

PEARLS OF THE QURAN



PEARL OF WEEK : REWARD OF SPENDING IN THE WAY OF ALLAH

The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing." [Surah al-Baqarah : 261]

By Shazrina Azman



WHAT IS IT ABOUT WEALTH?



PEOPLE ARE TRULY EXTREME IN THEIR LOVE FOR WEALTH, BUT,
DID YOU KNOW THAT BY SACRIFICING WEALTH
WE CAN EARN THE LOVE OF ALLAH & HIS CLOSENESS (THE REAL DEAL)
WE LOVE ALLAH MORE THAN WEALTH, THAT'S WHY WE CAN GIVE AWAY
LOVE OF THIS LIFE FOR THE LOVE OF ALLAH
THE MORE WE LOVE IT
THE MORE WE GIVE IT
THE MORE REWARDS WE WILL GET!



IT'S OKAY TO LOVE WEALTH BUT CHANNELIZE IT, WHAT TO DO, HOW &
& WHERE TO SPEND, GUIDED BY THE QUR'AN & SUNNAH

TYPES OF SPENDING = KNOWLEDGE, TIME, ANY SKILL, ADVICE
MONEY, COUNSELING, COOKING

THE BIGGER THE SACRIFICE, THE BIGGER THE REWARDS!
GIVE FROM WHAT YOU LOVE THE MOST, BE IT CLOTHES, MONEY, TIME ETC

WHY SACRIFICE?

TO PROVE YOUR LOVE OF ALLAH
GIVE FOR THE SAKE OF ALLAH
& NOT PEOPLE!

EXAMPLE OF SPENDING IN THE WAY OF ALLAH



FORMULAE = 1 SEED = 7 SPIKES = 700 GRAINS
X 100
GRAINS

THE WAY ALLAH GROWS THESE GRAINS, HE ALSO GROWS
OUR WEALTH AND THE REWARDS ARE MULTIPLIED
WHEN WE SPEND IN HIS WAY.

A LITTLE BECOMES A LOT!



LET'S DO
THE MATH!

\$1 = \$7 = 7 x 100 = \$700

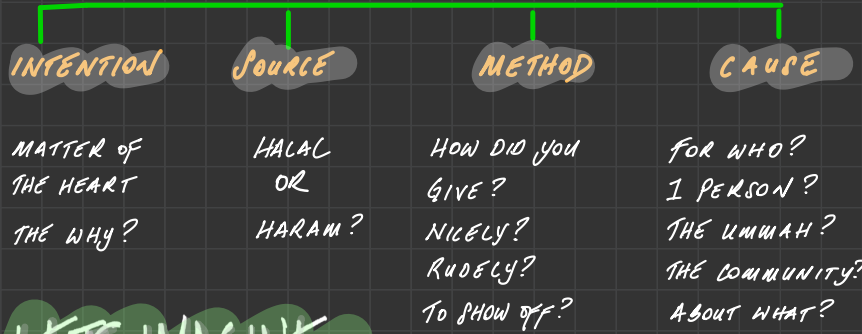
BUT!!

NOT EVERY SADAQAH = 700

BASIC REWARD FOR A GOOD DEED = 10
SPENDING IN THE WAY OF ALLAH, SOME MAY GET
10 / 100 / 700, IT DEPENDS!

HOW MUCH WE RECIEVE DEPENDS ON :

understand
these
terms so that
you can
spend
wisely



LETS IMAGINE

CASE STUDY #1

Do this for me then I
Will consider helping you.
If you don't then too bad!



INTENTION - GOOD
METHOD - ARROGANT
CAUSE - GOOD

↓
SPIRITUAL OR
PHYSICAL OR
MENTAL
WELL BEING?



#2

Im only helping
You because
I want to use
You!

#3

I want to give money
To a church or
a temple



INTENTION - BAD
METHOD - BAD
CAUSE - GOOD



INTENTION - GOOD
METHOD - GOOD
CAUSE - BAD
(SHIRK)

WHY GIVE SADAQAH?

TIME TO FIX YOUR INTENTION

VS



DUNYA



AKHIRAH

FOR FAME?
FOR APPRECIATION?
FOR GRATITUDE?
FOR RESPECT?

