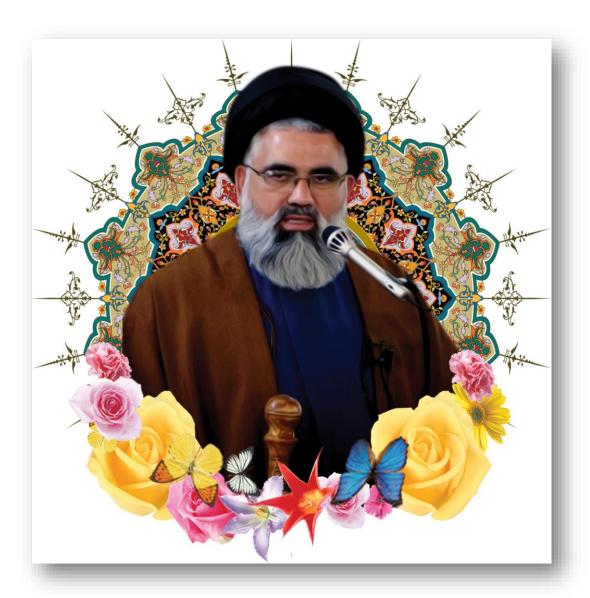
# Friday Sermon – 28<sup>th</sup> October 2022



### **Hujjatul Islam Ustad Syed Jawad Naqvi**

(Principal Jamia Orwatul Wuthqa – Lahore)

Delivered at: Masjid Baitul ul Ateeq Lahore – Pakistan



## Sermon 1: Unbiased witness in transactions makes a criminal personality

### Sermon 2: Calamities should not overcome mind and heart

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 from Allah (s) and humanity remains preserved through Taqwa without which it turns into beastliness. Allah has ordained Taqwa for every segment and section of life. The life that passes in that segment remains preserved through Taqwa. If one segment of life becomes insecure then its effect is on all the other segments of life. The foundation segment of life on which the building of life gets constructed is economy (Ma'ishat) and in this economic Taqwa is the foundation which remains effective on all other segments. If the economic life is insecure then all segment become insecure.

It is established fact in religious teachings that the destruction caused by morsel of Haram food is of highest gravity and the effect of morsel of Haram food is much higher then drop of Haram semen. An insecure economic life becomes the basis of insecurity of entire life.

The Holy Quran has taught the economic system as well to human beings as part of guidance. It has presented the system and to protect that system it has specified a dedicated Taqwa.

In Verse 283 of Surah Baqarah the next meaning gets expressed.

And if you are upon a journey and you do not find a scribe, then (there may be) a security taken into possession; but if one of you trusts another, then he who is trusted should deliver his trust, and let him be careful (of his duty to) Allah, his Lord; and do not conceal testimony, and whoever conceals it, his heart is surely sinful; and Allah knows what you do

In the verse 282 prior to this the system of commercial transactions has been expressed where specifically a credit is involved there you should write an agreement or contract. This is common today with professional businessman that they make contracts on stamp papers about what they are selling , buying and payment. This is a religious work and Quranic act which is essential for dealings. Some people mind to write contract but this is against religious teachings. Every deal you are doing should come in writing so that the rights are not wasted later.

The emphasis of writing is so much that if you are travelling and during this period if you have to close a deal, there also you make agreement. Today everyone is a writer and contract lawyers and firms are available everywhere. But when Quran descended to get a contract writing advocate was very difficult. In towns you might find one or two such persons and they

would write all contracts. Hence this was expected that when you are travelling you might not get a contract writer. So in this situation you should not make this an excuse for not writing a contract and instead Quran presents the solution as an alternative. The solution Quran says is if you don't get a writer then one who is giving some commodity should take a mortgage guarantee for what he is selling from the buyer. It should not be just a promise of guarantee instead it should be taken practically. Rahn means to keep something as deposit against taking something or loan, where you take that thing back when you return or fulfillment of your commitment. It is essential to do this mortgage. In that era they would keep horse, camel as mortgage against what the loan or commodity that you are taking on credit. His rights should not get wasted through this security of mortgage.

