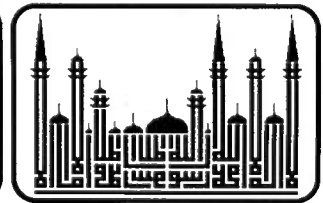


بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Perspectives



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Editorial

With the Grace of Allah, the Muslim presence in North America has significantly increased in the last decades. The hundreds of mosques and Islamic centers and scores of Islamic schools are manifestations of this presence. The development of such institutions has been guided by the determination of many Muslims to preserve the Islamic identity of their families. However, such good intentions notwithstanding, Muslims in North America still have a long way to go when it comes to coordinating and integrating their resources and institutions, and to making a significant positive impact on their societies.

Countless Muslim volunteers and some national organizations have worked very hard, and continue to do so, to establish and manage mosques and schools, organize conferences and meetings, and respond to crisis facing Muslims overseas. However, many of these activities were done in an *ad hoc* manner, not part of coordinated and integrated plans.

There are a number of artificial factors tearing apart Muslim groups and wasting much of their time and resources: race, ethnicity, socioeconomic status, school of thought preference or lack thereof, and level of practice of Islam. Such issues must be raised and discussed. Muslims must transcend these artificial barriers.

Now is the time to articulate a vision

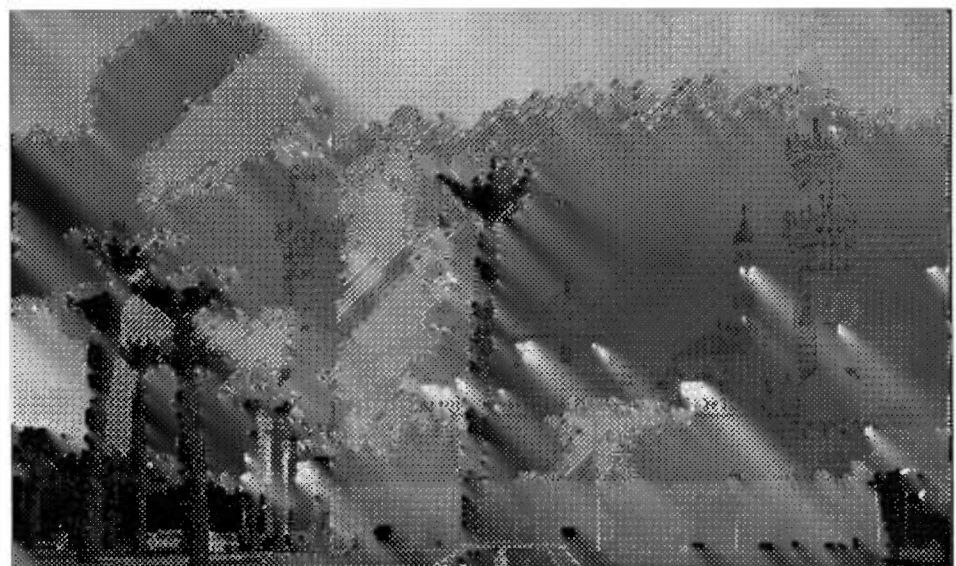
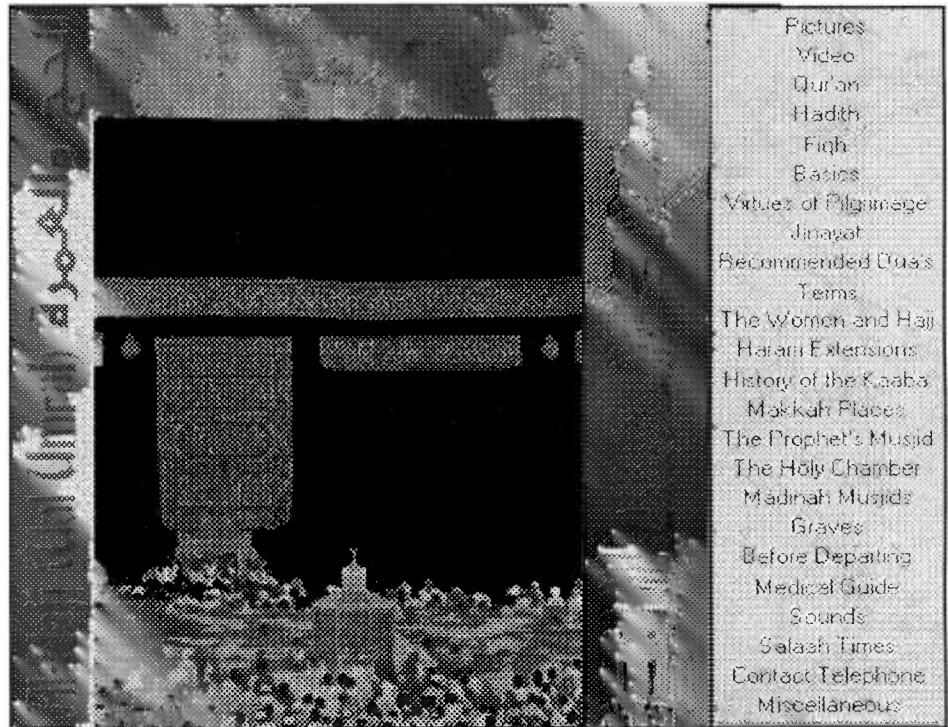
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New Multimedia Islamic Software

