

O Allah! Open the Doors of Your Mercy

THE IQRA 5-MINUTE COURSE

A RUPEE IN CHARITY

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Who should take this Course?

All those who can afford atleast a rupee in charity (the more the better as you will see Inshallah) can look forward to completing this course Inshallah.

And note that *Zakat* is obligatory as distinguished from *Sadaqah* that's not. Please consult a reliable *Aalim* for the same.

Plus a day has 1,440 minutes. All we're asking is your 5 minutes!

Minute 1

SADAQAH WON'T LESSEN YOUR MONEY

Assalamu Alaikum Dear Brother or Sister

Bear in mind that what you spend from your lawful income will never lessen your money in any way. Allah *Subhanahu wa Ta'ala* Says:

﴿ وَمَا أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ ۖ وَهُوَ خَيْرُ

الرَّازِقِينَ ﴾

“...And whatsoever you spend of anything (in Allah’s Cause), He will replace it. And He is the Best of providers.” [34:39]

And the words of the Prophet (ﷺ) as recorded by *Muslim* are no doubt true:

« مَا نَقَصَتْ صَدَقَةٌ مِنْ مَالٍ »

“No charity ever decreases wealth.”

Then why the fear in spending?

You should know that that’s coming from the Shaitan, who is threatening you with poverty - as Ibn Abbas (رضي الله عنه) said: “Two characteristics are from Shaitan and two qualities are granted from Allah the Exalted.” He then recited the *Ayah*:

﴿ الشَّيْطَانُ يَعِدُكُمُ الْفَقْرَ وَيَأْمُرُكُمْ بِالْفَحْشَاءِ

وَٱللَّهُ يَعِدُكُم مَّغْفِرَةً مِّنْهُ وَفَضْلًا ﴾

“Shaitan threatens you with poverty and orders you to commit Fahsha (evil deeds, illegal sexual intercourse, sins); whereas Allah promises you Forgiveness from Himself and Bounty.” [2: 168]

Scholars have also said that from the deceits of the Shaitan is, that he would rebuke a person when he or she wants to give in charity saying: “What is this? You earn so much and your just giving five rupees? How could you...shame on you! Keep it back in the same wallet and give more when the time comes.”

As a result the person falls for this tried-and-tested trick of Shaitan and wastes the opportunity of receiving Allah’s Grace – And Allah’s refuge is sought – So beware of these plots and know that, even if his whisperings are sugarcoated so convincingly – all he wants for you is to lose your *Jannah!*

Well if the question now is, “how do I go ahead?” then read-on to complete the remaining 4 minutes of the course.

Minute 2

IT'LL SAVE YOU FROM A BAD END

Allah *Subhanahu wa Ta'ala* Says:

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِنْ قَبْلِ
أَنْ يَأْتِيَكُمْ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خُلَّةَ وَلَا شَفَاعَةً ۗ ﴾

“O you who believe! Spend of that with which We have provided for you, before a Day comes when there will be no bargaining, nor friendship, nor intercession.” [2: 254]

One of the benefits of Sadaqah is also that it saves its giver from a depraved end – both in this world and the *Aakhirah*. As the Messenger of Allah (ﷺ) said in a *Sahih Hadith* recorded by at-Tabrani and Al-Bayhaqi:

« مُنَاوَلَةُ الْمِسْكِينِ تَقِي مَيَّةَ السُّوءِ »

“To give charity to a poor person with one’s own hands saves one from a bad death.”

And that’s not all. Its benefits will be witnessed even on the fateful day of *Youmal Qiyamah* – where the Sun you see everyday – will be brought close to the creation until there’s just a mile between it and us.

People will sweat according to what they have done; the sweat reaching to the ankles of some, to the knees of others, to the waist of others, while some will have their mouths covered with sweat. And *Al-Bukhari* and *Muslim* reported that the Messenger of Allah (ﷺ) said:

« سَبْعَةٌ يُظِلُّهُمُ اللَّهُ فِي ظِلِّهِ يَوْمَ لَا ظِلَّ إِلَّا ظِلُّهُ »

“There are seven whom Allah will shade under His shade, on a day when there will only be His shade.”

Among those seven people, he (ﷺ) mentioned:

« تَصَدَّقَ بِصَدَقَةٍ فَأَخْفَاهَا حَتَّى لَا تَعْلَمَ شِمَالُهُ مَا تُنْفِقُ »

« يَمِينُهُ »

“...and a man who gave away charity in secret, so that his left hand does not know what his right hand spent (so his charity remains a secret).”

And that my reader, is another forgotten characteristic – that charity must be given secretly – for not only does it take away any lurking feeling of *Riya* or minor shirk, but also stands a greater chance at being accepted by Allah.

And of course, that small charity of yours can also save you from the Hell-fire Inshallah. To this effect, the Prophet (ﷺ) has said in the *hadith* of Al-Bukhari:

« اتَّقُوا النَّارَ وَلَوْ بِشِقِّ تَمْرَةٍ »

“Protect yourself from Hell-fire even by giving half a date as charity.”

Minute 3

INVEST IT FOR YOUR TOMORROW

That's right! Whats really the point in earning, when you can't really use your wealth? That's why it's best to leave your wealth with Allah 'Azza wa Jall, who will preserve it for you, as He promises in the Qur'an:

﴿مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ
وَلَهُ أَجْرٌ كَرِيمٌ﴾

“Who is he that will lend Allah a goodly loan, then (Allah) will increase it manifold to his credit (in repaying), and he will have (besides) a good reward (i.e. Paradise).”