Along with this there is an order, that when you deliver something to someone with a trust then you should preserve the worth of that trust and do not betray. There could be a proof or no proof but in any case you need to preserve the trust. Quran is saying if someone gives you credit while you were travelling, then after taking you do not return, just make excuses or make the person keep on following than it is a crime of heart. If someone has trusted you then preserve the trust of that person by returning what you have taken. If you cannot pay for that commodity then you need to return that. Quran says that one who is taking should acquire Taqwa of Allah who is your lord. There are two names of Allah used related to Taqwa, one is Allah and second if Lord (Rabb). In this context of dealing you should acquire Taqwa of Allah who is your lord. Everyday everyone is doing some transaction and system of life runs like this only. Certain things people take from us and certain things are given even if people are not doing business. If there is a commitment to return then do it on time and this is where Taqwa is required and should be practiced.

We have been taught to acquire Taqwa in mosque but in market become clever. He becomes Muttaqee in mosques, Hajj, Ziarat but in markets, business he does not observe Taqwa. On Hajj he recited supplications and makes his Taqwa reach the peak but the same actor of Taqwa is accountable to thousands of people in market. Like if you have taken house, shop from someone and if you have debt on you then you should return that money. If you have taken debt from relative, friend you should return before he demands. This cleverness which you show by not returning is transgression and oppression. If you are not possessing Taqwa in market then you are registered as transgressor. The practical Taqwa is in the field and one big field is dealing and transactions.

Then Quran says that in these transactions do not conceal testimony. Some people sell things secretly without getting contract scribed. If you are selling Haram then that does not fall in the category of transactions. If someone has taken debt then there are witnesses under whose presence the deal is done. When the time for returning comes witnesses are asked to come. At times due to passage of time or intention for deception the intention of debtor changes. Here Quran says keep witness and either write contract or take something as mortgage. Do not conceal testimony and anyone who conceals or distorts his testimony then his heart is a sinner, means this character, self is a sinner. At times sins are only in acts but at times the personality is a sinner. Crime at times is not in the personality but due to deviation of self he commits an abrupt sin. If the personality becomes that of sinner he conceals

testimony. This happens today when you want to give witness against your friend, you say that I don't remember because my witness will harm my friend. This witness is a criminal and his personality is of criminal. If the act of a person is a sin, then that gets forgiveness but if the personality becomes sinning then it needs very hard repentance. Ali (a) says such forgiveness needs burning of self. We see at times if our sect has dispute of transactions with some other sect, we conceal the testimony by giving excuses so that your sect persons becomes secure. To secure your community person and giving benefit to your friend illegitimately is the worse benefit you are giving by make your personality of hell. Quran says one who conceals witness his heart would be of sinner. Whatever deception you do with people but Allah is well aware and knows about everything. Allah knows you were present at the time of transaction but now he is denying. Wherever you have to give witness you should give without any fear and always give true witness without considering who is getting benefitted and who is not. This verse is related to Taqwa in the field of dealings and transactions which is the practical segment of life.

The Taqwa which has been taught to us by scholars we acquire easily after eating Haram, deceiving people and become sanctimonious personality after committing all those acts declared by Quran as crimes. The Taqwa is required in practical dealings of life. The rights on you should be delivered this is Taqwa. You take the rights from others is not Taqwa, but if someone else has rights on him from you then give him what he deserves and in fact pay extra so that you are certain that you have delivered the rights.

