

Compendium of Rights

Jāmi-ul-Huqūq

A Comprehensive Manual on Rights based on the works of Hadrat Maulānā Wasī-ullāh رَحْمَةُ اللَّهِ، Hadrat Maulānā Ashraf ‘Alī Thānwī رَحْمَةُ اللَّهِ، Hadrat Maulānā ‘Ashiq Ilāhī Bulandshahrī رَحْمَةُ اللَّهِ and Dr Abdul Hayy ‘Ārifī رَحْمَةُ اللَّهِ

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Preface

الحمد لله رب العالمين والصلوة والسلام على سيد المرسلين وعلى آله وأصحابه أجمعين

It brings great joy to know that Maulānā Muhammad Iqbāl Barodwī has published a number of beneficial books. He was prepared to publish the book of Hadrat Maulānā Wasī-ullāh رَحْمَةُ اللَّهِ, called 'Adā-e-Huqūq. This book was written especially with regards to the shortcomings of people in repaying loans. Therefore, he became worried and concerned and felt that if the book of Hadrat Maulānā Wasī-ullāh رَحْمَةُ اللَّهِ is brought before the masses, then, Inshā Allāh, even the elite class will benefit. This is because it is seen that even the elite class take loans without any difficulty, but they do not ever think about repayment. The religious class is brought into shame on account of this.

The reason behind the compilation of this book was the same. When Hadrat Maulānā رَحْمَةُ اللَّهِ came to Ilāhābād in 1957, he came to know that those associated to us were lax in repayment of loans. This caused grief to Hadrat Maulānā رَحْمَةُ اللَّهِ. He started compiling the booklet at the first opportunity and published it.

Maulānā Iqbāl added subject matter to the book from the works of Hadrat Maulānā Ashraf Alī Thānwī رَحْمَةُ اللَّهِ and Hadrat Maulānā 'Ashiq 'Ashiq Ilāhī Bulandshahrī رَحْمَةُ اللَّهِ on loans. May Allāh سُبْحَانَهُ وَتَعَالَى grant him the best of rewards.

I have worked on clarifying some of the translation. Moreover, I added subtitles to most of the book and wrote beneficial notes in some places. I have removed some of the Arabic texts with the objective of brevity because Maulānā Muhammad Iqbāl had published it for the general benefit of the people, so adding all the Arabic texts would not be of great benefit or use. I added a few advises and Masnūn Du'ās at the end. May Allāh سُبْحَانَهُ وَتَعَالَى make this of great benefit. Āmīn.

In addition to the above, the booklet of Maulānā Ashraf Alī Thānwī رَحْمَةُ اللَّهِ, called 'Huqūq-ul-Islām' was added. This is a very comprehensive work on the rights of Allāh سُبْحَانَهُ وَتَعَالَى and the rights of humanity. It is necessary for every Muslim to know this so that he can practice accordingly.

At the end of the book, we added subject matter from the work of Dr Abdul Hayy 'Ārifī رَحْمَةُ اللَّهِ, Uswa Rasūl e Akram. A study of this comprehensive subject material will be of benefit to the readers and because of gathering the subject matter from a number of works, we have titled this book, Jāmi-ul-Huqūq. May Allāh سُبْحَانَهُ وَتَعَالَى accept it. Āmīn.

Maulānā Zayn-ul-Islām Qāsimī, Maulānā Maqsūd Ahmad Qāsimī, Maulānā Fayrūz 'Alam Qāsimī and Maulānā Muhammad 'Ubaydullāh Nadwī all worked tremendously hard in gathering and compiling this work. With great sacrifice, they have brought the work to completion. May Allāh سُبْحَانَهُ وَتَعَالَى reward them with the best of rewards.

Maulānā Muhammad Iqbāl Barodwī gave over the responsibility of publishing this work to Maulānā Muhammad Abdullāh Qāsimī. All divine ability is from Allāh.

Muhammad Qamr-uz-Zamān Ilāhābādī
10 Sha'ban 1426/15 September 2005
Bayt ul Adhkār, Wasiābād, Ilāhābād

نُحْمَدُه وَنُصَلِّي عَلَى رَسُوْلِهِ الْكَرِيْمِ

Hadīth on Taking Loans

عن أبي هريرة رضي الله عنه عن النبي صلى الله عليه وسلم قال : من أخذ أموال الناس يريد اداؤها ادى الله عنه ومن أخذها يريد اتلافها اتلفه الله ، بخاري ، ابن ماجه

Sayyidunā Abū Hurayrah رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “He who takes the wealth of people (by way of loan) and has the intention to pay it back, Allāh سُبْحَانَهُ وَتَعَالَى will allow it to be paid back, and whoever takes the wealth of people with the intention of consuming it, then Allāh سُبْحَانَهُ وَتَعَالَى will cause it to be destroyed.” (Bukhārī, Ibn Mājah)

Result of Good Intentions

‘Allāmah Abdul-Azīz Misrī رَحِمَهُ اللهُ explains the above-mentioned Hadīth in the following way,

There are some people who take loans from others for their needs with the intention that they will pay it back at the appointed time. Alternatively, when they get money, they will pay it back. Allāh سُبْحَانَهُ وَتَعَالَى becomes the representative for their loan to be paid back, meaning, He will cause them to pay. This happens in such a way that He opens up for them doors of provision and income from avenues that he cannot imagine or think about. All this is only because he

made a good and noble intention of paying back. This is one blessing of intention. Moreover, earning an income is part of his intention. This is why this same intention and resolution turned his attention towards seeking an income, thinking over ways and methods of earning so that some means or the other will open before him, and his loan could be paid. Similarly, the person who buys edible items or other items of need from the traders on credit, or, he buys goods on credit for trade purposes, with the intention of paying back, but he does not have the cash to pay immediately. However, he has the intention to pay back, then Allāh سُبْحَانَهُ وَتَعَالَى will make it easy for him to acquire wealth until He causes the person to pay back in accordance to his promise.

Result of Evil Intentions

The explanation of the first part of the Hadīth is that he who takes a loan and he has the intention to pay back, then Allāh سُبْحَانَهُ وَتَعَالَى will arrange means from the unseen for it to be paid back. Through the blessing of his resolution and intention, the loan will not remain on his shoulders.

The second part of the Hadīth is explained as follows, ‘Anyway, the person who takes a loan or buys something on credit, or he said to the people, “Keep your wealth by me as a trust”, or he lent something, or rented something. However, he has the intention that he will take it

and then plot and plan, or his objective is to take the wealth of people and waste it or destroy it, then he must take heed of the ensuing conditions. Allāh سُبْحَانَهُ وَتَعَالَى will destroy him. It happens in such a way that on account of the evil of his intention, he will be afflicted with a calamity and the doors of expense will be opened to him in such a massive way that it will consume and finish off all his wealth. Alternatively, calamities and problems will be set upon him, or destructive illnesses and diseases will be sent upon him, in such a way that will cause him and his family to be deprived of all the enjoyment and blessings of the world. This continuous chain of punishment will end with the severe punishment of the ākhirat, i.e. the punishment of the world is lesser in comparison to the punishment of the ākhirat. I ask you, have you seen anyone that stole the wealth of others and became wealthy and prosperous? Even if this did happen and he laughed at everyone for a while, then this was only temporary. Soon thereafter, the world showed its teeth of anger and made him into a morsel. It also happened that maybe not in his own time, but a generation or two down the line, his family become needy.

Allāh سُبْحَانَهُ وَتَعَالَى says,

فَتِلْكَ بُيُوتُهُمْ حَاوِيَةً بِمَا ظَلَمُوا إِنَّ فِي ذَلِكَ لَآيَةً لِّقَوْمٍ يَعْلَمُونَ

So see what was the outcome of their plot, indeed we destroyed them and their nation completely, Surah Naml

وَلَا تَحْسَبَنَّ اللَّهَ غَافِلًا عَمَّا يَعْمَلُ الظَّالِمُونَ إِنَّمَا يُؤَخِّرُهُمْ لِيَوْمٍ تَشْخَصُ فِيهِ الْأَبْصَارُ

Do not ever think that Allāh is negligent of what the oppressors do, He is only deferring their case to the day when their eyes will be wide open, Surah Ibrāhīm, 42

Hence, a good intention and sincere resolution plays a great role in earning wealth and in acquiring guidance to its ways of acquisition. Evil intentions are a calamity with regards to wealth and it causes prosperity to be destroyed. This causes a person to become poor and destroys him. Therefore, understand and realise, do not take a loan without need and necessity. Assuming you are constrained to do so, then make a firm resolution to pay it back.

Then, adopt the means to fulfil your resolution and think and ponder over the means to acquire the wealth. Do not ever take the wealth of people as a loan whilst you feel in your heart that you will usurp it, steal it, or be dishonest. This is because in this particular case, you will be proven deceptive to a helper. He helped you and you are proving to be dishonest. In fact, you will be said to be a hypocrite because your inner condition is different from the outer action. Do not forget the advice of Allāh *سُبْحَانَهُ وَتَعَالَى*, 'Indeed Allāh commands you to return trusts to their owners.' (Sūrah Nisā')

Summary of the Hadīth

The author of Al-Adab An-Nabawī explains both parts of the Hadīth as given above. Thereafter, he provides the summary of the lesson acquired from the Hadīth and says, ‘This Hadīth encourages a person to be sincere in his intention and pushes one to fulfil the rights that he is responsible for. The person who has evil in his heart and plots to acquire the wealth of others is warned by it. It explains the wrong actions of the traders, those who buy on credit but in their hearts they say that when they gather wealth and when their coffers are full, they will announce bankruptcy. This Hadīth announces a severe warning of loss and destruction for them. In fact, war from the side of Allāh سُبْحَانَهُ وَتَعَالَى is announced for them, they will not have the ability to face it. Therefore, fear Allāh regarding the wealth of people so that Allāh سُبْحَانَهُ وَتَعَالَى will provide from ways and means that a person cannot think or imagine about. Whoever fears Allāh, Allāh will make his matters easy for him.

Important Advice of Hadrat Muslih-ul-Ummah

رَحْمَةُ اللَّهِ

See how beautifully ‘Allāmah ‘Abdul ‘Azīz Misrī رَحْمَةُ اللَّهِ gave his advice in just a few words. Nowadays, there is a need to explain this type of subject matter. However, the condition

is such that this topic is not touched on. I understand that because the work of reformation (islāh) is not easy, that is why even if people want to explain this Hadīth, they will not be able to mention much. Their tongues will not move, whereas they can spend hours in discussing other subject matter.

In this Hadīth, Rasūlullāh ﷺ did not forbid from taking a loan, but he turned our attention to correcting our intention when taking the loan. People should make firm intentions that they will pay it off immediately. When they will do this, then through the blessings of his intention, the help of Allāh ﷻ will be with him, i.e. means of income will become available and ways to pay off will appear before him. There will be blessings in the wealth of this person. Bahjat-un-Nufūs explains the meaning of blessings to be, ‘unnecessary matters will not come about, causing him to spend, but money will be spent in necessary and important avenues. This is blessing.’

Contrary to this, when taking a loan, or after taking it, the intention of a person is spoilt, then Allāh ﷻ will destroy him and his wealth. Different forms of expense will arise, a court case will come up and all his money will go to the lawyers. Alternatively, he will become ill and everything will end up going to the doctors and in medication. This is the meaning of ill fate or deprivation of blessing.