I EXPECT PEOPLE TO BE
GRATEFUL WHEN THEY
BENEFIT FROM MY
WEALTH

NOT THE RIGHT INTENTION
NO AKHIRAH IN MIND

FOR THE SAKE OF ALLAH
TO PLEASE ALLAH
NO EXPECTATIONS FROM PEOPLE
ONLY FROM ALLAH

EXPECT REWARD ONLY FROM
ALLAH
IT DOES NOT MATTER IF
PEOPLE DON'T APPRECIATE

RIGHT INTENTION

CASE STUDY #4



A MAN WORKS
AT A BAR AND
WANTS TO SPEND
ON A MASJID

SOURCE OF INCOME
IS HARAM
NO REWARDS
ONLY ADDITIONAL SINS!

INTENTION - GOOD
METHOD - BAD
CAUSE - GOOD

WHAT MATTERS?

PURITY OF INTENTION + PURITY OF WEALTH = THE LEVEL OF REWARD

SPEND IN THE WAY OF ALLAH + TO GET ALLAH'S PLEASURE = TONS OF REWARDS

1 SPEND FOR THE SUCCESS OF ISLAM

WHAT IS Fi Sabilillah في سبيل الله



2 SPEND IN ACTS OF OBEDIENCE OF ALLAH

- MASJID & PRAY
- HAJJ & UMRAH
- ZAKAT
- FASTING

2 CONDITIONS

IKHTIYAS & SYARIAH
FOLLOWING QURAN
AND SUNNAH

- PROPAGATING AUTHENTIC KNOWLEDGE GLOBALLY
- INVESTING IN ISLAMIC INSTITUTES AND APPS
- SUPPORT DA'WAH PROJECTS AND INSTITUTIONS
- USE MEDIA & TECH TO SPREAD ISLAM GLOBALLY
- PREPARE AND EQUIP YOURSELF AND YOUTH WITH SOLID EVIDENCES SO YOU CAN ANSWER RANDOM QUESTIONS

THE MORE IKHTIYAS, THE MORE THE REWARDS
700 & BEYOND!

NAMES OF ALLAH

ALLAH

ALLAH'S GRAND
NAME (AL 99)

AL-NAASI

EXTENSIVE IN ALL
OF HIS ATTRIBUTES

AL-ALEM

EXTENSIVE IN
KNOWLEDGE



TYPES OF WEALTH

TANGIBLE

CASH, MONEY, CARS,
HOUSE, BAGS

VS

INTANGIBLE

ANY SKILL, KNOWLEDGE
ANY SERVICES LIKE SURGERY
WRITING TO SUPPORT THE DEEN

WHEN ALLAH GIVES YOU MORE FINANCIALLY
INCREASE YOUR STANDARD OF GIVING NOT
STANDARD OF LIVING! SPEND ON OTHERS!

RULE

THE WAY YOU BECOME RICH IS BY DOING
ONE THING :- GIVE!

SPENDING INCREASES WEALTH
NOT DECREASES IT.

THE UNIVERSE & THE EARTH GIVES



THE SUN GIVES HEAT
AND LIGHT FOR LIFE
GROWTH AND LIVELIHOOD



THEY GIVE HAPPILY
THEY DON'T ASK BACK
THEIR SERVICES ARE FREE!
THEY ARE OBEDIENT TO ALLAH



THE MOON GIVES LIGHT
ISLAMIC CALENDAR IS
BASED ON THE PHASES OF
THE MOON

This is
how it
works

LEARN FROM THE CREATION OF ALLAH & GIVE

FRUITS AND FLOWERS ALSO GIVE
NOURNMENT, BEAUTY, PLEASANTNESS

RAINFORESTS, TREES
GIVE US OXYGEN TO
BREATHE

RULE! HE WAY TO BECOME
RICH IS TO GIVE!
SPENDING INCREASES WEALTH
NOT DECREASE!



WHEN WE GIVE IT GETS STORED
FOR US IN OUR AKHIRAH BANK

INVESTMENT IN AKHIRAH IS

TOTALLY SECURE

THE MORE YOU GIVE THE MORE YOU GET

IF YOU INVEST IN THE
WORLD, YOU MAY LOSE IT

STORY TIME



A MAN ALMOST LOST EVERYTHING
HE WAS LEFT WITH JUST A LITTLE,
WHICH HE DONATED, WITHIN A FEW
MONTHS, ALLAH GAVE HIM MUCH
MORE, HE WAS ABLE TO OPEN UP
A NEW BUSINESS!