A multimedia software entitled *Al-Hajj Wal Umrah* has been developed by **Par Excellence Computers cc** in South Africa. It has over 350 photographs of Mecca and Medina (see the figures below), maps, extensive video material covering the various steps and rituals of pilgrimage and *Umrah*. It also has the Qur'anic verses, Prophetic sayings and religious rulings pertaining to pilgrimage, as well as some medical tips during the journey. It has information about the history of extensions made to the Sacred Mosque in Mecca and to the Mosque of the Prophet (PBUH) in Medina. The program can be obtained from **the Online Islamic Bookstore, 5050 Laguna Blvd. PMB 513 Suite 112, Elk Grove, CA 95758** ☐



Reflections

Dr. Ahmed K. Noor

Spending in the Way of Allah

الإِنْفَاقُ فِي سَبِيلِ اللَّهِ

Going through the Qur'an and the authentic traditions of the Prophet (PBUH), we find that Muslims have been repeatedly invited and encouraged to make monetary scarifies and to spend their wealth for the achievement of the cause they believe in. Several questions arise about that, including: why should we spend in the way of Allah? What are the benefits to us? And what happens if we do not spend in the way of Allah? In this article an attempt is made to find answer to these and other questions about spending in the way of Allah, from the Qur'an and the authentic traditions of the Prophet (PBUH).

To begin with, spending in the way of Allah (SWT) refers to spending for the sake of the objects which He approves, with the sole intention to please Him, and without any selfish gain or interest. It covers both the obligatory *zakah* (sometimes also referred to as *sadaqah*) and the optional *sadaqah* which goes beyond *zakah* (see the figure on page 3). The word *انفقوا* (spend) is repeated 20 times in the Qur'an. In the verse cited at the beginning of the article, Allah (SWT) is commanding us to spend out of the bounties He has provided for us not on Him, but on His cause. Allah (SWT) is independent of all needs. He is the one that gives all sustenance.

مَا أُرِيدُ مِنْهُمْ مِنْ رِزْقٍ وَمَا أُرِيدُ أَنْ يُطْعَمُونَ . إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ .

(سورة الذاريات - آية ٥٧ ، ٥٨)

No sustenance do I require of them, nor do I require that they should feed Me. For Allah is He who gives (all) sustenance, Lord of power, Steadfast

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَنْ يَأْتِيَ يَوْمٌ
لَّا بَيْعُ فِيهِ وَلَا خُلَّةٌ وَلَا شَفَاعَةٌ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ .
(سورة البقرة - آية ٢٥٤)

O ye who believe! spend out of (the bounties) We have provided for you before the day comes when no bargaining (will avail), nor friendship nor intercession. Those who reject faith are the wrong doers. (Qur'an 2:254)

for ever. (Qur'an 51:57-58)

Allah (SWT) in His bounty credits the wealth that is spent in His way as a loan to Himself. He promises that He will not only return the actual debt but increase it manifold.

