam.

- Optimism: You should supplicate to Allah with such a confidence that Allah will surely accept/answer it.
(Bukhari 6995, Tirmizi, Hadees No. 3479)

Confidence is a positive emotion, uncertainty is negative. Supplication (Dua) with positive emotion of confidence brings positive results.

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Hoping for good is also an act of worship of Allah." (Tirmizi, Haakim)

- Hazrat Muhammad (ﷺ) said, "If you are sure that Judgment Day is bound to happen and if you have only as much time that you can plant a tree, you should plant it."

(Irshade Nabvi ki Roshni main Nizame Muasharat, Hadees 479, Adabul Mufarrad)

(This Hadees teaches us that we should always remain absolute positive thinker.)

- Holy Quran says, "Only those who do not believe in Allah, lose hope." (Holy Quran 12:87)
- According to this verse, losing hope is as big a crime as denial of existence of Allah.
- Imam Bukhari (r.a.) writes in his, Adabil Mufarrad (Urdu Vol. 1, Pg. 403, Hadees No.590) that a hopeless person will be put in Hell without even checking his records of deeds.

- The last messenger, Prophet Muhammad (ﷺ) said, "Allah says, 'I am what My bondsman (human being) thinks of Me, and where he remembers Me, there I am with him.'" (Bukhari, Muslim, Hadeese Nabvi 563)

According to this Hadees Shareef, if a person positively thinks that merciful Allah will help him to achieve success, then according to expectation, Allah may help him. On the contrary, if a person thinks that he will fail, then if Allah withdraw His help and blessing the man is bound to fail.

Have confidence of success:

1. Allah says in Holy Quran "Only you will be successful, if you are a true believer." (Holy Quran 3:139)

This verse assures you that minor failure will not affect your future, but you will succeed only if you believe in Allah and your deeds are according to His commandments.

2. "If Allah wishes to punish you, no one can save you, and if Allah wishes to bless you, no one can stop His blessing." (Holy Quran 6:17, 10:107)

This verse ensures you that your jealous enemy cannot spoil your career. Your destiny is in the hand of Allah. If He wishes to bless you with prosperity, no one can stop it.

3. The Quran says:

- a) "And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out (from every difficulty)."
- b) "Allah feeds His believer from such sources that no one can even imagine it." (Holy Quran 65:2-3)

These verses ensure us that if we get trapped in whatever type of difficulty or crisis. If we are on the right path and do our best to come out from that crisis, then Allah will definitely help us. We will never remain in a trapped position."

So in general, Islam teaches us absolute confidence of success and firm positive thinking.

Negative thoughts are prohibited in Islam:

- Allah says in Holy Quran, "Don't have greed (lust) for things in which Allah has bestowed His gift more freely on some of you than others." (Holy Quran 4:32)
- Do not strain your eyes after what we have given to certain classes of them to enjoy, and do not grieve for them, and make yourself gentle to the believers. (Holy Quran 15:88)
- Prophet Muhammad (ﷺ) said, "Don't envy, because the emotion of envy burns out earned blessing (of good deeds) in the same way as fire burns out dry wood." (Abu Dawood 4903)
- Allah says in holy Quran, "And many prophets fought (for the noble cause of Allah) and along with them (fought) large number of religious learned men. But they never lost heart (become hopeless because of trouble) for that which befell on them in Allah's way, nor did they weaken (give up), nor degraded themselves. And Allah loves the steadfast (Those who stand firmly in difficult situations). (Holy Quran 3:146)

This verse indicates that losing heart (hopelessness), getting weak (accepting defeat) and degrading ourselves are not desired characteristics. The desired feature is boldness and remaining steadfast or patient in harsh conditions.

- It is narrated by Hazrat Anas (r.a.) that Hazrat Muhammad (ﷺ) told me, "My dear son, if it is possible, spend a life in which you don't have any bad emotion for anyone and it is my way of life. Those who follow my way of life have no doubt loved me and those who love me, will remain with me in heaven." (Muslim)
- Holy Quran says, "It is the devil that creates fear of poverty." (Holy Quran 2:268)

Devil is the most senior and experienced being on the earth and he will never waste his energy in useless pursuits. If he uses his time and energy to create thoughts of poverty in man, it must be really very harmful. It proves that negative thought do harm human beings.

CONCEPT - 4

Clarifying definition of prosperity

- Allah says in holy Quran, "Whoever will do the right thing, whether male or female and believe in Me also, then We will keep them in this world with pious and comfortable life and after death, give them the best return of their noble deeds. (Holy Quran 16:97)
- Pious people seek blessing of Allah in following words: "O Allah, make my wife and children pleasure of my eyes, and make me leader among pious people." (Holy Quran 25:74)
- Hazrat Muhammad said: Wealth will not harm a righteous person if he becomes wealthy, but good health is better than wealth for a Allah fearing person and peace of mind and soul is a blessing of Allah. (Mishkaat)
- According to Hazrat Muhammad, Allah says, "If they remain busy in My worship, I will fill their heart with generosity. (Ibne Majah 410)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad said, "Excess of property and possessions is not prosperity (richness). Real prosperity is a lust-free heart." (Bukhari, Muslim, Tarjuman Hadees Vol. 1, Pg. 52)
- From the above verses and Ahadith, we conclude that prosperity is having:
 1. Pious and comfortable life
 2. Having such wife and children, looking at whom we feel pleasure.
 3. Good health.
 4. Peaceful mind and soul.
 5. State of mind and heart, which is filled with generosity.
- If a person is sick and gets disappointed after looking at his children, wife and family members; and he does not have peace of mind and soul and could not spare money for noble cause of Allah, then such a person is not prosperous, even if he is a billionaire.

Hence our attitude toward wealth should be clear. True wealth is not a huge amount of money, but huge amount of pleasure, peace, respect and good health.



How to Defrost?

- I understood wealth, I understood procedure to acquire it, I understood factors which enhances and reduces prosperity, and various prayers to come out from debt trap. But from when and where and how should I start accumulation of great wealth? I am totally occupied by my routine life. After reading such motivational books I get excited, but next day my condition returns to normal; that is lethargic, easy going, comfortable and depressed. How should I improve my frosted condition?

- Above condition is normal and happens to every human being. But it could be improved with little and persistent efforts.

1. Western Philosophy:

- For defrosting first, we will study philosophy of a great writer, Napoleon Hill; then we will study Islamic way of de-frosting.

- Napoleon Hill is an American author, who wrote his first book "Law of success" and it was a super success. But it was too bulky, hence he summarized it and wrote, "Think and grow rich." This book has been translated into 24 languages including Hindi. Some Urdu newspapers also published it in installments.

- Napoleon Hill researched for 20 years for secrets of success in business and presented his philosophy. Some of his theories are as follows:

- A. Whatever the mind of man can conceive and believe, it can achieve.

- B. The dominant thought in mind acts as a magnet. It attracts similar thoughts or ideas, or circumstances, and tries to convert them into reality.

- C. Burning desire activates the sub-conscious mind. Sub-conscious mind is nine times greater than the conscious mind. Sub-conscious mind works like a super computer with an internet connection. It stores facts, analyses facts and figures. If required it gets data from Allah's divine system to convert burning desire into reality.

- D. Burning desire is the key of success.

2. What is burning desire?

- To explain what burning desire is, Napoleon Hill gave

the example of Tarique bin Ziyad:

- In 750 A.D. Tarique Bin Ziyad was the commander-in-chief of the western command in the army of Caliph Walid Ibne Abdul Malik.

- Tarique Bin Ziyad was assigned the task of conquering North Africa and southern countries of Europe, such as Spain etc. across the sea.

- He conquered Africa, but Spain was not an easy task. Tarique Bin Ziyad was determined to conquer Spain, so he loaded his twelve-thousand-strong army in ships, sailed to the shore of Spain, unloaded his army and equipments and burnt down all the ships.

- When the ships started sinking, he said to his soldiers, "Look at those ships. As they go down, so does your path of retreat. You cannot leave this shore alive unless you win. You have no choice; either win or perish."

And they won!

The hill on which they fought with one hundred thousand solders of Spain and won the battle is still remembered after his name as Jabal Tariq or Gibraltar.

The state of desire, which Tarique Bin Ziyad was having is burning desire.

Burning desire makes it possible for its bearer to stake everything in converting desire into reality.

- But what should we do when the mind wants to develop a burning desire, but the desire does not burn in the heart?

The answer is 'Auto Suggestion'.

3. Auto-suggestion:

- Auto-suggestion is a process in which we repeat some thoughts and facts again and again in our mind so that our heart and mind accept it as a fact as thought and emotion has tremendous effect on our performance and success. Hence a right thought, if gets embedded in our mind, can change our life.

- Auto-suggestion is based on seven steps. These seven steps are as follows:

1. Define your goals or aims clearly and specifically.

2. Define and specify your efforts or your action plan.

That is what effort you will apply to achieve your goal.

3. Record your well-defined goals and efforts on paper.
 4. Repeat what you have written on paper just after getting-up in the morning and before going to sleep.
 5. Forcefully visualize or imagine that you are already started achieving your goal.
 6. Put your action plan in operation.
 7. Analyze your aim, your action and the difficulties you are facing. Modify your action accordingly and continue.
- Auto suggestion is not only used in business, but in many more activities, such as sports, military training and management training etc.

Basis of Auto-suggestion

- Auto-suggestion works on the following two psychological principles:
1. When people first come in contact with crime, they dislike and regret it. If they remain in contact with it for some time, they became accustomed to it and tolerate it. If they remain in contact with it for a long enough time, they finally accept it. This is human nature. That means whatever thought is repeated again and again gets accepted by the mind. Or even if a wrong thought is repeated again and again in mind it will also be accepted as right.
 2. Pavlov, a Russian physiologist conducted an experiment on his dog. He used to ring a bell and then immediately give some food to his dog.

After a period of time, the dog associated the bell with food and would salivate at the ring of a bell, whether food was present or not. This result is world famous and known as "conditioned response."

That means if mind is consciously trained to develop some changes and response in the body after getting some outside signal for sometime, then later on it will automatically and without conscious effort develop same changes in the body if it gets the same external signal.
 3. It is our inbuilt nature that when we lose complete hope and are sure about failure, we become nervous, our head bows down, shoulder droop, we become lethargic and pessimistic. Confidence and self-respect drops, determination vanishes and we also fall sick.

But when we are sure about great success and wealth, the opposite happens. That is we become confident, optimistic determined and persistent etc. And all these feature are must for success.

So like Pavlov's dog, we also react similarly to "conditioned response." But instead of bell, we respond to feelings of success and failure. And instead of producing salvia, we produce confidence, determination or the opposite of it. Hence it is definite that our mind is already programmed for similar conditioned response.

4. After knowing the fact that feeling of success induces those abilities in us that are must for success, such as determination, confidence, persistence, hard work etc., we artificially try to embed these feeling of success in our heart and mind.

And to embed the feeling and assurance of success in our mind and soul, we repeat seven steps of Auto-suggestion, day and night.

5. If thought of crime is repeated again and again, people accept it as common way of life. Similarly thought of achievement of success (which is not yet achieved) if repeated again and again in mind is also accepted as a fact. As soon as our mind and heart get assurance and feeling of success, it pours out all the required feelings, emotions and feature required for success. Hence Auto-suggestion enhances and ensures success, and ignites a burning desire in heart to achieve complete success.



Don't kill your soul

- According to Hazrat Abu Moosa (r.a.), Prophet Muhammad (ﷺ) said, "Those who remember (worship) Allah is like a living person, and those who don't remember Allah are like dead. (Physical body survives on food. If it is deprived of food for a long time, it will become dead. Similarly soul survives on remembrance of Allah. If one does not remember Allah for a long time, the soul also become like a dead.)"

(Bukhari, Muslim, Safeena Najaat 360)

- According to Hazrat Ibne Umar (r.a.), Prophet Muhammad (ﷺ) said, "The heart gets rusted like iron, which get rusted when it become wet." We asked, "O messenger of Allah, how to remove the rust of heart?" He said, "By often remembering death and reciting holy Quran."

(Mishkaat, Safeena Najaat 330)

Do not talk excessively without remembering Allah, because such talk without the mention of Allah causes hardening of the heart. And the person furthest (maximum away) from Allah is a person with a hardened heart. (Tirmizi)

Islamic Auto-suggestion

- Scientific auto-suggestion is practiced by hundreds of thousands of people and they also get good results. Now let us study how auto-suggestion is possible in Islamic way.

First step

1. First step of auto-suggestion says: "Define your goal or aim clearly and specifically."
 2. According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "If you supplicate (Dua) then don't say, "O Allah! If You wish, bless me." But you should confidently express your wishes, and firmly express your eagerness to acquire it, because nothing is impossible for Allah.
(Adabul Mufarrad, Urdu 607, Bukhari, Urdu 2023)
- Allah says in holy Quran, "When you decide something firmly, have faith in Allah. (Confidence in Allah for its completion) Allah loves those who believe in Him." (Holy Quran 3:159)
 - So Prophet Muhammad (ﷺ) asked us to clearly seek our desired aim from Allah. And Allah says: He likes those who firmly decide something and proceed with full faith in Allah for its completion.
So Islam also teaches us to have clear and firm goal.

Second step

2. Second step of auto-suggestion asks us to specify our effort.
- According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) said a proverb (اعْمَلْ وَتَوَكَّلْ) that means, "First tie bell to the camel's neck, then have confidence in Allah." (Muslim)
- That means first make some effort (of traveling or trading etc.), then have faith that Allah will bless you great wealth.
- Prophet Muhammad (ﷺ) said, "If you wish that you need not spread your hand in front of others, go on a business journey." (Targheeb, quoted from Tibrani)
 - According to Hazrat Auf bin Malik, once two Muslims had some dispute and Prophet Muhammad (ﷺ) gave judgment against one of them. The person who lost the case recited following verse and expressed his sorrow.

Hasbiyallaahu wa ni'a-mal wakeel. حَسْبِيَ اللَّهُ وَنِعْمَ الْوَكِيلُ.

(Abu Dawood, Muntakhab Abwaab, Pg. 72)

To correct wrong thinking and attitude of that person Prophet Muhammad (ﷺ) said, "Allah curses (dislikes) those who do not take necessary action on time, always handle your matters wisely and after that if you suffer then you may recite the verse.

Similarly there are many Ahadith in which struggle is suggested for earning wealth. No where it is written in religious books that just engage in prayer and you will be a millionaire.

- Hence Islam also advises us to specify our action plan and do it practically to achieve our aim.

Third and fourth steps

3. Third step of auto-suggestion says: Record your clear aim and effort.
 4. Fourth step of auto-suggestion says: Repeat your written document after getting-up in the morning and before going to bed.
- Prophet Muhammad (ﷺ) said, "Supplication (Dua) is the essence (soul) of prayer."
(Tirmizi, Muntakhab Abwaab 382)
 - Prophet Muhammad (ﷺ) said, "Those who do not seek blessing of Allah are misers and unlucky."
(Targheeb, quoted by Tibrani, Baihaqi, Zade Raah 129)
 - Prophet Muhammad (ﷺ) said, "Whatever you need, seek it from Allah, even if it is the sole of your shoes." (Tirmizi, Muntakhab Abwaab 400)
 - Above Hadees suggests that:

We should always supplicate to Allah after every prayer for our every need, including business success.

Hence instead of repeating the written action plan, only evening and morning as suggested in auto-suggestion, a Muslim can repeat his plan five times a day in form of supplications.

Fifth step

5. Fifth step of auto-suggestion says: Visualize or imagine that you have already started achieving your goal.
- According to Hazrat Jabir (r.a.), Prophet Muhammad (ﷺ) said, "Take care, that you should never die unless you have positive expectation towards Allah."
(Muslim, Vol. 6, Pg. 414)

(That means before death, you should have firm faith in your heart that Allah will be happy with you, He will forgive you, and you will be successful.)

- According to Prophet Muhammad (ﷺ), Allah says, "I treat people according to their expectations toward Me." (Bukhari, Muslim, Hadees Nabvi 563)
- Above two Ahadith suggest that we always should have firm faith that we will 100% succeed in our aim (in this world and after death) with help and grace of Allah. Hence remaining optimistic and having confidence of success is part of Islamic faith.

Sixth and seventh step

6-7. Sixth and seventh step suggests putting your plan in action, and if required to modify it, but to continue it in any way.

- Allah says in holy Quran, "When you finish your prayer, get dispersed on land to seek blessings of Allah." (Holy Quran 62:10)
- Prophet Muhammad (ﷺ) said, "The best income is of those who work with their own hands." (Musnad Ahmad, Targheeb, Tibrani, Zade Raah 85-86)
- Once Prophet Muhammad (ﷺ) shook hands with a companion and felt his hard skin. When he inquired, he was told, "It is due to hard work by hand." Prophet Muhammad kissed his hand and appreciated him. (Abu Dawood)
- Prophet Muhammad (ﷺ) said, "Those who bring goods from outside the city to sell, will have blessing (business will prosper). And those who hold goods for inflation are cursed people." (Ibne Majah 2229)
- A person was passing by Prophet Muhammad (ﷺ) in a hurry. Prophet said to his companions, "If he is struggling to feed his children and old parents, then his struggle is also a worship act." (Targheeb, quoted in Tibrani, Zade Raah 88)
- So there are so many Ahadith and teachings, which suggest hard work, physical movement and struggle for achieving success. Hence Islam also teaches us to implement our action plan and do hard work personally to earn great wealth.

2. Hence in Islamic way of life, we find all steps of Auto-suggestion as follows:

- a) We have to clearly decide our aim and seek help from Allah for its completion.
- b) Islam suggests hard physical efforts. It does not advise monastic life.
- c) In five-time daily prayer, we should seek blessing of Allah five times. Hence automatically we repeat our aim five times.

d) Allah and Prophet Muhammad have asked human beings to get dispersed on land or travel for financial prosperity and Prophet Muhammad has praised the hard worker. Hence the Islamic way of life also emphatically advises implementing our plan and keep on trying it.

- Hence if a person sincerely adopts the Islamic way of life, he is bound to succeed.

- If we summarize all the philosophies and teachings to get de-frosted, they are as follows:

1. Clarify in your mind about what you want.
2. Make an action plan.
3. Have firm faith in Allah for your success.
4. Implement your plan.
5. After every Namaaz pray to Allah from bottom of your heart for success and have 100% confidence that you will succeed.
6. If you find difficulty in implementing your plan, analyze it. Get advice; modify your plan and then continue implementing it; Insha-Allah, Summa Insha-Allah, you will be 100% successful.

- Are you disappointed because after discussing so many complicated philosophies, we arrived at very simple principles?

Neither be disappointed nor underestimate these simple steps, because these are essence of every success.

And truth is never complicated – it is always simple.



Get ready for assessment

- According to Hazrat Abdullah bin Qart (r.a.), Prophet Muhammad (ﷺ) said, "First Namaaz (Salah) will be accounted or checked on Judgment Day. If a person clears or passes this first test, he will also get his other deeds cleared. But if his Namaaz is found unsatisfactory, he will fail in other deeds as well. (And those who fail, don't get Paradise.) (Tibrani, Safeena Najaat 41)

- According to Hazrat Jabir (r.a.), Prophet Muhammad (ﷺ) said, "The distance between worshiping Allah and denying one Allah is Namaaz." (Muslim)

That means those Muslims who don't perform Namaaz are like non-Muslims.

- Prophet Muhammad (ﷺ) said, those who purposely abandon Namaaz will be expelled from our Paradise. (Tibrani)

That means those who know that Namaaz is compulsory, but don't perform it, will be expelled from heaven.

SECTION - III

SECOND LAW OF SUCCESS

IMPROVE YOUR BUSINESS ABILITIES

In this section, we will study:

- Importance of Business Management.
- What business principle we should adopt for great success?
- Business principles according to Islamic teachings.
- Labour laws of Islam.
- How to deal with subordinates. (Leadership Style)
- What is expected from subordinates?
- In business we have to deal with human beings. Hence we will study their drawbacks and psychology.
- How to increase efficacy of subordinates?

Importance of Business Management.

- An individual has many limitations. A big organization or a large, stable and profit making company cannot be built on the shoulders of a single person. Team work is necessary for this. Hence if someone wants to earn huge amounts of money, he must know how to make a team and how to lead it.
 - Many highly educated, highly talented and able people could not exploit their ability due to lack of administrative skills. They struggled alone throughout their lives and earned much less than what they would have earned if they had employed and controlled more people to carry out their work on a large scale.
 - Business is one of the best alternatives to accumulate huge amounts of money. One can get a high income in service also, but there is always a limitation. While in business, there is no limit of progress and it does not end with retirement or death.
 - In business also, if it is done systematically, with knowledge, precaution, principles and managed professionally and religiously, then only one gets the sweet fruits of his effort. Otherwise one even loses the prosperity earned by ones parents, or even dies young if one is not able to manage stress and anxiety.
 - Business administration and management is a vast subject, which requires a three years' course to understand it, such as MMS or MBA etc. It is difficult to describe it in a few pages, but then also we shall revise some of its basic and important aspects.
 - For sake of simplicity, we shall divide this topic into three sections:
 - In Section One we will discuss the overall principle of organization.
 - In Section Two, we will discuss administrative techniques, which an entrepreneur or manager must adopt, while dealing with subordinates.
 - In the third section, we will discuss what quality an individual should develop to become a leader or an able administrator.
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Principles of Organization *(Example of IBM company)*

- A clear goal is necessary for every individual to achieve success or to accumulate huge amounts of money. What is true on individual level is also true on organization level. Whatever goal an organization wants to achieve, it must be described clearly and specifically and every member of organization must know it. Then only a concentrated effort could be applied in the direction of achieving that goal without wasting time and money.
 - This is the importance of a clear goal. But what goal should one choose is a difficult question. Instead of giving a specific answer to this question, let us study what goal and principles some large organizations have chosen due to which they became leaders in their fields. We will study the example of IBM, the giant computer and Software Company.
- The IBM way
- Thomas J. Waston Sr. founded IBM in 1914. Initially they were making butcher scales and time clocks and known by the name of "Computing-tabulating and recording company." At that time, they had only a few hundred employees. Today they are leading manufacturers of computers, employing more than 400000 employees and their turnover exceeds 50 billion dollars, with branches and offices in every country of the world.
- The secret of their super success is rooted in their principles, which are as follows:
- Every individual of the company must be respected.
 - Every customer must be given the best possible service.

- Excellence and superior performance must be pursued.

First principle

Employees are the greatest assets of any organization. Employees cannot be compensated monetarily for the abuses they get from their bosses. Hence to cultivate and retain good employees, the principle and policy of company should be humanitarian and respectful.

IBM selects the best students from colleges and universities and gives them the best possible training in their business activities as well as principles and policies. Their principles are not only taught in classrooms, but also practiced by every individual of their organization. They don't have separate dining tables, toilets and parking lots for executives; every individual is treated equally and respectfully.

Second principle

The second secret of IBM's success is their best service policy. This policy has given IBM a super success. In day-to-day life also we see many companies with technically inferior products doing better business than their competitors making superior quality products. This is due to their better service.

In India, there are about 12 automobile companies and many of them have foreign collaboration with reputed brands. But in 2007 the sale of eleven companies clubbed together is not even equal to 40% of the sale of the twelfth company; that is Maruti Udyog. This is only because of a wide service network of Maruti Udyog throughout India.

Nowadays cellular phones are a common commodity. Even handcart pullers and rickshaw drivers have cell phones. But most people use Nokia handsets. It is not because Nokia has a better quality than Panasonic, Siemens, Samsung, Sony Ericsson, etc., but it is because Nokia spare parts are easily available at every street corner.

Hence one of the secrets of success of any business is good service policy.

Third principle

"Only the fittest will survive." This law is not only for wild life, it also applies to the concrete jungle. As time passes, only those companies survive and progress who strive for excellence. Excellence in quality, excellence in economical production and technology, excellence in service, excellence in sales promotion technique, etc. and this striving for excellence begins from recruitment of employees,

training them and designing the culture and atmosphere of organization in such a way that everyone knows that nobody owns the job, and progress in the organization's hierarchy and monetary gain does not depend on seniority, but that it is the result of hard work. And as a general rule, outstanding success in business is not possible without a constant urge for perfection.

IBM and hundreds of other companies achieved super success by following principles of respect of every individual, best service to customers and striving for excellence. These principles can give you super success too.

For more details read, The IBM Way by Buck Rodgers, published by USB publishers.



Don't get Humiliated

According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "That man may be humiliated, that man may be humiliated, that man may be humiliated. "(When he (ﷺ) repeated this thrice, we asked), O messenger of Allah! Which man may be humiliated?" Then he (ﷺ) said, "He that finds one or both of his parents in old age and does not earn Paradise by serving them."

(Muslim, Muntakhab Abwaab, Vol. 1, Pg. 980)

It means that there is great reward of serving old parents. By serving old parents, children may earn Paradise. If any one finds his or her parents at old age, and does not serve them and earn Paradise, such persons may be humiliated.

I (Q.S. Khan) know of a doctor from my native place, who neglected his uneducated old mother. After her death, that doctor suffered so many financial problems, that he used to beg for Zakaat from relatives. My friend, Ishaq (name changed) neglected his old mother who was suffering since last 20 years for stomach problem and her problem could not be diagnosed (may be due to negligence). At last she died. Ishaq even delayed her funeral due to carelessness. Within a year after the death of his old mother, Ishaq developed intestine cancer and died at young age.

Principles of Organization in Islam

Dealing Respectfully with Subordinates

(Holy Quran 3:134)

1. According to Hazrat Kaab bin Maalik (r.a.), on death bed Hazrat Muhammad (ﷺ) said, "Fear Allah while dealing with slaves (he repeated it twice)", then said, "Give them sufficient food, clothes and talk to them softly." (Tibrani, Zade Raah 111)
2. According to Hazrat Abu Bakr (r.a.), Hazrat Muhammad (ﷺ) said, "Those who misuse their authority and power (for slaves and workers) will not enter heaven." Then his companions reminded Prophet Muhammad (ﷺ) that he has forecasted that in this era, there will be more orphans and slaves. He confirmed it and said, "Yes, I told you." (Then also) treat them (orphans and slaves) as your children and feed them with the same food that you eat. (Ahmad, Ibne Majah, Tirmizi, Zade Raah 60)
(In present era there are workers instead of slaves.)
3. According to Hazrat Abu Hurairah (r.a.), Hazrat Muhammad (ﷺ) said, "You have responsibility towards your slaves that you should fairly feed them, provide them clothes, give them work according to their capacity. If you overburden them, help them in carrying out their work. O human being! They are also creatures of Allah just like you, don't trouble them. (Ibne Majah, Zade Raah 60)
4. It is narrated by Hazrat Umar bin Haaris (r.a.) that Hazrat Muhammad (ﷺ) said, "As much workload you reduce from your workers (according to reduction of workload) a proportionate amount of blessings will be recorded in your record of deeds. (Abu Yaala, Zade Raah 61)
5. According to Hazrat Abdullah bin Amr bin Aas (r.a.), Hazrat Muhammad (ﷺ) said, "Those who do justice, will sit on illuminated throne (Noor ke mimber). That means those who do justice with their followers (people), their family and the responsibility which they had. (An employer is responsible for his employees.) (Muslim, Zade Raah 349)

Dealing kindly with subordinates

According to Hazrat Ayesha (r.a.), Hazrat Muhammad (ﷺ) said, "Allah is soft (merciful), and He like softness in all dealings. (Muslim, Bukhari, Zade Raah 339)

Allah loves those pious people, who control their anger and forgive mistakes (of people).

Forgive them (your family, subordinates, workers and slaves) and overlook their mistakes, if you want that Allah also should forgive you. (Holy Quran 24:22)

According to Hazrat Jareer bin Abdullah (r.a.), Hazrat Muhammad (ﷺ) said, "Those who lost softness, lost every goodness (bhalai).

(Muslim, Zade Safar 340)

Love your subordinates and workers

1. According to Hazrat Ayesha (r.a.), Hazrat Muhammad (ﷺ) said, "When Allah decides to bless a ruler, He gives him a good subordinate. That subordinate reminds the ruler if he forgets, and helps him in his duty. And when Allah decides something wrong with a ruler, He gives him bad ministers, who do not remind the ruler and do not help him in carrying out his duties. (Abu Dawood, Zade Safar 356)
(Good workers are blessings of Allah; we should value them, if Allah has given us good workers.)
2. According to Hazrat Auf bin Maalik (r.a.), Hazrat Muhammad (ﷺ) said, "Best leader (Ameer) among you are those (leaders) who love you and whom you love. They pray for you and you pray for them. And the worst leaders among you are those who curse their subordinates and subordinates curse them. The leader wishes bad for followers and followers wish bad for leader. (Muslim, Zade Safar 350)
(If you employ people, check your efficiency by their behavior. If they love you, you are good leader. If they hate you, you need improvement.)
3. According to Hazrat Jareer bin Abdullah (r.a.), Hazrat Muhammad (ﷺ) said, "Allah will not have mercy on those who do not have mercy on people. (Bukhari, Muslim, Zade Safar 143)

Second Principle

Best service to the customer

1. Hazrat Muhammad (ﷺ) said, "You cannot earn profit by selling something, which you cannot guarantee. (Ibne Majah 2265)

Hence we cannot sell inferior material without giving guarantee and say, "As we cannot get guarantee from China or supplier etc., hence we cannot guarantee our product." This is wrong.

You have to sell only guaranteed material, with best service, and this is the Islamic way of business.

2. Hazrat Muhammad (ﷺ) said, "In order to cheat a customer, if an animal trader does not milk a cow for a few days, and later on sells it to a buyer, who afterwards find that it does not give as much milk regularly, then within three days he has right to return the animal and the seller is bound to take it back. But the former has to compensate the latter equivalent to the amount of milk he used."

(Muslim, Ibne Majah Vol. 2-21/22)

3. Hazrat Ayesha (r.a.) said: Once a person purchased a slave and used him for his work. But he found something wrong in that slave and returned it to the seller. Seller complained to Prophet Muhammad (ﷺ) about this matter (that is after purchasing and using him, how can he return it?). Hazrat Muhammad (ﷺ) said, "You have right to take the amount of money that slave has worked after being sold by you, but you have to take him back if it is within three days of purchase, if the slave you sold is not according to your commitment."

(Ibne Majah Vol. 2, Pg. 22/23)

4. Hazrat Jabir bin Abdullah (r.a.) says, Prophet Muhammad (ﷺ) has advised us to give slightly more than actual weight while measuring by balance. (Ibne Majah 2300)

This is a general law and holds good for all kinds of transactions. That means, whenever you give material or your service to customer, always give more than what you have committed.

- Hazrat Ibne Umar (r.a.) said, Hazrat Muhammad (ﷺ) has prohibited us from cheating in business, selling duplicate, inferior or defective material.

(Ibne Majah 2250)

- Giving less than what you have committed to customer is a sin and called Tatfeef. It is such a great sin that a country named Madain was rained with fire as divine punishment for committing Tatfeef. (For detail about Tatfeef read Law of Success for both the Worlds, Chapter 29)

- From above Hadees, it is clear that whatever we sell, we have to guarantee it. Our product or service should be more than our commitment. And if the customer is not satisfied, we have to take it back within committed period. Earlier it was three days, nowadays while selling, we guarantee for one year or more. In this period, it is our religious duty that the customer remains fully satisfied or we should take back our material or service and pay back his money.

Third Principle

Strive for excellence

- According to Hazrat Soddad bin Aus (r.a.), Hazrat Muhammad (ﷺ) said, "Allah has made it compulsory for human beings to do every job perfectly."

(Muslim, Zade Raah 340)

According to this Hadees and commandments of Allah, we have to keep on trying for excellence in our business, work, prayer and every field of life.

For explanation, the said Hadees further says, "If you execute someone (according to punishment, after trial in court), do it correctly."

That is, execute the guilty person with humanity and without torture. Hadees further says, "While slaughtering animals sharpen your knife, so that they do not suffer."

Even slaughtering animal has to be done with perfection, then how we can neglect our day to day work, our business and source of income?

- Hence it is religiously compulsory for a Muslim to keep on trying for excellence in every field of life.

- After going through Quranic verses and Hadees Shareef, we find that the secret of great success of IBM are their divine business principles and whoever will adopt them will have same enormous amount of success.



Don't exploit weaker section of society

- According to Hazrat Abdullah Ibne Umar (r.a.), Prophet Muhammad (ﷺ) said, "Pay the wages of labors before their sweat get dried."

(Ibne Majah, Safeena Najaat 180)

- Labors generally don't have bank balance. They work daily, and from their wages purchase food material for their family. If their wage is delayed even for a day, on that day the family of that labor may sleep without eating. Hence wages of labor should be paid immediately.)

Labour Laws in Islam.

Importance of workers:

- In Islam working by hand is not a sign of humiliation, but as respected as any other profession. Following facts will prove this concept:
- Prophet Shuaib (a.s.) employed Prophet Moosa (a.s.) for eight years to look after his livestock (animals).
(Musnad Ahmad, Ibne Majah, narrated by Hazrat Utba bin Manzar)
- Struggling to earn legal (Halaal) income is considered better than fighting for one year for noble cause of Allah under command of a righteous king.
(Ibne Asakir, narrated by Hazrat Usman (r.a.))
- According to Hazrat Kaab bin Aghrah (r.a.), Prophet Muhammad (ﷺ) (r.a.) said, "Struggling to earn income for children, parents and for ourselves is as noble as fighting for noble cause of Allah." (Tibrani)
- According to Hazrat Hakeem bin Hazam (r.a.), Prophet Muhammad (ﷺ) said, "The most legal (Halaal) earning is that in which you walk, you work by your own hands and while doing so you perspire."
(Dailami)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Every prophet has worked as shepherd (to look after goats) and I was also minding the goats of the residents of Makkah city in return of few Qerat (money)." (Bukhari, Ibne Majah)

So neither being a worker nor the profession of working by hand is a reason of humiliation. But it is most respected means of earning.

Basic requirements of an employee

- Daughter of Hazrat Shuaib said, "Father, hire him; as the best employee is that who is strong and honest."
(Holy Quran 28:26)
- So, an employee should have sound health and should be honest in doing his duty and managing the property of employer.

Importance of employer

1. Prophet Shuaib (a.s.) was the employer of Prophet Moosa (a.s.).
2. According to Hazrat Ibne Umar (r.a.), Prophet Muhammad (ﷺ) said, "Allah loves that person who knows business and technology (skills) and he practices them." (Tibrani) ان الله يحب العبد المؤمن المحترف
- Allah says in holy Quran, "And We have distributed

business (economy) between them, and raised some above the others, so that they can take help (work) from each other." (Holy Quran 43:31-32)

Hence the employer should remember that it is Allah who has made him an employer and he should behave according to divine instructions.

Responsibilities of an employer

- Prophet Shuaib (a.s.) said to Prophet Moosa (a.s.), "I don't want to trouble you. You will find me pious and gentle." (Holy Quran 28:27)
- Prophet Muhammad (ﷺ) said to the prosperous section of the society, that generally had slaves in the past and nowadays they keep employees or workers.
"They (slaves or workers) are your brothers, whom Allah has placed under your control. So the person under whom Allah has put his brother should look after them nicely. He should feed them same food what he eats himself. He should give them same quality of cloth that he himself wears. He should not force on them jobs that are difficult for them. And if such difficult work has to be done then he (employer) should also assist them."
(Bukhari, Muslim, Abu Dawood, Tirmizi)
- Companions of Prophet Muhammad (ﷺ) practically followed such ruling. History has recorded such incidences.

For example Hazrat Abu Zar Ghiffari (r.a.) maintained living standard of his slaves as good as that of himself. (Bukhari, narrated by Maroor)

- Parents of Hazrat Anas (r.a.) asked Hazrat Anas (r.a.) to serve Prophet Muhammad (ﷺ) at a young age. So for next ten years he always accompanied Prophet Muhammad (ﷺ). During this period Hazrat Anas (r.a.) was like a son to Prophet Muhammad (ﷺ). He (ﷺ) has never beaten, scolded or even cross-questioned him. (Muttafiq Alaih)

Financial transaction between the employer and employee

- Prophet Muhammad (ﷺ) has prohibited employing anyone unless his wage is fixed.
- According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) used to pay good amount of wages. (He never exploited the situation to save money by paying less.) (Bukhari)

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "On Judgment Day, I will be the enemy of three persons: One of them being that person who employ a worker, takes full work from him, then doesn't pay his wages." (Bukhari)
- According to scholars, there could be three types of contracts to receive wages:
 - a) Employer (himself) makes advance payment before taking work or service.
 - b) Worker may demand full wages before offering his service.
 - c) Worker may get his wages after completing his job. (Al-Fatawa Hindiya 506/3)

(Till 1900 century, landlords were taking forced work from poor people, and either paying them very less wages or not paying them at all. Hence first two laws of advance were made. By this law labors were legally allowed to take wages before offering their service. Hence this law protects their rights.)
- Prophet Muhammad (ﷺ) said, "Feed at least few morsels (bits) to slave who cook your food." (Bukhari, Abu Dawood, Tirmizi)

Explanation: If 'cook' is your slave, you are bound to feed him all his meals. But if you make something special for some special guest, your slave doesn't have right to eat that. In such condition also it is advised to give him a little of it, because he takes too much trouble for making it. Similarly you have to pay salary to your workers if you employ them. But if they work hard and you get good profit out of it, then according to above mentioned advice, you should pay some extra gift to your worker. Nowadays it is called and paid as bonus.

- According to Islamic law defined by Qazi Abdul Hasan Marwardi in Ahkamul Sultaniya Lil Marwardi (translation) Chapter 20, Pg. 399, if the employer takes more work from an employee and pays them less, or employee works less and demands more wages, then the ruler or governor should intervene and try to correct them. And if they refuse to listen, he has the right to take decision (make official judgment to solve their problem.)
- If a person says, "I give you this house on rental basis for one year and rent will be one Dirham per year, and if the tenant accepts it and starts using the house, then without any reason neither landlord can vacate his house before one year nor tenant can dissolve the agreement without any genuine reason." (Fatawa Alamgeer 3/508)

Similarly the amount of wages and age of retirement

is decided by both parties; both have to fulfill their contract. If any one of them deviates, he is doing wrong.

How much work should be taken from the worker?

- According to Hazrat Yahya bin Yahya (r.a.), Prophet Muhammad (ﷺ) said, "Don't take much work from slaves (worker) which is beyond their capacity." (Muwattah by Imam Maalik)

This is a law which fixes:

- a) Type of work.
- b) Amount of work.
- c) Timing of work.

For example, a heavy work which human being can do only for six hours a day, then a worker assigned such work should be paid full wages and only six hour work should be taken from him.

Nowadays people employ small kids and take 12 hours job from them. It is a sin and illegal religiously also.

- Human being needs one day rest in a week. Permanent worker should be given a rest day per week, so that he can meet his personal needs.

Freedom of selecting place and profession:

- Every person is free to select his profession and source of income. Neither government nor any person can force an individual to do a particular work for him. Similarly for marriage and dealing in sales and purchase, willingness of both parties is religiously compulsory.

(Fatawa Hindiya 3/504, Kitabul Ijarah)

"Every human being is free to select his place of earning money." (Holy Quran 4:100)



Leadership Styles and administrative techniques

Common mistakes of entrepreneurs

- This book has been written for young entrepreneurs carrying out their business at the grass root level. Hence advices are related to them.
- Those who don't have education of business administration follow their basic instincts while managing human relations and dealing with their staff. Sometimes they become soft, sometimes tough, sometimes they motivate their staff and sometimes they scold them. Just like politicians, they keep on changing their behavior depending on the situation.
Mistakes entrepreneurs generally commit while controlling their staff are:
- They always want a firm control on everyone.
- Some they always supervise closely and others they over-delegate.
- The goal, which they want to achieve; either they keep it to themselves or a very few close staff members know about it.
- Their decision related to human relations is one-sided. That means if they want to order someone, they order it. If they want to delegate someone, they delegate. The other person is only on the receiving end and doesn't know why the boss is behaving with him in such a way.
- They scold openly in front of everyone.
- They don't praise if a job is done efficiently, and even if they do, they do it secretly and only to a little extent.
- Workers and staff are not involved in decision making, goal setting, performance review, standard of performance framing etc. It is done by the boss alone.
- As far as money is concerned, he always keeps his fist tight for workers and staff and overspends on himself and his family.
- He always considers his workers inferior to himself.
- Because of these mistakes and drawbacks, availability of good lieutenant and staff always remains a problem for the entrepreneur; and most of the time, he has to himself do insignificant work, because of which he doesn't get sufficient time for productive work. Hence entrepreneurs must be aware of effective leadership style to become more efficient.

What is leadership style?

- Leadership style means how you behave when you are trying to control your subordinates to get optimum performance from them.
- Two extreme behaviors of a leadership are Autocratic and Democratic. In Autocratic or directing behavior the leader tells people what to do, how to do, where to do, when to do and then closely supervises their performance. In Democratic or supportive behavior, the leader listens to the people, provides help, guidance and support and encourages their efforts and helps them in solving problems and decision making.
- Dr. Kenneth Blanchard advocates four types of leadership style, which involves combination of Autocratic and Democratic style.

Four leadership styles are:

Directing, Coaching, Supporting, and Delegating.

- Directing Leadership style is same as Autocratic leadership style.
- In Coaching Leadership style, the leader directs the subordinate to a certain extent, but he also explains the logic of his decision; seeks their suggestions and helps in completing the task.
- In Supporting Leadership style, the leader supports the subordinate's effort in completing the task. He involves them in decision making and shares responsibility with them. In short, he trains them to become independent.
- The last leadership style is Delegation. In this, the leader gives complete responsibility for decision making and problem solving to the subordinates.

Which leadership style should be selected and when?

No single leadership style is best suited to all situations and to all people. The manager has to diagnose and analyze the subordinates to select a particular leadership style for a particular person. That means the same manager would select a different leadership style for different persons according to their levels of development.

Above mentioned leadership principles are according to management Gurus. Now let us study leadership principle according to teacher of humanity (Prophet Muhammad ﷺ).



Leadership Style of Prophet Muhammad (ﷺ)

Divine Guidance for leadership

- According to Hazrat Abdullah bin Amr (r.a.), Prophet Muhammad (ﷺ) said, "If three persons are staying in a jungle or desert, they should make one of them as their leader." (Al-Muntaqai quoted in Safeena Najaat 291)
- According to Hazrat Abu Saeed Khudri (r.a.) Prophet Muhammad (ﷺ) said, "When three persons set out on a journey, they should make one of them as their leader." (Abu Dawood, Safeena Najaat 290)
- Allah says in Holy Quran, "By the mercy of Allah you (O, Muhammad!) Deal with them gently. And had you been severe and harsh-hearted, they would have broken away from you. So forgive them and seek their opinion in the affairs. Then when you take a decision, put trust in Allah (for its completion). Allah loves those who put their trust in Him."
(Holy Quran 3:159)
- Allah says in Holy Quran, "O Muhammad! invite (mankind) to the way of your lord with wisdom and fair preaching, and argue with them in a way that is better. (Holy Quran, Surah Nahl 16:125)
- According to Hazrat Abdullah Ibne Umar (r.a.), Prophet Muhammad (ﷺ) said, "All of you are guardians and responsible for your wards and things under your care. (On Judgment Day you will be questioned about your said responsibility.)"

The Imam (the ruler) is the guardian of his subjects (people under his rule) and is responsible for them. A man is the guardian of his family and is responsible for them. A woman is the guardian of her husband's house and is responsible for it. Even a servant is the guardian of his master's belongings and is responsible for them. Hazrat Abdullah Ibne Umar (r.a.) also says that a man is the guardian of his father's property and is responsible for it. All of you are guardians and responsible for your wards and the things under your care.

(Bukhari, Safeena Najaat 293)

- Some of teachings of Prophet Muhammad (ﷺ) and details of his management principles are as follows:

1. Counseling with subordinates

Prophet Muhammad (ﷺ) always consulted his companions before taking any important decision.

For example:

- a) After Ghazwa Badr (war of Badr) according to opinion of Hazrat Abu Bakr (r.a.) he released the prisoners of war.
- b) In Ghazwa Uhad (war of Uhad), personally he was of opinion of fighting with aggressor staying within city limits. But his companions suggested fighting outside city. He agreed to them and all of them suffered.
- c) In Ghazwa Khandaq (war of Trench) it was opinion of his companions to dig a trench around the city. He appreciated and implemented it and the trench saved them from a big disaster.

After Suleh Hudaibiyah, companions of Prophet Muhammad (ﷺ) were extremely disappointed. When Prophet Muhammad (ﷺ) asked them to slaughter their animals, which they had brought for sacrificing after Umrah, due to depression none of them moved from their place. Hazrat Umme Salma (r.a.) (respected wife of Prophet) gave him her opinion that: "O Prophet! First you slaughter your animals; they will follow." Prophet Muhammad (ﷺ) accepted her suggestion, and slaughtered his animals and then actually all his companions followed.

- d) Prophet Muhammad (ﷺ) also advised his companions to seek guidance before taking any important decision and Allah has praised his companions for this habit in holy Quran in chapter No. 42, Verse No. 38.
- e) After death of Prophet Muhammad (ﷺ), next four caliphs were elected by mutual counseling and understanding of respected and influential people of society.

Motivating subordinates

- Someone insulted Prophet Muhammad (ﷺ) in such a way that companions thought of executing the aggressor (the person who insulted Prophet).

Prophet Muhammad (ﷺ) stopped them and said, (killing people is not my way of leadership) you can understand my way of treating people from the following example:

Suppose a man had a she camel, which got

frightened and ran away. People ran behind her and forcefully tried to capture her, which made her more fearful, and she ran further away. Then her master said, "Leave her alone. I will tackle her." Then he took some grass and instead of chasing her from behind, he stood in front to feed her. She calmed down, approached her master and sat down. The man fastened the saddle and mounted her. (Zade Raah 193)

Simplifying Difficult Tasks

- While sending Maaz bin Jabal (r.a.) and Abu Moosa Ashari (r.a.) to Yemen, Prophet Muhammad (ﷺ) said, "Both of you should make religion easy and convenient for people. Don't make it difficult. Try to bring people closer to religion. Don't do such things, because of which they get frightened and run away from religion." (Jama-al Fawaid)

Sincerely Serving the Society

- According to Hazrat Ibne Abbas (r.a.) Hazrat Muhammad (ﷺ) said, "Allah will not fulfill the needs or aim of a Muslim leader unless he (Muslim leader) does not fulfill the needs of his follower and subordinates." (Tibrani, Tirmizi, Zade Raah 141)
- Hazrat Abu Qalaba (r.a.) said, once few companions of Prophet Muhammad (ﷺ) returned from a journey. When they came to the Prophet, they praised a man and said, "We have never seen a person like him. During the journey he continuously kept on reciting holy Quran and when we stopped to rest, he got engaged in prayer." Prophet inquired, "Then who looked after his belongings and fed his camel?" They replied, "We looked after his belongings and fed his camel." Prophet Muhammad (ﷺ) said, "Then you all are better than him." (Abu Dawood, Targhebo Tarheeb, Zade Raah 401)

This Hadees teaches us that service to society yields more blessings than personal acts of prayer.

- Hazrat Anas (r.a.) said, Prophet Muhammad (ﷺ) was always ready to serve the people. Even slaves and house maids use to ask Prophet Muhammad (ﷺ) to accompany them to different places in the city to solve their personal problems and the Prophet never refused them. (Abu Dawood 663, Bukhari, Tarjumane Hadees, Vol. 2, Pg. 411)
- Prophet Muhammad (ﷺ) said, "The leader is a servant of his society." (Mishkaat, Jamaul Jawama 5/17, Raqmul Hadees 13103)
- According to Maaqat Ibne Yasir (r.a.), Hazrat Muhammad (ﷺ) said, "If Allah makes you a leader and if you don't struggle for the benefit of your subjects, you will not even smell heaven."

(Bukhari Urdu 2001)

- According to Hazrat Abu Bakr (r.a.), Prophet Muhammad (ﷺ) said, "A leader should not take decision about anyone in condition of anger." (Muslim Urdu 2004)

- Sharing hardship with subordinates
According to Abdullah bin Masood, while going for Ghazwa Badr, there was extreme shortage of conveyance. So three persons were sharing a camel, and turn by turn one person was riding and two were walking.

Prophet Muhammad (ﷺ), Hazrat Ali (r.a.) and Hazrat Abu Lubaba (r.a.) were sharing a camel. When it was the turn of Hazrat Ali (r.a.) or Hazrat Abu Lubaba (r.a.), they insisted Prophet Muhammad (ﷺ) to continue riding. But all the time Prophet Muhammad (ﷺ) refused it and said, "You are weaker than me (hence you have more need to ride) and I also require the blessing like you do." (Mishkaat, Zade Raah 341)

- According to Hazrat Jabir, Prophet Muhammad (ﷺ) always remained behind the caravan (travelers group) so that he can help the weak or offer them his own conveyance, and he supplicated for them. (Abu Dawood, Zade Raah 340)
- Baraa bin Aazib (r.a.) says, "I swear by Allah, during war Prophet Muhammad (ﷺ) use to remain at forefront and we took shelter behind him. And among us those were considered brave who remained in the company of (very close to) Prophet Muhammad (ﷺ) in war." (Bukhari, Zade Raah 343)
- In the Battle of Khandaq, Prophet Muhammad (ﷺ) was also digging the trench along with his companions. While constructing Mosque at Quba as well as Mosque of the Prophet, he himself carried stones and construction material to lay the Mosque foundation and to construct it. (Muttafiq Alaih)
- In a journey, Prophet Muhammad (ﷺ) and his companions stopped to relax and cook food. For cooking, all companions equally distributed the work among themselves.
Prophet Muhammad (ﷺ) also involved himself with them and willingly chose the responsibility of collecting wood from jungle. Companions requested, "O messenger of Allah! We are here to work for you. Please give us the opportunity to serve you. Please take rest and don't do any work." Messenger of Allah said, "That is all right, but I like to get involved in your work, because Allah doesn't like a leader who keeps himself prominent (superior, distinct)." (Awsaafe Rasool Hafiz Mufti Muhammad Anwarul Haqq)

Democracy

- For forming the government, Islam teaches only democratic government. That is the leader should be selected by public opinion. Islam never teaches dynastic, communist or dictatorship type of government.

In ordinary democracy vote of every individual is counted irrespective of his intellectual ability. While in Islamic democracy vote and opinion of only intellectual and able individuals are taken, because only a doctor can advise a patient. An engineer can give advice for a factory. Similarly for important decision of government, only intellectuals can give the right advice.