However, such people do not take this to be something blameworthy, but they feel it to be some

perfection. All this is a calamity. People resort to it and feel that they are very intelligent, whereas it has been witnessed that such type of money is wasted away. If one generation benefits from it, then the second or third generation will be affected negatively and the grandchildren end up being in need.

It is Necessary to have a Firm Resolution to Pay off the Loan

It is necessary to have concern and worry to pay off the loan. Experience shows that whoever has concern, his loan will get paid. Those whose loans do not end up getting paid off, the real underlying reason is that they do not have any worry or concern.

They should not even wait for when they get a large amount to pay. In this way, the loan will never get paid off. In fact, whatever they get, they should pay off in instalments. In this way, the loan amount will decrease and his courage will be raised until he will be totally freed of the burden.

One form of lowly character that comes from the debtor is that when he cannot pay on time, he runs away from the creditor and hides his face. I feel that through this, the person has a doubt, feeling that probably the person wants to finish his money. Because of this, the relation is

strained. 'Debt is the scissor of love.' This phrase was coined about this. If the time passes and he could not pay, he should offer an excuse and ask for further time. Although the creditor will feel bad or will be angered, it is not as bad in nature as the first. Even if the creditor says something in anger, the debtor should tolerate it as the Hadīth says, 'The person to whom a right is due has a statement.' (Mishkāt p.251)

It is also seen that some people are careless and despite having the ability, it is as though they know nothing of paying the loan back. They should understand that Rasūlullāh ﷺ said, "The delay of an able debtor is oppression."

Traders are generally involved in loans and debts and they do not adopt caution in their matters. Therefore, Rasūlullāh ﷺ said, "The traders are generally sinful people." Despite this, if a person is among them and refrains from these evils generally prevalent amongst the traders, it is a high level of taqwa and a great perfection in terms of character. Therefore, his rank is very high. Subsequently, Rasūlullāh ﷺ mentioned glad tidings for such people, "The truthful and trustworthy trader will be with the Ambiyā', Siddiqīn and martyrs on the Day of Qiyāmah."

I understand that the Muslims are aware of the shortcomings nowadays regarding fulfilment of rights. The easiest way to get or earn something is loans. However, because of one's deficient understanding and intelligence,

the Muslims have closed this upon themselves, i.e. the people have caused so much concern and grief to the owner of the wealth that they are not willing to give the person a second chance. In this way, they have closed this door upon themselves, whereas when a person feels that there is no other way of getting something or starting up something, except one way, then in such a case, he should have concern and give due consideration that he should not fall short in this regard. Despite this, he has no worry or concern.

Man faces needs and requirements and sometimes he is forced to take a loan. In such a case, if a person gives a loan with the intention of reward and his own work carries on whilst he earns reward, it is a means of good fortune. However, when people destroy their own standing, the result will be that the standing of other pious people will be adversely affected too.

‘When a person does something foolish, then the honour and integrity of the entire nation is finished off. In the same way, when the disciple of a Shaykh is involved in some wrong deal or evil character, then the rest of the disciples are brought into disrepute. In fact, the Shaykh and the path fall prey to evil thoughts and barriers are created in the path. (Maulānā Muhammad Qamr-uz-Zamān)

There was one last way that people could have utilized to set themselves up, but the foolish have closed it upon themselves. It is said, ‘Whoever the patient holds, he also becomes ill.’

The Hadīth does not forbid us from taking a loan, but classifies it as permissible in times of need. In the same way, out of his great affection, Rasūlullāh ﷺ also explained the method of repayment. It is so simple and easy. When a person takes a loan for some need, he should immediately make a firm intention and resolution, Allāh ﷻ will open up some way for him. Now, what is difficult about this? So, why do people not practice upon the teachings of Rasūlullāh ﷺ? The matter is that a person will practice when he comes to know of something and he will know of something when it is explained to him. These matters pertaining to reformation are not even explained in these times.

Explanations of Salāh and fasting are given. People are affected and many people hear it and practice. In the same way, if the evil traits and wrongs of the carnal self are explained, then there will be people who will practice.

I see that people listen to this type of subject matter very devotedly and many people practice. However, they are not informed and taught. Hence, in this time, it is absolutely necessary to explain and teach this type of subject matter. Who can teach and nurture the Ummah in a way better than Allāh and Rasūlullāh ﷺ? If a person understands even one teaching of Rasūlullāh ﷺ from the heart, then it will be sufficient to cure the illness.

We make Du'ā' to Allāh ﷻ that may He grant the divine ability to listen to and read this type of subject

matter because there is a great shortcoming amongst the masses for listening and reading. Āmīn (Muhammad Qamruz-Zamān)

Signs of Hypocrisy

The author of Al-Adab An-Nabawī mentions the following Hadīth under the topic of ‘Signs of Hypocrisy’,

Rasūlullāh ﷺ said, “There are four things, in whoever they are found, he will be a pure hypocrite. Whoever has one of them, then he has one characteristic of hypocrisy until he leaves them. When a trust is kept with him, he betrays the trust, when he speaks, he lies, when he makes a promise, he goes against his promise and when he argues, he swears.”

The author of the book mentions the following regarding these qualities, ‘The reality is that all these are major sins that destroy a person. They cannot come from a person whose heart is filled with īmān.’

He then writes, ‘This Hadīth is a pillar from the pillars of good character. The honour and good fortune of nations is established on it, i.e. just as a building is set on a pillar and when it is destroyed, the building will be destroyed, in the same way, the worldly honour of nations and their good

fortune in the hereafter is based on it. By going against these teachings, we find that both are being destroyed.'

'Allāmah Misrī رحمته الله has explained both of these matters in an excellent way. This Hadīth is exactly like this. However, the Hadīth that I have just explained concerning fulfilment of rights is just as important. Nowadays, Muslims have fallen prey to this type of deficiency in their dealings. They take a loan and not paying back is something minor for them. People also take money in the name of a loan and from that moment, they have intentions of theft, usurping and betrayal hidden in their hearts. This is pure hypocrisy. Due to this evil character, the nation is going down and being disgraced, but they do not feel anything of it. The creation has lost trust in them and they have been deprived of all types of good fortune of this world and the hereafter. The result is that it is as though the nation has been destroyed because the existence and standing of a nation is based on its character traits. The nation that does not have good character traits, they hold no worthy status at all.

Nations are built upon character, when the character of a nation is destroyed, then understand that the nation has been destroyed.

Hence, I shall repeat the words of 'Allāmah Misrī رحمته الله. He says that this Hadīth is a pillar from the pillars of character. The honour and good fortune of a nation is based on it. If people will not adhere to it, their honour and felicity will vanish. When the Muslims practiced on this Hadīth,

then honour and felicity kissed their feet and when they left it, then disgrace and lowliness became their lot.

Whatever I have mentioned regarding this Hadīth, that a person takes a loan and does not pay back, or he has the money but still delays, or, he outwardly takes a loan but has dishonesty hidden in his heart, all these are dirty matters that do not come from a person whose heart is filled with īmān.

Subhānallāh, what effective speech! If anyone has the honour of īmān and possesses the modesty of Islām in his heart, then he will not even go near these evil character traits. May Allāh سُبْحَانَهُ وَتَعَالَى save us from them.

Prohibition of Asking and Greed for Wealth

Hereunder is a Hadīth on the prohibition of asking and greed for wealth,

Sayyidunā Hakīm Ibn Hizām رَضِيَ اللَّهُ عَنْهُ says, “I asked Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ for wealth and he gave to me. I asked a second time and he gave me more. He then said, “O Hakīm, look, this wealth seems very attractive and lush when looking at it. Therefore, the person who takes it with a generous heart (zuhd), he will be blessed in it. Whoever takes it with greed; he will not be blessed in it. The example of this is like a person who eats but he is not satiated. Remember, the upper hand is better than the lower hand.” Hakīm رَضِيَ اللَّهُ عَنْهُ

says, “I heard this and said, “O Rasūl of Allāh, by the Being Who sent you with the truth, I shall never stretch my hand to anyone after you, until I pass away.” Subsequently, he did this. In the time of Sayyidunā Abū Bakr رَضِيَ اللَّهُ عَنْهُ, he used to be called to be given his share of wealth, but Sayyidunā Hakīm رَضِيَ اللَّهُ عَنْهُ used to refuse to take it. Then Sayyidunā ‘Umar رَضِيَ اللَّهُ عَنْهُ called him to take, in his era of khilāfat, but he did not. Then, Sayyidunā ‘Umar رَضِيَ اللَّهُ عَنْهُ addressed the people and said, “O people, bear witness, I have presented to Hakīm رَضِيَ اللَّهُ عَنْهُ his share of the booty but he refuses to take it.” In short, Sayyidunā Hakīm رَضِيَ اللَّهُ عَنْهُ did not ask anyone for anything after the demise of Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ. (Bukhari, Muslim)

Subhānallāh, look at the excellent example of the nurturing of Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ pertaining to wealth. At the same time, look at how the Sahābī, Sayyidunā Hakīm Ibn Hizām رَضِيَ اللَّهُ عَنْهُ adhered to the command. This is an example for us. May Allāh سُبْحَانَهُ وَتَعَالَى grant us the divine ability to practice on it. Āmīn

A few Beneficial Points on this Hadīth

In the explanation of Barakah, i.e. blessings, Hadrat Maulānā Wasīullāh رَحِمَهُ اللَّهُ used to mostly quote the text of Ibn al-Jarrāh from Bahjat-un-Nufūs, commentary of Bukhari and say, ‘From the apparent words of the Hadīth, it is clear that taking wealth with a generous heart will be a means of

blessings in the wealth. Taking wealth with greed and desire is a means of deprivation of blessings in the wealth.