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا
فِيضَاعَفَهُ لَهُ أَضْعَافًا كَثِيرَةً وَاللَّهُ
يَقْبِضُ وَيَبْضُطُ وَإِلَيْهِ تُرْجَعُونَ .
(سورة البقرة - آية ٢٤٥)



"And spend in the way of Allah"
(Qur'an 2:195)

Who is he that will loan to Allah a beautiful loan, which Allah will double unto his credit and multiply many times? It is Allah that gives (you) want or plenty, and to Him shall be your return. (Qur'an 2:245)

In this verse Allah (SWT) is making it clear to us that spending in His cause is like giving a loan to the Lord of the Universe. The safety of your capital is never in question. Since all the keys of want or plenty are in the hands of Allah (SWT); by your giving in His cause you are guaranteed to have manifold blessings and rewards; and by withholding you may even lose what you have.

Benefits and rewards for spending in the way of Allah

The following five benefits and rewards can be cited, along with the verses from the Qur'an and the Hadiths which describe them:

1. Multiplying the rewards of the person seven hundred times.

مَثَلُ الَّذِي يَنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ . (سورة البقرة - آية ٢٦١)

The parable of those who spend their wealth in the way of Allah is that of a grain of corn: it grows seven ears, and each ear has hundred grains. Allah gives manifold increase to whom He pleases, and Allah cares for all and He knows all things. (Qur'an 2:261)

The Prophet (PBUH) is reported to have said:

من أنفق نفقة في سبيل الله كُتبت له
ب سبع مائة ضعف . (سنن الترمذى)

Anyone who spends anything in the way of Allah, will receive seven hundred times the rewards for it. (Termithi)

2. Receiving Allah's guidance, by which doing good becomes easy, and committing sins become difficult.

فَأَمَّا مَنْ أَعْطَى وَاتَّقَى . وَصَدَّقَ
بِالْحَسَنَى . فَسَنِيْرُهُ لِلْبَشَرَى .

(سورة الليل - آيات ٥ - ٧)

So he who gives (in charity) and is conscious of the presence of Allah and (in all sincerity) testifies to the best, We

Spending in the way of Allah

الإنفاق في سبيل الله

Obligatory *Sadaqah* (*Zakah*)

الزكاة

Zakah means blessing, purification, increase and goodness. It is so called as it blesses the wealth from which it is taken and protects it from misfortunes.

الزكاة في اللغة - هي البركة والطهارة والنماء والصلاح

سميت الزكاة لأنها تزيد في المال الذي أخرجت منه، وتقيه الآفات

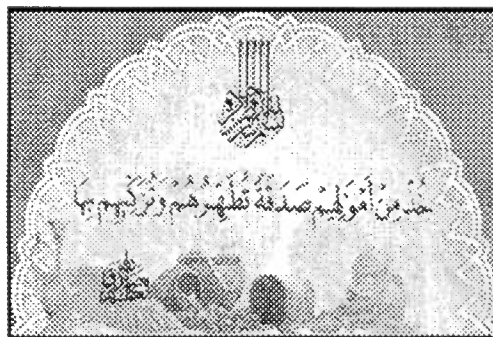
It is a determined portion taken from the wealth and allocated to those deserving it. Sometimes it is referred to in the Qur'an and the Sunnah as *Sadaqah* (alms).

حصة مقررة من المال فرضها الله عز وجل للمستحقين الذين

سماهم في كتابه الكريم . والزكاة الشرعية قد تسمى في لغة

القرآن والسنة صدقة

Optional *Sadaqah* that goes beyond *Zakah*



Take *Sadaqah* (alms) from their wealth in order to purify and sanctify them with it.

