

Friday Sermon – 21st October 2022



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Sermon 1: Acquire Taqwa in economic transactions and Allah will grant you knowledge of secure dealings

Sermon 2: Calamities should not lead to breaking intentions

I invite you all bondsmen and myself towards Taqwa and counsel, emphasize you to establish your lives on the basis of Taqwa. It is the protection mechanism of life for every segment. Most important segment of life is Ma'ash which are those means, needs essential for survival of human being. In the current era all means are acquired through money (cash) hence it becomes Ma'ash but as per Quranic terminology everything is wealth which carries a value and can be traded. Today currency is termed as wealth not other things but for Quran everything is wealth and asset.

In religion Ma'ash has fundamental status whereas in Sufism, Ascetism the economic life is removed. In religion it is not permitted to leave aside the economy and a reference to this is that religion has expressed the complete economic system and the discipline of religious affairs. In Surah Baqarah, Verse 282

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ۚ وَلْيَكُنْ بِبَيْنِكُمْ كَاتِبٌ بِالْعَدْلِ ۚ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ ۚ فَلْيَكْتُبْ وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَخْسُ مِنْهُ شَيْئًا ۚ فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمِلَّ هُوَ فَلْيُمْلِلْ وَلِيُّهُ بِالْعَدْلِ ۚ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رَجَالِكُمْ ۖ فَإِنْ لَمْ يَكُنَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَانِ مِمَّنْ تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكِّرَ إِحْدَاهُمَا الْأُخْرَىٰ ۚ وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَا دُعُوا ۚ وَلَا تَسْأَمُوا أَنْ تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ أَجَلِهِ ۚ ذَٰلِكُمْ أَفْضَلُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا ۖ إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا ۚ وَأَشْهِدُوا إِذَا تَبَايَعْتُمْ ۚ وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ ۚ وَإِنْ تَفَعَّلُوا فَإِنَّهُ فُسُوقٌ بِكُمْ ۚ وَاتَّقُوا اللَّهَ ۖ وَيُعَلِّمُكُمُ اللَّهُ ۚ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ {282}

O you who believe! when you deal with each other in contracting a debt for a fixed time, then write it down; and let a scribe write it down between you with fairness; and the scribe should not refuse to write as Allah has taught him, so he should write; and let him who owes the debt dictate, and he should be careful of (his duty to) Allah, his Lord, and not diminish anything from it; but if he who owes the debt is unsound in understanding, or weak, or (if) he is not able to dictate himself, let his guardian dictate with fairness; and call in to witness from among your men two witnesses; but if there are not two men, then one man and two women from among those whom you choose to be witnesses, so that if one of the two errs, the second of the two may remind the other; and the witnesses should not refuse when they are summoned; and be not averse to writing it (whether it is) small or large, with the time of its falling due; this is more equitable in the sight of Allah and assures greater accuracy in testimony, and

the nearest (way) that you may not entertain doubts (afterwards), except when it is ready merchandise which you give and take among yourselves from hand to hand, then there is no blame on you in not writing it down; and have witnesses when you barter with one another, and let no harm be done to the scribe or to the witness; and if you do (it) then surely it will be a transgression in you, and be careful of (your duty) to Allah, Allah teaches you, and Allah knows all things.

Whenever believers do any financial trading deal, it should be under certain discipline which is to write the agreement. This is the longest verse of Quran where around twenty Fiqh laws are present in which some are related to system of economy and some with discipline.

The thing related to system of economy is to preserve Taqwa which does not mean start a deal by saying Bismillah. Taqwa means protection hence your economic deals should also be protected. Thus an important affair presented in this verse is a protected economic system. Taqwa is repeated two times in this verse, one in the early part and then at the end. The verse ends by saying acquire Taqwa and Allah will give you knowledge. All the orders related to economic deal are related to Taqwa hence verse ends with Taqwa. The protection which religion is giving to the contenders and participants of deal. Everything should remain secure and protected in the economic deal. But the protection which Quran is expressing. Today we have left that protection and make another arrangement. Like the dealing that is done through Banks, they secure, protect their interests. This is not Taqwa which means Bank protects its interest. If Reba comes in the deal then this becomes a deal without Taqwa and is insecure transaction for Allah. This would be destruction for everyone.

