

AL-ISLAAH PUBLICATIONS

Part 5

Discourses of Hazrat Maseehullah Khan Saheb(R.A.):FOR FRIENDS Part 5- TIJARAT - TRADE AND COMMERCE

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1. FOREWORD

Through the fadhl of Allah Ta'ala, and the barkat of our sheikh, Maseehul Ummat Hadhrat Maulana Muhammed Maseehullah Khan saheb (damat barakatuhum), and the dua's of our readers, this fifth booklet is now ready. May Allah Ta'ala cause us all to benefit continuously from the teachings of our sheikh.

One of the remarkable features of Hadhratjee's majalis is that it caters for all those present. The needs of the muftadi (the beginner) are seen to, as well as the needs of the muntahi (the accomplished). Therefore, from time to time, each majlis has to be read through thoroughly again. The reason is that, as the beginner progresses from stage to stage, points not fully comprehended initially now become clearer. When he first read a majlis, it was as a beginner, and he would have attached importance to only those aspects that affected him directly. But now, as he progresses, other aspects will appear clearer to him, and will now become relevant to him at this particular stage. This process continues until he reaches the level of the muntahi.

At this stage too it will be necessary to look at some of the majalis again, as newer problems and challenges come to the fore. Even if a person has reached a stage where he remembers all the majalis, then too it is necessary to keep on looking at the recommended kitabs from time to time.

What is the basis for this statement?

The following: one particular morning we entered the majliskhana as usual, and sat down. Hadhratjee started by taking the copy of "Hayatul Muslimeen" that was lying on his small desk, and opened it at the page where he had placed a marker.

For our benefit, Hadhratjee commented that he had been looking at the kitab earlier on and had come across this interesting and important passage. But before reading the passage, Hadhratjee commented that this kitab, "Hayatul Muslimeen" was such a kitab that one should keep on glancing at it from time to time. The majlis that followed was based on the passage read out by Hadhratjee.

Similarly, the chapters on the akhlaq razilah and akhlaq hamidah in "Shariat and Tasuwwuf" have to be read over and over again. ("Good Character" serves as an introduction to "Shariat and Tasuwwuf", and it is also a handy reference book afterwards.) Also of importance in one's reading schedule is a kitab on fiqh (mas'alah masa'il). Hadhratjee recommends that one reads three to five masa'il daily.

It must be pointed out again that these booklets are not a substitute for direct contact with one's sheikh. If, for some reason, one cannot contact one's sheikh, one should at least try to be in contact with one of his khulafa.

This is the basic formula for progress: a schedule of learning, and contact with one's sheikh. By following this formula consistently, there is no reason why the reader will not progress from stage to stage, and from strength to strength, insha'allah ta'ala. Dr. I.M.

TIJARAT - TRADE AND COMMERCE

(This is a translation of a majlis-e-khas held by Hadhrat Maulana Muhammed Maseehullah Khan Saheb, in Jalalabad, India, on the 7th October 1989, corresponding with the 5th Rabi-ul Awal 1410)

Despite listening to so many talks, some remain where they are. They make no progress. I do not know what their intentions are, but Allah Ta'ala is well aware of intentions (intentions and resolves). Allah Ta'ala then causes improvement in one's character, what is termed *islah*, according to this *nugget*. This process is called *hidayet* (guidance). *Islah* and *hidayet* thus depends on one's intention.

What is the relevant *ayet* in the *qur'an shareef*?

Lo! Allah changeth not the condition of a folk until they first) change that condition themselves. (S.13 A.21)

This is quite plain and straightforward: Allah Ta'ala changes the condition of a nation due to its own actions. Its pitiful condition is because it has brought on oppression (*zulm*) on itself. In another *ayet* Allah Ta'ala states:

Lo! Allah wrongeth not mankind in aught; but mankind wrong themselves. (S.10 A.44)

2.GUIDANCE (HIDAYET) AND DEVIATION (DHALALAT)

This applies to an individual as well. When a person invites deviation (*dhalalat*), as shown by his conduct, then Allah Ta'ala causes him to go astray.

After all, Allah Ta'ala is the Divine Original Cause of each and everything, even guidance (*hidayet*) and deviation (*dhalalat*).

Allah Ta'ala states:

Allah verily sendeth whom He will astray; and guideth whom He wills. (S.35 A.8)

This does NOT mean that Allah Ta'ala gives guidance at random and that the individual has no choice in the matter. This is not the case.

What it means is that, when a person adopts those means which lead to *hidayet* (guidance) then Allah Ta'ala, as the Prime Cause, leads him to *hidayet*. And when a person adopts those means that lead to deviation (*dhalalat*), then Allah Ta'ala allows him to go astray.

People tend to derive wrong meanings when looking at translations of the *qur'an shareef*, therefore it is not permissible for people to look at translations of the *qur'an shareef* without an *ustadh*.

3.LOOKING AT QURANIC TRANSLATIONS, AND AN OVERSEAS LETTER

I received a letter from overseas, either from Africa or from England. The letter was from a pious lady, punctual with her *saum* and *salat*, reciting the *qur'an shareef* a lot, etc. - all in all a very *deendar* person. The poor lady was lamenting about her husband, that he was not performing his *namaz*, that he was drinking, that he cast lustful glances at others. She then wrote, "I was brought up in a well-bred *Deeni-conscious* family, and *alhamdulillah*, there is *deendari* in me. Then, how is it that I came to be landed with such a husband? Especially seeing that the *qur'an shareef* states:

"This means that the *khabees* (wicked/evil/foul) are for the *khabees*, and the *tayyib* (good/pure/chaste) are for the *tayyib*. I am no *khabees*, so how did I get such a husband?"

In reply, I wrote to the lady, "This is the very reason why it is not permissible to read the translation of the quran shareef without an ustadh! The correct interpretation of the ayet is as follows: If a man has a khabees-type temperament, and he has a wife who is tayyib, deendar and pretty, nevertheless his khabees temperament will draw him to a showy wiman and a wiman of the street. In a similar way, if a khabees wife has a husband who is good and pious, her khabees temperament will draw her to that man who is also khabees, one who is immoral and a profligate.

"But, masha'allahu ta'ala, in your situation you are deendar. How can you even think of yourself as khabees? That may be his temperament, but you yourself are pious, masha'allahu ta'ala."

One can see the error she fell into in interpreting the ayet herself. That is why it is not permissible to read the translation of the quran shareef without an ustadh.

We were speaking of niyets. Islah and hidayet are dependent on one's niyet. Allah Ta'ala is well aware of one's niyet. He then deals with individuals accordingly. It is therefore important to safeguard one's niyet.

For instance: What is one's niyet (intention and resolve) when associating with a burzug

4.THE CONFIDENCE TRICKSTER

Different people have different attitudes, some of which are corrupt: for example, seeking Jab (fame), or seeking mal (wealth). These individuals attempt to get something out of others by gaining their confidence, so that people must come to believe, "He is connected to such-and-such a burzug of such-and-such a place. Therefore, ma'shaallah, he must be a pious person himself." He wishes to deceive the people and deceive the sheikh.

The moment he sees that people consider him to be pious and upright, because he has made a point of being seen in the company of the pious, he puts his worldly ploy, the confidence trick, into action. He starts by taking a loan of twenty rupees, and he pays it back punctually. The cycle of borrowing and repaying punctually has started: sometimes he borrows a hundred rupees, and he pays it back; sometimes he borrows five-hundred rupees, and he pays this back. In this manner he establishes his trustworthiness. Ma'sha'allah, he is somebody who pays back punctually, and he is also somebody who associates with the pious. He has won the confidence of the people. He now borrows ten thousand rupees, and he does NOT pay it back! The confidence trick has been brought to its successful completion.

I do not speak of incidents that have not taken place. This particular incident has been related from past experience.