DON'T
WORRY

Just

Give

THE VIRTUES OF SPENDING IN THE WAY OF ALLAH

① THE QUALITY OF THE BELIEVERS

It has been narrated (through a different chain of transmitters) on the same authority (i. e. Abu Sa'īd Khadrī) who said:

A man asked: Messenger of Allah (ﷺ), which of men is the best? He said: A believer who fights staking his life and spending his wealth in the way of Allah. He asked: Who is next to him (in excellence)? He said: Next to him is a man who lives an isolated life in a mountain gorge, worshipping his Lord and sparing men from his mischief. [Sahih Muslim 18886]

② ALLAH SPENDS ON THOSE WHO SPEND

Narrated Abu Huraira:

Allah's Messenger (ﷺ) said, "Allah said, 'O son of Adam! Spend, and I shall spend on you.'" [Sahih al-Bukhari 5352]

③ FULL RETURN

"And whatever you spend in the cause of Allah will be fully repaid to you, and you will not be wronged." [Al-Anfal, Ayah 60]

④ MULTIPLIED REWARDS

"Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned." [Al-Baqarah, Ayah 245]

"Indeed, the men who practice charity and the women who practice charity and [they who] have loaned Allah a goodly loan - it will be multiplied for them, and they will have a noble reward." [al-Hadid, ayah 18]

⑤ 700X REWARD

Messenger of Allah (ﷺ) said: "Whoever spends a sum in the cause of Allah, it is recorded for him seven-hundred fold."

⑥ REWARD IN THE HEREAFTER

Abu Mas'ud reported: A man came with a bridled camel and he said, "This is in the way of Allah." The Messenger of Allah, peace and blessings be upon him, said, "You will have for it seven hundred camels on the Day of Resurrection; each of them will be bridled."

Source: Sah.ih. Muslim (892)

⑦ REWARDS OF SPENDING DAY & NIGHT

"Those who spend their wealth [in Allah's way] by night and by day, secretly and publicly - they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve." [Al-Baqarah, Ayah 274]

⑧ REWARD OF GIVING A PAIR → NEXT LEVEL GIVING



The Prophet (ﷺ) said: "Whoever spends a pair in the way of Allah The Exalted [from any kind of wealth], He will enter it from whichever of the eight gates of Paradise he wills."

[as-Silsilah as-Saheehah 286 (1)]

GIVE COMPLETELY

PAPER & PEN

BREAD & BUTTER

SHIRT & TROUSERS



It was narrated that Sa'sa'ah bin Mu'awiyah said: "I met Abu Dharr and said: 'Tell me a Hadith.' He said. Yes. The Messenger of Allah (ﷺ) said: There is no Muslim worshipper who spends from each type of his wealth on a pair [of things] in the cause of Allah, but the keepers of Paradise will welcome him, all of them calling to what they have [of reward]. I said: 'How is that?' He said: 'If it is camels, he gives two, and if it is cows, he gives two.'" [Sahih an-Nisai 3 (85)]

⑨ BEST CHARITY

Messenger of Allah (ﷺ) said: "The most virtuous of charitable spending is the shade of a tent in the cause of Allah, or riding a camel in the cause of Allah." [Sahih at-Tirmidhi: (627)]

⑩ BENEFITS OF SPENDING: GIVING IN THE WAY OF ALLAH BENEFITS MAN HIMSELF

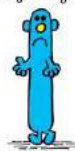
"So fear Allah as much as you are able and listen and obey and spend [in the way of Allah]; it is better for your selves. And whoever is protected from the stinginess of his soul - it is those who will be the successful. If you loan Allah a goodly loan, He will multiply it for you and forgive you. And Allah is Most Appreciative and Forbearing."

At-Taghabun, Ayah (6-17)

SAVE YOURSELF!

MR. STINGY

By Roger Hargreaves



11. The effects in this world

Abu Huraira reported:

While a person was in the wilderness he heard a voice from the cloud (commanding it thus): Irrigate the garden of so and so. (After that the clouds slinked aside and poured water on a stony ground. It filled a channel amongst the channels of that land and that person followed that water and he found a person standing in the garden busy in changing the course of water with the help of a hatchet. He said to him: Servant of Allah, what is your name? he said: So and so. And it was that very name which he had heard from the clouds. and he said to him: Servant of Allah, why do you ask me my name? He said: I heard a voice from the clouds of which is the downpour, saying: Water the garden of so and so, like your name. What do you do (for the favour) shown to you by Allah in this matter? He said: Now as you state so. I look what yield I get from it, and I give one-third as charity out of it and I and my children eat one-third of it and one-third I return to it as investment. [Sahih Muslim 2984a]

12. SAFETY FROM PAINFUL PUNISHMENT

"O you who have believed, shall I guide you to a transaction that will save you from a painful punishment?