In Tafsir and ethics the end part of the verse related to Taqwa **وَاتَّقُوا اللَّهَ وَيُعَلِّمُكُمُ اللَّهُ** is interpreted separately by various scholars disconnected from the verse. One problem is that we read other sources, sciences, visions of scholars, verdicts then after these sciences we read Hadith and if we get time then we read Quran. We consider other sources enough and do not consider the need for Quran itself.

Allama Tabatabai in vol 6 of Al Mizan has expressed this meaning which shakes the foundations which generally the scholars don't talk. He says that our research (Ijtihad), Jurisprudence system is such that if someone comes to Madrassa to study religion, then after studying for 30 to 40 years to become Mujtahid; but would not have opened Quran for even a day he can still become a Great Mujtahid and Scholar. You can see what kind of Mujtahid that person would be who has reached this level without Quran.

First we do not realize the need for Quran or at the end. We rely on other sources and eventually Hadith, then refer to Quran to testify what we have found from other sources. This ending part of verse which says **وَاتَّقُوا اللَّهَ وَيُعَلِّمُكُمُ اللَّهُ** Acquire Taqwa so that Allah can grant knowledge. The scholars have turned the direction of Taqwa towards education whereas the verse is narrating Taqwa related to economic transactions. The Taqwa in education is present separately and for every segment of life there is Taqwa present.

A famous preacher of Iran Agha Mohsin Qarati who generally delivers lecture on TV. He says that I went to Najaf for higher studies because at that time there was no big Hauza in Iran. I stayed at the residence of a student from my hometown. I kept my bag and left for Ziarat. After returning I asked my room mate to guide me about what lectures are being delivered

by which scholar so I can make my schedule. He guided me as to who is teaching. Fiqh, Sarf, Aqaed, Akhlaq. I asked who is teaching Quran Tafsir. He said in Hauza Ilmiya Najaf no one teaches Tafsir of Quran. I thought it was a joke, I repeatedly asked and the answer was that no one teaches Quran Tafsir here. Agha Qarati said, I did not even open my baggage and asked him to take me to the bus station, because I have come here to learn religion and when Quran is not being taught here then how can I learn religion. And for 40 years Agha Qarati is teaching Quran and he explains Quran in a very simplified and tactical manner which is remarkable.

If we first study Quran then refer to Hadith, Fatwa, Science and check these on the scale of Quran. Then the religion will become Quranic. Practically everyone is Ahle Hadith, because Mujtahid are also Ahle Hadith. To understand religion all first refer to Hadith. There is no doubt that there is Noor in Hadith, even though weak, fabricated Hadiths are also present. There is a lot of guidance and religion in Hadith. The Hadith has this guidance that if you want to acquire knowledge then what you have to do. Since we have read that and is placed in our mind firmly, so when they reached the verse of economy in Quran, they disconnected the last part of the verse related to Taqwa and took that in another segment. The verse is related to Economy and hence the instruction for Taqwa is also related to the economy only. First it is being told when you do business, trading keep Taqwa preserved. But when people do business in accordance with Taqwa, they get confused as to how we can do business without Reba or other illicit acts. They cannot understand how can we do business without Reba. This is being pointed out here that you do business with Taqwa and if you do this Allah will give you the knowledge and show you the way on how to do a secure business.

The key for opening the doors of treasures of Allah is Taqwa. Since we do imaginations in day time, that reflects in our dreams and these keys of treasures are not given by Allah in dreams but in the state of awakening. Allah says all the treasures are with Allah and keys are with Allah. One of keys are of knowledge which are kept for us which Allah has to give us. If we do our acts in accordance with the orders of Allah. The verse says that acquire Taqwa and Allah will grant you the treasures of knowledge for your economic life.

Allama also says verse is acquire Taqwa and Allah will grant you knowledge. They are two sentences and not that knowledge is condition to Taqwa. If you acquire Taqwa then Allah will protect your economic life. If you see knowledge those who do not believe in Allah as well they are masters of economic knowledge. There is expertise in commerce, business management. Allah will grant you the knowledge of pure economy which is not present with others, if you acquire Taqwa. This verse is part of the same subject.