From this Hadīth we learn the high level of generosity of Rasūlullāh ﷺ, that the questioner asked repeatedly and Rasūlullāh ﷺ gave continuously, but there was no sign of any change in his way. This Hadīth also shows that man has a natural liking for wealth. This is because Allāh ﷻ has placed this in man, based on His wisdom. We learn this from the Hadīth, “Indeed this wealth is sweet and lush.” The Hadīth shows us that wealth and treasure is something beloved to man, as Allāh ﷻ says,

رُئِيَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ
الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْخُرْثِ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَاكِ

Beautified for people is the love of desires, from women and children, and piles of gold and silver, and marked horses, and cattle and plantations, all these are good of this worldly life and with Allāh is the best abode. Sūrah āl-‘Imrān

Sayyidunā ‘Umar رَضِيَ اللَّهُ عَنْهُ made the following Du‘ā’, ‘O Allāh, it is not within my ability to dislike that which You have beautified for us, so, O Allāh, make me from those people who acquire wealth for You and spend it for Your pleasure.’ (Bahjat-un-Nufūs vol.2 p.150)

Note: What a beautiful Du‘ā’ from Sayyidunā ‘Umar رَضِيَ اللَّهُ عَنْهُ. In essence, he is saying, ‘O Allāh, save me from its harm and grant me the divine ability to acquire it for Your pleasure

and spend it for Your pleasure.’(Muhammad Qamr-uz-Zamān)

Hadrat Maulānā Ashraf Alī Thānwī رَحْمَةُ اللَّهِ عَلَيْهِ on Loans

Sayyidunā ‘Abdullāh Ibn Jahsh رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said about loans, “By the Being Who controls my life, if a person is martyred in battle, and is then brought back to life and martyred again. He is then brought to life again and martyred a third time, and he is responsible for the loan of someone, he will not go to Jannah until he does not pay off the loan or debt.” (Nasā’ī, Hākim)

Sayyidunā ‘Abdullāh Ibn ‘Amr Ibn ‘Ās رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “Martyrdom in the path of Allāh is the recompense for everything except debt.” (Muslim)

What is greater than martyrdom? If debt is not forgiven through it, then what other deed will cause it to be forgiven? From this, we learn that debt and loans is definitely a severe matter. Therefore, one should never take a loan or debt without a severe need. (Furū’-ul-Īmān)

The Lowliness of taking loans without Necessity

Sayyidunā Abū Sa’īd Khudrī رَضِيَ اللهُ عَنْهُ narrates that he heard Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ saying, “I seek protection with Allāh from disbelief and debt.” A person said, “O Rasūl of Allāh, you are placing disbelief and debt on the same level, saying them together?” He said, “Yes.” (Nasā’ī)

Sayyidunā ‘Abdullāh Ibn ‘Umar رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Loans are the flag of Allāh on earth. Whenever He wants to disgrace a person, He places the burden of loans on his neck.” (Hākim)

Sayyidunā ‘Abdullāh Ibn ‘Umar رَضِيَ اللهُ عَنْهُ narrates, “I heard Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ making a bequest to someone. He told him, “Decrease sin and death will be made easy for you, take very little debt, you will live a free life.” (Bayhaqī)

Sayyidunā Abū Hurayrah رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “The person who takes the wealth of people with the intention of paying back, Allāh سُبْحَانَهُ وَتَعَالَى will cause the debt to be paid back. Whoever takes wealth with the intention of destroying it, Allāh سُبْحَانَهُ وَتَعَالَى will destroy him.” (Bukhari, Ibn Mājah)

Sayyidah Ayesha رَضِيَ اللهُ عَنْهَا narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Whoever of my ummah is burdened with debt, and he tries to pay it off, and passes away before paying it, I shall be his helper.” (Ahmad, Tabrāni)

‘Umar Ibn Sharīd narrates from his father that Rasūlullāh ﷺ said, “The delay of a wealthy person in paying his debt causes his honour and wealth to be permitted.” (Ibn Hibbān, Hākim)

Note: The person who is able to pay his debt and yet does not do so, then the creditor will injure his honour and speak ill towards him. He will try to get his wealth in any way that he can.

The Virtue of Giving a Loan

A Hadīth of Ibn Mājah states that a person will get a ten-fold reward for giving charity and eighteen-fold reward for giving a loan.

The reason for this is that charity (Sadaqah) can be asked for even if there is no need, whereas a loan is asked for by a person in need only. The second reason is that when a person gives Sadaqah, he has no worry, whereas when he gives a loan, he is always concerned. When the amount is not received on time, he goes through great difficulty. This is why there is greater reward.

Note: Therefore, one should give a loan so that he can acquire reward. However, he should think properly over giving it, whether the person will pay back or not. Now, if he

gets difficulty he should be patient and have hope of getting reward from Allāh **سُبْحَانَهُ وَتَعَالَى**. (Muhammad Qamr-uz-Zamān)

A few Laws on Loans

Study the laws carefully and practice on them:

1. Do not take a loan without a severe need, i.e. as far as possible, do not become indebted to anyone. If you have to take a loan from someone, then be concerned about paying back. Do not become carefree. If the creditor tells you something harsh, then be patient because it is his right.
2. When you make an agreement to pay a loan at a certain time, then write it down. If you do not know how to write, then get someone to write it. The scribe or accountant is instructed not to refuse to write or record.
3. If there is no one to write, then the instruction is to make two people witnesses. If there is a need to give witness, then it is necessary to give testimony, otherwise it will be a sin.
4. This command is at the time of taking the loan, and when giving the loan, the command is, 'if the debtor is in difficulty, then give him chance until he can pay.' This means that if the debtor is poor, then do not

trouble him, but give him a chance, or forgive part of, or the entire amount. Allāh سُبْحَانَهُ وَتَعَالَى will give you salvation from the difficulty of the Day of Qiyāmah.

5. One command is that when the time comes for the debtor to pay, he should do so. If he promised a certain time to pay the loan and before the time came, he pays, then the creditor should not refuse. He will have to take it.
6. If the debtor gets someone else to pay and you have hope of getting it from him, then do not trouble that person for no reason, but accept that the second person will pay you.
7. If someone owes you money and in this condition he gives you a gift or invites you, then if there was no such habit from before, then do not ever accept. From this, it will become income of a security. This is because the person giving the item for security is indebted and under the pressure of the debt, he gives you permission to take benefit, how will this be permissible?
8. When paying the debt to someone, then together with paying, make Du'ā' for him and thank him.
9. If you have the ability, then pay off the debt of a person in debt, you will get great reward.

10. If you are in debt and you have the money to pay, then delay will be a great oppression.

11. If you are indebted to someone, then do not pay with something spoilt and bad, but keep his confidence by paying back with the best. However, making this agreement at the time of the deal is not permissible.

It is Compulsory to give time and Chance to an Defaulting Debtor

One shortcoming of some people is that they give loans but they ask for repayment in inappropriate ways. When the time comes, they do not know how to give chance to the person, whereas from the clear verses of the Qur'ān, we learn that it is compulsory to give chance to a person who is in difficulty. There is virtue for this mentioned in the Hadīth too.

Forgiveness for Giving Chance to a Debtor and forgiving him

There is an incident recorded of a person who was not so punctual with deeds. However, the one thing he used to do was when he gave loans to people, he would give them chance. If the debtor could not pay back, he would forgive the person. When he passed away, then Allāh سُبْحَانَهُ وَتَعَالَى said,

“Although he does not have an abundance of deeds, but when he was easy going with My servants, then We are also able to deal with him in an easy going way. Therefore, We have forgiven all the rights due to Us.”

General Shortcomings in Taking Loans

There are a number of shortcomings amongst the people regarding loans.

The first is to get into debt without necessity. It generally happens that people take loans for useless and extravagant activities (like wedding customs). One will find that very rarely is a loan taken due to some real need or difficulty. When meeting with the wealthy, they inform us that what need has come upon a certain person that he turns to debt for no reason? Those who take the loan waste the money away in some wedding or in getting a palatial home made. He uses the money in things that are foolish and against the Sharī'ah.

In short, loans and debt are taken for matters of fame. Even then, they do not become famous. Even if a person becomes famous today, then what is his value, when he will be put into greater disgrace tomorrow. However, what does he care?

The second shortcoming is that people will look after their own jewellery and land and take loans from others. This is because generally they get interest bearing loans most of the time and in a few days, the amount will double and triple, and destroy all his jewellery and property. The harm and sin is another matter. If there is a genuine need for a loan, then whatever a person has, he should never have so much love for it, that he protects it so much, but he should sell it if there is a need. Allāh سُبْحَانَهُ وَتَعَالَى will grant to a person, what is jewellery and property in comparison to comfort and peace of mind?

It is not Permissible for a Debtor to give a Lavish Invitation

I remember an incident of Maulānā Nawāb Qutb-ud-Dīn رَحْمَةُ اللَّهِ. He was in great debt. One day, he invited all the pious people of Delhi. Maulānā Shah Muhammad Ishāq رَحْمَةُ اللَّهِ and Maulānā Muzaffar Husayn Kandeqlawī رَحْمَةُ اللَّهِ were also invited. All of them accepted the invitation except for Maulānā Muzaffar Husayn Kandeqlawī رَحْمَةُ اللَّهِ. Maulānā Nawāb Qutb-ud-Dīn رَحْمَةُ اللَّهِ complained of this to Maulānā Shah Muhammad Ishāq رَحْمَةُ اللَّهِ. He said, “Do you doubt the earnings of Maulānā Qutb-ud-Dīn? According to you, have we accepted the invitation of doubtful means?” Maulānā Muzaffar Husayn Kandeqlawī رَحْمَةُ اللَّهِ said, “What am I in front

of you to feel that the wealth of Maulānā Qutb-ud-Dīn is doubtful? However, I offered an excuse from the invitation because Maulānā Qutb-ud-Dīn is in debt and he will spend like a wealthy person in the meal which will not be less than three to four hundred (three to four thousand today). It is not permissible for a person in debt to do this. Hence, it is necessary for him, that whatever amount he spends on the meal, he should use it to pay his loan. In the sight of Allāh, this will be better.”

Upon hearing this reply, Maulānā Shah Muhammad Ishāq رَحْمَةُ اللَّهِ said, “Brother, my mind did not even go towards this. Definitely, your view is correct. Now, we also will not accept the invite.” Subsequently, all the pious people refused to attend and said, “Instead of using the money for the invite, pay off the debt you have.” The amount was not so much to cause a major difference in the debt, yet paying off this much was also something worthy and considerable in the sight of Allāh سُبْحَانَهُ وَتَعَالَى.

Laziness and Shortcomings regarding Loans

Properties are auctioned off because of the loans. There are many Muslim homes that were destroyed in this, and are still being destroyed. The interest amount increases until the home has to be auctioned off. If the person sold the house, paid off the debt and did not let the interest amount

increase so much, then whatever property he did have, it will remain safe.

The Result of Negligence in Paying the Loan or Debt

The condition of most people is that they take a loan and have no concern. Despite having the ability, they spend in useless and vain activity. They do not care about paying their loans and debts. Some people delay and give the money after multiple requests and some people do not pay at all. If they are asked, they feel bad. They cause difficulty to the creditor by doing this. When this continues over a long time, it will definitely have an effect. The love between them will be removed from the hearts and they will have distrust for each other.

The shortcomings of the Heirs in Paying the Debts and Loans of the Deceased

One shortcoming that is generally found is that whatever debts are on the deceased, and they are established by a Shar'ī proof, we find that very rarely do the heirs pay it off from the estate. They openly deny any debt or loan. In the same way, whatever loans or debt the people owe to the

deceased, they also dilly-dally in fulfilling it. Both of these actions are oppression.

This is especially the case if there is a loan on the deceased, then the heirs should understand that in the light of the Hadith, the soul of the deceased will be suspended entry into Jannah until the loan or debt is paid. So, why are they tolerating such difficulty for their relative?

What should be done immediately upon the Demise of a Person?

After the demise of a person, the first thing is that his burial arrangements should be made. The wealth of the deceased should be used for this. Whatever remains should be used to pay his debts. If all the wealth of the estate is used up in paying the debts, then so be it. The heirs will not receive anything. Whether the deceased made a bequest or not, preference will be given to payment of the debts. The Mahr of the wife is also part of the debts. If there are no debts, or some money is left after paying the debts, then it must be seen if there is a bequest or not. If the deceased made a bequest, then this will be carried out from a third of the wealth. If there was no bequest made, or, whatever is left after fulfilling the bequest, then it will all go to the heirs. One should find out from a scholar regarding the shares of the

heirs. It is a great sin to take the share of someone else. If a person will not pay here, he will have to give it back in the hereafter. In the hereafter, he will have to pay in good deeds. Similarly, the shares of the females must be given. They also have a Shar'ī right.