If this is his ntye4 to extort money from people by using a confidence trick, then it is obvious he can expect no benefit from Allah Ta'ala, that he will get no hidayet from Allah Ta'ala. It is not Allah Ta'ala who wants him to go astray. The ayet quoted just now does not mean that Allah Ta'ala wants him to go astray. It is not Allah Ta'ala's purpose to lead man astray: Allah Ta'ala has revealed the qur'an shareef; with specific laws and guidance, so that a person may come on to hidayet.

Here is a thought: if Allah Ta'ala wanted to lead man astray, why create Jannat? Jahannam alone would have sufficed' No. It is this person who has deliberately sought deviation (dhalalat) by his wrong thoughts and beliefs, and by his evil conduct. So, Allah Ta'ala has caused him to deviate.

5.A PARABLE AND A POET'S COUPLET

Here is an illustration: A person wishing to travel is lost. He does not know the way to his destination. A friend, who knows the route, is prepared to direct him. However, this person does not feel confident enough to go just by directions alone, so the friend goes with him, pointing out the way and also pointing out the dangers. After travelling only a short distance the person interrupts, and says, "I know the path now. I do not need you any more." The friend holds his hand and says, "Wait! There is a well directly in front, and you are heading straight for it!"

The person says, "What well? There is no well. Leave my hand!" Despite his friend's pleas, he forces his hand free, and he walks blindly forward, to fall into the well.

The question now is: Did the friend throw this person into the well?

The answer is: Obviously not! He himself had this strange desire to fall into the well. The friend was there to guide him, and tried to prevent him by actually holding him back. But the help was scorned. Such thick-headed people should really be given a shove from behind and be told, "Go! You desire to destroy yourself. Go! Fall in!" Obviously, we do not advise that you do this, but somebody who is malicious may just decide to do it!

What do we advise? The Shari' injunction is very well stated in this Farsi couplet:

If you see a blind person walking, and he is heading directly for a well, it is your compulsory duty to save him. If you are making namaz even, interrupt your namaz and stop him. This is what Islam teaches. The poet says: "If I see a blind person heading towards a well, and I remain silent, I am a sinner."

In this specific situation, one has now broken off one's namaz, and one rushes forward and grabs the blind person's hand, thereby putting into practice what Islam teaches.

If the blind person becomes enraged, and says, "Why are you catching my hand? Leave me alone!" one should explain nicely to him, "Brother, there is a well in front of you." If the blind person is still adamant, and says, "Who are you to tell me? Leave my hand!" and he forces his hand free, then all one can say is, "As you wish," and leave him to his fate.

So, has he been thrown into the well, or has he fallen in of his own free will? As we said, a malicious person may just decide to give him an extra shove from behind! Of course, no respectable person would ever think of doing such a nasty thing!

It is unthinkable that Allah Ta'ala should cause a person to deviate from hidayet and cause him to go astray.

You have not understood the quran shareef. The terminology of the quran shareef is that of Royalty.

As stated already, what is meant is that the Primordial Cause of everything is Allah Ta'ala. Honour and disgrace, guidance and deviation, are all in His Hands. However, whatever happens to us we invite by our niyets and a'mal (intentions and deeds). Should one fall into disgrace, or should one go astray, do not implicate Allah Ta'ala -this is what you have brought on yourself. Allah Ta'ala is free of

all blame. That is why it is important to safeguard one's niyet. One's niyet should draw one towards good, and one should make dua, "O Allah Ta'ala! Bless us all with hidayet, and grant us all magfirat."

One's niyet is important. The benefit accruing to one will depend on one's niyet. People visiting a burzug come with different niyets. Different objectives are concealed in the hearts of those sitting with a burzug, developing an association with him, and becoming bay't to him. If one has the niyet to build a strong and firm bond with Allah Ta'ala, then one will benefit.

If the niyet is to attain some worldly objective, then that person will still attain his materialistic objective. In the latter case this person sets out to gain the confidence of the people by his association with a burzug: He wishes to impress others by being a friend of the burzug; or by being bay't to him in the silsilah; or by showing others that he is of his progeny. Such a person will attain his worldly objectives, but his portion in the akhirat will diminish proportionately. Yes, if he dies with iman, he will attain Jannat, but there is no question of his attaining Jannat in the first instance, immediately on dying.

This stands to reason: If all Muslims qualify to enter Jannat straight away on dying, what then is the purpose of making one responsible for the laws of the Shariat? Why is there punishment for acts of kufr, and for crimes committed?

Why differentiate between Haq and Batil! Why label those not obeying the Shariat as transgressors? There must be reasons for all this.

6.NAFSE IMAN AND KAMIL IMAN

The answer is quite simple: Iman can either be simple iman (nafse iman), or perfect iman (kamil iman). Those with kamil iman will qualify for Jannat straight away. Those with nafse iman, iman which is not perfect, will enter Jannat only after their punishment has been meted out.

Yes, as I was saying, a person who has worldly gain as his objective will achieve worldly gain. The qissah of the person posing as the son-in-law of Hajee Imdadullah (R.A.) is well known to you. [See "For Friends" Booklet Number Three, p. 14] Did the impostor not achieve his objective? Yes, he did.

BUT! [Incidentally, this "But" is a particle of clarification (istidrak). You may have come across it when studying "Sharah Maktah Amil". It means: to clarify any doubt that has arisen in a preceding statement, in the statement that follows.]

BUT, remember(This person may gain from a worldly point of view, but he is losing much more as far as the akhirat is concerned. He has in mind that he is making an effort to earn a living, what is termed "kasbe dunya". Now "kasb" means "to earn", and "dunya" is made up of two specific components, namely "mal" and 'jah" (wealth and prestige). This person feels that what he is doing is within the confines of iktisabe dunya - earning a living.

7.IKTISABE DUNYA - A MISCONCEPTION

What is the Islamic standpoint? Islam has made iktisabe dunya permissible on condition that there is no interference with iktisabe akhirat. In other words, if there is no harm to one's deeds and schedules (a'mal and mu'amalat) for the akhirat, then only is earning wealth and dunya permissible. On the other hand, if in seeking dunya, there is interference with one's efforts and one's deeds and

schedules for the akhirat, then that earning is not permissible. It is clearly haraam. This is the rule and principle. The basis of our existence has been interfered with. The basis of our existence is to make an effort for the akhirat, and that earning which interferes with this effort, is evil.

The relevant Hadtth shareef states:

This world is the cultivation ground for the akhirat. In other words, give priority to the works and deeds for the akhirat. Do not do any such thing that will interfere with the deeds for the akhirat.

Rasulullah (sallallahu alayhi wasallam) has said To earn dunya is fardh, but only after performing the fardh for the akhirat.

This is the rule and the principle. But what is the present situation? We see the farmer getting up in the morning and going straight to his farm; the businessman gets up and goes straight to his shop; the worker gets up and goes straight to the office or factory; the student gets up and goes straight to the classroom; etc. Not a single one has performed his namaz!

What each one should have been doing is the following: After getting up and freeing himself from the call of nature, he should have made wudhu and gone to make namaz with Jama't with takbire-e-ula. Then only should he have proceeded to his work.

Allah Ta'ala Himself has said: (S.62 A. 1 0)

Meaning that, when you have completed your namaz, do not stay put in the masjid. Spread out on the earth.

For what? To go to the cinema? To watch television?

8. TELEVISION

Television is to be found everywhere today, in public places, in business premises, in virtually every home - at times not only one, but two and threes. These have been placed ideally to spread shamelessness and to reinforce the roots of apostasy, to lead one astray. Television does not harm others as much as it does the Muslim. Others have already reached the pinnacle of their destruction: here they die, and there they fall! Jahannam is the immediate fate they face, compulsory for those who die with kufr.

Not The damage and harm is to the Muslim and Mu'min. But our Mumin brothers refuse to understand. Therefore, our destruction is progressing headlong. The cinema and television are excellent avenues wherein the destruction of the Muslim is being propagated. Without having to say anything directly, the destruction of the Muslim is under progress.

The cinema and television are a big fitna (evil/corruption), in the same way that it is a fitna - and a great fitna at that - for young lads to keep company with other young lads. It is a great fitna for youths to mix with other youths.!