[It is that] you believe in Allah and His Messenger and strive in the cause of Allah with your wealth and your lives. That is best for you, if you should know." As-Saf, Ayah 10

13. TO FREE ONESELF FROM SPENDING

Narrated Abu Huraira:

The Prophet (ﷺ) said, "The example of a miser and an almsgiver is like the example of two persons wearing iron cloaks." Allah's Messenger (ﷺ) also said, "The example of an almsgiver and a miser is like the example of two persons who have two iron cloaks on them from their breasts to their collar bones, and when the almsgiver wants to give in charity, the cloak becomes capacious till it covers his whole body to such an extent that it hides his fingertips and covers his footprints (obliterates his tracks). (1) And when the miser wants to spend, it (the iron cloak) sticks and every ring gets stuck to its place and he tries to widen it, but it did not become wide. [Sahih al-Bukhari 1443]

BENEFITS OF SPENDING

MERCY OF ALLAH

HIS MERCY IS MUCH NEEDED

SAFETY AGAINST PAINFUL PUNISHMENT

TORIVENESS OF SINS

WHEN PAST SINS HAUNT YOU, GIVE CHARITY

AND DON'T WORRY, HAVE YAOEEN ALLAH

TOROVES

NEARNESS OF ALLAH

WHENEVER YOU FEEL DOWN, GIVE CHARITY

SAFETY FROM HELLFIRE

GETTING RID OF PROBLEMS

TREAT YOUR PATIENTS WITH CHARITY
IT HEALS

NO FEAR/NO GRIEF

NO FEAR OF LOSING REWARD
ONCE YOU SPEND YOUR REWARD
IS STORED

NO GRIEF OVER SPENDING
BECAUSE YOU DID IT FOR ALLAH

NO GRIEF OVER WHAT WAS LEFT
BEHIND BECAUSE INTENTION WAS
CORRECT

DUA OF ANGELS

NO FEAR OF HORRORS
OF THE HEREAFTER
BECAUSE OF YOUR SADAQAH



"O ALLAH, GIVE REPAYMENT
TO THE ONE WHO SPENDS IN
CHARITY"

"O ALLAH, GIVE DESTRUCTION TO THE
ONE WHO WITHHOLDS CHARITY!"

(BUKHARI & MUSLIM)

KNOWLEDGE INTO ACTION

- FEED THE POOR, ONE OF THE DEEDS OF JANNAH, FEED THE NEEDY EVEN IF THEY
DON'T ASK OR BEG FROM YOU.

Narrated Abu Huraira:

The Prophet (ﷺ) said, "The one who looks after a widow or a poor
person is like a Mujahid (warrior) who fights for Allah's Cause, or
like him who performs prayers all the night and fasts all the
day." [Sahih Bukhari 265:1]

- PROVIDE WATER, THE BEST CHARITY, DIG A WELL FOR THE POOR AS A
FAMILY PROJECT. BUY WATER BOTTLES & GIVE THE POOR.
- PROVIDE CLOTHING, GIVE THE GOOD ONES, CLEAN & NEAT IN GIFT BAGS.
GIVE THE HOMELESS, THEY NEED COVERINGS. (NOT OLD CLOTHES)
GIVE WHATEVER IS NEEDED, MAYBE COUNSELLING, COACHING, IDEAS, ADVICE ETC.
ALLAH GAVE YOU, YOU DIDN'T GIVE YOURSELF IT'S ALLAH, NOT YOUR SKILL!
GIVE, SHARE, HELP, TEACH, ACCORDING TO THEIR NEEDS.
- PAY OFF OTHER PEOPLE'S DEBT! IF THEY TOOK A HARAM LOAN & DOES NOT WANT
TO SEE IT AS HARAM, DON'T HELP.
BUT, IF THIS PERSON REALISES IT'S HARAM, HELP HIM GET OUT OF IT.
IF LOANS ARE HALAL, HELP THEM! HELP TAKE OFF THE HEAVY BURDEN.
- BUILD A MASTRO! EVEN IF IT IS SMALL LIKE THE NEST OF A SPARROW; I BRICK,
I PRAYER MAT, I CABINET, I BOOK OR BULB.
- SPEND AT UMRAH & HAJJ, ON YOURSELF & OTHERS TOO! THE VALUE OF
SADAQAH INCREASES ACCORDING TO PLACES. MAKKAH & MADINAH IS SACRED, VALUE ↑
SPEND ON THE POOR & THE TRAVELLERS, PAY FOR THEIR MEALS, ROOMS & TRANSPORT.
- DONATE THE QUR'AN, GIVE TO MUSLIM & NON MUSLIMS. DAWAH W/ WISDOM!
KNOW WHO YOU ARE GIVING & HIGHLIGHT AREAS OF INTEREST.
- PLANT A TREE OR MANY TREES! DONATE TO GREEN ORGANISATIONS.