(Qur'an 9:103)

will indeed make smooth for him the path to ease. (Qur'an 92:5-7)

Making the path of bliss smooth (or easy) for the person, refers to the fact that Allah will guide the person so that his faculties of mind and energies of the body are working in accordance with the pure human nature, as created by Allah (SWT). The person experiences peace, concord, and honor. When unlawful wealth comes before him/her, he/she will consider it a piece of burning coal, which they cannot hold it in their hands. When opportunities for sin appear before him/her, he/she will resist the temptation of pleasure and enjoyment, and will look upon them as gates to hell and flee them. This is to be contrasted with the resistance and conflict on every side of his/her faculties which a sinful person has to experience.

3. Receiving from Allah more than ever our merits deserve.

إِنَّ الَّذِينَ يَتْلُونَ كِتَابَ اللَّهِ وَأَقَامُوا الصَّلَاةَ وَأَنْفَقُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً يَرْجُونَ تِجَارَةً لَّن تَبُورَ .

(سورة فاطر - آية ٢٩)

Those who rehearse the book of Allah, establish regular prayer, and spend (in charity) out of what We have provided for them, secretly and openly, hope for a commerce that will never fail.

(Qur'an 35:29)

In this verse a metaphor from commerce is used. The godly person's commerce will never fail or fluctuate; because Allah guarantees him/her the return, and even adds something to the

return out of His own bounty.

4. Being saved from stinginess and miserliness.

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمَعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لَّأَنْفُسِكُمْ وَمَنْ يُوقْ شَحْحَ نَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ .

(سورة التغابن - آية ١٦)

So be conscious of the presence of Allah as much as you can; listen and obey; and spend in charity for the benefit of your own souls, and those saved from the covetousness of their own souls, - they are the ones that achieve prosperity. (Qur'an 64:16)

A Muslim who spends freely in the way of Allah protects himself/herself from the very dangerous disease of narrow-mindedness, niggardliness,



mean-spiritedness and small-heartedness. These diseases are the root causes of stinginess; and make the individual never content with his/her own right, but usurps the rights of others, or at least wants to have for himself/herself all that is good in the world and does not want to leave anything for others. On this very basis one's being saved from these evil diseases has been described in the cited verse as guarantee for success.

The Prophet (PBUH) has counted stinginess among the most evil diseases which can afflict the person, and the root cause of corruption and mischief.

اتَّقُوا الظُّلْمَ فَإِنَّ الظُّلْمَ ظُلُمَاتٌ يَوْمَ الْقِيَامَةِ وَاتَّقُوا الشُّحَّ فَإِنَّ الشُّحَّ أَهْلَكَ مَنْ كَانَ قَبْلَكُمْ حَمَلَهُمْ عَلَى أَنْ سَفَكُوا دِمَاءَهُمْ وَاسْتَحَلُّوا مَحَارِمَهُمْ .
(صحيح مسلم)

Avoid injustices, will be darkness on the day of judgement. Avoid stinginess, for it was stinginess which ruined the people before you. It incited them to shed each other's blood and make the sacred and forbidden things of others lawful for themselves.

(Sahih Muslim)

5. Receiving rewards even after death, for the continuing charity established by the person in his/her life. The Prophet (PBUH) is reported to have said:

إذا مات الإنسان انقطع عمله إلا من ثلاث صدقة جارية وعلم ينتفع به وولد صالح يدعوه له . (سنن الترمذی)

When the person dies, all his/her deeds are cut off except of three types: continuing charity, useful knowledge, or a pious son who prays to Allah for his/her forgiveness.

Facts about our wealth and other bounties received from Allah

Certain facts about our wealth are presented to us in the Qur'an and Hadith to encourage us to spend in the way of Allah. Among these facts are the following:

1. The wealth that we have belongs to Allah, and we have merely been appointed as trustees on it.

ءَامِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلَفِينَ فِيهِ .
(سورة الحديد - من آية ٧)

Believe in Allah and His messenger and spend (in charity) out of the (substance) whereof He has made you heirs. (Qur'an 57:7)

2. Our wealth will not stay with us forever. One day we are going to leave it behind. Then Allah (SWT) alone will inherit it. Thus, the best thing for us would be to spend it ourselves in the cause of Allah, so that our reward for it is guaranteed with Allah. If we do not spend it ourselves, it will in any case return to Allah (SWT), but then we will not be entitled to any reward from Him.

