

Friday Sermon – 7th October 2022



Hujjatul Islam Ustad Syed Jawad Naqvi

(Principal Jamia Orwatul Wuthqa – Lahore)

**Delivered at: Masjid Baitul ul Ateeq
Lahore – Pakistan**



Sermon 1: Relationship of man and deeds- Taqwa in contracts

Sermon 2: Wealth should not develop feeling of being free from needs

I invite you all, myself and emphasize you to acquire Taqwa and live your lives in accordance with Taqwa which is a divine protection plan for human life. Humanity is preserved through Taqwa only and outside this also life is possible but not humanly which we can see in various forms today. There are various dimensions, segments of life and for each of these Quran has ordained the protective mechanism of Taqwa. Ma 'ash (economic life) is amongst most important segments of life as it is the foundation of life on which the basic needs and means of life are established. Life without Ma 'ash is not acceptable and very difficult worse than death.

In Ma 'ash that is economic life Quran has specified the laws as well as system. The scholars have approached the laws but not system for Ma 'ash which is the same that has happened with other segments as well. Allah has made laws for divine system and not systems made by human beings but scholars due to various reasons, some internal to them and some external did not approach systems but instead they jumped over systems straight towards laws. They denied the systems and directly went towards laws. They expressed the laws in detailed manner from the sources of Quran and traditions. Now they and their followers are themselves confused on how to act upon these laws. We can say that to act on laws related to worship are not that difficult but for other aspects to follow the practical laws of Islam is very difficult without systems being in place. Due to this problem in all the sects of Muslim most of the laws are abandoned and might be 95% laws are such like judiciary laws are all non-practicable. Similarly social laws are all kept aside and even if someone wants to act it is difficult. Then in politics the Mufti's also cannot act on the laws related to this. The main reason is that all these laws were established for a system whereas we ignored the system and learnt the laws hence these laws are seen isolated without any field where they can be practiced. The biggest problem is in the field of economy. In the Fiqh of every sect the Ulama have deduced the laws but only kept in books as they could not bring it to practice since they did not look at systems.

The contradiction that is present is that the systems in life are all made by man and laws are from Allah. The laws from Allah were meant to be practiced in divine systems and not under the system made by man. Today one crime, sin that is committed across the world is Reba (interests or usury). They cannot abandon Reba because the system of economy is capitalism in which the economic laws of halal and haram cannot be applied in this system. Hence they sometimes change haram to halal, vice versa and try to compromise, adjust with that system.

These laws are made for system and in System the first thing is organization, discipline. As mentioned before one very beautiful system which Allah has made is family which is a unique foundation for human life. We did not understand the family system and neither did

understand its discipline whereas we straight away moved to the laws related family. The family system gets organized with Taqwa similarly in the economic system also Allah made a beautiful disciplined organization whose key is Taqwa. In economic Taqwa Quran has elaborated more openly because of its importance.

The religion which we have learnt in it the economy is part of worldly life and not religion. In fact we have been taught that economic life distances from Allah as it is world. Those who have taught us are not away from wealth, they even take the name of Allah after they get money. They teach Quran, religion only on compensation. They have established their religion as well as economy but when they teach world religion they disconnect it from economy.

In Quran the discussion about Reba in religion comes in the context of verses starting from 275 and in this one verse is 281

وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ۖ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ {281}

And guard yourselves against a day in which you shall be returned to Allah; then every soul shall be paid back in full what it has earned, and they shall not be dealt with unjustly.

Here also instruction is to acquire Taqwa like on every flight we are asked to put on seat belts so that we are safe. In this verse we are told to acquire Taqwa of that day when you all have to return towards Allah. Here Quran exposes a secret which Muffassir also do not open. This is a key point of relationship between man and his deeds.

What is the relationship between the action of man with man himself?

There is a severe misunderstanding present in our minds about this. That misunderstanding is such that we believe that man performs deed which are preserved somewhere else or entered in some book. We consider it like a log book where our actions are logged and then we are paid salary at the end of week or month. This means the deeds go somewhere else or get recorded and we go somewhere else. We think that all our deeds are like this only where Angels are noting our acts in books and these acts end here only. We think that actions are gone, only its compensation is left in books. This is a big misunderstanding and today mistakes, sins are due to this.

The relation of man and his deeds is like brick and wall. Bricks are actions and wall is man. The wall is made through collection of bricks. The actions are getting inside the personality of man like brick. These bricks are turning into walls; hence these actions are turning to man. The term used by Quran is "Wafa" where in various verses it is mentioned that Tawaffi happens. Faut and Wafaat are two separate words in Arabic. Wafat does not mean to die but to accomplish or take some completely and not partially. Wafaat means he has taken something completely.