So, having made namaz, should one leave the masjid for these activities?

No! Never! Your namaz forbids you: "Hold on! Hold on! Just a little while ago you were standing and talking with One Who is Most Exalted, Most Honoured. On your lips was His Sublime and Respected Name. You bowed your back respectfully in front of Him. You rubbed your forehead on the ground in

great humility, in front of Him. You sat in front of Him, head bent down, with your heart burning with love for Him. And now you have just moved a few steps away from there. To sit in the cinema, and to watch television, and to go around goggling lecherously at young boys and women, and to look with contempt at others, and to swear and use foul language, and to argue and scream, and to be involved in indecent and forbidden acts - are these the demands of that noble and honourable namaz?"

No! "Fantashiru fil ardh" does not mean all this' What then? Allah Ta'ala says: Spread out on the earth to seek the fadhil of Allah.

9.SEEK THE FADHL OF ALLAH TA'ALA

This sounds strange. To seek the fadhil of Allah Ta'ala was the very reason that you had gone to the masjid. You were sitting in the masjid to seek the pleasure of Allah Ta'ala.

You had obviously gone to seek the pleasure of Allah Ta'ala, and not His displeasure. Al'ayazbillah! How can one even think that one goes to the masjid to seek the displeasure of Allah Ta'ala? This is a fine point being brought to your notice, a point you may not find in the kitabs of tafseer.

Another fine point to bring to your notice: The Arabic fi" is used here, and fi" means "in". "Spread out IN the earth." Grammatically the word "ala", meaning "on", would appear to be more appropriate. However, the fi" is used in this instance for greater emphasis: Spread out firmly and enthusiastically, on the earth.

O ye students! O ye ulema ikram! Hearken! These are points you may or may not come across when perusing the kitabs of tafseer.

But, let us carry on: Spread out for what? To seek the pleasure of Allah Ta'ala. 'Wabtagu min fadhilillah." - Spread out to seek the fadhil of Allah Ta'ala.

So, the question arises: "O Allah! We were sitting in the masjid specifically seeking your fadhil. Tell us, what is this other fadhil that we are being ordered to seek?"

The answer is: This fadhil is your rozi, Fadhil, in this instance, is your rizq (sustenance).

You were under the impression that being in the masjid, engaged in your namaz, your tilawat and your tasbih, was the only means of attaining His fadhil. Not at all. Spreading out on the earth, travelling and toiling, is also seeking the fadhil of Allah Ta'ala. This is also ibadat. So, go forth. Seek your sustenance. "Wabtagu mtn fadhilillah."

Another question: Why this unusual manner of ordering us to seek our sustenance?

Allah Ta'ala's answer is: "It must not happen that you seek your rizq forgetful of Me! It must not happen that you immerse yourself in your farming, or your business, or whatever work you are doing, forgetful of Me! And, moreover, that whatever you earn, you come to consider to be the result solely of your own toil and efforts Remember that even the results are through My fadhil, as well as the means: It is I Who have blessed you with an understanding heart, and a brain that can think, and limbs that can work. Have you not stopped to think why the next person has not got what you have? So, is this not My fadhil on you?"

Yet, you consider that what you have earned is solely through your rushing around, through your own efforts, Just like Qarun.

Qarun believed that it was solely through his own knowledge and skills that he had amassed his wealth. Qarun had boasted, "What I have amassed is solely through my own knowledge and expertise. I have taken no help or support, neither from any person nor from that Being Whom you refer to as your Khaliq."

"Believe as you wish," was Allah Ta'ala's response. What happened? Allah Ta'ala's Wrath descended, and both Qarun and his wealth were destroyed'

Remember, not a single item that we possess is ours. Nay, we ourselves cannot lay a claim to ourselves! We belong to another Being. And if we belong to another Being, it follows that whatever we have in our possession also belongs to that Being.

Do you understand?

10.POSSESSING EXCELLENCE

In other words: The moment a right-thinking person with clear understanding can absorb this concept, he will never develop takabbur. No matter how much external excellence he may have achieved, whether it is materially in the form of wealth, or physically in the form of bodily strength, or politically in the form of kingship over a land or support of the masses, he will never be boastful, or proud, or arrogant.

The excellence that he has attained may not be in external (zahiri) qualities, but may be in internal (batini) qualities - the person may have achieved excellence in the field of ilm, and in a'mal, in taqwa, zuhd and ibadat - then too that person with clear understanding will never be boastful, or proud, or arrogant.

That is why the ahlullah, the real ahlullah, do not have even a trace of takabbur. This is because they realise, and accept, that everything is from that Being. The ahlullah understand very well that Haq Ta'ala is the Musabbab al-asbab - that Allah Ta'ala is the Cause of all causes. They, thus, attribute all good to Allah Ta'ala, and never impute that good to any excellence within themselves. They recognise all good attributes to be gifts from Allah Ta'ala, and are ever fearful: "It must not happen that this gift is snatched away!"

That is why they abstain from any such speech, any such action, any such deed, any such work that may incur even an atom's displeasure from Allah Ta'ala, fearing that this may be the cause for that Divine gift to be snatched away.

Do you understand?

At times it may happen that a particular excellence is temporarily taken away. However, this is not always due to some fault on the part of the ahlullah, but the reason for it is to draw the person even closer. Allah Ta'ala desires that this person should direct his attention more fully on Him. Not for a moment should this person's gaze drift to himself and his achievements, but his gaze should be fixed

on Allah Ta'ala even more closely and completely, by an even greater realisation that He is the Bestower of all gifts.

Hadhratwala related the following incident to us:

He was invited to Pakkaghari, obviously with the object of his giving a wa'z (lecture). When the time came, he proceeded to the mimbar and sat down. He read the preliminary khutba, then recited the introductory ayet, and then...stopped. No topic came to mind - his mind was a complete blank! He repeated the same ayet several times, hoping that some topic would come to mind - but still a complete blank! He then thought to himself: "I don't have to speak on a new topic. I have given scores of lectures before, and I will just repeat one of those." But try as hard as he could, he could not recall a single lecture. Finally, he said, "At this moment no topic comes to mind. There will be no lecture." So saying, he climbed off the mimbar and sat down.

This incident illustrates what we have been discussing. I do not have to spell out to you the vastness of Hadhratwala's knowledge, or the high Deeni status that he had attained. Yet, on that occasion, his mind had gone completely blank. At that moment his quwate Ilmiyah was snatched away temporarily, through no fault of his. Allah Ta'ala desires to draw some kamileen and akmileen even closer. They are already clasped to His breast - He wishes to hold them there!

Do you understand?

It is not jaez to be proud or boastful of any excellence that one may possess.

That excellence is not self-generated: it is a gift from Allah Ta'ala. If such a gift can be snatched away without a person transgressing, what chances are there that that gift will remain if one deliberately does wrong? The fear of a decline in that excellence should be ever present.

Yet, what do we see happening? A person attains some wealth, and it goes to his head. The very next thing he does is squander it heedlessly. Soon it is all gone and he goes around borrowing from others. He has neither the capacity to be contented with very little (qana'at), nor is he capable of spending cautiously. He should have had some forethought. But, not The wedding has to be lavish, and so too the occasion of his son's circumcision and aqiqah. So, now he has to go around borrowing.

11.MANGNI, KHATNA AND AQIQAH

Not only that, but nowadays even on the occasion of the betrothal (mangni), there is unnecessary spending. You find that both parties have already had a discussion and have agreed on the marriage. But that does not satisfy everybody, so fifty or a hundred people must be invited and fed and entertained

This happens. As I have said before, I do not mention incidents that have not actually taken place. These incidents are not imaginary. Just a few days ago a person came and related what I have just said. I questioned him: "When the girl's side gave the answer, they had called a few people from the boy's side? Obviously, Just one person will not go alone."

He said, "Yes. Four to six people had gone to get the answer." The answer was given and confirmed. Yet it was found necessary to gather fifty to a hundred people for meals to re-confirm the agreement.