- Only since nineteenth century world has got somewhat stable governments, otherwise since ancient time, revolt and war was part of daily life. In such situation, it was impossible to have a prison in which a criminal could be sentenced for life.

Hence Islam has got on the spot justice system (no imprisonment). Otherwise the basic teaching of Islam is to live and let live. For example, if by mistake a person gets killed, Islam allows the relatives of deceased to either forgive the guilty person without asking any compensation, or against compensation. For unintentional mistakes, Islam does not ruin the career of human beings. No jurisdiction in the world has so much softness and constructive approach.

- Hence in personal life or for forming a society or government, Prophet Muhammad (ﷺ) always practiced and preached democracy.

Disadvantages of leadership

- Hazrat Abu Zar (r.a.) says, "Once I requested Prophet Muhammad (ﷺ) to make me the governor of some province. He put his hand on my shoulder (as a friend and with affection) and said, "O Abu Zar! You are weak, and this position (of ruler as governor) has got many responsibilities. And on Judgment Day it will be a source of humiliation and repentance, except for those who accepted it with right intention and correctly fulfilled all its responsibilities."

(Muslim, Musnad Ahmad, Abu Dawood, quoted in "Islam main Halaal wa Haram" by Yousuf Qarzaavi)

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Destruction is for royal people, destruction is for leaders and destruction is for rulers. Many of them would wish on Judgment Day that they had been hung by hair in air instead of being ruler or leader."

(Ibne Hibban, Haakim, Musnad Ahmad, quoted in "Islam main Halaal wa Haram", by Yousuf Qarzaavi)

Punishment due to misusing authority or not sincerely fulfilling responsibility is so painful that they will wish that in their life on earth if they had remained poor or exploited, they would not have faced such painful punishment.

- Hazrat Abdur Rahman bin Samrah (r.a.) says that Prophet Muhammad told him not to demand a ruling position. "Because if you get it without demand, you will be helped, but if you get it by your demand (and wish), you will be handed over to it. (You will not receive divine help. Hence you may commit mistakes and suffer on Judgment Day.)"

(Bukhari, Muslim, Abu Dawood, quoted in Islam main Halaal wa Haram, by Yousuf Qarzaavi)

- According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) said, "Those who use influence to become a judge will be left alone for the job and those who are forced to accept the position, Allah will send an angel to help him, who will guide him on the right path (for taking right decision or judgment)."

(Abu Dawood, Tirmizi, Ibne Majah, Ahmad, quoted in "Islam main Halaal O Haram", by Yousuf Qarzaavi)

- According to Hazrat Khula binte Aamir Ansariya (r.a.) (respected wife of Hazrat Hamzah (r.a.)), Prophet Muhammad (ﷺ) said, "Some people misuse government money (wealth of Baitul Maal). For such people there is fire of Hell on Judgment Day." (Bukhari, Riyazus Saliheen Vol. 1, 223/19)

- If an important position is vacant and there is no one to fulfill it, and if it is not fulfilled then the whole society may suffer. In this situation, an able person can present himself for the leading position. Quran tells us the story of Hazrat Yusuf (a.s.), in which he presented himself for the post of treasurer to the King of Egypt in the following words:

"Appoint me over the store-houses of the land. Indeed, I will be a learned guardian." (Holy Quran 12:55)

Hazrat Yusuf presented himself, because only he knew that in future, Egypt will have good harvest for seven years, then worst drought for seven years. And only he could have saved sufficient grain in good harvest for next seven years of worst drought.

In this case, Prophet Yusuf (a.s.) was sure that he can fulfill all the responsibilities of that post and without him, the whole nation will suffer; so he presented himself.



A Golden example of Leadership Style

- In a religious war whatever booty a victorious military gets, 80% of it is distributed among soldiers and 20% is reserved for the noble cause of Allah and the head of state decides where to spend it. He is free to use it anywhere he thinks will benefit nation and people.
- In the Battle of Hunain, 24000 camels, 40000 goats and 400 kilograms (4000 Awqiya) of silver was recovered from the defeated enemy. 80% of the said booty was distributed among soldiers, and from the balance 20%, Prophet Muhammad (ﷺ) gave 4 Kgs. silver and 100 camels to eleven leaders of various tribes.
- This generous donation was made to strengthen friendship with those tribes of Makkah who had recently embraced Islam.
- History proves that Prophet Muhammad (ﷺ) made a perfect decision. But young generation of Ansar (residents of Madinah) were disappointed. They thought that as they are with Prophet Muhammad since last eight difficult years, hence all favors of Prophet Muhammad (ﷺ) should be showered on them only, instead of those who had recently embraced Islam. Some of them said, in time of adversity we are remembered and still blood of Quraish (enemy of Islam) is dripping from our swords, and at the time of distribution of gifts, own people (residents of Makkah) are selected.
- When Prophet Muhammad (ﷺ) got news of their disappointment, he asked them to assemble in a big tent. Except Ansar, no one was allowed to attend this meeting. When all gathered, he went to them and asked, "What is that I hear about you?" Some senior people replied, "It is only the feeling of some youths, we did not say anything."

Prophet Muhammad (ﷺ) asked, "O Ansar! Is it not true that you were misguided and Allah guided you to the right path through me?" Ansar replied, "Of course, we are obliged to Allah and His Prophet (for our guidance)."

Prophet Muhammad (ﷺ) asked, "Is it not true that you were thirsty of each other's blood and Allah induced love and tolerance among you through me?" They replied, "Of course, we are obliged to Allah and His Prophet."

Prophet Muhammad (ﷺ) said, "Is it not true that you were poor and Allah blessed you with prosperity through me?" They replied, "Of course, we are obliged to Allah and His Prophet."

Prophet Muhammad (ﷺ) asked, "Why you don't reply to my questions? They answered, "We are obliged to Allah and His Prophet is our answer."

Prophet Muhammad (ﷺ) said, "In your reply, you could have said, O Muhammad! Your people refused your teachings and we accepted it.

Your people deserted you and we extended our help to you.

You can say, your people forced you to migrate and we gave you shelter.

You can say, you lost your wealth, and we helped you.

If you say so; it is fact and it is true; and I will accept it. (That means both benefited from the company of each other. Only Prophet Muhammad (ﷺ) was not at receiving end.)

- Then Prophet preached, O Ansar! Are you unhappy because you did not receive the same amount of gifts, which I gave to them? I gave them some excess amount from balance 20% to win the loyalties of those who had recently embraced Islam, while you have firm faith in Islam. They recently came out from a big problem and uncivilized way of life, so I wished to comfort them.

But are not you happy that when they will carry away cattle and coins home, you will carry a Prophet of Allah along with you? I swear by Allah that what you will carry is much better than what they will carry with them. (After victory over Makkah city, Prophet Muhammad could have stayed in Makkah as it was his native city and birth place, but he settled permanently in Madinah city in the company of Ansar.)

Prophet Muhammad (ﷺ) continued, "I swear by Allah that migration is precious, hence I was born in Makkah, (so that I can migrate to Madinah) otherwise I would have been one among you. That is born and brought up in Madinah like your people. If the whole world choose to walk towards (easy path) plain and you (Ansar) choose to walk a valley

(difficult path), I will also walk along with you. O Ansar, you are like my inner lining of garment (close to my body), while others are like my outer garments.

Even after me (after my death) if you see that (rulers of Islamic nations) also give preference to others (neglect you), then also have patience, till you meet me on Kausar Pool. (Have patience till Judgment Day). Then he prayed to Allah and said, "O Allah! Bless the Ansar, bless their children and bless their children's children."

Hazrat Abu Saeed Khudri (r.a.) says, the Ansars got so emotional in meeting, that everyone was crying and saying, "We don't want anything except Prophet Muhammad (ﷺ). We don't want anything except Prophet Muhammad (ﷺ)."

(Seerat Ahmad Mujtaba, Shah Misbahuddin Shakeel)

Analysis

This incidence teaches us many golden rules of leadership:

1. Don't Humiliate

Hazrat Muhammad (ﷺ) asked Ansar (residents of Madinah city) to gather in a tent and except Ansar, no one was permitted to attend the meet. This ensured privacy; such that even if their mistake was exposed, then also they will look ahead to correct it instead of feeling humiliated.

2. Correcting the misconception

Ansar youth forgot the immense favor which Prophet showered on them. They remembered only their own favor or help, which they had extended to him. Hazrat Muhammad (ﷺ) removed their misconceptions and by listing his favors made them remember the fact. (Leader knows the fact thoroughly.)

3. Leader always remains honest and down to earth

Hazrat Muhammad (ﷺ) was Prophet of Allah. He could have denied any favor from any human being as only Allah arranges and does all favor on human beings. No human being can either benefit or harm another against the will of Allah.

But he chose down to earth and humble approach.

He freely accepted that his people (citizen of Makkah city) rejected his teaching. They forced him to migrate and Allah helped the Prophet through Ansar. And it is Ansar who wholeheartedly accepted his teaching and extended their support.

This approach creates a constructive atmosphere. Everyone in the meeting feels the sincerity of the opposite party. It does not create a feeling and

impression that the opposite person is trying to dominate or suppress everyone by art of aggressive talking skills or authority to win the discussion or negotiation.

4. Leader avoids dictation

After distributing 80% of booty among soldiers, no one was eligible to raise an objection on utilization of balance 20% by Prophet Muhammad (ﷺ). As that 20% belongs to head of state or the Prophet. He could have dictated that all of you mind your own business. You don't have right to say anything after receiving your share and I am free to use it anywhere, where I feel will help the nation, but he took a soft approach. He called their attention to the fact that what they got (presence of Prophet among them) is much valuable than those who got coins and cattle.

He motivated them to realize the fact that they are in winning or gaining position and not losers, as compared to others.

5. Leader expresses the feeling of friendship and love honestly

He expressed his love and affection to them and confirmed his company and support to them even in adverse conditions. This won the hearts of Ansars and brought tears to their eyes.

As water extinguishes fire, expression of love, friendship, affection, acceptance of mistakes humble apology etc. erase all hard feeling among family members and friends. This is a noble way to repair strained relations, but only wise and intelligent people practice it. Arrogant and fools always stand adamant like an oak tree. They don't yield or bow down, they only break.

6. Leader benefits everyone

Hazrat Muhammad (ﷺ) gave 100 camels and 4 kgs. silver to newly converted tribes as it was their necessity. He blessed the Ansar by remaining himself among them. (He could have stayed in Makkah in his own house, but he preferred Madinah and Ansar over Makkah and his house.) At the end, he sought blessing of Allah for Ansars. Supplication (Dua) of Prophet may change the destiny. His supplication for Ansar was the greatest treasure, which Ansar could imagine.

Hence everyone got benefited from the Prophet and this is the main feature and characteristic of a successful leader.

May Allah bless us with the wisdom to understand Hazrat Muhammad (ﷺ) and ability to follow him sincerely. Aameen. ▼▼▼▼▼▼▼▼

What is expected from followers?

- Success is achieved by team work. If subordinates or followers do not extend their co-operation, an effective leader cannot ensure success and prosperity alone. For success and prosperity, what is expected from followers and subordinates is as follows:

- Allah says in holy Quran, "O you believe! Obey Allah and obey the Messenger (Muhammad ﷺ) and those of you (Muslims) who are in authority."
(Holy Quran 4:59)

That means Allah has ordered us to follow our leader and ruler also provided they do not rule against commandments of Allah.

- Allah says in holy Quran, "All believers are brothers of each other, hence make peace and settlement between them (in case of dispute, to ensure unity)."
(Holy Quran 49:10)

- Follow instructions of Allah and His messenger and don't fight each other. If you do so, you will become cowards and will lose your prestige and honor. Have patience, as Allah help the patient. (Holy Quran 4:46)

- According to Irbas bin Sariya (r.a.), Prophet Muhammad said, "Fear Allah and obey your rulers, even if he (ruler) is a negro (African origin) slave and beware of new thing (belief or ritual) in religion, as every new thing in religion is wrong."

(Ahmad, Abu Dawood, Ibne Majah, Tirmizi, Muntakhab Abwaab 158)

- According to Hazrat Haaris Ashari (r.a.), Hazrat Muhammad said, "I order you five things. Become a team, listen, follow (your leader), migrate and struggle for noble cause of Allah."

(Musnad Ahmad, Tirmizi, Zade Raah 138)

Explanation of above mentioned Hadees Shareef:

For success of business or industry or whole society, followers have to do five things:

1. Become a group or team, and spend a social life. Do not remain alone and aloof.
2. Listen to the instructions of leader attentively. Don't ignore or reject his opinion.
3. Follow him, even if you are not convinced.
4. To fulfill your aim, and to become successful, if your surrounding is not favorable don't compromise.

Shift to a new place and new environment, but continue your struggle.

5. Struggle for noble cause of Allah.

- According to Hazrat Zaid bin Haaris (r.a.), Hazrat Muhammad (ﷺ) said, "If Muslims follows three rules, their faith will never get corrupted (they will not become Munafiq) or they will never lose the right path.

1. Intention of every act should be purely to please Allah.
2. Remain well wisher of leader.
3. Remain attached with team, so that you also remain eligible for the blessing which was sought for the whole team, by every team member."

(Abu Dawood, Tirmizi, Nasai, Ibne Majah, Targheeb Tarheeb quoted in Ibne Hibban, Baihaqi, Zade Raah 196)

- Hazrat Ubadah bin Samit says, "We took pledge to Hazrat Muhammad (ﷺ), (we promised), that we will always follow the Prophet and his successor (in following conditions)."

1. In hard times as well as in prosperity.
2. If we are convinced and even if we are not convinced. (Even if we are not happy with the leader's decision)
3. We will follow even if the leader gives more preference to others.
4. We promised that we will not rebel against the leader to displace him (to snatch his position), unless his orders are against commandments of Allah and we have solid proof of it.
5. We also promised that we will always speak the truth, will not fear opposition or humiliation while preaching the message of Allah.

(Bukhari, Muslim, Zade Raah 14)

Conclusion

From above mentioned verses and Hadees Shareef we conclude that, if we are employee or subordinate, or even if we are general public, and if we have a leader or boss, then unless he order us something against religion, it is our duty to follow him, or at least not oppose or create problems for him.



In-built drawbacks of Human Nature

Man has many faults and drawbacks in his character and behavior. If we are aware of such drawbacks, we will not get disappointed after harsh and unexpected response from them, and will be more prepared for such disappointing response from them. Hence let us study it to educate ourselves.

1. Self Importance

- Maximum importance a man gives to is "HIMSELF." He is a thousand times more concerned about the slightest pain in his head than a thousand people dying in some other part of the country.

When telephonic conversation was analyzed by a telephone company, it was found that most commonly repeated words were, "I, My, Mine." Everyone loves to talk about himself or herself.

2. Ego

- Holy Quran says, "Man forgets the fact about his own birth and argues about the existence of Allah."
(Holy Quran 16:4)

Human being is born after a process which if done illegally can send a man to jail. The drop of semen by which the human being begins his journey of life is so dirty that without cleaning it one cannot enter a place of worship.

After death his body will rot and be eaten up by maggots and insects.

The beginning is so dirty and end is so horrible, then also he is so egoistic that he forgets about himself and denies and argues about the existence of Allah Who is the creator of the whole world and who is free from all defects.

3. Superiority

Every individual in the world considers himself or herself superior to others. White men believe that they are born to rule the black and brown races. Under this concept, Europeans even tried and succeeded to a certain extent, to dominate the world. Japanese consider themselves to be superior to Europeans. Japanese write all technical literature in their own language and are enraged if a Japanese girl dances with Europeans.

Afghans consider that only they are real Khans and Indian Khans are duplicates. Christians think that the Quran was compiled from the Bible, hence only

their faith is original and on the right path. Arabs call non-Arabs as 'Ajmee' that means mute.

Hindus call all non-vegetarians "Malich", which means "dirty people." Brahmins consider themselves superior to others and reserve the right on religious teaching and knowledge. So everyone in the world, one way or other, considers himself to be superior and more pious than other people.

It is human nature. We have to just remember it and adjust ourselves accordingly.

Who is superior?

- Holy Quran says, "O human being, we have created you from a man and a woman, then made your castes and tribes, so that you recognize each other. Most respected among you for Allah are those who are most pious. No doubt Allah knows every thing."
(Holy Quran 49:13)
- Prophet Muhammad (ﷺ) gave a speech at the time of his last Hajj and said, "By color, place of origin, mother language and country, no one become superior to others. All are equal." (Bukhari, Khutba Widaa)

4. Craving for Recognition

- This is also a weakness of human being that he always craves for recognition. He wishes that people should respect him, consider him most educated, brave, generous, prosperous and pious, etc. Following Hadees will convince you that even religious scholars, martyrs, rich and generous donors also crave for it and suffer.
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad said, on Judgment Day a martyr will be produced in front of Allah. Allah will ask him, "I blessed you in the world with good health, how did you thank me?" The martyr will say, "O Allah! I fought to spread your message, till I got killed." Allah will say, "You lie. You fought so that the world should call you a brave person, and indeed they called you a brave person. So you already got your return in world." Then the said martyr will be thrown into Hell.

Then a religious scholar will be produced before Allah, Who will ask him, "I blessed you with religious knowledge. How did you thank me?"

The scholar will say, "O Allah, I preached Your

message to Your creatures." Allah will say, "You lie. You preached so that people should call you a great scholar, and indeed they called you as such and you already got the recompense of your effort in the world." Then that scholar will be also thrown into Hell.

Then a rich person will be produced in the court of Allah. Allah will ask him, "I blessed you with wealth. How did you thank me?" That rich man would reply, "O Allah, I donated wealth day and night for your noble cause." Allah will say, "You lied. You donated generously so that people should call you a generous man. And indeed they respected you as a generous donor. So you already got the recompense of your effort in the world." Then he will be also thrown into Hell.

Thus the first group of people who will enter Hell will be martyrs, scholars and rich people and it is because their intention was not purely to please Allah, but was also mixed with the desire of recognition.

So the desire of recognition is so intense in human beings that even scholars could not remain safe from it.

Cure for this weakness is to often and frequently remember death and life after death.

(Muslim, Muntakhab Abwaab 195)

5. Ungratefulness

- Do you know what the great manufacturer comments about his product?

"Most surely man is ungrateful to his Lord."

(Holy Quran 100:6)

Who knows human nature better than Allah?

Once, Jesus Christ cured ten lepers. As soon as they were cured, they jumped with joy and ran away. After sometime only one returned and thanked Jesus Christ (pbuh) and the other nine never expressed any gratitude to him.

Neither are we Jesus Christ (pbuh), nor our favor will be as noble as curing lepers, so not even one out of ten would turn and thank us.

This is human nature. Hence let us not expect gratitude or appreciation from people.

6. To err is human

According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "After creating Hazrat Adam (a.s.), Allah took out souls of all human being from the back of Hazrat Adam (a.s.). Then Allah illuminated a light between the two eyes of each soul. Then He presented them to Hazrat Adam (a.s.).

Hazrat Adam (a.s.) inquired, "O Allah, who are they?" Allah replied, "These are your children." Among them light of one face attracted Hazrat Adam (a.s.) too much. So he asked, "Who is he?" Allah said, "He is Prophet Dawood (a.s.)." Hazrat Adam asked, "O Allah! How much age have You fixed for him?" Allah said, "Sixty years." Hazrat Adam (a.s.) said, "O Allah! Allot forty years of my age to him."

When Hazrat Adam (a.s.) completed his life span, the Angel of death arrived to take him back, Hazrat Adam (a.s.) said, "Have not you arrived forty year earlier?"

Angel of death said, "Yes, because you have given your forty years of age to Hazrat Dawood (a.s.)."

Hazrat Adam (a.s.) refused to recollect any such commitment.

Prophet Muhammad (ﷺ) said, "As our first father Hazrat Adam (a.s.) failed to recollect his promises, his children also forget their promises. As Hazrat Adam (a.s.) made a mistake by eating the prohibited fruit, his children also keep on making errors."

(Tirmizi, Muntakhab Abwaab III)

Human being has got a very poor memory; hence we must record all commitments on paper in presence of two witnesses and keep it in mind that sometimes human beings commit mistakes unknowingly (without intention).

7. Deep love for woman, wealth and vehicle

Allah says in holy Quran,

"The nature of human being is made in such a way that he loves wealth (gold and silver etc), women and sons, good conveyance (such as) good quality horses and land (property)." (Holy Quran 3:14)

So, it is in nature of human being to love woman, wealth and good conveyance. So be aware about this weakness of his, because sometimes he may sacrifice all principles to get them.

8. Rebellious nature

Allah says,

"And if Allah increases prosperity of all human beings, surely they will rebel on earth. So Allah gives measured (controlled or calculated or just sufficient) prosperity according to His will. Allah knows everything and sees everything." (Holy Quran 42:27)

If you enter in partnership with a person who cannot succeed alone in business, he will accept all your terms and conditions and promise to remain your best friend and obedient. But as soon as he achieves a status where he can survive and prosper alone,

automatically his behavior will change dramatically. He may rebel and dissociate from you and start his own business. The same thing happens with one's own son. This is natural human tendency. Hence remain alert and protect your interest and rights legally.

9. Hasty nature

Allah says in holy Quran, "Just as a human being should pray for good, he also prays for evil, as he is given a hasty nature." (Holy Quran 17:11)

"Truly man was created very impatient."
(Holy Quran 70:19)

Human being has got a hasty nature, because of which he dreams to become millionaire overnight and kills the hen that lays golden eggs. If you are a source of golden eggs then protect yourself.

10. Loses courage quickly

Allah says in holy Quran, "(Human being) loses courage quickly in adverse times."
(Holy Quran 70:20, 17:83)

Very few people in society are persistent, who keep on struggling persistently even in case of failure. 95% people back out with the first setback. Hence select your business associates of persistent type or have courage to march alone.

11. Miser

Allah says, "When man gets excess wealth, he starts hoarding (instead of spending for noble cause)."
(Holy Quran 71:21, 17:100)

In partnership firm, because of this nature, your relation with your partners may get strained if you differ in opinion about how to invest your surplus profits.

12. Nafs Ammarah

Prophet Yusuf (a.s.) said, "I do not claim to be pious, because of Nafs Ammarah (Which is in-built evil nature or tendency of human being, which) teaches only the wrong path to human beings, except (only those can remain protected) whom Allah protects. No doubt my Allah is merciful and forgiving."
(Holy Quran 12:53)

So Nafs Ammarah (which is an in-built nature of human being) is so dangerous that even prophets were afraid of it. Wealth strengthens this Nafs. If it is not controlled according to religious norms, it will lead to a non-religious life.

Because of Nafs Ammarah, a person tends to indulge in those acts, which give him pleasure and easy life. Generally pleasure is satisfied through wrong means.

Select always Allah fearing and gentlemen as business associate, customer or supplier. Indian judiciary is very slow and has many loop holes. The dishonest know this fact and always try to cheat in business. Once money is lost, it is rarely recovered through recourse to law.

Nafs Ammarah instigates or encourages non-religious human beings to cheat and get easy money.

13. How to suppress evil nature?

All these features and characters are common in all human beings, but according to holy Quran, they may get suppressed in those people who practice the following acts.

1. Believe and fear Allah.
2. Believe in Judgment Day.
3. Regularly perform prayer (Namaaz).
4. Regularly donate to those who beg and also those who keep quiet (the poor who don't beg).
5. Fulfill your commitments.
6. Remain away from infidelity.

(Summary of Holy Quran 70:21-34)

Conclusion:

- A circus ring master trains and controls savage animals like the lion and bear etc. By a silly mistake, he may lose his life, hence he always remains aware and alert about the nature of the wild animals.

Human being is more dangerous than a wild animal; he has got many drawbacks and evil nature, hence while dealing with them, remember all their features, otherwise you will lose your wealth by a silly mistake.



How to increase efficiency of Subordinates

Even if people appreciate and love you, then also they may not obey you or accept your decisions. How to control them and get them to follow you? Here are a few tips for effective leadership.

- Why did you study so hard in college? Or why do you work so hard in your office or workshop?

You studied hard, because you desired to excel; to obtain admission for a professional course. You work hard in office or workshop, because you desire to surpass every competitor.

You had a desire, so you worked hard. The thing which forced you to work hard was "desire" and this is the secret.

If you are able to arouse in other person an eager want or desire, he will work hard beyond your expectation without pushing or coaxing him. Hence if you want your subordinates to work hard, learn to arouse the desire in them.

- If you find low productivity, low efficiency or absence of motivation in your subordinates, throw a challenge to them or generate an atmosphere of competition among them to excel and motivate them to select a high target themselves and help them to achieve it.
- Following references prove that even the companions of holy Prophet (ﷺ) were doing this to improve their martial and physical skills as well as to have a healthier and happier life.

1. Hazrat Ayesha (r.a.) says: Hazrat Muhammad (ﷺ) competed with me twice in racing and I won the first race and he won the second (second race was after a period of few years).

(Abu Dawood and Ibne Majah, Hadeese Nabvi 129)

2. Hazrat Ayesha (r.a.) says: People of African origin used to practice (compete) art of war in the open space of Mosque and I used to watch them from behind the shawl of Hazrat Muhammad (ﷺ) and he kept standing to provide cover for me till I was fed up. (Bukhari, Muslim, Hadeese Nabvi 226)

3. According to Hazrat Salman bin Akwa (r.a.), once Prophet Muhammad went to the tribe of Bani Aslam. At that time two groups of people were competing in archery. When Prophet Muhammad saw them he was delighted; and he said "O descendents of Prophet

Ismaeel (a.s.) (Arabs are descendents of Hazrat Ismaeel). Adopt archery as your forefather (Hazrat Ismaeel a.s) was an archer. He further said: "In this competition (I will also take part and) I am with this group." The opposite group immediately laid down their arms. Prophet Muhammad (ﷺ) asked "What happened?" They replied "How can we fight against you?" Prophet Muhammad (ﷺ) said: "All right, don't stop archery; now I am in both the groups." (Bukhari, Muntakhab Abwaab 508)

4. According to Hazrat Abdullah bin Umar (r.a.), Prophet Muhammad (ﷺ) once organized a horse race. For trained horses, racing was between Saniyatul Wida and Hafya (for a distance of 6 miles) and for untrained horses racing was between Saniyatul Wida to mosque Bani Zureeq (a distance of 1 mile). (Bukhari, Muntakhab Abwaab 515)
5. Hazrat Bilal bin Saad (Tabae) said: I have seen the companions of Hazrat Muhammad (ﷺ) (competing in archery) and racing between marks of arrows and they laughed in the company of each other, but at night they became like monks. (engaged in worship of Allah). (Sharhus Sunnah, Muntakhab Abwaab 828)
6. According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) had a she-camel named Ghazba. She always won in the race. Once a villager came to the city and his camel competed in race with Ghazba and defeated her. Companions of Prophet Muhammad (ﷺ) got disappointed but the Prophet said, "It is law of Allah that whatever rises, Allah brings it down." (Bukhari, Muntakhab Abwaab 516)
7. All above competitions were only an examination of excellence and without any gain of gift or money. Betting on racing or competition is illegal and Haraam. The competitor should accept the result with optimism and positive attitude to improve ones own performance.
8. Competition arouses interest, enthusiasm, courage and desire to excel and all these emotions are must to succeed in business as well as in religion.



SECTION - IV

Self-Improvement *Feature required for an effective leadership*

We cannot always control people by force or authority. To control them effectively we have to become their beloved and effective leader. Hence we will study what character we should develop in ourselves to become a effective and a beloved leader of our subordinates and workers

In this section we will study:

1. Importance of best character.
2. Importance of soft nature.
3. How should we condemn anyone?
4. How to criticize?
5. Importance of appreciation and gratefulness.
6. How to express displeasure?
7. Eagerness for improvement.
8. How to motivate for correction of mistakes?
9. To get accepted smile and have cheerful nature.
10. Some cheerful moments in life of Prophet Muhammad ﷺ
11. Pronounce correct names of people.
12. Walk middle path.
13. Greet people.
14. Importance of Persistence.
15. Importance of Patience.
16. Accept the fact, even if you don't believe it.
17. Useful advices from great conquerors of world.
18. Don't miss golden opportunities.
19. Importance of good health.

From whom we should learn these features and knowledge?

- Holy Quran says, "In fact prophet of Allah, Hazrat Muhammad (ﷺ) is an ideal example for you."
(Holy Quran 33:21)

Hence let us study these features and knowledge from prophet Muhammad ﷺ

Importance of Best Character

- According to Hazrat Imam Maalik (r.a.), Hazrat Muhammad (ﷺ) said, "Allah appointed me as a prophet to teach best character to world." (Muwattah)

That means basic teaching of Islam is to have best character. After the passing away of Hazrat Muhammad (ﷺ), his companions traveled to far-off places, such as China, India, Africa, Indonesia etc. to spread the message of Allah and it was their noble character, which impressed the new world and made them followers of Islam.

- Having best character is most important for success in business as well as to earn Paradise. One by one let us study the various aspects of noble character or the feature we should develop to have noble character.

Advantage of noble character

- Allah says in holy Quran: "Whoever will do a noble deed (Nek Aamaal), whether male or female and believe in Me also, then We will keep him in this world with pious and comfortable life and after death give him the best return of his noble deed."
(Holy Quran 16:97)

Hence noble deed is the main reason for pious and comfortable life and without noble character, noble deed is not possible. Hence noble character is compulsory for long term prosperity.

- According to Hazrat Abu Darda (r.a.), Prophet Muhammad (ﷺ) said, "On Judgment Day, the most precious deed of Muslim will be his noble character. Allah does not like those who talk vulgar and are abusive." (Tirmizi, Hadeese Nabvi 349)
- It is narrated by Ibne Abbas (r.a.) that Prophet Muhammad (ﷺ) said, "Shall I tell you about those who will not be punished in Hell? They are friendly, harmless, easy going (considerate) and soft spoken people." (Tirmizi, Hadeese Nabvi 368)
- According to Hazrat Abu Hurairah (r.a.), people asked Hazrat Muhammad (ﷺ) that because of what people will go to Hell? Prophet (pbuh) said, "Mouth (talking) and sex organ (infidelity)." Then people asked, what will take maximum people to heaven? Prophet replied, "Fearing Allah and noble character."
(Tirmizi, Hadeese Nabvi 422)
- It is narrated by Hazrat Jabir bin Abdullah that Hazrat Muhammad (ﷺ) said, "On Judgment Day,

closest to me and beloved to me will be those who had excellent character.

And I hate those and they will be kept away from me, who talk too much and talk by twisting the tongue (arrogantly with style and with acting to impress.)

(Tirmizi, Zade Raah II, Pg. 302)

- Prophet Muhammad (ﷺ) said, "The deed, which will earn you heaven is your remembrance of Allah and good deeds (good character)."
(Tirmizi, Hadees Nabavi 166)

What will happen if you don't have noble character?

- According to Hazrat Haaris bin Wahab (r.a.), Hazrat Muhammad (ﷺ) said, "Hot tempered person and a man with bad character will never enter heaven."
(Abu Dawood, Baihaqi, Muntakhab Abwaab 1143)
- Prophet Muhammad (ﷺ) said, "Lie leads to sin, sin leads to Hell." (Muslim, Bukhari, Zade Raah Vol. 2, Pg. 234)
- Allah says in holy Quran, "Do not ignore (repel) people, do not walk proudly; as Allah does not like the arrogant and proud." (Holy Quran 31:18)
- It is narrated by Ibne Masood that Prophet Muhammad (ﷺ) said, those who taunt, abuse and speak vulgar are not Muslims. (Tirmizi, Zade Raah II, Pg. 301)
- It is narrated by Hazrat Anas (r.a.) that once Hazrat Muhammad (ﷺ) said, "I swear by Allah, a person cannot be a perfect Muslim (Momin) unless he prefers for others that which he prefers for himself."
(Bukhari, Muslim, Muntakhab Abwaab 1029)

What is noble character?

- Prophet Muhammad (ﷺ) said, "Noble character is noble deed. (Muslim, Hadees Nabavi 165)

From whom should we learn about noble character?

- Allah says in holy Quran, "O Muhammad! No doubt, you have the best character." (Holy Quran 68:4)
- "O Muhammad, your nature is soft and sweet; that is why your companions don't desert you."
(Holy Quran 3:159)
- Ummul Momineen Hazrat Ayesha (r.a.) said, "The character of Prophet Muhammad (ﷺ) was holy Quran. That means his behavior was exactly

according to the noble character prescribed by holy Quran." (Muslim, Zade Raah 312)

- Hazrat Ayaz bin Hammar (r.a.) says, Prophet Muhammad (ﷺ) said, "Allah has ordered me to exhibit courtesy and humility (not pride), so that my followers also do not adopt or exhibit arrogance and cruelty." (Muslim, Hadeese Nabvi 355)
- According to Hazrat Ibne Abbas (r.a.), Hazrat Muhammad (ﷺ) said, "Best among you are those who are best for their wives (family). And I am best for my wives (family)." (Ibne Majah, Zade Raah 321)
- It is narrated by Ibne Abbas (r.a.) that Prophet Muhammad (ﷺ) said to Hazrat Ashja Abdul Qeesz, that you have two features in you and both are admired by Allah and His Prophet. These two features are tolerance (burdbari, endurance, patience) and gravity (peaceful posture) (Mataanat).
(Muslim, Hadeese Nabvi 361)
- Hazrat Abdullah bin Amr bin Aas (r.a.) says that Prophet Muhammad (ﷺ) was neither eccentric (fretful, proud or haughty), nor did he talk in abusive language. Prophet Muhammad said, "The best among you is that whose character is best."
(Muslim, Zade Raah 313)

How to recognize sin?

- "It is narrated by Hazrat Nawas bin Samaan (r.a.) that Prophet Muhammad (ﷺ) said, Good deed (Neki) is good behavior (Husne Akhlaq) and sin is that act, which is not accepted by your conscience and you don't like that people should know about it (your act)." (Muslim, Hadeese Nabvi 347)

Best deeds can save life

- Narrated Ibne Umar (r.a.): Prophet Muhammad (ﷺ) said, "While three persons were walking, rain began to fall and they had to enter a cave in a mountain. A big rock rolled over and blocked the mouth of the cave. They said to each other, 'Plead Allah with the best deed you have performed (so that Allah may remove the rock)'. One of them said, 'O Allah! My parents were old and I used to go out to graze (my animals). On my return, I would milk (the animals) and take the milk in a vessel to my parents to drink. After they had drunk from it, I would give it to my children, family and wife. One day I was delayed and on my return I found my parents sleeping and I disliked to wake them up. The children were crying at my feet (because of hunger, but I did not gave them anything). That state of affairs continued till it was dawn. O Allah! If You regard that I did it for Your sake, then please remove this rock, so that we may

see the sky. 'So, the rock moved a little bit. The second said, 'O Allah! You know that I was in love with a cousin of mine, like the deepest love a man may have for a woman, and she told me that I would not get my desire fulfilled unless I paid her one-hundred Dinars (gold pieces). So, I struggled for it till I gathered the desired amount, and when I sat in between her legs, she told me to be afraid of Allah, and asked me not to deflower her except rightfully (by marriage). So, I got up and left her. O Allah! If You regard that I did it for Your sake, kindly remove this rock.' So, two-thirds of the rock was removed. Then the third man said, 'O Allah! No doubt You know that once I employed a worker for one Faraq (three Sa's or wage in form of good grain) of millet and when I wanted to pay him, he refused to take it, so I sowed it and from its yield I bought cows and sheep. After a time that man came and demanded his money. I said to him: Go to those cows and sheep and take them, as they are yours. He asked me whether I was joking. I told him that I was not and all that belonged to him. O Allah! If You regard that I did it sincerely for Your sake, then please remove the rock.' So, the rock was removed completely from the mouth of the cave. (And they were free.)"

(Bukhari, Book No. 34, Hadith No. 418)

By this Hadees we learn that best character and noble deed not only increases our prosperity, but saves our life too.



Be a true Muslim

- According to Hazrat Abu Shuraih Khuzai (r.a.) Prophet Muhammad (ﷺ) said, "I swear by Allah that a person is not a Muslim." When he repeated this sentence thrice, we became tense and asked, "O messenger of Allah! who is not a Muslim?" Prophet Muhammad (ﷺ) said, "That person doesn't believe in Allah, who troubles his neighbors." (Safeena Najaat 118)
- The Messenger of Allah, Prophet Muhammad (ﷺ) said, "The whole of mankind is the family of Allah, and amongst His (Allah's) family the dearest to Him is one who does good to others (to mankind)." (Mishkaat)

Importance of Soft Nature

- Allah says in holy Quran, "O Moosa (a.s.)! I have made you for my mission (to convey My commandments). So you and your brother [Haroon (a.s.)] take My signs (miracles to convince people that you are a prophet), and do not have laziness in My prayer. Both of you go to Firaun (king of Egypt) as he has become rebellious. Talk to him softly so that he may consider (your right teachings) and fear Allah. (Holy Quran 20:41-44)
- O Muhammad! By grace of Allah, your nature is soft. If you would had a tough nature, they (your companions) would have deserted you. So forgive them and seek blessings (forgiveness) for them and consult them for your missions. And when you firmly decide something then have faith in Allah (for its completion). Allah loves those who believe in Him. (Holy Quran 3:159)
- Hazrat Maaz bin Jabal (r.a.) was appointed as governor of Yemen by Hazrat Muhammad (ﷺ). While going to Yemen, Hazrat Maaz bin Jabal (r.a.) says, Hazrat Muhammad (ﷺ) accompanied me for some distance, and while holding my hand he advised me:
 1. Avoid disobeying Allah.
 2. Always speak truth.
 3. Fulfill your promises.
 4. Do not forfeit other's property.
 5. Have mercy on orphans.
 6. Take care of the neighbors.
 7. Have control on anger.
 8. Always support leader (ruler).
 9. Always greet people and talk softly. (Baihaqi, Zade Raah 155)
- According to Hazrat Zareer bin Abdullah (r.a.), Hazrat Muhammad (ﷺ) said, "Those who don't have mercy for common people, Allah also doesn't have mercy for such (merciless) persons." (Bukhari, Muslim, Muntakhab Abwaab 1015)
- Hazrat Abu Hurairah (r.a.) says, Hazrat Muhammad (ﷺ) said, "The mercy and affection (love) is removed from heart of only unlucky people." (Ahmad, Tirmizi, Muntakhab Abwaab 1036)
- It is narrated by Hazrat Abdullah bin Umar (r.a.) that, Hazrat Muhammad (ﷺ) said, "Those who treat people with mercy and love are blessed by Allah. So have mercy on residents of the earth. Then the one in the heavens (Allah) will have mercy on you." (Abu Dawood, Tirmizi, Muntakhab Abwaab 1036)
- It is narrated by Hazrat Abdullah bin Masood (r.a.) that, Hazrat Muhammad (ﷺ) said, "Shall I tell you about those whom fire will not burn. Fire will not burn all those who had cool temper (Narm Mizaaj), soft nature (Narm Tabiyat), who were closer to common people (people liked and mixed with them) and who talked softly (Narm Khoo). (Ahmad, Tirmizi, Muntakhab Abwaab 1147)
- According to Hazrat Ayesha (r.a.), Hazrat Muhammad (ﷺ) said, "If Allah has allotted softness to a person, then (indeed) he received his portion (share) of eternal blessing (or eternal success). And if a person has not been given his portion of softness in nature, then indeed he lost his share in eternal success. (Sharhus Sunnah, Muntakhab Abwaab 1140)
- According to Hazrat Abu Hurairah (r.a.), Hazrat Muhammad (ﷺ) said, "A Momin (pious Muslim) is a gentlemen and he is honest, whereas a person with bad deeds will be always mean and cunning (crook or cheater). (Ahmad, Tirmizi, Abu Dawood, Muntakhab Abwaab 1148)
- It is narrated by Hazrat Makhool (r.a.) that Hazrat Muhammad (ﷺ) said: Believers of Allah are cool tempered and have soft nature, they are like obedient camels, which if pulled comes to you and if asked to sit on a stone it will sit on it (He follows you even if it is difficult for him)." (Tirmizi, Muntakhab Abwaab 1149)
- Hazrat Umar bin Haaris (r.a.) said that Hazrat Muhammad said, "More the light work you take from your worker, more the blessings will be recorded in your account of record. (Abu Yaala, Zade Raah 76)
- According to Hazrat Ayesha (r.a.) Hazrat Muhammad said, "If Allah wishes to bless a family, He puts softness among them and if Allah wants to punish a family, He removes softness from between them." (Baihaqi, Muntakhab Abwaab 1161)

Never Condemn

- According to psychology, basic nature of human being is that he always considers himself to be greater, better, correct, respected, talented and superior etc. than the opposite person or all other people. Hence when we condemn, defeat, humiliate or scold anyone; indirectly we challenge his superiority, greatness, correctness, self-respect and talent.

In such a condition, even if the targeted person is wrong then also his self-respect and ego is hurt and instead of accepting his mistake he rebels, becomes adamant or defensive. And instead of correcting his fault he either defends it or firmly commits it again. Hence according to psychology as well as religion no one should be humiliated, scolded, condemned or defeated in argument in public or in front of others. In privacy if his mistake is pointed out to him logically and in constructive manner, or he is motivated for corrections, results will be more encouraging.

- References from holy Quran and Hadees Shareef, which prove that condemning is not good, are as follows:

1. Allah says in holy Quran, "Allah loves such people who do good deeds and who control their anger and forgive people." (Holy Quran 3:134)
2. "O those who believe! No nation should make fun of another nation. It may be possible that they are better than you. Women should not make fun of other women. It may be that the other women are better than the first. Do not blame each other, nor call each other with bad name. After believing in Allah, calling (each other) with bad name is a sin and those are wrong doers who do not repent (after committing such sins)." (Holy Quran 49:11)
3. Hazrat Anas (r.a.) says, "I served Prophet Muhammad (ﷺ) for 10 years. During this period he never condemned me, neither did he speak a word of hatred. If I made a mistake, he never cross questioned me. If I did not do something, which was my responsibility, he never asked me why I did not fulfill my duty." (Bukhari, Muslim, Zade Raah 314)
5. It is narrated by Hazrat Abu Hurairah (r.a.) that Prophet Muhammad (ﷺ) said, "If a person protects the dignity of other person, on Judgment Day Allah will protect the dignity of first person (and save him from humiliation in front of the whole world)."

(Muslim, Zade Safar 224)

6. Hazrat Ayesha (r.a.) says, once Hazrat Muhammad (ﷺ) suddenly arrived when my father, Hazrat Abu Bakr (r.a.) was scolding and cursing his slaves. When Hazrat Muhammad (ﷺ) heard it, he said: "O such a truthful man (Siddiq) and scolding and cursing? I swear by Allah that the person who is awarded title of "truthful-man" (Siddiq) cannot scold and curse." Hazrat Abu Bakr (r.a.) repented and freed those slaves. Later on he went to Hazrat Muhammad (ﷺ) and expressed his apology and promised that he will not do it again. (Mishkaat, Zade Raah 390)

7. According to Hazrat Abu Bakr (r.a.), Hazrat Muhammad (ﷺ) said, "That person will not enter heaven who misuses his authority and power (for slaves, workers and subordinates)." Then people reminded Prophet (ﷺ) that he (Prophet) has earlier said that in this nation (present era) there will be more orphans and slaves as compared to the past. (That means when there are more slaves, orphans and workers, how can we treat so many people nicely?) Hazrat Muhammad (ﷺ) confirmed his earlier statement and said, "Then also you (must) treat them as you treat your own children and feed them the same food that you consume."

(Ahmad, Ibne Majah, Tirmizi, Zade Raah 74)

- Hazrat Abdullah bin Amr bin Aas (r.a.) says: Prophet Muhammad (ﷺ) was neither hot tempered nor abusive (never spoke rough language or condemned anyone). (Bukhari, Muslim, Zade Raah 313)
- In old days, saffron was used as perfume, but while using it, yellow patches of saffron color used to prominently appear on clothes. Wearing gold articles and saffron color is prohibited in Islam for man but allowed to women.

Once, a person came to meet Prophet Muhammad (ﷺ) wearing a yellow dress. The Prophet did not say anything to him, but after he left the meeting, he said to his companions that you should have corrected him. (Abu Dawood Pg. 576, Tirmizi Pg. 27)

Explanation: If Prophet Muhammad (ﷺ) had corrected him, he might have felt humiliated, but if one of his friends pointed his mistake in a friendly way his feelings may not be hurt.

Summary: From business point of view as well as according to religion, no one should be humiliated by scolding, defeating in argument, calling by bad name and abusing etc. ▼ ▼ ▼ ▼ ▼ ▼ ▼

How to Criticize

In many situations people make a mistake and we are bound to correct them, then how should we do it?

Scholars say that in such situations we should adopt such a procedure that the opposite person understands his mistake and is able to save his face and correct his mistake as well, without getting humiliated or emotionally hurt.

From following examples, we can learn this philosophy from Hazrat Muhammad (ﷺ).

- Hazrat Ali (r.a.) was at the peak of his youth (23 years of age) when Hazrat Muhammad (ﷺ) migrated to Madinah Munawwara. After migration, Prophet Muhammad (ﷺ) arranged for marriage of Hazrat Ali (r.a.) and his daughter Hazrat Fatima (r.a.).

Polygamy was a way of life in Arab country, hence relatives of Abu Jahl also approached Hazrat Ali (r.a.) and proposed for second marriage with Abu Jahl's daughter, which Hazrat Ali (r.a.) did not deny. When Hazrat Muhammad (ﷺ) got this news, he was disappointed, because Abu Jahl was the meanest person in Makkah and always troubled Hazrat Muhammad (ﷺ). Secondly the marriage proposal was a possible conspiracy to harass the Prophet's daughter through the daughter of Abu Jahl.

Prophet Muhammad (ﷺ) could have scolded Hazrat Ali (r.a.) for not rejecting the proposal, but he (ﷺ) took a more constructive approach. He (ﷺ) gave a speech in the mosque without giving reference of second marriage of Hazrat Ali (r.a.) and explained a general rule that daughter of a prophet and daughter of enemy of religion cannot become wives of the same person (because according to holy Quran (2:221) a Muslim man cannot marry a non-Muslim woman). When Hazrat Ali (r.a.) got this information, he immediately rejected the proposal of second marriage without getting hurt or humiliated.

- When Prophet Muhammad (ﷺ) gave first speech of Islam near Kaaba on hill of Saffa, Abu Lahab publicly condemned and cursed Prophet Muhammad. Wife of Abu Lahab also always tried to harm the Prophet (ﷺ). Hence Allah revealed the verses of holy Quran (111:1-4) and condemned Abu Lahab and his wife.

So being verses of holy Quran, whenever a Muslim

recites them, every time he indirectly condemns Abu Lahab and his wife.

Allah gave wisdom to daughter of Abu Lahab and she embraced Islam and migrated to Madinah Munawwara. In Madinah Munawwara some women said that whenever a Muslim recites Quran, he condemns Abu Lahab and his wife. How the child of such a cursed couple get salvation?

When Abu Lahab's daughter got news of this gossips, she was disappointed and nervous and complained to Prophet Muhammad (ﷺ).

Prophet Muhammad (ﷺ) could have summoned the women who spread this gossip and have scolded or condemned them, but he took a more positive and constructive approach. He gave a speech in Mosque and reminded that if someone sincerely embraces Islam, Allah forgives all his or her earlier sins. Everyone will be punished for his own sins and not for others' sins and on Judgment Day, Prophet Muhammad (ﷺ) will be allowed to request Allah for salvation of his tribe (family) and the daughter of Abu Lahab is also from the tribe of Prophet Muhammad (ﷺ). Hence no one should consider her a cursed person.

This boosted the morale and dignity of Abu Lahab's daughter and women of Madinah stopped hating her without any hard feeling.

- According to Abu Barzah Aslami (r.a.), Hazrat Muhammad (ﷺ) said, "O those who embraced Islam verbally and not by heart, do not find faults of Muslims, because those who find faults of Muslim, Allah will reveals their fault (to world) even if they stay in their closes houses. (This means, even if they commits sin in privacy then also Allah will reveal it to the world.) (Abu Dawood, Muntakhab Abwaab 278)

Explanation:

- Hypocrites (pseudo-Muslims) in Madinah used to defame Muslims to discourage and humiliate them. Hazrat Muhammad (ﷺ) could have executed, jailed or punished them, but he took a more constructive approach. He simply warned them by divine punishment, so that they can correct themselves without any humiliation and punishment.



Appreciation and Gratefulness

Appreciation

Morales of employees drop when they find that no one notices their good work and no one appreciates or praises them, but as soon as a mistake occurs, they get fired immediately in front of everyone. Hence to boost the morale of employees and subordinates, appreciate every achievement and good performance honestly and sincerely. There is a difference between flattery and appreciation. Flattery (appreciation without reason) annoys people, while genuine appreciation arouses them to a new height of pleasure. People like those who value their hard work and appreciate it.

People like those who value their hard work or favor.

According to Hazrat Fuzla bin Ubaidah (r.a.), Hazrat Muhammad (ﷺ) said, "Three types of human beings are (Museebat and Aaafat) curse for mankind.

1. Rulers and leaders, who if you serve faithfully, will not appreciate your efforts, but if you commit a mistake, they never forgive you (surely punishes you)."
2. Bad neighbors. If you do good to them, they never acknowledge it, but if they see some fault in you they spreads the news everywhere.
3. That wife who troubles you when you come home and she become unfaithful when you go out.

(Tibrani, Zade Raah 127)

Hence if you are an employer or leader, don't become curse for others. Appreciate the good work of your workers or subordinates lavishly.

Gratefulness (Thanking people):

- According to Hazrat Abu Hurairah (r.a.), Hazrat Muhammad (ﷺ) said, "Those who don't thank people, cannot remain grateful to Allah."
(Abu Dawood, Tirmizi, Hadees Nabvi 189)
- According to Hazrat Abu Hurairah (r.a.), Hazrat Muhammad said, If someone does a favor to you, repay him by doing same favor to him. If you don't have capacity to return his favor, seek so much blessings of Allah for him (in your prayer) that you yourself are satisfied that you have repaid his favor.
(Abu Dawood, Nisai, Hadeese Nabvi-188)
- It is narrated by Usamah bin Zaid (r.a.) that Hazrat Muhammad (ﷺ) said, "If a person receives a favor

from someone, and in return says, 'Jazakallah' or 'May Allah bless you more', it is equivalent to thanking him." (Abu Dawood, Tirmizi, Hadeese Nabvi 189)

- It is narrated by Hazrat Jabir (r.a.) that Hazrat Muhammad (ﷺ) said, "If someone receives a donation and later on if he becomes rich, he should pay back the donor. If the poor receiver remains poor, he should appreciate the donor. His appreciation will be considered as his expression of thanks. But if he (receiver of donation) conceals it and remains silent, it is ungratefulness."