In this verse 281, Allah says

وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ۖ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ

And guard yourselves against a day in which you shall be returned to Allah; then every soul shall be paid back in full what it has earned, and they shall not be dealt with unjustly.

Put on the belt of Taqwa for that day when you will return to Allah, then you every soul, man, woman and everyone when they will return towards Allah they will be handed over completely everything which person has acquired. It is not that what he has done he will something in exchange, it means whatever man has done he will get that in complete form.

The soul what he has done throughout life will get completely whatever he has done. In other verses it is mentioned that even atom size deed which he has done whether good or evil will remain preserved and he will see himself the same deeds. Where all the goodness or evil will get preserved? It will be inside the self, in the building and he has been made with these only. The curtain would be lifted and all the actions would be seen.

The verse 281 says that there won't be any oppression on man because whatever man will get in their souls would be what he has earned and nothing additional. Hence we have to take security measures to avoid that filth which will come out on that day. This is Taqwa.

If only big filthy things come out in front of others then what would be the state? and Quran says it would be small things that would come out. Hence take protective measures and secure yourself.

This verse is in the same context of verses or economic system. Today you have closed your eyes without Halal and Haram differentiation, and think that I will remove Khums from this only.

Then in verse 282 which is the biggest verse of Quran

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُسَمًّى فَاكْتُبُوهُ ۚ وَلْيَكْتُبَ بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ ۚ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ ۚ فَلْيَكْتُبْ وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسَ مِنْهُ شَيْئًا ۚ فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمِلَّ هُوَ فَلْيُمْلِلْ وَلِيُّهُ بِالْعَدْلِ ۚ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ ۖ فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَانِ مِمَّنْ تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكِّرَ إِحْدَاهُمَا الْأُخْرَى ۚ وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَا دُعُوا ۚ وَلَا تَسْأَمُوا أَنْ تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ أَجَلِهِ ۚ ذَلِكُمْ أَقْسَطُ 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 ۖ وَيَعْلَمُكُمُ 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

In this verse the economic discipline is being mentioned within the economic system. When you are doing a deal in credit, which means you are giving something against which you get the returns after sometime. One are cash transactions where you give money and buy something. If you are doing something on credit then write a contract, that this person is buying this and against this he will give a product against this. This writing down is discipline and this order is to believers. If you see non-believers are doing deals without contract then you should not do the same. If someone takes credit from you then write down.

Then the method of writing is also such that you need a writer, like today there are contract writing experts or lawyers who make business contracts. You can also write but it is being told that he should write whom Allah has given the knowledge. When the writer is told, then he should not delay. Many people say that there is no need to write, it is my guarantee; such persons are going against Quran.

The writer should not write on his own, but the one who has dues of rights. Like one is giving credit and one who is taking credit. The one who is taking credit should not dictate the writer that I am taking this much for so much period. The one who is giving should not write, because there is a possibility he might write more amount or incorrect period. This is the place of Taqwa. The one who is taking dues should write as that is Taqwa. Here use this method of Taqwa so that your economy is also managed and remains secure. If you deny this discipline which Quran is mentioning then your life gets disturbed.

Quran is saying nothing should be diminished by any party while writing. Like if he has taken 5 kgs but you are reducing some grams and giving him. The believers do this specifically. The actual faith gets manifested in dealings and not on Ziarat, mosques and Hajj. The Quran says that not a small particle should be reduced for any party and they should both get what they deserve.

If the person who is taking loan, credit is weak, fool or not having the ability to write, then such a person should not write the contract. The one who can discriminate between right and wrong, profit and loss. Such deals if made between foolish people the contract should be written by their guardian (Wali) with justice and not take benefits out of their foolishness.

Then two witness are also essential to agree on the contract, which could be two men or one man or two women. The witness should be such that they are known and in agreement to both parties. There are two women mentioned because women are afraid while giving witness as the atmosphere is scary at times. A woman might get afraid if other party stares at her. Hence two women are asked to be present. And when the witnesses are asked to be present then they cannot deny to come. Verse says work with writing is tiring but you should not get tired of writing contract details and at times the writer just puts etc. You should write in detail everything about the transaction. Where there is cash transaction even if you don't write then it is not essential to write.

When you make contract specify that you will not threaten or pressurize the writer and witness. They are both prohibited and if this is done then this contract is also not acceptable and the witnessing will also be not accepted and this would be transgression. This is the field of Taqwa and Allah will give you the knowledge as he is aware about everything. This is an economic affair where Allah will give you knowledge and acquire Taqwa as this economic field needs Taqwa.