Please do not take offence, but let me tell you something: The truth is that a Muslim has lost trust and confidence (i'tibar) in his fellow Muslim. Why do I say this? You can see for yourself that, even after the agreement is made, it is still necessary to hold a special function to re-confirm the agreement.

So, the betrothal (mangni), the wedding, the circumcision (khatna), and the aqiqah, have all become major functions. Yes, even the Circumcision and aqiqah have assumed the proportions of a wedding!

Aqiqah, done along Shari' lines, is a simple procedure: The day the child is seven days old, the hair on the head has to be shaved, and silver has to be given to the poor as sadqa. The amount of silver will be equivalent to the weight of the hair shaved off. That is, if you have the means. Also, if you have the means, slaughter one goat if the infant is female, and two goats if the infant is male. Then, like the meat of qurbani, it is preferable to divide this meat into three portions: one portion to be kept for one's own use, one to be distributed to the poor, and the third portion to be distributed to friends and family. Plain and simple.

But no! Fifty to a hundred people must be invited. So, besides the aqiqah animal, an additional cow, or two, have to be slaughtered as well, to feast friends and relatives!

What about the khatna (circumcision)? The Shariat does not stipulate a special function on this occasion. This simple rite does not satisfy everybody, so one finds the child being painted, and dolled up in new clothes. A special horse is hired, and the child is paraded around the neighbourhood on the horse. Thereafter the circumcision is performed, and everybody is then feasted. Is this not on the scale of a wedding? Is this a union (wedding) they are celebrating? This is no union, but a separation - the separation of the foreskin. How strange!

When all the money is finished, he goes around borrowing. Nowadays this borrowing is in the form of a loan from the bank, on interest. And when the creditors demand their money, the requests come, "Hadhratjee, please make dua for me. I am piled up in debt." When I ask how did it happen, then all the details come out. That is how I come to know.

Now, the question is: Did Allah Ta'ala command him to get into this plight, or did he bring it on himself? Obviously, he brought it on himself. Allah Ta'ala tried to prevent his getting into trouble. Allah Ta'ala forbade him from wasting his wealth, and from taking loans on interest.

A Hadith shareef of Rasulullah (sallallahu alaihi wasallam) states:

Very, Allah Ta'ala has disapproved

three acts for you: to argue and debate, to squander your wealth, and to question too much.

These are important matters brought to your attention. It is very necessary that our brothers should know how to live with respect and honour, and how to save themselves from disgrace.

Let us continue. Allah Ta'ala says:

Allah Ta'ala's fadhli is in the masjid as well, but O Performers of namaz! Leave the masjid after performing your namaz, and spread out on the earth to seek your rozi. This is also Allah Ta'ala's fadhli.

12.ALIME ASBAB - SUCCESS DEPENDS ON USING THE CORRECT MEANS

Another point to be understood from this ayet is that this world is a world of means - alime asbab: a world related to the utilisation of means to attain a desired objective. In other words, we have to make firm use of the proper and permissible means that Allah Ta'ala has set out, to acquire those objectives which are considered necessary. And thereafter, have hope of success.

As we said, coming to the masjid for namaz is seeking fadhle ilahi. Spreading out on the earth for your rozi is also seeking fadhle ilahi. Look at it this way: In order to seek your rozi your feet have to walk, your hands have to work, and your eyes have to see that work.

These actions of your feet, hands and eyes have a significance no less than the actions of your feet, hands and eyes in going to the masjid and performing your namaz! In both situations, the movements of your feet, hands and eyes are to gain the fadhli of Allah Ta'ala. In both situations you are in ibadat and earning a great reward - thawab and ajr azeem.

Another very subtle point arises here: In both situations you are earning through the fadhli of Allah Ta'ala. Do not even for a moment consider that what you have earned is due to any excellence within yourself! The walking of your feet, the working of your hands, the looking of your eyes, and the speaking of your tongue, are all through the fadhli of Allah Ta'ala. Do not for a moment consider these to be due to any excellence within yourself, or that any excellence within yourself is the result solely of your own toil and effort. Whatever scholarly accomplishments you may have, or excellence as far as ibadat or taqwa is concerned, do not for a moment think that they are the results of your independent efforts.

We can thus summarise what we have said as follows: Allah Ta'ala says, "In every situation keep your gaze fixed on Me!" Turn your gaze away from yourself, and direct your gaze towards Allah Ta'ala.

13.FANA'YET AND FANA'-AL-FANA'

When you have reached this stage, you have reached the stage called fana'yet.

This is the stage where there is complete annihilation of the nafs. So much so, that, irrespective of any excellence and perfection attained with regard to health and strength, wealth, knowledge, good deeds, treasures or territorial gains, one's gaze is on none of these, but is fixed solely on Allah Ta'ala. One has submerged into non-existence. One has made oneself into dust - mita'yet.

When this person progresses further, and reaches a stage where he is not aware even of his own annihilation (fana'yet), he reaches a stage called fana -al fana' - annihilation of annihilation

Do you understand these terms now? Many are confused about these terms. Please remember: Fana' (annihilation) does not mean to go and cut your throat! Committing suicide is a terrible sin, which will land one in Jahannam.

Fana' is that condition where you have separated and isolated your nafs from yourself, so that its opposition ceases completely. Remember that your nafs is the main culprit in an alliance of mischief

makers. Your nafs is the king who has taken Shaitaan as an accomplice and advisor (wazier). These two scheme together to teach one to oppose the orders of Allah Ta'ala. Fana'yet is that stage where the opposition of this duet, Badsha Nafs and Wazier Shaitaan, ceases completely, and only the Pleasure of Allah Ta'ala remains!

So, how does one reach this stage?

Simply, as follows: Before you say anything, or do anything, think carefully and ask yourself quite honestly, "Will this bring the pleasure of Allah Ta'ala, or not?" Only if you can gain the pleasure of Allah Ta'ala, speak or act. If the pleasure of Allah Ta'ala cannot be gained, abstain! You have, in this simple way, attained fana'yet. This is the reality (haqiqat) of fana'.

When you go back home, you will be taking with you this fana'yet. This is why you have come here - to attain fana'yet.

Let us continue. 'Wabtagu min fadhllillah.'" In every situation there is the fadhli of Allah Ta'ala.

14.ANSWER TO A CRITICISM

This brings out another important point:

This is an answer to those Muslims who level the criticism at the molvis that they only want us to stay put in the masjid.

Think for yourself: How can any molvi say this when Allah Ta'ala has specifically commanded that one should spread out on the earth to seek one's rizq, after having completed one's namaz? Is it possible for a molvi to contradict Allah Taala Obviously not.

Yes, a self-styled, itinerant "molvi" may make such a statement. A self-styled, itinerant "molvi" is one who has looked up some stabs at home without a proper ustadh. He is no "molvi" - he is no "maula-wala" (one connected to Allah Ta'ala). On the contrary, he is a "murli-wala" - he is a turnips

Yes, such a charlatan can be mistaken for a molvi.

For example: You may find that a person has memorised long and involved lectures on the theme of "Seerat-un-Nabi", and he has practiced very hard to deliver them with great oratory. His oratory absolutely moves the audience. At times they are rolling with laughter; at times they cannot hold back tears from rolling down their cheeks. The na'ts are also recited with a superb voice.

Wah! Wah! The audience is charmed, nay, the audience is absolutely captivated But, the moment he leaves, the listeners are as before. Some are enjoying tea and refreshments; others are busy serving sarbat; others are passing the time in their tents; others are conducting their own amusing gatherings; whilst others are busy sight-seeing and window-shopping.

What a tremendously successful occasion) According to his niyet, each one has achieved his objective. The hosts have received their share of the adulation for inviting the speakers; those in charge of the arrangements have received their praise for good organisation; the speakers and reciters of na'ts have been congratulated on their superb oratory and recitals; of course, these have also been reimbursed for their travelling expenses, and they have also received handsome hand

outs, depending on the financial status of the hosts; and that person who has shredded his kurta in a fit of passion, has not been forgotten - he has been given a new kurta!