(Abu Dawood, Tirmizi, Hadeese Nabvi 189)

Thanking Allah

- Allah has also said in holy Quran, "You should always describe the favor of Allah." (Holy Quran 93:11)
- It is narrated by Hazrat Abdullah bin Umar (r.a.) that Hazrat Muhammad (ﷺ) said, "Whoever will say 'Kalma', that is no one is eligible to be worshiped except Allah, and Hazrat Muhammad (ﷺ) is His Prophet, he will accompany me in heaven. Allah has promised it in His book (Holy Quran 4:69). And whoever recites 'Subhanallah', a hundred thousand blessings will be recorded in his book of deeds."

Someone asked, "O messenger of Allah! How we will be punished in Hell?" Prophet said, "I swear by Allah that people will carry so much of blessings that even a hill cannot bear its load, but when it is compared with blessings of Allah (gift of Allah which He showers on us), then the gift of Allah will be heavier than the earned blessings of people." Then the Prophet recited the Holy Quran (76:1-4), which describes punishment of Hell because of ungratefulness. (Tibrani, Zade Raah 449)

(That means people will be punished, because the amount of thanks, which they expressed to Allah will be much less than the amount of blessings, which Allah has gifted them.)

- Allah says in holy Quran, "If you thank Me, I will bless you more. If you become ungrateful then My punishment is painful." (Holy Quran 14:7)

So having thankful nature is most important for business as well as religious success.



How to express displeasure?

Sometimes it becomes necessary to express our displeasure. Let us learn this art from the great Prophet.

- It is narrated by Hazrat Abdullah bin Usman (r.a.) that whenever Prophet Muhammad (ﷺ) returned from a journey, he first visited the house of Hazrat Fatima (r.a.). Once he went to her house but a colorful curtain was hanging at her door; so without meeting her, he returned. Hazrat Fatima (r.a.) got worried and sent Hazrat Ali (r.a.) to find the reason. Prophet (ﷺ) said, 'A colorful curtain was hanging at the door and I have nothing to do with the pleasure of this world, hence I returned.' Hazrat Fatima (r.a.) immediately removed the colorful curtain and asked her father (Prophet (ﷺ)) what to do with it. Prophet Muhammad (ﷺ) told her to donate it to someone (poor women who can make a dress from it).

Explanation:

Hanging colorful curtain is not a sin, but Prophet Muhammad (ﷺ) and his family is an ideal example for the world. If his daughter starts using decorated curtains, then the whole nation will follow it, hence he rejected it. (He never condemned directly, but expresses his displeasure by returning without meeting.) (Musnad Ahmad Hanbal, Zade Raah 231)

- Hazrat Abu Hurairah (r.a.) said, Prophet Muhammad (ﷺ) never objected or expressed displeasure about the food served to him. If he wished to eat, he ate, otherwise he simply didn't eat. (Muttafiq Alaih, Zade Raah 231)
- Hazrat Umme Salma (r.a.) says, once when Hazrat Muhammad (ﷺ) was in my room. He called a house maid for some work. When she took a long time to come, I felt sign of anger on the face of Prophet Muhammad (ﷺ), so I went near the curtain and found her playing. When she arrived, Hazrat Muhammad (ﷺ) said, "On Judgment Day if you did not had the right to take revenge, I would have punished you with this miswak (Miswak means a twig used for brushing teeth)." (Aadaabul Mufarrad, Zade Raah 349)
- Hazrat Abu Hurairah (r.a.) said, once few companions of Hazrat Muhammad (ﷺ) were arguing on destiny or fate. When Prophet (ﷺ) passed through them, he inquired about the topic of

discussion. They said, "Destiny." He was so infuriated that his face turned red. He said, "Ancient people got misled because of arguing (having difference of opinion) on such topics. You swear by Allah that you will never discuss this topic again."

(Tirmizi, Ibne Majah, Muntakhab Abwaab 92)

- Before embracing Islam, Hazrat Vahshee (r.a.) killed Hazrat Hamza (r.a.), the uncle of Hazrat Muhammad (ﷺ) in the Battle of Uhad. Hazrat Muhammad (ﷺ) had deep love and respect for his uncle. So when Hazrat Vahshee came to the Prophet (ﷺ) to embrace Islam, Hazrat Muhammad (ﷺ) asked Hazrat Vahshee (r.a.) to describe the complete details of assassination of his uncle (Hazrat Hamza).

When Hazrat Muhammad (ﷺ) was listening to the details, tears were flowing from his eyes. When Hazrat Vahshee (r.a.) finished describing the details of assassination, the king of Arab world (Hazrat Muhammad (ﷺ)), who could have taken revenge by executing Hazrat Vahshee (r.a.), forgave him and only said, "Can you control yourself and continue hiding your face from me?" (Sahih Bukhari 2/583)

- Once in absence of Hazrat Safiya (r.a.), Hazrat Zainab (r.a.) called Hazrat Safiya (r.a.) a Jewess. Hazrat Muhammad (ﷺ) got disappointed because of this and boycotted Hazrat Zainab (r.a.) for about three months. (Abu Dawood, Zade Raah 228)
- Hazrat Ayesha (r.a.) says, Hazrat Muhammad (ﷺ) never slapped anyone personally, neither his wives nor servants. He (ﷺ) fought in the war for noble cause of Allah. He (ﷺ) never troubled anyone who troubled him, but if someone committed a sin, he (ﷺ) used to judge according to religious law and then punish him. (Muslim, Zade Raah 346)
- Hazrat Ayesha (r.a.) says, "When Prophet Muhammad (ﷺ) came to know of any wrong act, deed or statement of any person, while correcting or warning him, he (ﷺ) never mentioned the name of that person, but corrected or warned in general terms, so that the person correct himself without getting humiliated." (Shifa Pg. 52)



Eagerness for Improvement

A leader is always humble, without false pride, ready to serve the sub-ordinates and eager for his correction and improvement. The companions of Prophet Muhammad (ﷺ) were great leaders and personalities and are open book for us for our learning and improvement. We find many examples in life of these great personalities when they never hesitated to accept mistakes and resolved to improve themselves. We should remember their examples and try to improve our own life without any embracement.

Few such examples are as follows:

- Hazrat Khalid bin Waleed (r.a.) says, I was arguing with Hazrat Ammar bin Yaasir (r.a.) and I said some strong words to him, because of which he was disappointed and complained to Hazrat Muhammad (ﷺ).

When I heard him complaining to Hazrat Muhammad (ﷺ), I got angry and scolded him further, because of which he started weeping and said, "O Messenger of Allah! See how he is talking to me?" Prophet Muhammad (ﷺ) raised his head and said, "May Allah have enmity with those who have enmity with Ammar; may Allah have wrong wishes for those who have wrong wishes for Ammar."

(Perhaps it was because Hazrat Ammar Yaasir (a.s.) struggled too hard in the initial period of Islam.)

Hazrat Khalid bin Waleed (r.a.) says that after listening to this statement of the Prophet (ﷺ), when I came out of the Mosque, the first thing which I wanted to do was to please Ammar bin Yasir (r.a.). So I apologized to him and he forgave me and become happy.

(The greatest military general of world, who defeated the superpowers of Persia and Romans, Khalid bin Waleed (r.a.) never hesitated to correct his mistake.) (Mishkaat, Zade Raah 393)

- After migrating to Madinah, Hazrat Muhammad (ﷺ) arranged the marriage of Hazrat Ali (r.a.) and Hazrat Fatima (r.a.). Difference of opinion is natural between husband and wife, so they also had it, but being newly married and unaware of adjustment and compromises of married life, Hazrat Fatima (r.a.) became uncomfortable and complained to her

father, Prophet Muhammad (ﷺ) about Hazrat Ali (r.a.).

The great Prophet instead of taking side of his daughter, taught her the ups and downs of married life and adjustment and compromises between husband and wife, and advised her to remain obedient to Hazrat Ali (r.a.).

When Hazrat Fatima (r.a.) was upset and going to complain about her husband to Prophet Muhammad (ﷺ), Hazrat Ali (r.a.) also secretly followed her and behind the wall of the Mosque he listened to the conversation of Hazrat Muhammad (ﷺ) and Hazrat Fatima (r.a.).

When instead of taking the side of Hazrat Fatima (r.a.), the Prophet (ﷺ) advised her to remain obedient to Hazrat Ali, he became emotional and with tears in his eyes, appeared before Hazrat Muhammad (ﷺ) and apologized for inconvenience of Hazrat Fatima (r.a.) and resolved to give her as much respect and comfort as possible; and actually in future life, he fulfilled his promises.

Hazrat Ali (r.a.), the great scholar, worrier and later on whom people democratically elected as ruler (Khalifah) of major parts of Asia and Egypt, never hesitated to accept mistake and resolved to improve.

- After the Battle of Khandaq (trench), Hazrat Abu Lubabah (r.a.) was selected as adviser and mediator by Jews before surrendering to Muslims. When Hazrat Abu Lubabah (r.a.) went to their fort, unknowingly (by mistake) he disclosed a secret of Muslims, but immediately he realized his mistake and was so much ashamed by his act that instead of returning to Muslim camp, he straight away went to the mosque of Prophet Muhammad (ﷺ) and tied himself to a pillar as punishment, and swore that unless Allah forgave his sin, he will not free himself from chains. After 15 days of confinement, he got good news of acceptance of his repentance by Allah. Then he (r.a.) freed himself.

(Ibne Jauzi, Al-Wafa by Al-Mustafa Pg. 305)

- Once, Prophet Muhammad (ﷺ) was walking through an area of Madinah city when he (ﷺ) saw a magnificent dome on a newly constructed house. He (ﷺ) inquired, "What is this?" Companions replied, "It is the new house of an Ansar Muslim."

Prophet Muhammad (ﷺ) kept quiet.

When that Ansar Muslim came to the Mosque of Prophet Muhammad (ﷺ) and greeted him, the Prophet (ﷺ) ignored him. This happened many times. That Ansar sensed that Prophet Muhammad (ﷺ) was not happy with him, and discussed his concern with the companions who told him about the Prophet's visit in his area, and his question about the dome on his house. The Ansar realized that it was that magnificent doom which caused this rejection, hence immediately he razed it.

Prophet Muhammad (ﷺ) and his companions were ideals for the next generation. Prophet Muhammad (ﷺ) did not like that his companions should present an example of luxurious life to world, so he neglected that Ansar Muslim. And his companions were so pious, great and eager for correction that to please Allah and His messenger they never bothered about losses of property and pleasure.

Eagerness for excellence

- Prophet Muhammad (ﷺ) said: I will recognize my followers by their shining body parts. The parts, which are washed during ablution (Wuzu) will shine on Judgment Day.

In ablution, washing the hands upto the elbows is necessary, but to have more shining parts, Hazrat Abu Hurairah (r.a.) used to wash his hands till the shoulders.

- After victory over Makkah, Hazrat Saad bin Abi Waqqas (r.a.) fell critically ill and lost hope of surviving. He had only one daughter and was too much wealthy, so he requested Prophet Muhammad (ﷺ) to allow him to donate all his property to poor. Prophet Muhammad (ﷺ) refused to give permission. Then he requested permission for donating 50% of his wealth to poor, which also Prophet Muhammad (ﷺ) denied. At last Prophet Muhammad (ﷺ) allowed him to donate only 1/3 of his property to poor, which he did.

(Tirmizi, Safeena Najaat 186)

- Hazrat Abdullah bin Amr bin Aas (r.a.) says, "I took an oath that I will fast throughout my life and pray the whole nights. When Prophet Muhammad (ﷺ) came to know about my future plan, he called me and enquired about my resolution. I confirmed it.

He said, "Don't do it. Keep only three days fast in a month. As a blessing is multiplied by 10, so 3 days' fasts will equal to full month fasting." I said, "O messenger of Allah! I have more strength to keep

fast." Prophet (ﷺ) said, "Then fast after gap of two days." I said, "O messenger of Allah! I have more strength to keep fast." The Prophet said, "Then fast on alternate days." This is best way to fast, as Prophet Dawood (a.s.) also did that. Continuously fasting is not fasting.

Then Prophet Muhammad (ﷺ) said, "Your family also has rights on you. (So don't offer full night prayer.)"

Then he asked me to recite full holy Quran once in a month. I said, "I have more strength." Prophet Muhammad (ﷺ) said, "Recite full Quran in 20 days." I said, "O messenger of Allah! I have more strength." Prophet (ﷺ) said, "Then recite in 10 days." I said, "O messenger of Allah! I have more strength." Prophet Muhammad (ﷺ) said, "Then complete it in seven days. Don't cross this limit." When I insisted more, he (ﷺ) firmly refused and said, "You don't know about your future. You may get a long life."

Hazrat Abdullah bin Amr bin Aas (r.a.) actually got a very long life. At old age he used to say, "I wish, I had accepted more relaxed norms which Prophet Muhammad (ﷺ) advised me."

(Bukhari, quoted in Riyazus Saliheen Vol. 1, Pg. 168 by Hafiz Salahuddin Yusuf)

- Companions of Prophet Muhammad (ﷺ) were not monks; they were either businessmen or farmers.

After the passing away of Prophet Muhammad (ﷺ) Saad bin Abi Waqqas (who got critically ill in Makkah) was commander-in-chief of military and he defeated Iran. Hazrat Abdullah bin Amr bin Aas was governor of Basra (Iraq). And Hazrat Abu Hurairah (r.a.) was governor of Madain. They had so much talent that within 20 years they defeated the super-powers, Iran and Romans and successfully ruled them for long period of time. Along with business, they had extreme desire to excel in religious matter and prayers, and because of this they become immortal in history. If we want to have great success in life and business like them, we also should try to excel in practicing the teachings of Prophet Muhammad (ﷺ) in the best possible way.



Which emotion do you prefer?

- According to Hazrat Abu Hurairah (r.a.) Prophet Muhammad (ﷺ) said, "Lust for money and faith in Allah are two emotions, which cannot co-exist in the heart of any one person." (Nasai, Safeena Najaat 216)

How to motivate for correction of Mistakes?

How to motivate for correction?

- If someone is making a mistake, one way is to openly say that you are wrong and the second method is to motivate him for the correction of his action.

The first method may backfire and the man who is criticized, instead of correcting himself may purposely commit a more severe mistake to avenge his humiliation.

But if he is motivated for correction, it will never backfire.

Let us learn it from the great Prophet of Allah, Hazrat Muhammad (ﷺ). Let us see how he motivated for correction of action.

- Hazrat Khareem Asseedi (r.a.) embraced Islam, but sported long hair (may be due to the culture of that age) and wore a dress that reached below his ankles. Both these acts were to be corrected, but instead of ordering him, Prophet Muhammad (ﷺ) motivated him to become a gentleman and he immediately corrected himself.

According to Hazrat Ibne Al-Hanzala (r.a.), Prophet Muhammad (ﷺ) said, "Khareem Asseedi is a very good person but he has long hair and his dress reaches below his ankles." (That means he had these two faults.) When Hazrat Khareem Asseedi (r.a.) came to know about the statement of the Prophet (ﷺ), he immediately trimmed his hair and raised his garment above his ankles.

(Riyazus Saliheen, Zade Raah 252)

How to pin point mistakes?

- Hazrat Anas (r.a.) said that because of his soft nature, Prophet Muhammad (ﷺ) rarely pin pointed mistakes in anyone directly. Once a person came to Prophet Muhammad (ﷺ) wearing yellow clothes like a professional priest and posed his queries. When he was returning after getting knowledge and information, Prophet Muhammad (ﷺ) said to his companions, if this gentleman could change his yellow dress or reduce the intensity of his yellow color, it would have been much better.

(Al-Adaabul Mufarrad, Zade Raah 229)

Explanation:

Instead of criticizing that this is wrong or ordering that you should not wear such color, Prophet Muhammad (ﷺ) said, "It would have been much

better if he could change his cloth or reduce color." Wishing for correction does not hurt anyone, and motivate others for correction.

- It is narrated by Hazrat Ayesha (r.a.), that Prophet Muhammad (ﷺ) heard noises of argument at his door. In that argument a person who took loan was pleading for some more grace period for repayment, but the lender was angry and swearing by Allah that he will not give any grace period. Prophet Muhammad (ﷺ) came out from his house and asked "Who is that person who was swearing that he will not do a good deed?" The lender realized his mistake and immediately said, "O Prophet! It is me, and I accept his request."

(Bukhari, Muslim, Zade Safar 160)

Explanation:

Helping poor by giving loan is a noble deed, and yields blessings. Remaining soft with poor and giving them more grace period is also a noble deed and earns blessings.

Swearing by Allah that I will not give a grace period is equivalent of swearing not to do a noble deed. By pin pointing the fact by Prophet Muhammad (ﷺ) that you are actually swearing not to do noble deed, the lender immediately realized his mistake and also sensed the wish of the Prophet (ﷺ) to give more grace period to poor loan-taker, hence the lender immediately corrected his mistake without hard feeling or humiliation.

- According to Hazrat Ayesha (r.a.), Hazrat Muhammad (ﷺ) said, "I guess these two fellows don't know about my religion." (Bukhari, Zade Raah 344)

Explanation:

Two persons, whose names are not recorded might be from hypocrites. (Those who pretend to be Muslims, but actually are not). So instead of condemning them, the Prophet expressed his view that they don't know religion and that they required to know and practice it.

Teaching by action is more effective than words

- In the sixth year of migration to Madinah Hazrat Muhammad (ﷺ) decided to perform Umrah (lesser pilgrimage in Makkah). He (ﷺ) set out from Madinah with 1400 companions. But when residents of Makkah came to know about this, they decided to

fight against them, and never allow them to enter Makkah. At Hudaibiyah, after a long discussion a treaty was signed between Hazrat Muhammad (ﷺ) and representatives of Makkah city, but this treaty seemed to be more in favor of the Meccans as it prohibited immediate entry into Makkah. They could enter it only the following year and Hazrat Muhammad (ﷺ) also could not shelter any new convert to Islam from Makkah.

Hazrat Muhammad (ﷺ) and his companions were carrying animals to be sacrificed on completing Umrah, but now this year they were not allowed to do it according to the treaty, hence Hazrat Muhammad (ﷺ) asked everyone to sacrifice their animals at Hudaibiyah and return home.

As all companions were shocked and could not believe what was happening, none of them obeyed and this was very disappointing to the Prophet (ﷺ) as he did only that which was ordered by Allah; but his companions could not understand why he did so. (signed one-sided treaty).

But instead of scolding and cursing, he (ﷺ) himself did what he was asking others to do. He himself sacrificed his animals, which he (ﷺ) was carrying to sacrifice at Makkah.

When companions saw the Prophet (ﷺ) alone sacrificing his animals, they realized that there is no question of Umrah that year and they had to return. They realized their mistake of not obeying the Prophet (ﷺ) and immediately corrected it, and started sacrificing their animals.

Apparently this treaty seemed to be victory of the residents of Makkah and defeat of Hazrat Muhammad (ﷺ) and his companions but Allah said in holy Quran (48:1) that this was victory of Hazrat Muhammad (ﷺ) and his companions. And indeed it was a victory, because according to this peace treaty non-Muslims and Muslims were allowed to meet freely and mix with each other. And when world saw the daily life of Hazrat Muhammad (ﷺ) and his companions they were deeply impressed and many more embraced Islam after the treaty than before it and Islam spread like wild fire in Arab countries.

Companions of Hazrat Muhammad (ﷺ) were so obedient that they were eager to sacrifice their life while honoring the Prophet's order, but they were in a state of shock and disobeyed him; it was their mistake. However the great Prophet (ﷺ) did not scold or curse them; but himself did what he was asking them to do and motivated them to correct their mistake in a constructive way.

(Seerat Ahmad Mujtaba)

How to control the urge for sex?

- Hazrat Abu Umama (r.a.) says that once a youth came to Hazrat Muhammad (ﷺ) and said, "O messenger of Allah! Please give me permission to have illicit sexual pleasure, as I find it difficult to control this urge."

The companions of Prophet Muhammad (ﷺ) scolded him for such a strange permission, but the Prophet (ﷺ) politely asked him to come closer. Youth went and sat very close to him. Prophet Muhammad (ﷺ) asked, "Do you like to have sex with your mother?"

Youth replied, "O Prophet of Allah, I will never like to have sex with my mother."

Prophet (ﷺ) said, "People also do not like that others should have illicit sex with their mother." Then the Prophet (ﷺ) asked, "Do you like to have sex with your sister?"

Youth replied, "O Prophet of Allah, I will never like to have sex with my sister."

Prophet (ﷺ) said, "People also do not like that anyone should have illicit sex with their sisters." Then the Prophet (ﷺ) asked, "Do you like to have sex with your daughter?"

Youth replied, "O Prophet of Allah, I will never like to have sex with my daughter."

Prophet (ﷺ) replied, "People also do not like that anyone should have illicit sex with their daughters." Then the Prophet (ﷺ) asked, "Do you like to have sex with sister of your mother?"

Youth replied, "O Prophet of Allah, I will never like to have sex with sister of my mother?"

Prophet (ﷺ) replied, "People also do not like that someone should have illicit sex with the sister of their mother." Then the Prophet (ﷺ) asked, "Do you like to have sex with sister of your father?"

Youth replied, "O Prophet of Allah, I will never like to have sex with sister of my mother?"

Prophet (ﷺ) replied, "People also do not like that someone should have illicit sex with sister of their father."

(That means every woman is as respected as a mother or sister, or daughter. As neither you like to have sex with them, nor you like that others should have sexual relation with them. Others also have the same feelings; hence don't wish to have illicit sexual relation with any woman, because she will be respected mother, sister or daughter of someone else.)

Then the youth said, "O messenger of Allah! I realized my mistake, and I will try to refrain from it." The Prophet placed his hand on the chest of that youth and prayed to Allah to purify his thoughts and emotions.

Senior companions of Prophet Muhammad (ﷺ) said that even till old age, while passing through the market that youth never even stared at unknown women and remained as pious as a saint.

(Musnad Ahmad)

Ignore the ignorant positively

- Hazrat Abu Hurairah (r.a.) said: Once, a villager came to meet Hazrat Muhammad (ﷺ), but for urination instead of going out, he did it inside mosque. Companions of Prophet rushed toward him to stop him, but the Prophet (ﷺ) asked them to leave the villager alone and let him finish.

When the villager finished, the Prophet (ﷺ) politely advised him that it was a place of worship of Allah and that he should not make it dirty. Then the Prophet turned to his companions and said, "Allah has appointed you for benefit of mankind, remain soft and polite and helpful to people; clean the mosque, wash away urine with few buckets of water."

(Bukhari, Safeena Najat 425)

How to correct depression?

- Hazrat Qarrah bin Ayaz (r.a.) says that when Prophet Muhammad (ﷺ) sat in the mosque, few of his companions also sat around him. One of them had a little child. While playing, when that child went to Prophet Muhammad (ﷺ), he took him in his lap.

After sometime, for some reason, that child died. The sudden departure of the child was a terrible shock for the father. He got so nervous that he stopped coming into the company of Prophet Muhammad (ﷺ).

Prophet Muhammad (ﷺ) sensed the long absence of that companion and enquired about him. Someone told him about the death of child and his nervousness.

Prophet Muhammad (ﷺ) went to him and asked him about the child. He said: My child has died. The Prophet consoled him and asked that out of two options, which one would you prefer? First option is that the child remains alive. And second option is that he first enters heaven and opens door of heaven for you when you arrive there, and welcomes you."

Father said, "O messenger of Allah! I prefer that child should proceed first to heaven and when I arrive he should welcome me." Prophet (ﷺ) aid, "Yes, your child has died in your life to open the door

of heaven for you."

(On death of child, if the parents remain patient and expect reward from Allah, then indeed Allah rewards heaven for such extremely difficult control of emotion and sadness)

Such an effective teaching of Prophet Muhammad (ﷺ) corrected the dejection of his companion.

(Targheeb Tarheeb, Nasai, Zade Raah 339)

Forgive mistake and give chance for improvement.

- Meccans were arch enemies of Prophet Muhammad (ﷺ). They tried to assassinate him, but failed. When Prophet Muhammad (ﷺ) migrated to Madinah, they attacked that city but were defeated. In the third year after migration to Madinah they again attacked with full preparation. Prophet Muhammad (ﷺ) wanted to defend staying inside the city limits, but his companions insisted fighting them outside, so he agreed. When the enemy approached, Prophet Muhammad (ﷺ) arranged his forces according to battle lines. He had seven hundred men while the enemy was having 3000 solders. To avoid any attack from behind, he placed Hazrat Abdullah bin Jabir bin Nawmaan Ansari along with 50 archers on top of a small hill and ordered them not to desert this position in any condition. Initially Muslims defeated the enemy who fled from there; but when they fled, Muslim soldiers started collecting the booty. As war was over, many archers started leaving their critical position. Hazrat Abdullah (r.a.) tried his best to stop them, but they did not listen to him and vacated the post. When the enemy noticed the absence of archers at the rear, they again attacked and caught the Muslim soldiers unaware. This changed the situation. Muslims suffered heavy casualties along with defeat and Prophet Muhammad (ﷺ) was seriously injured.

This complete turned around of result was due to the mistake of 50 archers. Because of defeat and disobedience those archers were so much shamed that they hid from Prophet. But the great Prophet (ﷺ) neither scolded nor punished them, but he (ﷺ) forgave all of them with love and affection. Allah has praised the behavior of Prophet Muhammad (ﷺ) in this situation in the following words:

"O! Muhammad! By grace of Allah your nature is soft. If you had tough nature, they (your companions) might have deserted you. So forgive them and seek blessing (forgiveness) for them (and to encourage them), seek their opinion for mission."

(Holy Quran 3:159)



To get accepted Smile and Have Cheerful Nature

- It is a Chinese proverb that, "A man without a smiling face must not open a shop."

When you smile you are indirectly saying:

"I like you."

"You make me happy."

"I am glad to see you." etc.

The other person is delighted with your action and reacts positively. The whole process creates a friendly atmosphere.

- Dogs are the most admired pets. But why?
Because they express unbounded joy when they meet their masters, hence the master also loves them more than any other animal.

We also should smile and express our good feelings when we meet anyone. If we do so, I don't mean to say that people would love us like their pet dogs, what I mean is that they would like us more than any other person without a smiling face.

- Smile breaks the wall of ice between people; it creates a warm and friendly atmosphere. People naturally like and extend their cooperation to one with a warm and natural real smile on his or her face. Hence greet people with a warm smile.
- Allah says in holy Quran, "O Muhammad (ﷺ)! We have not revealed this book (holy Quran) to put you in hardship." (Holy Quran 20:2)
- Allah further says, "Allah intends for you ease, and He does not want to make things difficult for you." (Holy Quran 2:185)
- Prophet Muhammad (ﷺ) said, "Those people will fail who try to follow a hard (difficult) religious pattern of life. (For example, always fasting and spending full nights in prayers etc.)." (Riyazus Saliheen)
- So Islam doesn't teach a dull and nervous life; it teaches a jolly, friendly, co-operative, vibrant and respected lifestyle. For example in Islam also greeting anyone with smile and warm welcome has great importance, which we can realize from the following statement:

- Hazrat Abdullah bin Haaris (r.a.) says, I have never seen anyone smiling more than Hazrat Muhammad (ﷺ). (Tirmizi, Muntakhab Abwaab 827)

- Hazrat Zareer (r.a.) says that after I embraced Islam, Hazrat Muhammad (ﷺ) never prohibited me from joining his company and whenever he saw me, he smiled. (Muslim, Bukhari, Muntakhab Abwaab 825)

- It is narrated by Abu Zar (r.a.) that Hazrat Muhammad (ﷺ) said: "Greeting your brother with smile is a noble deed." (Tirmizi, Hadeese Nabvi 103)

- Prophet Muhammad (ﷺ) said by meeting your brother with a smiling face you earn as much blessings as you earn by donating money. (Tirmizi 1956)

- Hazrat Muhammad (ﷺ) always met people with courtesy and respect; hence Allah said in Holy Quran: "O Muhammad (ﷺ) you have the best character." (Holy Quran 68:4)

- According to Abu Zar (r.a.) and Maaz bin Jabal (r.a.), Hazrat Muhammad (ﷺ) said, "Fear Allah in every situation. (By mistake) if you commit any sin, then do some noble deeds immediately as noble deed erases sins; and meet people with good behavior (or good manner)." (Tirmizi, Hadeese Nabvi 194)

- Hazrat Anas (r.a.) says: Hazrat Muhammad (ﷺ) did not remain aloof, but used to mix with us. As a courtesy he used to ask my young brother (less than 10 years of age): O Abu Umair! What happened to your sparrow (bird)! (Abu Umair had a baby bird, which died later on.) (Muttafiq Alaih).

- According to Hazrat Abu Hurairah, people expressed their surprise and said, "O messenger of Allah (ﷺ)! You laugh and talk joyfully with us." Hazrat Muhammad (ﷺ) said, "Yes, but I do not talk anything wrong and against principles of religion." (Tirmizi, Zade Raah 225)

(Generally, religious leaders always remain serious, tense and aloof; hence people were surprised.)

- Prophet Muhammad (ﷺ) had a jolly nature and a pleasant sense of humor. Sometimes with love and affection, he used to call people with other than their original name and his followers also loved him so much that they loved to be called by the name

which Prophet Muhammad (ﷺ) called them with. For example Abu Hurairah had a pet cat. Prophet Muhammad (ﷺ) called him "O Abu Hurairah", 'Abu' means father, and 'Hurairah' means cat. That means 'Father of cat'. After that Abu Hurairah loved to be called by this name and history also refers to him with that name only. Mostly people don't even know the real name of Hazrat Abu Hurairah (r.a.).

Similarly once Hazrat Ali (r.a.) was sleeping in the mosque but without any bed sheet, so the sand smeared his face. While waking him up, Prophet Muhammad (ﷺ) said, "O Abu Turab, get up." Abu Turab means 'father of dust/sand/soil'. And he had this nickname throughout his life.

Similarly, once he called his young servant, Hazrat Anas (r.a.) person of two ears. (Hazrat Anas (r.a.) had normal ears, but as humor and love, he called him so.) (Awsaaf-e Rasool, by Maulana Ashraf Ali Thanvi)

- Just to have fun, Prophet Muhammad (ﷺ) asked a person, "What is relationship between you and the sister of your maternal uncle (Mama)?" Person bowed his head and started thinking. When he could not figure it out, the Prophet (ﷺ) said, "Use your head, cant you recollect your mother?"
- Once a villager came riding his camel to Madinah and performed Namaaz with Prophet Muhammad (ﷺ). While leaving, sitting on his camel he loudly said, "O Allah! Bless me and Prophet Muhammad (ﷺ) and don't bless anyone."

Prophet Muhammad (ﷺ) smiled on such foolish supplication and asked his companions, "Who is the bigger fool, he or his camel? Did you hear what he said?" Companions also smiled and said, "Yes, we heard him."

- Hazrat Ayesha (r.a.) says, once a Jew came to meet Hazrat Muhammad (ﷺ) who received him warmly and talked with him nicely with a pleasant and a smiling face (or expression). When he departed, Prophet Muhammad (ﷺ) said to Hazrat Ayesha (r.a.) that the said Jew was not a gentleman. Hazrat Ayesha (r.a.) was surprised and asked, "Then why did you talk to him so nicely?" Hazrat Muhammad (ﷺ) said, "For Allah, worst person is that to whom people avoid meeting because of his evil nature (Shar), and I don't want to be such person." (Tirmizi, Baihaqi)

That means because of my nature, people should not stop meeting me.

- According to Hazrat Baqir bin Abdullah (r.a.), companions of Hazrat Muhammad (ﷺ) were also so cheerful in nature that sometime as fun they threw fruit skins (peels of watermelon) on each other, but

were extremely serious while defending Islam.

(Aadaabul Mufarrad, Zade Raah 251)

- According to Hazrat Abdur Rahman bin Auf (r.a.), companions of Hazrat Muhammad (ﷺ) were neither narrow minded (tang dil), nor they remained extremely formal. In their gathering, they use to recite poetry and enjoy it. They spoke about their history before Islam (and laughed at it). But if someone demanded from them anything against Islam, their eyes turned red because of anger.

(Aadaabul Mufarrad, Zade Raah 250)

- According to Hazrat Qatada (r.a.) who is a Tabae, someone asked Hazrat Abdullah bin Umar (r.a.), "Did the companions of Prophet laughed?" Hazrat Abdullah bin Umar (r.a.) replied, "Yes, they use to laugh, but faith in Allah was as strong in their heart, as a hill stands firmly on the ground." Hazrat Bilal bin Saad (r.a.) says, "I have seen companions of Hazrat Muhammad (ﷺ) laughing and competing with each other in racing. But as night fell they prayed like monks or saints." (Mishkaat, Zade Raah 366)
- Hazrat Jabir bin Samra (r.a.) says, Hazrat Muhammad (ﷺ) sat on same place after Morning Prayer till sunrise. Then he stood up (for Ishraq prayer and to go home). During this period, if his companions talked about the old days before embracing Islam and laughed, the Prophet (ﷺ) also smiled (he (ﷺ) did not laugh but just smiled). (Bukhari, Muntakhab Abwaab 826)
- Hazrat Ayesha (r.a.) said that, "I never saw Hazrat Muhammad (ﷺ) laughing in such a way that I can see inside his mouth (throat). His laughing was limited to smiling. (Bukhari, Muntakhab Ahadees 824)

Limit of fun

- According to Hazrat Ibne Abbas (r.a.), Prophet Muhammad (ﷺ) said, "You should neither debate nor argue with your brothers, nor have fun in such a way that he gets hurt. You also shouldn't make promises to your friends, which you cannot fulfill." (Tirmizi, Muntakhab Abwaab Vol. 1, Pg. 960)

Prophet Muhammad (ﷺ) also said: Don't take anything of your brother's without his permission, even in fun.

Jolly nature is good, but to please someone, we should not lie even in jest, because Prophet Muhammad (ﷺ) said, "A Momin cannot have complete faith unless he gives up falsehood even in jokes and debates; though in all other matters he speaks the truth." (Baihaqi)



Some Cheerful Moments in the life of Prophet Muhammad ﷺ

Zaher, the beloved friend

- Hazrat Anas says: A villager named Zaher bin Haram (r.a.) used to bring goods from his village to sell them in Madinah. He also used to bring some rural gifts for Hazrat Muhammad (ﷺ). In return Hazrat Muhammad (ﷺ) also gave him some gifts made in Madinah.

He was a pious man, an Arab but African (Negro) like personality. Hazrat Muhammad (ﷺ) had respect and love for him, and said, "He is my rural friend, and I am his urban friend."

Once, Hazrat Muhammad (ﷺ) saw him selling his goods in market. He quietly came from behind so that Zaher bin Haram could not see him, and to surprise him, he suddenly embraced him from behind. Zaher said, "Who is that? Free me." But when he realized that he is Hazrat Muhammad (ﷺ), he tried to remain like that for more time (to have blessings).

The Prophet (ﷺ) jokingly asked his companions, "Who will purchase this slave?" (Zaher was not a slave, but was black in complexion). Laughing and still in the Prophet's grip, Zaher said, "O messenger of Allah! you will be in loss (because due to my poor personality, no one will give you a good price) ."

Hazrat Muhammad (ﷺ) said, "(No Zaher), even if (due to your poor personality) people don't give you due respect, but for Allah you are priceless and invaluable."

(Ahmad, Mishkaat, Sharhus Sunnah, Muntakhab Abwaab 95)

Who ate my dates?

- Once Hazrat Muhammad (ﷺ), Hazrat Ali (r.a.) and many companions were eating dates from a big plate. Hazrat Muhammad (ﷺ) by way of jest put the seeds in front of Hazrat Ali (r.a.). When all finished eating, there were no seeds in front of Prophet Muhammad (ﷺ), but a heap in front of Hazrat Ali (r.a.). Hazrat Muhammad (ﷺ) feigned surprise and asked, "O Ali, you ate so many dates?" Hazrat Ali humbly replied, "O messenger of Allah! Today I realized that you eat dates with the seeds."

Can you ride a young one of a camel?

- Hazrat Anas (r.a.) says: Once, a man begged Hazrat

Muhammad (ﷺ) for a camel for conveyance (riding) purpose. Hazrat Muhammad (ﷺ) was in a jolly mood, so he said, "Yes I will give you, but a young one of a camel. That person could not understand and got surprised and asked, "O messenger of Allah! What I will do with a young one of a camel?" (That means how can I ride a young camel?) The Prophet (ﷺ) said, "Every camel is the young one of a camel." (That means even after getting matured for riding, it remains a child of a camel.) (Tirmizi, Abu Dawood, Muntakhab Abwaab 954)

- Hazrat Anas (r.a.) says: Once (in a pleasant mood), Prophet Muhammad (ﷺ) called me as "O one with two ears!" (Abu Dawood, Tirmizi, Muntakhab Abwaab 955)

Heaven will have no old lady

- Hazrat Anas (r.a.) says: Once an old lady asked Hazrat Muhammad (ﷺ) to pray for her, so that Allah may bless her with heaven. Prophet said, "No old lady will enter heaven." She was shocked and asked, "Why old women will not enter heaven?" Prophet (ﷺ) said, "Did not you read the verse of Quran which says, Woman of heaven will be of young age."

(As youth is the greatest blessing of Allah, hence whoever will be blessed for heaven, will get this blessing first. That means he or she will be made young first, then will enter heaven.)

(Razeen, Muntakhab Abwaab 955)

Friendly Chatting

- Hazrat Auf bin Maalik Ashari (r.a.) says: During the journey of Tabook, I went to meet Hazrat Muhammad (ﷺ) when he (ﷺ) was relaxing in a leather tent. I greeted him (said Salaam), he (ﷺ) replied. Then I asked permission to meet him. He (ﷺ) gave me permission. Then I asked, "Shall I come inside tent along with my full body?" He (ﷺ) said, "Yes, come along with your full body." So I entered the tent.

Hazrat Usman bin Abu Ataka says, the leather tent in which Prophet Muhammad (ﷺ) was relaxing was too small. Hence Hazrat Auf said, "Shall I come along with full body?"

Hazrat Auf (r.a.) only by leaning inside tent, could have talked to Prophet (ﷺ), but both were in jolly

mood, hence talked in terms of full and half body.
(Abu Dawood, Muntakhab Abwaab 958)

Don't ignore me in peace time

- Hazrat Nomaan bin Basheer (r.a.) says, once Hazrat Abu Bakr went to the house of Hazrat Muhammad (ﷺ) and sought permission to enter. But while standing at the door he heard a loud noise of his daughter, Hazrat Ayesha (r.a.), who was arguing with the Prophet (ﷺ), because of which Hazrat Abu Bakr (r.a.) became angry and when Prophet (ﷺ) allowed him to enter, first he raised his hand to slap his daughter, but the Prophet (ﷺ) intervened and saved her. When Hazrat Abu Bakr could not punish her, in anger he left the house and did not see them both for many days (may be because of anger on his daughter or being ashamed of expressing his anger in front of the Prophet).

Then once again, Hazrat Abu Bakr went to the house of Hazrat Muhammad (ﷺ) and sought permission to enter. After getting permission when he came inside, he saw Hazrat Muhammad (ﷺ) and Hazrat Ayesha (r.a.) in a pleasant mood. He addressed them, "Include me in your peace, as you included me in your war." Hazrat Muhammad (ﷺ) said, "Of course we did, of course we did."

(Abu Dawood, Muntakhab Abwaab 959)

Dreaming for a free lunch

- Once Hazrat Abu Zar (r.a.) said to Prophet Muhammad (ﷺ), "I heard when Dajjal will appear, this world will be suffering from severe drought. So Dajjal will present people with different types of food. If I also survive till his appearance, I will first eat his feast till I am satisfied and after I finish, I will deny his teaching."

After listening to the wishes of Hazrat Abu Zar (r.a.), Prophet Muhammad (ﷺ) smiled and said, "If you survive till Dajjal, Allah will not make you dependent on Dajjal."

The holy conveyance for a special rider

- Once, Imam Husain (r.a.) grandson of Prophet Muhammad (ﷺ), when he was less than six years of age, demanded Prophet Muhammad (ﷺ) a camel to ride. As immediately no camel was available, the Prophet (ﷺ) said, I will become your conveyance. He lifted Imam Husain (r.a.) on his shoulders and walked from one end of the living room to other. But while traveling Imam Husain (r.a.) realize that his conveyance didn't have a rein (Mahar). So he complained to the Prophet who handed over his lock of hair to Imam Husain (r.a.) and said, this is your Mahar (controlling cord).

Hazrat Umar (r.a.) arrived and remarked, "O Husain!

You have a very special conveyance." Prophet Muhammad (ﷺ) said, "This rider is also very special."

(Fifty year later in Kerbala (Iraq), Imam Husain sacrificed himself and his 72 family members to save Islam)

I don't want you in Heaven

- Hazrat Abu Zar Ghiffari (r.a.) was a companion of Prophet Muhammad (ﷺ). He was like a saint, extremely pious, truthful and straight forward. After the death of Prophet Muhammad (ﷺ) he was so much disappointed on seeing people committing sins, that sometime he himself punished the wrong doer. He could not tolerate the sin committed by people; hence afterwards he stayed outside the city.

Once Prophet Muhammad (ﷺ) said, "Whoever has a firm faith that no one is eligible to be worshiped except Allah, will enter heaven."

Hazrat Abu Zar (r.a.) was surprised and he asked, "O messenger of Allah (ﷺ)! After having such faith can a person enter heaven even if he committed illegal sex and theft?"

Prophet Muhammad (ﷺ) said, "Yes, he will enter heaven."

Then the second time Hazrat Abu Zar (r.a.) asked the same question, "O messenger of Allah (ﷺ)! Can a person enter heaven even if he committed illegal sex and theft?"

Prophet Muhammad (ﷺ) said, "Yes, he will enter heaven."

Then the third time Hazrat Abu Zar (r.a.) again asked with surprise the same question, "O messenger of Allah (ﷺ)! Can a person enter heaven even if he committed illegal sex and theft?"

Prophet Muhammad (ﷺ) replied, "Yes, the person will enter heaven, even if Abu Zar doesn't want and like it."

After the death of Prophet Muhammad (ﷺ), whenever Hazrat Abu Zar (r.a.) narrated this Hadees (statement), he always mentioned with pleasure this sentence, "Whoever has faith in one Allah, will enter heaven, even if Abu Zar doesn't want and like it."

(Peace be on Hazrat Muhammad (ﷺ), his family and companions.)

(Bukhari, Muslim, Mariful Hadees Vol. 1, Pg. 101)



(A person who commit a sin may be punished in hell for some period of time. But if he believe in one God then ultimately after completing his punishment he will enter in heaven.)

Pronounce correct names of people.

- The sweetest sound to anyone's ear is his sweet name. People give positive response when someone calls them by their name and pronounces it correctly. So if you want to reserve a soft corner in someone's heart, remember his sweet name and pronounce it correctly.
- In Islam also, keeping the right name and calling by right name is extremely important. Following verses and Hadees Shareef will convince you about their importance.
- According to Hazrat Abu Darda (r.a.), Hazrat Muhammad (ﷺ) said, "Adopt good names, because on Judgment Day you will be called by your and your father's name."
(Ahmad, Abu Dawood, Muntakhab Ahadees 486)
- Hazrat Ayesha (r.a.) says, Hazrat Muhammad (ﷺ) used to change the bad names (of his companions).
(Tirmizi, Muntakhab Ahadees 439)
- According to Ibne Umar (r.a.) the name of the daughter of Hazrat Umar Farooq (r.a.) was Aasiya, which means sinner (wrong-doer). Prophet Muhammad (ﷺ) changed it to Jameela, which means beautiful. (Muslim, Muntakhab Abwaab 837)
- Hazrat Hanzla bin Hazeem (r.a.) says, "Prophet Muhammad (ﷺ) wished that each person should be called with a name he likes and if he wished to be called with reference to his children, then also he should be given a good name.

For example, we generally say: O father of so and so, and mother of so and so; at that time also a good name should be selected.

(Adabul Mufarrad by Imam Bukhari, Translation: Irshade Nabvi ki roshni main Nizame Muaashirat 819)

Effects of Names

- Bad name do have bad effects on personality and behavior. According to Hazrat Abdul Hameed bin Jubair bin Shaibah, Saeed bin Musayyab said: My grandfather's name was Hazaan (hot temper). When Hazrat Muhammad (ﷺ) heard it, he said: Your name should be Sahal (easy). But my grandfather did not change his name, because of which every member of his family is now hot-tempered.
(Bukhari, Muslim, Muntakhab Abwaab 857)
- Allah says in holy Quran: "O those who believe! No nation should make fun of other nation. It may be possible that they are better than you. Women

should not make fun of other women. It may be possible that the other women may be better than the first ones. Do not blame each other; neither call each other with bad name. After believing in Allah, calling (each other) with bad name is a sin, and those are wrong doers who do not repent (after committing such sin)." (Holy Quran 49:11)

- Once, a she camel was needed to be milked. Prophet Muhammad (ﷺ) asked for a volunteer. A person came forward. He told his name was 'Murrah' which means 'bitter'. Prophet Muhammad (ﷺ) asked him to sit down. Another person came forward to do the job. His name was 'Harb' meaning 'battle'. He too was not selected. The third person offered his services, whose name was 'ya'eesh' which means 'live and alive'; he asked him to milk the she camel. (Muwattah)
- People used to call a barren land in which no grass grew as Hazrah (which means barren land). Hazrat Muhammad (ﷺ) changed its name to Khizrah, which means green land. After some period of time that land actually become fertile and had green vegetation. (Jannat ki Kunji Pg. 177)

Don't call by bad Names

- Hazrat Ayesha (r.a.) said, once the camel of Hazrat Safiya (r.a.) was sick. (Hazrat Safiya (r.a.) was Jew before marrying Hazrat Muhammad (ﷺ)). So Hazrat Muhammad (ﷺ) requested Hazrat Zainab (r.a.) to give her a camel, as she had an extra one. Instead of simply refusing, she said, "Will I give my camel to that Jew woman?" Because she called Hazrat Safiya (r.a.) a Jew woman, Hazrat Muhammad (ﷺ) was so enraged that he boycotted her for about three months. (Abu Dawood, Zade Raah 228)

(That means no one should be called by a bad name. It is extremely bad act or habit)

- Ummul Momineen, Hazrat Safiya (r.a.) was short stature. Once, Hazrat Muhammad (ﷺ) was discussing some topics with Hazrat Ayesha (r.a.) in absence of Hazrat Safiya (r.a.). While discussing, Hazrat Ayesha referred to Hazrat Safiya (r.a.); but instead of pronouncing her name, she indicated that lady with short height. Hazrat Muhammad (ﷺ) expressed his displeasure and said, "Your gesture was so bad, that if it is dropped in the ocean, the whole ocean will have a foul smell and bitter taste."
(Abu Dawood)

That means no one should be referred even by bad gesture. ▼ ▼ ▼ ▼ ▼ ▼ ▼

Walk the Middle Path

- Allah says in holy Quran, "O Muhammad (ﷺ)! We have not revealed this book (holy Quran) to put you in hardship. (Holy Quran 20-2)
- Allah says in holy Quran, "Allah intends for you ease, and He does not want to make things difficult for you." (Holy Quran 2:185)
- Allah does not burden anyone more than his capacity. (Holy Quran 2:286)
- Allah says in holy Quran, "O those who have books (Christians, Jews), don't adopt an extreme religious pattern of life and don't say anything about Allah, except that which is true. (Holy Quran 4:171)

Explanation:

Not having a married life by priest community is an extreme religious act and not correct and saying that Allah has a son like human being, is not a correct statement.

- Allah says in Holy Quran "Neither tie your hand to your neck (that means not donating at all) nor spend your total wealth, because of which you may repent and get humiliated (that mean adopt moderation)." (Holy Quran 17:29)
- Allah praises His beloved worshipers in the following words in Holy Quran "When they spend, they neither over spend nor become miserly, but they spend moderately." (Holy Quran 25:67)
- So walking the middle path is one of the features of those pious peoples whom Allah admires and praises and this moderation is one of the most important features for success in business also.

Not only in financial transactions, but in all field of life, moderation or the middle path is the most desired path for successful life. Some of the examples are as follows:

- According to Hazrat Abdullah bin Umar (r.a.), Hazrat Muhammad (ﷺ) said, "Spending moderately is half the secret of good economy or financial prosperity. Having good relation with people is half of wisdom and asking a good question is half of knowledge."

(That means, secret of good financial position is in spending moderately. Secrets of prosperity is in having good relations with people and in order to have good knowledge, we should ask the right

question). (Baihaqi, Muntakhab Abwaab 1131)

- According to Hazrat Ibne Abbas (r.a.), Prophet Muhammad (ﷺ) said: Noble deed, good manner and moderation are twenty-fifth part of prophecy. (Abu Dawood)
- According to Hazrat Jabir bin Samrah (r.a.), prayer of Prophet Muhammad (ﷺ) as well as his speeches were moderate. (Muslim)
- Ummul Momineen Hazrat Ayesha (r.a.) said: Once, when Hazrat Muhammad (ﷺ) came to my room, a lady was sitting beside me. Prophet Muhammad (ﷺ) asked, "Who is this lady?" Hazrat Ayesha (r.a.) said, "She is one, whose excess worship is famous."

Prophet Muhammad (ﷺ) said, "Don't do it (don't go to extreme). Pray only according to your capability. Allah will not be fed up by blessing you, you will get fed up. (That is if you take too much hardship in prayer, one day you may get fed up). Allah likes prayers, which are performed regularly."

(Bukhari, Muslim, Hadeese Nabvi 202)

- Ummul Momineen Hazrat Ayesha (r.a.) said: Whenever Hazrat Muhammad (ﷺ) had an option to choose between two patterns of life or work, he (ﷺ) always selected the convenient one. But he (ﷺ) was extremely precautionous about sin. (He (ﷺ) never selected a simple or convenient pattern of life or work, which involved sins.) He (ﷺ) never took revenge for himself. Only for religious reason did he punish anyone.

(Bukhari, Muslim, Hadeese Nabvi 169)

- Ummul Momineen, Hazrat Ayesha (r.a.) said: Hazrat Muhammad (ﷺ) used to adopt a pattern of life, which was convenient, but some people underestimated his advice. (They thought that being a prophet, he (ﷺ) doesn't need much prayer as we need, because we are sinners and prophets are innocent).