As I mentioned twenty Fiqh laws are present in this verse related to economic transactions. The discipline for everything related to commercial transactions are mentioned and one who is writing the contract is also told to write with Taqwa. And in the end it is told that if you acquire Taqwa, Allah will grant you knowledge. It is present in other various other source that knowledge comes with purity of self. And in fact knowledge comes in that container which purifies himself, and only information comes to that person, Knowledge is light and it comes to pure hearts. Here knowledge is not absolutely conditional to Taqwa. Allama also

says Taqwa is for economic transactions and if you do this then Allah will grant you knowledge to do pure transactions.

SECOND SERMON

In saying no 108

وَقَالَ عَلَيْهِ السَّلَامُ: لَقَدْ عَلِقَ بِنْيَاطِ هَذَا الْإِنْسَانِ بَضْعَةٌ هِيَ أَعْجَبُ مَا فِيهِ وَ ذَلِكَ الْقَلْبُ وَ ذَلِكَ أَنَّ لَهُ مَوَادَّ مِنَ الْحِكْمَةِ وَ أَضْدَادًا مِنْ خِلَافِهَا فَإِنْ سَخَّ لَهُ الرَّجَاءُ أَذَلَّهُ الطَّمَعُ وَ إِنْ هَاجَ بِهِ الطَّمَعُ أَهْلَكَهُ الْحِرْصُ وَ إِنْ مَلَكَهُ الْيَأْسُ قَتَلَهُ الْأَسْفُ وَ إِنْ عَرَضَ لَهُ الْغَضَبُ اشْتَدَّ بِهِ الْغَيْظُ وَ إِنْ أَسْعَدَهُ الرِّضَى نَسِيَ التَّحَفُّظَ وَ إِنْ غَالَهُ الْخَوْفُ شَغَلَهُ الْحَذَرُ وَ إِنْ اتَّسَعَ لَهُ الْأَمْرُ اسْتَلَبَتْهُ الْغِرَّةُ وَ إِنْ أَقَادَ مَالًا أَطْعَاهُ الْغِنَى وَ إِنْ أَصَابَتْهُ مُصِيبَةٌ فَضَحَهُ الْجَزَعُ وَ إِنْ عَضَّتْهُ الْفَاقَةُ شَغَلَهُ الْبَلَاءُ وَ إِنْ جَهَدَهُ الْجُوعُ قَعَدَ بِهِ الضَّعْفُ وَ إِنْ أَفْرَطَ بِهِ الشَّبَعُ كَظَّتْهُ الْبُطْنَةُ فَكُلُّ تَقْصِيرٍ بِهِ مُضِرٌّ وَ كُلُّ إِفْرَاطٍ لَهُ مُفْسِدٌ

Amir al-mu'minin, peace be upon him, said: In man there is a piece of flesh attached to him with a vein and it is the strangest thing in him. It is the heart. It has a store of wisdom and things contrary to wisdom or various states of wisdom. If it sees a ray of hope, eagerness humiliates it and when eagerness increases, greed ruins it. If disappointment overtakes it, grief kills it. If anger rises in it, a serious rage develops. If it is blessed with pleasure, it forgets to be cautious and protective. If it becomes fearing, it becomes heedless of precaution. If peace extends all round, it becomes neglectful. If it earns wealth, freedom from care puts it in the wrong. If trouble befalls it, becomes impatient. If it faces starvation, distress overtakes it. If hunger attacks it, weakness makes it sit down. If its eating increases, heaviness of stomach pains it. Thus, every shortness is harmful to it and every excess is injurious, corruptive to it.

إِنْ أَصَابَتْهُ مُصِيبَةٌ فَضَحَهُ الْجَزَعُ

If trouble befalls I, becomes impatient.

Amirul Momineen (a.s) if wealth comes to man, he develops deviation and when wealth goes they get into destruction. In another saying of Amirul Momineen (a.s) , he says O Allah! do not make me like one whom bounties make lavish, careless and when bounties go away I become despaired. I should not be in the control of bounties. In this saying as well he says if some trouble, calamity befalls which happens in every person's life where happiness and troubles both come. One day would be happiness and other day would be trouble. Both are trials. In Arabic , Museebat means something undesired. Asabat means something reaching where it has to reach. Saib are the right words which are in accordance with what it means. This is very common that good and bad thing both reaches it right place. But the common trend is that Museebat is used for things which are unbearable. Certain troubles come due our own hands and some are those which come from others, and only some come from Allah.