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 اضْدَاداً مِنْ خِلَافِهَا فَإِنْ سَنَحَ لَهُ الرَّجَاءُ أَذْلَهُ الطَّمَعُ وَ إِنْ هَاجَ بِهِ الطَّمَعُ أَهْلَكَهُ الْجِرْصُ وَ إِنْ مَلَكَهُ الْيَأْسُ قَتَلَهُ الْأَسَفُ 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 الْغَرَّةُ وَ إِنْ أَقَادَ مَالاً أَطْغَاهُ الْغِنَى وَ إِنْ أَصَابَتْهُ مُصِيبَةٌ فَضَحَّهَ الْجَزَعُ وَ إِنْ عَضَّتْهُ الْفَقَاةُ شَغَلَهُ الْبَلَاءُ وَ إِنْ جَهَدَهُ الْجُوعُ قَعَدَ بِهِ الضَّعْفُ وَ إِنْ أَفْرَطَ بِهِ الشَّبَعُ كَظَّتْهُ الْبِطْنَةُ 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.

وَإِنْ أَفَادَ مَالًا أَطْعَاهُ الْغِنَى

If man gets wealth, heart develops of feeling of being Gani (free from all needs)

There is always a strong desire for wealth inside heart and when it comes then what happens to the heart? The heart gets into Tughyan. There are many things that cause Tughyan and one of these is wealth.

There are two major faculties in man, that is Shahwat (lust) and Gazab (anger). If they are regulated and controlled they are highly beneficial. Shahwah means attraction, demand for something. Gazab means defending, resistance against something. Both these are present inside man. These two faculties are present for balance inside man.

Martyr Motahari (r.a) has written a book about Attraction and repulsion in the character of Amirul Momineen (a.s). According to Motahari (r.a) Ali (a.s) was the balanced personality after Prophets. If you try to find the most just person then he is Ali (a.s). We consider a balanced, just personality as one who always smile on good and bad things both. He does not dislike evils, bad persons, he does not confront anyone. He is the most deviated person who does not dislikes any evil and does not prohibit. The balanced, just person is one who acquires all goodness and repels all evils. When man repels evil then he will repel evil persons as well. Ali (a) was pressurized to not suspend Muawiya which he did not accept, but for others like Ashari Ali (a) accepted to continue for sometime and then suspend. For Muawiya there was a lot of pressure but he did not accept. Imam Hussain (a) had more pressure from near ones, friends, well wishers to accept Yazid for some time. This is repulsion and such person is a balanced person. Else one who gathers with everyone, good and bad, and everyone respects him he is a stupid, unjust and inappropriate person. The just person is one with balance inside and outside. The internal balance is that his attraction and repulsion should be active in the same manner. He should be stern on enemies and merciful with believers. He is a just and balanced person. The source for both of these.

Both Shahwat and Gazab goes out of control thus developing Tughyan. These states are present inside us whereby we have lost control. Like in Gazab, we abused, sworn and fought. Some people are in this state always. Those whose temperament are to be angry in dreams also they are fighting with people. This is experienced that our Shahwat has also risen like to eat, present yourself to others. What are those things which arouse our Shahwat and Gazab?

Like women arouse the Shahwat of man and same is applying to man as well. Both man and woman try to dress themselves in such a manner that opposite gender should see me and their lust arouses. The women also dress themselves to go out and I have told several times to do this inside home to arouse the lust of your husband. The husband is spending money and they prepare for others. When husband returns home she is in such a state that they get frustrated. Even man if you see they wear tight dresses to arouse lust.

The other thing is over eating which also arouses lust. The third thing is wealth. Even though wealth is the foundation of life and without this it is difficult to maintain world and religion.

But the same wealth gets connected in the wrong place that is heart. When wealth enters heart then it develops Tughyan in heart.

Wealth develops one Tughyan in heart that is the feeling of Ghina, that is being independent, free from need . This attribute only suits Allah as even after all wealth from Allah we are still in need of him. Wealth should not develop this feeling that we feel we are free from Allah. We should always be in need of Allah but for people we should not get feeling of lowliness about others as we have wealth. Wealth can turn man into Taghoot if we are not careful.

Today there is a protest against Transgender Act and Jamaat e Islami has arranged this at Mall Road. If possible those who can attend should and I might also attend.

Last time when I announced about support for completing mosque, one student took lead and immediately after sermon donated 1000 Rs. Many others have also approached us and we need to get this completed.