When the Prophet (ﷺ) came to know about their act and thought, he (ﷺ) was disappointed and gave a speech. He (ﷺ) said, "What has happened to people that they don't follow my way of life. I swear by Allah that I know and fear Allah more than any one else." (Bukhari, Hadeese Nabvi 46)

Explanation:

Hazrat Muhammad (ﷺ) spent a married life. His prayer was moderate. Only in some part of night he (ﷺ) prayed. He fasted only for few days in common months, and did not fast continuously. While some of his companions planned a life of monks, without marriage, full night prayer and continuous fasting. Hazrat Muhammad disliked it and asked the followers to spend a balanced life and walk a middle path.

- Hazrat Amma binte Raqrqa (r.a.) said: Hazrat Muhammad (ﷺ) took promise from us to spend a true religious life. But in that promise he said, "Do it according to your capacity." Then I said that Allah and Prophet are more careful about our well being than we are about our self. (Mishkaat, Zade Raah 248)
- According to Abdullah Ibne Masood (r.a.), Prophet Muhammad (ﷺ) said: No one will die without consuming his total food (Rizq) which Allah has allotted for his full lifespan. Hence take care and fear Allah and adopt a moderate (middle) path for earning wealth. Delay in acquiring wealth should not force you to adopt an illegal way of earning money. You can never get what is in control of Allah (at your wish). That is you cannot get wealth without pleasing Allah. (Baihaqi, Sharahus Sunnah)
- Hazrat Ali (r.a.) said, "To live with honor, always adopt the middle path or moderation, because a moderate person never becomes bankrupt."
- Moderation in following five thing leads to peace and prosperity:
 1. Moderation in eating habit ensures good health.
 2. Moderation in spending ensures sound financial position.
 3. Moderate exhaustion (getting tired due to over-work) ensures a long life.
 4. Moderation in speaking ensures dignity and prestige.
 5. Moderate thinking ensures self confidence.
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "No one get salvation by his prayer and noble deed unless Allah forgives him of His own." Companions were surprised and they asked, "O Prophet (ﷺ)! Your prayers and deeds also will not make you eligible for salvation?" Prophet Muhammad (ﷺ) said, "Yes, for me also, unless blessing of Allah covers me." Then he (ﷺ) continued and said, "Walk the middle path and remain moderate in everything in life. Pray morning, evening and some part of night. If you walk the middle path or adopt a moderate life style, you will

definitely reach your goal."

(Adabul Mufarrad Urdu translation, Vol. 1, Hadees No. 461)

- According to Hazrat Abdullah Ibne Masood (r.a.) Prophet Muhammad (ﷺ) said, "All those got killed (will fail or are in loss) who take too much trouble by themselves in religious matters."
(Muslim, Urdu Riyazus Saliheen, Vol. 1, Hadees 143)

That means even though religion teaches a simple way of life, some people willingly make it difficult and try to follow it, and such people will ultimately fail. Examples of such extreme life pattern are of monks, who do not marry all life and fast for many days; not taking medicine, full night prayer etc. All these are extreme patterns of life.



Jewels from divine treasure

• According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) said, "A true Muslim has three features:

- * When he gets angry, his anger doesn't force him to do wrong things.
- * When he is pleased, his joy doesn't instigate him to go out of limit.
- * When he becomes strong, he doesn't forfeit the property of others."

(Mishkaat, Safeena Najaat 239)

• According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Avoid suspicions about others, because if you wrongly doubt someone and talk about him, you may give a wrong commitment about him."

Don't seek personal information about others (with wrong intention). Don't spy (for other's drawbacks). Don't become a middle man (to trap someone). Don't have enmity for each other. Don't harm each other. O creatures of Allah! Live like brothers." (Bukhari, Safeena Najaat 149)

• Prophet Muhammad (ﷺ) said, "Judges are of three types, out of which only one will go to Paradise and remaining two in Hell. A judge who recognized the truth and judged accordingly will go to Paradise. A judge, who recognized truth, but ignored it and passed an unjust order, will go to Hell and a judge who passes judgment without knowledge will also go to Hell."

(Abu Dawood, Tirmizi, Ibne Majah, Islam main Halaal O Haram, by Yousuf Qarzaavi)

Greet People

- In business, good manners and hospitality are extremely important. For success in business, always give a warm welcome to customer with good smile and suitable greeting.
- Greeting is not only important for success in business, but also for success in social and religious life. Following verses will convince you of the importance of greeting.
- Allah says in holy Quran, "When you enter your house, greet (say Salaam) to your family." (The word of greeting – that is Salaam, is a supplication (Dua) and blessing for those for whom it was said).
(Holy Quran 24:61)
- Allah says, "O you who believe! Don't enter in other's house unless you take permission from them and greet them. (Say Salaam to them.)" (Holy Quran 24:27)
- Allah says in holy Quran, "And when you are greeted with a greeting, greet with a better (greeting) than it, or in return greet with same words (of greeting)."
(Holy Quran 4:86)
- Hazrat Muhammad said, "Greet before you talk."
(Bukhari)
- Hazrat Abdullah bin Amr bin Aas (r.a.) says: Once a person asked Hazrat Muhammad (ﷺ) about the good (features) or peculiarities of Islam? Prophet (ﷺ) said, "Feeding people and greeting people, if they are known and even if they are strangers (unknown person)." (Bukhari, Muslim, Hadeese Nabvi 151)
- According to Hazrat Abu Hurairah, Hazrat Muhammad (ﷺ) said, "When a person meets his brothers (believers), he should greet them. (Even while walking together) if an obstacle comes in between and both of them get separated and they again meet ahead, then again they should greet each other."
According to the book of Abu Dawood, they should greet each other (Say Salaam), while departing also.
(Abu Dawood, Hadeese Nabvi 152)
- According to Hazrat Abu Hurairah, Hazrat Muhammad (ﷺ) said, "The most lethargic person is that who does not seek blessing even for himself (from Allah). One of the worst misers is that who even miserly in greeting (who does not greet anyone)." (Tibrani, Zade Raah 93)
- According to Hazrat Abdullah bin Zubair (r.a.), Hazrat Muhammad (ﷺ) said, "You people will also get infected by the diseases of ancient people. Diseases of ancient people were rivalry and enmity. Rivalry does not shave hair, but wipes out religion. I swear by Allah that you will not become truly religious unless you love each other. And shall I tell you what increases mutual love and friendship? It is the common habit of greeting each other."
(Targheeb Tarheeb, Bazar, Zade Raah 170)
- Hazrat Maaz bin Jabal (r.a.) says that while sending him off to Yemen as Governor, Hazrat Muhammad (ﷺ) advised him many things, one of them being talking softly with people and greeting them.
(Baihaqi, Zade Raah 110)
- Hazrat Anas (r.a.) says, Hazrat Muhammad (ﷺ) used to greet even the children.
(Muttafiq Alaih, Zade Raah 254)
- According to Hazrat Abdullah bin Masood (r.a.), Hazrat Muhammad (ﷺ) said, "If a person has little bit of pride in his heart, he will not enter heaven." Some companions asked, "O messenger of Allah, everyone like to have beautiful shoes and clothes. Is this also a kind of pride?" Prophet (ﷺ) said, No, Allah is Jameel (beautiful), and likes beauty. Pride is not accepting truth (due to arrogance) and considering others as mean and inferior.
(Muslim, Tirmizi, Mishkaat).
- According to Hazrat Abdullah bin Masood (r.a.), Hazrat Muhammad (ﷺ) said, "Those who greet first, are free from pride."
(Baihaqi, Muntakhab Ahadees 746)
(It means, to ensure that we are not infected with pride, we should greet first.)
- Hazrat Asmaa binte Yazeed (r.a.) says, (when I was sitting with many women) Hazrat Muhammad (ﷺ) passed through us and greeted us.
(Abu Dawood, Ibne Majah, Darmee, Muntakhab Ahadees 743)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "While entering your house say Salaam, then recite Surah Ikhlas, (chapter 112 of holy Quran) then recite Surah Hamd (chapter 1 of holy Quran). This will increase your prosperity."
(Addurrul Manshoor Vol. 6, Pg. 677, Zade Momin by Maulana Muneer.)
- According to Hazrat Suhail bin Haad (r.a.), Prophet Muhammad (ﷺ) said, "Say Salaam (greet) while entering your home, even if it is empty. Then say:
"Salaatu Salaaman alaa rasool allaah. Sallal laahu wa Aalihi wa Sallam." Then recite Surah Ikhlas (chapter 112 of holy Quran). This will increase your prosperity."
(Al-Qaulul Badeea, Pg. 124, quoted in Zade Momin by Maulana Muneer) ▼▼▼▼▼▼▼▼

Persistence

Importance of Persistence:

- Pure iron is soft and ductile and it is rarely used in pure form. When just 0.1% carbon is added to it, strength and hardness of iron increases a little bit. Such iron is used where ductility is more important than strength; such as deep drawn utensils. When a further 0.1% to 0.2% of carbon is added to it, its strength and hardness increases to a moderate level. Whatever iron and steel we use in day-to-day life has 0.2% to 0.3% carbon. When a further 0.1% carbon is added, ductility decreases and strength increases. Such steel is used for stressed components, such as bolt, axle shaft of railways etc. When further 0.1% carbon is added; such steel is called plain carbon alloys steel and only used for special purposes and not in common applications.

A negligible amount of carbon has magical effect on the properties of steel. It makes it useful or useless.

Persistence has a similar magical effect on human success. It also makes a person useful or useless. One cannot succeed without persistence.

Factors which increases persistence

1. A definite purpose or aim of life, backed by burning desire to achieve it.
2. A feasible plan to achieve the aim.
3. Avoiding factors which reduce persistence.
4. Association with people who encourage and motivate in achieving the aim.

Factors which decrease persistence

Lack of burning desire is the main cause of lack of persistence. Other factors are as follows:

1. Fear of criticism: People neither aim too high nor struggle too hard, because they fear that if they fail the world would laugh at them.
2. Negative influence: In the chapter of "Company of blessed people" we studied that every human being emits vibration or energy according to his thought in mind. He also receives it from others. If a person remains in company of negative thinkers, he also starts thinking negatively and one negative thought kills all the positive ones.

Persistence is impossible without positive thought. It is a famous proverb that, "A man is known by the company he keeps." It is a fact and very true; hence always be in company of optimistic people.

3. Compromising Nature: People lose persistence and faith, because they accept poverty and humility in their life and imagine and accept themselves to be unlucky.

4. Absence of motivating factors: If with a single battery, the light of a torch reaches 10 feet; by two batteries it would not reach 20 but 40 feet. Achievement, strength, capability, and security of a group are much more and higher than individuals. Don't walk the path of success alone; make friends among those who are struggling like you. I don't mean that you should have partnership with them, but walk on the path of success like a caravan.

Long ago, people used to travel from one place to another in form of groups, which ensured safety, security, help and guidance to all of them. The said group was called 'caravan' in Urdu. In modern times also, if you wish to undertake a long and tough journey of success, find a caravan. Approach and make friends with people who have a positive attitude, noble deeds, high character, enthusiasm, money consciousness and who are not jealous or selfish. If you remain in such a group, your mind and soul would continue to receive constant energy, vibration and enthusiasm. Your desire would keep on burning; you will get new innovative, constructive and prospective ideas and will power to remain persistent and if you don't remain in company of motivated people, you may lose persistence.

Importance of persistence in Islam

- According to Hazrat Rabia Jarshee, Prophet Muhammad (ﷺ) said, "Follow the true religion with steadfastness. Persistence is a very good quality. Take care of cleanliness (Wuzu)."

(Targheeb quoted from Tibrani, Zade Raah 119)

- According to Hazrat Ayesha, Prophet Muhammad (ﷺ) said, Allah like the prayers, which are done consistently, even if they be small in quantity.

(Riyazus Saliheen Urdu Vol. 1, Hadees No. 142, Muslim, Bukhari)

That means if a person performs a small prayer, but he does it daily, and another person does a great prayer, but not on regular basis, then Allah admires the first person.

- Prophet Muhammad (ﷺ) himself was a great example of persistence. As a Muslim, if I praise him, you may think that I am exaggerating his features.

Hence I will quote a few pages of the famous book, Think and grow rich by Napoleon Hill, published in USA.

Napoleon Hill writes in chapter No. 9 with title of 'Persistence' as follows:

"As one makes an impartial study of prophets, philosophers, miracle men and religious leaders of the past, one draws an inevitable conclusion that persistence, concentration of effort and definiteness of purpose were the major source of their achievements.

Consider, for example, the strange and fascinating story of Muhammad; analyze his life, compare it with achievements of some men in this modern age of industry and finance, and observe how they have one outstanding trait in common, persistence!

If you are keenly interested in studying the strange personality which teaches you a lesson of persistence, read a biography of Muhammad, especially the one by Essad Bey. This brief review of that book by Thomas Sugrue published in the Herald Tribune, will provide a preview of the rare treat in store for those who take the time to read the entire story of one of the most astounding examples of the power of persistence known to civilization.

THE LAST GREAT PROPHET Reviewed by Thomas Sugrue

Muhammad was a prophet, but he never performed a miracle. He was not a mystic; he had no formal schooling; he did not begin his mission until he was forty. When he announced that he was the Messenger of Allah, bringing word of the true religion, he was ridiculed and labeled a lunatic. Children tripped him and women threw filth upon him. He was banished from his native city, Makkah, and his followers were stripped of their worldly goods and sent into the desert after him. When he had been preaching ten years, he had nothing to show for it but banishment, poverty and ridicule. Yet before another ten years had passed, he was dictator of all Arabia, ruler of Makkah, and the head of a new world religion, which was to sweep to the Danube and the Pyrenees before exhausting the impetus he gave it. That impetus was three fold: the power of words, the efficacy of prayer and man's kinship with Allah.

His career never made sense. Muhammad was born to impoverished members of a leading family of Makkah. Because Makkah, the crossroads of the world, home of the magic stone called the Kaaba, great city of trade and centre of trade routes was unsanitary; its children were sent to be raised in the

desert by Bedouins. Muhammad was thus nurtured, drawing strength and health from the milk of nomad, vicarious mothers. He tendered sheep and soon hired out to a rich widow as leader of her caravans. He traveled to all parts of the Eastern World, talked with many men of diverse beliefs and observed the decline of Christianity into warring sects. When he was twenty-five, Khadija, the widow looked upon him with favor and married him. For the next fifteen years Muhammad lived as a rich and respected and very shrewd trader. Then he took to wandering in the desert, and one day he returned with the verse of the Quran and told Khadija that the archangel Jibraeel had appeared to him and said that he was to be the messenger of Allah.

The Quran, the revealed word of Allah, was the closest thing to a miracle in Muhammad's life. He had not been a poet; he had no gift of words. Yet the verses of Koran, as he received them and recited them to the faithful, were better than any verses which the professional poets of the tribes could produce. This, to the Arabs, was a miracle. To them the gift of words was the greatest gift, the poet was all-powerful. In addition, the Koran said that all men were equal before Allah, that the world should be a democratic state – Islam. It was this political heresy, plus Muhammad's desire to destroy all the 360 idols in the courtyard of the Kaaba, which brought about his banishment. The idols brought the desert tribes to Makkah and that meant trade. So the businessmen of Makkah, the capitalists, of which he had been one, set upon Muhammad. Then he retreated to the desert and demanded sovereignty over the world.

The rise of Islam began. Out of the desert came a flame, which would not be extinguished; a democratic army fighting as unit and prepared to die without wincing. Muhammad had invited the Jews and Christians to join him; for he was not building a new religion. He was calling all who believed in one Allah to join in a single faith. If the Jews and Christians had accepted his invitation, Islam would have conquered the world. They didn't. They would not even accept Muhammad's innovation of humane warfare. When the armies of the Prophet entered Jerusalem not a single person was killed because of his faith. When the crusaders entered the city, centuries later, not a Moslem man, woman, or child was spared. But the Christians did accept one Moslem idea, the place of learning – the university."



Patience

Divine Guidance for patience

- Allah says, "O My servants who have believed, fear your Lord (Me). Blessing is for those who did good deeds in this world, and the earth of Allah is spacious (vast and great). Indeed, the patient will be given their reward without account (unlimited)." (Holy Quran 39:10)
- Allah says in holy Quran, "O you who have believed, seek help through patience and prayer. Indeed Allah is with those who practice patience. And do not say about those who got killed while struggling for noble cause of Allah as dead. Rather they are alive, but you cannot understand it. We will surely test you with something of fear and hunger and loss of wealth, lives and fruits. Give good news to those who practice patience in such condition. (To such patient people) when disaster strikes them, they say, "Indeed we belong to Allah, and indeed to Allah we will return." These patient people are those upon whom are blessing from their Lord and mercy and it is those who are the (rightly) guided." (Holy Quran 2:153-157)
- Allah says, "Those who have been oppressed wrongly, if they take revenge, there is no blame on them. The blame is only against those who oppress people, and spread mischief on earth. For such people, there is a painful punishment. And (those oppressed people) if they practice patience and forgive, this will be an exercise of courage." (Holy Quran 42:43)
- According to Hazrat Abu Hurairah, Prophet Muhammad (ﷺ) said, "True wrestler is not that who defeats others, but one who controls himself under the emotion of anger." (Bukhari, Muslim, Riyazus Saliheen Vol. 1, Pg. 87)

Don't cry for your father

- A companion of Prophet Muhammad (ﷺ) says, before embracing Islam, I saw a handsome man continuously preaching to people since morning (but people were neglecting him). At noon a youth slapped him, another tore his shirt (garment). Third spat on his face, and the fourth dumped dust on his head. (After the four youths left), a girl came out running and crying, along with a bowl of water. When that handsome man saw his daughter crying, he said with tears in his eyes, "Don't worry about your father, as Allah protects him. And a day will

come when the message of Allah would reach every house of the world." I asked a person who they were. He said, "That handsome man is Muhammad (ﷺ) and that girl is his daughter, Zainab (r.a.)."

1. Journey of Taif

- In 620 A.D. Prophet Muhammad (ﷺ) visited Taif, which is approximately 100 kms from Makkah.

Taif was like a hill station, and its resident were rich and influential. When he tried to preach to their leaders, they neither wanted to listen to him, nor did they want that Prophet Muhammad (ﷺ) should preach to their community. Hence they asked criminals and teenagers to stone the Prophet.

They did not want to kill the Prophet, but only to torture him; hence they stoned and hit his knees and ankles.

Prophet Muhammad (ﷺ) ran for about three miles to escape this, but finally collapsed to the ground unconscious. Hazrat Zaid (r.a.) who was accompanying him, lifted him on his back and came out of Taif.

Outside the city when Prophet Muhammad (ﷺ) regained his consciousness, Archangel Jibraeel came along the angel of mountain and said that Allah has authorized him to take command (order) from you for crushing of Taif between these two mountains.

Prophet Muhammad (ﷺ) said: They stoned me because they don't recognize me. I am optimistic about the next generation. I hope their children will recognize me and embrace Islam.

Indeed, in a very short time, the whole population of Taif embraced Islam and produced extraordinary individuals such as Hazrat Muhammad bin Qasim (r.a.), who instead of destroying Islam, defended it and expanded its boundaries till Sindh (India). (Bukhari, Muslim, Safeena Najaat 418)

2. Challenge of Tribe Banu Qeenqaa

In 622 A.D. Prophet Muhammad (ﷺ) migrated to Madinah. As Muslims from surrounding areas also migrated and became concentrated in Madinah, they became powerful and were able to defend themselves.

When more than 1000 individuals from Makkah

attacked the Muslims, they successfully defended themselves and chased away the enemy.

(Bukhari, Mariful Hadees, Vol. 8, Pg. 232)

The Jew tribe of Banu Qeenqaa was the most powerful tribe around Madinah and it was jealous of the growing strength of Muslims and secretly planning against them.

When Prophet Muhammad (ﷺ) tried to persuade them to a peace treaty to ensure peace in Madinah and surrounding areas, instead of listening to him and co-operating, they insulted him and challenged in following words:

“Don't consider us like Quraish (residents of Makkah). You fought with people who don't know how to fight a war, hence you defeated them. We swear by Allah that if you fight with us, you will know the real warriors, because we know how to fight a war.”

Prophet Muhammad (ﷺ) did not react. He remained patient and returned.

Prophet Muhammad (ﷺ) was powerful enough to teach them a lesson and break their false ego, but he remained patient for his personal insult.

But after a few days, one such incident occurred, which he could not ignore. A youth from the tribe Qeenqaa striped a Muslim girl in the market place. A Muslim and a Jew youth got killed in fighting, which resulted after this incident.

To bring back the Qeenqaa tribe to its senses, Prophet Muhammad (ﷺ) surrounded and seized their fort. For fifteen days the Qeenqaa remained surrounded and finally surrendered without fighting and the whole tribe had to leave Madinah area along with their belongings.

On the first day of insult, Prophet Muhammad (ﷺ) could have taught them a lesson, but a great leader remains patient and does not punish anyone for personal reasons.

Misconduct of Bedouin

- Prophet Muhammad (ﷺ) never said no to anyone who asked him for a favor. Once a Bedouin came and pulled at his shawl so forcefully that its rubbing left scars on the Prophet's neck. The Bedouin said, “Muhammad! Give me some provisions (food grain etc.), which Allah has given you.”

The Prophet (ﷺ), who was more powerful than a king, could have slapped the Bedouin for his misconduct, but he remained patient, only smiled and asked his companions to load the Bedouin's camel with food grains.

Victory over the archenemy

- In 630 A.D. Prophet Muhammad (ﷺ) marched towards Makkah with his ten thousand followers and seized the city. Meccans were unaware and unprepared; hence they surrendered without any resistance.

For the last twenty years, people of this town had used all means to harass, torture and kill the Prophet and his followers, but after gaining complete control over them, he forgave everyone. He could have punished each and every individual, but he remained patient.

- In the initial period of his life in Makkah, Prophet Muhammad (ﷺ) was harassed, insulted, abused and sometimes even assaulted, but he remained patient. In early life, he was without authority or power, but above mentioned four examples of patience are of the period in which he was more powerful than a king.

And because of this patience and forgiving nature which he retained even in state of power and authority, he conquered the hearts of people and even his archenemies became his most obedient followers.

Patience is one of the most important features for success in life and every effective leader who wants to be successful, must practice it, because Allah says in holy Quran, “Recompense the rough treatment with gentle one. If you do this, you will find that your archenemy becomes your fast friend. But such deed only those can practice who have patience and who are lucky.” (Holy Quran 41:34-35)



• According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, “To clean everything Allah has made a particular thing for it and for cleaning the body (from diseases and spiritual uncleanness), Allah has ordered fasting and fasting is half the patience.”

(Ibne Majah, Safeena Najaat 65)

- If you remain thankful to Allah and believe in Him, what will Allah gain by punishing you? He is aware of everything and appreciates your good deeds. (Holy Quran 4:147)

Accept it, even if you don't believe it.

- Name, place and direction, all affect prosperity, but we will not study the reason of their effect; we will only study how we can remain safe from their ill-effects.

Name

- Hazrat Abdullah bin Saieb says that at Hudaibiyah when Hazrat Usman bin Affan (r.a.) returned from Makkah, he informed Hazrat Muhammad (ﷺ) that residents of Makkah are sending Suhail for negotiation. When Prophet Muhammad (ﷺ) heard the name Suhail (which means easy, simple, or convenience), he (ﷺ) said to his companions that Allah has simplified you problems.

(Adabul Mufarrad, Irshade Nabvee ki Roshni main Nizame Muashirat Vol. 2, Pg. 236)

This means that the person with a good name may do good to society or related people.

- According to Hazrat Abdul Hameed bin Jubair bin Shaibah, Saeed bin Musayyab says: My grandfather's name was Hazaan (hot tempered). When Hazrat Muhammad (ﷺ) heard it, he (ﷺ) said: Your name should be Sahal (easy). But my grandfather did not change his name, because of which every member of his family is now hot-tempered.

(Bukhari, Muslim, Muntakhab Abwaab 857)

- People call a barren piece of land in which no grass grew as Hazrah (which means barren land). Hazrat Muhammad (ﷺ) changed its name to Khizrah, which means green land. After sometime it actually become fertile and green with vegetation.

(Jannat ki Kunji, Pg. 177)

- I started my business under the name of 'Hydro-Electric Machinery'. After being established, when I tried to register my company's name with the trade mark copyright authority, they denied my request, and said it was a general name; hence I could not get copyright of its exclusive use.

So I changed my company's name to Hydro-Shams Machinery. Under this name, my production dropped and even confirmed orders also got cancelled. In order to survive, I had no choice but to revert to the old name.

- My friend, Rajiv Kumar changed his company's name from Jolly Alloys to Taxon Enterprises, as Taxon sounds modern. With this name, he could not get his

payments from customer. Before he could become bankrupt, he again changed his name to Jolly Alloys and survived.

- Name has a profound effect on success and failure of a person or an organization. Hence don't blindly adopt any name, and start your business. First select a good name, and do some business transactions, if you get profits, adopt it fully. Otherwise keep on changing and testing till you get a lucky and auspicious name.

Place

- According to Hazrat Abdullah bin Umar and Sahal bin Saad (r.a.), Hazrat Muhammad (ﷺ) said: Misfortune (or inauspicious or ominous) could be in a house, a horse or in women.

(Adabul Mufarrad, Irshade Nabvee ki Roshni main Nizame Muashirat. Vol. 2, Pg. 236)

- Hazrat Anas bin Malik says: Once, a companion of Prophet Muhammad (ﷺ) complained, "O messenger of Allah! Earlier we were staying in a house where we had many family members and our wealth was also more. Then we shifted to a new house and our wealth and family members decreased."

Prophet Muhammad (ﷺ) said: Vacate that house, as it is inauspicious.

(Irshade Nabvi ki roshni main Nizame Muashirat, Vol. 2, Pg. 238, Adabul Mufarrad by Imam Bukhari)

- At my old business premises, I have three workshops, numbered: A/12, A/13/1 and A/13/2.

- In A/12, whichever machine I assembled, after taking trial and completing it in all respects, my customer never took its delivery without delay of 6 to 8 week; that means even after completing it; it will wait for 6 to 8 week for delivery.

- By the grace of Allah, my workshop A/13/1 is lucky. I sit in this workshop and machines are also manufactured and dispatched without delay.

- My workshop A/13/2 always remains closed.

- I purchased A/13/2 from Jamal Tejani who was a dealer in paint with a very profitable business. He developed the said workshop to stock paints, but without any particular reason, he was unable to use

it. He kept it closed for 2/3 years. As I was his neighbor and friend, he sold it to me.

After purchasing it, I kept it closed for a year, then used it to install a 32 KVA generator, and a 5 tonne crane to assemble machines in it; but without any reason the said workshop always remained empty.

So I shifted the generator to another workshop and decorated the place like an office. But since last many years I never kept it open even for 12 hours. My staff is using it as a store room to dump unwanted goods.

- So houses or workshops do have strange effects and features. Use them for sometime to analyze the effect. If they are found to be lucky, use them; otherwise don't waste your time and energy in fighting with destiny.

Unlucky Vehicle

- My nephew, Yusuf Khan purchased an old Sumo car (No. UP 75 B 8842) from his friend, who had it in his garage for some years without any genuine reason.

Yusuf converted the Sumo into a tourist vehicle, but more than what he earned, was spent on its repairs and maintenance. Finally, one day, he rammed a parked S.T. bus from behind at full speed. Abdullah sitting beside him died on the spot and Yusuf had a broken lower jaw and got twenty stitches on his neck.

After being discharged from the hospital, he repaired the Sumo and again parked it in garage.

A year after this incident, I thought that instead of keeping it in the garage, I should use it. So I purchased and brought it to Mumbai from Lucknow.

For the next year and a half, I could not use it because of one or another problem (problem related to registration transfer, tax liability and repair). I spent more than fifty thousand rupees for its repair and R.T.O formalities and finally sold it at loss of seventy-five thousand. The person, who purchased it from me, also had an accident. He survived, but the person sitting besides him died. He did not repair it again and sold it to a scrap dealer.

Between 1990 and 2008, I purchased ten vehicles of various types, including the said Sumo and a Matador; but I could not use them (Sumo and Matador) comfortably and disposed them off at heavy loss.

So a vehicle could be inauspicious or unlucky for you and could cause you loss or fatal accident. Hence if you feel any such thing, dispose it off immediately.

Selection of life partner

- Prophet Muhammad (ﷺ) said, "Allah does not accept supplication of one who knows that his wife is promiscuous, but doesn't divorce her without any genuine reason."

(Adabul Mufarrad, Irshade Nabvi ki Roshni main Nizame Muasharat Vol. 2, Pg. 916)

- There are many habits, which attract poverty and misery such as:

1. Neglecting prayer.
2. Ungratefulness to Allah.
3. Remaining unclean physically.
4. Keeping the house dirty.
5. Over-spending.
6. Lying, cheating and sinning etc.
7. Sleeping till sunrise etc.

In your family, whoever has these habits is bound to suffer, even if she is your wife. That means if you are pious, but the habit of your wife attracts poverty, you will also suffer along with her.

According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "People, marry a girl on basis of four factors:

1. Her beauty.
2. Her wealth.
3. Her family background (influential and respected family).
4. Her piety. (Deen or practice of Islam)

If you have choice of selection, always select a pious lady. (Or you will not be able to fulfill all your wishes.)

(Muslim, Bukhari's Alfeatal Hadees, Pg. 130, Safeena Najat 203)

Direction

Great poet Dr. Iqbal said:

Meeray Arab ko Aae Thandi Hawa Jahan se
Mera Watan wahi hai, Mera Watan wahi hai

Above verse means, "The direction from which the king of Arabs (Hazrat Muhammad ﷺ) got breeze of cold air, my country is on that side." (India is to the east of Saudi Arabia)

Prophet Muhammad (ﷺ) used to sit facing east. When companions asked him about it, he said: I feel a cold breeze from this side.

Visit a slum area, and walk through its unplanned congested street. Study and observe the condition of shops and establishments on both sides of the street.

You will observe that those shops and hotels, which

are facing north or east, are doing good business and are prosperous, as compared to those facing south and west.

Magnetic field around the earth is in north south direction; hence if a magnet is suspended freely, it will align to north-south direction.

Similarly a blessed energy flows from north-east direction to south-west direction. So those premises or persons who face north-east or north or east automatically receive that blessed energy. Effect of this blessed energy is enthusiasm, optimism, peace, harmony, prosperity and clear thinking etc.

Sunlight is a gift of Allah. If you open your window to the east, you will get sunlight. It will illuminate your house, kill germs and refresh the atmosphere etc. If you don't receive sunlight, no one will die in dark, but the atmosphere will be dull, nervous, lethargic and hollow.

If you are given the choice to select anyone of them; that is either the illuminated or dark room, you will always select the illuminated room.

Similarly facing south or west doesn't make anyone bankrupt, but when people (customer) get an option, they always visit premises with energy; hence business in energetic premises facing north or east flourishes.

So always sit facing north or east or North-east. Keep a wide window or door to the north, east, or north-east. Keep feeding your machine in this direction only to receive blessed energy and prosper with least effort.

The inertia effect

If you travel in a bus in standing position, as soon as bus moves forward, you will feel a backward force, and if you don't hold the handle firmly, you may fall down.

Inertia force is a natural force, and it is for the benefit of mankind. If you take care at the time of changing speed, you won't be harmed.

Similarly there is inertia force at spiritual level also. At the time of improvement of your financial position, you may feel a backward force on you in form of accidents, sickness, loss of some of your possessions, harassment from your family or companions etc. This force will tend to keep you on your old financial position.

To avoid falling in the bus you hold the handle fixed to the roof of bus. To avoid falling backward financially you have to firmly hold the rope of Allah. There is no other method by which you can safeguard

yourself.

Holy Quran says, "If you believe in Allah, then you are holding such a safeguard which will never break."
(Holy Quran 2:256)

According to my personal view this inertia effect is felt at individual as well as at national level. For example:

Under rule of Caliph Hazrat Umar (r.a.), Muslims defeated both the super powers of world, that is Romans and Persians. In war with Romans, 60000-strong Muslim army defeated 200000 Romans and casualty in Muslim army was about 3000. In war with Persia 30000-strong Muslim army defeated 150000 Persian soldiers and casualty in Muslim soldiers was between three and five thousand.

But after complete victory over both superpowers, 25000 Muslim soldiers died in their camps on their beds just because of plague and their capital, Madinah had a severe drought.

In ancient times, relief from drought was only rain and rain is in hand of Allah. Hence Caliph Hazrat Umar (r.a.) in his prayer so much pleaded to Allah for relief that because of crying he had marks of flowing tears on his face. Indeed Allah sent His relief and the Muslim nation become prosperous and peaceful, but not without an inertia effect.

A four line chapter in holy Quran contains the secret of 100% success in life and hereafter. In this chapter, Allah swears by time and says, "All human beings are at loss, except those who believe in one Allah, who practice noble deeds, who invite common people to the right path and who remain patient."
(Holy Quran 103:1-3)

Let us practice it to safeguard ourselves from inertia effect.



Useful advices from Great Conquerors of the World

- Difference between a great conqueror and a great ruler is that the conqueror defeats many rulers in war, but he may or may not rule the conquered land, whereas a great ruler either conquers new land or inherits the empire, but he successfully rules vast lands for a long time, with peace and prosperity. The world has seen many great rulers but only four great conquerors. They are as follows:

1. **Changez Khan:** He raised a million-strong army, marched from Mongolia through Asia and Europe and killed about 20 million before returning to Mongolia, but he was like a robber or dacoit. He was more interested in looting than ruling.
2. **Alexander, the Great:** He started his conquests from Greece and ended up at India. He was like a ruler, but because of early death, he could not establish his empire. He could not even return to his capital.
3. **Timur Lang:** He was a combination of an extortionist and a king. He conquered parts of Russia and defeated every nation between Turkey and India including Iran and Iraq. He was more interested in money than ruling, hence he used to take princes and members of royal family as hostages and use them to collect ransom from them every year. So he had almost forty princes of different countries in his capital as hostages.
4. **Umar bin Khattab (r.a.):** Fourth and greatest conqueror of the world is called by non-Muslims as Umar bin Khattab, and by Muslims as Farooqe Azam (r.a.).

His military defeated two superpowers of the world – Persia and Rome. And he defeated them not at their decline state, but at the peak of their power and prosperity. His kingdom included Iran, Iraq and some parts of Russia, Saudi Arab, Yemen, and Egypt.

He is known for his justice, and peaceful law and order in his kingdom. He is considered as most successful and influential conqueror and king of the world.

Don't Procrastinate:

- Hazrat Umar bin Khattab (r.a.) regularly sent advices

to his governors. One advice, which he gave to one governor, Hazrat Abu Moosa Ashari (r.a.) is worth remembering even in today's world of tough business competition, He wrote:

- Perfection of work is that you should not postpone today's work for tomorrow. If you do so, many unfinished jobs will accumulate and you will be confused what to do and what not and finally you will not be able to do anything.

Let us memorize it and practice it in our daily life.

Ensure your source of income:

- Hazrat Abu Zeeban (r.a.) says, "Once Hazrat Umar bin Khattab (r.a.) asked me, "O Abu Zeeban! How much pension do you get?" I replied, "2500." Hazrat Umar bin Khattab (r.a.) said, "O Abu Zeeban! Increase your wealth by farming and cattle, before such (incompetent) youth of Quraish (a tribe) becomes your ruler, whose pension you may not value. (You may not like to receive financial help from wrong people. Hence before such tough economical situation happens, increase you wealth by farming and livestock, so that you may not depend on them.)"

(Aadaabul Mufarrad, Imam Bukhari Urdu translation by Abdullah Abbas Nadvi in Irhsade Nabvi ki Roshni main, Nizame Muasharat Pg. 576)

The great king, instead of gifting huge sums of money, which will be sufficient for rest of life or increasing pension, gave such advice by which an individual as well as complete nation can become self-sufficient.

Have moderation in your dealing:

- Hazrat Umar bin Khattab said, "Your love should neither be so intense that you sacrifice yourself for your beloved, nor your hatred should be so intense that you kill your enemy." (Adabul Mufarrad 1322)

(Because in future your beloved may become your enemy and your enemy may become your friend. Then you will repent for your behavior.)



Don't miss golden opportunities.

In 2007, I donated Rs. 1 lakh to Husainia Mosque for its expansion. Next day my friend Alimullah Khan a property dealer offered me plots for workshop at Mumbra-Panvel road. Being a friend, he said, "Don't worry about payment, just purchase it and pay me at your convenience."

I thought that since he was my friend, there was no hurry. I will purchase it after a few days. The place was at a very good location. Alimullah Khan insisted not to delay the deal, but I was not in hurry. Finally someone else purchased it at a higher cost.

If I had booked it by just paying a small token amount, I would have earned 10 lakhs by re-selling it immediately.

- In 2008, I again donated 1.25 lakhs for the same Mosque for land purchase. Next day I received an offer of one acre land at Wada industrial area (Dist. Thane), at a throwaway price.

I delayed the decision only for a week and I lost the opportunity. In that deal, I would have earned more than 25 lakhs.

- In 2009, due to recession, my production and turnover dropped 75% and I was in deep financial problems.

One morning, I humbly pleaded to Allah for some relief. In the afternoon, I received a call from M/s. Satic Industry for a stamping machine. I had it in stock. Satic asked for 25% discount. I offered 15% although even in 25% discount, I was not in loss. But I waited for a day and thought that the following day either I will finalize it on 20% or at last 25% discount. Following day, before I could contact them, they purchased the machine from someone else.

- After repeated humble prayer to Allah for some financial blessings, one day M/s. Perfect Metal booked two machines. I started the manufacture immediately, but did not secure the order by taking advance from them, even though my cheque of advance was ready at their office.

After 7 days, when I sent a person to collect the cheque, they said they have changed their mind.

- There are so many examples of failure and success of this type in my life.

I am doing business since 1987. If I look back and recollect all my experiences, I feel that when we

plead to Allah or someone else prays for us, or due to some of our noble works Allah blesses us with opportunity by which we can earn good profit, or opportunity by which our problems could be solved. But this opportunity is not forever, but for very short period of time. We have to act promptly and grab the opportunity. If we fail to do so immediately or within a very short time, we will remain stagnant in our life and always repent for the lost opportunity.

Hence avoid the habit of procrastination. Think logically, take decision quickly and act promptly to encash the opportunity.

Opportunity for success presents itself for a very short period of time. These moments are very precious, value them and become prosperous.

- According to Hazrat Ibne Abbas (r.a.), Prophet Muhammad (ﷺ) said "Many people (are committing great mistakes because they) are careless about two blessings of Allah, first is free time and second is good health."

(Bukhari, Muntakhab Abwaab 1213)

- According to Amr bin Maimun Audi (r.a.), Prophet Muhammad called on the Muslims to take initiative to do good deeds before any obstacle arises. For instance, he said, "Lose no time to do good deeds before you are caught up by one of the seven calamities awaiting you: starvation which may impair your wisdom; prosperity, which may mislead you; ailment, which may damage your health; Dajjal (Antichrist); Doomsday, which is indeed the hardest and most bitter." (Tirmizi, Baihaqi)

Explanation: The above Hadees urges Muslims to take the initiative and not to delay good deeds; man's life is not free from impediments, which can prevent him from accomplishing what could have been done earlier. Wise are those who grab available opportunities before being handicapped by obstacles.

It also points out the importance of utilizing the power of the youth stage and leisure time in fruitful good work. It also warns against obstacles that prevent proper utilization of time.

Youth, health, peace of mind, life and prosperity could be valued and used in the best possible way by selecting a noble aim of life and then struggling persistently to achieve it.

Always remember tomorrow never comes.



Fittest will flourish.

Importance of Health

- When people of Israel refused Taloot as their king, and ask justification of making him king, Allah revealed verses and said, "Allah has chosen him above you (as king, because) Allah has gifted him abundantly with knowledge and physical power (robust health)." (Holy Quran 2:247)
- Prophet Muhammad (ﷺ) said, "Good health is better than wealth for a Allah fearing person." (Mishkaat)
- Prophet Muhammad (ﷺ) said, "A physically strong Muslim is better than a physically weak Muslim and Allah loves strong Muslims."
(Muslim, Muntakhab Abwaab Pg. 71)
(Because stronger person can help the society)
- Once a wrestler, Rakana bin Yazeed (r.a.) challenged Prophet Muhammad (ﷺ) for wrestling. Prophet Muhammad accepted the challenge and defeated Rakana. (Seerate Ahmad Mujtaba, Vol. 1, Pg. 257)
- In war, Prophet Muhammad (ﷺ) was always at the forefront. In the Battle of Hunain, he was alone at the forefront and except for eight people, all deserted him. (Seerate Ahmad Mujtaba, Shah Misbahuddin Shakeel)
- Above mentioned verse and Hadees indicate that to become leader and to become an important member of society, we must have robust health.
- Hazrat Usamah bin Shareek (r.a.) says that once when I went to Prophet Muhammad (ﷺ), few companions were asking him, "O messenger of Allah! Is it a sin to treat our sickness with medicine?" Prophet Muhammad (ﷺ) said, "(No, it is not a sin) treat yourself (with medicine), because whatever sickness Allah has created, He has also created medicine for it, except death." (Tibbe Nabvi Pg. 13)
- We should adopt four methods to treat ourselves and remain healthy:
 1. Supplication to Allah for good health.
 2. Taking medicine to get cured.
 3. Taking precaution or dieting.
 4. Exercise.

"Only fittest will survive."
 "Only fittest will flourish."
 "Only a healthy shoulder can carry a healthy mind."
 These are proverbs, but based on facts.

- Hence to become really prosperous, good health is extremely important. Hence take care to improve your health along with your financial position.

How to have good health?

- Allah says in holy Quran, "Honey and holy Quran has curing power for mankind." (Summary of Holy Quran 10:57)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Kalawnji is a medicine for all diseases, except death." (Muslim, Tibbe Nabvi Pg. 37)
- According to Hazrat Anas bin Maalik (r.a.), Prophet Muhammad (ﷺ) said, "Don't sleep empty stomach at night, as it enhances aging. (Person becomes old at an early age.)" (Abu Naeem, Tibbe Nabvi Pg. 37)
- Prophet Muhammad (ﷺ) said, "Fasting improves health." (Targheeb, Tibrani, Zade Raah)
- Prophet Muhammad (ﷺ) said, "Eat 1/3rd of stomach, drink 1/3rd of stomach, and keep 1/3rd of stomach empty for air (or breathing)." (Tibbe Nabvi)
- Prophet Muhammad (ﷺ) said, "Teach your children swimming and archery. (Jannat ki Kunji)
(Swimming improves health; archery improves concentration, confidence and marshal abilities.)
- Prophet Muhammad (ﷺ) said, "Digest your food by prayer and Namaaz." (Tibbe Nabvi Pg. 92)
(This hadees also teaches us that we should not become a coach potato; either we should remain engaged in our business, or if retired or free then also we should perform so much Namaaz that our meal gets digested.)
- Abu Naeem writes in Kitabul Tibb that according to Hazrat Abu Hurairah, Prophet Muhammad (ﷺ) said, "Go on journey, it will improve your health and increase prosperity."
(If we are engaged in service and have no need for a business tour, we should at least go on holiday touring to improve health.)
- Read Healing with medicine of Prophet Muhammad (ﷺ) by Imam Ibne Qayyim al-Jauzi to know more about Prophet Muhammad's advices regarding improvement of health and treatment of diseases. Details of book are given on the last page.



SECTION - V

Third Law of Success

Improve spiritually to prosper.

In this section, we will study the spiritual side of business. That is how we should improve spiritually to become really prosperous.

This section includes the following topics

1. Is it possible to be Pious and Prosperous?
2. Importance of getting-up early in the morning.
3. Importance of Company of blessed people
4. Importance of Cleanliness
5. Importance of Donation.
6. Importance of Prayer.
7. Few verses which can reduce your worries.
8. When to trust Allah?
9. How to get charged?

Is it possible to be Prosperous and pious at the same time?

Yes, a person could remain pious along with having enormous wealth. Examples of few such persons, who were extremely pious as well as wealthy, are as follows:

- Hazrat Usman (r.a.): We don't have exact record of how many million or billion riyals he had, but through one example of his donation, which he gave at the time of expedition of Tabook, we can understand his wealth.

In present era, a poor person keeps a scooter, a middle class man keep a Maruti car and a rich one keeps a Honda City or a car worth about Rs. 10 lakhs or above.

Similarly in ancient times, poor families kept sheep and goats, middle class kept camels and rich families kept horses. The worth of horses in old days was equivalent to the worth of Honda City car in present days.

Hazrat Usman (r.a.) donated ten thousand horses to Prophet Muhammad (ﷺ). After this donation, he did not become bankrupt, but remained as wealthy as he was earlier. So you can judge his wealth and prosperity.

And Hazrat Usman (r.a.) was one amongst the 10 lucky persons, who were given the good news of heaven, when he was alive.

- Once a person from another city came to Madinah and asked for some financial help from Prophet Muhammad (ﷺ). Prophet (ﷺ) directed him to Hazrat Usman (r.a.) and assured him that surely Hazrat Usman (r.a.) will help him.

He went to the house of Hazrat Usman (r.a.) in the evening. When he entered the house, Hazrat Usman (r.a.) was scolding his slave, because he had lit two lamps in a room, while one was sufficient.

The guest thought that when this person (Hazrat Usman) scolded his slave for lighting a second lamp in a room, if he is so conscious about saving money, how he can donate generously?

So he returned without ask for anything and next morning he again met Prophet Muhammad (ﷺ) and described whatever he saw at Hazrat Usman's

house. Prophet Muhammad (ﷺ) said, "What you saw was a matter between a master and his slave. You don't bother about it; ask him for financial help."

Next day again the man went to Hazrat Usman (r.a.), told him his condition and asked for some financial help.

Hazrat Usman (r.a.) first gave him what he asked for, then doubled the donation and said the extra help was in return of honor that Prophet gave by selecting him for such noble cause, out of many people.

Hazrat Usman (r.a.) was very conscious about wrong and wasteful spending and too eager to spend for noble cause. Hence Allah also rained His blessings on him and gave him unlimited wealth and prosperity.

Shaykh Abdul Qadir Jeelani (r.a.): He was a great saint, staying in Baghdad (Iraq). Once he was preaching in the Mosque. A person came and gave bad news that his ship which he sent on business trip has sunk. He remained silent for a moment and then continued his speech. After sometime another person came and gave good news that the earlier news was wrong and that his ship was safe. Ship of another merchant had sunk. He remained silent for a moment and then again continued his speech. When he finished his speech, one of his followers asked him the reason for remaining silent for a moment after bad as well as good news. He said, I was concentrating on my heart and finding what emotion my heart had after having good as well as bad news, and I thank Allah that it remained without any emotion.

In the present age, ship owners are richest people of society. In the past also, ship owners were the richest people of the society.

We can judge his wealth and piety from the fact that loss and survival of a ship did not matter to him.

So, one can remain pious, righteous and Allah-fearing, along with having great wealth.

In the above case, to understand how piety and prosperity co-existed in a person, let us study his lifestyle.

Hazrat Abdul Qadir Jeelani spent his childhood in

learning the holy Quran, Hadees Shareef and other religious teachings. After completing education for next 25 years, he remained in ruins and deserted structures outside Baghdad for seclusion and dedicated worship of Allah.

After attaining sainthood, he returned in public to preach and guide the people to the right path. As he had dedicated his whole life for noble cause and to spread the message of Allah, so Allah also appreciated him and blessed him with enormous wealth and prosperity, so that he could feed thousands of orphans, and give shelter to those who wanted seclusion from the world for dedicated worship of Allah.

- Hazrat Abdur Rahman bin Auf (r.a.)
After embracing Islam, Hazrat Abdur Rahman bin Auf (r.a.) left all his property in Makkah and migrated empty handed to Madinah. On reaching Madinah, Prophet Muhammad (ﷺ) asked a local Muslim to accommodate him in his house and help him financially.

But Hazrat Abdur Rahman bin Auf (r.a.) refused to accept any financial help. He only asked, "Show me the market place." He was directed to the market. In the market he purchased some goods on loan and traded with it by roaming around and by the end of the day had saved 1 kg of oil (Ghee) as profit. He continued his hard struggle in business as well as in religion and when he died he was the second richest man of Madinah (after Hazrat Usman).

He was also among the 10 lucky persons, who were given the good news of heaven, when they were alive.

- Once, Prophet Muhammad (ﷺ) said, "On Judgment Day, Hazrat Abdur Rahman (r.a.) will be the last person from my companions to enter heaven, because he has too much wealth, and giving account of his earning and expenses will take a long time."

When Hazrat Abdur Rahman bin Auf (r.a.) got this news, he said, I will try to avoid this delay and to reduce his wealth, he immediately donated one of the best and costliest farm, for the noble cause of Allah.

- These great personalities were so eager for success in hereafter that they never bothered to give up their whole properties or to donate one of their best farms for noble cause of Allah. Hence Allah also rained wealth on them.

When Hazrat Abdur Rahman bin Auf (r.a.) died, he had so much gold that an axe was used to cut the gold bar into pieces for distribution of property

among his heirs.

- Imam Abu Hanifah (r.a.)
Imam Abu Hanifah (رضي الله عنه) was a scholar, a saint as well as the richest man of Iraq.

He had many shops for textile business. Once, while inspecting his shop, he found a defective cloth. He asked his business associate, Hafiz bin Ghayas to specially mention to the customer about the defect in cloth while selling.

Next day when he visited again that shop and asked about the defective cloth, Hafiz bin Ghayas said, "Sorry, I forgot to mention the defect while selling." Hazrat Imam Abu Hanifah (رضي الله عنه) was deeply disappointed. He donated the total income of that day, amounting to 30000 Dinars and disassociated from Hafiz bin Ghayas.

- Taking interest is prohibited in Islam. If you give a loan to someone and take an undue benefit in return; that also is counted as interest. Hazrat Imam Abu Hanifah (r.a.) was so careful about this fact that he didn't even stand in the shade of the house of a person who was indebted to him.
- For forty years he prayed the whole night
- He was so pious and learned that in India and Pakistan most Muslims follows the sect of Imam Abu Hanifah (r.a.).
- The book entitled *Seerat Imam Aazam Abu Hanifah (r.a.)* by Maulana Mufti Azizur Rahmaan Bijnoori describes complete life of Imam Abu Hanifah (r.a.). For more knowledge read it.
- Hazrat Sulaiman (a.s.) and Hazrat Dawood (a.s.) were prophets as well as great kings.
- Both of them had enormous wealth and power and both were extremely pious as well; and Allah has praised them in the holy Quran.

Hence, it is possible to be prosperous as well as pious at the same time.