After paying for the burial, debts and bequest, whatever wealth remains will be the joint share of the heirs. This applies to clothing, utensils, books, household items, cash and property. It is not permissible for anyone to use it, whether for his own use by usurping it, by giving it to someone else for reward or even for some worldly expediency.

It is not Permissible to give Interest and Bribery Money as a Loan

It is not permissible to pay a loan using bribery and interest money. A Hadīth states, 'Allāh curses the consumer and giver of interest.' This is because taking and giving is a means of consuming it. Hence, it has been termed as such. The objective of the Hadīth is to state that the giver and taker of interest, both are cursed. Part of this is the case where a person takes interest and pays a loan off using it. In this case, he gave interest money. This is one sin. Even worse than this is the sin where people use interest money to pay off the loan. They do not feel or think that they have

committed a sin. If the person did not know that the money is interest or bribery, then the third sin is that of deception.

Note: Subhānallāh, what necessary rulings and information. We find a general shortcoming in practicing on these laws. So, how can the mercy of Allāh descend? (Muhammad Qamr-uz-Zamān)

Loans are a Calamity: Hadrat Maulānā ‘Ashiq Ilāhī Bulandshahrī رَحْمَةُ اللَّهِ

There is a famous saying of the elders, ‘Debt is the scissor of love’. The lexical meaning of the word ‘Qard’ is ‘to cut’. There are many people who have the habit of taking loans; they take loans without any need to do so. When the loan or debt amount increases very high, they become restless. He remains on the lookout for every person he can lend money from. Wherever he finds a new person, he builds up a relationship with him and then targets him. When the creditor comes to collect his money, then the debtor does not know how to pay back. When he took the loan, he had another face and he asked with helplessness. Now, when the creditor comes to ask, he does not even like to look at his face. If he sees him, he gets a fever. He tells people without fear that he cannot pay.

A loan is taken under exceptional circumstances of need. As soon as the person can arrange to pay back, he

should do so. He should not keep the loan going on. He should work, sell his household items and try in some way or the other and try to pay off the loan as soon as possible. He should pay the creditor even before he asks. The Hadīth describes the delay in paying the loan or debt as oppression. Rasūlullāh ﷺ said, “The delay of an able debtor is oppression.” The person who did you a favour and helped you in times of need, he gave you on credit, you punish him by making him ask you repeatedly. This is oppression in terms of logic and the Sharī’ah.

The Lowliness of not paying one’s Loan

Rasūlullāh ﷺ said, “All the sins of a martyr will be forgiven except debt.” Look, what a great virtue it is to be a martyr, a person gives his life. What can be greater than this? However, the rights due to people will not be forgiven.

If there is a right binding on someone, whether it is a debt or some other right, one should pay it off as soon as possible. Do not be deceived by his Salāh and other forms of worship. People feel that they have performed an abundance of worship and they will give the rights of people from there. This is great foolishness. What kind of understanding is this where a person feels that he takes a lowly part of the world and gives his Salāh and fasting in exchange of it, purchasing Jahannam in the process?

Hadrat Shaykh-ul-Hadīth Maulānā Muhammad Zakariyya رَحْمَةُ اللَّهِ says, ‘In lieu of two paise, one will have to give seven hundred accepted Salāh.’ He also said, ‘I said to Maulānā Nasīr-ud-Dīn (manager of his bookshop), “Bear in mind the fulfilment of rights in trade matters. I do not have seven hundred accepted Salāh.”’

Sayyidunā Abū Hurayrah رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “He who oppresses his brother, or showed dishonor to him, or took any right of his, he should take his right today, or seek forgiveness and get forgiven, before the time comes when there will be no Dīnārs or Dirhams.” He then said, “If he has good deeds, then these will be taken from him in exchange of the oppression done. If he does not have good deeds, then the evil deeds of the oppressed will be taken and hurled onto the oppressor.”

From this Hadīth we learn that oppression is not only taking wealth, but swearing, backbiting, accusing, hitting without cause and other similar deeds are also oppression. Many feel about themselves that they are religious, but they do not refrain from these types of actions.

Bear in mind that if He wants, Allāh سُبْحَانَهُ وَعَالِي will forgive His rights through Taubah and Istighfār, but the rights of people will only be forgiven when they are fulfilled, or the person forgives it.

There are many people who remain under the impression that they have performed Hajj and all sins have been forgiven. This is because Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ made

Du'ā' in Muzdalifah that the rights of the servants should also be forgiven and this was accepted. Therefore, if they do not fulfil the rights, there is no problem. We seek the protection of Allāh.

The Hadīth means, 'O Rabb, if you want, then grant Jannah to the oppressed person and forgive the one who was oppressed.' This Du'ā' was not accepted in Arafat. Then, in Muzdalifah, this Du'ā' was accepted in the morning. The Hadīth of Ibn Mājah states,

قال اى ربي ان شئت آتيت المظلوم من الجنة وغفرت للظالم فلم يجب عيشته فلما اصبح
بالمزدلفة اعاد الدعاء فاجاب الى ما سأل

In this Hadīth, where does it state that he who performs Hajj, then whatever rights and debts of people he owes, and whatever oppression he did, all of these will be forgiven through Hajj and there will nothing in the hereafter? The Hadīth only says that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ got a law accepted that if Allāh سُبْحَانَهُ وَتَعَالَى wants, He will give the oppressed from His side and forgive the oppressor.

From this we learn that the basis is the will of Allāh سُبْحَانَهُ وَتَعَالَى. Allāh سُبْحَانَهُ وَتَعَالَى will favour whoever He wants. In Sūrah Nisā', Allāh سُبْحَانَهُ وَتَعَالَى says,

إِنَّ اللَّهَ لَا يَغْفِرُ أَنْ يُشْرَكَ بِهِ وَيَغْفِرُ مَا دُونَ ذَلِكَ لِمَنْ يَشَاءُ وَمَنْ يُشْرِكْ بِاللَّهِ فَقَدْ ضَلَّ ضَلَالًا
بَعِيدًا

Indeed Allaah does not forgive ascribing partners to Him and He forgives sins besides this, for whoever He wants, and whoever ascribes a partner to Allāh, indeed he has gone far astray

There is nothing in the Hadīth that says that Allāh سُبْحَانَهُ وَتَعَالَى will give the rights to the oppressed person and He will definitely forgive the oppressor.

The matter is left to the will of Allāh سُبْحَانَهُ وَتَعَالَى. So, how do they have complete conviction that whoever performs Hajj, all rights, debts and oppression will be forgiven, without any fear.

We make Du'ā' that may Allāh سُبْحَانَهُ وَتَعَالَى protect us from debt and if we have, then may He grant us the divine ability to pay it off. Āmīn.

Note: This subject matter is worthy of note and should be kept in mind. (Muhammad Qamr-uz-Zamān)

Two Incidents of Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ regarding Repayment of Loans

There is a narration of a Jew by the name of Zayd Ibn Sha'nah. One day he said, "There is none of the signs of Nubuwwah that I did not see in Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ. There are only two signs that I did not yet experience. One is that his tolerance overpowers his anger. The second is that the more ignorance that is displayed to him, the more he increases in tolerance. I sought the chance to test these two qualities and started going to him more often."

One day he came out of his room. Sayyidunā 'Alī رَضِيَ اللَّهُ عَنْهُ was with him. A Bedouin came and said, "O Rasūl of Allāh, my nation has become Muslim and I said to them that

if they will accept Islām, they will get an abundance of provision. Now the condition is such that we are in a drought. I fear that they will leave Islām. If you feel, then help them.” Rasūlullāh ﷺ looked at Sayyidunā ‘Alī رضي الله عنه. He رضي الله عنه said, “There is nothing.” Zayd Ibn Sha’nah (who was still a Jew at the time saw this) and said, “If you give me the dates from the orchard of a certain person to be paid at a certain time, then I shall pay now and I shall take the dates at a fixed time.” Rasūlullāh ﷺ said, “If you do not specify the garden, then the deal can be done.” I accepted and gave the amount of 80 Mithqāl of gold.

He gave the gold to the Bedouin and said, “Bear in mind fair dealing and fulfil their need using this.” Zayd says, “When there were a few days left to give the dates, Rasūlullāh ﷺ was sitting with a group of his companions. Abū Bakr رضي الله عنه, ‘Umar رضي الله عنه and ‘Uthmān رضي الله عنه were amongst them. They had completed the Janāzah of someone and had gone close to a wall. I came and caught his garment and said very harshly, “O Muhammad, you do not pay the debt owed to me. By Allāh, I know the children of ‘Abdul Muttalib well, they cannot be trusted.” Sayyidunā ‘Umar رضي الله عنه caught me in a fit of anger and said, “O enemy of Allāh, what are you saying? By Allāh, if I did not have fear for Rasūlullāh ﷺ, I would have chopped your neck.” However, Rasūlullāh ﷺ looked at me very calmly and smiled and said to Sayyidunā ‘Umar رضي الله عنه, “Umar, this person and I are in need of one more thing. It is that you

should have told me to fulfil the rights upon me in the best way and you should have advised him to request for his right in a better way. Go and fulfil his right. Give him twenty Sā' extra for shouting at him." Sayyidunā 'Umar رَضِيَ اللهُ عَنْهُ took me and gave me my due, with twenty Sā' extra. I asked, "What is this twenty Sā' for?" Sayyidunā 'Umar رَضِيَ اللهُ عَنْهُ said, "This is the instruction of Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ." Zayd said, "Umar, do you recognize me?" He said, "No." I said, "I am Zayd Ibn Sha'nah." He said, "The great scholar of the Jews?" I said, "Yes, I am the same person." He said, "How could you treat Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ in this way when you are such a high ranking person?" I said, "There were two signs of Nubuwwah left that I did not yet get the chance to witness. One was that his صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ tolerance overpowers his anger. The second is that when he is treated in an ignorant way, his tolerance increases. Now I have tested and experienced this. Now I make you witness of my Islām and half my wealth is charity for the Muslim Ummah." After this, they came back to Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ and he accepted Islām. He then participated in many battles and was martyred in the Tabuk expedition. (Jam'-ul-Fawā'id)

Sayyidunā Fudayl رَضِيَ اللهُ عَنْهُ says, "I came to Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ. I saw that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ was experiencing a fever and he had a bandage tied on his head. Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, "Hold my hand." I held his hand. Rasūlullāh

صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ went to the Masjid, sat on the pulpit and said, "Call the people to gather." I gathered the people. After praising Allāh سُبْحَانَهُ وَتَعَالَى, he said, "The time for me to depart has come closer, so, whoever I hit on the back, I am here, let him take his recompense. If I attacked the honour of anyone, he should take recompense from my honour. Whoever has any request of wealth, he should take it. No one should doubt that by taking recompense from me, enmity will be created in my heart. Bearing enmity is not part of my nature, nor is it appropriate for me. Understand well that the person is very beloved to me who takes his right or forgives, so that I can go to Allāh pleased. I do not want to suffice on this announcement only once. I shall announce again."

He then got off the pulpit and after performing the Zuhr Salāh, he went onto the pulpit again and made the same announcement. He repeated what he said about enmity. He also said, "Whoever has any right, he should fulfil it and he should not think anything of disgrace in this world as the disgrace of the hereafter is much more."