#### SECOND SERMON

In saying no 108

وَ قَالَ عليه السلام: لَقَدْ عُلِقَ بِنِيَاطِ هَذَا الْإِنْسَانِ بَضْعَةٌ هِيَ أَعْجَبُ مَا فِيهِ وَ ذَلِكَ الْقَلْبُ وَ ذَلِكَ أَنَّ لَهُ مَوَادَّ مِنَ الْحِكْمَةِ وَ أَصْدَاداً مِنْ خِلَافِهَا فَإِنْ سَنَحَ لَهُ الرَّجَاءُ أَذَلَّهُ الطَّمَعُ وَ إِنْ هَاجَ بِهِ الطَّمَعُ أَهْلَكُهُ الْحِرْصُ وَ إِنْ مَلَكَهُ الْيَأْسُ قَتَلَهُ الْأَسَفُ وَ إِنْ عَالَهُ عَرَضَ لَهُ الْغَضَبُ اشْتَدَّ بِهِ الْغَيْظُ وَ إِنْ أَسْعَدَهُ الرِّضَى نَسِيَ التَّحَفُّظَ وَ إِنْ غَالَهُ عَرَضَ لَهُ الْغَضَبُ اشْتَدَّ بِهِ الْغَيْظُ وَ إِنْ أَسْعَدَهُ الرِّضَى نَسِيَ التَّحَفُّظُ وَ إِنْ غَالَهُ الْخَوْفُ شَغَلَهُ الْحَذَرُ وَ إِنِ اتَسَعَ لَهُ الْأَمْرُ اسْتَلَبَتْهُ الْغِرَّةُ وَ إِنْ أَفَادَ مَالًا أَطْغَاهُ الْغِنَى وَ الْخَوعُ الْخَوْفُ شَغَلَهُ الْبَلَاءُ وَ إِنْ جَهَدَهُ الْجُوعُ إِنْ أَصَابَتْهُ مُصِيبَةٌ فَصَرِيبِ بِهِ مُضِرَّ وَ كُلُّ إِفْرَاطٍ فَعَدَ بِهِ الضَّعْفُ وَ إِنْ أَفْرَطَ بِهِ الشِّبَعُ كَظَّتْهُ الْبِطْنَةُ فَكُلُّ تَقْصِيرٍ بِهِ مُضِرَّ 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.

If it faces starvation, distress overtakes it

At times the life of man becomes poverty struck to the extent that he faces starvation due to various reasons like his own faults or sickness or due to circumstances. At times life of man is at ease with the means of life in abundance but at times man becomes deprived of basic means itself. Starvation (Faka) means man is not having even something to eat. This is the verse of Quran as well for the people of hell that they will bite their fingers. The same term is used by Amirul Momineen (a.s) here as well. The various states that come on man one of them is starvation. The rotation of time happens in everyone's life, like today those who are the wealthiest persons one day they were in the state of starvation, and similarly today those who are in state of starvation they were at certain time very rich. When starvation is faced by man certain people take a begging bowl stretching their hands in front of others which is a lowly act. To be poor is not something abased as we can see the Prophets and Imams were also poor. We have seen great people and scholars who were very poor and suffered starvation but did not beg.

One example of this was Allama Tabatabai (r.a) who was unique in status and very few like him have come in history. The time when his Tafsir became popular globally there was starvation at his home. Allama Tabatabai was a landlord in the past when he was in Najaf and money would go to him but later when his Tafsir got published at that time was in the state of starvation. Then again after him his son in law Martyr Quddusi became Supreme court judge and attorney General in Iran. He established a unique seminary with utmost discipline from where we also learnt and implemented certain things from there only in our seminary. His students narrate that once Allama was standing outside his house on the square and his students, friends were passing by. When this same son in law passed by he asked why are you standing here. Allama said I am standing here to buy a bread which was 5 paisa at that time, I don't have that money and just waiting to see if I can get some acquainted person from whom I can take loan and take bread to home. Such starvation comes on man but he does not become a beggar. The deprivation does come like see the life of Amirul Momineen (a.s) when Prophet (s) would send guests with Ali (a) to his home and Ali (a) would ask his wife what is there to eat, she would say nothing. Such states of Ahlulbayt (a) has been mentioned in history and even for many great companions lived the life of starvation but did not beg.

Starvation makes man a beggar certain times and at times as Ali (a) says starvation besieges man into several trials and tribulations. When he is in good state of welfare everything is fine, but when starvation comes at times many other calamities come over him like sickness also comes at that time and some other distress also comes. When man faces starvation then

calamities turns towards man. But it is not like that calamities are waiting for man to get into starvation. Instead we can derive that when man faces starvation his courage, determination weakens and due to shame man does not even gets out of home. He becomes paralyzed. Till the time man has food at home his mind is also working, but when stomach is empty with no hope also the mind stops working. God forbid if starvation comes on someone, he forgets to pay the electricity bill due to pressure on mind and the meter gets cut off. He would have done some transactions with bank, which he might also forget and bank also penalizes him. Due to starvation man forgets all responsibilities and comes under extensive pressure. These things which I am telling you are not talks from books but out of experience.