SADAQAH JAARIYAH

"The Messenger of Allah (ﷺ) said: 'The rewards of the good deeds that will reach a believer after his death are: Knowledge which he taught and spread; a righteous son whom he leaves behind; a copy of the Qur'an that he leaves as a legacy; a mosque that he built; a house that he built for wayfarers; a canal that he dug; or charity that he gave during his lifetime when he was in good health. These deeds will reach him after his death.'" [Sahih bin Majah : 200]

SPEND ON STUDENTS

STUDENTS OF KNOWLEDGE ARE PRECIOUS, THEY WILL CARRY ON THE WORD OF ALLAH & SPREAD THE MESSAGE. MAKE SURE IT IS AUTHENTIC KNOWLEDGE.

Anas bin Malik narrated : "There were two brothers during the time of the Messenger of Allah (ﷺ). One of them used to come to the Prophet PBUH, and the other had some business. The businessman among them complained to the Prophet PBUH about his brother, so he said: 'Perhaps you are provided for because of him.'" [Tirmidhi 2345]

SPEND TO PROMOTE THE DEEN

BRAVE UP YOUR DA'WAH SKILLS, BE A COUNSELLOR, A COACH, TEACHER, USE SOCIAL MEDIA, POETRY ETC.



ETIQUETTES OF SPENDING

- KEEP THE INTENTION PURE THROUGHOUT THE PROCESS, BEFORE, DURING & AFTER.
- DO NOT REMIND OF THE FAVOUR EVEN IF YOU GIVE TO A MASTRO/CHARITY
- SPEND FROM HALAL
- AVOID SHOWING OFF "I BUILT IT, MY FAMILY GAVE THEM..."

BEFORE

- PURELY FOR ALLAH'S SAKE (LICHAS)
- FOLLOWING ALLAH & HIS MESSENGER PBUH



AFTER

NO REMINDERS OF FAVOURS
NO HA-RAM, DO NOT PHYSICALLY
OR EMOTIONALLY ABUSE!
DON'T TAKE BELIEVES! THIS IS
HIDDEN SHIRK, YOU WILL LOSE
& IT'S SINFUL!

WHO SHOULD WE SPEND ON 1ST?

If anyone of you is poor, he should begin from himself; if anything is left over, give it to your family; if anything is left over, give it to your relatives; if anything is left over [when they received something], then here and here." [Sunan Abi Dawud]

Start with your own self and spend it on yourself, and if anything is left, it should be spent on your family, and if anything is left [after meeting the needs of the family] it should be spent on relatives, and if anything is left from the family, it should be spent like this, like this. And he was saying : In front of you, on your right and on your left." [Sahih Muslim 2360]

WHERE SHOULD WE SPEND

- YOURSELF, PARENTS, FAMILY, RELATIVES, FRIENDS, ORPHANS, NEEDY, POOR.
DON'T WASTE YOUR MONEY!
DID YOU KNOW GIVING CHARITY TO RELATIVES IS DOUBLE THE REWARD?

Giving charity to a poor person is charity, and [giving] charity to a relative is two things, charity and upholding ties of kinship.

[Sahih an-Nisai 2581]

- GIVE TO THOSE WITH HIDDEN ENMITY, THOSE WHO ARE ALWAYS ANGRY, WHO ANNOY YOU.

Indeed the best form of charity is the charity given to the relative who is cut off [to bring them close]. [Musnad Ahmad 23530]

- BARAKAH IN WEALTH

There are three persons who are given a right. No servant is wronged by an oppressor and he forgives him for the sake of Allah except that Allah The Exalted Will support him. A man does not open the door of charity to strengthen family ties except that Allah will increase his wealth. A man does not open the door to begging to usurp wealth except that Allah will increase his poverty. [Musnad Ahmad 9624]

Mutarriif reported on the authority of his father:

I came to Allah's Apostle (ﷺ) as he was reciting: "Abundance diverts you" (cî. 1). He said: The son of Adam claims: My wealth, my wealth. And he (the Holy Prophet) said: O son of Adam, is there anything as your belonging except that which you consumed, which you utilised, or which you wore and then it was worn out or you gave as charity and sent it forward? [Sahih Muslim 2958a]

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“The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains.

And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.”