One person stood up and said, "You owe me three Dirhams." Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, "I do not belie anyone who makes a request, nor do I make him take an oath. However, I want to ask, how is this?" The person said, "One day, someone came to ask you, so you told me to give him three Dirhams." Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ instructed that three Dirhams be given to Sayyidunā Fudayl رَضِيَ اللَّهُ عَنْهُ. After this, another person got up and said, "There are three Dirhams I

owe to the Bayt-ul-Māl. I took them dishonestly.” Rasūlullāh ﷺ asked the reason for this. The person said, “I was very needy at the time.” Rasūlullāh ﷺ told Sayyidunā Fudayl رَضِيَ اللَّهُ عَنْهُ to take it from him.

After this, Rasūlullāh ﷺ announced, “He who fears anything should also ask.” One person got up and said, “O Rasūl of Allāh, I am a liar, I am a hypocrite, I sleep in abundance.” Rasūlullāh ﷺ said, “O Allāh, grant him truthfulness, grant him perfect imān and cure him from the illness of sleeping too much.”

After this, another person stood up and said, “O Rasūl of Allāh, I am a liar, I am a hypocrite, there is no sin I have not done.” Sayyidunā ‘Umar رَضِيَ اللَّهُ عَنْهُ notified him that he should not spread his sins. Rasūlullāh ﷺ said, “Umar, be silent. The disgrace of the world is insignificant in comparison to the disgrace of the hereafter.” Then Rasūlullāh ﷺ said, “O Allāh, grant him truthfulness and perfect imān. Make his condition better.” Another person stood up and said, “O Rasūl of Allāh, I am cowardly, I sleep a lot.” Rasūlullāh ﷺ made Du’ā’ for him also. Sayyidunā Fudayl رَضِيَ اللَّهُ عَنْهُ says, “After this, we did not see anyone braver than him.”

Rasūlullāh ﷺ then went to the room of Sayyidah Ayesha رَضِيَ اللَّهُ عَنْهَا and made a similar announcement amongst the women and he gave the same advice that he gave to the men.

A Sahābiyyah said, “O Rasūl of Allāh, I am helpless regarding my tongue.” Rasūlullāh ﷺ made Du’ā’ for her.

Rasūlullāh ﷺ then announced that he whoever fears about his condition, he should let him make Du’ā’. Subsequently, people asked him to make Du’ā’ for their needs. (Majma’-uz-Zawā’id)

Note: When Rasūlullāh ﷺ gave so much importance to fulfilling rights, then our pious elders also gave due importance to it.

Incident of Fudayl Ibn ‘Iyādh رَحْمَةُ اللَّهِ

Hadrat Fudayl Ibn ‘Iyādh رَحْمَةُ اللَّهِ is an important luminary in the Chishtiyyah chain. The incident of his repentance and fulfilling of rights has been recorded in Sahā’if Ma’rifat of Maulānā ‘Abdur-Razzāq Jhanjhānwī رَحْمَةُ اللَّهِ. He writes,

‘In the beginning, Fudayl Ibn ‘Iyādh رَحْمَةُ اللَّهِ was a robber. However, whenever he stole anything, he would record the name and location of the person from whom he stole. He also wrote the date and the item in a register. When Allāh ﷻ showered his grace upon him and the time for his repentance came, then it so happened that he attacked a place. The people of the caravan fled in fear and Fudayl took all their possessions. It is said that one person from the caravan was reciting the Noble Qur’ān. When he reached the

verse, 'Has the time not come upon the believers that their hearts submit to the advice of Allāh?' Fudayl رَضِيَ اللهُ عَنْهُ said, "The time has come." He called out to the people of the caravan and told them to come and take their wealth. They did not come and presented the excuse that Fudayl will kill them after calling them using this excuse. He started pleading with them and said, "O Muslims, I have repented from this and I am ashamed." They said, "O Fudayl, if you are truthful, then go from here and leave our wealth. We shall take it ourselves." Fudayl said, "It is possible that the wealth of some of you will be destroyed and on the Day of Qiyāmah I am held responsible. So, come before me, recognize your wealth and whatever belongs to you, take it." After Fudayl convinced them, they came, looked at their possessions and took it. Fudayl sought forgiveness from them and made them happy. After this, he came home and would study the register. Whatever he stole, he returned to its owner. In this way, he pleased his enemies and opposition. He did not keep anything by him.

One day, he looked into the register and realized that he stole forty thousand Dirhams from someone in Nayshapur. The person he stole from was a Jew. Fudayl did not return the amount yet and did not get his forgiveness.

He came to the Jew and said, "I am Fudayl. A number of years ago, I stole forty thousand Dirhams from you. I have now repented from robbery. Whatever wealth I had by me, I have returned it. However, I do not have

anything to return the money to you. I have come to you and tell you, you can decide whatever you want about me. You can employ me, or forgive me.” The Jew said, “Give me my right so that I can be pleased with you.”

Fudayl رَحِمَهُ اللهُ became the worker of the Jew and started serving him. The Jew read in the Taurāt that amongst the Ummah of Muhammad صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ, whoever will repent with a true heart, if he put his hands on dust, it will become gold. He thought, ‘Now is the chance. Why should I not test it?’ The Jew went home and covered his purse in dust and placed it in a cupboard. He said to Fudayl, “I have taken an oath not to take anything from you, but do one thing, I have placed my purse in a certain cupboard. Bring it so that I can be pleased with you.” Fudayl went and took the purse and then brought it. He placed it in front of the Jew. Look at the power of Allāh, whatever the gold amount was that he stole from the Jew, the Jew found it in the purse.

This had a deep effect on the heart of the Jew. he said, “You have changed the condition of disbelief in my heart into pure faith. Now give me the invitation to Islām. Indeed your religion is true.” The Jew and seventy others accepted Islām. Mathnawī describes this, ‘If your cheek becomes wet with your tears, then even sand will become gold in your palm’

If a youngster repents, he becomes beloved to Allāh. If an old person repents, he becomes the friend of

Allāh. However, the repentance of a youngster is more beloved to Allāh.

Clarity of Matters and Fulfilling of Rights of Hadrat Hakīm-ul-Ummah رَحْمَةُ اللَّهِ and Hadrat Muslih-ul-Ummah رَحْمَةُ اللَّهِ

Some of the friends of Allāh give a great deal of importance to this matter, as we understand from the teachings and training given by Maulānā Ashraf ‘Alī Thānwī رَحْمَةُ اللَّهِ. He would give special instruction in clarity of one’s matters and in fulfilling the rights of others. This is clear from his practices and reformative teachings.

My mentor, Maulānā Shāh Wasī-ullāh رَحْمَةُ اللَّهِ would pay the workers before their sweat dried. The way he did this was that he would inform the builders that in the evening, they should get their wage and if any supervisor forgot, they should forcefully get it paid.

There was no question at all of taking the right of anyone. On one occasion, it so happened that the foundation for a restroom was laid for the Khānqah in Fatahpūr. Some walls were erected when someone said that a restroom is being built on their land. When Maulānā Shāh Wasī-ullāh رَحْمَةُ اللَّهِ came to know of this, he said, “First bring down these walls that have been built, then speak to the person.”

Subsequently, they came to know that the land did not belong to that person. The restroom was then built.

In short, the fulfilment of rights was a daily scene in front of Maulānā Shāh Wasī-ullāh رَحْمَةُ اللَّهِ. When the house number 23 of Bakhshi Bazaar was bought for twenty-five thousand Rupees, I came to know that he did not have the full amount. Therefore, he was paying in instalments. He was not at ease until the amount was paid off. In fact, he decreased his household expenses as he was in debt. There are some expenses that we feel are necessary, but when in debt, these did not have any status in front of Maulānā Shāh Wasī-ullāh رَحْمَةُ اللَّهِ, so he brought an end to them.

All of us Muslims, especially those linked to the Mashāyikh should consider their ways and adopt them; otherwise, what is the benefit in associating with them? It will be a means of regret if we do not. Nay, it will become a means of spoiling our reputation.

Those who come to the Mashāyikh, those who are linked to the Tablīghī Jamā'at, and those 'Ulamā' who are involved in teaching should have all their matters clear and must give due consideration to fulfilling rights. This is because if any of them fall short in this regard, it causes the name of the entire fraternity to be brought into disrepute. This creates barriers in their way. We see very few people engaged in Awrād, but majority of people have bad character and unclear dealings. Due to this, the masses get

the chance to spoil the name of people. Therefore, we must be very clear and straightforward in our dealings.

Note: If anyone is involved in debt, then he should try as best as possible to pay it off. This is part of the rights due to people. Without fulfilling the due, or getting the person to forgive it, it will not be forgiven.

Moreover, one should perform Salāt-ut-Taubah because if one has taken a loan without any real reason, he will be sinful. So, one must repent with a true heart and whatever Du'ā's are proven from Rasūlullāh ﷺ, one should read them properly and punctually. Through His grace and mercy, Allāh ﷻ will save a person.

Du'ā's for Fulfilment of Debt

Sayyidunā 'Alī رضي الله عنه narrates that a slave was in debt. He came to Rasūlullāh ﷺ and said, "I am unable to pay off the debt for my freedom. Please help me." He رضي الله عنه said, "I can inform you of the phrases that Rasūlullāh ﷺ taught me, saying that even if the debt equals Mount Uhud, Allāh will allow it to get paid, they are,

اللَّهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَاغْنِنِي بِفَضْلِكَ عَمَّنْ سِوَاكَ

Another Du'ā':

اللَّهُمَّ لَا تَدْعُ لَنَا ذَنْبًا إِلَّا غَفَرْتَهُ وَلَا هَمًّا إِلَّا فَرَجْتَهُ وَلَا دَيْنًا إِلَّا قَضَيْتَهُ وَلَا حَاجَةً مِنْ حَوَائِجِ الدُّنْيَا وَالْآخِرَةِ إِلَّا قَضَيْتَهَا يَا أَرْحَمَ الرَّاحِمِينَ

Sayyidunā Abū Sa’īd Khudrī رَضِيَ اللهُ عَنْهُ narrates that a person said, “O Rasūl of Allāh, worry has consumed me and debt has enveloped me.” He صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Shall I not inform you of a Du’ā’, which, if you read, Allāh will remove your worry and save you from the burden of debt.” Sayyidunā Abū Sa’īd Khudrī رَضِيَ اللهُ عَنْهُ says, “The person asked for the Du’ā’ to be told to him.” Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Recite the following Du’ā’ thrice morning and evening,

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحُزْنِ وَأَعُوذُ بِكَ مِنَ الْعَجْزِ وَالْكَسَلِ وَأَعُوذُ بِكَ مِنَ الْبَخْلِ وَالْجُبْنِ
وَأَعُوذُ بِكَ مِنْ غَلْبَةِ الدِّينِ وَقَهْرِ الرِّجَالِ

This person explains that he did this. Allāh سُبْحَانَهُ وَتَعَالَى removed his worry and he was also relieved from his debt. (Mishkāt p.215)

Recite this Du’ā’s with firm belief, Inshā Allāh, one’s burden of debt will definitely be removed.