Verily, deeds depend on niyets.

Each individual will be rewarded according to his niyet

The purpose of a wa'z (lecture) is for Deeni benefit, that the hearts of the people be turned away from Dunya and be instilled with a yearning for the Akhirat. If this is not achieved, of what value is all that praise and congratulations?

So, a real molvi - not a self-styled molvi - can never say, "Brother, after your namaz, stay put and do not leave the masjid," when the Maula is saying, "After your namaz, spread out on the earth to seek your rizq". May Allah Ta'ala forgive the critics for their slander.

'W'abtagu min fadhilillah" - seek the fadhil of Allah Ta'ala. Now, what is the characteristic of seeking the fadhil of Allah Ta'ala This is stated in the words that follow: - And remember Allah Ta'ala in abundance.

15.THE ESSENCE OF 'WAZKURULLAH KATHIRIN"

Allah Ta'ala is saying, "You should understand that the rozi you are earning is My fadhil. But do not be so involved in your work that you forget Me. It should not happen that you earn indiscriminately, not taking into account what is ja'ez and what is na-Ja'ez, what is halaal and what is haraam. I had ordered you to seek My fadhil. So, how can such indiscriminately earned rozi be considered to be My fadhil? Moreover, when the time of the next namaz arrives, do not be so involved in earning that you do not remember even to perform your namaz. Do not let this happens" This is what Allah Ta'ala is saying in the phrase "wazkurullah Katharine". Keep remembering Allah Ta'ala.

Here is a question: Is the act of remembrance (yad) a function of the lips or the heart? Obviously, the heart is the seat of remembrance, whereas the lips only express His Name. So, what Allah Ta'ala is saying, is: "O Mu'mins! O Musallis! O Performers of namaz! When you set out to seek My fadhil, when you set out to seek your rozi, do not become so involved that you do not remember Me in your hearts. Remember Me in your hearts, not in a cursory manner, but in abundance The object of this remembrance should be that you are acutely aware of what is halaal and what is haraam, of what is ja'ez and what is na-Ja'ez, of what causes grief to others and what brings happiness, of what causes harm to others and what brings comfort and ease. This is the way to earn your rizq, by remembering Me in abundance in your hearts."

Do you understand? By the tawfiq of Allah Ta'ala, the ayet of the Quran shareef is being expounded.

"Katharine" - in abundance. This will only become possible if your namaz is also performed in abundance. That is, when you continuously perform all your namazes at their proper times and in the proper manner, observing all the adabs with proper care.

16.WHAT IS THERE IN NAMAZ?

Namaz is a composite zikr from beginning to end, having takbir, tahmid, tasbih, and other zikr in a specialised form. Also when you commence your namaz, do you not lift your hands to your ears? With this motion you are taking Dunya out of your heart and, with the back of your hands, throwing

Dunya behind your back. You are signifying, "From this moment I am taking the love of Dunya and any connection with it, out of my heart, and pushing these behind me."

This act has a deeper significance: You are demonstrating the practical side of "La ilaha illallah", the negation of all deities, except Allah, referred to as "nafl-athbat". So that, by the motion of your hands, you are throwing all the deities inherent in "Dunya" out of your heart and behind you, pronouncing simultaneously "Allahu akbar".

You then fold your hands, the right over the left, placing them just below the navel. The latifa nafs - the focal point where the nafs is situated - is below the navel. By firmly folding your hands below the navel, you are telling yourself, "I am now holding firmly on to my nafs so that Dunya, which I have just now thrown behind me, should not surreptitiously come back."

Yes, learn how to make namaz These are aspects to understand and inculcate within oneself.

You have recited the takbir, allahu-akbar. Now you recite the tasbih', Subhanallah. Then follows the tahmid. Praise be to Allah, Lord of the Worlds.

When one addresses somebody important, and one has a request to make, it is only appropriate to commence with words of respect. Is this not what you do when writing a letter of request to some important person? Similarly, when speaking to Allahu subhana wa ta'ala, we start with takbir and tasbih' and tahmid.

We then say $\text{h } \dot{\text{c}}\text{g}\dot{\text{c}}\text{4}\dot{\text{c}}\text{J}\dot{\text{c}}\dot{\text{c}}\text{!}$ Before the actual request we first set forth the Majestic Status of our Sustainer: "Most Merciful of all those who show mercy. Master of the Day of Judgement."

Then comes an affirmation, $\dot{\text{c}}\text{p}1\text{Q!}$ "Only Thee do we worship. That is, we are seeking Thy pleasure."

This is followed by a statement of our complete dependence on Him:

"(Only) Thee do we ask for help." In these words we are saying, "The lifting of our hands and the throwing of Dunya behind us, the folding of our hands, the words of takbir, tasbih and tahmid that issued from our lips, were only possible through Your aid and assistance. Without Your continuous support we would not be able to make any lbadat."

17.THE USE OF "WE"

There are some ulema and tuleba present who will appreciate the following subtle points:

In the phrase "iyakana'budu" the plural "na" is used, meaning -"Only Thee do we worship." The question to ask is: Why is the singular "I" not used?

Point number one: When performing namaz with jama't, the imam is reciting on behalf of all those standing behind him. The "we" is a collective plea, on behalf of all those who are present.

However, even when making namaz by oneself, one still says "we". Why?

That brings me to the second point: That human performing namaz by himself, is not solitary. There is a rooh attached to a physical body. This physical body, in turn, is not a single entity, but is comprised of head and trunk, hands and feet, eyes, ears, heart, lungs, etc. This physical body is covered by clothes - clothes bought with his money - so that his wealth is attached to him. Thus, the

"we" is pronounced on behalf of all the different parts of his body, his rooh, and his wealth, all being involved in the ibadat of Allah Taala.

This servant is thus presenting this collective whole in front of Allah Ta'ala, from head to foot, what is external (zahir) and what is internal (batin). He is making the Ibadat of Allah Taala with this whole entity. He is saying, "O Allah This body is a mere shell, and the namaz of this mere shell would be meaningless. O Allah! The plea is therefore, on behalf of the composite whole. O Allah(This is no ordinary task. Only with Your aid and continuous support can this Ibadat be correct in all its external (zahiri) and internal (batini) aspects."

These are the preliminary statements made by the servant. The actual request is still to come. The grandeur of the request is such, that it demands such a magnificent introduction. And what is the request?

18.THE REQUEST

"Show us the straight path. The path of those whom Thou have favoured; Not (the path) of those who earn Thine anger, nor of those who go astray. Ameen"

He is saying, "O Allah! I need to tread on the straight path, the path that is completely straight and absolutely perfect - the siratul mustaqim! Keep me firm and steadfast on it. Let me not stagger, let me not stray, neither to the left, nor to the right. Keep me wholly on it. So that my eyes do not look at any wrong, my tongue does not speak any wrong, my ears do not listen to any wrong, my heart does not harbour any wrong, my hands do no wrong, and my feet do no wrong." He is asking for such steadfastness that he does not have to stop and think - automatically all the functions of his body will be free from wrongdoing. His heart should be so thoroughly conditioned that he walks on this path freely and naturally.

He continues, "O Allah' There are many who claim to be on the straight path, the siratul mustaqim. However, my request is special. I desire the siratul mustaqim of those who have already received Your blessings, those blessings connected with Your pleasure."

Who are these special persons who are of the "in'amta alayhim'

Elsewhere in the quran shareef Allah Ta'ala has mentioned them as being:

...of the ambiya, and the saints, and the martyrs, and the righteous. (S.4A.69)

Those on whom the ne'mats of Allah Ta'ala are showered are the ambiya, the siddiqin, the shuhada and the salihin.

"O Allah! This is the siratul mustaqim I am requesting. And I am specifically rejecting the path of those who also claim to be on the straight path, but who earn Thy anger (the Yahud), and who are astray (the Nasara and mushriks.) ؤؤؤؤ - fi\$ؤؤؤؤ No. Not the path of these. My request is for t e patؤ of those who earn Thy ne'mats."