وَمَا لَكُمْ أَلَّا تُنْفِقُوا فِي سَبِيلِ اللَّهِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ .
(سورة الحديد - من آية ١٠)

How is it with you that you spend not in the cause of Allah? For to Allah belongs the heritage of the heavens and the earth.

(Qur'an 57:10)



3. We will not attain righteousness until and unless we give freely (in charity) of the things we value greatly (for example, our earnings, our possessions, our time and our efforts).

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ
(سورة آل عمران - من آية ٩٢)

By no means shall you attain righteousness unless you give (freely) of that which you love. (Qur'an 3:92)

4. At the time of death we will wish to be given a chance to return back to life, even for a short time, to spend a lot of our wealth in charity however, we will never be allowed. Therefore, we must

not postpone our good charitable deeds to the future.

وَأَنْفِقُوا مِنْ مَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُن مِنَ الصَّالِحِينَ .

(سورة المنافقون - آية ١٠)

And spend something (in charity) out of the substance which we have bestowed on you, before death should come to any of you and he should say, "O my Lord! Why don't you give me respite for a little while? I should then have given (largely) in charity, and I should have been one of the doers of good.

(Qur'an 63:10)

5. Our wealth, and our children can be the greatest temptations that lead a person to the ways of hypocrisy, treachery, and dishonesty. That is why Allah (SWT) has warned us against indulging in too much love of wealth and children, which could lead to disobeying Allah.

وَاعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَأَنَّ اللَّهَ عِنْدَهُ أَجْرٌ عَظِيمٌ .

(سورة الأنفال - آية ٢٨)

And know you that your possessions and your progeny are but a trial; and that it is Allah with whom lies your highest reward.

(Qur'an 8:28)

6. Our love for wealth, if not controlled by spending in charity, can lead to our being totally consumed in collecting more wealth. We feel no qualms about acquiring wealth in any way or by any means, lawful or unlawful, and our greed becomes never satisfied however much we may have acquired and amassed.

وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا .

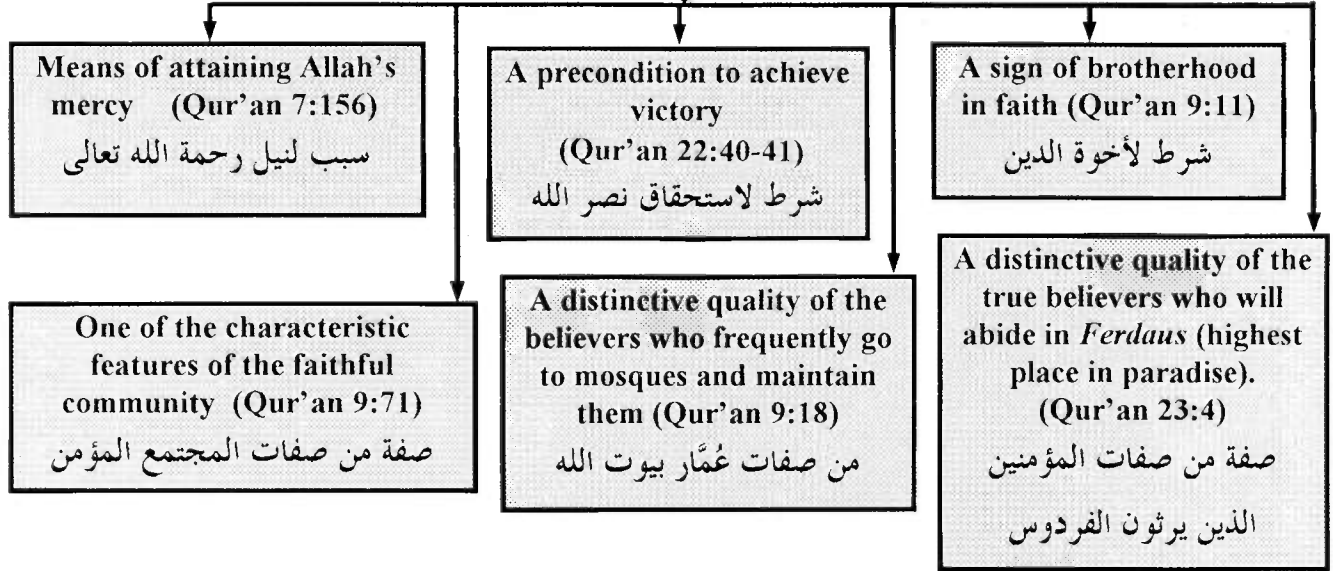
(سورة الفجر - آية ٢٠)