Addendum

Alhamdulillah, when the work on Adā’ e Huqūq was completed, we felt that only the laws pertaining to loans were discussed in it. If the rest of the rights that are binding on the Muslims are included, then it will be of great benefit to the Muslims. For this, we found the work ‘Huqūq-ul-Islām’ of Maulānā Ashraf ‘Alī Thānwī رَضِيَ اللهُ عَنْهُ. If this work is copied here, it will be highly appropriate. Before this, we

shall mention a verse of the Qur'ān with the explanation and commentary. Through this, the people will realise what it is to fulfil the rights of others and every pious heart will get ready to fulfil them.

Muhammad Qamr-uz-Zamān

28 Rabī-ul-Awwal 1426

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

Indeed Allāh commands you to return trusts to their rightful persons, and when you decide between people, then decide with justice, what a good advice is given to you, indeed Allāh Hears, Sees

Intricate Points

Hadrat Maulānā Muhammad Idrīs Kāndehlawī رَحْمَةُ اللَّهِ مENTIONS the following in Ma'ārif-ul-Qur'ān under this verse,

1. The reality of a trust is that whoever has a right binding on him, he should fulfil it with a good heart
2. Although the verse was revealed concerning a specific incident, but according to consensus, it is not specific with wealth and trusts, but the word

includes every type of trust. This is because of the Alif Laam on the word (Amānāt). This includes the entire species. This means that it is necessary to give due consideration to every type of trust.

3. Know well that the matters and dealings of man are of three types. Either the matter of a person is with Allāh, or with people or with himself. It is necessary to give due consideration to all three types.
4. The meaning of giving due consideration to the trust of Allāh is that whatever Allāh has commanded, it should be carried out. Whatever He forbids from, one should stay away from it. One should not be dishonest in fulfilling the commands of Allāh.
5. The meaning of considering the rights with people is that one should fulfil the trust placed in one's care and one should not fall short in paying the loan or debt due to them. The trust of a king is that he must fulfil the rights of the subjects; he must not give positions to unworthy people. The trust of the 'Ulamā' is that they should bring the people onto the commands of Allāh without adding or subtracting anything.
6. The meaning of considering the rights with one's self is that one should not let his limbs do those deeds that will be harmful for him in this world or in the

hereafter. For example, uttering blasphemous words, lying, backbiting and innovation. The trust of the ears is that one should not listen to backbiting, lying and so on. The trust of the private parts is that one should save it from Harām.

The Qur'ān emphasizes time and again with regard to fulfilling trusts. The Hadīth states that if a person has no trustworthiness, he has no īmān, he who does not keep his word has no Dīn.

The next part of the verse instructs the rulers to judge with justice and equity in matters of dispute amongst the people. They should judge upon the truth.

In worldly terms, the benefit of justice is that the government will remain in power and authority when they are just. A government can survive with disbelief, but it cannot continue with injustice. The government in which there is no justice will cause the blessings in the country to depart. There will be a decrease in rainfall and the produce will lessen. Corruption will spread in the land and there will be no peace and tranquility. When the oppressed will not be helped, he will look towards the heaven and the wrath of Allāh will come into motion. May Allāh save us. Āmīn

In terms of the hereafter, the benefit of justice is that it will be a means of closeness to Allāh and His pleasure on the Day of Qiyāmah.

A Hadīth states that the rulers who decide with justice and equity will be on pulpits of light on the Day of Qiyāmah.

A Hadīth states that the Du'ā' of three people is not rejected. A just ruler, a fasting person and an oppressed person.

Another Hadīth states that on the Day of Qiyāmah, Allāh will give place to seven people in the shade of His 'Arsh. One of these is a just ruler. (Ma'ārif-ul-Qur'ān vol.2 p.100)

Sayyidunā Tamīm Dārī رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, "Dīn is advice." We said, "For whom?" He صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, "For Allāh, His Book, His Rasūl, the leaders of the Muslims and the masses." (Muslim)

This Hadīth is very comprehensive. Imām Nawawī رَحِمَهُ اللَّهُ has written that this Hadīth encompasses all the objectives of Dīn. When a person will practice on it, then he will fulfil the nature of Dīn. This is because there is no branch of Dīn that this Hadīth does not cover.

The detail of it is that we have been informed to be loyal and be well-wishers for Allāh, the Book of Allāh, the Rasūl of Allāh, the leaders of the Muslims and the general Muslims. This is the entire Dīn because being a well-wisher with Allāh means that one believes in Him, one recognizes Him to a certain degree, one has love for Him, one worships and obeys Him, and one does not ascribe any partners to

Him. In short, one fulfils the right of being His servant loyally and faithfully.

Loyalty and well-wishing for the Book of Allāh means that one believes in it, one fulfils the right of its honour, one acquires knowledge of it, one spreads the knowledge in it and one practices on it.

Loyalty with Rasūlullāh ﷺ means that one verifies him, honors him and loves his teachings and Sunnah. With heart and mind, one follows him and takes this slavery to him to be a means of one's salvation.

Loyalty to the leaders of the Muslims means that one helps them in their responsibilities; one has good thoughts of them and if they make a mistake, then one should try to rectify it in the best way. One should not refrain from giving them good counsel and one must obey them in goodness.

The meaning of loyalty and well wishing for the general Muslims is that one must give solace to them and be a true well-wisher to them. One must take their benefit to be one's own benefit, their loss to be one's own loss and one must help them in permissible matters. In short, one must fulfil the responsibilities upon one in the best way with honour and mercy.

From this detail, each person can understand how this particular Hadīth encompasses the entire Dīn. If a person will practice on it correctly, then it is as though he is practicing on the entire Dīn.

Rights in Islām

الحمد لله الذي شرفنا في كتابه بقوله ان الله يامرکم ان تؤدوا الامانات إلى أهلها وإذا حکمتم بين الناس ان تحکموا بالعدل والصلوة والسلام على رسوله سيدنا محمد الذي ايقظنا بقوله من كانت له مظلمة لآخيه من عرضه أو ماله فليتحلله منه اليوم قبل ان لا يكون دينار ولا درهم ای يوم الفصل وعلى آله وأصحابه الذين وصلوا كل فرع إلى الأصل

After praising Allāh and salutations upon Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ, it is proven that there are a number of rights that are required from us. Some of these are the rights of Allāh and some are the rights of people. Some of the rights of people pertain to Dīn and others to the world. Then, some of the worldly rights deal with close family, some with far off relatives, and some with specific special people. Some rights are binding on the general Muslims for their elders. Some rights are binding for the juniors and some for one's contemporaries.

Due to ignorance, most people are not aware of these rights. Some people do not fulfil them due to their misdeeds. Hence, I felt in my heart to write a short work on this topic with the hope of benefit. I gave reference of the work of Qādī Thanā-ullāh called Haqīqat-ul-Islām in Furū'-ul-Īmān. This was quite lengthy, so we felt that a summary should be done. However, some of the material was lengthened. I have titled this work 'Huqūq-ul-Islām'. The rights of each person will be detailed in it.

Rights of Allāh

The first rights upon a person are those of Allāh سُبْحَانَهُ وَتَعَالَى. He has blessed us with different forms of bounties. He took us out from misguidance and placed us on the straight path. In lieu of practicing upon guidance, He gives us hope of various bounties. These are the rights of Allāh upon the servants,

1. One should believe in Allāh, His Being and Qualities, in accordance to the Qur'ān and Hadīth
2. One should adopt those beliefs and deeds, dealings and character traits that are in accordance to His pleasure. One should abandon everything that displeases Him.
3. One should place the pleasure and love of Allāh before the pleasure and love of anyone else.
4. If you have love for anyone, dislike for anyone, do good to anyone, then all this must be done for the sake of Allāh.

Rights of the Messengers

We have come to know about the Being and Qualities of Allāh, that which pleases and displeases Him, from the Ambiyā'. The angels brought revelation to them. In this way,

we asked about worldly benefits from the Ambiyā' and there are many angels appointed for our benefit. With the permission of Allāh, they do these tasks. Therefore, the rights of the Ambiyā' and the rights of the angels are part of the rights of Allāh **سُبْحَانَهُ وَتَعَالَى**, especially the favour of Rasūlullāh **صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ**, which is the most upon us. Hence, his right is also the most. They have a number of rights,

1. To believe in his Risālat
2. To obey him in all commands
3. To give place in one's heart to his honour and love
4. To send Salāt (Durūd) upon him **صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ**

Rights of the Angels

These are the rights of the angels:

1. To believe in their existence
2. To believe them to be sinless
3. To recite salutations when their names are taken
4. Difficulty is caused to the angels when a person eats something with a foul odour and goes to the Masjid. One should refrain from this. One should stay away from everything that causes difficulty to the angels, like keeping pictures, or keeping dogs without a valid

reason, speaking lies, or remaining in Janābat due to laziness, to remain in the nude without a Shar'ī excuse, even though one might be alone.

Rights of the Sahābah رَضِيَ اللَّهُ عَنْهُمْ and the Ahl-ul-Bayt

The Sahābah رَضِيَ اللَّهُ عَنْهُمْ and Ahl-ul-Bayt were linked to Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ in religious and worldly terms. Hence, their rights are part of the rights of Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ. They are:

1. To obey them
2. To love them
3. To believe that they are just
4. To love those who love them and hate those who hate them

Rights of the 'Ulamā' and Mashāyikh

The 'Ulamā' are the heirs of the Ambiyā'. Therefore, their rights are part of the rights of Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ. They are:

1. One should make Du'ā' of goodness for the jurists, Muhaddithīn, 'Ulamā', Mashāyikh and authors
2. One should follow them in accordance to Shar'ī law
3. One should honour and love those among them who are living and not show any hatred for them
4. One should help them financially in accordance to one's means

Rights of Parents

They are a means of religious bounties for a person. Therefore, their right is binding. Some people are a means of worldly bounties; their right is proven in the Sharī'ah. For example, they came into existence through the parents, so they have the following rights;

1. Do not give them any type of difficulty, even if there is some wrongdoing from their side
2. One must honour them by word and deed
3. One must obey them in matters prescribed in the Sharī'ah
4. If they have a need, one must help them, even if they be disbelievers

Note: These rights are proven in the Qur'ān

Rights of Parents after their Demise

1. Make Du'ā' of forgiveness and mercy for them. Send reward of optional Salāh and charity for them.
2. Deal with their associates in a good and helpful way
3. Fulfil whatever debts they have
4. Visit their graves from time to time

Rights of Grandparents

The ruling of the maternal and paternal grandparents is like that of the parents. Similarly, the siblings of one's mother have the rights of the mother and the siblings of the father have the rights of the father. The Hadīth indicates towards this.

Rights of Children

Just as the parents have rights upon the children; the children have rights upon the parents. They are:

1. To marry them to pious spouses so that they can have good children

2. To nurture them with love in their childhood. There is virtue for this, especially for girls. There is emphasis not to break or constrain their hearts. If there is a need for a wet-nurse, then look for a pious one as the milk affects the character of the child.
3. Teach them the knowledge of Dīn and respect.
4. When they come of age to marry, then marry them off. If the son-in-law passes away, then keep the daughter in comfort at home until she remarries. Tolerate her expense.

Note: This last right points out to the justice and equity of Islām. However, the enemies of Islām deny it.

Rights of the Wet-Nurse

The wet-nurse has the burden of breastfeeding like the mother. They also have rights.