Be an early bird. (1st factor which enhance prosperity)

Importance of early Morning Prayer

(Early morning means midnight to 90 minutes before sunrise. This period is called Subh Saadiq)

- Initially, it was compulsory to get up at midnight for Namaaz (prayer) (according to holy Quran 73:2-4). Then merciful Allah had mercy on mankind and relaxed the timing till early morning.
- Allah says in holy Quran, "No doubt, the rising by night (for Tahajjud prayer) is very difficult, (but) and most potent (effective) and good for governing ourselves (controlling Nafs) and most suitable for (understanding) the words (of Allah, that is holy Quran)." (Holy Quran 73:6)
- For common people, five-time prayer (Namaaz) is compulsory, but for Prophet Muhammad six-time Namaaz was required (farz), and the sixth extra Namaaz was Tahajjud; that is Midnight or pre-dawn Prayer.

Allah says in holy Quran to Prophet Muhammad, "And get up in some part of the night for Tahajjud Prayer. It is an additional prayer for you. It may be that your Lord will raise you to Maqaame Mahmood (a status of praise and glory)." (Holy Quran 17:79)

Importance of Morning Prayer

- Morning Prayer means a prayer offered between 90 minutes before sunrise to sunrise. (That means from Subh Saadiq to sunrise.)
- Allah has clearly instructed to mankind in the following words to remain engaged in His worship before sunrise and before sunset.
"So bear with patience, (O Muhammad ﷺ) all that they (non-believers) say and glorify the praise of your Lord before the rising of the sun and before sunset." (Holy Quran 50:39)
- In the holy Quran, Allah says, "O Muhammad (ﷺ)! Offer prayer from afternoon till night (Zuhr, Asr, Maghrib and Isha) and recite the holy Quran in morning (Fajr), as an angel remains present in the early Morning Prayer." (Holy Quran 17:78)

Holy Quran is recited in all prayers, but in the Morning Prayer Allah has specially instructed to recite a longer chapter, because Morning Prayer is very important.

For convenience of people, in night prayer (Isha

Namaaz) Prophet Muhammad (ﷺ) asked his companions to recite chapters of holy Quran equivalent to chapter 91 and 92 etc. which are of approximately 6 to 7 lines of holy Quran, because due to full day business activities people get tired, but for the Morning Prayer (Fajr Namaaz) he asked them to recite at least 40 verses; that means more than 40 lines of holy Quran.

Importance of prayer just after sunrise

- Hazrat Naeem bin Hamza (r.a.) said, according to Prophet Muhammad (ﷺ), Allah said, "O children of Adam! Perform two Rakaat Namaaz (of Ishraq) for Me at the beginning of the day, and this will be sufficient for you till end of the day."

(Abu Dawood 1/183)

That means, you remember Allah with prayer at the beginning of the day and then Allah will remember you by His care, protection, help and blessings throughout the day.

- According to Hazrat Abi Malik (r.a.), Prophet Muhammad (ﷺ) used to supplicate in the following words: "O Allah! Let my day begin with a noble deed, so that I keep on practicing noble acts (throughout the day), and my whole day get blessed with help and blessing of Allah."

(Abu Dawood, Mishkaatul Masabeeh Pg. 212)

- Prophet Muhammad (ﷺ) said that one who performs the Morning Prayer (Fajr Namaaz) and stays at the same place engaged in prayers and then performs the Ishraq Prayer after sunrise, gets blessings equivalent to Hajje Mabroor (a Hajj which is accepted by Allah).
- Once, Prophet Muhammad (ﷺ) sent an army towards Nazad. The troops returned in very short period of time with victory and good amount of money. People were surprised on such a short visit and so much money. Prophet Muhammad (ﷺ) said, "Shall I tell you about a group of people who earn more than this in very short period of time. They are ones who perform Fajr in Mosque on its time, then stay at the same place engaged in worship till sunrise and then perform Namaaz of Ishraq."

(Fazaile Aamaal, Fazaile Namaaz, Pg. 19)

Prosperity and Morning Prayer

- According to Sakhrat Gambee (r.a.), Prophet Muhammad (ﷺ) said, "Allah has timing for distribution of blessings (wealth and prosperity) for my followers are in early morning."
(Abu Dawood 350, Chapter 'Beginning of journey')
- It is narrated by Hazrat Amr bin Usman bin Affan (r.a.) that Prophet Muhammad (ﷺ) said, "Sleeping in the morning reduces Rozee (daily bread, livelihood, money, wealth)." It is prohibited to sleep after Morning Prayer till sunrise without any genuine reason. (Musnad Ahmad Vol. 1, Pg. 73)
- Hazrat Fatima (r.a.) says, Once I was sleeping in the morning when (my father) messenger of Allah passed by. He (ﷺ) woke me up and said, "My beloved daughter, stand up and collect your Rozee (daily bread) from Allah. Don't be irresponsible (Ghafil). Allah distributes Rozee between dawn and sunrise to His creatures." (Baihaqi)
- Prophet Muhammad (ﷺ) has not only instructed his companions to get up early in the morning and perform prayer, but due to blessings at early hours of the day, he also advised them to begin business activities at early hours. One of his companions says:

Due to starting business at early hours of the day, I got so much profit that people were surprised at me.

- In ancient times, people passed time till midnight in story telling and chatting about day-to-day activities. Prophet Muhammad (ﷺ) disliked any such activity after the night prayer (Isha Namaaz). Hence if you want to please your beloved Prophet and prosper, sleep early and get up early and start your business early in morning.
(Targhebo Tarheeb, Summary of Hadees of Bukhari)
- Each of us has studied the following famous proverb in school:

"Early to bed early to rise makes a person healthy and wise."

According to my personal studies and experience, it should be:

"Early to bed early to rise makes a person wealthy and wise."

What about health?

Of course, it will be a complementary gift with wealth.

(I thank Maulana Huzaifah Wastanvee Sahab for helping me to write this chapter.)



Few Jewels from divine treasure

Don't discharge your energy in negative thoughts

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Avoid suspicions about others, because if you doubt someone and if you talk about him then you may give a wrong commitment about him."

Don't seek personal information about others (with wrong intention). Don't spy (for other's drawbacks). Don't become a middle man (to trap someone). Don't have enmity for each other. Don't harm each other. O creatures of Allah, live like brothers." (Bukhari, Safeena Najaat 149)

Don't lose genuine friends

- According to Hazrat Ayesha, (r.a.), Prophet Muhammad (ﷺ) said, "If a pious person (who

always avoids mistakes) makes an error, ignore it, except those mistakes which attract punishment."

(Abu Dawood, Safeena Najaat 148)

Enemies are harmful, don't create them

- According to Hazrat Abu Ayyub Ansari (r.a.), Prophet Muhammad (ﷺ) said, "It is not allowed for a Muslim to boycott another Muslim for more than three days. It should not happen that when both of them meet on a road, each of them turns away the face and walks away. Best among them is that Muslim who greets first. (Bukhari, Muslim, Safeena Najaat 147)

Don't get cursed. It drains energy

- Prophet Muhammad (ﷺ) has cursed those men who want to look like women and those women who want to look like men.

(Bukhari, Abu Dawood, Nasai, Safeena Najaat 220)

Company of Blessed people (2nd factor which enhances the prosperity)

- Suppose six persons are traveling in a jungle. Five of them have got a long stick in their hand and one of them has a tarpaulin sheet. If they have to travel for a few days, out of the following two options, which one will be more comfortable and safe for them?

In the first option, each should take care of himself without any help from others; that is sleep alone, eat alone, defend himself against wild animals alone etc.

In the second option, they should form a group and if they do so then for camping at night they can use five long sticks as pillars and the tarpaulin as cover to make a tent. They may also share various responsibilities etc.

- The second option will be a hundred times safer and comfortable for all the six persons than the first.
- If the light of a torch reaches 10 ft in one battery cell, how long it will reach by two cells? 20 ft?
No.
40 ft.
- The same thing happens with the human mind and their thinking power. When few individuals work together and form a group, the result will not be sum of the number of human beings, but much more than what we can imagine.
- According to Napoleon Hill, the total effect of joining of many brains (intellectuals) is not only multiplication, but altogether a different shape, which is greater and more effective. For example, individually five long sticks and tarpaulin has some benefits. But if they are combined together, their advantage or importance will not just increase 12 times or 36 times. But a tent, which they form will be life saving in jungle and invaluable. Same is the case with human life. When few intellectual make a group, they don't just succeed, but write history.
- For example, till beginning of 20th century only richest people of society could afford motor vehicles. Henry Ford of America manufactured it in huge quantity and at affordable rates and made it a common commodity. But Henry Ford himself was less educated with no engineering knowledge and no finance. Then how he did it?
After he become a friend of inventor, Thomas A. Edison, Harvey Firestone, John Burroughs and

Luther Burbank, (each of them were genius), his life changed. After grouping with them, his thinking and imagination became so great that he used to purchase iron ore from mines and use it to make automobiles. That means he first made iron from ore and then manufactured a car from it and he used to manufacture everything required in the car himself.

- In the present age, Mukesh Ambani is the richest person of India. Do you think he is the most intelligent and dynamic person of India?

No.

He is a normal person, but with a little more wisdom. He has selected, collected or recruited a group of such intelligent people around him that he can think and imagine what will happen even after a century and accordingly he is planning and doing the needful to encash opportunities.

Producing plastic raw material, petroleum, gas, electricity etc. made them billionaires, but it was foresight of Dhirubhai Ambani and intelligence and foresight of people around him, who helped him to enter or start this business at the right time and helped him to run it successfully.

- So grouping together of like-minded people is extremely necessary for great success in business and every field of life. That is why the great teacher of humanity, (Prophet Muhammad) advised his followers to always remain in a group. Some of his teachings are as follows:
- According to Hazrat Haaris Shaary (r.a.), Hazrat Muhammad (ﷺ) said, "Become one group, listen to your leader, obey your leader, migrate and struggle for noble cause of Allah."
(Mishkaat, Ahmad, Zade Raah 188)
- Prophet Muhammad (ﷺ) said, "Three things will purify your intention (you will succeed): Good intention in your act, wishing good for your brothers (common people) and unity among people." (Khutba Wida)
"The believers are nothing other than brothers."
(They should stay together like a single family.)
(Holy Quran 49:10)
- So far, we discussed how we could succeed in business by forming a group of intellectuals, but in general public life also grouping together is must for overall success in life. Details of which are as follows:

Why is company of blessed people necessary?

- Science confirms that every human being radiates his own vibration to the surroundings and receives vibrations from the surroundings as well; and the type of this vibration drastically affects our way of thinking.

That means, a person with noble thought, enthusiasm, peace and love, and all kinds of positive emotions and attitude will create same thought in all who are around him.

Similarly, a person with a criminal bent of mind and negative attitude and thought will induce same type of thought to all close to him.

- Pious and positive thoughts and attitude is must for prosperity. Hence those who want to succeed in life must remain in company of pious, enthusiastic entrepreneurs, optimistic businessman, money-conscious and righteous people and absolutely avoid the company of criminal, communal and corrupt people and people with negative mentality.

Following verses of holy Quran and Hadees Shareef also confirms our scientific findings.

- Allah says in holy Quran, "When you see people making fun of verses of holy Quran, separate yourself from them till they discuss other topic or your heart will also become like theirs." (Holy Quran 6:68 and 4:140)
- Allah says, "Have patience and remain in company of those who worship their Allah day and night and try to please Him." (Holy Quran 18:28)
- Once Hazrat Hanzala (r.a.) realized that his thought changed as soon as he left the company of Prophet Muhammad (ﷺ) and came home. He was worried and expressed his condition to Hazrat Abu Bakr (r.a.). Instead of consoling him, Hazrat Abu Bakr (r.a.) also complained similarly. So both went to Prophet Muhammad (ﷺ) and expressed their condition and asked for guidance so that they can retain highly spiritual and pious state of mind even at home. Prophet Muhammad (ﷺ) consoled them and said, "Don't worry, it is natural. If you could retain that state of mind and thought at home, angels will shake hands with you."

(Muslim, Muntakhab Abwaab 416)

- Above statement means that the extremely high level of spiritual and pious thought and mind you attain in my company is because of me (company of a prophet). It is not possible for a human being to attain the same high state of spirituality alone. If you become so spiritual alone, even angels will start meeting you. Hence it is impossible for a common man to retain such a high spiritual level alone.

From this incident, we can conclude that one person can induce thought and state of mind in another just through his presence.

- With reference to some companions of Prophet Muhammad (ﷺ), Hazrat Shabe bin Abi Roh (r.a.) says, "Once, during the Morning Prayer, Prophet Muhammad (ﷺ) started reciting chapter Rum of holy Quran, but he found it difficult to recite it fluently. After prayers, he said, "What has happened to people? They joined me in prayer, but don't take care of cleanliness."

(Sunan Nasai, Mariful Hadees No. 23, Vol. 2)

That means, due to uncleanness of some of his companions, who joined the congregation prayer (Jamaat Namaaz), Prophet Muhammad (ﷺ) was disturbed and had difficulty in concentrating on reciting the holy Quran.

This Hadees proves two things:

1. Uncleanness disturbs concentration
2. A person with unclean and disturbed thinking radiates its effect in the surroundings and cause disturbance in others.

Few more Ahadith Shareef, which advise company of blessed and pious people are as follows:

- It is narrated by Abu Huraira that Prophet Muhammad (ﷺ) said, "Every individual follows the religion (or way of life) of his friend. Hence each of you should check with whom you are making friends." (Abu Dawood, Tirmizi)
- It is narrated by Abu Saeed Khudri (r.a.) that Prophet Muhammad (ﷺ) said, "Make friendship with only true believers and never offer food to anyone except pious people (never feed or eat together with wrong doers)." (Ibne Majah, Abu Dawood, Tirmizi)
- Hazrat Abdullah Ibne Abbas (r.a.) said that someone asked Prophet Muhammad (ﷺ), "How should our companions be or in whose company we should sit? The Prophet (ﷺ) replied, "You should adopt the company of those, looking at whom you remember Allah, whose speech increases your religious knowledge and whose behavior motivates you to prepare for life after death." (Targheeb, Zade Raah 171)
- It is narrated by Hazrat Anas bin Malik (r.a.) that Prophet Muhammad (ﷺ) said, "Pious and righteous friend is like a perfume merchant. If you do not purchase anything from them then also you will get good smell and a bad companion is like a blacksmith (who fires furnace), if he does not dirty your clothes, then also you will be troubled by smoke and fumes." (Bukhari, Abu Dawood, Nasai)



Cleanliness

(3rd factor which enhances prosperity)

- Saudi government has spent 360 crore rupees to build the Mosque of Prophet at Madinah. They made it so beautiful that it got recorded in super structure of the world in Guinness book of world record.
Engineers who designed beauty and strength of this structure also took one more precaution. They made it in such a way that no bird can make a nest in it, and spoil its beauty and this is very good aspect of design.
- While eating mango, if you smear some juice on you hand, trousers and feet and try to remain protected against flies. However hard you try, you cannot avoid flies swarming you.
- You started praying in the centre of your personal room. If someone plays your favorite songs at the four corners of the room, will you be able to concentrate? It is impossible.
- Angels are clean, devils are dirty and filthy. Devils cannot defeat the angels, but angels have a weakness. They cannot withstand or stay in dirty places. So to escape arrest by divine cops (angels), devils hide in dirty places.
- While bathing, apply shampoo to your hair. Keep it there for three minutes and then wash it away. Your hair will become silky and shining. Now wash it for another 30 minutes. See what happens. The silky and shining effect which your hair got could not be washed away even if you wash your hair for 3 hours. Because hair is not like nylon threads, it is made from body cells, and absorbs water and chemicals and retains them.
- Sweat, semen and menstrual blood are religiously unhygienic. They get absorbed by hair, and like shampoo their unclean effect lasts for many days in the hair. Hence even after taking bath, due to such dirty hair we remain religiously dirty only and such places are best hiding places for devils and even angels cannot arrest them from such places.
- Your body is personal room of your soul. Your soul cannot meditate, concentrate, remain calm, or recite prayer of Allah in your heart if devil plays a famous song or keeps on distracting you after hiding in dirty hair in your armpit or around your sex organs; and because of this, however hard you try, like flies devils will keep on swarming and harassing you by disturbing thoughts.
- Some people think that they can think wisely and logically in all conditions, but this is wrong. Sometimes emotions overcome our will power. For example, we all know that we could die any moment by heart attack, by road accident or in a terrorist attack, etc. But none of us remains worried. Yet a cancer patient or a criminal on the death row remains nervous even if we assure him that he is not going to die for at least six month. For such persons, even if by will power they try to remain cheerful, emotions will overcome them and they would become nervous. Similarly a dirty person by will power cannot think positive, he automatically thinks negative.
- Clean persons are like common people who know that death is unavoidable, but remain calm and peaceful and a dirty person is like a cancer patient or a criminal sentenced to death; they cannot stop thinking about death, even if they are not going to die immediately.
- Devil always creates fear, tension, anger, jealousy, lust, greed, hatred, hopelessness and all types of negative feelings and even one negative feeling kills all positive thoughts, as thoughts tends to get converted into reality. Hence to avoid negative thoughts and to prosper, always remain absolutely clean.
- While making a super design for your super career, don't allow any place where devil can make his nest. Clean the hair of your armpits and around sex organs every 15-30 days. After 40 days, your prayers may not be accepted due to your religiously unhygienic condition.
- Don't allow a single drop of urine to get absorbed in your undergarments, clothes or body.

Emphasis on cleanliness in Islam

1. Surah Mudassir was revealed at the initial period of Islam. Cleanliness is so important in religion that Allah instructed cleanliness in this chapter, along with other important instructions. Allah says, "O Muhammad (ﷺ)! Who is enveloped in garment

(covering body by shawl while sleeping) arise and warn (get up and preach to public), and magnify your Lord (recite His praises), and keep your garment clean and take precaution against uncleanness.”

(Holy Quran 74:1-5)

2. Holy Quran says, “Surely Allah loves those who keep themselves clean. (Holy Quran 9:108)
3. According to Hazrat Abu Malik (r.a.), Prophet Muhammad (ﷺ) described cleanliness and purity as half the faith. (Muslim, Janak ki Kunji, Pg. 31)
4. Prophet Muhammad (ﷺ) said, “The key of Paradise is Namaaz (prayer), and the key of Namaaz (prayer) is cleanliness. (Ahmad, Gamaul Gawama 383/6, Hadees 19920)
5. According to Hazrat Rabia Jarshee, Prophet Muhammad (ﷺ) said, “Firmly follow the true religion. Persistence is a very good quality. Take care of cleanliness (Wuzu), because Namaaz (prayer) is the best deed (and prayer is not valid without cleanliness or Wuzu). Shy from the earth, because you are made out of it, and on Judgment Day it will witness all your deeds.”
(Targheeb quoted from Tibrani, Zade Raah 119)
6. According to Hazrat Abu Hurairah, Prophet Muhammad (ﷺ) said, “On Judgment Day, my followers will be recognized by shining part of body. Those parts, which are washed while performing Wuzu, will shine on Judgment Day. Hence those who want to increase their shine may increase it by performing Wuzu.” (Bukhari, Zade Safar Vol. 2 Pg. 88)
7. Hazrat Usman bin Affan (r.a.) said, I have seen Prophet Muhammad (ﷺ) performing Wuzu as I did and Prophet Muhammad (ﷺ) said, “Whoever will perform Wuzu as I did, Allah will forgive all his (small/sageera) sins. Blessings of walking towards Mosque and performing Namaaz will be in addition to blessing of Wuzu.” (Muslim, Zade Safar Vol. 2 Pg. 88)
8. Prophet Muhammad (ﷺ) said, “Those who always remain clean (in Wuzu condition), will have increase in wealth.” (Nafae Khalaaq Pg. 331)
9. In our family members we can recognize a person without physically looking at him only by listening to the sound of his footsteps.

Similarly, while visiting heaven during his journey of Meraaj, Prophet Muhammad (ﷺ) heard the footsteps of Hazrat Bilal. After returning to the earth he inquired from Hazrat Bilal (r.a.) what his important and secret prayer was, because of which he earned heaven. Hazrat Bilal (r.a.) said, “O messenger of Allah (ﷺ)! I always try to remain in Wuzu, and whenever I perform it, I also pray two rakat Nafila Namaaz. This is the only special prayer or

precaution I do.”

From this statement, you can understand blessing and advantages of remaining clean and in Wuzu condition.

10. Prophet Muhammad (ﷺ) always remained in Wuzu. After toilet the Wuzu became invalid, as soon as he got relieved, he did tayammum first. Then when he reached water he performed Wuzu. That means even for a very short period; that is walking between toilets to place of Wuzu; he could not wait and did the tayammum immediately between these two places. (Bagvee, Ibne Jozee, Muntakhib Abwaab-1331)
11. For performing Farz Namaaz, do Wuzu as perfect as possible, but just to remain in Wuzu condition, it is not compulsory to wash every part three times.

Prophet Muhammad (ﷺ) has performed Wuzu by washing the parts once, twice as well as three times, and three times was most common and considered as Sunnat, but washing once also serves the purpose. Hence if you avoid Wuzu, because you don't want to do the cumbersome procedure of washing each part three times, don't avoid Wuzu, just wash your hands till elbows once, wash face once, pass wet hand on 1/4th head and pass wet hand on your socks and this will complete your Wuzu, and you would feel the peaceful condition of Wuzu.

12. In Wuzu, there are only four compulsory acts: washing face, hands, feet and passing wet hand over 1/4th of head. But washing feet is always not compulsory. If you wear socks after Wuzu, then afterwards when Wuzu breaks; just pass wet hand (do massaa) over socks and this will complete your Wuzu. These four steps are not very difficult; hence always try to remain in Wuzu.

We summarize again as it is very important topic

13. If you find it difficult to remain in Wuzu all the time, then initially do full Wuzu and then wear socks and shoes. After this when your Wuzu break, just wash your face once, wash your hands till elbows once, pass over fresh wet hand on 1/4th of your head once, then just do masaa (wipe your wet hand) over your socks once. This will complete your Wuzu.

Hence to prosper and to have positive attitude, ensure complete cleanliness and always try to remain in Wuzu.



Donation

(4th factor which enhances prosperity)

Why should we donate?

- Faith is the basis and foundation of religion. Religious faith is firm belief in the existence of Allah, heaven, Hell, angels and Judgment Day etc. without any physical proof.

If Allah, Hell and heaven become visible, then believing in Allah will not benefit. This is the end of the opportunity to believe in Allah, to worship Him and earn eternal freedom. Hence miracles do not happen regularly to prove the existence of Allah and other related things.

- Suppose both parents of a child died in an accident and Allah wants to feed that orphan. How would He do it? Angels would never descend with a 'poopcee' milk bottle in hand. Instead Allah would increase the income of near and dear ones of that orphan and through them will feed the orphan.

Similarly if there is an old and poor widow in society, without any source of income. Food will not descend from the heavens for her, but come via the income of well-settled members of society; so income of every wealthy person has some amount of money for poor, which Allah sends for them. Hence if a person is eating his hard earned income alone, he is also eating the money Allah has sent for an orphan and a widow. Hence eating own earned money without sharing it with its eligible ones is equal to eating others' money. It is cheating, it is a crime.

- According to Hazrat Musayyab bin Saad bin Abi Waqqas (r.a.), Prophet Muhammad (ﷺ) said, "Allah blesses you with wealth because of old people."
(Bukhari, Zade Safar 9/250)
- According to Hazrat Abu Darda, Prophet Muhammad (ﷺ) also said, "Please me by serving the weaker sections of society, as Allah gives you wealth because of them."
(Ahmad, Abu Dawood, Tirmizi, Tarjumane Hadees 231)
- According to Hazrat Abu Moosa (r.a.), Prophet Muhammad (ﷺ) said, "Giving donation (Sadaqah) is necessary (waajib) on every Muslim."
(Bukhari Urdu 695)
- After the passing away of Prophet Muhammad (ﷺ) a tribe refused to pay Zakaat (Alma). Hazrat Abu Bakr (r.a.) declared war against them, defeated them and forced them to pay the 2.5% of excess profit, which Allah has sent for poor, and after collecting it from

them, distributed it among the poor.

According to Hazrat Ibne Abbas (r.a.), Prophet Muhammad (ﷺ) said, "Wealth doesn't get reduced by charity. When a person gives money in charity, that money reaches to Allah before it reaches to poor people." (Tibrani, Safeena Najaat 346)

What will happen if we don't donate?

Allah has also condemned all those who do not pay some part of surplus profit (Zakaat) to poor. Some of such verses are as follows:

1. The wealth, which Allah has blessed them with, if they don't donate (it to poor), they should not think that it is beneficial for them, (on the contrary) it is bad for them. The wealth, which they are withholding, will be made into a collar and hung to their necks on Judgment Day. (Holy Quran 3:180)
2. Those who accumulate silver and gold (wealth), and do not spend for noble cause of Allah, give them the news of painful punishment on Judgment Day. The goods of wealth (gold and silver) will be heated in fire of Hell and marked (burned to punish) on their forehead, their arms and back. And it will be said, "It is same wealth you were accumulating. Now enjoy it." (Holy Quran 9:34-35)
3. One who accumulates wealth and keeps on counting it and thinks that wealth will make him immortal should know that this will never happen. He will enter HUTAMA. Do you know what HUTAMA is? It is a fire ignited by Allah (it is so severe that as soon as it touches the skin) it will reach to the heart. They will be confined in it. (Holy Quran 104:2-7)

Advantage of Charity

- There is severe punishment for withholding the money, which Allah has sent for poor in your income. Similarly there is great award and blessing for paying donation, Zakaat and charity.

The merciful Allah Himself has blessed us with wealth, but while taking back He does not say return the wealth which I gave you. But says: Give Me a LOAN. Whatever you pay to poor, I will consider it as a loan to Me and return it to you many times more (than what you pay to Me) along with an accommodation in Paradise.

Few verses, which emphasize charity, are as follows:

1. When you give charity to please Allah, consider it as a blessing for you. Only such people will double and triple their wealth. (Holy Quran 30:39)
2. Is there anyone who can give a beautiful loan to Allah, and in return Allah will repay many times more?
(Be aware) It is Allah who reduces prosperity and increases it, and all of you will return to Him.
(Holy Quran 2:245)
3. For those who give in charity, men and women, and loan to Allah a beautiful loan. Then in return Allah will pay them back many times more. (In addition) they will have honor and great rewards.
(Holy Quran 57:18)
4. If you loan to Allah a beautiful loan, He will double it to your (credit) and grant you forgiveness.
(Holy Quran 64:16)
5. Those who spend money for noble cause of Allah and remain pious, and believed in true teachings (of Islam), We will indeed make easy for him the path of success. (Holy Quran 92:5-7)
So if you want to be prosperous, become a middle man between Allah and His poor worshippers. Whatever surplus profit you get, give some portion to the poor. As your donation and charity increases, blessings of Allah will rain on you in form of wealth.

How to ensure guaranteed good business?

Whatever I have described above is not merely theoretical; I have personally experimented and found that donation truly increases wealth. My experience is as follows:

- I manufacture hydraulic presses. For manufacturing these I have more than twenty-five machines of various types, including 6 lathe machines. Even after having so many machines in my workshop, due to shortage of skilled operators, I used to give 60-80% of machining work to outside sub-contractors and paid them approximately Rs. 100000 per month as labor charges. This was not only reducing my profit margin, but also causing delay in production.
Once, I vowed to Allah that if I get good skilled workers, and use my own machines for production, instead of giving to sub-contractors, I will donate all the scrap generated in the process for noble cause of Allah.
After this vow, one by one, I got good skilled workers. Now I do most machining work in my own factory. I sell scrap worth 15-20 thousand per month and even after paying salaries and other expenses of new skilled workers, I save about Rs. 30-40 thousand per month; but as I promised to Allah, I spend 15-20 thousand per month for noble cause of

Allah.

To an outsider, who doesn't know my inner condition, I am spending Rs. 15000 per month in charity, but it is I who knows that I am not spending 15000 per month but saving 30-40 thousand per month, plus I am producing good quality machines and delivering them on time.

By scrap money, I run Arabic Classes for girls, in which 70 students are studying and a ladies stitching class, in which 40 girls learn stitching free of charge.

- Whatever business you are in, some scrap must be getting generated. Exclude it from your profit and donate it for the noble cause of Allah. I am sure you will earn many times more than what you donate.
- Even if you are not involved in business; but employed somewhere, then also consider the noble cause of Allah as an extra member of your family and spend accordingly. For example, if you have 10 family members and you spend on an average Rs. 500 on each, now onwards assume that there are eleven members in your family, and the eleventh is noble cause of Allah. You will realize that instead of increasing burden on you, it will reduce your wasteful expenses and you will save money at least double than what you spend. (Insha Allaah).

Donate for your salvation

- From the following example, you can understand the importance of charity and feeding the poor
Hazrat Abu Bakr (r.a.) was the wealthiest businessman in Makkah before Islam. After embracing Islam he used his wealth generously to free slaves, who were tortured by unbelievers in Makkah. After migrating to Madinah, he was not having much time for business activities, so his financial position was not as strong as it was in Makkah, but even in this tough financial condition he used to fulfill all the financial needs of Hazrat Mustaah (r.a.) (a poor man).
When Munafiq (hypocrite) Abdullah bin Ubayy bin Salool defamed Hazrat Ayesha (r.a.), many innocent Muslims and Hazrat Mustaah (r.a.) also believed Abdullah bin Ubayy and spoke against Hazrat Ayesha (r.a.). Allah revealed verses and declared that Hazrat Ayesha (r.a.) was innocent.
After this incident, Hazrat Abu Bakr (r.a.) was deeply disappointed by the behavior of Hazrat Mustaah (r.a.), because he was solely surviving on charity of Hazrat Abu Bakr (r.a.), yet had defamed his daughter. So Hazrat Abu Bakr (r.a.) decided not to help him financially in future.

Because of this decision of Hazrat Abu Bakr, Allah revealed the following verse of holy Quran:

"Those who are prosperous and wealthy should not swear that they will not help financially to poor, relatives and migrated people. They should forgive them, and neglect their mistakes. Don't you want that Allah should forgive you? Allah is forgiving and merciful." (Holy Quran 24:22)

After this revelation, Hazrat Abu Bakr (r.a.) again started helping Hazrat Mustaah (r.a.) and promised never to discontinue it.

You can understand from this incident how important Allah regards charity to poor.

Who made you wealthy?

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "In Bani Israel (followers of Prophet Moosa (a.s.) there was a blind, a leper and a bald man. Allah decided to examine the three. He sent an angel in human form who first went to leper and asked, "What do you desire?" He said, "My disease should get cured, as people hate me because of it." The angel passed his hand on the leper's body and he got cured. Again the angel asked, "What kind of wealth do you desire?" The leper said, "Camels." So the angel gave him a pregnant she-camel and said, "May Allah bless you in wealth."

Similarly the angel went to the blind and the bald person, cured them and gave them a pregnant goat and a cow respectively.

Allah blessed them so much, that each of them got a large herd of animals.

After sometime, the angel came to the leper again disguised as a lost traveler to examine him and said, "I am a traveler, I have lost all my belongings and I pray to Allah to help me reach my destination. I ask you in the name of Allah to give a camel to me so that I can reach my place. The ex-leper refused. Then the angel said, "I guess, I recognize you. You were a leper; Allah cured you. You were poor, Allah made you wealthy." Leper denied this and said, "This wealth was inherited from many generations."

Angel said, "If you are a liar, may Allah return you to your previous condition," and departed (and the same happened).

Same thing happened with the bald man. He also denied and angel cursed him. At last he went to blind. Blind accepted his previous condition, thanked Allah for His blessings and offered the angel to take as many goats as he desired."

The angel said, "You may keep your wealth, it was only an examination for the three of you and Allah is

pleased with your behavior and angry with the other two." (Bukhari Urdu 1391, Pg. 272)

There are thousands of people in world more talented than you, but they are not as prosperous as you. It is blessing of Allah, because of which you are having so much wealth. Acknowledge the blessing of Allah and donate it according to your capacity.

Never be proud of your wealth and never be ungrateful to Allah.

Giving loan attracts more blessings than giving charity.

- According to Hazrat Abu Umama (r.a.), Prophet Muhammad (ﷺ) said, "A man entered Paradise and saw a statement written on the gate: Blessing of charity is ten times, while blessing of giving loan is eighteen times."

(Mojam Kabir, Tibrani, Mariful Hadees Vol. 7, Pg. 90)

Prophet Muhammad (ﷺ) said, "When I asked Archangel Hazrat Jibraeel (a.s.) why giving loan earned more blessings than charity, Hazrat Jibraeel (a.s.) said, 'Because a beggar begs even when he has something (that means he is not in a desperate situation), whereas a person takes loan only when there is genuine problem with him.'

(Ibne Majah, Mariful Hadees, Vol. 7, Pg. 91)

Hence giving loan is a more humanitarian act than giving charity to beggars.

Forgive to get Paradise

- According to Hazrat Huzaifah (r.a.), Prophet Muhammad (ﷺ) said, "When a man from an ancient nation died, the angel presented him in court of Allah and asked him if he had performed any good deed. The deceased man denied. The angel insisted on him to cross-check his full life and find out any good deed. The deceased person again denied having done any good deed, except a gentle and soft habit. He said: I was a businessman. In dealings, I gave credit and while collecting my money, remained soft and lenient. I gave grace time even to wealthy people and forgave loans given to poor."

Allah said: You treated My creatures with mercy and I am more merciful than you. Then He forgave that person and asked the angel to accommodate him in heaven." (Bukhari, Muslim, Mariful Hadees, Vol. 7, Pg. 86)

- According to Hazrat Imran bin Haseen (r.a.), Prophet Muhammad (ﷺ) said, "If a person gives grace time to his debtors, for each day of grace, he will get blessings for giving a similar amount in charity." (Musnad Ahmad, Mariful Hadees Vol. 7, Pg. 89)

- According to Hazrat Abu Qatadah (r.a.), Prophet Muhammad (ﷺ) said, "If a person gives grace time to his debtor or forgives his loan, Allah will forgive him on Judgment Day and release him from hardships and punishment."
(Sahih Muslim, Mariful Hadees Vol. 7, Pg. 887)

Don't take loan

- According to Hazrat Abu Moosa Ashari (r.a.), Prophet Muhammad (ﷺ) said, "After those heinous sins, which Allah has prohibited (such as worshiping idols, infidelity etc.), a great sin is dying in a condition without leaving anything to repay ones debts."
(Musnad Ahmad, Abu Dawood, Mariful Hadees Vol. 7, Pg. 92)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "The soul of the deceased person remains hanging in the sky till his unpaid loan is fully paid."
(Masood Shafi, Musnad Ahmad, Tirmizi, Abu Dawood, Darmini, Mariful Hadees Vol. 7, Pg. 93)
- According to Hazrat Abu Qatada (r.a.), a person asked Prophet Muhammad (ﷺ), "If I fight for noble cause of Allah with patience and determination and to earn blessing and favor of Allah; and if I get killed while fighting, will Allah forgive all my sins?" Prophet Muhammad said, "Yes."
When that person turned to go, Prophet Muhammad (ﷺ) called him and said, "Yes, all your sins will be forgiven, but not the loan (which you took from others); and Jibraeel (a.s.) has just revealed this fact to me."
(Muslim, Mariful Hadees Vol. 7, Pg. 94)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "If a person takes a loan with sincere intention to repay and if due to any reason, he is unable to do so, Allah will pay it back on his behalf; but if one takes a loan with intention of not repaying it, then because of his wrong intention Allah will destroy him."
(Bukhari, Safeena Najaat 199, Mariful Hadees Vol. 7, Pg. 99)
- According to Hazrat Abdullah bin Ja'far bin Abi Talib (r.a.), Prophet Muhammad (ﷺ) said, Allah favors those (help those needy people) who are in debt, provided they took loan for good reason and this help remains with them till they repay it.
(Ibne Majah, Mariful Hadees Vol. 7, Pg. 100)
- Hazrat Jabir (r.a.) said: Prophet Muhammad (ﷺ) took loan from me (to help poor people) and when he returned, he paid me some more money along with the principle amount (as gift).
(Abu Dawood, Mariful Hadees Vol. 7, Pg. 101)
(While returning a loan, giving some gift is a good practice and will not be counted as interest, because

interest is fixed and demanded by creditor, while gift is at the wish of debtor, which he may or may not give.)

- Hazrat Abdullah bin Abi Rabiya (r.a.) says, Prophet Muhammad (ﷺ) took a loan of 40,000 from me (for poor people of society) and while returning the amount he (ﷺ) said, "May Allah bless you with prosperity and a good family. Loan has to be returned as it was received and in addition, the creditor also should be thanked and praised."
(Nasai, Mariful Hadees, Vol. 7, Pg. 104)

Hence from various verses and Ahadith, we realize that:

- Interest is strictly prohibited in Islam, and is a reason of divine curse.
Giving charity, loan, grace period and forgiving loan (not taking back principle amount) are counted as noble deeds and acts of great blessing.
- As far as possible we should avoid taking loan.
Let us practice it to earn the blessings of Allah.



- According to Hazrat Ibne Masood (r.a.), Prophet Muhammad (ﷺ) recited verse No. 6:126 of holy Quran, which says, "When Allah wishes to guide someone, He blesses understanding of Islam to him."

Companions of Prophet asked, "O messenger of Allah, how do we recognize this condition?" Prophet Muhammad (ﷺ) replied, "There are a few signs for this condition. Such blessed people keep away from this world of pride and fully concentrate and start preparing for hereafter before their death."
(Baihaqi, Muntakhab Abwaab 1285)

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "A man sincerely worships Allah for sixty years and while dying writes a 'will' by which his legal heir don't get anything. By this act, the dying person gets destined for Hell."

Then Hazrat Abu Hurairah recited a verse of holy Quran which says, "Be aware! Don't do anything to deprive the legal heir from their right on property. The laws of property distribution, which Allah has framed, are based on justice and wisdom."
(Bukhari, Muslim, Safeena Najaat 179)

Prayer

(5th factor which enhances prosperity)

Purify your principles

Select any one path

- "It is We (Allah) who gives you poverty and prosperity." (Holy Quran 53:48)
- Allah says in holy Quran, "Whoever will do the right thing, whether male or female and believe in Me, We will keep them in this world with pious and comfortable life and after death, give them the best return of their noble deeds." (Holy Quran 16:97)
- "Those who deny Me (Allah), then for them We would have made their houses of silver. Such houses may have staircase, roof, door and furniture of silver with extremely beautiful interior decoration. But all these are few amenities of this world. (Comfortable) life after death is only for the pious. (but we don't give unbelievers so much prosperity.) Because even righteous people also (get attracted to immense wealth of unbelievers and) may start following their path of disbelief." (Holy Quran 43:33-35)
- Hence if you want to have immense wealth, there are only two ways for it: Either you remain fully obedient to Allah, or there should not be any hope that you will ever worship one Allah and follow His commandments.
- In the first case (when you obey Allah) prosperity will not be in form of hard cash and property, but combination of pious and comfortable life, good wife and children, good health, peace of mind and soul, sufficient money to fulfill all needs and a generous heart. After this prosperity, you will have a peaceful death and promising future in the hereafter (after death).
- In the second case (when you deny Allah) prosperity will be generally in form of cash and property. Along with this property, you will have deep love for a long life, but at the time of death you will plunge into despair and realize that you missed something important (that is a pious and religious life). You will be sure that Hell is eagerly waiting for you. So your mind and soul will be extremely fearful and uncomfortable at the time of death.

No Middle path

- What will happen if you prefer a middle path?
That is neither you want to be 100% religious nor

100% materialistic; but somewhere in between.

- What you will do if your wife says that I want to follow a middle path. I neither want to be 100% chaste nor 100% promiscuous. Then what you will do?
- First you will advise your wife, then you will warn her, then punish her; and if there is no hope that she will ever become chaste, with all honors you will pay her money (make settlement) and ask her to leave your house permanently (will give divorce).
- Same is the case with religion. First Allah advises through prophets, divine books, saints and even through common pious people.
If human being ignore it, He warns with poverty, sickness etc. If they remain adamant, first He opens all the doors of prosperity then suddenly seizes them.
This fact is mentioned in the holy Quran, in the following words:
• "Before you (O Muhammad) We sent prophets to many nations. (When they rejected our teachings) We afflicted the nations with suffering and adversity so that they might learn humility (humbly accept the teachings of Allah)."
But when suffering reached them, why did they not learn humility? (did not surrender to Allah?)
On the contrary, their hearts hardened and Satan (Devil) made their (sinful) acts seem alluring to them.
So when they forgot Our warning, which they received (through our messengers), We opened to them the gates of all (good) things until in midst of their enjoyment, all of a sudden, We called them for accounting (We caused them to die), then they were plunged in to destruction with deep regrets and sorrows. (Holy Quran 6:44)
- Thus every middle path is not good; you have to select one extreme; the decision is yours.
- The middle path between good and bad deeds will always attract humility, poverty, sickness and tragedies etc. and all these suffering are only to warn you, and guide you to the right path; so do not select a middle path; become fully righteous and pious.

The holy Quran also implies this point when it says, "O you who believe! Enter perfectly in Islam (by obeying all the rules and regulations of the Islamic religion)." (Holy Quran 2:208)

What is Islam?

- Hazrat Muawiyah bin Haidah (r.a.) describes his meeting with Prophet Muhammad (ﷺ) when he came to Makkah to embrace Islam. He asked Prophet Muhammad (ﷺ), "What for has Allah sent you?" Prophet Muhammad (ﷺ) said, "Allah sent me to spread His religion, Islam." I asked, "What is Islam?" Prophet Muhammad (ﷺ) said, "Islam is fully surrendering yourself to Allah performing Namaaz and paying alms (Zakaat)." (Al-Istiab, Ibne Abde Barr, quoted in Safeena Najaat 282)

Importance of prayer

- According to Hazrat Abu Moosa (r.a.), Prophet Muhammad (ﷺ) said, "One who remembers (worships) Allah is like a living person and one who doesn't is like dead. (Physical body survives on food. If it is deprived of food for a long time, it will become dead. Similarly the soul survives on remembrance of Allah. If one does not remember Allah for a long time, the soul also becomes like dead.)" (Bukhari, Muslim, Safeena Najaat 360)

Prayer become easy after falling in love

- Hazrat Anas (r.a.) says: Once, a person came and asked Prophet Muhammad (ﷺ), "When will Judgment Day occur? Prophet Muhammad (ﷺ) asked him, (You are asking for Judgment Day), but have you made any preparation for it?" He said, "I have not prepared much, but I love Allah and His messenger (yourself)." Prophet Muhammad (ﷺ) said, "In the hereafter people will get the company of those whom they love."

(That means if you love Prophet Muhammad (ﷺ), in the heaven you will be along with him.) Hazrat Anas says, "After embracing Islam, people never had so much joy as they got after listening to this statement." (Bukhari, Muslim, Safeena Najaat 405)

If you love prophet and saint, then to keep you in company of Prophet or pious people in heaven, first Allah will make you eligible for it. And to make you eligible, He will guide you and make it easy for you to follow the right path. Hence love to prophet if you want to stay in heaven.

Prayer brightens the heart

- According to Hazrat Ibne Umar (r.a.), Prophet Muhammad (ﷺ) said, "The heart gets rusted like iron when it becomes wet." We asked, "O messenger of Allah, how can the rust of heart be removed?" He (ﷺ) said, "By often remembering death and reciting holy Quran." (Mishkaat, Safeena Najaat 330)
- According to Hazrat Abida Malki (r.a.), Prophet Muhammad (ﷺ) said, "O those who recite holy Quran, don't put it aside. Recite it day and night. Spread the culture of reading and understanding it. Don't get attracted to other books. Analyze and deeply think upon its verses, so that you may succeed. Don't seek worldly benefits through knowledge of holy Quran, but seek only eternal blessings of the hereafter. (Mishkaat, Safeena Najaat 329)

Fact to be remembered

Allah says in Holy Quran:

- Allah burdens not a person beyond his scope. He gets reward for that (good) which he has earned, and he is punished for that (evil) which he has earned. (Holy Quran 2:286)
- And that man can have nothing but what he does (good or bad) (Holy Quran 53:39)
- You seek from Me and I will accept your plea (Dua). (Ahmad, Tirmizi, Abu Dawood, Muntakhab Abwaab 381) (That means you will receive whatever you seek from Allah provided you are eligible for it.)
- "O you who believe! seek help in patience and As-salat (the prayer). Truly! Allah is with As-Sabirun (the patient.)" (Holy Quran 2:153)
- "Righteous people seek blessings of Allah in these words: "O Allah, give us Your blessings in this world as well as in the hereafter (after death) and save us from punishment of Hell." (Holy Quran 2:201) (That means man should strive for success in both the worlds and not merely in this world.)
- Prophet Muhammad (ﷺ) said: "Even destiny could be changed through prayer (supplication)." (Ibne Majah, Muntakhab Abwaab 993)

We conclude from above verses that:

- If a person is poor and in problems, it may be due to his own deeds and faults.
- If a poor person strives for prosperity, he can earn it through prayers, seeking blessings of Allah (supplication) and through struggle.

How to solve our financial problems?

1. When companions of Prophet Muhammad (ﷺ) had a tough time, they consulted the Prophet (ﷺ), got the solution, practiced it and solved their problems.

If we also practice the teachings of Prophet Muhammad (ﷺ) to solve our problems, we will definitely benefit.

I have personally benefited much after practicing them and I am sure your will also do. Few examples of companions are as follows:

2. Once a villager came to Prophet Muhammad (ﷺ) and mentioned his poverty. The Prophet (ﷺ) advised him to recite chapter 98 (Surah Qadr) of holy Quran 10 times after every Farz Namaaz and to trim his nails on Fridays. He did that and become wealthy. (Nafae Khalaaq Pg. 316)

3. According to Abdullah bin Umar (r.a.), Hazrat Muhammad (ﷺ) said: The verse "Subhaan Allaahi wa bi hamdihee" is prayer of every creature of this universe and blessings which they get after reciting it is that all creatures of this universe get their daily food. Every creature recites the praise of Allah, but human beings cannot understand it. (Nasai, Hakeem, Targheeb, Bazzar)

Once a companion of Prophet Muhammad (ﷺ) came to him and said: "O Prophet of Allah! This world has deserted me (I lost wealth). Prophet Muhammad advised him to recite the following verse 100 times before sunrise:

"Subhaan Allaahi wa bi hamdihee. Subhaan Allaahil Azeem."

سُبْحَانَ اللَّهِ وَبِحَمْدِهِ سُبْحَانَ اللَّهِ الْعَظِيمِ

That means, "All praises are for Allah and He is great." Companions did it according to instruction of Prophet Muhammad (ﷺ). After some time he came and said, "O Prophet! Allah has blessed me so much that I am unable to manage my wealth." (Moahedul Dunya)

4. Prophet Muhammad (ﷺ) said: "Whoever will recite the following verse 100 times, will be protected from 70 types of sufferings; the smallest being loss of wealth, and sorrow in life. (That means other sufferings are much greater and the reciter will be protected against all of them). (Nafae Khalaaq, Pg. 315)

"La Hawla Wala Quwwata Illa Billa Hilli Ali Yil Azeem"

لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ الْعَلِيِّ الْعَظِيمِ

That means, "No one can protect himself from sin and can do good deed without help of Allah, Who is great."

According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) asked him to recite this often (many times) as it was from treasures of heaven.

(Tirmizi, Mariful Hadees Vol. 5, Pg. 58)

5. According to Hazrat Abi Saeed (r.a.), Prophet Muhammad (ﷺ) said, "If you want your prosperity to increase instead of declining, recite the following Durood:"

(Nafae Khalaaq, Pg. 329, Hisne Haseen Pg. 233, Abu Yaala)

"Allaah Humma Salli Alaa Muhammadin, Abdeka wa Rasooloka. Wa alal Momineena wal Mominaat. Wa Alal Muslimeena wal Muslimaata."

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ عَبْدِكَ وَرَسُولِكَ،

وَ عَلَى الْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ وَ عَلَى الْمُسْلِمِينَ وَالْمُسْلِمَاتِ

6. Prophet Muhammad (ﷺ) said that whoever recites Verse 255, Chapter 2, which is also called Aayat al Kursi after every Farz Namaaz; immediately after his death he will enter heaven (Without waiting till Judgment Day).

Second benefit of Aayat al Kursi is that it enhances prosperity tremendously. (Nafae Khalaaq, Pg. 314)

7. According to Ibne Abbas (r.a.), Prophet Muhammad (ﷺ) received two verses from Treasure of Heaven (of Allah). 1st is Chapter No. 1 (Surah Hamd), and 2nd are last two verses of Chapter 2. (Muslim, Muntakhab Abwaab 277)

The book, Aasan Rizq says that whoever recites Chapter 1, 41 times early in the morning will get wealth with minimum efforts.

According to Hazrat Abdul Malik bin Umair (r.a.), Prophet Muhammad (ﷺ) said, "Surah Fatiha (Chapter 1) is a cure for every disease."

(Darimi, Baihaqi, Muntakhab Abwaab 321)

Hence we should make a habit of reciting it regularly.

8. The Last Messenger (ﷺ) said, "If you seek blessings of Allah for whole mankind, angels also support you and say Amen on your supplications (Dua) and further add, "O Allah bless this person also for all those things for which he is seeking blessings for mankind." (Muslim, Muntakhab Abwaab 379)

Hence if we pray to Allah and say, "Allah, please make all righteous people of world prosperous and wealthy, then angel will pray for us and will say: Allah please makes this person also prosperous and wealthy. If thousands of angels pray for us, Allah will definitely accept and answer it (will make us prosperous)."

Hence in every prayer, we should ask for peace and prosperity of mankind.

9. Allah says in holy Quran in Chapter 2 verse 153 that, (In tough time) take help from prayer. So if we perform two Rakaat Namaaz (prayer), and then seek blessings of Allah to increase prosperity, it will be more effective and yield good results.

10. Holy Quran says: "Allah enhances the money from

which charity is given.” (Holy Quran 2:276).

Prophet Muhammad (ﷺ) said: “To please me, serve the weaker section of society, as Allah helps you and gives you prosperity because of them.”

(Musnad Ahmad 198/5, Abu Dawood H. 2591, 183/7, Tirmizi)

Hence to increase your prosperity, give some money to the poor every month.

11. According to Maulana Abdul Gani Phoolpuri, Hazrat Haji Imdadullah (r.a.) said: Whoever will recite the following verse 70 times, will not face any financial problem. (Mariful Quran, Translation of Surah Shura)

“Allaahu Lateefum Bi Ibaadihi Yarzuqu Main Yashaa-ou. Wa Huwal Qaviyyul Azeez.” (Holy Quran 42:19)

Allah is very Gracious and Kind to His slaves. He gives provisions to whom He wills. And He is the All-Strong, the All-Mighty (Holy Quran 42:19)

اللَّهُ لَطِيفٌ بِعِبَادِهِ يَرْزُقُ مَنْ يَشَاءُ وَهُوَ الْقَوِيُّ الْعَزِيزُ

Translation: “Allah is very Gracious and Kind to His slaves. He gives provisions to whom He wills. And He is the All-Strong, the All-Mighty.”