Most of our troubles are due to our own hands. When troubles come man becomes impatient. If during troubles that come from Allah and man remains patient then he gets rewarded. Those troubles that come from our own hands, from people have their consequences and those that come from Allah the consequences are present in Quran. They are meant to train us to become patient (Sabir) , one who has perseverance having strong intention. A person does not become Sabir in comfort and even if comfort is there you need to place them in tough conditions to train them.

You can experience with your children whom you do not allow a moment without air condition, they can never bear any hardship throughout their life. In the past the kings would send their children who would be the inheritors to jungles and far off place in hardship to get trained. The princes whom they had to deprive them from inheritance they would keep them near in luxuries. One philosophy of troubles, misery is making man strong specifically those that comes from Allah. When troubles come and it is possible that man gets entrapped with some big misery. The one who gets big misery he has the maximum opportunity to become patient and can even become a leader. Like Allah says we placed Ibrahim in trials, tribulations and he would face one after another trials and Ibrahim remained patient till the trial was over and then Allah granted Imamah.

In general the miseries have such pressure that they break the intention, conviction and determination. The toughest of man break down in calamities and when those who break down they suffer big loss. The miseries do not cause that much damage but this breaking down causes more loss. We blame the miseries more but it is the breaking down of our conviction that cause more damage. Like you are facing a fast-running car and you are on a bike, you get into panic and cause damage for protection. When the intention ,personality, system breaks then the weakness of man comes out. Calamities remove the curtains on the weakness present inside man.

We can see this logic from perspective of Karbala. Miseries , calamities exposes the weakness of man which is something bad and man tries to always conceal these. When a spot comes on white thing in Arabic is termed as Faza. Iftaza means that bad spot has become manifested. Iftaza of someone means his vices have become exposed. The calamities make man Muftaza which means all weakness of man gets exposed. Miseries are tests, examinations where man becomes exposed and it gets known whether they are weak, defective or strong.

If you see the expanse of calamities in Karbala and you can see not even a small weakness being seen in Ahlulbayt (a) because it was not present. Those who did not go with Imam Hussain (a) knew that their weakness will get exposed, they wanted protection. They did not go to protect themselves from Muftaza.

When the weakness comes out, then man does one more thing that is Jaza. All these words, Museebah, Faza, Jaza are all Quranic words. When weakness gets exposed man gets disgraced, then man at that time does a stratagem which is Jaza. In Arabic , Jaza means to cut off something which is tight. In terminology Jaza is used against patient (Sabr) which is perseverance, determination and not Sukoot. To remain firm on your intention. But when

man does intention, then hardship comes, weaknesses gets exposed, he cuts off his intention and changes it. This cutting off and changing intention is Jaza.

When troubles come on Heart, the weakness of heart comes out and for getting salvation from exposure, he changes the intention due to the calamities. Ali (a) says when he gets into troubles, he does Jaza. Some people groan, cry when they get into troubles. Two drops , one of tear in fear of Allah and one drop of blood in the way of Allah are most precious. Our crying happens in several situations, like when someone dies. We can cry but not like Jaza, that people become concerned about you. The etiquettes of crying have been taught. Imam Hussain (a) taught Lady Zainab (s.a) on how to cry, you should not slap your face, do not tear off your bosom. Imam (a) knew that calamities will come on Ahlulbayt (a) and hence he taught them how to cry. Like when Amirul Momineen (a.s) came after being martyred, the women started to cry and he stopped them that as there male.

We cry on our own calamities and some are waiting for opportunity to yell in mourning, they do Jaza. One student over here was from Gilgit and his father died. The people of Gilgit inform everyone but not the children of deceased. We got the news, then called the student. I told him that your father passed way. The child recited Inna Lillahe wa Inna Ilaihe Rajeeon. He did not cry, slap their face. Some do such acting that four people need to carry him. The students do such things, when someone is sick four people carry him to hospital. Do not break their courage. Condolence means to give courage.

In calamities man does Jaza which means leaves the path, breaks intention. He will say now my father has died, I should not study. Our society is Jazu, we are not patient in calamities as we are emotional. Those who are Saboor, they never loose courage, in fact their determination increase and pledge to get the work done. Do not become despaired in calamities. Allah says when calamities on patient people, then their slogan is Inna Lillahe wa Inna Ilaihe Rajeeon.