1. Treat them with respect and honour
2. If they have some financial need, then do not hold back
3. If you can, then keep an attendant for her

4. She has to serve her husband, so deal with him in a good way too

Rights of the Step-Mother

The stepmother is the life partner of the father and we are instructed to treat the friends of the father well. Hence, she also has some rights. The rights that are applicable after the demise of the parents are applicable here also.

Note: One should treat her well, as one would treat the mother. Similarly, the stepmother should treat the step-children with love and good character so that they can live in harmony. However, it is cause for regret that this is extremely rare.

Rights of Siblings

A Hadīth states that the elder brother is like the father. This means that the younger brother is like the child. The rights amongst them are the same like those between parents and children. One can make an analogy of the elder and younger sister from this.

Rights of Relatives

The relatives also have rights. They are:

1. If one's Mahārim do not have ability to earn, then take care of them as much as one can. The maintenance of the Mahārim is not obligatory, but one must serve them in some way or the other.
2. One should meet them from time to time.
3. One must not sever relations, but it will be most virtuous to adopt patience over the difficulty that one gets

Rights of Teachers and Mentors

The teacher (Ustādh) and Mentor (Shaykh) are like a father in terms of internal nurturing. Therefore, their children or relatives should be treated in the same way just as one does with one's parents or relatives. This is also one explanation of the verse (لا أسألكم عليه أجرا إلا المودة في القربى). From this, we should learn honour for the Sādāt. Because a student and disciple have the status like that of children of the father, to the teacher and mentor. So, their rights should be taken to be like those of a brother.

Hadrat Maulānā Muhammad Ahmad رحمته الله has a comprehensive poem in which he gives guidelines on the rights of parents, teachers and Mashāyikh,

If they are displeased, may life be sacrificed

If we are displeased, there is no love

Rights of Students and Disciples

Students and disciples are like children, so one should have affection and feeling for them just as one has for one's children.

Rights of Spouses

The responsibilities of the husband as part of the rights of spouses are:

1. He should not shy away from maintenance in accordance to his ability
2. The father should teach his children the rulings of religion and emphasize good deeds
3. He should allow his spouse to meet her relatives from time to time. He must adopt patience upon misunderstandings. If there is a need to discipline her, then he should adopt a moderate path.

The rights upon the wife are:

1. She should obey him and respect him. However, she must excuse herself from doing something not prescribed in the Sharī'ah.
2. She should not make requests that are beyond his ability.
3. She should not spend of his wealth without his permission.
4. She should not be harsh with his relatives that will cause grief to him; she should especially show honour to the parents of her husband and serve them.

Rights of the Rulers and the Subjects

The king, deputy and master are included as part of the rulers. The ruler is responsible for the following rights:

1. He should not issue difficult laws upon the subjects.
2. If there is some argument amongst the subjects, then justice must be adopted and he should not incline to one side.

3. He should always be concerned about their protection and comfort. He must make the ways easy for people to reach him.
4. If there is some shortcoming on his part, he should seek forgiveness in abundance.

The rights upon the subjects are:

1. The subjects must obey the ruler and be a well-wisher for him. However, there is no obedience in matters that are against the Sharī'ah.
2. If the ruler does something against the Sharī'ah, they should be patient. They should not complain and curse. However, they should make Du'ā' for his soft nature and give due importance to the obedience of Allāh سُبْحَانَهُ وَتَعَالَى so that Allāh سُبْحَانَهُ وَتَعَالَى will soften the heart of the ruler. A Hadīth discusses this subject matter.
3. If one gets comfort from the ruler, one should be grateful.
4. One should not rebel against the ruler for personal reasons. Wherever there are slaves, their maintenance will be compulsory. It is forbidden for the slave to abandon the master and flee.

Rights of In-laws

Allāh ﷻ speaks about the in-law relationship in the Qur'ān. From this, we learn that the son-in-law, daughter in-law and children from a previous marriage also have rights. Therefore, one must consider good character in these relationships.

Rights of Muslims

The general Muslims also have rights. Asbahānī in Targhib has listed the following rights, as narrated from Sayyidunā 'Alī رضي الله عنه:

1. One must forgive the slip of a Muslim brother
2. One must have mercy upon his grief
3. One should cover his faults
4. One must accept his excuse
5. One must remove his difficulty
6. One must always be a well-wisher for him
7. One must protect and love him
8. One must consider his rights
9. If a brother is ill, one must visit him

10. If a brother passes away, one should attend the Janāzah
11. One must accept his invitation
12. One must accept his gift
13. One should repay his favour
14. One must be grateful for his bounty
15. One must help him in time of need
16. To protect the family and relatives of a Muslim brother
17. Fulfilling the need of a brother
18. Listen to his request
19. Accept his intercession
20. Do not make him lose hope regarding his objective
21. If he sneezes and praises Allāh, then reply with 'Yarhamukallāh'
22. Return his lost item to him
23. Reply to his Salām
24. Speak to him with softness and good character
25. Do good to him
26. If he places his trust in you, then fulfil it

27. If he is oppressed, then help him and stop the oppression
28. Show love to him, not enmity
29. Do not disgrace him
30. Like for him what you like for yourself
31. Greet him with Salām when meeting and shaking hands is better also
32. If there is some misunderstanding, then do not cut off relations for more than three days
33. Do not have bad thoughts of him
34. Do not have jealousy and enmity for him
35. Command the good and forbid the evil as far as possible
36. Show mercy to the young and have respect for the elders
37. If two Muslims are arguing, then reconcile between them
38. Do not backbite him
39. Do not cause any harm to him, not to his wealth, or to his honour

40. If he is loading goods, and cannot manage, then help him

41. Do not make him get up from his place for you to sit there

42. Two people should not speak, leaving the third out

Bear in mind that the rights mentioned above for the different types of people, they are special for them. Despite this, these general rights will apply for them too.

Rights of Neighbours

There are a number of people that have even more rights. For example, the rights of the neighbour,

1. Treat him with goodness and consideration
2. Protect his family and honour
3. Send a gift to his home from time to time, especially if he is in need. In this case, one must send some food and necessities.
4. Do not give him any trouble and do not irritate him for small matters
5. The Shari'ah has given the right of Shuf'ah to the neighbour in order to stop any difficulty coming to him. The scholars have said that the companion one

has on a journey has also been termed as a neighbour. He has the same right as that of the neighbour at home. The summary of his rights is that one should give due consideration to his comfort before one's own comfort. Some people give great trouble to the travelers on the train. This is something very bad.

Rights of the Orphans and Weak

The rights of the orphan, widow, weak person, ill person, traveler or helpless person are:

1. To help them financially
2. To physically help in their work
3. To console them
4. Not to turn their request down

Rights of Guests

The rights of guests are:

1. To show a smiling face when they come, to see them off at the door when they depart
2. To arrange for the needs that will comfort them

3. To treat them with humility and honour. In fact, one should lend a helping hand in their work.
4. For one day at the minimum, one should arrange good meals for him. One should try as best as possible in this regard. One should host the guest for at least three days. This right is necessary. After this, for whatever time he stays, it will be the favour of the host. However, the guest should not put the host into difficulty. He should not stay for so long and make unnecessary requests. He should not interfere in food and lodging arrangements.

Rights of Friends

The Qur'ān mentions those with whom one has a special friendship alongwith the relatives. The rights they have are:

1. If you want to make friends with someone, then first check his beliefs, deeds, dealings and character. If you find him to be upright in these things, then adopt friendship with him, otherwise not. There is great emphasis to stay away from evil company. We witness the harms of it. When a person gets a friend that is similar to him in thinking and action, then there is no problem in taking him as a friend. In fact,

the greatest thing that brings peace and comfort to a person in the world is friendship.

2. One should not hold back in helping him by means of life and wealth
3. If he does something against one's nature, then overlook. If something untoward occurs, then immediately clear matters up. The complaint or story of a friend is not without enjoyment, but one should not take it at face value and let it brood.
4. One should not fall short in well wishing for him. One must not hold back any counsel of goodness for him. One must listen to his good counsel with a good intention and if it is worthy to implement, then accept it.

Bear in mind that in Hindustan, there is a custom of adopting children and all the laws of children are made to apply to this child. There is nothing of this nature in the Sharī'ah. The effect of adoption is not more than the effect of friendship. This is because a person had willfully created some special link, which is why it is part of friendship. The adopted child has no right in inheritance, as inheritance is not a selective matter, where a person can include in inheritance whomever he wants and deprive whomever he wants.

From this we learn that the custom prevalent in Hindustan where a person says that someone is not his child so that he should not get inheritance, this is baseless.

Rights of Non-Muslims

Just as there are many rights proven and established through Islām, there are rights that are proven for people because of them being human beings. It is compulsory to consider them, even though they may not be Muslim. They are:

1. One should not give trouble to anyone, whether physical or financial
2. One should not verbally abuse anyone
3. If you see someone in difficulty or illness, then help him. Feed him and treat him if ill.
4. In the cases where the Sharī'ah has permitted punishment, do not oppress him even there.

Rights of Animals

1. Do not catch and keep an animal locked up if there is no proper reason for it. Taking the babies of an animal causes great difficulty to its parents.
2. Do not kill an animal for amusement, even if benefit can be taken from them. Those involved in hunting do this.
3. Help and give comfort to an animal that is doing its work. Do not give it work more than it can manage. Do not hit it beyond limits.
4. If you are going to slaughter an animal, then complete sharpening the knife quickly. Do not keep the animal thirsty and hungry.

Rights upon One's Self

These rights are taken upon a person by himself. Some of them are the rights of Allāh. They are of three types:

First Type

The right whose cause is obedience, a vow. It becomes compulsory to fulfil a vow if a person made one that is an act of worship (objective). If he made a vow of worship that is not objective (maqsūd), then it will be Mustahab to fulfil the

vow. If it is something permissible, then it is in vain. If a person made a vow of something sinful, then it will be Harām to do it. To make a vow for a being other than Allāh is polytheism.

Second Type

The cause of this is permissible, like Qadā of Ramadhān, the rights of a traveler and sick person.

Third Type

The cause of this is sin, like mistaken killing. It is compulsory to fulfil this. Those rights that have a means in which one has a choice, then some of them pertain to the rights of the people and they are also of three types.

First Type

That type that has a means that is obedience, like fulfilling a promise. This is necessary. To fall short in this regard is a sign of hypocrisy.

Second Type

That which has a permissible means or cause. It is debt and the like. It is compulsory to hand over the sold item, pay for the item purchased, pay Mahr, pay the wages of the worker and to return trusts.

Third Type

That which has a means or cause that is sinful, like killing someone, stealing the wealth of someone, taking the honour of someone, backbiting others and so on. It is obligatory to get these transgressions forgiven, otherwise one will have to pay in the hereafter with acts of worship or face punishment.

Conclusion

Whatever rights are upon a person, if they are the rights of Allāh, like worship, then one must perform them. For example, Salāh, fasting and Zakāt. If one does not have the time or the wealth, then he should have the intention in his heart to fulfil them. When he has the ability, he should not fall short.

If a person has sin, he should seek forgiveness and repent. By the grace of Allāh, he will be forgiven.

If the rights upon a person are rights of people which he can do, then he should do them or get them forgiven. For example, debt, dishonesty and so on. That which needs only to be forgiven, he should try to get them forgiven, for example, backbiting. If for some reason, one cannot get the people of these rights to forgive them, then he should continuously seek forgiveness for the person. It is not far-fetched that Allāh سُبْحَانَهُ وَتَعَالَى will please the wronged person on the Day of Qiyāmah.