12. In Chapter 25 of holy Quran, Allah has described many features of pious people and says: They seek blessings in the following words:

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا ذُرِّيَّتًا قَانِدَةً أَغْنِيَنَا وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا

“O Allah, make my wife and children pleasure of my eyes and make me leader among pious peoples.”

(Holy Quran 25:74)

This verse drastically improves family life; hence make a habit of reciting it in all your supplications.

13. “Always remain in clean condition (in Wuzu) as it increases prosperity.” (Nafae Khalaaiq, Pg. 331)
14. Holy Quran says, “Surely Allah loves those who (turn to Him in repentance and) keep themselves clean.”

(Holy Quran 9:108)

As Allah blesses His beloved with prosperity, hence repent for sins you committed and remain clean to become beloved of Allah. Recite Istigfar at least 100 times daily and always try to remain in Wuzu condition.

15. According to Hazrat Suhail bin Haad (r.a.), Prophet Muhammad (ﷺ) said, “Say Salaam (greet) while entering your house even if it is empty. Then say:

“As Salaatu was Salaamun alaa rasool Allaah. Sallal laahu wa Aalihi wa Sallam.” Then recite Surah Ikhlas (Chapter 112 of holy Quran). As it will increase your prosperity.”

(Al-Qaulul Badeea, Pg. 124, quoted in Zade Momin by Maulana Muneer)

When and how to practice above mentioned advice or prayers?

Following acts are necessary to enhance wealth spiritually:

1. Perform Namaaz six times a day. (Not five times, the sixth Namaaz is Ishraq)
2. Get up early in the morning.

Prayer in Mosque

3. Perform Sunnat Namaaz of Fajr in your house and farz Namaaz of Fajr in Mosque with Jamaat and wait in the Mosque till sunrise. This is Sunnat and Hazrat Muhammad always stays in the Mosque till sunrise. While in Mosque, recite the following verses:
4. Recite once Ayatal Koursee (upto Khalidoon). Repeat this after every Farz Namaaz.
5. Recite 10 times Chapter 98 (Surah Qadr) (Repeat this after every Farz Namaaz)
6. Recite Durood Shareef 51 times. (To enhance the spiritual power of verses, recite Durood Shareef before and after prayer. There is no limit for maximum number of times for recitation of Durood. 51 times is an arbitrary figure.)
7. Recite 41 times Chapter 1 (Surah Hamd).
8. Recite 100 times (Laa Hawla wala Quwwataa illa billaahil ali yil Azeem).
9. Recite 100 times (Subhaan Allaahi wa bihamdih subhaan allaahil azeem).
10. Recite 51 times Durood. (As described earlier).
11. Recite Istigfar, (repent to Allah for your sins). You may select words according to your convenience and as many times as convenient for you. (Prophet Muhammad (ﷺ) recited it 70 times daily)
12. Perform Ishraq Namaaz (after sunrise) and after Namaaz go to your house.
If you don't have time to recite all the verses in Mosque, you may recite Istigfar while walking towards the Mosque or your home (to save time).
13. Have your breakfast without wasting time. Just read the important news; don't dig in unnecessary news (of rape, robbery and political dramas etc), and set out for to work.

Prayer in place of Business

- After reaching business premises recite holy Quran for a few minutes (according to your conveniences) and seek blessings of Allah and send blessings of Quranic verses, which you just recited to Prophet Muhammad (ﷺ) and all his followers in this world.

- Start your business with full concentration.
- Maintain a diary and list out all important work to be done (long term as well as short term.)
- Do most important work first.
- Don't keep your door open for every person in business hours. Meet only business-related people. Others will waste your time. Delegate your work to subordinates. Don't do insignificant work, which your subordinates can. Do only those important things, which except you no one can do, and use your remaining time for long term thinking and future planning of business etc.

How to spend social life?

- Make a list of Mosques, Madrasas and orphanages in your locality and regularly pay each of them some amount every month.
- Make a group of your friends. Make list of widows or poor families in your society. From each of your friend and yourself contribute some money and supply some rations, medicines, clothes and school fees etc to these families (every month).
- Perform all your Namaaz on time.
- Don't talk about business and finance among your friends, because talking requires some discipline. For example if you want to start something in future, then before talking about it you should say Insha Allaah (if Allah wishes). If you got good profit then before describing it you should say: Alhamdulillah (all praises are for Allah). If your worker and machines are good, you should say Maasha Allah (due to help or wishes of Allah). But in general we forget these verses in a hurry or flow of conversation resulting in tremendous loss. We cannot complete any task profitably if we have not mentioned Insha Allaah. If Alhamdulillah is not said for good profit, it will be reduced in future. Good machines and workers will lose efficiency if Maasha Allah is not recited before praising them; hence don't talk unnecessarily.

According to Hazrat Ibne Umar (r.a.), Prophet Muhammad (ﷺ) said, "Do not talk excessively without remembering Allah, because such excessive talk without the mention of Allah, causes the heart to harden and the person who is maximum away from Allah is a person with a hardened heart." (Tirmizi)

- According to Hazrat Abu Hurairah (r.a.) Prophet Muhammad (ﷺ) said, "A person says something, which pleases Allah. That person doesn't give much importance to his statement, but Allah because of

this statement raises his (spiritual) status."

Similarly a person says something, but his statement annoys Allah so much that He throws him into Hell.

(Bukhari, Safeena Najaat 281)

Aim of this statement is to warn people about their uncontrolled talking.

According to Hazrat Maaz (r.a.), Prophet Muhammad (ﷺ) said, "Shall I not tell you how to control all that (hardening of heart)? I said, "Yes please do, O messenger of Allah (ﷺ)." So he (ﷺ) held his tongue between his fingers and said, "Restrain this." I said, "O Prophet of Allah, are we accountable for what we say?" Prophet Muhammad (ﷺ) said, "May your mother mourn for you, (it is proverb said in friendly talk), is there anything more than the harvest of the tongue that throws people on their face? (or he (ﷺ) said: On their nose into the fire)." (Tirmizi)

That means talking is one of the major reason, because of which people will be sent to Hell.

- Your house, business premises and mosque: this is your world. These are the places where you will earn prosperity and enjoy it too.

The fourth place is place of loss of prosperity, wastage of time and earning sins (mainly due to Gheebat) and a gateway to Hell. Don't visit them without a genuine reason.

- Do Hajj as early as possible. In holy Makkah and Madinah, if you perform all Namaaz in Haram with Jamaat; keep away from the market places and talking to friends and perform all Hajj rites correctly, then after Hajj, your business may increase four fold (Insha Allaah).
- Remove paintings, photographs, statues and sources of music from your house. If possible make some timetable for watching television. Initially, strictly avoid it in the morning and daytime. Then slowly reduce the timing of evening watching and then switch it off permanently. Is it impossible? No. You can switch off your T.V. permanently. Myself and thousands of people did it.

I had two televisions in my house. One in the living room and another in bedroom and I was addicted to it.

Performance and results of my children were excellent in primary school, but as they grew, their interests in T.V. also grew and their performance at school deteriorated. To save their career, I convinced my folks to switch off the T.V. permanently. Now I don't have T.V. I get news from newspapers. My children use computer and internet for their entertainment. Now we are no more

addicted to channel surfing and my family doesn't remain glued to T.V. screen. Our life is more peaceful than it was with T.V. So you can also do it, and you will also realize the peace and joy of living and talking to family members. T.V. steals away at least 2 to 4 hours of our daily life, because of which we don't even have time for our family members.

- Hazrat Jabir bin Abdullah (r.a.) says, I asked Prophet Muhammad (ﷺ), what I should do when suddenly I face an unknown woman." The Prophet (ﷺ) said, "Turn away your face (your gaze)." (Muslim, Safeena Najaat 269)
- Prophet Muhammad (ﷺ) said to Hazrat Ali (r.a.) "O Ali, don't look at other (namahram) women again. (Uncontrolled) first sight will be forgiven, but looking again at them is not allowed." (Abu Dawood, Safeena Najaat 270)
- Religiously you cannot stare at the opposite sex and T.V stars are not Mahram to you.

Advantage of five-time prayer (Namaaz)

- Hafiz Ibne Qayyim says in Zaidil Maad that Namaaz attracts wealth, protects health, cures sickness, enriches and enlightens the heart; it illuminates the face, energizes the soul, gives power to physical organs and removes lethargy. It is food for soul, ensures blessings of Allah, shields against divine wrath, repels the Devil and attracts favor of Allah. In general, it removes the losses and ensures success in both the worlds.
 - Prophet Muhammad (ﷺ) said, "Those who lost Namaaz Asr (did not perform it) have lost their family and fortune." (Tirmizi, 1/43)
- Allah says in holy Quran, "Woe (destruction) is for those who neglect their prayer (Namaaz)." (Holy Quran 107:4-5)
- So there is great reward for performing Namaaz and great suffering for neglecting it.
- Even after entering heaven, people will repent for one thing and that is the time they lost without reciting praises of Allah (offering prayer to Allah). (Tibrani, Hisne Haseen Pg. 26)

Advantages of Ishraq Namaaz

- According to Prophet Muhammad (ﷺ), Allah said, "O children of Adam, perform two Rakaat Namaaz (Ishraq) for Me at the beginning of the day and this will be sufficient for you till the end of the day." (Abu Dawood 1/183)
- That means, you remember Allah at the beginning of the day and He will remember (care, protect, help,

bless) you throughout the day.

- According to Hazrat Abi Malik (r.a.), Prophet Muhammad (ﷺ) use to supplicate in the following words: "O Allah! Let my day begin with noble deed, so that I keep on practicing noble act (throughout the day), and my whole day blessed with help and blessings of Allah." (Abu Dawood, Mishkaatul Masabeeh Pg. 212)
 - According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) said, "One Who performs the Morning Prayer (Fajr Namaaz) and stays at the same place engaged in prayer and then performs Namaaz Ishraq after sunrise, gets blessings equivalent to Hajje Mabroor (a Hajj which is accepted by Allah)." (Tirmizi, Hisne Haseen Pg. 24)
- Once, Prophet Muhammad (ﷺ) sent a troop towards Nazad. The troop returned in a very short period of time with victory and a good amount of money. People were surprised on such a short visit and so much money. Prophet Muhammad (ﷺ) said, "Shall I tell you about a group of people, who earn more than this amount in a very short time? These are those who perform Fajr in Mosque on its time, then stay at the same place engaged in worship till sunrise, then perform Namaaz of Ishraq." (Fazaile Amaal, Fazaile Namaaz, Pg. 19)
- According to Hazrat Abu Zar Ghiffari (r.a.), Prophet Muhammad (ﷺ) said, "A man has got 360 joints in his body. Each day every person has to do 360 good deeds to free 360 joints from Hell. Prophet Muhammad (ﷺ) then listed many prayers and acts, which could be counted as good deeds and at last said, In place of all these good deeds, 2 rakats prayed at the time of Ishraq will also suffice (will be sufficient)." (Sahih Muslim)
 - According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "He who recites the Ishraq prayer without fail shall have his minor sins forgiven even though they may be as numerous as foam of the sea." (Tirmizi, Ibne Majah)

Say Sorry to Succeed

- Allah says in holy Quran, "We seized them with poverty and hardship, so that they might humble themselves (and repent and plead to Allah)." (Holy Quran 6:42-43)
- Holy Quran says, "Allah gives example of a village, in which people were living peacefully and comfortably and getting Rizq (basic necessities of life) from all sources, but when they degraded (refused or denied) the blessings of Allah, He impose hunger and fear upon them." (Holy Quran 16:112)

- Allah says in holy Quran, "Abasement and humiliation were brought down upon them (Isrealis) and they became deserving of divine wrath. It was so, because they disbelieved in commandments of Allah and killed the prophets unjustly and because they disobeyed and exceeded the limits."
(Holy Quran 2:61)

- According to holy Quran, Hazrat Nooh (a.s.) said to his community, "You repent to Allah for the sin you committed. Allah is extremely merciful. He will forgive your sins, will bless you with good rain, increase your wealth and children (sons), increase your farms and will make fountains to flow (to benefit you)." (Holy Quran 71:10)

- Allah said to Prophet Muhammad (ﷺ), "O Muhammad! Allah will not punish them till you are among them. He will also not punish them if they seek forgiveness to Allah." (Holy Quran 8:33)

From these verses, we realize that Allah reduces the prosperity of a person or a nation if they starts committing sins, But Allah is so merciful, He forgives if they repent after committing sins. Not only He forgives, but also blesses with prosperity, wealth and children. He increases harvest by good grain and starts fountains etc.

- If you read the divine book of any religion, you will find almost common prohibitions of Allah, such as:

(1) Don't lie (2) Don't steal (3) Don't harm or kill anyone (4) Don't drink liquor (5) Don't gamble (6) Don't cheat (7) Get up early and worship to one Allah. (8) Women should fully cover their body. (9) Don't stare at opposite sex (10) Avoid infidelity etc.

But all the above mentioned acts have become a part of our daily life, or it is openly done or promoted in such a way that we don't even realize that Allah has prohibited them and we commit it in such a way as if we have a birth right to it.

Hence, there are hundreds of sins, which we commit daily, even without realizing that it is sin.

- If we drink a liquid without knowing that it was poison, we are bound to die and our excuse of not knowing will not save our life.

Similarly without knowing an act as sin, if we commit it, we are bound to be punished and our excuse of 'not knowing' will not save us from divine punishment, which may be in form of loss of wealth and prosperity.

- Allah is extremely merciful. He forgives all our sins if we repent to Him. Moreover, He blesses with prosperity. So let us try to walk on the right path and repent to Him daily, for the sins which we committed

knowingly and those, which we keep on committing unknowingly.

If we do so, wealth and prosperity is bound to rain on us.

How to repent?

- Prophet Muhammad (ﷺ) said, "Allah responds only to those supplications and prayers in which a person remains attentive to what he is doing, asking or saying." (Tirmizi, Muntakhab Abwaab 391)

- While reciting verses of praises and repentance, if our mind keeps on wandering away from Allah, such prayer and repentance is useless.

Mind wanders and keeps on drifting if we cannot understand what we are reciting. Hence to concentrate, either repent in your mother language or know the meaning of verses which you recite. Then only your prayer and repentance will yield results.



Don't forget to clear your debts

- According to Hazrat Abdullah bin Umar (r.a.), Prophet Muhammad (ﷺ) said, "Those who sacrifice their life for Allah, all their sins will be forgiven, except the loan they have taken."
(Muslim, Safeena Najaat 200)

When to Trust Allah?

- According to Hazrat Umar bin Khattab (r.a.), Prophet Muhammad (ﷺ) said, "If you trust Allah with the right kind of Tawakkal (reliance), He will provide you sustenance (food) as He provides to birds. They go out in the morning with empty stomachs and come back in the evening fully satiated." (Tirmizi)
- According to Hazrat Jabir bin Abdullah (r.a.), Prophet Muhammad (ﷺ) said that a person cannot die unless he consumes all sustenance (food/rizq), which Allah has allotted to him. (Al-Sunanul Kubra 5/435)
- One more Hadees says that whatever wealth is written in your destiny, you will get only that much; it will not be increased by your effort and neither will it get reduced. (Targhebo Tarheeb, Zade Raah 11)
- With reference to five verses of holy Quran (65:2-3), which we described in chapter of "Few verses, which can reduce your worries" and above-mentioned Ahadith Shareefs, many scholars and people concluded that if you have strong Tawakkal, then even by sitting like monks and doing nothing for earning Allah will fulfill your needs. Let us see how true this belief is.
- Let us see how Prophet Muhammad (ﷺ) had Tawakkal on Allah. We will study his Tawakkal at the time of migration to Madinah.
- When people of Makkah firmly decided to assassinate Prophet Muhammad (ﷺ), he (ﷺ) got permission from Allah to migrate to Madinah.

While migrating, he took all possible precautions for his safe departure from Makkah and a safe arrival in Madinah.

His precautions include:

- (1) Planning the migration secretly. (2) Leaving when least expected (at night). (3) Asking Hazrat Ali (r.a.) to sleep in his bed so that his departure is not noticed. (4) Arranging survival provisions (food) for three days of hiding and seven days of travel. (5) Arranging a faithful guide. (6) Arranging camels to be brought only when leaving the hiding place (on third day). (7) Selection of route least traveled (so no one can chase him).

When he had done whatever was possible as a human being, then he placed trust in Allah and was never worried about the consequences, even when everything seems to fall apart (fail). It was the remarkable demonstration of his Tawakkal, when enemies reached at the mouth of the Thawr cave and Hazrat Abu Bakr (r.a.) became worried, Prophet

Muhammad (ﷺ) calmly assured him, "Do not worry, Allah is with us."

From the example of Prophet Muhammad (ﷺ) we conclude that first we have to do our duty in the best way and then only we can have Tawakkal on Allah.

- No doubt, Allah provides sustenance (food) to every bird, but do you know what birds have to do to receive that free food package?
 1. They sleep early even in most busy and illuminated parts of city and get up early morning (about an hour before sunrise).
 2. According to holy Quran, they offer prayer to Allah. (Holy Quran 17:44)
 3. They reach to places where there is chance of getting food, as early as possible.
 4. In rough and tough season, they migrate as far as 6000 km.
 5. They struggle to search for food throughout the day.
 6. They co-exist with peace and harmony in their flock.
 7. They don't cheat, deceive or exploit the fellow birds.
 8. They don't wish to sit comfortably at home or do what they wish to do, instead of searching for food.
- Before trusting Allah for free food package like birds, if human beings also do what the birds do, then not only will they receive free sustenance, but this world will also become heaven, but man is mean by nature. He wants only the cream without taking trouble of churning the curd.
- While going for Hajj, people of Yemen never carried food materials, with the belief that Allah would feed them (as He fed the birds), but in Makkah they begged for food. Allah disliked this tradition and revealed following verse:

"And take provision (food material) along with you for the journey of Hajj and the the benefit of taking provision with you is that you will remain righteous. So fear Me, O men of understanding!" (Holy Quran 2:197)
- According to Hazrat Auf bin Malik (r.a.), once two Muslims had some dispute and Prophet Muhammad (ﷺ) gave judgment against one of them. One who lost the case, bemoaned his sorrow, but Prophet Muhammad (ﷺ) said, "Allah curses (dislikes) those who don't take necessary action on time." Hence always handle your matters wisely and after that if you suffer then you can recite Hasbiyallaahu wa ni'ama wakeel. (Abu Dawood, Muntakhab Abwaab Pg. 72)



How to get charged?

- I wish to work hard, but I cannot do so, as I get tired or I procrastinate or postpone my work for the next day.
- I mentally remain nervous, tired, depressed, worried, hopeless and exhausted. What should I do to get charged?
- Above condition is natural and common, because there are many forces and powers in the universe which cause decay and destruction of human beings. To remain protected and prosperous, you have to harness, absorb or generate divine energy in you.
- By following method, you can absorb or generate divine energy in you, which will give you strength to work from morning to evening, without getting tired.

Charging method

- According to Abdullah bin Umar (r.a.), Hazrat Muhammad (ﷺ) said that the verse: "Subhaan Allaahi wa bi hamdihee" (which means Allah is free from all defects, and all praises are for Him) is the prayer of every creature of this universe, and by the blessings of this verse, which they get after reciting, all creatures of the universe get their daily food. Every creature recites the praise of Allah, but human being cannot understand it.

(Nasai, Hakeem, Targheeb, Bazzar)

So every creature of universe: that is stars, sun, moon, earth, air, mountains, rivers and angels etc. get their food after reciting praise of Allah, but we don't see that which they should excrete after consuming it.

It is because their food is in energy form and not material form. So angels and things, which we consider as non-living, don't eat food, but when they feel hungry, they recite praise of Allah and get energized.

- So, praise of Allah, divine verses and supplications generate energy in body and soul.
- But the priest community continues to recite verses of holy Quran. Why don't they become dynamic?
- Fire could be generated from wood. I have seen a person generating fire by rubbing two pieces of wood within 60 seconds, but I cannot do this even in sixty minutes. Generating fire by wood requires some

technique. Similarly generating energy by prayers also requires some technique, which are as follow:

- First requirement to generate energy by prayer is to concentrate on what we are reciting. We should understand the meanings of sentences or verses, which we are reciting, and with emotion of respect and humility, we have to pronounce it.
- Close your eyes and face Kaaba Shareef (Makkah).
- Allah sees everything and knows what you are thinking or reciting. Remember this fact and pronounce or recite verses with an assumption that you are directly addressing Allah.
- Take a deep breath, hold you breath and release it slowly while reciting verses or praises of Allah.
- Taking a deep breath and releasing breath slowly with closed eyes; full concentration toward Allah and facing Kaaba Shareef is very important to get energized.
- You may recite many small verses while releasing one breath. Or you may release many breaths while reciting one long verse. It is not important.
- While reciting Surah Hamd (Chapter 1 of holy Quran) and Durood Shareef, in your imagination raise your hands for supplication facing Kaaba Shareef then recite (don't raise them practically).

Whenever you prepare for prayer, first recite

1. "Aoozu Billaahi Minash Shaitaanir Rajeem",

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

"I seek protection of Allah from Satan who is rejected one." (Holy Quran 16:98)

2. Then say, "Bismillaahir Rahmaannir Raheem"

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

"I begin with the name of Allah, Most Gracious, Most Merciful" (Holy Quran 1:1)

3. Then say, "Rabbe Aoozubikamin Hamzaatish Shaitaan. Wa Aoozu bika Rabbi Anyyah Zuroon."

رَبِّ أَعُوذُ بِكَ مِنْ هَمَزَاتِ الشَّيْطَانِ وَأَعُوذُ بِكَ رَبِّ أَنْ يَحْضُرُونِ

"My Lord! I seek refuge in You from the incitements (distraction) of devil and seek refuge in You. O my Lord! Lest they be present with me. (they should not come near me)." (Holy Quran 23:97-98)

By reciting above three sentences or verses, your

mind will not get distracted by unwanted thoughts. Otherwise because of unwanted thoughts, you will not be able to concentrate fully.

- For earning good amount of wealth and prosperity, perform Sunnat Namaaz at home and farz Namaaz at Mosque in Morning Prayer. After Fajr Namaaz, remain seated in the Mosque. Sit in a comfortable posture, close you eyes and take a deep breath and release it slowly, and recite the following verses in this sequence:
 1. 51 times Durood Shareef.
 2. 100 times: "Subhaan Allaahi wa bi hamdihee. Subhaan Allaahill Azeem.
 سُبْحَانَ اللَّهِ وَبِحَمْدِهِ سُبْحَانَ اللَّهِ الْعَظِيمِ
 That means, "All praises are for Allah, and He is great."
 3. 100 times "La hawla walaa quwwata illa billaahil ali Yil Azeem"
 لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ الْعَلِيِّ الْعَظِيمِ
 That means, "No one can protect himself from sin and do good without help of Allah, Who is great."
 4. 41 times Surah Hamd. (Chapter 1)
 5. 51 times Durood Shareef.
- Then perform Ishraq Namaaz and then proceed to your house (don't keep or wear any leather article while reciting the above and keep your back straight).
- You have to recite 100 times: Istigfar
 According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, I repent to Allah seventy times a day." (Bukhari Urdu 2017)
 I recite it while walking from my home to the Mosque. You may decide to recite it according to your convenience. (I recite Istigfar while walking only to save time.)
- Perform all Namaaz on time. Try to remain clean (in Wuzu), and avoid committing any sin.
- If you perform the above-mentioned prayer regularly, you will remain energetic the whole day, think constructively and work productively. This divine energy also cures back-pain, high blood pressure, depression and many types of diseases.

Why we cannot concentrate?

- If you find it difficult to concentrate, first check if you have not removed unwanted hair since more than 15 days, then remove them. Even after that if you are unable to concentrate, remove all Taveez and rings etc from your body. Wear a white simple

cloth. Even after taking so much precaution you are not able to concentrate, think upon your lifestyle. You might be making some mistakes, which you are not aware of. People generally make three types of mistakes in their lifestyle:

- (a) They consume Haraam (illegal) income.
- (b) They neglect most of Farz prayers. If out of five you perform only one or two and expect to get energized, it may not happen.
- (c) Sometime a person remain continuously under wrath of Allah due to insulting and neglecting parents, holy scriptures or because of keeping a dog, a photograph or instruments of music at home etc. In such a condition also, concentration in prayer is very difficult.

Evil Eye (Nazar Lagna)

- According to Hazrat Hasan Basri (r.a.), "If you feel evil eye (Nazar Lagna), recite verses 51-52, of Chapter 68, forty one times and blow on you chest. (it is as follows:) (Tibbe Nabvi Pg. 127)
 "Wa inyakadullazina kafaru layuz liqoonaka bi absaarihim lamma sami-uz zikra wa yaqooloona innahu lamajnoon. (Pause here and then proceed.). Wamaa huwa illaa zikrul lil aalameen."

وَإِنْ يَكَادُ الَّذِينَ كَفَرُوا لَيُزْلِقُونَكَ بِأَبْصَارِهِمْ
 لِنَأْسِمُعُوا الذِّكْرَ وَيَقُولُونَ إِنَّهُ لَمَجْنُونٌ ﴿٥١﴾
 وَمَا هُوَ إِلَّا ذِكْرٌ لِلْعَالَمِينَ ﴿٥٢﴾

(Must Stop here, then proceed.)

"And indeed, those who disbelieve would almost make you slip with their eyes (i.e., looks). When they hear the message, and they say, "Indeed, he is mad." But it (holy Quran) is not except a reminder to the worlds." (Holy Quran 68:51-52)

Sometimes I recite it 100 times for total relief.

If you think that because of your evil eye (Nazar lagne se) your children and good things are getting affected, recite the following verses to save them from yourself. (Tibbe Nabvi Pg. 127)

"Allaahumma Baarik Alaih"

Means: O Allah, bless him. اللَّهُمَّ بَارِكْ عَلَيْهِ

How to wake-up fresh and energetic in the morning?

- If you get tired due to physical work and in the morning feel weakness and lethargy, make Wuzu before going to bed and recite:

Subhaanallaah (33 times)

(Allah is free from all defects) سُبْحَانَ اللَّهِ

Al-Hamdu lillaah (33 times)

(All praise are for Allah), and الْحَمْدُ لِلَّهِ

Allaahu Akbar (34 times)
(Allah is great), **اللَّهُ أَكْبَرُ**

And blow on your whole body. In the morning you will get up absolutely fresh. This is called Tasbeeh Fatima.

According to Hazrat Ali (r.a.), Hazrat Fatima (r.a.) used to get exhausted grinding wheat by hand, filling water on shoulder from well etc., hence she asked her father Prophet Muhammad (ﷺ) for a servant, but instead the Prophet (ﷺ) taught her this Tasbeeh. It works wonders and makes you very much fresh and energetic. (Muttafiq Alaih, Hadees Nabvi 97)

How to cure Witchcraft?

- If you doubt someone is doing witchcraft on you, then:
 1. First recite Durood Shareef 7 times.
 2. Then Surah Falaq (Chapter 113) 11 times.
 3. Then Surah Naas (Chapter 114) 11 times.
 4. Then recite Durood Shareef 7 times.

Then blow on your hand and pass it over your body. Repeat this every morning before prayer and by evening you will be free from all kinds of witchcraft.

Medical tips for getting charged

- If even after performing prayer as described above, you remain nervous, lethargic and exhausted, there may be some physical problem with you.

There are mainly five problems, because of which a person remain exhausted.

 1. Deficiency of Vitamin B-complex: To reduce this deficiency, take one capsule/tablet of vitamin B-complex (Cap. Becosule) after dinner for 10 days.
 2. Unbalanced diet: If you are not getting a balanced diet, then also you will remain exhausted. Eat one apple in the morning, a banana and five dates at lunch and two spoonfuls honey after dinner along with your daily food to get energized.
 3. Deficiency of Iron (lack of hemoglobin): Because of this deficiency a person get tired quickly, sleeps too much and feels general weakness. Eat regularly apple, carrot, tomato, beetroot (Chukandar), Gram (Chana), Molasses (raw sugar), green vegetables and consult your family doctor.
 4. Depression: If you think negative for a long time, ultimately you will suffer depression. For curing it, recite "And whosoever fears Allāh and keeps his duty to Him, He will make a way for him to get out (from every difficulty)." (Holy Quran 65:2)

Recite that meaning of this verse in your mother

language and have firm belief in it. Within a few days you will feel peace and positive thoughts and your depression will go away.

5. Last reason of remaining exhausted is relaxed, comfortable and a boring lifestyle. Prophet Muhammad (ﷺ) advised his companions not to spend a luxurious life. (Refer chapter on "Spiritual drawbacks of wealth" for details.) Hence get up early in the morning, walk or run five miles and consult your seniors and well-wishers about how to meet challenges in life.

Practice auto-suggestion to develop a burning desire to succeed in life.

Travel to holy places, such as Makkah, Madinah, as Umrah and Hajj increases wealth.

Or travel to other cities to see business exhibitions; it will increase your knowledge.

Or travel to other places to meet your successful relatives, from whom you can learn something in business or at least get motivated to achieve same higher success as them.

Hence struggle spiritually and physically to get charged and then you will enjoy working 9 to 9 without getting tired or exhausted; and after 9 in the evening also, you will have sufficient energy to enjoy your personal life.

Useful advice

- Zamzam water is a miracle cure. According to Hadees, whatever supplication (Dua) you do while drinking it will be fulfilled. According to Hazrat Ibne Abbas (r.a.), Prophet Muhammad (ﷺ) has asked us to recite the following supplication while drinking Zamzam water. (Tibbe Nabvi Pg. 97, Hisne Haseen)

"Allaah humma inni as-aluka ilman naafiaa, wa rizqan waasiaa, wa shifaa u-min kulli daa."

اللَّهُمَّ إِنِّي أَسْأَلُكَ عِلْمًا نَافِعًا، وَرِزْقًا وَاسِعًا وَشِفَاءً مِنْ كُلِّ دَاءٍ.

"O Allah! Bless me with beneficial knowledge, bless me with prosperity and protect me from all diseases."

If you get Zamzam water then drink few drops daily and recite above mentioned supplication.

By doing so, your health and wealth problems are bound to be solved.



SECTION - VI

Few important topics related to wealth

1. Factors reducing prosperity.
2. Why Muslims are poor?
3. How to get out of debt trap?
4. Spiritual drawbacks of Wealth.
5. To God human being are more important than wealth.
6. How to become beloved of Allah.
7. Few verses which can reduce your worries.
8. How to remain happy in life.

Factors reducing prosperity

Following factors reduce prosperity:

- 1) Lack of Education
- 2) Consuming illegal money
- 3) Neglecting prayer
- 4) Ungratefulness
- 5) Wrong deed/committing sin
- 6) Getting cursed
- 7) Sleeping till sunrise
- 8) Miscellaneous reasons

Explanation of above mentioned eight factors are as follows:

Importance of Education

The importance of education is basically for two reasons:

- Training of a human mind is not complete without education.
Education makes man a right thinker. It tells man in which direction he has to think and how to make the right decision.
- The second reason for the importance of education is that only after acquiring knowledge (education), man is able to receive information from the surrounding world. (For example only graduated in commerce can understand advance accountancy techniques.)
Hence education makes it easy for man to acquaint himself with past history and receive all necessary information and knowledge required in present era.
Without education, man is as those in a closed room with closed windows. With education, man finds himself in a room with all its window open to the outside world.
- In all respects, education is an important factor that helps in bringing about various positive changes to ourselves as human beings and also to the society.
- In present era, basis of all achievement in the world is education. Hence new generation must get educated and become valuable resources to our community and country.
- Without education, in general, a person adopts those low grade professions, which do not yield sufficient money, by which he can fulfill all his needs and send his children for higher education. So it

becomes a vicious cycle and that uneducated person or family keeps on sinking deep into poverty.

Illegal Money

1. Summary of Hadees is that when a person during a long journey gets trapped in some problems, he pleads to Allah with extreme humility, such as scattered hair, dirty clothes; he raises his hands and says: O Allah! O Allah! O Allah! Please help me. But Allah does not answer his plea; because his food was illegal (Haraam) or his clothes were illegal etc.
(Muslim, Mariful Hadees Vol. 7 Pg. 76)
2. Prophet Muhammad said that if your clothes cost 10 Dirhams and out of 10 even if one Dirham is illegal, Allah will not accept your prayers till you continue to wear it. (Ahmad)
3. Prophet Muhammad said that if a person eats even one mouthful food of illegal (Haram) money, Allah does not accept any of his prayer for next forty days.
(Targheeb, Hadees No. 2484)
4. If a person continuously consumes food purchased with Haram money (earned from Haram property or business), do you think his prayer will be accepted by Allah? No. Such a person will always be surrounded by problems, sickness, harassment and bad financial conditions. A majority of Muslims suffer from this type of punishment.
5. Money becomes illegal when it is earned against commandments of Allah and instructions of Prophet Muhammad. We have discussed it in detail in chapter of "What should our business principles be?" We are revising some points again as follows:
6. Holy Quran says, "When Allah reduces the wealth of a person, he says: My Allah has humiliated me. But it is not true. (The reason of your humiliation is your own deed, such as:)
You do not show concern for an orphan,
You do not encourage feeding the poor,
You usurp hereditary properties unlawfully,
You love wealth too much." (Holy Quran 89:16-20)

Explanation:

- Allah has taken responsibility of feeding His every creature in this universe. Suppose both the parents of a child die in an accident or a lady becomes a widow at very old age and she is without any source of income. How will Allah fulfill His responsibility of

feeding such orphan and widow? Angles will not descend from the sky with food parcels. Allah will feed them through their neighbor and society members. Allah will increase the income of neighbors and society members, and it is compulsory responsibility of neighbors and society members to feed orphans, widows and the poor people of society.

Prophet Muhammad said that Allah gives you prosperity, because of the poor people of the society.

(Ahmad, Abu Dawood, Tirmizi, Tarjumane Hadees 231)

Those who do not donate any money to orphans and poor people of society are cheaters and thieves who steal money, which Allah has sent for orphans and poor people.

Allah doesn't bless thieves and cheaters; they will always remain poor and cursed.

- Allah has declared and fixed the right of woman in property. While dividing a property, mother, sister and daughter should get their share.

In India, according to tradition, property is only divided among the sons. Law of Allah doesn't change with tradition. It is fixed and will remain valid till Judgment Day.

If share of the property of mother, sister and daughter is not given to them, income generated from these properties will be illegal or Haraam and whoever will consume it will remain poor.

7. Prophet Muhammad has prohibited selling goods you cannot guarantee. (Ibne Majah 2265)

He has prohibited selling duplicate, inferior and stolen goods. (Ibne Majah 2220)

He has prohibited selling of fruits and farm products, before their quantity and quality become clear.

(Ibne Majah 2265)

He has prohibited cheating and taking excess profit from the buyer. (Ibne Majah 2303)

Prophet Muhammad has cursed all those who give as well as take bribes.

(Abu Dawood, Tarjumanul Hadees No. 299)

Money generated from such prohibited sources is absolutely illegal.

8. Holy Quran says, "Allah diminishes interest money."

(Holy Quran 2:276)

Prophet Muhammad has cursed all those who get involved in transactions of interest, such as:

1. One who take interest
2. One who gives it
3. Agent, who arranges loan involving interest
4. One who records the account of loan and interest.

(Tirmizi, Muslim)

Such cursed person will always remain in financial

problems. Money generated by interest money transaction is illegal.

9. Allah says in holy Quran, "It is I who gives poverty and prosperity." (Holy Quran 53:48)

So if Allah gives you poverty, who can make you prosperous?

Hence whatever business you do and whatever your business turnover may be. If you earn illegal and punishable money, only poverty will be your destiny. As 95% of people usurp the hereditary property of their sisters, hence after illiteracy, this illegal money is the second major cause of the poverty of Muslim community.

Neglecting prayers

- Allah says in holy Quran, "Woe (destruction) is for those who neglect their prayer." (Holy Quran 107:4-5)

- Allah further said in holy Quran, "I (Allah) have created human being and Jinn for My worship. I (Allah) neither ask them to feed My other creatures, nor I ask them to feed Me. (On the contrary) I feed everyone. Allah is greatest and most powerful."

(Holy Quran 52:56-58)

Allah also said through His last messenger, Prophet Muhammad, "My slaves, remain engaged in My worship and I will keep you comfortable and prosperous and fill your heart with generosity, but if you ignore my worship, I will always keep your hand engaged and will never end your miseries."

(Ibne Majah 410)

- Greed and lust reduces blessings in wealth
According to Hakeem bin Hizam (r.a.), Prophet Muhammad (pbuh) said, "Wealth is fascinating, whoever will earn it with honor and a generous heart will feel blessing (improvement, progress or increase) in his wealth and those who earn it by lust and impatience will not have blessing in his wealth."
(Bukhari, Muslim, Tirmizi, Tarjumane Hadees Vol. 1, Pg. 50)

- Worries of the world

According to Hazrat Anas bin Malik (r.a.), Prophet Muhammad (ﷺ) said, "For those who are worried about life after death, Allah blesses them with generosity, solves their problems, gives them peace of mind and the world approaches them humbly. (The wealth, which is written in his destiny, comes to him humbly. For example, a patient requests a pious doctor for treatment and pays his fees with thanks.)

And one who is only worried about financial prosperity, Allah imposes (feeling of) poverty on him, his life becomes complicated, he loses peace of heart and soul and earns only that which was written

in his destiny." (Tirmizi, Tarjuman Hadees Vol. 1, Pg. 52)

- I analyzed the number of people who pray in Mosque and my findings are as follows:
 1. Approximately 5% Muslims pray five times a day.
 2. Approximately 90% Muslims pray a week, only on Fridays.
 3. Approximately 5% Muslims pray thrice a year (that is Al-Wida or last Friday of Ramazan, Ramazan Eid and Bakri Eid).

So in general 95% Muslims neglect their daily prayers, hence 95% Muslims are either poor, indebted or making losses in business, are unsettled or unemployed etc., and this is the third major cause of poverty of the Muslim community.

Neglecting daily prayers is bound to attract miseries. It is a divine law, which cannot change. To prosper, give priority to prayer.

Ungratefulness

- Allah says in holy Quran, "Express your thanks to Me for what I have blessed you. In return, I will bless you more. If you deny, indeed my punishment is severe." (Holy Quran 14:7)
- Allah says in holy Quran, "Don't spend wastefully; surely those who spend wastefully are brothers of Devil. And Devil is ungrateful to Allah." (Holy Quran 17:26)
- Suppose I presented you with a costly and beautiful handkerchief on your birthday. You took it, cleaned your nose and dumped it in the dustbin right before my eyes. Just imagine how I would feel?
I will swear not to give you even a single tissue paper, even if you request me.
- Allah gifted you health, wealth and free time. If you spend them for disobeying Allah, then after losing them, I swear, you will not get them again even if you plead to Allah for it.

Committing Sins

- Allah says in holy Quran, "He who is a greedy, miser and considers himself to be self-sufficient and considers truth (commandment of Allah) as false. (Then) We will indeed make smooth for him the path of misery (evil)." (Holy Quran 92:8-10)
- Holy Quran says, "Allah does not correct (improve) the condition of wrong doers." (Holy Quran 10:81)
- Three persons will always remain poor:
 1. Disobedient child of his parents.
 2. Adulterous wife.

3. Those who trouble their neighbors.

(Aasan Rizq, Nafae Khalaq)

- Prophet Muhammad (pbuh) said, "No doubt, because of sin, blessing (Roze) is taken away from human beings." (Ibne Majah, Musnad Ahmad 21881, Muntakhab Abwaab 933)
- There are many verses in holy Quran, which say: Disobedience of Allah will be humiliated in this world as well as in the life after death.
So avoid sin as far as possible to prosper.

Curse

Neither curse anyone, nor receive curse from anyone and avoid visiting cursed places.

- According to Hazrat Jabir (r.a.), Prophet Muhammad said, "Do not curse your possession (your worker, your business etc.) and your children for death. If you do so, you may lose your prosperity." (Muslim, Muntakhab Abwaab 380)
- Prophet Muhammad said, "Don't get cursed by poor as their plea directly reaches to Allah." (Tirmizi, Muntakhab Abwaab 398)
- Whenever Prophet Muhammad passed through places of cursed or punished civilizations, he put a veil on his face and recited verses of holy Quran and pass through quickly.
- Every individual radiates vibration and influence. When we meet pious people, we get noble thoughts and emotion in our heart and when we meet criminals and cursed persons, we feel negative emotions in our heart.
Dominant thoughts convert into reality, hence we should avoid friendship and company of all those, whose deeds and character attracts poverty and curse of Allah.

Sleeping in morning

- It is narrated by Hazrat Amr bin Usman bin Affan (r.a.) that, Prophet Muhammad said, "Sleeping in the morning reduces Roze (daily bread, livelihood, money, wealth)." It is prohibited to sleep after Morning Prayer till sunrise without any genuine reason. (Musnad Ahmad, Vol. 1, Pg. 73)
- Hazrat Fatima (r.a.) says, once I was sleeping in morning, when (my father) messenger of Allah passed by. He woke me up, and said, "My beloved daughter, stand up and collect your Roze (daily bread) from Allah. Don't be irresponsible (Ghafil). Allah distributes Roze between dawn and sunrise

to His creatures." (Baihaqi)

- Imam Bukhari has written following philosophies in Adabil Mufarrad: sleeping in early hours of day is bad manner, after lunch a habit and in the evening, foolishness. (Irshade Nabvi ki Roshni main 1242)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad said: Hell is covered with enjoyment and pleasure, and Paradise is covered with hardships and sacrifices.
(Bukhari, Muslim, Tirmizi, Tarjumane Hadees Vol. VI, Pg. 55)
- Getting up early in the morning is a difficult task, but you have to sacrifice your pleasure to earn wealth (Roze) as well as Paradise.
- According to Sakhrat Gambee (r.a.), Prophet Muhammad said, "Allah has kept timing for distribution of blessing (wealth and prosperity) for my followers in early morning."
(Abu Dawood 350, Chapter "Beginning of journey")
- Prophet Muhammad has not only instructed his companions to get up early in the morning and perform prayers, but due to blessing at early hours of the day, he also advised them to begin business activities early. One of his companions says: Due to starting business at early hours of the day, I got so much profit that people were surprised at me.
- Majority of Muslims sleep long after sunrise and this is also one of the reasons of their financial problems.

Miscellaneous reasons of poverty

- According to Hazrat Ayesha (r.a.), Prophet Muhammad said, "The wealth from which alms (Zakaat) are not paid, and of the compulsory alms (Zakaat) remain mixed in wealth (remain unpaid), it destroys the complete wealth."
(Mishkaat, Safeena Najaat 60)
- According to Hazrat Abu Hurairah (r.a.) Prophet Muhammad said, "If a person takes a loan with sincere intention to pay it, and if due to any reason he is unable to repay, Allah will pay it back on his behalf, but if a person takes a loan with intention of not repaying it, because of his wrong intention, Allah will destroy him." (Bukhari, Safeena Najaat 199)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad said, "Allah says, as long as two partners of a business don't cheat each other, I remain their third partner (business prospers and progresses due to blessings of Allah), but when one partner cheats another, I separate from them and the Devil joins them. (That means I stop My blessings from them and Devil leads their business to destruction.)
(Abu Dawood, Safeena Najaat 212)

- According to Hazrat Wasla (r.a.), Prophet Muhammad said, "Don't get pleased because someone is suffering. If you do so, Allah may solve his problem and you may get involved in sufferings."
(Tirmizi, Safeena Najaat 238)
- According to Bahez bin Hakeem (r.a.), Prophet Muhammad said, "Destruction for those who lie just as joke (to please someone). Destruction is for them. Destruction is for them. (Tirmizi, Safeena Najaat 245)
- According to Hazrat Shareed Salmaas (r.a.) Prophet Muhammad said, "The indebted person, who can pay back his loan, but doesn't, it is legal to humiliate and punish him." (Abu Dawood, Safeena Najaat 196)
- According to Hazrat Abdullah bin Masood (r.a.), Prophet Muhammad said, "Shaitan comes in a human form and brings a news. When people disperse, some of them say: "A person I recognize, but don't know his name said so and so." (Muslim, Safeena Najaat 264)

In this statement, Prophet Muhammad has warned that even if we hear news by our own ear, then also we should check the credibility of the person who is spreading rumors, because it may lead to disastrous consequences.

Don't spread rumors. If it causes riots you will be cursed and accursed persons don't prosper.

Some more reasons of poverty

- Teachings from Book of Wisdom
According to the famous book of Nafae Khalaiq and the book written by Sufee Abdur Rahman entitled Aasaan Rizq, following factors reduce prosperity:

- Attitude and thoughts which brings poverty
 1. Having emotion of greed and lust.
 2. Not having faith on destiny.
 3. Neglecting teachings of Islam

- Behaviors which attract poverty

Conditions related to uncleanliness of house

1. Cobwebs in house (uncleanliness of house).
2. Keeping garbage in house.
3. Not picking up eatable items from ground (to dispose off respectfully).
4. Washing hands at the entrance of home (dirty entrance of house)
5. Not cleaning utensils.
6. Stepping over pen/pencils (even broken or scrap pen/pencils). (Insulting material related to knowledge.)
7. Not lighting lamps after sunset.
8. Sweeping the house with cloth (used for wearing).

- Conditions related to uncleanliness of body

1. Drinking water from the broken edge of container. (Cracks in utensils may contain unhygienic (Naapaak) material that can contaminate water).
2. Eating rotten food.
3. Trimming hair under armpits and below the navel with scissors. (They should be shaved-off completely).
4. Looking at the bottom (sole) of shoes.
5. Cleaning hands and face with shirt (cloth worn on body).
6. Eating food without cleaning hands.
7. Purchasing food items from beggars.
8. Biting nails
9. Eating food without cleaning mouth in unhygienic condition (naapaak condition).
10. Walking barefoot in the market place (dirty place).

- Wrong lifestyle

1. Sleeping just before and after sunset.
2. Sleeping after sunrise
3. Too much sleeping.
4. Not respecting eatable items (food products)
5. Combing hair in the standing position.
6. Talking while urinating. (Troubling angels)
7. Troubling others in pride of wealth.
8. Stitching cloths in worn condition.
9. Spending wastefully.
10. Urinating in naked condition.

- Non-Islamic life style

1. Taking false oaths.
2. Retuning a beggar empty-handed particularly after sunset.
3. Degrading (insulting) religious books.
4. Not respecting teachers.
5. Insulting and troubling parents
6. Having stealing habits.
7. Illicit sexual relations.
8. Insulting relatives.
9. Wearing trousers in standing position. (Against Hadees)
10. Meeting people with bitter (unfriendly) manner.
11. Adopting lying habits.
12. Not respecting guests and children.
13. Calling parents by name.
14. Staring at opposite sex at work place.
15. Keeping dog, wine, photograph or painting in house.
16. Playing music and having music instruments in house.
17. Forgetting verses of holy Quran after memorizing them.
18. Not performing Namaaz on time.
19. Talking about worldly matters while doing Wuzu (ablution).
20. Making Wuzu at the place of urination.
21. Immediately coming out from Mosque after Namaaz of Fajr.
22. Postponing Sajdah (prostration) after reciting the holy Quran.
23. Touching holy Quran without Wuzu.

- Prophet Muhammad said cleanliness is half of religion (faith or Eiman). From above facts it seems that cleanliness drastically affects prosperity too. An unhygienic, dirty and filthy person neither could be religious nor prosperous.



Why Muslims are Poor?

- 300 years ago in India, Marwadi, Gujarati and Muslims were dominating trade, but slowly as time changed, Gujarati and Marwadis changed themselves according to the changing era. Traders became manufacturers. They established all types of industries with latest technology and remained dominant.
- Religiously educated Brahmins got highly educated in science and commerce and became rulers of India. But due to various reasons Muslims did not change with the times. Neither they got educated nor improved their industries; hence they got totally phased out from race of prosperity.

Why Muslims did not change?

1. Prophet Muhammad (ﷺ) said: When you inherit something good, you should take care to protect it.
(Ibne Majah 2223)
That means if you inherit business or property, try to expand or at least keep it intact; or if you inherit knowledge, pass it on to new generation etc.
2. Islamic scholar and philosopher, Imam Ghazzali (r.a.) wrote in his book *Ahyaul Uloom* that Prophet Muhammad (ﷺ) said, "Get educated, even if you have to travel to China for it."
3. Only few Muslims visionaries took lesson from teachings of Prophet Muhammad (ﷺ), but the whole Muslim community preferred to remain ignorant or even opposed it. Hence, they did not change and thus became the most backward community in India.
4. Sir Sayyid Ahmad Khan, Haji Saboo Siddiq and Nawab Mir Usman Ali Khan (of Hyderabad) etc. established universities and colleges. Maulana Qasim Nanotwi (r.a.) and others established Darul Uloom; but these were only few visionaries who were concerned about the future of Muslims. In general, the complete Muslim community lacks intellectual leadership, hence Muslims remain like a scattered herd without a shepherd.

What kind of education did Prophet Muhammad (ﷺ) ask Muslims to get?

1. After Ghazwa Badr, prisoners were asked to pay money for their freedom, but some prisoners and their family members did not have any money to pay

the ransom. Prophet Muhammad (ﷺ) asked such prisoners to teach Muslim children and that they will be freed after educating them.

Those prisoners were enemies of Islam. So what kind of knowledge could they teach to Muslim children? Of course it was not religious knowledge. It was reading, writing, mathematics, history and science etc. of that era, which every human beings need in his daily life.

This also proves that every knowledge, which helps a child to spend a respected and prosperous life is his birth-right and which he must get.

2. Tohra was originally in Hebrew language. Many times Jews consulted Prophet Muhammad (ﷺ) to solve their disputes. And after getting judgment or solution from the Prophet, just to confuse or misguide Muslims, argued the judgment of Prophet Muhammad (ﷺ) giving wrong reference of Tohra. Neither Tohra could be wrong nor Prophet Muhammad (ﷺ). Hence not to get confused or fooled by Jews with reference to Tohra, Prophet Muhammad (ﷺ) asked Zaid bin Saabit (r.a.) to learn Hebrew language (to understand Tohra correctly) and he learnt and became expert in Hebrew within very short period of time.

This incident proves that according to the situation of time, we should have all the knowledge, technology or science by which we can avoid dominance of others.