The fortunate are those like Allama Tabatabai whose minds does not gets paralyzed. His Tafsir, study, thoughts, analysis does not stop. The starvation remains in stomach only and does not enter mind. At times man takes troubles to his mind, heart and when this happens he loses control over everything and does not make plan to get out of situation. One way is that man in state of starvation he takes the bowl and starts begging, for him the calamities do not come. But the one who is modest and does not speak to anyone about starvation, the calamities encircle him one by one and he gets paralyzed. This is very important and who will tell us the wisdom about how to live in various states of life. This wisdom is with Ali (a) on how to live during state of poverty, starvation, happiness, healthiness but our culture does not train us to keep our self esteem alive and not allow our abilities to get killed. The way the abundance of bounties also suppresses our abilities similarly the starvation also does the same. Ali prays to Allah that do not make me like those who either in the state of bounties or deprivation forget themselves and their lord. Both the states have passed on Ali (a) whereby he passed hard times as well the state of Caliphate and in both states there was no difference on Ali (a)

Bala (calamity) is that trial where something concealed inside man gets exposed. In Arabic Bala is for both state of happiness and hardship. Something comes on whereby his hidden things gets exposed and it can happen in both state of joy and grief. Like someone gets a boy child born they get happy and they show off. Someone gets money and his hidden vices come out. Similarly when power, authority comes to a lowly person he becomes too abased. But when a prestigious person gets power, his great personality comes out polished. The trials (Bala) are those things which exposes the reality of man. In this wisdom as well hidden things of man get exposed. Hence due to starvation man gets into trials, tribulations which exposes the hidden vices, virtues and states of heart. This is also the state of heart. The easy way is that man should be so strong by heart that he does not allow trials, calamities to get over their minds. There are people who under small trials, calamities give up on studies, analysis. But there are some who under extreme calamities continue with their routine work like office work, analysis work etc. One believer whom I gave an example in a lecture in Karachi which he said to me yesterday changed my life. That example was about one of our teacher who got delayed by ten minutes in lecture whereby he would never be late. He apologized that I am late because my young daughter passed away and I kept his burial at 7 AM so that I can reach by 8 AM but those who had do the burial rites got late due to this and he delivered his lecture in this state after burying his young daughter. If we look at the states of certain people around

us they don't come out of grief for forty days. People of Gilgit if we see them, then even if their mother-in-law in Gilgit gets a toothache they start to mourn here and seek holiday for one week. There was one more Ustad who delivered us lecture early in the morning at 7 AM and then after the lecture he said my mother has passed away and those students who don't have any lecture at 11 AM they can attend the burial. He has the body of his mother lying at home and came to deliver the lecture and did not make anyone realize the calamity they are undergoing. They remain firm and strong by heart and not allow the calamities to ride their minds. They deliver their normal routines whereas they are under such calamities which others get afraid when listening. When we listened to this from this Ustad about the dead body of her mother lying at home we shivered.

These people are great and strong by heart. We see our students even a nail comes out two other students will give him support to walk, take him to hospital that his nail has got injured. What will these students become? The calamities will destroy them when they cannot bear such small pains. I remember a student in Qom who was severely sick and was going to attend the class by walking with support of street walls. One elderly friend of ours saw him and asked what happened can I help you. He said you can go I am in this state since a week. I have seen students in Hospital with IVs on stretcher but did not leave lectures. They would come on stretchers to class and go back to Hospital. These examples are present whereby people do not allow calamities to overcome them. If sickness is in body then let it remain there and not overcome mind, if starvation is at home then let it remain there so that man does not leave his routine work and maintains balance. A small incident should not weaken a person. These are the wisdom on which Ali is training us so that we live our lives in accordance with the life of Ali. We should become students of Ali so that we can be fortunate to get something from Ali's wisdom. One believer came to me inviting to recite and on his invitation card it was written "Organized by the Dog of the door of Qalandar". I told him I will recite if you remove this sentence and write Shia of Imam Hussain (a). He said how can I even say that I am not even a Shia of Imam Hussain. You are not ready to become Shia of Ali? You should become a human being trained by wisdoms of Ali who can sustain all the calamities in the world and remain firm as storm. The way the students of Ali in history have done who did not get disturbed at all with what the world did with them. They remained firm. May Allah grant us the Taufeeq to become in accordance with the teachings of Nahjul Balagha.