Having made his request, he himself says "Amin" - Qabul! Accepted

Have you understood? Have you now learnt how to make namaz, or not yet?

Iman has been established. When you make ibadat in this manner, with this mental approach, whether this attitude is maintained afterwards or not, at that moment you have established iman. You have attained ikhlas (sincerity).

19.WEHM - UNNECESSARY DOUBTS

Those sufis with meticulous personalities, however, have unnecessary doubts instilled in them by Shaitan. Shaitan troubles them considerably, especially in regard to two aspects of the Deen.

FIRSTLY: Zahiri paki and na-paki. External purity and impurity. That is, purity of clothes, body, etc., and correctness of wudhu and ghusl.

SECONDLY: Batini paki and na-paki. Internal purity and impurity. That is, purity of intention, namely ikhlas and riya.

Zahiri paki/na-paki: Here is an example from the first category, external purity:

Some blood falls on the clothes. This person washes the clothes thoroughly, but the stain of the blood remains. In order to remove the stain, he washes the garment again and again. The stain is rubbed and scraped. But the stain is such that it does not go away. This person thinks that his garment is still na-pak. Must the stain now be cut out to get the garment pak? Mind you, that was the order that Allah Ta'ala gave the previous ummats, that the na-paki on a garment should be cut out and discarded in order to achieve pak1.

But look at the mercy of Allah Ta'ala. You are the ummat of His Habib Rasulullah (sallallahu alaihi wasallam), and for you the instructions are changed: "You are not to cut out the na-paki, but wash it with water three times and the garment will be pak, whether the stain remains or not. By doing it your way, are you not trying to fulfill your whims and fancies contrary to My orders? Are you trying to confront the Shariat with your personal prejudices?"

"That would be an indirect criticism of Met Is this the way you value My mercy on you? I could have left the original command that the na-paki should be cut out, but My mercy on you is such that you need only wash out the na-paki three times. The garment is now pak. If the stain remains, leave it! Go and perform your namaz."

You can see how Shaitan presents himself to oppose Rahman, and prevents this person from performing his namaz with jama't.

Another example:

Sufi saheb is in the toilet where he has just passed urine. But his istinja does not come to an end. He uses jug upon jug of water to wash himself, but still he is not satisfied about his paki. In the meantime the jama't namaz in the masjid has also ended, but here this poor fellow is still busy washing himself.

These sufi-type temperaments have no doubts when it comes to halaal and haraam - these are clear-cut to them - and they abstain from anything haraam and doubtful. Their rozi is halaal tayyib. It is in connection with paki/na-paki that they encounter major problems.

Here is another example: (Please note that these examples are actual incidents. As I have said before, only actual incidents are related to you.) There was a rats. He was a mottiqi, very conscientious about his Deen. He made ghusl, got dressed and came out of the bathroom. He sat down. Now the doubts came. He summoned the servant and ordered him to prepare the water again. He then went and made ghusl again, got dressed in another set of clean clothes, and came out again. Again the doubts came. Once more he summoned the servant to prepare the water, and again he went to make ghusl. This happened several times.

What was the doubt troubling him? We have noted already that this person had taqwa, and he had ikhlas. However, he was over-conscientious, and his mind reasoned as follows: "When making ghusl, water splashed on the walls. Most probably some droplets splashed back on to me and I became na-pak, and when I got dressed. my clothes were also contaminated with these droplets. So, I have to make ghusl again, and put on another set of clean clothes."

When making wudhu, he would be so doubtful of its being correct that he would use several large lotas of water before he was finally satisfied. Doubts came into his mind and troubled him with childish obstinacy.

When he came to Thana Bhawan (to the khaṅqa) and listened to Hadhratwala's discourses, all these needless doubts disappeared. A small lota of water was sufficient for his wudhu. Also, having made ghusl once, he did not unnecessarily repeat the ghusl a second and a third time. His troublesome doubts had vanished.

Batik paki/na-paki These sufi-types are troubled by unnecessary doubts concerning not only external (zahiri) paki and na-paki, examples of which have been given above, but also concerning internal (batini) pak and na-paki, namely ikhlas (sincerity) and its opposite, riya. They constantly search within themselves to detect any change in their ikhlas. They become very distraught and are greatly disturbed by the doubt that they are directing their thoughts towards the creation and not the Creator. Has the ikhlas not changed into riya?

For example: "I was making namaz and went into ruku and then made sajdah, with great concentration, when somebody came by and stood looking at me. Has his presence not changed my intention, and riya come into me?"

Another example: "I was making zikr. Somebody who was passing by, decided to sit and watch me make zikr. With him watching me, did I not now develop riya?"

Another example: "I was making tilawat of the quran shareef in a very sweet-sounding voice. Somebody came by and stopped to listen. With him as an audience, did I not now develop riya?"

Another example: "I was in a quiet corner, my head bowed down in yad-e-flabby (remembrance of Allah Ta'ala), and making zikr softly (zikr-e-khafi), when somebody noticed me. Did he not now get the false impression that I had ascended to the Arsh?"

This "riya" is now everywhere. It intrudes in his namaz, in his tilawat., in his zikr jall1 (loud zikr), in his zikr khafi (soft zikr), and this is upsetting him tremendously. This apparent internal na-paki of riya, this apparent show when the gaze of the creation falls on him, is now contaminating his every lbadat.

Why so? The reason why such thoughts are upsetting him is that he has not sat in the company of some muhaqqiq in order to learn about the haqiqat (reality) of riya and ikhlas. The moment he understands what riya really is, his mind will have overcome this obstacle, and he will be left with ikhlas alone. There will not be even a trace of riya. So, it is necessary to understand the reality of ikhlas and riya.

20. HAQIQAT OF IKHLAS AND RIYA

The haqiqat is as follows: Both ikhlas and riya are ikhtiyari. We can choose one or the other. The order given to us is to develop ikhlas and eliminate riya. Whatever we have been ordered to do, is always something that is within our choice and power (ikhtiyar). Therefore, it follows that attaining ikhlas is ikhtiyari, and eliminating riya is also ikhtiyari - we have the choice and power to do both.

Now, how do we proceed?

As follows: Look at your niyet - your heartfelt intention and resolve - over which you have full ikhtiyar.

Ask yourself: "Was it my niyet to gain the honour and esteem of the creation, to engender in the hearts of the creation my greatness, to impress them with my piety, so that all these now become the means for my amassing wealth from them?"

"Also, that they should now look at me with awe and become my devotees, and kiss my hands and fall at my feet?" Was this your niyet or not?

You are now in deep thought.

You then reply: "Hadhrat, having given it thought, and after listening to your explanation, I can quite confidently say that none of these objectives was intended by me."

That being the case, that none of these objectives was in your niyet, then there is absolutely no question of there being riya!

Let us go a step further. Listen carefully now! None of these other objectives was in your niyet. But, at that moment, you were not consciously aware that your niyet was to attain the pleasure of Allah Ta'ala, even then there is no riya - you have still attained radha-e-ilahi, the pleasure of Allah Ta'ala(

O you sufia-e-ikram! Has riya now gone or not? [A loud "YES" from those present]

You are terrified for nothing. You should now have peace of mind. By the tawfiq of Allah Ta'ala, and the barkat of Hadhratwala, the topic of ikhlas and riya has been elucidated for you.

Let me put it together for you again: Riya results from a definite niyet. If raga is absent, then its opposite, ikhlas, is present. The two cannot co-exist, and neither can both be absent. If the one is absent, its opposite is present. Thus, if riya is not there, then ikhlas is present, even though at that particular moment you are not aware of making a specific intention of attaining the pleasure of Allah Ta'ala.

Yes, it is a different matter if, by your ikhtiyar, you have the definite niyet of radha-e-ilahl in mind as well. This stage is higher and superior (ala wa afzal). Merely having no riya is the lowest stage of ikhlas, but it need not be scorned, because eliminating riya becomes the means of attaining ikhlas.