3. Hazrat Ayesha was a born Muslim. That means at the time of her birth, both her parents were Muslim. One third of Islamic law depends on statements of Hazrat Ayesha (r.a.). She was extremely intelligent and a scholar of various subjects, some of which were not related to Islamic teachings; such as she was an expert of human history. Expert of human history knows family tree of every family or community of society. That means she could tell the detail of 10 to 20 generation of tribe or a person in (Makkah) and Madinah city. This knowledge or science was very important in ancient time.

Because of this science we know the names of all the forefathers of Hazrat Muhammad (ﷺ) up to Hazrat Ibrahim (a.s.).

This science has nothing to do with Islamic

teaching, but she was expert of it.

Hence any science, technology and knowledge, which is important in this era and not against Islamic teachings, Muslims should learn it sincerely.

4. Prophet Muhammad (ﷺ) asked Muslims to travel even up to China for education, because from 1000 BC to 1200 AD, China was hub of science and technology. Europe progressed only after 1200 AD. To convince you about their intellectual dominance, I am listing some of their inventions at the end of this chapter. The remaining more than 100 inventions you can read on internet (website).

5. Hazrat Abu Saeed Khudri (r.a.) narrated that Prophet Muhammad (ﷺ) said, "A believer is never satiated (get satisfied) with gainful knowledge. He goes on acquiring it till his death and entry into Paradise."

(Muntakhab Abwaab 243, Baihaqi)

According to this Hadees Shareef, those who got satisfied with their education and decided not to learn anymore should beware, as a Momin never stops learning.

6. According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Knowledge and wisdom (hikmat or danaai) is lost treasure of wise man (Haakim/Muslim), so wherever he finds it, he has more right to it."

(Tirmizi, Ibne Majah, Muntakhab Ahadees 205)

7. The first verse of holy Quran, which was revealed to Prophet Muhammad (ﷺ) says, 'Iqra' (Holy Quran 96:1) that means 'read'. Hence Islam begins with education.

Therefore Prophet Muhammad (ﷺ) has asked and expected Muslims to get highly educated in religion as well as in science and technology.

How important is religious knowledge?

- According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) said, "Religious education is compulsory for every Muslim (man and woman)."

(Ibne Majah, Muntakhab Ahadees 207)

To get religious knowledge is compulsory for every Muslim. It is not optional or at ones wish. If a person knows that cheating is a sin and then commits it, he will get one punishment. But without religious knowledge, if a person doesn't know that cheating is a sin, and commits it, he will get double punishment. Extra punishment will be for not acquiring religious knowledge, which was compulsory for him.

Last option

- According to Sachar Commission, economical

condition of Muslims is lower than people of the scheduled castes. If Muslims want to come out from ditch of poverty, education is one of the best options and it is according to teachings of Prophet Muhammad (ﷺ) also.

So first and basic cause of poverty in Muslims is ignorance and illiteracy, and solution is education.

From where to begin the journey of prosperity?

1. According to Hazrat Ibne Abbas, Prophet Muhammad (ﷺ) in his last journey of Hajj said, "I am leaving behind two things among you. If you hold them firmly, you will never get misguided. First thing is holy Quran; second is my way of life.

(Khutba Wida, Bukhari)

2. Holy Quran and sayings of Prophet Muhammad (ﷺ) teach us how to progress financially and spiritually. If we follow them sincerely, we will surely progress. This book also has been written to guide you how to prosper the Islamic way. Out of many, some teachings to develop a prosperous community are as follows:

3. According to Hazrat Haaris Shaary (r.a.), Hazrat Muhammad (ﷺ):

(To become a successful nation)

- a) Become one group.
- b) Listen to your leader.
- c) Obey your leader.
- d) Migrate (change your place, your habits, your way of living if you find it difficult to follow right path.)
- e) Struggle for noble cause of Allah.

(Mishkaat, Ahmad, Tirmizi, Zade Raah 188)

4. According to Abu Umama (r.a.), Hazrat Muhammad (ﷺ) said, "Even if you are right, then also if you don't argue with others (who are wrong), I guarantee you a house near Paradise. If you don't lie even in fun, I guarantee you a house inside heaven. For those who adopt the best character, I guarantee a house at best location in heaven."

(Abu Dawood, Hadees Nabvi 353)

Prophet Muhammad (ﷺ) said, "Those who are right, then also dont fight (to have peace and harmony in society), then a house will be constructed for him in heaven." (Tirmizi-1993)

5. Allah says in holy Quran:

- "The believers are not, but brothers. So make peace (settle disputes) between your brothers and fear Allah, so that you may receive mercy."

(Holy Quran 49:10)

- "Do not dispute (with one another), otherwise you will lose courage." (Holy Quran 8:46)

- “Only you will be successful, if you are a true believer.” (Holy Quran 3:139)

Remember above mentioned verses of holy Quran and Hadees Shareef and try to follow them sincerely.

6. If you are Sunni, Deobandi, Ahle Hadees or whatever; if you think that only you are right, it is well and good. You keep on following it, but don't argue with others. It will only generate bitterness and weaken unity.

So Muslims should follow commandments of Allah and His messenger sincerely with peace and a positive attitude. They should become a united and strong group, and by helping each other, should struggle for 100% literacy and poverty free society. Problems of Muslims could not be solved by violence, or political favor of any political party.

Who can help Muslims?

No one can help Muslims because,

Allah says, “ Verily! Allāh will not change the (good) condition of a people as long as they do not change their state (of goodness) themselves (by committing sins and by being ungrateful and disobedient to Allāh). But when Allāh wills a people's punishment, there can be no turning back of it, and they will find besides Him no protector.” (Holy Quran 13:11)

That means Allah does not degrade the condition of any community unless people of that community degrade themselves. Similarly Allah may not improve the condition of that community unless they themselves struggle to improve it.

- According to Hazrat Abul Darda (r.a.), Prophet Muhammad (ﷺ) said, “Allah says, I am Allah, no one is eligible to be worshipped except Me. I am lord of kings and rulers. Heart of kings and rulers are in My hands. It is My practice that when people obeys My commandments, I fill hearts of rulers with love and affection of people. (So they struggle for peace and prosperity of people). And when people disobey My commandments, I fill heart of rulers with anger and hatred. Then they punish and torture people. Hence, don't spend your time cursing the rulers. Instead spend your time in My obedience and prayer, and in pleading to Me so that I may release and save you from cruelty of ruler.”

(Huliyatul Awliā Abu Naeem. Mariful Hadees Vol. 7, Pg. 247)

Muslims are the most degraded in the world; it is because of their misdeeds. They neglected commandments of Allah and teachings of Prophet Muhammad (ﷺ), so humiliation and misery dominated them. It is a punishment of Allah and without His wish (or permission) no one can help Muslims in their progress, prosperity and a

respectable status in the world.

Hence each Muslim has to turn to Allah and plead Him for help, and struggle for their improvement and if Allah wishes to improve condition of this community, then only anyone in world could help Muslims.

Hence consciousness and struggle for improvement has to emerge from within the Muslims first then only will Allah fulfill His commitment, which He made in holy Quran in following words:

“We bestow pious and comfortable life to the people (men and women) with noble deed and who believe in one Allah.” (Holy Quran 16:97)

- Why Muslims cannot struggle as a united community?

Answer is, because of destructive leadership.

What is destructive leadership?

Let us study it as follows:

Destructive Leadership

- Which community is maximum harassed, looted destroyed in world?

Muslims?

No.

It is Jews.

- Since last two thousand years, they have been constantly harassed, looted or terminated (may be due to their illegal activities), but not only they survived, they also become rulers of world.

(They rule America. America rules the world, hence indirectly they rule world.)

- What is Secret of their success?

According to my personal study and views, the secret of their success is because of following reasons:

1. Firm beliefs of their superiority
2. Foresight.
3. Better control of finance.
4. Unity among their community.

Explanation

1. Firm belief in their superiority

Jews believe that they are the chosen people of Allah. Even if they are punished in Hell, it will be only for 40 days, after which they have birthright to be in heaven. In world also, Allah has promised to make them rulers of vast territory, which includes Saudi Arabia and Iraq. This firm faith and positive hope of great success of future makes them optimistic, determined, brave and persistent even in case of constant or temporary failure.

2. Foresight: To rule the world they have got a written plan, which is called 'Protocol'. Their intellectuals have planned and written it, and remaining Jews follow it sincerely. According to the protocol, the path of their success passes over the dead bodies of innocent people, but for their own success, they don't mind killing and exploiting anyone in the world. (Protocol is a secret document; by mistake it was leaked out by a Jew woman. Very few people of the world knew about it. In India, Al-Rahman printers and publishers of Kolkata have published it in book form.)
3. Strength of Jews is in their control over finance. They give loans to the world since last two thousand years. Even after getting looted and destroyed often, they have retained their financial superiority. As on today they are lenders and the whole world is their borrower.
4. For success, Jews of the entire world are almost united and they struggle for strength and prosperity of their community and country, Israel.

How much Muslims possesses the four characteristic of Jews.

1. Firm belief of Superiority

- Allah says in holy Quran, "So do not become weak (against your enemy), nor be sad, and you will be superior (in victory) if you are indeed (true) believers." (Holy Quran 3:139)
- Allah has promised that, "Those among you who believe and do righteous and good deeds, Allah will certainly grant you succession (to the present ruler) in the land." (Holy Quran 24:55)
(That means: whoever will believe and follow the commandments of Allah, Allah will make him ruler of the world.)
- When such a promise was made to Jews in Tohra by Allah, they remembered and believed it even after 2500 year, but after Tohra, when Quran was revealed, and Allah repeated His promise to Muslim, majority of Muslims are not even aware of it.
- When a community is not even aware about the promise of Allah or doesn't have firm faith of success in the world, how can it remain hopeful, optimistic, determined, courageous and persistent to rule even itself?
- Every Muslim must know what is written in holy Quran, and then only will he know the promises of Allah and His commandments.

2. Foresight

- Leader and intellectuals play very important role in molding the mentality of the community. Muslims have no common supreme leader; hence priests could be considered as leaders. Islam does have a system by which common people can remain in touch with intellectuals and leaders, but unfortunately only few, real and genuine intellectuals are available in Muslims and majority of intellectuals and leaders are actually distracters.
- On Friday, priest delivers a speech for 30 to 45 minutes. And every male Muslim is bound to listen to him, but the priest who can boost morale and strengthen the faith of people, actually gives a dose of poison and distract them to the path of failure.
- Holy Quran says, "All Muslims are brothers of each other. Prophet Muhammad said, "Whoever will recite KALIMA will finally enter heaven; but every Friday, priest of almost every sect, insists that all Muslims are not brothers; on the contrary Muslims of other sects are enemies of Islam and all Muslims will not enter heaven unless and until they embrace their own sect (sect of preacher).
- When every Friday and on every occasion, common Muslims keep on receiving an injection of such poison, how can they remain foresighted and united? It is impossible!

Why the Priest community misleads people?

- According to Hazrat Anas (r.a.), Prophet Muhammad (ﷺ) said, "Getting religious knowledge is compulsory for every Muslim and educating an ineligible (naa-ahal) person is like decorating a pig with a necklace of gold, pearls and precious stones."
(Ibne Majah, Muntakhab Abwaab 207)
- Priests are like leaders of community. When an ineligible person (without intelligence, foresight and wisdom etc.) gets religious knowledge and becomes a leader, education also doesn't induce foresight and wisdom in him. Such persons spread hatred on basis of sect, to gain popularity in people. To such type of priest, Prophet Muhammad (ﷺ) has referred as pig with a necklace of gold (degree of education) in his neck.

How can a pig lead the community?

How to control priest problems?

- Solution of this problem is not simple and we cannot control it on education front as every child is free to receive education, but it may be controlled on preaching stage.
- Most priests get salary from Mosque or educational institute. Mosque and educational institutions are

controlled by trustees. Trustees get financial contribution from community.

- Educated and broad minded people of society should come together and decide that hatred must not be spread in Muslim community and sect topics should never be discussed in the Mosque. Then convey the message in a polite way to trustees that 'if the priest continues to vomit venom, we will stop our financial contribution'. And if they ignore the advices and the priest continues to spit fire, spread awareness in society to financially boycott and stop any contribution to such a Mosque or institution.
- Trustees are generally not highly educated. They are common businessmen. If correct political and social pressure is applied on them, they yield easily. Priest cannot ignore the order of trustees. Hence they can be controlled through trustees.
- Muslims are divided and can't even imagine ruling the world, because of destructive leadership by the priest community and this is one of the biggest hurdles in the path of their success and prosperity. Also because of leadership problem, Muslim community has neither become foresighted nor united to help each other and struggle for prosperity.
Hence two major causes of poverty of Muslims are lack of education and destructive leadership.

What Muslims should do immediately?

- The Prophet Muhammad (ﷺ) said, "Listen, may I not to tell you something more important than Salaat, Fasting, and charity?" The people requested him to do so. He (ﷺ) said, "To keep mutual relationship on the right footing, because defect in mutual relationship is a thing which shaves a thing clean. I do not mean that it shaves hair, but that it shaves (cuts the root of) religion." (Tirmizi)
- Mutual friendship and co-operation between various sects is more important than Namaaz, Fasting and Zakaat. Hence a Sunni Muslim (Barelwi) should neither call others as Kafir, nor should others call Sunni Muslim as Biddati. Everyone has right to consider his sect as most correct and he may follow it too, but he should not hate and criticize others.
- Hazrat Ubadah bin Saamit (r.a.) says, we promised to Prophet Muhammad (ﷺ) that:
 1. We will remain obedient to Allah, His Prophet and rulers of Muslims in every condition.
 2. We will remain obedient in poverty as well as in prosperity. When we are happy as well as when we are unhappy.

3. We will remain obedient even if we are neglected and others are given preference over us.
4. We also promised that we will not try to sack the leader and occupy his position.
5. When the leader directs us against Islam and if we have solid proof, in that case we are not bound to follow him.
6. We also promised that we will always speak truth and will not be afraid of condemning others while following the commandments of Allah.

(Muslim, Bukhari, Targheeb and Tarheeb, Zade Raah 192)

- According to Hazrat Anas (r.a.) Prophet Muhammad (ﷺ) said, "Remain obedient to your leader even if a black Negro is made your ruler." (Bukhari Urdu 1999)
That means if a person whom you don't like, becomes your leader, then also it is your religious duty to follow him.
- There are few intellectuals and leaders among Muslims and we cannot say that Muslims don't have any intellectual and leader.

Muslim leaders are unknown and without power, because no one gives them any importance. No one listens to them, no one follows them and no one respects them. Hence even effective and intelligent leaders become useless.

Prophet Muhammad (ﷺ) took six promises from Ubadah bin Saamit (r.a.) and other companions, because without the said act of obedience, a strong group and community could not be formed.

Every Muslim has to recognize a religious, foresighted and moderate leader and then follow the six promises; and then only a strong and prosperous community could be formed.

Summary

1. To prosper, Muslims have to get educated.
2. They should give hereditary property to sisters and other relatives according to rule and avoid all kinds of illegal sources of money.
3. Prayer should be given more preference than business.
4. They should remain thankful to Allah.
5. Avoid committing sin and un-Islamic lifestyle.
6. Should spend a clean and disciplined life. Should sleep early, should get up early. Should view T.V. for limited time or stop watching it, and should have a good social network of pious, ambitious and optimistic peace-loving people.



Why travel to China for education?

According to Imam Ghazzali (r.a.), Prophet Muhammad (ﷺ) said, "Get educated, even if you have to travel to China for it." (Ahyaul Uloom)

Many Muslim scholars such as Ibne Hibban and Ibne Jauzi think that the statement of Prophet Muhammad (ﷺ) in which he advised going to China for education is not recorded authentically. It may be a statement of Imam Ghazzali (r.a.), but not Prophet Muhammad (ﷺ). So let us accept it as statement of Imam Ghazzali (r.a.). But do you know about Imam Ghazzali (r.a.)? He was the greatest philosopher of Islam. His books, Keemya Saadat and Ahyaul Uloom are treasures of wisdom and knowledge. So even if it is not Hadees, but advice of Imam Ghazzali (r.a.), then also it is worth accepting and practicing.

If someone wants to learn science and technology, he has to go to a place where people know science and technology. Before 1000 A.D, it was only China, which was hub of science and technology. Hence Prophet Muhammad (ﷺ) or Imam Ghazzali (r.a.) advised Muslims to even go to China for education.

To convince you of their technological superiority, I am enlisting some of their inventions. In present era also, China is more advanced than Muslim countries and is competing with Europe and America.

1. Writing: Chinese started writing in 1700 BC and perfected it in 1200 BC.
2. Magnetic compass: They developed magnetic compass in 500 BC.
3. They invented movable sails and rudder and sailed to India as early as 100 AD.
4. They developed coal and iron refining in 400 BC.
5. They constructed the Great Wall of China in 221 BC
6. Porcelain: Invented by TaoYuo in 600 AD
7. Canal and lock: By 600 AD they connected the Yellow River by Canal to Yangzi River. By canal lock they used to raise water level of canal so that ship can sail uphill.
8. Roads and hotels: By 700 AD, they built roads (like national highways), hotels where travelers can stay and postal system.
9. Gun Powder: In 200 AD, they discovered explosive and by 900 AD they used it as weapon.
10. Mechanical Clock: 725 AD
11. Smallpox Vaccination: As early as 1000 AD, they had developed the concept of inoculation and in 1600 AD they used it commonly. Europe adopted it by 1800 AD.
12. ABACUS (Calculating Machine): In 100 AD, they developed it. By 1300 AD it was perfect and used by public.
13. They developed Spinning Wheels for silk threads in 1500 BC. Europe adopted them in 1400 AD (After 2900 years).
14. Movable type (Printing of books by block): Chinese invented it in 700 AD, and used it widely after 960 AD. European developed it in 1400 AD.
15. Paper Money: Chinese started using paper money as early as 900 AD. Muslims used it in 1200 AD. Europeans used it in

1400 AD.

16. Acupuncture: Acupuncture was first mentioned in the Huangdi Neijing compiled from the 3rd to 2nd centuries BC.
17. Bellows, hydraulic-powered: Han Dynasty (202 BC-220 AD)
19. Civil service examinations: In the Han Dynasty (202 BC-220 AD), the examination system of recruiting government officials through formal recommendations was the chief method of filling bureaucratic posts.
20. Deficiency diseases, correction by proper diet: As early as the 4th century BC, Warring States Period (403-221 BC)
21. Draw loom: The earliest confirmed draw loom fabrics came from the State of Chu and date circa 400 BC.
22. Gas cylinder: From deep boreholes drilled during the Han Dynasty (202 BC-220 AD), the Chinese had used bamboo pipelines to transport natural gas to stoves.
23. Rotary fan, manual and water-powered: For purposes of air conditioning - the Han Dynasty (202 BC-220 AD).
24. Steel made from cast iron through oxygenation: The Chinese, who had been producing cast iron from 722-481 BC.
25. Noodle: In 2005, an archaeological excavation at the Lajia site of the Qijia culture (2400-1900 BC) revealed 4000-year-old noodles made of millet (instead of traditional wheat flour)
26. Silk: The oldest silk found in China comes from the Chinese Neolithic period and is dated about 3630 BC.
27. Chopsticks: Zhou of Shang was the first to make chopsticks out of ivory in the 11th century BC.
28. Cuju (football): The game of football, known as cuju, was first mentioned in China in two historical texts: the Zhan Guo Ce (compiled from the 3rd to 1st centuries BC)
29. Diabetes, recognition and treatment of: The Huangdi Neijing compiled by 2nd century BC during the Han Dynasty (202 BC-220 AD) identified diabetes as a disease suffered by those who made an excessive habit of eating sweet and fatty foods.

These are few inventions. To list all, we need a separate book. To know more, please visit:

www.chinahistoryforum.com

Can you suggest to me any other country having more advances in technology and science than China before 1000 AD? You cannot.

Getting highly educated in science and technology is Islamic teaching. Hence between 1000 AD and 1300 AD, Muslim in Spain, Syria and Iraq were as advanced in science and technology as China, but when influence of great wealth and prosperity overtook their senses, they neglected basic teachings of Islam and were then humiliated and this is law of Allah, which never changes.

Now in present condition of extreme humiliation, Islamic way of life and high education is the only path to success and prosperity.



How to come out of Debt Trap?

There are four factors, because of which a person gets trapped in debt.

1. Wrath of Allah.
2. Examination.
3. Wrong Decision.
4. Destiny.

- In wrath of Allah, a person loses money as divine punishment and remains in debt either temporarily or permanently.
- In examination, a person temporarily loses money and gets trapped in debt. Allah checks the behavior of person under adverse condition. His or her condition returns to normal after being examined.
- In wrong decision, person ignores religious teachings and takes risky decisions, resulting in monetary losses and gets trapped in debt.
- In last case, if a person is not destined for huge wealth, but only a comfortable life; and if such a person for earning more money borrows too much money from bank etc., then simply investing somewhere or increasing his turnover will not make him wealthy. He will always remain in debt, but will continue to repay it, so he will not be humiliated; but he will never be free from debt. Most businessmen belong to this category.
- Now we will study with help of examples each type of debt and the method to come out of it.

1. Wrath of Allah

There are two types of wrath of Allah: soft and severe.

Soft wrath of Allah

- Abida is a housewife. She saves a good amount of money from her household expenses. Once she refused to serve her father-in-law and forced her husband to look after his father. She also insulted her husband in front of her relatives.

Her husband did not react and fulfilled his duty patiently.

After a few days, Abida got a side business proposal from her brother, who presented a rosy picture of a profitable business with investment of 2 lacs rupees.

Abida had only one lac. So she took one lac loan from her friend and gave it to her brother to start business

on profit sharing basis.

That business produced losses instead of profit and Abida not only lost her one lac, she incurred a debt of one lac as well.

Loss of 2 lacs was great shock for her. She got depressed and tense and being short of money she was also humiliated due to non-payment of her loan on time.

Although religiously she was not bound to serve her father-in-law, but just because of the arrogance insulting her husband and just to have a leisurely life rejecting her father-in-law was a wrong step or a sin. She realized her mistake after getting trapped in debt.

Without apologizing to anyone she improved her behavior towards her husband and father-in-law. She also became religious and within a period of three years, she repaid her loan.

This is an example of soft wrath of Allah.

Allah says in holy Quran, "We seized them with poverty and hardship, so that they might humble themselves (and repent and plead to Allah)."

(Holy Quran 6:42-43)

Abida was punished financially, till she corrected her behavior.

Severe wrath of Allah

Umar Shareef was the only son of his rich parents. As they were not having any financial problem and belonging to a respected family and society, Umar Shareef got married early in his life.

His father passed away and Umar Shareef started managing the parent's business successfully. After 15 years of his marriage, he fell in love with a beautiful young girl.

Umar Shareef was so blinded in love that he divorced his pious wife, deserted his children and mother, and started living with a new beautiful wife in a new flat.

Till the second marriage, his business was well established and showed a promising future but soon after that it changed.

To expand his business, he took bank loan of Rs. 70 lacs, and purchased a new machine from me. After 1997 there was recession in business for about five years. In this period, Umar Shareef could not repay his monthly installments of loan. After two years of

irregular payments, the bank lost patience and auctioned his factory. For a loan of Rs. 70 lacs, he lost his factory worth Rs. 3 crore. Till date he is spending a life of humiliation.

Umar Shareef committed many mistakes; he divorced his pious wife without any reason, deserted his children and old mother; took bank loan on interest. And when he was trapped in debt, for two years he neither corrected his mistakes nor pleaded to Allah, hence he received severe wrath of Allah and debt caused him permanent loss of wealth.

Allah says in holy Quran, "Abasement and humiliation were brought down upon them and they became deserving of Allah's wrath. This was so, because they disbelieved in the commandments of Allah and killed the prophets unjustly, and because they disobeyed and exceeded the limits." (Holy Quran 2:61)

Holy Quran says, "Allah gives example of a village, in which people were living peacefully and comfortably and getting 'Rizq' (basic necessities of life) from all sources, but when they degraded (refused or denied) the blessings of Allah, He imposed upon them hunger and fear." (Holy Quran 16:22)

2. Examination

- Holy Quran says, "Do you think that you will enter Paradise, while such (trial) has not yet come to you as came to those who passed before you? They were touched by poverty and hardships and were shaken until (even their) messenger and those who believed with him said: 'When will the help of Allah come?' Unquestionably the help of Allah is near." (Holy Quran 2:214)
- Holy Quran further says, "Be sure we shall test you with something of fear and hunger, some loss in goods or lives or the fruits (of your hard earned wealth), but give good news to those who remain patient. Who when afflicted with a calamity, say: "To Allah we belong and to Him is our return. They are those on whom (descend) blessings from Allah, and mercy and they are the ones that receive guidance." (Holy Quran 2:155-157)
- Allah further says in Holy Quran, "O you who believe (in Me), seek help with patient perseverance and prayer, for Allah is with those who patiently persevere." (Holy Quran 2:153)
- So, as a part of examination, one may incur heavy losses and get trapped in debt, but in examination, it is on a temporary basis only.
- Allah says in holy Quran, "After every difficulty there is convenience, after every difficulty there is ease."

(Holy Quran 94:5-6)

So, Allah checks your deed under crisis, and if you are found to be a man of character and firm faith, He blesses you with even more wealth and prosperity than what you had before the examination.

- But how to distinguish between wrath of Allah and His examination?

Scholars say, in examination the thinking ability of person does not get disturbed. He can think peacefully and logically. While in wrath of Allah, the first thing to get affected is logical thinking, and due to his own wrong decision a person falls in the ditch of poverty or gets trapped in debt.

- Allah ensures in holy Quran that, "Whoever will do the right thing, male or female, and they believe in Me also, then I will keep him in this world with pious and comfortable life and after death give him the best return of his noble deed." (Holy Quran 16:97)

So a pious man will never remain in a debt trap permanently.

3. Wrong decision

- Allah says in holy Quran, "On no soul does Allah place a burden greater than it can bear. It gets every good that it earns, and it suffers every ill that it earns." (Holy Quran 2:286)
- So many times we suffer and get trapped in debt because of our own wrong decision and not because of the wrath of Allah or examination.
- We commit many big mistakes because of our wrong concepts or views towards financial transactions. Some of our wrong thinking and beliefs are as follows:

Wrong beliefs

- Interest taking and giving is only a sin. It does not affect financial prosperity and poverty.
- A good shop at a good location with good commodity to sell can yield a good profit and make you prosperous, irrespective of destiny. Or a business in which others are making good profit, if we start it, we will also earn same profit. Allah and religion has nothing to do with money earning.
- Prosperity does not depend on any factor, or no factor can increase or decrease prosperity; it depends on your smartness, intelligence, ability and effort.

Correction of beliefs

Belief No. 1

- Any kind of interest money transaction will drain out all your blessings (Barakat) from earning and you will remain in debt only.

This is because Allah has strictly prohibited interest money transaction and warned in holy Quran in following words:

“O those who believe in Allah, fear Allah and whatever interest money is outstanding, forgive it if you really believe in Him. And if you don't, then beware, Allah and His Prophet will declare war against you. If you repent, you have the right to take the principle amount. Neither you should harm anyone nor should anyone harm you.”

(Holy Quran 2:278-279)

- “Allah diminishes interest money and enhances money from which charity is given. Allah does not love the ungrateful and sinners.” (Holy Quran 2:276)
- Prophet Muhammad (ﷺ) said, “Allah has cursed all who are involved in transactions of interest money.” (Tirmizi, Muslim)
- According to Hazrat Abdullah bin Masood (r.a.), Prophet Muhammad (ﷺ) said, Even if huge wealth is accumulated by earning through interest money transactions, then also ultimately it will lead to financial crisis. (Targheeb Tarheeb, Ibne Majah, Hakeem)

So if you are trapped in debt after taking loan, which involves interest payment. Then financial losses and debt trap was your destiny, because prosperity cannot be earned by using a money cursed by Allah. Divine curse only leads to loss and debt and not wealth and prosperity.

Belief No. 2

- Prophet Muhammad (ﷺ) said, “From whatever sources of income or profession a person gets his income (daily bread), he should continue his business or profession and should not abandon it (at will or by his own decision) unless by itself that profession or source of income is changed or corrupted and does not produce sufficient income.” (Kanzul Ummal 9286, Itehafuz Saadatut Taween 4/287)
- Prophet Muhammad (ﷺ) said, “Allah has created some human beings only for benefits of mankind. At the time of need, people run to them. Such beneficent people are saved from punishment.” (Kabir, Balen, Aqwal Rasool Ikhlaiyat by Maulana Sayyid Mohd. Mateen Shashmee)
- Allah has made every individual for a particular purpose in this world and gave him a particular

ability to fulfill his duty successfully and satisfactorily. A child, naturally get attracted to a profession and business right from childhood and adopts it as his source of income and he continue it too for a sufficient period, but during his life sometimes he gets fascinated by rich and famous people and tries to adopt their business or profession to acquire huge wealth. This is wrong thinking or step. One should continue his original profession or business and side by side try to develop the second desired source of income. If second source of income start producing sufficient income then only the first one should be deserted. Otherwise first source of income should never be closed down.

Why we should not change our business?

- Allah says in holy Quran, “And if Allah increases prosperity of all human beings, then surely they will rebel on earth. So Allah gives measured (controlled or calculated or just sufficient) prosperity according to His will. Allah knows everything and sees everything.” (Holy Quran 42:27)
- “If Allah want to punish you, there is none who can save you. And if Allah want to bless you, there is none who can stop or hold His blessings away from YOU.” (Holy Quran 10:107)
- “It is We who distribute among human beings their livelihood in the life of this world and We raise some of them above others in ranks (prosperity or wealth), so that some may command (get done) work from other.” (Holy Quran 43:32)
- From above verses, we can conclude that our financial position, profession and social status (that is whether we will be an employer or employee or professional) is decided by Allah.

We have to follow a well-defined channel for increase in prosperity and social status. That is we have to improve our thinking, administrative quality and also improve spiritually (as described in this book). Without following this well-defined channel, if we think that prosperity and success depends only on smartness, intelligence and luck or that a good business can yield good profits, and if we close our old source of income and jump to the new one, we are bound to land in deep trouble or debt trap; and such wrong decisions are one of the main reasons of debt-trap in society.

We must improve, we must diversity, but with precaution, without closing the first source of income, unless it stops by itself.

4. Destiny

- Allah says, "It is We who give poverty and prosperity." (Holy Quran 53:48)
- To have blessings of wealth and prosperity from Allah, first you have to improve:
 1. Your way of thinking.
 2. Administrative ability.
 3. Your noble deed or prayer (as destiny could be amended by noble deed and prayer).

Without improving them, your financial status will remain same according to your destiny.

- Suppose without improving yourself, you started a big business; took a bank loan of 100 crore and started manufacturing and selling something.

Nothing will stop you from borrowing money and expanding business. It is 100% in your hand, but,

$$\left(\text{Money to be received from customer} \right) - \left(\text{Money to be paid to Supplier and bank} \right) = \text{Profit}$$

This equation is not in your hand

- If prosperity is not in your destiny, you will have so much miscellaneous expenses that your liability will always be more than your capital and income. Money to be paid to the supplier will be always more than money to be received from the purchaser or customer and you will always remain in debt.
- This type of debt occurs mostly among businessman, who in lust of huge profits, jump to over-trading and get trapped in debt.
- Prophet Muhammad (ﷺ) said, "Secret of economical success is in moderate spending." (Baihaqi, Muntakhab Abwaab 1131)
- Prophet Muhammad (ﷺ) said, "There is an element of prosperity (khair) in consultation (with seniors or scholars)." (Mishkaat)

Hence first improve yourself and get engaged in sincere worship of Allah, then walk a moderate or middle path; get good consultation from genuine sources and then take calculated risk to avoid debt trap.

How to spiritually come-out from Debt Trap?

1. We studied the factors by which people get trapped in debt. Now let us study how to come out from it.
2. For debt trap, because of wrath of Allah, first you have to correct you behavior and repent to Allah.
3. For examination type of debt trap, you have to remain patient, engaged in prayer and firmly follow the right path.
4. For debt due to wrong decision and over ambition,

you have to plead to Allah for His financial help.

Prophet Muhammad (ﷺ) said, "If you have true intention of paying back your loan, then Allah will help you." (Bukhari, Mariful Hadees Vol. 7 Pg. 99)

Hence always remain honest and with true intention of paying back loans, to receive divine help.

5. Read the chapter "Factors reducing prosperity" and try to avoid every act, which causes poverty, because without plugging the hole at the bottom you cannot fill a bucket with water. Similarly, without avoiding those acts, which cause poverty, you cannot earn blessing of Allah and without blessing of Allah, debt can never be reduced.
6. Donate money every month and pay your Zakaat every year. Pay slightly more than your calculation. If you have forfeited hereditary property of your sister and mother, return it to them and return everything, which belongs to others which you are illegally holding it.

Prophet Muhammad (ﷺ), "Those people will have increase in their prosperity who fear Allah and nicely behave with relatives." (Mustadrak-7180-summery).

Hence pray and fear Allah and improve your social behaviour and attitude.

7. First become eligible for prosperity. Then for further enhancing prosperity to such an extent that old debt gets reduced or paid completely, practice following special prayers:

Some prayers, which help us to come out of debt, are as follows:

1. According to Hazrat Abu Saeed Khudri (r.a.), once Abu Umama (r.a.) a companion of Prophet was sitting in the Mosque at an odd time. Prophet (ﷺ) asked him about it and he said: I am troubled by worries and debt. I am sitting in the Mosque for peace of mind. Merciful Prophet (ﷺ) asked, "Shall I teach you a prayer, which will reduce your worries and debt?" Then he (ﷺ) told him to recite the following verses:

Allaah humma innee a'oozu bika minal hammi wal Hazan,
 Wa a'oozu bika minal ajzi wal kasal,
 Wa a'oozu bika minal jubni wal bukhl,
 Wa a'oozu bika Min Galabadit daanee wa Qaharir Rijaal. (Abu Dawood, Hasan Haseen)

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحَزَنِ
 وَأَعُوذُ بِكَ مِنَ الْعَجْزِ وَالْكَسَلِ
 وَأَعُوذُ بِكَ مِنَ الْجُبْنِ وَالْبُخْلِ
 وَأَعُوذُ بِكَ مِنْ غَلَبَةِ الدَّيْنِ وَقَهْرِ الرِّجَالِ.

"O Allah! I seek Your refuge from worries (anxieties) and sorrow and from weakness and laziness and from cowardice and miserliness, and from debt and harassment of people."

After reciting this, in very short period, all problems of that companion were solved.

Recite above mentioned verses, after every Namaaz.

2. According to Jame Tirmizi (Book of Hadees), Prophet Muhammad (ﷺ) use to recite the following verse at times of difficulties:

"Ya haiyo yaa Qaiyoom be Rahmatika Astageeso."

يَا حَيُّ يَا قَيُّوْمُ بِرَحْمَتِكَ أَسْتَغِيْثُ

"O eternal Allah! who governs the universe, I seek Your mercy from You."

Recite this few times in every supplication:

3. According to Hazrat Saad bin Waqqas (r.a.), Prophet Muhammad (ﷺ) said, "Supplication of Prophet Yunus is the best remedy for all problems and worries." (Ibne Sina Hisne Haseen Pg. 210)

"La ilaha illa anta, subhaanaka inni kuntu minaz zalemeen."

لَا اِلٰهَ اِلَّا اَنْتَ سُبْحٰنَكَ اِنِّيْ كُنْتُ مِنَ الظّٰلِمِيْنَ

"No one is eligible to be worshiped except you (O Allah), and you are without any defect. And Indeed I am one of the wrong doers."

Recite this 100 times, after Isha Namaaz.

(Precaution: Continuous recitation of this verse might make you hot-tempered; hence recite Durood 100 times along with it.)

4. According to Hazrat Ali (r.a.), Prophet Muhammad (ﷺ) said, "Following supplication (Dua) will reduce your debt, even if it is as big as a hill."

(Tirmizi, Dawate Kabeer, Baihaqi, Mariful Hades Vol. 5 Pg. 234)

Hence to pay bank loan, recite following supplication after every farz Namaaz.

"Allaahumak fini bi halaalika an haraamika, wa agnini bi fazlika amman siwaaka."

اَللّٰهُمَّ اَغْنِنِيْ بِحٰلَالِكَ عَنْ حَرَامِكَ ط

وَ اَغْنِنِيْ بِفَضْلِكَ عَمَّنْ سِوَاكَ ط

"O Allah! Give us pious wealth (Halaal Rizq), and by your blessings, make us independent from depending on others."

5. According to Hazrat Abdullah Ibne Masood (r.a.), Prophet Muhammad (ﷺ) said, "Whoever recites Surah Waqiyah (Chapter 56 of holy Quran) daily at night, he will never sleep hungry at night (due to poverty or shortage of food)."

(Fazail Quran Pg. 53, Baihaqi, Muntakhab Abwaab 332)

6. Hazrat Abu Hurairah (r.a.) said: Once I set out with

Prophet Muhammad (ﷺ). Prophet Muhammad (ﷺ) saw a person in very humble and worried condition. He (ﷺ) asked him, "Why are you in such a bad condition?" The person said, "Because of sickness and financial crisis." Prophet Muhammad (ﷺ) said, "I will teach you some verses; you recite them and it will improve your condition." Then he taught the following verse:

After sometime, Prophet Muhammad (ﷺ) saw that same person in a good condition and expressed his pleasure. That person said, "I am regularly reciting the verse you taught me."

(Mariful Quran Vol. 5 Pg. 531, Bikhre Moti Vol. 1, Pg. 89-90)

Said verse is as follows:

"Tawakkaltu alal hayyil lazi laa yamoot. Alhamdu lillaahil lazi lam yattakhiz waladanw walam yakul lahu shareekun fil mulki walam yakul lahu waliyyam minazzulli wa kabbirhutakbeera."

تَوَكَّلْتُ عَلَى الْحَيِّ الَّذِي لَا يَمُوتُ. الْحَمْدُ لِلَّهِ

الَّذِي لَمْ يَتَّخِذْ وَلَدًا وَ لَمْ يَكُنْ لَهُ شَرِيْكَ فِي

الْمُلْكِ وَ لَمْ يَكُنْ لَهُ وَّلِيٌّ مِّنَ الدُّنْيَا وَ كَبِيْرُهُ تَكْبِيْرًا

Meaning: "I have faith in Allah, Who is eternal and will never die. All praises are for Him, Who neither has a son nor a partner in managing this great universe. He doesn't require any help from anyone else. We should always describe His greatness."

7. Recite:

1. Ayatal Kursee (Once after every farz Namaaz)
2. Sure Qadr (10 times, after every farz Namaaz)
3. Sure Hamd, (41 times daily)
4. La hawla wa laa quwwata illa billaahil aliyil azeem (100 times daily)
5. Subhanaallahi wa bi Hamdihi subhaan allaahil azeem (100 times, before sunrise every day.)
6. Repentance or Istigfar (100 times daily)

Recitation of above verses drastically increases wealth, hence indirectly reduces debt.

8. There are so many supplications and verses, which are effective for reducing debt. Kindly read Aasaan Rizq by Sufee Abdur Rahman, published by Fareed Book Depot, Delhi. This book is also available on website: www.scribd.com for free reading and downloading. This book is available in Urdu, Roman Urdu and Hindi.



Spiritual Drawbacks of Wealth

Unlucky Saa-al-ba

- A man named Saa-al-ba was extremely poor. He requested Prophet Muhammad (ﷺ) to pray for him. Prophet Muhammad (ﷺ) said, "Your poor condition is good for your salvation." But Saa-al-ba kept on insisting, and promised that even after prosperity he would perform every noble deed and donate generously. At last, the Prophet (ﷺ) asked him, "What do you want in form of wealth?" He said, "I want a large number of goats." So Prophet Muhammad (ﷺ) prayed for increase of wealth in form of a large number of goats.

As Prophet's plea is rarely rejected that companion started prospering and his goats began to multiply. In a very short time he had so many animals that it became difficult for him to stay in Madinah, so he migrated out of the city in a valley, where his animal can graze freely.

But due to his migration, he lost the company of Prophet, and prayers which he used to perform in company of Prophet in the Prophet's Mosque.

When a person becomes wealthy, it is compulsory in Islam to pay 2.5% Zakaat (charity), hence Prophet Muhammad sent a person to collect Zakaat from Saa-al-ba.

Love for wealth was so intense in Saa-al-ba that he felt bad, and insulted the collector. He also mentioned some objectionable statements about the Prophet.

When Prophet Muhammad (ﷺ) came to know of his behavior and insulting attitude, he (ﷺ) refused to take any Zakaat (donation) from him.

Muslims sincerely follow each and every act of their beloved Prophet (ﷺ). Hence after death of Prophet Muhammad (ﷺ), no caliph accepted Zakaat or donation of Saa-al-ba.

Zakaat is a compulsory act of Islam. Not paying Zakaat is equivalent to going out of the pale of Islam.

- Holy Quran refers to the above-mentioned incident in the following words:

"Some of them promised to Allah, that if Allah makes them wealthy, then surely they will donate, and will become righteous (pious). But when Allah blessed them with wealth, they became miserly and did not honor their promises and spoke lies. (Because of

this) Allah punished them by corrupting their belief, (so) till Judgment Day (they cannot walk the right path)." (Holy Quran 9:75-77)

Thus because of love of wealth, Saa-al-ba lost eternal success.

Why wealth harms human beings?

Because human beings love wealth desperately and after getting prosperity they become rebellious.

This is the basic reason because of which wealth harms human beings. But why human beings love wealth and have rebellious nature?

Because it is their in-built nature; details of which are as follows:

1. "In-built nature of love of wealth" in human being:

Holy Quran says, "The nature of human being is made in such a way that he loves wealth (gold and silver etc), women and sons, good conveyance (such as) good quality horses and land (property)." (Holy Quran 3:14)

So every human being is bound to love these things, but if the said love is within control, it is well and good and if it is not controlled properly, it become greed and lust, which is sin and causes harm to human beings.

2. "In-built evil tendency" of human beings:

(Tendency is called Nafs)

Prophet Yusuf (a.s.) said, "I do not claim to be pious, because of Nafs Ammarah (which is in-built evil nature or tendency of human beings,) which teaches only wrong path to human being, except (only those can remain protected) to whom Allah protects. No doubt my Allah is merciful and forgiving." (Holy Quran 12:53)

So Nafs Ammarah (which is an in-built nature of human being) is so dangerous that even prophets were afraid of it. Wealth strengthens this Nafs. If it is not controlled according to religious norms, it will lead to a non-religious life.

Types of human tendencies or Nafs

Let us study types of Nafs and way to control evil nature.

- Only evil nature (Nafs Ammarah) is not in-built in human being, it has two more types of nature or tendencies along with evil. Detail of which are as follows:

There are totally three Nafs or tendencies, namely:

- a. Nafs Ammarah
- b. Nafs Lawwama
- c. Nafs Mutmainna

Because of Nafs Ammarah, a person tends to indulge in those acts, which give him pleasure and easy life. Generally pleasure is satisfied through wrong means.

Because of Nafs Lawwama, a person becomes conscious and logical. He thinks and analyzes right or wrong and selects the right path.

Because of Nafs Mutmainna, a person willingly abandons worldly pleasures and turns to Allah and His dedicated worship.

Most dangerous is Nafs Ammara, which always leads to the wrong path.

- Young one of a horse (colt) will never allow you to ride him. He prefers to remain free and independent, but as he grows old and you train him with punishment and motivation, slowly he will become obedient. But if you love, feed and take care of him, such horses can even sacrifice their lives for you at times of danger.

Like the way in which nature of horse changes, in the same way tendencies or Nafs of human beings also change.

- Mostly a child is born with Nafs Ammarah and he wants to be free and to enjoy life to its maximum.

When he is trained religiously and socially, he becomes somewhat responsible. That is, he will study hard on his own. He will do exercise to remain fit. In financial problems, he may do part time job to earn money etc. That means he would willingly sacrifice some of his pleasures for some aim or success. At this stage his Nafs Lawwama is more dominating.

When one Nafs (tendency) dominates, the other two do not get eliminated, but are only suppressed or weakened.

After getting more mature, wiser and after having more knowledge or after getting enlightened a person becomes totally dedicate for service of his family and society, and earning the blessings of Allah.

At this stage his Nafs Mutmainna is more dominant. For eternal success, Nafs Mutmainna should be more dominant. But wealth weakens Nafs Mutmainna and strengthens Nafs Ammarah. Hence great care, precaution, struggle and effort is required after getting wealth to weaken Nafs Ammarah and to strengthen Nafs Mutmainna.

Conclusion

- Because of in-built nature of love for wealth and in-built evil nature (Nafs Ammarah) human beings deeply love wealth, and desperately struggle to acquire it; and when this love and desperation overcomes the senses, without distinguishing right or wrong he does everything to get it. This stage is most dangerous from religious point of view. Many times by committing serious mistakes and sins he invites the wrath of Allah and becomes destined for Hell.

To whom does wealth harm?

Companions of Prophet Muhammad (ﷺ) were extremely simple. Some of them could not understand how wealth, which is a blessing of Allah, harms human beings. So According to Hazrat Abu Saeed Khudri (r.a.), once a companion asked Prophet Muhammad (ﷺ), "Can the good bring forth evil? Prophet Muhammad (ﷺ) replied, "Good never brings forth evil, but good." This wealth (of the world) is green and sweet (attractive and gives pleasure). The vegetation, which grows on the bank of river either kills or nearly kills the animal that eats too much of it, except the animals that eat selective herbs upto satisfaction, then it faces the sun and start ruminating, and then it passes out dung and urine, and then goes to eat again.

This worldly wealth is green and sweet (attractive and gives pleasure). If a person earns it in a legal way and spends it properly, it benefits him. And whoever earns it in an illegal way, he will be like the one who eats but is never satisfied. Hence illegal money earner will be killed or nearly killed (by over-indulging in business along with worries, tension, negligence of wealth, involving illegal activities etc.) similar to animal who get killed or nearly killed due to overeating.

(Bukhari, Muslim, Muntakhab Abwaab 1220)

Verses of warning

Some verses in which Allah has warned the desperate people trying to accumulate huge wealth are as follows:

1. "O Muhammad (ﷺ)! Turn away from those who totally engage in earning money and neglect the religious path. Great punishment is for them in hereafter (after death)."

(Summary of Holy Quran 18:28/20:131)

2. Allah has threatened those who love their wealth and prosperity more than Allah and His commandments, in the following words:

"If your father, your sons, your brothers, your wives, your relatives, wealth which you have obtained, and your business (trade), are dearer to you than Allah and His messenger and striving in His way, then wait till Allah issues His commands (for punishment). Allah does not guide the defiantly disobedient people." (Holy Quran 9:24)

3. "O human being, because of constantly struggling for more and more wealth you neglected Allah and finally arrived in your grave. Now you will know the truth.

If you would have believed Allah, you would not have neglected Him.

Now you will see Hell.

You will see it in such a way that you will believe it.

Then Allah will take account from you about the blessings He showered on you (and the thanks and prayers, which you expressed to Him)."

(Holy Quran, Summary of Chapter 102)

4. "Those who accumulate wealth and keep on counting it; and think that their wealth will make them immortal should know that this would never happen and they would be kept in Hutama.

Do you know what Hutama is?

It is a fire ignited by Allah.

It is so intense that as soon as it touches the skin it will engulf the heart.

They will be confined in this fire. That is behind the column of such fire." (Holy Quran 104)

5. Allah says in holy Quran, "After knowing the right path, if someone opposes Prophet Muhammad (ﷺ) and selects a path other than the righteous one, We will allow him to walk on his selected path, but on Judgment Day, he will enter Hell. And Hell is a bad place." (Holy Quran 4:115)

Wealth as source of examination for Muslims

1. According to Hazrat Kaab bin Ayaz (r.a.), Prophet Muhammad (ﷺ) said, "Every community has suffered (or been examined by) some source (of problem), and my followers will suffer (be examined) by wealth." (Tirmizi, Tarjumane Hadees Vol. 1, Pg. 48)

2. Prophet Muhammad (ﷺ) said, "This world is very fascinating. Allah will make you owner of this world to see how you behave. So keep away from (luxuries of) the world. And particularly keep away from woman problems. Israelis (followers of Prophet Moses) also first suffered because of woman problems. (Muslim, Tarjumane Hadees Vol. 1, Pg. 41)

Don't risk your eternal success

As wealth strengthens Nafs Ammarah and causes rebellion to Allah and His commandments, to avoid this risk, Prophet Muhammad (ﷺ) advised his companions to spend a simple and more spiritual life than getting involved in materialistic life and unending process of accumulation of wealth. Some of such Ahadith are as follows:

1. Prophet Muhammad (ﷺ) said, "If a person makes a house or a structure more than his need, then after his death, those houses or structures will be source of trouble for him." (Shoabul Imaan 10306)
2. Prophet Muhammad (ﷺ) said, "Those who possess too much wealth will be poor in the hereafter (on Judgment Day), except those who donate generously for noble cause." (Bukhari, Tarjuman Hadees Vol. 1, Pg. 29)
3. Prophet Muhammad (ﷺ) said, "If you possess less amount of wealth but it fulfills all your needs, then it is better than that huge wealth because of which you don't get time for prayer of Allah. (or you neglect religion)."
4. According to Hazrat Zaid bin Sabit (r.a.), Prophet Muhammad (ﷺ) said, "If a person makes earning wealth as his sole aim of life, Allah will withdraw peace from his heart and soul. Then that person will keep on struggling for wealth day and night with greed and lust, but he will be able to accumulate only that much amount of wealth which was in his destiny.

And one who makes 'success after death' as his sole aim in life, Allah will bless him with peace of heart and soul. His heart will not be filled with greed and lust; and he would surely receive the wealth, which was in his destiny." (Targhebo Tarheeb, Zade Raah 11)

5. Hazrat Abdullah Ibne Umar (r.a.) says that once Prophet Muhammad (ﷺ) held me by shoulder and said, "O Abdullah! Stay in this world like a traveler or a passenger. Or consider yourself to be like (dead) those who passed away from this world and sleeping in their grave." (Bukhari, Zade Rah-269)
6. Hazrat Maaz bin Jabal says, "While sending me to Yemen as governor, Prophet Muhammad (ﷺ) advised me not to lead a luxurious and comfortable life, because beloved slaves of Allah do not lead a

comfortable and luxurious life.”