If a person has hope of getting his rights, he should request for them kindly. If a person has no hope, then although he has hope of getting something in exchange on the Day of Qiyāmah, there is greater virtue in forgiving. Therefore, it is best to forgive completely, especially if someone seeks forgiveness and presents his excuse.

Note: See how clearly Hadrat Maulānā Thānwī رَحْمَةُ اللَّهِ has explained the rights that we are responsible for. If it were not for this, we would have never thought of it. May Allāh سُبْحَانَهُ وَتَعَالَى reward him with the best of rewards. May Allāh سُبْحَانَهُ وَتَعَالَى grant all the Muslims the ability to fulfil the rights of Islām. Āmīn.

Rights of Muslims: Dr Abdul Hayy ‘Ārifī رَحْمَةُ اللَّهِ

Protection of a Muslim

Sayyidunā ‘Abdullāh Ibn ‘Umar رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “A complete Muslim is he from whose hands and tongue other Muslims are safe. A perfect Muhājir is he who leaves out all those things that Allāh سُبحانه وتعالى has forbidden.” (Bukhari, Muslim)

Tirmidhi and Nasā’ī has the additional words that a complete Mu’min is he regarding whom people feel at peace regarding their lives and wealth. (Tarjumān-us-Sunnah)

Separation of Friends

Sayyidunā ‘Abdur-Rahmān Ibn Ghanam رَضِيَ اللَّهُ عَنْهُ and Sayyidah Asmā’ bint Yazīd رَضِيَ اللَّهُ عَنْهَا narrate that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “The worst among the servants of Allāh are those who carry tales and create separation between friends.” (Ahmad, Bayhaqi)

Hurting the Heart of a Friend

Sayyidunā Ibn ‘Abbās رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “Do not debate unnecessarily with your

friend and do not become so informal (that he cannot tolerate it), do not make to him such a promise that you cannot fulfil.” (Tirmidhi)

Note: If a person cannot fulfil his promise because of some excuse, then he will be excused. Subsequently, Sayyidunā Zayd Ibn Arqam رَضِيَ اللَّهُ عَنْهُ narrates from Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ that if a person makes a promise to his brother and he makes the intention to fulfil his promise, but he could not, then there will be no sin on him. (Abū Dāwūd, Tirmidhi)

Giving Counsel

Sayyidunā Jābir رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “If a Muslim brother wants to take counsel from you, then give him counsel.” (Ibn Mājah)

Mercy upon People

Sayyidunā Jarīr Ibn ‘Abdullāh رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “Allāh will not have mercy upon the one who does not have mercy on others.” (Bukhari, Muslim)

Looking Down on Muslims

Sayyidunā Abū Hurayrah رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “It is sufficient as evil for a person that he looks down on his brother. Everything of a Muslim is Harām for another Muslim, his life, his wealth and his honour.” (Muslim)

Meeting Friends

Sayyidunā Abū Hurayrah رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “When a Muslim goes to visit his brother that is ill, or he goes to meet him, then Allāh سُبْحَانَهُ وَتَعَالَى says, “You are pure and your walking is pure, you have built for yourself a home in Jannah.” (Tirmidhi)

Rights of Muslims

Sayyidunā Abū Hurayrah رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “The rights of Muslims are six.” He was asked about them. He صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Make Salām when meeting him, accept his invitation when he invites you, do good to him when he does good to you, reply with Yarhamukallāh when he praises Allāh after sneezing, visit him when he falls ill and go with his Janāzah when he passes away.” (Tirmidhi)

Cutting off Relations

Sayyidunā Abū Hurayrah رَضِيَ اللهُ عَنْهُ narrates that he heard Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ saying, “It is not permissible for a believer to leave another believer for more than three days. When three days pass, then he should meet him and make Salām. If the other person replies, then both will get reward and if he does not reply, then the one who greeted will be free of responsibility. he will not get the sin of breaking off relations.” (Al-Adab Al-Mufrad, Bukhari, Muslim)

Honour of Muslims

Sayyidunā Jābir رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “He who disgraces a Muslim in such a place where his honour will be affected, Allāh سُبْحَانَهُ وَتَعَالَى will disgrace him in such a place where he will seek the help of Allāh. He who helps a Muslim in such a place where his honour was taken, then in such a place, Allāh will help him where he will need it.” (Abū Dāwūd)

Right of the Road

Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Stay away from sitting on the roads. If you have to, then fulfil the right of sitting on the

road.” The Sahābah رَضِيَ اللَّهُ عَنْهُمْ asked, “What is the right of the road?” He صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “Lower the gaze, stay away from giving difficulty to others, reply to Salām, command the people with good and forbid them from evil.” (Mishkat)

Rights of the Ill, Visiting

Muslims, when you go to an ill person, then give him hope of life because the life of the person will not increase by your word, but it will please the ill person. (Tirmidhi)

The appropriate way to adopt is that the one who asks about the patient does not stay for too long. (Musnad-ul-Firdaus)

Rights of the Poor

Sayyidunā Anas رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “Allāh سُبْحَانَهُ وَتَعَالَى says that he who does good with any of His creation, for whom there is no support, then Allāh will take responsibility to look after that person.” (Khatīb)

Rights of the Animals

Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “There is reward in feeding the animal that feels hunger and thirst.” (Bukhari, Muslim)

Rights of the Rulers and the Subjects

Sayyidunā Ibn ‘Umar رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “The king is the shadow of Allāh on earth. The oppressed servants seek refuge under this shade. If he is just, he will be rewarded and it becomes compulsory for the subjects to be grateful to him. If he oppresses or is dishonest regarding the trusts of Allāh, then the burden of sin will be on him and the subjects must adopt patience.” (Bayhaqi, Mishkat)

Sayyidunā Abū Umāmah رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Muslims, do not speak ill of your leaders and make Du’ā’ for goodness for them from Allāh because their goodness is your goodness.” (Tabrānī)

Sayyidunā Ibn ‘Umar رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Each of you is a shepherd and each one of you will be questioned about his flock. The ruler is a shepherd and he will be questioned about his flock (subjects). Each person is a shepherd of his household and he will be questioned about his flock. Every woman is a shepherd of the home of her husband and she will be questioned about her flock. A servant is a shepherd over the wealth and possessions of the master and he will be

questioned about it.” (Musnad Ahmad, Bukhari, Muslim, Abū Dāwūd, Tirmidhi)

Sayyidunā Abū Hurayrah رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “When your ruler has a pious heart and he is generous and your matters are based upon consultation, then staying on the earth will be better for you than going inside it. When your ruler is evil and stingy and your matters are decided based on the decision of women, then going inside the earth will be better for you than staying on it.” (Tirmidhi)

Sayyidunā Ibn ‘Umar رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “It is binding to listen and obey to the instruction of the ruler, even if you do not like his instruction. This will apply as long as he does not instruct you with sin. When he instructs you to sin, then it is not binding on the Muslims to obey.” (Bukhari, Muslim)

Sayyidunā ‘Alī رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “It is not permissible to obey anyone in sin. Obedience is only in good deeds.” (Bukhari, Muslim)

Sayyidah Umm Salamah رَضِيَ اللهُ عَنْهَا narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, “Such leaders will be appointed over you that will do good and evil also. The one who refuses, i.e. he tells the person that his deed is against the Sharī’ah, he will be free of his responsibility. The one who does not do this, he does not have the capacity to speak, but he feels this evil in

his heart, he has remained safe, i.e. safe from sin. However, the person who is pleased with the action and follows it, he is part of the sin.” The Sahābah رَضِيَ اللَّهُ عَنْهُمْ said, “Should we fight them O Rasūl of Allāh?” He said, “No, as long as they perform Salāh, as long as they perform Salāh.” (Muslim)

Sayyidunā Wā’il Ibn Hujr رَضِيَ اللَّهُ عَنْهُ asked Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ, “O Nabī of Allāh, what do you say about the matter where, if we have such a ruler who asks his right from us but denies us our rights?” Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “Listen to their instruction and obey because what they have taken as their responsibility is obligatory and what you have taken as your responsibility is obligatory on you.” (Muslim)

Sayyidunā Talha Ibn ‘Ubaydullāh رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “The Du’ā’ of an oppressive leader is not accepted.” (Hākim)

Sayyidunā Abū Hurayrah رَضِيَ اللَّهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “The word of three people is not accepted, one is a ruler who oppresses his subjects.” (Tabrāni)

Sayyidunā Ma’qil Ibn Yasār رَضِيَ اللَّهُ عَنْهُ narrates that he heard Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ saying, “He who is entrusted with the servants of Allāh and he does not look after them with goodness, he will not get the fragrance of Jannah.” (Bukhari, Muslim)

Sayyidah Ayesha رَضِيَ اللهُ عَنْهَا narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ used to make Du'ā', "O Allāh, he who is appointed over the affairs of my ummah and he places my ummah into difficulty, then place him into difficulty and the ruler that has mercy upon my ummah, you also have mercy on him." (Muslim)

Decision between two Parties

Sayyidunā 'Alī رَضِيَ اللهُ عَنْهُ narrates that Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, "When two people present a case before you, then until you do not listen to the other party, do not pass a decision in accordance to the word of the first party. This is because adopting this method is much better for the entire situation of the case to be made clear." (Tirmidhi)

Rights of Attendants

Rasūlullāh صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ said, "Your slaves and slave girls are your brothers. Allāh has placed them under you. If Allāh سُبحَانَهُ وَتَعَالَى has given any of them in your possession, then he should feed them what he eats himself and clothe him with that which he wears. One should not place a burden of so much work on him that he cannot manage. If he cannot do the work, then help him to do it." (Bukhari, Muslim)

Sayyidunā Abū Hurayrah رَضِيَ اللَّهُ عَنْهُ says that Rasūlullāh صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ said, “Muslims, if the attendant of any of you brings food and he suffered the difficulty of the smoke, then you should seat the attendant to eat with you, if you cannot do this, then give him a few morsels of the food.” (Bukhari, Muslim Ibn Mājah)

Note: Think, how much virtue and importance have we learnt from these rights explained above. There is general negligence shown to them. We make Du’ā’ that may Allāh سُبْحَانَهُ وَتَعَالَى grant us the divine ability to fulfil these rights and save us from disgrace of the hereafter. This is because Allāh سُبْحَانَهُ وَتَعَالَى says about this day, O people, fear your Rabb and fear the day when no father will avail his son, nor a son his father, indeed the promise of Allāh is true, so do not let the life of the world deceive you, and let not the deceiver deceive you about Allāh.

Muhammad Qamr-uz-Zamān Ilāhābādī

23 Sha’bān 1426

Bayt-ul-Adhkār, Wasīābād, Ilāhābād

Translator's Note

By the grace of Allah ﷻ, translation completed on 25 Sha'ban 1439, 12 May 2018. All praise is due to Allah ﷻ for blessing us with the opportunity to translate this work. May Allah ﷻ accept from the author and translator and take this work worldwide for the guidance of humanity, Amīn.

As with all endeavours, there are bound to be perfections and shortcomings. The perfections are from Allah and the shortcomings from us. Kindly feel free to provide constructive feedback at ghazali.in.motion@gmail.com

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