Just like a light-bulb is the means by which light radiates, similarly eliminating riya is the means of allowing the radiance of Ikhlas to manifest itself. This Ikhlas can then be developed to its highest form.

These are thoughts which this faqir is presenting to you. May Allah Ta'ala make it that we may all understand.

You have come here for your islah (self-rectification). It is now a matter of being firm and resolute, so that you can tread the path of islah with an even temperament (mustaqil mizaj). Many are the ones who come here, but coming here is one thing, and attaining one's objective is another. Attainment is dependant on treading the path correctly.,

21. ATTAINING ONE'S OBJECTIVE

To continue:

This topic arose in the course of discussing the ayet. Bear in mind what has just been discussed concerning riya and Ikhlas. Now, when this person sets out to seek his rozi (the fadhil of Allah Ta'ala), he may not have the awareness of Allah Ta'ala in his heart, but he stays away from haraam, his earnings are halaal; he stays away from na-Ja'ez, his rozi is ja'ez. His objective has been attained. That is, he abstained from haraam and na ja'ez, he avoided illegal possession of others' wealth, and he took care not to cause inconvenience and grief to others, and he did not hurt their feelings. The thought of Allah Ta'ala, and attaining the pleasure of Allah Ta'ala, may or may not have been present in his heart at that time, but he has attained Ikhlas - he has attained radha-e-ilahl

He has attained his objective, which was to follow the orders of Allah Ta'ala. The means to this objective was to have the remembrance of Allah Ta'ala (yad-e-ilahi) in his heart, intentionally and consciously, and to maintain this remembrance: "Zikran kathirin" was the means. Whether the remembrance of Allah Ta'ala (yad-e-flabby) remains subsequently in his heart or not, is secondary: one has to see primarily whether one's actions will earn the pleasure of Allah Ta'ala or not.

Do you understand?

The zikr is a means to an end. To be in zikr all the time is not an end in itself. If unbroken zikr-lisani and yad-e-ilahi were ends in themselves, then all Muslims would be sinners, because this task is not possible. The objective is to be obedient to Allah Ta'ala in the correct manner, and the zikr is one of the means employed to attain this objective. That person who has attained this objective will be considered to be a zakir:

Every obedient (servant) of Allah is a zakir (Hadith shareef)

You will understand this better by the following: Who so obeyeth the Messenger obeyeth Allah (S.4 A.80)

The means employed to be obedient to Allah Ta'ala is the obedience to Rasulullah (sallallahu alaihi wasallam). The one is the means, the other is the objective.

To continue:

We were saying that, having made your namaz, go out to seek the fadh'l of Allah Ta'ala, i.e. go out to seek your rozi, and consider even your effort to be the fadh'l of Allah Ta'ala. See that you do not land yourself in a situation that the yad of Allah Ta'ala does not permeate your entire being, and you then start earning indiscriminately. Be sure to remember Allah Ta'ala, in that you take note of halaal and haraam, ja'ez and na-Ja'ez, and that you do not forget to perform the next namaz when the time arrives. Thus, while you are in the Ibadat of earning your rozi, and you are anxiously awaiting the time of the next namaz, fearful lest you miss it, it is as if you are in namaz all the time! For, it is stated in the Hadith shareef:

While a person waits for the next namaz, he is in namaz.

He may be farming or trading, but in his heart is the concern for the next namaz, that the time of the next namaz must not pass by, and thereby he misses his namaz. If this is his condition, then he is in namaz.

22.WALI-E-KAMIL & WALI-E-NAQIS - IMAN-E-KAMIL & IMAN-E-NAQIS - AND SUCCESS

Let us go further. Once you have understood the above, then there is another aspect to understand: Initially this Mumin had a ta'alluq ma'allah (bond with Allah Ta'ala) that was simple, and based solely on iman (nafse iman). But now he has forged a special and a strong bond with Allah Ta'ala, as seen by his condition as described above. He has progressed from simple iman (nafse iman) to iman-e-kamil and deendar-e-kamil (Kamil = accomplished/perfect). This state is that of a wall.

Previously, when he had only simple iman (nafse iman), he was a wali too, but he was not a kamil wali. He was a naqis wali, a deficient one, and a very deficient one at that!

To understand this better, take the following illustration: If a person has one rupee, or even a hundred rupees, will he be called wealthy? Obviously not. Undoubtedly, being in possession of one or a hundred rupees is, technically, "possession of wealth." However, this person has no assets, no property, etc., so that he cannot, in reality, be called wealthy. Similarly, that person who has nafse iman, in that he has correct aqa'id (beliefs) of Islam, but he has nothing else, will be said to have iman, but not wealth of iman - he does not have imane kamil.

Imane kamil is attained when he has reached that stage that has been expounded to you in explaining the meaning of the ayet:

Faiza kudi-a-tis salato

This ayet ended with- la-allakum tuflihoon. It means that, only now, after fulfilling all the necessary requirements, now have hope that you will succeed fully. "Falah" means success, and it appears in the azan, after the call to "salah". So, success is to be hoped for after "salaried" comes into one, as explained above, when one's efforts are in perfect order, and completely correct. When external (zahiri) and internal (batini) rectitude comes into you in a perfect manner, then have hope of success - not just partial success, but full and complete success.

The object is to become a kamil Mu'min, so that one may have kamil success: the pre-condition for kamil success is to attain kamil iman. Nobody wants partial success. Even less does anybody want failure. A businessman does not wish to run a business showing no profits, even less a business that shows losses. If he invests 100,000 rupees, and his returns are exactly 100,000 rupees, showing no

profit, he cannot be called successful. If his returns are 100,001 rupees, showing a profit of one rupee, he can still not be called successful. He is successful only if he has substantial profits.

This is the situation in worldly commerce (tijarate dunya). But understand well that Allah Ta'ala has sent us from the alime-arwah (world of souls) for commerce for the Hereafter (tijarate Akhirat). To be successful in this tijarate Akhirat it is not sufficient to have only iman (nafse iman), but one should have kami1 iman, as has been explained above. Only then can one be fully successful.

Why have I used the term "tigarat"? It is because this term is used in the quran shareef.

Allah Ta'ala says:

O ye who believe(Shall I show

you a commerce that will save you from a painful doom?) (S.61 A.10)

Is this question addressed to the kuffar or to the Muslim? Obviously to the Mumin. So, being a Mumin - one who has already brought iman - why should such a person be warned about a severe punishment? The reason is that being a Mumin is not sufficient. As yet there is no question of complete success. There is still some commerce to undertake, involving the demands of iman. Then only can he hope for complete success.

Do you understand?

Now, what is this commerce that Allah Ta'ala wants us to undertake? The ayet continues:

Ye should believe in Allah and His messenger...

Firstly, we have to bring iman on Allah Ta'ala, and on Rasulullah (sallallahu alaihi wasallam). "To have iman" is a phrase that includes both having iman on Allah Ta'ala and on Rasulullah (sallallahu alaihi wasallam). If a person brings iman on Allah Ta'ala, but not on Rasulullah (sallallahu alaihi wasallam), he is not a Mumin.

Then comes:

...and should strive in the path of Allah with your wealth and your lives.

- that you should make full effort, physically and financially, zahiri and batini as one does in any commercial activity. In worldly trade and commerce we see to what extent people exert themselves physically and financially. Businessmen do not just relax at home, but travel from city to city, from country to country, east, west, south and north. Also, they do not keep their money locked up, but make good use of it to further their trade. In a similar way, it is Allah Ta'ala's order that we make full effort in the path of Allah Ta'ala -that we virtually finish ourselves, our lives and our wealth, in the path that Allah Ta'ala has ordered us to tread. Then only will you have complete success, O Mumin, and not the partial success that merely bringing iman has.