[57: 11]

Sheikh Abdul Malik Al-Qasim has said that "Allah called *Sadaqah* a goodly loan to encourage the hearts to spend, since when someone knows that his capital will be replaced, it will be easier for him to compel himself to spend in charity.

And when he knows that he who is asking for a loan is most trustful and truthful, he will be encouraged to give the loan with a good heart. If he knows that he who is asking for a loan, will invest it for him and bless it multifold, he will be further encouraged to give the loan."

And remember, Allah is far beyond any imperfection. It is only that our *Rabb* wishes the best for us, that He is mentioning the same.

In this sense, the Messenger of Allah (ﷺ) asked his *Sahabah* in the *hadith* recorded by *Al-Bukhari*:

« أَيُّكُمْ مَالٌ وَارِثِهِ أَحَبُّ إِلَيْهِ مِنْ مَالِهِ ؟ »

“Who among you loves the wealth of his inheritors more than he loves his wealth?”

They said, “Every one among us loves his own wealth more, O Allah’s Messenger (ﷺ).”

So He (ﷺ) replied:

« فَإِنَّ مَالَهُ مَا قَدَّمَ وَ مَالُ وَارِثِهِ مَا أَخَّرَ »

“Undoubtedly, one’s wealth is that which he spends (for Allah), while the money he keeps will end up with his inheritor.”

That’s why O reader, what you spend in charity is your true wealth, for it remains

with Allah - and that which you spend not, was never your wealth at all.

So you decide, whether you wish to invest your capital or ruin it by being tight-pursed.

Minute 4

IT'LL FETCH YOU A MASSIVE REWARD

What you give from your lawful wealth will undoubtedly fetch massive rewards for you – even if it's just a rupee.

Allah, the Exalted Says,

﴿مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ ۗ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ﴾

“The likeness of those who spend their wealth in the Way of Allah, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. Allah gives manifold increase to whom He

wills. And Allah is All-Sufficient for His creatures' needs, All-Knower." [2: 261]

See how compassionately, the *Arhamur-Rahimeen* bestows upon His slaves – that even a single act of giving for the sake of Allah, will fetch a return that's 700 times greater or even more!

That way Inshallah, every rupee that you give to Allah will be saved and returned to you, when you need it the most – as is also evidenced in the *hadith* recorded by both *Al-Bukhari* and *Muslim*:

"If one gives in charity, which equals one date-fruit, from honestly earned money, and Allah accepts only the honestly earned money, Allah takes it in His Right (Hand) and then enlarges its reward for its giver, just as anyone of you raises his foal (a young horse), so much that it (the date) becomes as big as a mountain."

Now can there be anything greater than this
O believer?

Minute 5

DIFFERENT WAYS OF GIVING

Although there are endless ways of giving, you should know - May Allah have mercy on you - that the Messenger of Allah (ﷺ) said in this authentic *Abu Daud hadith*:

« أَفْضَلُ الصَّدَقَةِ جُهْدِ الْمُقِلِّ »

“The most excellent Sadaqah is that given in a state of difficulty by one who has little (monetarily).”

So be of good cheer dear believers - for the charity that is given when one has the least, is considered the most excellent charity. That way none of us can come up with the excuse that our economically-tough times are

stopping us from doing charity. After all it's just a rupee we're talking here.

This becomes clear in the words of the Prophet (ﷺ), who said in a *hasan* hadith recorded by *An-Nasai*, *Ibn Khuzaimah* and *Ibn Hibban*:

"A dirham (a coin) won the race against a hundred thousand dirhams." A man asked, "How O Allah's Messenger?" He (ﷺ) said: "A man who had great wealth and who spent a hundred thousand dirhams from it in charity, in contrast to a man who has only two dirhams and gave one away one of them in charity."

So what's the best way to spend it on? Well the next time you spend on your family for Allah's sake, then it makes a difference to know that it's the most excellent charity; for the Messenger of Allah (ﷺ) has said:

« أَفْضَلُ دِينَارٍ يُنْفَقُهُ الرَّجُلُ: دِينَارٌ يُنْفَقُهُ عَلَى عِيَالِهِ »

“The most excellent dinar (money in charity) is one that a person spends on his family.”

And he (ﷺ) has also said in a *Sahih hadith* from *Ahmad*:

« مَنْ بَنَى مَسْجِدًا مَفْحَصَ قَطَاةٍ بَنَى اللَّهُ لَهُ بَيْتًا فِي الْجَنَّةِ »

“Whoever builds a masjid for Allah, even if it is as small as the nestling-place scratched out by the sandgrouse (a small pigeon-like bird) for its eggs, Allah will build a house for him in Jannah.”

See dear reader, how much would it take for this small bird to nestle? Now, all it takes for you to build a palace in *Jannah* is just enough money that can build a mosque as small as that space.

And we end this course with Abu Hurairah's (رضي الله عنه) beautiful words of advice from *Al-Qurtubi's At-Tadhkirah*:

(يَتَزَوَّجُ أَحَدُكُمْ فُلَانَةَ بِنْتِ فُلَانٍ بِالْمَالِ الْكَثِيرِ
وَيَدْعُ الْحُورَ الْعَيْنَ بِاللُّقْمَةِ وَالتَّمْرَةِ وَالْكِسْوَةِ)

“A man of you marries the daughter of so and so, with lots of money – and leaves *Al-Hoor Al-'Een* (the gorgeous women of *Jannah*, with wide, lovely eyes) that can be obtained through a piece of bread, a date fruit or a dress (given to the poor).”

And don't forget that Allah's Messenger (صلى الله عليه وسلم) has informed us in *Al-Bukhari* that, were she (a *Hoori*) to look upon the earth, the entire space between paradise and earth would be filled with light and fragrance!