And you love wealth with inordinate love!

(Qur'an 89:20)

7. When the *Shaitan* (Satan) instills

Qur'anic Descriptions and Importance of *Zakah* أهمية الزكاة وحكمة مشروعيتها - كما ورد في القرآن الكريم



***Zakah* is indispensable for the Muslim community as it achieves both financial and spiritual reforms. It eliminates misery and greed from the hearts and consolidates the Islamic economy, leading to its stability and prosperity.**

الزكاة تصلح أموال المجتمع ماديا ومعنويا فيصبح جسدا واحدا ، وتطهر النفوس من الشح والبخل وهي صمام أمان في النظام الإقتصادي الإسلامي ومدعاة لإستقراره وإستمراره

the fear in our hearts that spending in the way of Allah, will result in our becoming needy or poor, we should remember the following verse from the Qur'an, the *Hadith Qudsi*, and the saying of the Prophet (PBUH):

وَمَا أَنْفَقْتُمْ مِّنْ شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ خَيْرُ الرَّازِقِينَ .
(سورة سبأ - من آية ٣٩)

And nothing do you spend in the least (in His cause) but He replaces it: for He is the best of those who grant sustenance. (Qur'an 34:39)

قال الله تبارك وتعالى يا ابن آدم أنفق أنفق عليك .
(صحيح مسلم)

Allah (SWT) said: spend (O son of

Adam), and I will spend on you. (Hadith Qudsi - Sahih Muslim)

The Prophet (PBUH) is reported to have said:

مَا نَقَصَ مَالُ عَبْدٍ مِنْ صَدَقَةٍ .
(سنن الترمذی)

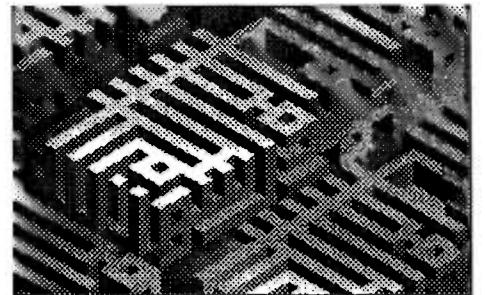
No wealth of a servant of Allah will diminish as a result of spending in charity. (Termithi)

ما من يوم يُصْبِحُ العباد فيه إلا ملكان ينزلان فيقول أحدهما اللهم أعط مُنفقًا خلفًا ويقول الآخر اللهم أعط مُتسكِّمًا تلفًا .
(الصحيحين)

The Prophet (PBUH) informed us that every day two angels come down to earth and pray to Allah. One says: Our

Lord grant the one who spends in Your way from Your bounty. The other says: Our Lord ruin the wealth of that who withholds the spending in Your way. (Sahih Al-Bukhari and Sahih Muslim)

I pray to Almighty Allah (SWT) to give us the guidance and the strength to resist the temptation of amassing wealth, and to use the wealth we have, along with all the other bounties that Allah (SWT) has provided us with, only in the ways which please Him. Ameen



In the name of Allah, the All-Merciful, the Mercy Giving.
We have sent it down on the Night of Power! What will make you realize what the Night of Power is like? The Night of power is better than a thousand months. Angels and the Spirit descend on it on every errand with their Lord's permission. (it means) peace till the approach of daybreak. (Qur'an 97)