Let us put it all together again:

When you have completed your namaz, spread out on the earth to seek your raze You should understand that the rozi you are earning is also the fadh1 of Allah Ta'ala, and not solely the result of your effort. And your effort should be such that your zahir and your batin should be immersed in the

yad of Allah Ta'ala. In other words, you have submerged your body and your inner being in the remembrance of Allah Ta'ala. Now have hope of full success. With kamil iman comes kamil success. The level of success will depend on the level of your zikr.

Do you understand?

23.THE Qur'an SHAREEF - A "ZIKR"

Having understood this then let us carry on and expand a bit more on "zikr":

Lo! We, even We reveal the Reminder (zikr), and lo!

We verily are its Guardian (S.15 A.9)

The quran shareef has been called the "Zikr". Applying "zikran kathiran" in this context, we can conclude that we should acquire "the quran shareef in abundance". This means that the words of the quran shareef should be recited correctly "in abundance", the correct meanings of the quran shareef should be understood "in abundance", and the orders of the quran shareef should be put into practice fully and correctly "in abundance".

Allah Ta'ala has given the kyar many hard knocks in the Qur'an shareef.

For example, Allah Ta'ala states:

...comfort of the life of the world is but brief as compared to the Hereafter. (S.9 A.38)

Life in this world is but for a few days. Here, and in several other places, Allah Ta'ala draws the attention of the Mu'min away from life in this world towards the akhirat. The Mumin, therefore, does not content himself with this temporary dunya: his gaze is turned away from this dunya towards the everlasting akhirat. So he busies himself with the tijarat for the akhirat.

24.THE Qur'an SHAREEF - A MIRACLE

Why does the Mumin take this ayet so seriously? The reason is that the quran shareef is that miracle that was revealed as a proof of the nabuwat of Rasulullah (sallallahu alaihi wasallam), and this is sufficient for the Mumin.

The quran shareef is such a miracle that the most accomplished composers of Arabia have thrown in the towel, and have accepted that the quran shareef is the Word of Allah, and have admitted to their helplessness in that they could not compile anything like it. For those who have brought iman, the Mumlns, this acknowledged miracle, which is the quran shareef, is therefore sufficient. When the Mum' has accepted the miracle of the quran shareef, and thereby he has also accepted the nabuwat of Rasulullah (sallallahu alaihi wasallam), then it becomes a simple matter to accept the statement that this dunya is "mata'un qalil". This statement is then sufficient for him to turn his gaze away from this dunya, and get on with the task of tijarat for the akhirat. He then busies himself with those amilus saliha (virtuous deeds) which appear in the quran shareef, and abstains from those manhi anha (prohibited deeds) which also appear in the quran shareef, both of which are associated with iman. This the Mu'min does at the zahiri and batini levels.

For example: Just as he has left off those substances which intoxicate his body at the zahiri level, so he leaves off takabbur (arrogance) which intoxicates his ego at the batini level Etc., etc.

In this way he pursues the amilus saliha (virtuous deeds) and abstains from the manhi anha (prohibited deeds) until his last breath. He thus progresses from simple iman (nafse iman) to kamil iman, attaining kamil success.

Having accepted the quran shareef as a miracle, what are the roles of Hadith shareef and fiqah?

25.FIRSTLY: HADITH SHAREEF

This is also from the quran shareef. The quran shareef states: . And whatsoever the Messenger giveth you, take it, And whatsoever he forbiddeth, abstain from it). (S.59 A.7)

What was it that Rasulullah (sallallahu alaihi wasallam) gave? He gave certain instructions, which we call Hadith shareef. So, we are ordered to take these instructions. So, Hadith shareef is also the Word of Allah Ta'ala through Rasulullah (sallallahu alaihi wasallam). It is wahl gair matlu (revelation not for recitation). In other words, the quran shareef is the text, and Hadith shareef forms the explanatory notes.

26.SECONDLY: FIQAH

This is also kitabullah. The quran shareef states:

...if they had referred it to the Messenger and such of them as are in authority, those among them who are able to think out the matter, would have known it. (S.4 A.83)

"Yastambitunahu" - This "istimbat" is brought about through fiqah. Fiqah is the means by which the orders are clarified and systematised.

For example: The Qur'an shareef has orders in it concerning wudhu, namaz, roza, halaal and haraam, etc., etc. These orders do not appear in just one section under specific headings, but are scattered in various sections. The compilation of all these topics in a classified manner under specific headings, is called fiqah. In this way all references to taharat have been extracted from different sections, placed in a specific chapter, and labelled "Kitabut Taharat".

In a similar way, all references to namaz have been extracted from various sections, and compiled into a specific chapter labelled "Kitabus Salat". In this way numerous other topics scattered in different sections of the quran shareef have been extracted and compiled into definite classified chapters. This compilation is now called fiqah.

So, the quran shareef is the text, the elucidation of this text is Hadith shareef, and the classified chapters are termed fiqah. All three, the quran shareef, the Hadith shareef, and fiqah have to be looked at as a composite whole comprising "Kitabullah".

Do you understand?

27.MUNKAR - THOSE WHO REJECT

Some say (and you would have heard it too), "Our belief is that only the quran shareef can act as proof." They reject Hadith shareef -they are "munkare Hadith". Others will accept the quran shareef and the Hadith shareef, but they reject fiqah - they are "munkare fiqah".

We have adequately shown their wrong concepts. Hadith shareef and fiqah, together with the quran shareef, form "Kitabullah", which forms the basis of proving any point in Islam. If one has proved a point from any one of these three sources, then that is adequate proof for that point to form part of the Shariat.

Therefore, for any person to say, "Prove your point from the quran shareef only," is incorrect, because this very Kitabullah instructs one to accept the word of Allah Ta'ala's Rasul (sallallahu alaihi wasallam). Use his sayings as evidence.

Here is an illustration to explain this point:

In a court-case, if the plaintiff (the person having a claim on another person) wants to prove his claim, he needs an independent witness. If he has such a witness, his claim will be said to be substantiated. If the defendant (the person against whom the claim is made) now says that he is not prepared to accept the evidence of the witness, and that he will only accept the plaintiff's claim against him if the judge himself gives evidence, then this argument of the defendant will not be accepted. It is the judge who has ruled that the evidence of the witness will serve as substantiating proof. The defendant will be forced to abide by this ruling of the judge, and accept the evidence of the witness.

If you understand this illustration, then you will understand why it is wrong for a person to put forward the argument, "I will only accept what you claim to be the Shariat, if you can prove it from the quran shareef." It is Allah Ta'ala who has already stated in that very quran shareef the rule that the evidence of His Rasul (sallallahu alaihi wasallam) is sufficient as substantiating proof.

Ay-yuhattullah! O ye students' Do you understand?

Today, several aspects of suluk have been placed before you. The topics of paki and na-paki, both external (zahiri) and internal (batini), have been discussed. The discussion on batini paki and na-paki touches on the subjects of ikhlas and riya, and the roles that doubts and thoughts (wehm) play. The topics of plain or simple iman (nafse iman) and perfect or complete iman (kamile iman), as well as the method of attaining perfection (kamal), have also been discussed, as well as the topics of partial and complete success.

Kamal (perfection) is an objective in every sphere, therefore, in the sphere of iman kamal also becomes an objective. This perfection in iman is attained on the basis of the quranic ayet recited previously.

This means that kamale iman is dependant on kamale ittiba' (perfect obedience) of the Shariat, both zahiri and batini.

By the tawfiq of Allah Ta'ala, and the barkat of Hadhratwala, various topics have flowed from my lips to settle in your hearts, to remain with you, not only for the duration of your stay here, but to

remain with you till you reach your homes, to be of use to you in your home environment and at work.

Tijarat for the akhirat! O you Mu'min! After your namaz-e-haqiqi -your actual namaz - you are in namaz all the time because of your anxious anticipation of the next namaz. If you are all the time in ikhlas, and if you are all the time in kamale iman, then you will be in kamale success.

May Allah Ta'ala grant us the tawfiqat arzani to tread along the path of His radha all the time. Kudha Hafiz.