(Ahmad, Muntakhab Abwaab 1317)

7. According to Abdullah bin Masood (r.a.), Prophet Muhammad (ﷺ) said, “Don't earn wealth and land. If you do so, you will have lust and greed to acquire more worldly things.” (Musnad Ahmad, Zade Raah 267)
8. According to Hazrat Anas bin Maalik, Prophet Muhammad (ﷺ) said, “Two persons with lust are never satisfied: One with lust for knowledge is never satisfied (he continues learning till death) and another with lust for wealth is also never satisfied.” Hazrat Abdullah bin Masood (r.a.) says, both are not equal. (One fears Allah, while the second revolts against Him). (Baihaqi, Darimi, Muntakhab Abwaab 242)
9. According to Hazrat Ayesha (r.a.), Prophet Muhammad (ﷺ) told her, “If you want to stay with me in Paradise, you should possess only that much, which a traveler carries with him. Beware, never stay in the company of those who wish to acquire too much wealth. If your clothes are worn out, don't throw them away. Repair and then wear them.” (Targhebo Tarheeb, Tirmizi, Zade Raah 265)
10. According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, “A person says, I have got so much wealth. But in fact the wealth which actually belong to him is that much, which he consumes personally (in form of food) and uses personally (in form of clothes etc.) or which he donates to get blessed. The remaining, he will leave behind for his heirs.” (Muslim, Mishkaat, Tarjuman Hadees Vol. 1, Pg. 65)
Man earns too much wealth by spoiling his own hereafter (life after death), but generally he doesn't utilize all his wealth and leaves most of it for his heirs, who may or may not value it.
11. Prophet Muhammad (ﷺ) said, “When you dip your finger in ocean and take it out. The amount of water attached to it is equal to the period of life on earth, and the amount of water in ocean is equivalent to life after death. (That means life after death is extremely long as compared to life on earth. Hence we should not spoil it in lust and greed of wealth.) (Muslim, Tirmizi, Tarjuman Hadees Vol. 1, Pg. 26)

What will happen if Muslims love to possess wealth?

1. Prophet Muhammad (ﷺ) said, “I swear by Allah! I am not worried that you people will become poor. I am worried that you will also earn great wealth like earlier civilizations and as they were destroyed due to intense competition and excess of wealth, you will also be destroyed for the same reason.” (Bukhari, Tirmizi, Tarjuman Hadees Vol. 1, Pg. 25)
2. Prophet Muhammad (ﷺ) said, “When you love wealth and hate death, world will jump on you to

destroy you.” (Abu Dawood, Tarjuman Hadees Vol. 1, Pg. 23)

3. According to Hazrat Abdullah bin Amman (r.a.), Prophet Muhammad (ﷺ) said, “When you people get engaged in Aa-eena type business, get engaged in farming (business etc.) and stop struggling for religion with your time and money, Allah will enforce on your such humility and slavery that it will never end till you start following your religion sincerely.”

(Abu Dawood, Zade Raah 206)

(Aa-eena type business means that in which transaction of interest takes place, but with a sophisticated name.)

What lifestyle did Prophet Muhammad (ﷺ) select for himself?

- According to Hazrat Abdullah bin Umar (r.a.) Prophet Muhammad (ﷺ) said, “What interest should I have with this world? Because I am like a traveler, who at noon time relaxes under the shade of a tree, then leaving behind that tree proceeds on his journey.” (Life in this world is like relaxing under the shade of a tree. This world is not our final destination. Eternal success is our aim and final destination.) (Musnad Ahmad, Zade Raah 263)

- At the age of 40, Prophet Muhammad (ﷺ) owned wealth equivalent to 55 kgs of gold or bank balance of 9 crore rupees; plus a profitable business in Makkah, but when he (ﷺ) started receiving divine revelation, he (ﷺ) spent all his wealth to spread the message of Allah. After migration, in Madinah, whatever money he (ﷺ) used to receive, he (ﷺ) donated it immediately to the poor, and due to this, for many months his wives did not have anything to cook, mainly surviving on dates and water. He (ﷺ) slept on a bed sheet without cushion, staying at (approximately) 12 x 15 ft room, and without any luxury. Before his death, he (ﷺ) pawned his armor to a Jew for some loan (may be to help his poor followers). The great conqueror, Hazrat Umar (r.a.) used to get emotional and cry at the simplicity and sufferings of this great Prophet (ﷺ).

Great Prophet Muhammad (ﷺ) spent an extremely simple life. He (ﷺ) used to supplicate in the following words: “O Allah! Keep me poor, keep me in the company of poor and raise me on Judgment Day along with (in company of) poor.” (Tirmizi)

How Allah helps and protects His beloveds

- According to Hazrat Qatada bin Nauman (r.a.), Prophet Muhammad (ﷺ) said, “When Allah loves a person, He keeps him away from this world as you keep away your sick persons from water.”

(Musnad Ahmad, Zade Raah 1305)

Explanation

Great care is taken to keep away an injured person from water to avoid decomposing (getting rotten) of his wound. Similarly Allah keeps away His beloved from excess wealth, and other matters of the world to ensure his great success in hereafter (after death).

Divine Guidance

Allah has guided righteous people in the following words:

1. "If you avoid the most heinous of sins, which you are forbidden, We will forgive your small sins and keep you in the house of honor (Paradise)." (Holy Quran 4:31)
2. "O you who believe! Shall I guide you to a business, which will save you from painful punishment? Believe in Allah and His messengers, and struggle hard in Allah's way (noble cause) with your wealth and lives. This is better for you if you understand."
(Holy Quran 61:10-11)
3. According to Ibne Masood (r.a.), Prophet Muhammad (ﷺ) said, "Don't earn wealth in such a way that you totally get absorbed in it."
(Tirmizi, Tarjuman Hadees. Vol. 1, Pg. 58)
(That means don't do business in a way that you don't have time for personal and religious matters. You should perform your religious duty on time.)
4. According to Hazrat Kaab bin Maalik (r.a.), Prophet Muhammad (ﷺ) said, "If two hungry wolves are allowed to freely attack sheep, they don't harm the herd as bad as a man harms his religion and life after death due to emotion of greed for wealth and lust of authority."
(Mishkaat, Tirmizi, Tarjuman Hadees Vol. 1, Pg. 56)

Explanation:

That means no doubt two hungry wolves will kill some sheep to fill their stomach, but they will not wipe out the complete herd. But these two emotions: greed for wealth and lust of authority are so dangerous that they wipe out all the religious principles and a person having these two emotions destroy his own life after death totally. Hence they should be strictly controlled or avoided.

5. According to Hazrat Abu Zar Ghiffari (r.a.), Prophet Muhammad (ﷺ) said, "Those who possess too much wealth in this world will be poor on Judgment Day, except those who donate to his right and left, front and back and keep on spending for the noble cause of Allah." (Bukhari, Tarjuman Hadees Vol. 1, Pg. 29)
(Hence we should donate as much as possible.)
6. According to Hazrat Abu Moosa (r.a.), Prophet

Muhammad (ﷺ) said, "One who loves this world spoils his life after death, and one who loves to succeed in life after death (in hereafter), no doubt he harms his materialistic success. O man, give preference to eternal success over temporary success (success on earth)."

(Mishkaat, Tarjuman Hadees Vol. 1, Pg. 31)

7. According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Who will learn from me and practice it too." I said, "O messenger of Allah! I will do." He held my hand and said:
 1. Remain away from prohibited (Haram) things and act, you will become extremely pious.
 2. Get satisfied on the quantity of wealth, which Allah has allotted to you (according to your destiny), you will become extremely generous.
 3. If you behave nicely with your neighbors, you will become a pious Muslim.
 4. If you prefer the same thing for others, which you prefer for yourself, you will become a true Muslim.
 5. Don't laugh too much. It hardens the heart."
(Mishkaat, Tirmizi, Tarjuman Hadees Vol. 1, Pg. 60)
8. During his last days, Prophet Muhammad (ﷺ) gathered his companions in the mosque in Madinah and addressed them in these words: "Allah has sent me as His messenger for the entire world. So you do not differ with one another (remain united and strong) and spread in the land and communicate my message to people inhabiting other places of world besides Arabia." (Seerat Ibne Hisham 4/279)



To God human being are more important than wealth

How much is this world worth to Allah?

- Length and width of this universe is more than a billion light years. In such a vast empire of Allah, earth is not even equal to an atom or fine particle, or negligible wing of a mosquito.
- Prophet Muhammad (ﷺ) said, "Allah would not have given a single sip of water to a non-believer if the worth of this world had been even equal to a mosquito wing for Him.
(Tirmizi, Tarjumane Hadees Vol. 1, Pg. 26)
- According to Hazrat Jabir (r.a.), once Prophet Muhammad (ﷺ) happened to walk through the market with companions on both sides. There he found a dead lamb with very short ears.

He (ﷺ) took hold of it and asked: Who amongst you would like to purchase this for a Dirham? Companions replied, "We don't like to buy it even for less, as it is of no use to us."

Prophet Muhammad (ﷺ) asked, "Do you like to have it free of cost?" They said, "By Allah, even if it was alive, we would not have liked to possess it, because there is defect in it, as its ears are very short. Now it is dead also." Thereupon Prophet Muhammad (ﷺ) said, "I swear by Allah! This world is more insignificant in the eye of Allah, as it (this dead lamb) is in your eyes."

(Sahih Muslim Book 42, H. No. 7059, Tarjumane Hadees Vol. 1, Pg. 25, Musnad Ahmad 3048)

When wealth and world has no value to Allah, why He has created them?

- Holy Quran says: Allah created everything on the earth for human beings. (Holy Quran 2:29)
- In another chapter, holy Quran says, "Allah has ordered everything which is on earth and sky, to serve human beings. Those who can think (analyze the system of universe) can sense the greatness of Allah in His creation." (Holy Quran 45:13)
- So Allah has created this world and all kinds of wealth in it for human beings.

Why Allah put everything on earth and sky at the service of human beings?

- According to Hazrat Umar bin Khattab (r.a.), some prisoners were brought to the court of Prophet Muhammad (ﷺ). Among them was a woman, who was searching for someone. When she found a child among the prisoners, she took hold of it, hugged it and provided it suck.

Looking at her love for her child, Prophet Muhammad (ﷺ) asked his companions, "Do you think this woman would ever afford to throw her child in the fire?" Companions said, "By Allah, as far as it is in her power, she would never do that." Thereupon Prophet Muhammad (ﷺ) said, "Allah is more kind to His servants (human beings) than this woman is to her child." (Bukhari Urdu 1945, Muslim)

- According to Ibne Masood (r.a.), Prophet Muhammad (ﷺ) said: Allah says, "Human society is My family. Every individual is My family member."
(Mishkaat, Tarjumane Hadees 239)
- According to Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "On Judgment Day, Allah would ask a person, "I was hungry and thirsty, you did not feed Me. I was sick, you did not care for Me." This person would say, "O Allah, You created everyone, how can you become hungry and sick?" Allah will reply, "So and so person was hungry and so and so person was sick, if you had fed and served them, you would have found Me besides them."
(Muslim, Tarjumane Hadees No. 245)

- Allah says in holy Quran, "O Muhammad (ﷺ), convey to people My message that, O my servants, if you have harmed yourself by committing sins, don't lose hope, Allah will forgive all your sins (if you believe in Him and follow His instructions), and He is most merciful." (Holy Quran 39:53)

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Allah has given only one percent of love and mercy to His creatures and 99 percent is kept with Him.
(Adaabul Mufarrad 100, Urdu translation Vol. 1, Pg. 91)

That means Allah loves human beings 99 times more than a mother loves her child. Hence Allah created this world and wealth for a comfortable life for human beings.

Why Allah created His beloved creature, human being?

- In the divine book, Allah says:
"I (Allah) created human beings and jinns for My worship." (Holy Quran 51:56)
- There are millions of angels continuously praying to Allah, then why did Allah create humans and jinns for His worship?

This is because angels are created in such a way that they have no desire to commit sin; they do not even think of disobeying Allah. They will not do anything that has been prohibited. Angels also do not eat food. When they feel weakness, they recite the name and praise of Allah and get strength.

On the contrary, man is a crook by nature. Nothing can quench the thirst of his lust. He loves to commit sins. He sacrifices every principle to accumulate wealth beyond his needs. When a person with such a nature and busy schedule, takes out time for prayers and bows before Allah, it is a great thing. That is why Allah admires the prayers of human beings more than pious angels.

How Allah feels when human beings worship Him?

- When Allah expressed His decision of creating human beings, angles expressed their concern, "This creature may not worship You and he may get engaged in warfare (bloodshed etc)."

Allah replied to angles, "Allāh said: "I know that which you do not know." (and Allah created human beings as per to His decision. (Holy Quran 2:30)

In Hajj season, when Hajj pilgrims gather in Arafat plains and worship and plead to Allah, at that time Allah expresses His satisfaction and pleasure to angels and says that these are My creatures, whose creation you were opposing, see how they are worshipping Me. (Ibne Hibban, Jannat ki Kunji Pg. 24)

- Allah says to human beings in holy Quran, "You remember Me and I will remember you." So when a person describes greatness of Allah in the company of other human beings, Allah praises that person in the gathering (company) of angles.
(Bukhari Muslim, Hadeese Nabvi 563)
- Prophet Muhammad (ﷺ) said, "Suppose a person was traveling alone in a desert. He got tired and stopped to rest. He had a nap and when he got up he found that all his camels and belongings, along with food material loaded on camels are missing. He got worried and searched, but could not find them. Now his death was sure because of starvation. He gave up the search and nervously sat down and again went to sleep. When he awoke once more, his camels along

with belongings and food material were standing just beside him."

Prophet Muhammad (ﷺ) addressed his companions and said, "Can you imagine how much that traveler will be happy after getting back his camels?"

Those who do not believe in Allah and do not follow His commandments when they repent and become obedient to Allah, Allah also become as happy as that traveler." (Sahih Muslim 2/354, Safeena Najaat 355)

How Allah will reward His beloved human beings?

Allah has created and beautifully decorated the heaven for His beloved worshippers, that no one can even imagine it.

Some features of heaven are as follows (According to chapter No. 55 and other chapters of holy Quran):

1. Those who fear Allah, will have two heavens.
2. They will contain all kinds of trees and delights.
3. Springs will be flowing in both of them.
4. Canals of wine, milk and honey will be flowing in heaven.
5. Every fruit will be of two types in heaven.
6. Heaven will have extremely comfortable amenities for sitting and relaxing such as beautiful pillows and carpets, whose inner lining will be of rich brocade (extremely good quality cloth), and the fruits of Paradise will be near (and easy to reach).
7. Houses of heaven will be like palaces constructed from precious stones. Maids or hostesses in heaven will be extremely beautiful and they called as "Hoor."
8. Life in Paradise will be forever.
9. Favor and blessings of Allah will be forever.
10. Everybody in heaven will always remain at the peak of his/her youth (approximately 33 years of age).

At least Wake-up now

- Allah has created this world and wealth for human beings so that they could spend a pious and comfortable life in this world according to instructions of Allah.

Allah has also created the most beautiful and most comfortable place (Heaven) for His beloved human beings, who spend their life according to His instructions on planet earth.

- If a person in his life of 60 years get engaged in collecting and earning world and wealth by annoying Allah, he is a loser, because by doing so, he is losing a pious and comfortable life of infinite (years) in

heaven.

- Infinite life is not an imagination. The earth on which we walk is 4550 million years old. The petrol, which we use, is 60 million years old. We are still discovering stars and galaxies which are many billion years old.
- So if you cannot imagine infinite life. Then just imagine life of this soil on which you walk. It is 4550 million (455 crore) years old. You cannot count it on your fingers, so even this period is like infinity for you.
- Now decide; which is the more profitable deal, out of the following two:
 1. A disciplined soldier like life for 60 years and comfortable life of infinite period in heaven.
 2. A free and comfortable life of 60 years on planet earth and painful life of infinite period in Hell.

Even a fool will select the first option, but generally we are more than a fool. We know everything, but don't take it seriously till we are sure of our death.

Allah has described this condition of ours in holy Quran in the following words:

- In struggle of earning more and more money, finally you arrived in your graves.
Now you will know the fact.

Now you will know it in such a way that you will believe it.

When Allah will put you in Hell, then you will become sure that Hell exists.

Then Allah will take account from you, regarding His blessings which He rained on you. (Summary of Chapter 102 of holy Quran)

- Dear brothers and sisters, Allah has created human soul before creating this universe. For example, once Prophet (ﷺ) Muhammad asked Archangel Jibrael (a.s.) about his age. Angel Jibrael replied that a star (a light or noor) arises on horizon after a period of 70000 years and I have seen it 70000 times. That comes to 4900 million years (or 490 crore years). Prophet Muhammad (ﷺ) said: It was that Noor from which I (and souls of human beings) are created.

According to Muslim scholars, this Hadees is not recorded correctly. I don't argue that it is right, what I want to point out that scientific and religious year of creation is somewhat matching. According to science, planet earth is 450 crore years old. Creation of Archangel Jibrael is 490 crore years old and the soul of human race before that. Hence our soul is older than this earth; that is we are at

least living since 450 crore years, and even may remain alive more than this period in future.

- Our comfortable condition in the next long period depends on some sacrifices and discipline in this short life on planet earth. Hence let us become aware of our past and future and correct our present life accordingly.
- Allah love us. He has created this world and wealth for our convenience and comfort. For earning them we should not neglect Him, but should love our beloved creator and sincerely worship Him alone, and follow all His commandments.

May Allah bestow us wisdom to understand Him and follow His instructions.



- Hazrat Maaz bin Jabal (r.a.) says, while sending me Yemen as governor, Prophet Muhammad (ﷺ) advised me, "O Maaz! Keep yourself away from luxurious life, because true worshipers of God don't spend a luxurious life." (Mishkaat, Safeena Najaat 381)
- According to Hazrat Mughira (r.a.), Prophet Muhammad (ﷺ) said, following things are Haraam (forbidden) for you.
 1. Disobeying your mother and hurting her feelings.
 2. Killing a girl child.
 3. Miserliness
 4. Begging (Becoming monk to avoid earning money by hard struggle).
Prophet Muhammad also said, "Following things should be avoided." (These are Makrooh)
 1. Talking unnecessarily.
 2. Wasting money (Overspending)
 3. Asking many questions. (To know secrets of other people)

(Bukhari, Muslim, Muntakhab Abwaab, Vol. 1, Pg. 983)

How to become beloved of Allah?

Violence is not Divine

- Because of that We ordained for the Children of Israel that if anyone killed a person not in retaliation of murder, or (and) to spread mischief in the land - it would be as if he killed all mankind, and if anyone saved a life, it would be as if he saved the life of all mankind. (Holy Quran 5-32)
- Do not wish for riots, as Allah does not like rioters. (Holy Quran 28:77)
- If Allah does not keep people (rioters) away from each other, the cloisters, churches, oratories and mosques would have been destroyed, where Allah is often worshiped. Those who help Allah, Allah helps them, Allah is strong and Almighty. (Holy Quran 22:40)
- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Don't wish for war with enemy, but if war starts, have patience." (Bukhari, Kitabul Jihad 56)
- Abdullah bin Abi Uffi (r.a.) wrote to Umar bin Ubaidullah (r.a.), that once on a war front Prophet Muhammad (ﷺ) waited till evening (but the enemies did not attack). After sunset he addressed his army and said, "Don't wish for war; pray for peace and prosperity, but if you are attacked (war starts) then have patience and fight bravely." (Bukhari 56/156)
- According to Abu Saeed (r.a.), "Someone asked Prophet Muhammad (ﷺ), "Who will be the best worshiper and most honored on Judgment Day for Allah?" Prophet Muhammad (ﷺ) said, "Those men and women who worship (remember) Allah too much." Someone asked, "Would they will be more honored than martyrs?" Prophet Muhammad (ﷺ) replied, "If someone fights with disbelievers until his sword is broken (that means he fights whole heartedly) and is colored with blood (get killed). Then also those who regularly remember or worship Allah will be more honored than that martyr." (Ahmad, Tirmizi, Muntakhab Abwaab 428)
- According to Hazrat Abu Bakr (r.a.), a person asked Prophet Muhammad (ﷺ), "Who is the most honored person?" (That means: Which person is most successful or respected with reference to Judgment Day?) Prophet (ﷺ) replied, "One who got a long life and practiced noble deeds." That man asked, "Who is the worst?" (That means: Who will be in maximum loss or

cursed on Judgment Day?) Prophet Muhammad (ﷺ) replied, "One who got a long life and committed bad deeds." (Musnad Ahmad, Mariful Hadees 82)

- According to Hazrat Ubaid bin Khalid (r.a.), two persons embraced Islam and migrated to Madinah. Prophet Muhammad (ﷺ) asked one of his companions to accommodate them as his brothers.

One of them was killed in a holy war, and after some period of time the second person also passed away a natural death. After his burial, Prophet Muhammad (ﷺ) asked his companions, "In what words did you invoke blessings of Allah for this deceased person?" Companions replied, "We pleaded to Allah, O Allah forgive him, bless him and allow him to join his martyr brother in heaven."

Prophet Muhammad (ﷺ) said, "(If he has same status as his martyr brother), what happened to those extra prayers, which he performed after the death of his brother? The difference between their ranks in heaven is more than the distance between earth and sky."

(That means because of extra prayer of that person who died a natural death after some period of time, has much higher rank than the one who was killed in a holy war and became a martyr.)

(Abu Dawood, Nasai, Mariful Hadees No. 83, Vol. 2)

- Another Hadees narrated by Abdullah bin Saddad (r.a) has same description for three persons. You will find it in Musnad Ahmad or Mariful Hadees No. 84 Vol. 2.
- From above mentioned verses and Ahadith we can understand that neither Allah likes violence nor the Prophet advised it, and getting killed for the right cause (becoming a martyr) also doesn't give any advantage over long living and worshiping Allah sincerely and perfectly.

Humanity is Divine

- According to Ibne Masood, Prophet Muhammad (ﷺ) said that Allah says, "Human society is My family. Every individual is My family member." (Mishkaat, Tarjumane Hadees No. 239)
- On Judgment Day, Allah would ask a person, "I was hungry and thirsty, but you did not feed Me. I was sick but did not care for Me." This person would say, "O Allah, You created everyone, how can you become hungry and sick?" Allah will reply, "So and so person

was hungry and so and so person was sick, if you had fed and served them, you would have found Me besides them." (Muslim, Tarjumane Hadees No. 245)

- Prophet Muhammad (ﷺ) said, "A man felt very thirsty while he was on the way; then he came across a well. He went down the well, quenched his thirst, and came out. Meanwhile he saw a dog licking mud because of excessive thirst. He said to himself: This dog is also suffering from thirst, as I did. So he went down the well again, filled his shoe with water and let the dog have it. Allah appreciated his deed and forgave him." People asked, "O Allah's apostle! Is there a reward for us in serving animals?" He replied, "Yes, there is a reward for serving any animate thing (living being)." (Bukhari Vol. 3, Book 43, No. 646)

Hence basic teachings of Islam are humanity, peace and love, and not violence as projected by non-Muslim scholars. We should absolutely become peace loving to have favor and blessings of Allah.

Why Allah sent Prophet Muhammad (ﷺ)?

- Hazrat Ibrahim (a.s.) was a prophet (ﷺ) for whole Arab and Europe region, hence every religion of that area accepts him as a prophet.
Hazrat Ismaeel (a.s.) was prophet and residing in Makkah, hence all Arabs were aware of teachings even prior to Prophet Muhammad (ﷺ) and they used to worship Allah, perform Hajj and got isolated on hilltop (in cave Hira) for dedicated worship of one Allah. (Nowadays it is called Eteqaf and performed in Mosque in month of Ramazan).
- Hence people of Arabia or even the whole world were aware that there is a supreme power called Allah. (Holy Quran 23:84-89 also confirms this fact.) Then why did Allah send Prophet Muhammad (ﷺ)? Let us find answer this question in holy Quran.
- Holy Quran says, "O Muhammad (ﷺ)! Allah has ordered you to follow the same religion, which He ordered Manu (Noah) to follow. Same commandments He sent to Abraham (Abiram) Moses and Jesus Christ. He also commanded all of them to establish the religion and not divide themselves." (Holy Quran 42:13)
- Hence Prophet Muhammad (ﷺ) did not come to introduce Allah to the mankind; on the contrary he came to correct their beliefs and call them to the worship of only one Allah and teach them a noble way of life.
- According to Hazrat Imam Maalik, Hazrat Muhammad (ﷺ) said, "Allah appointed me prophet to teach the best character to world." (Muwattah)

- Along with best character, the basic teaching of Prophet Muhammad (ﷺ) was: Laa Ilaaha illal lah. That means no one is eligible to be worshiped except one Allah. He said, "Believe in this statement and you will succeed." (Musnad Ahmad, Nasai, Zade Raah 182)
- Hence to get success in life and hereafter we should worship one Allah and should adopt the best character.

How to become a beloved of Allah?

- Allah says in holy Quran, "If you want Allah to love you and forgive your sins then follow the commandments of Allah and obey Prophet Muhammad (ﷺ)." (Holy Quran 3:31)
There is no other way by which anyone can become a beloved of Allah, hence let us do it.

But how can we do so?

1. To know commandments of Allah read holy Quran. If you read Mariful Quran by Maulana Mufti Muhammad Safee Sahab, you will get complete knowledge of holy Quran. Details of other translations of holy Quran are given at the end of this book.
 2. Read Hadees Shareef to know what Prophet Muhammad said and practiced.
 3. Try to follow them as sincerely as you can.
 4. I have covered a number of his instructions related to business life in this book; at least follow them in business life.
 5. To learn instructions of Prophet Muhammad related to other fields of life kindly read and follow the following books, which are very simple and easy to understand.
 6. Read Mariful Hadees written by Maulana Muhammad Manzoor Nomani to get maximum knowledge of Hadees Shareef.
Read the books listed at the end of this book.
- May Allah bless Prophet Muhammad (ﷺ) and his companions who taught us lessons of humanity. May Allah bless all those scholars who took too much pain to write valuable books for us. May Allah bestow us wisdom to understand His commandments and follow it. May Allah bless the whole world, the true knowledge of religion and ability to follow to it. May Allah make this world the most peaceful place to live and prosper materially and spiritually.



Few verses, which can reduce your worries:

- According to Hazrat Abu Zar (r.a.), Prophet Muhammad (ﷺ) said, "I know a verse which will be sufficient for a man if he believes in it and apply it in his daily life."
(Ahmad, Ibne Majah, Darimi, Muntakhab Abwaab 1360)

- Said verse is as follows: (For better understanding I am adding next few more lines in first verse.)
If you can understand, believe, memorize and recite these verses, they can actually change your life.

1. Wa mainyyattaqil laaha yaj-al lahu makhrajaa.

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا

"And whosoever fears Allah and keeps his duty to Him, Allah will make a way for him to get out (from every difficulty)."

2. Wa yazuq-hu min haysu laa yahtasib.

وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ

"Allah feeds His believer from such sources that no one can even imagine it."

3. Wa mainyyatawakkal alalaahi fa-huwa hasbuh.

وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ

"Allah fulfils all needs of His believers."

4. Innallaaha baalighu amrih.

إِنَّ اللَّهَ بَالِغُ أَمْرِهِ

"Whatever Allah decides, He does it."

5. Qad ja'alallaahu likulli Shay-in Qadraa.

قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا

"Allah has fixed the destiny of every individual. Event happens according to it." (Holy Quran 65:2-3)

(of making a way to come out from every problem). Repeat the verse and plead to Allah at least 40 times. If you do it sincerely, you will get assurance in you heart and you will also get some ideas or plans to come out from you problems and crises. Immediately write it down. As in condition of crises, mind keeps on wandering. Hence after sometime you may get confused or forget it (the hunches).

3. During periods of business recession or shortage of order, recite all the five verses 100 times daily and blow in air. The business or order, which was in your destiny, but was getting delayed due to spiritual or any other reason, will come to you immediately. (No reference for this statement, as I have not read it, a saint advised me.)

4. According to Sheikhu Islam Hazrat Fareeduddin, those who desire respect and wealth, after every farz Namaaz should recite Durood Shareef three times then Surah Ikhlas (Chapter 112 of holy Quran) three times, then the above mentioned five verses three times, again Durood Shareef three times; then supplicate to Allah. Insha Allah Allah will make you rich and famous and protect you from poverty.
(Nafae Khalaiq Pg. 317)

5. These verses assure you help and blessings of Allah. Assure His help in every condition and remind you that everything will happen according to destiny.

Hence these five verses are great philosophy in a nut-shell, which if you believe and remember, you will have firm faith and Imaan and you will never worry in your life.

How to benefit from these verses?

1. At the time of crises, recite the meaning of these verses repeatedly in your mother language and believe their message.

Once you convince your heart that, "Allah will make a way for you to come out from these crises, you will feel a kind of peace and assurance in your heart and soul."

Hence your mental worries and stress will reduce drastically.

2. In your supplication, recite this verse once, and then plead to Allah to help you according to His promise

How to control anxiety and worries?

In the Battle of Khandaq (trench), approximately 25000 enemy soldiers surrounded Madinah. For almost a month they repeatedly tried to cross the trench and enter the city, but 3000 Muslims continued to defend and repel them.

Enemy was almost eight times more in number and heavily armed, hence the few Muslims were extremely tense. Hazrat Abu Saeed Khudri (r.a.) says, some of us went to Prophet Muhammad (ﷺ) and said, "O messenger of Allah, is there any special pray for such a critical situation, because we are extremely tense and worried?" The Prophet (ﷺ)

said, "Yes, there is a prayer. You seek blessings of Allah in these words:

Allaah hum mastur auratina wa aamin rau aatina."

اللَّهُمَّ اسْتُرْ عَوْرَاتِنَا وَآمِنْ رَوْعَاتِنَا.

That means, "O Allah, protect us and convert our worries to boldness and peace."

Hazrat Abu Saeed Khudri (r.a.) says that after we started reciting it, Allah sent a cyclone which defeated and dispersed the enemy soldiers and we got relief and peace of mind.

(Mariful Hadees, Musnad Ahmad, Aasaan Rizq Pg. 62)

- According to Hazrat Anas (r.a.), when Prophet Muhammad (ﷺ) was worried, he recited:

"Yaa hai yo yaa qai yoomo be rahmatika astageeso"

يَا حَيُّ يَا قَيُّوْمُ بِرَحْمَتِكَ أَسْتَغِيْثُ

"O eternal Allah who governs the universe! I seek mercy from You." (Haakim, Ibne Sina, Hisne Haseen Pg. 209)

Concentrate on Present

1. Prophet Muhammad (ﷺ) said, "Seek from Allah what benefits you. Have faith in Allah and do not succumb to feebleness. (Do not lose courage.) If something goes wrong (you lose something), don't say: "If I had done that, this loss would not have occurred." (Don't repent on your thoughtful and right action) Instead of repenting say: "Allah has decided whatever has happened and Allah does whatever He decides," because the word 'if' opens the door for Satan to mislead. (Muslim)

- In large ships, cabins are made adjacent to its hull (outer shell). If something hits the hull and pierces it, water starts gushing in, but the doors of inside rooms are made of steel and are water tight; so immediately doors of cabins next to the hole are closed. And if they are closed tightly and correctly, the ship remains safe and reaches its destination without sinking.

Dale Carnegie gave the example of these iron doors in his famous book How to stop worrying and start living, and said: Close you past and future both by such water tight iron doors. Then only your ship will reach its destination safely. Otherwise the load of repenting about the past and dreams of tomorrow are unbearable loads; they will sink your ship.

Hence don't repent or have sorrow of past and concentrate only on the present.

Avoid source of grief

- The two common sources of grief are: Remembering the past and frustration of not succeeding as

compared to rich people. The first, we have already discussed; as for the second, Prophet Muhammad (ﷺ) advised his beloved wife, Hazrat Ayesha (r.a.), "If you want to stay with me in Paradise avoid the company of those who wish to acquire too much wealth." (Targhebo Tarheeb, Tirmizi, Zade Raah 261)

Company of such people can only increase your frustration and give you sin and sorrow: hence avoid the company of rich people who have too much lust for wealth to remain free of tension.

- If your family (dependants) is a source of tension, recite verse 25:74 of holy Quran regularly in your supplication (which is mentioned in the next chapter).

If problems of life are hounding you from all sides, recite verse mentioned on Pg. 116

Allaah humma innee a'oozu bika minal hammi wal Hazan (Recite all the four verses.)

(Abu Dawood, Hisn Haseen)

Don't neglect prayer

- Allah said through His last messenger, Prophet Muhammad (ﷺ), "My slaves, remain engaged in My worship and I will keep you comfortable and prosperous and fill your heart with generosity; but if you ignore My worship, I will always keep you occupied and will never end your miseries."

(Ibne Majah 410)

If you are cursed with worries due to negligence of prayer, first correct it, only then you will become stress free.

How to control fear?

- Prophet Muhammad (ﷺ) said, "If you feel fear and anxiety, recite the following verse:

"A'oozu be kalimaatillahit tammaati min gazabihi, wa sharri ibadihi wa min hamzaatish shaitaani wa anyyahzuroon."

أَعُوذُ بِكَلِمَاتِ اللَّهِ التَّامَّاتِ مِنْ غَضَبِهِ ط وَشَرِّ عِبَادِهِ ط

وَمِنْ هَمَزَاتِ الشَّيْطَانِ وَأَنْ يَّحْضُرُونِ ط

"I take refuge of great names of Allah, from wrath of Allah, from harm caused by human beings, from evil thoughts caused by devil, (I also take refuge of Allah) that evil should approach me."

(Mishkaat Vol. 1, Pg. 217; Ibne Sina Pg. 213; Tirmizi Vol. 2 Pg. 191; Hisne Haseen Pg. 215)



How to remain happy in life

Have faith in Allah

When we have faith in Allah, we feel internal peace and assurance.

- This is confirmed by Allah when He says in holy Quran:

"If you are suffering (because of hardship) then surely they (unbelievers) are also suffering (because of hardship). But you have a hope from Allah (for reward – Paradise), and they (unbelievers) don't have any hope." (Holy Quran 4:104)

(So a believer will feel less pinch or pain because of hope as compared to unbelievers.)

- In chapter "Few verses which can reduce your worries", we studied that if we remember and believe in the meaning of verses 2 and 3 of Chapter 65 of holy Quran, we can get inner strength and peace of mind.

These verses say that whosoever fears Allah and keeps his duty to Him, Allah will make a way for him to get out from every difficulty.

This assurance of Allah tremendously reduces anxiety and increases assurance and peace.

Remembrance of Allah

- Allah says in holy Quran, "If hills could have moved or earth could have ruptured or you could have talked to dead people by power of any divine book, then it is this Quran which has so much power. But every control is in hands of Allah." (Allah has not allowed holy Quran to produce such tremendous effects.) (Holy Quran 13:31)

So the verses of holy Quran and praises of Allah have tremendous potential for peace and good effect, Allah has permitted holy Quran to produce only its good effects. Hence because of this, holy Quran cures physical and spiritual diseases and the heart gets peace by remembrance of Allah. Following verses confirms this fact:

"Surely, in the remembrance of Allah, hearts do find peace." (Holy Quran 13:28)

"O human being! You have received commandment (holy Quran) from your Allah, which is also a cure for diseases of heart and blessing and guidance for true believers." (Holy Quran 10:57)

- Eyes are made for vision, ears for hearing and tongue

for taste. You cannot enjoy food by the ear or music by your tongue. You will feel pleasure only if you use the ear for sound, eyes for vision and tongue for tasting delicious food.

Similarly Allah has created human beings (souls of human being) and jinns for His worship (Holy Quran 51:56). As the soul is created for Allah's worship, the real pleasure of life will be achieved and the soul would feel peace and pleasure only when it performs worship of Allah. The ear cannot enjoy food. Similarly the soul cannot feel peace and pleasure in materialistic excitements and achievements.

Hence to have peace of mind and heart, pray regularly and recite praises of Allah.

Look at those below you and not those above you.

- Prophet Muhammad (ﷺ) said, "Look at (or compare yourself to) those who are below you, and not those who are above you, because of this, you will not degrade (underestimate) the bounty of Allah on you." (Bukhari, Muslim)

When you realize that there are so many people in this world, who don't have as much health, wealth, free time and blessings, which Allah has blessed you with, you will consider yourself lucky. You will value your possessions and this good feeling will dominate any sadness in your heart and increase your happiness.

Supplications of the Prophet (ﷺ)

- Among the best method to prepare for the future is by reciting the Dua that the Prophet (ﷺ) invoked Allah with:

Allaahumma asli'h li dini al-lathi huwa ismatu amri, asli'h li dunyaya al-lati fiha ma'ashi, wa asli'h li aakhirati al-lati ilaiha ma'adi, waj'al al-hayaati ziyaadatan li fi kulli khair wal mauta raa'hatan li min kulli shar.

اللَّهُمَّ أَصْلِحْ لِي دِينِي الَّذِي هُوَ عِصْمَةُ أَمْرِي، وَأَصْلِحْ لِي دُنْيَايَ الَّتِي فِيهَا مَعَاشِي، وَأَصْلِحْ لِي آخِرَتِي الَّتِي فِيهَا مَعَادِي، وَاجْعَلِ الْحَيَاةَ زِيَادَةً لِي فِي كُلِّ خَيْرٍ، وَالْمَوْتَ رَاحَةً لِي مِنْ كُلِّ شَرٍّ. (رواه مسلم)

(O Allah! set aright for me matters of my religion, which contains my immunity (from error); set aright for me my life, which contains my livelihood; set

aright my last life for me, for to it is my return; and make life an ever increasing goodness for me and death a relief for me from all types of evil." (Muslim)

- Prophet Muhammad also sought blessings of Allah in the following words:

اَللّٰهُمَّ رَحْمَتَكَ اَرْجُوْ فَلَا تَكِلْنِيْ اِلَى نَفْسِيْ طَرْفَةَ عَيْنٍ، وَاصْلِحْ لِيْ شَأْنِيْ كُلَّهُ، لَا اِلٰهَ اِلَّا اَنْتَ. (رواه ابي داؤد باسناد صحيح)

O Allah, I invoke You for Your mercy. Please, do not make me reliant on myself even for an instant, and set aright for me all affairs. Verily, there is no deity worthy of worship except You." (Abu Dawood)

When a person recites these supplications (that assure the correctness of his future religious and daily affairs) with an attentive heart, sincerity and striving hard to achieve what he is seeking, Allah will grant him what he invoked Him to earn. And, as a bonus, his depression will turn to delight and happiness, Allah willing.

Close relationship is No. 1 source of happiness

1. According to holy Quran, righteous people seek blessings of Allah in the following words: "My Allah! Make my wife and children pleasure of my eyes and make me the leader among pious people."

(Holy Quran 25:74)

رَبِّكَ اَهْبُ لَنَا مِنْ اَزْوَاجِنَا وَوَدِّيَّتِنَا قُرَّةَ اَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِيْنَ اِمَامًا ۝

This supplication improves family life and increases happiness.

2. Prophet Muhammad (ﷺ) said, "Let not a male believer hate a female believer (i.e. his wife), for if he dislikes a type of conduct from her, he will surely be pleased by another." (Muslim)
3. Prophet Muhammad (ﷺ) said, "Best among you are those who are best for their wives; and I am best for my wives." (Ibne Majah, Zade Raah 321)

Family life is number one source of happiness. Hence supplicate as well as struggle for peaceful and harmonious life in your home, to enjoy your life at its maximum.

Emotion follows action

If you dress nicely, use perfumes, comb your hair nicely, and adopt a good outgoing personality; automatically you will feel good, happy and fresh. If you adopt a dirty and nervous outlook; automatically you will become sad and nervous, because emotion follows action.

- According to Hazrat Jabir (r.a.), "Once, Prophet Muhammad (ﷺ) came to our place and saw a man

with entangled (uncombed) hair. The Prophet (ﷺ) said, "Could this man find nothing with which to comb his hair?" In the same gathering, he (ﷺ) saw another person with dirty clothes. He (ﷺ) asked, "Could this man find nothing with which to clean his clothes?"

Prophet Muhammad (ﷺ) disliked uncombed hair and dirty clothes. That means we should always remain well dressed and with good personality.

(Musnad Ahmad, Sunan Nasai, Mariful Hadees Vol. 6, Pg. 299)

- Imam Maalik has mentioned a similar Hadees in his Muwattah quoting from Ata bin Yasaar.
- Hazrat Abi Al-Ahwas (r.a.) who is a Tabaa-ee, says that once his father Hazrat Malik bin Fazla went to Prophet Muhammad (ﷺ) wearing a very simple and cheap dress. Prophet Muhammad (ﷺ) asked him, "Do you possess wealth?" Hazrat Malik said, "Yes, I do possess wealth." Prophet Muhammad (ﷺ) asked, "Which kind of wealth?" Hazrat Malik said, "Allah has blessed me with all kinds of wealth, such as camels, cows, bulls, goats, sheep, horses, slaves and maids etc." Prophet Muhammad (ﷺ) said, "When Allah has blessed you wealth, then the effect of His blessings should be visible on you." That means you should dress well according to your wealth.
- According to Hazrat Abdullah bin Amr bin Aas (r.a.), Prophet Muhammad (ﷺ) said, "It is allowed to eat well, donate to others and dress well, provided it is not wasteful and an expression of superiority over others." (Bukhari, Mariful Hadees Vol. 6, Pg. 298)
- To remain happy in life, always remain well dressed, clean and perfumed. Try to smile, even though forcibly and behave like an optimistic and bold person. Advise the family members also to follow this advice. Eating and clothing standards should be good and according to your income. This will bring happiness in life.
- People usually try to wear cheap, worn out, old clothes at home (particularly women), and try to save money by eating simple, and leftover food. This reduces happiness.

Donate your old clothes and leftovers to the poor; Allah will bless you more; and eat and dress well according to your income. This will increase your happiness.

Benefiting others

- According to Hazrat Umama Bahili (r.a.), Prophet Muhammad (ﷺ) said: No doubt, angels and dwellers of the heavens, all supplicate to Allah for

peace and prosperity of those who teach beneficial knowledge to people.

(Tirmizi, Muntakhab Abwaab Vol. 1, Pg. 203)

- According to Hazrat Abu Hurairah (r.a.), Prophet Muhammad (ﷺ) said, "Those who look after widows and poor are like those who continuously offer perfect Namaaz or Fasting."

(Bukhari, Muslim, Muntakhab Abwaab 1019)

So if we get engaged in serving the society and poor, because of divine blessings our peace and happiness will increase.

Ignore your enemy

- Once a person was abusing Hazrat Abu Bakr (r.a.) in the presence of Prophet Muhammad (ﷺ). On every abuse Hazrat Abu Bakr (r.a.) remained patient and silent, and Prophet Muhammad (ﷺ) smiles. At last Hazrat Abu Bakr (r.a.) lost his patience and replied to him (aggressor). Immediately Prophet Muhammad (ﷺ) got up and went away from there. Later on Hazrat Abu Bakr (r.a.) asked him, "O messenger of Allah! That person was abusing me and you remained silent and continue to smile and when I replied, you went away." The Prophet (ﷺ) replied, "Till you were patient an angel was replying to that person on your behalf, so I was smiling. But as soon as you yourself replied, the angel went away and a devil (satan) came in. So I went away."

(Mishkaat)

As long as we remain peaceful and patient, we are in protection of Allah and our enemy fails, because he could not harm us by wasting our time and energy. But as soon as we give importance to him and get excited; waste our time thinking against him etc., he succeeds and becomes happy. Hence try to remain patient; this will increase you blessings, peace and happiness.

True happiness

We get true happiness and peace deep inside our heart, when we get assurance of true and eternal success. Allah has listed many types of people to whom He has assured eternal success. Ensure yourself that you qualify to at least any one type of them. Holy Quran lists such people as follows:

Verily (surely), the Muslims (who surrender themselves to Allah),

men and women, (who truly believe in Islamic monotheism),

the men and women, who are obedient (to Allah),

the men and women, who are truthful (in their speech and deeds),

the men and women, who are patient (in performing all the duties, which Allah has ordered and in abstaining from all that Allah has forbidden),

the men and the women, who are humble (before their lord – Allah),

the men and the women, who give alms and Zakaat, the men and the women, who observe fast [the obligatory fasting during the month of Ramazan and the optional fasting (Nawafil)],

the men and the women, who guard their chastity (from illegal sexual acts),

and the men and the women, who remember Allah much with their hearts and tongues.

Allah has prepared for them forgiveness and a great reward (i.e. Paradise). (Holy Quran 33:35)

Last word

If you benefit from this book, please do remember the author, Q.S. Khan in your supplications and pray to Allah that he lives as well as dies with true faith and Imaan.

May Allah bless Prophet Muhammad (ﷺ), his family, companions and all the believers in the world.

Allah is great, and all praises are for Him. May Allah bestow us wisdom to understand His commandments and follow them sincerely. Aameen.



Don't accept defeat

- There were many Greek kings who had military of thirty thousand soldiers. But why only Alexander the Great captured the world.
- There were many kings who had soldiers (Soldier on horse) of one lakh soldier. But why only Taimm-lang captured all countries from Russia to India.
- Alexander the Great and Taimm-lang captured the world not because of their military strength, but because of their bravery, fatigue, and management abilities. Both of them won the support of their defeated kings to increase their military strength and then marched to capture the world.

Both of them won the support of defeated kings and increased their military strength.

So to become great conquerors, mind power is more important than muscle power.

- Mahatma Gandhi struggled for independence of India against mighty England. He was no match to mighty England then also he succeeded.
- Vietnam fought with America for 20 years. Who was not a match to the mighty America then also America withdrew his troops from Vietnam without defeating Vietnam.
- Mao Zedong started his march from with 90,000 supporters. His 85,000 supporters died during the march, but he never gave up. He reached with his supporters laid the foundation of the great communist nation China.
- What was common between Mahatma Gandhi, Mao Zedong and Hanoi was of Vietnam. All of them had no military strength, no resources to oppose the mighty opponent, then they never accepted defeat and persistently continued their struggle and finally won. Persistence, management ability and not accepting defeat are the keys to great success and not the military power and resources.

You are not defeated unless you accept your defeat.

Or till you don't accept your defeat, your humble, defeated condition does not matter. Ultimately you will win. Even if your opponent crushes you, kills you, then also you are not defeated. You or your follower will continue the fight and will ultimately win. Revolution of many countries on example of such success where

leader died but their followers ultimately struggle and succeed.

What is true for general life is also true for business life. You are the captain of the ship in your business. That means you are Alexander the Great, Taimm-lang, Mahatma Gandhi or Huchim of you or Gamsuli. To have great success as all of them had you have to here, bravely, fight through the margin of ability, persist and not accept defeat qualities.

- If we don't have such abilities in us then what should we do?

Worship.

We have to identify a person who is certified to have all the above mentioned qualities then copy him.

- How to find such a person?
- Let us see who is most influential and successful person of his mission in this world. W.H. Auden says in his book "The most influential people of the world" that Prophet Muhammad (ﷺ) is the most successful person of the world. Muslims are less than Christians then also. He is more successful than Jews, Christians because Christ played a major role in spreading Christianity and it is not alone Jews alone.
- God says in Holy Quran "O Muhammad (ﷺ) no doubt, you have the best character". ()
- Holy Quran says "God loves those who have courage and endurance. ()
Prophet Muhammad (ﷺ) must have had these qualities that is why he was appointed as Prophet Muhammad (s.a)
- Prophet Muhammad (ﷺ) said "There were those who shaved their heads in difficult times, and tore off their clothes and not among us (Jawamaal-kalam by Dr. Zahr Ahmed Azhan) That means those who lose courage in difficult times are not Muslims.
- If Prophet Muhammad (ﷺ) is an ideal person to copy, brave and not accepting defeat, then let us study his life style in the situation of crisis.
- Some of the critical situations in his life and actions his life and actions. He has taken as follows.

- When prophet Muhammad (ﷺ) was 36 year old, people of makkah repaired the structure of holy Kaabah. The holy stone Hizre-Aswad was removed while repairing. and was to be placed again in its position after completely the repair. As this was very prestigious opportunity and act hence every head of trib. wanted to do it himself. A heated argument broke out and there was a risk of civil war.
- Prophet Muhammad (ﷺ) solved this problem by following way. He placed Hizre-Aswad on his sawl and asked all the trib leader to lift it and carry it up to point of its placement then he lifted it and placed it at its place. All the trib-leader were hojoy and civil was averted.
- Seven year of relentless preaching islam became popular in makkah and idol worship was losing ground in this holy city. Idol worship tried every thing to stop, the mullage of Islam. but failed to stop it. Hence they ploued the ultimate way to stop it. They socially boycotted the whole trib of prophet Muhammad (ﷺ). Due to soul by trib of prophet Muhammad (ﷺ) could not buy or sale they in market. Hence they suffered extreme shortage of food material. For three year they severely suffered but never bow down in front of non believer.
- After soul boycott wife and uncle of Prophet Muhammad (ﷺ) died. due to illness. (May be due to extreme suffering during soul boycott) Both these personalities were extremely important in life of prophet Mohammed (s.a). For his soul security and emotion support.

Till that period he had few muslim follower but all of them were weak and victims. Sudden departure of wife and uncle left him alone in this wild world. He was alone and sole target of harenment but then also he remain patient and continued his mission.

- He went to near by city Taif to preach then teaching of Islam. Instead of listening to him they stoned him so much but shoe were full blood during from his mouth and he fall unconscious.
- Zaid bin Harish carried him outside city. But he neither cursed them nor detered from his mission.

MR. Q. S. KHAN IS ALSO AUTHOR OF FOLLOWING BOOKS.

Management Topics:-

- Law of success for both the Worlds.
(This book is also translated in Marathi language with title "Yashachi Gurukilli" and under process of translation in Hindi.)

Religious Topics:-

- Hajj. Journey Problems and their easy Solutions.
(This book is translated in Urdu, Hindi, Gujarati, and Bengali languages)
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- Holy Vedas and Islam. (This book is translated in Hindi with title "Pavitra Ved our Islam Dharm")

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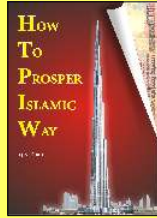
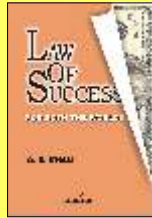
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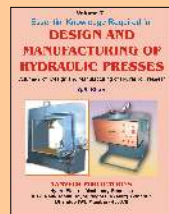
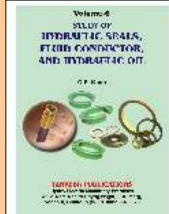
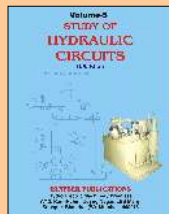
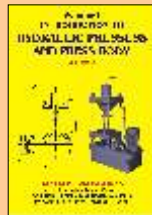
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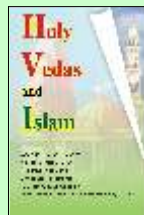
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