Revelations of the Qur'an

تنزيلات القرآن



First Revelation

التنزيل الأول

As a whole to the Preserved Tablet at a time and in a way known only to Allah and to whomever Allah provided this knowledge to. (Qur'an 85:21,22)

جملة واحدة إلى اللوح
المحفوظ بطريقة ووقت
لا يعلمها إلا الله
ومن أطلعه على غيبه

Second Revelation

التنزيل الثاني

As a whole from the Preserved Tablet to the honor place in the Earthy Heaven (in the night of Power). Qur'an (97:1), (44:3), (2:185)

جملة واحدة من اللوح
المحفوظ إلى بيت
العزة في السماء
الدنيا في ليلة القدر

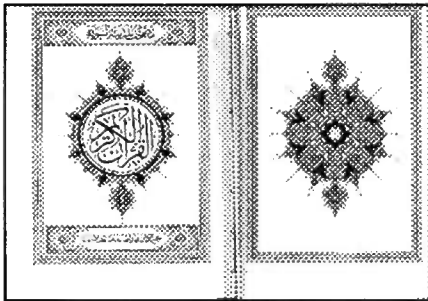
Third Revelation

التنزيل الثالث

From the Earthly Heaven, through angel Jibreel, to Earth, and to the heart of Prophet Mohammed (PBUH) over a period of 23 years.

Qur'an (17:106), (25:32), (76:23)

نزل به جبريل من
السماء الدنيا (من بيت
العزة) إلى الأرض وعلى
قلب الرسول (ص) منجما
في ثلاث وعشرين سنة
مسايرة للحوادث
والطوارئ والتدرج في
التشريع

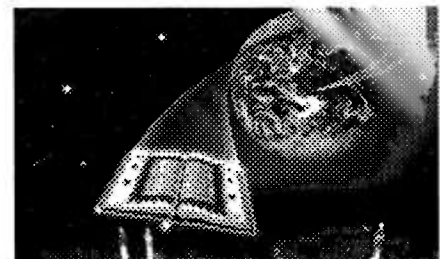


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Editorial

for Islamic services and institutions in the coming decades which will facilitate the practice of our religion in all aspects of our life. A plan should be developed for connecting the Islamic centers via the internet and other advanced

communication technologies, and establishing professionally staffed groups and agencies to realize this vision.

We pray to Almighty Allah to guide us and help us in realizing the importance of working together as one organized Muslim Jama'ah. Ameen



In the name of Allah, the All-Merciful, the Mercy Giving. Say Allah is Unique. Allah is the Eternally Besought (source for everything). He has not fathered anyone nor was He fathered. And there is nothing comparable to Him.

سورة الإخلاص
Surat Al-Ikhlās
(Purity of Faith)



Period of Revelation

- One of the early Meccan Surahs.
- In chronological order, the 22nd Surah revealed - before *Surat Al-Najm* سورة النجم (the Star) and after *Al-Mu'awwithatayn* المعوذتين: *Al-Falaq* الفلق (the day-break) and *Al-Nas* الناس (the humans).

Statistics

- Four verses (after *Bismillah* - *In the name of Allah, the All-Merciful, the Mercy Giving*).
- 17 words (including two propositions).
- 47 letters.

Theme and Subject matter

- Presents a clear concept of the being of Allah.
- Destroys all polytheistic concepts, without leaving any room for the ascription of any of the human qualities of His being.
- Is a strong declaration against the Godhead being looked upon as consisting of more than one being.

Significance and Excellence

- States the foremost and fundamental doctrine of Islam (viz., *Tawheed* توحيد) in four brief verses.
- According to an authentic saying of the Prophet (PBUH) it is equivalent to one third of the Qur'an.
- The Prophet (PBUH) used to start off his day by reciting the two Surahs الكافرون *Al-Kafiroon* - 109 (the unbelievers) and الإخلاص *Al-Ikhlās* - 112 (Purity of Faith) in the *Sunnah* prayer of the morning.