

June 10<sup>th</sup> 2011

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

إِنَّ الْحَمْدَ لِلَّهِ ، نَحْمَدُهُ وَ نَسْتَعِينُهُ وَ نَسْتَغْفِرُهُ ، وَ نَعُوذُ بِاللَّهِ مِنْ  
شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ أَعْمَالِنَا. مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ  
لَهُ، وَمَنْ يُضِلِّ فَلَا هَادِيَ لَهُ. وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ  
لَا شَرِيكَ لَهُ ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ.

All Praise be to **اللَّهِ** .

We praise him and ask him for help and forgiveness. We ask him for protection from the evilness within ourselves and from our own bad deeds. Whom-so-ever God guides to the truth no one can lead astray, and whom-so-ever He leaves misguided, no one has the power to guide.

I testify that there is no God but **اللَّهِ** to whom there is no partner and I testify that Muhammad **ﷺ** is his servant and messenger

قُلْ يَا عِبَادِيَ الَّذِينَ أَسْرَفُوا عَلَىٰ أَنْفُسِهِمْ لَا تَقْنَطُوا مِن رَّحْمَةِ اللَّهِ إِنَّ اللَّهَ يَغْفِرُ الذُّنُوبَ جَمِيعًا إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

*“Say: O my Servants who have transgressed against their souls! Despair not of the Mercy of Allah: for Allah forgives all sins: for He is Most Forgiving, Most Merciful” (Az-Zumar, 39:53)*



Dear Brothers and sisters, in the last khutbah, we looked at the power of Dua' to Allah(SWT) and we finished the khutbah with the famous hadeeth that pictures a man who had travelled seemingly seeking Allah with his hands lifted to the heavens, asking: My Lord, My Lord.

The picture that the Prophet(SAAWS) was painting for us is that of a man who has an outward appearance of obedience and sincerity, yet, this outward appearance hides some serious flaws in character and behaviour. How often do we see this? There are two images that this picture conjures in the mind. Firstly, we imagine the ostentatious hypocrite. On the outside there is humility and sincerity to Allah, yet on the inside there is purposeful and wilful disobedience. The second image is the same on the outside, but on the inside is ignorance. This is the believer who wants to be good, but is ignorant of the facts of Islam; ignorant enough to be immersed in Haram without even knowing it. This hadeeth does not tell whether the Haram was on purpose or through ignorance, but the result is the same; "how can his Dua' be answered?"

When we look at this hadeeth, we start to understand the character flaws that the Prophet(SAAWS) is trying to correct in us. In this case, these serious flaws become evident when the Prophet(SAAWS) describes for us that which we do not see, and only Allah(SWT) is fully aware of. He describes for us a man who earns haram. A man who spends haram on himself, his family and his children. A man who feeds his children from unlawful income. A man who is prepared to dress himself, his wife and his children from unlawful income. A man who shelters his family with Haram.

This is the picture of a man who looks sincere on the outside, but is drowned by haram on the inside. His wealth as Islam defines it is not lawful. We need to be clear that in this respect, we are not only talking about the law of the land, but also about Shari'a. There are two important points to make here. Some Muslims have been convinced that the Shari'a of Islam allows them to evade paying taxes and to cheat non-Muslims as they consider themselves living in a non-Islamic country which they term it as "a land of war". While on the other hand we have Muslims who accept for themselves to indulge in Riba by having their money in a savings account and collecting the interest. According to the law of the land, this is perfectly legal. Brothers and sisters let us not fool ourselves. Both earnings are unlawful and do not let anyone convince you otherwise. One of the most important principles in Islam is that we the Muslims should be the beacon of the best of morals, guiding others towards this beautiful religion. Once we start on the path of hypocrisy or ignorance we lose the higher moral ground.

Brothers and sisters, we cannot over emphasize the devastation of taking haram income. When we talk about haram income, most of us will probably only picture someone stealing, but we do not realise that Islam is much wider and clearer on what is unlawful. There is no doubt that for most of us, reaching one's hand to take another person's possession is the clearest form of haram and Islam has no ambiguity about it:

وَالسَّارِقُ وَالسَّارِقَةُ فَاقْطَعُوا أَيْدِيَهُمَا جَزَاءً بِمَا كَسَبَا نَكَالًا مِّنَ اللَّهِ وَاللَّهُ عَزِيزٌ حَكِيمٌ

*“As to the thief, male or female, cut off his or her hand: a retribution for their deed and exemplary punishment from Allah and Allah is Exalted in Power, full of Wisdom” (Al-Ma’ida, 5:38)*

When compared with theft, some Muslims who are prepared to earn interest on a deposit account may not see that what they are doing is even greater than that. Allah(SWT) tells us in the Holy Quran:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُّؤْمِنِينَ  
فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۗ

*“O you who believe! Have “taqwa” of Allah and give up what remains of your demand for Riba, if you are indeed believers. But should you not do that, take notice of war from Allah and His Messenger” (Al-Baqara, 2:278-9)*

To earn interest is so catastrophic that Allah is warning those who indulge in Riba to be ready for a war from Allah(SWT) and His messenger. This is how Islam looks at the devastation the interest system can have on people and on communities. This is all haram income. To invest our money in ISA’s, in Mutual funds, in policies that mature over time that are not Shari’a compliant is all haram income. In this day and age we simply do not have any excuses as there are various Shari’a compliant investments. Should we wish to invest, then we have to do our research and make sure that our ISA’s, Mutual funds, and any financial product is Shari’a compliant.

Haram is not simply what we end up earning, but haram is also in what we fail to declare as the laws of the land demand. To intentionally not declare income for the purpose of tax returns is taking what is not lawfully yours. To wilfully use pirate copies of films, computer programs and so on is indulging in what Shari’a considers as unlawful. To cheat in your business to gain advantage is unlawful. To change expiry dates on a product is unlawful. To falsely claim benefits is unlawful in Islam. Unfortunately many Muslims have fallen into the trap of greed and want. By the way, in case you feel the laws of Islam and Shari’a may appear harsh, just remember what happened to Lord Taylor of Warwick who was recently sent to jail for fiddling his expenses. In his defence, he claimed ignorance.

Why is it so important that we do not indulge in haram income? One major reason is stated in this hadeeth. The Prophet(SAAWS) said: his wealth is haram, his food is haram, his drink is haram and his clothing is haram. ***How can his Dua’ be answered?***

Sa’d Bin Abi Waqass asked the Prophet(SAAWS) to grant him the blessing of being of those who’s Dua’ is always answered. The sahabah were aware of the power of the Dua’ of the Prophet(SAAWS). One example was that of Abu Huraira(RAA). His

mother was a stubborn disbeliever and used to torment Abu Huraira for his Islam. But Abu Huraira loved his mother and wanted her to embrace Islam but to no avail. He asked the Prophet(SAAWS) to make a Dua' to Allah for his mother to accept Islam. The Prophet(SAAWS) raised his hands and asked Allah(SWT) to guide her to Islam. When Abu Huraira returned to his mother, she shouts to him to come to her, and he thought, here we go again, she is going to give me the same abuse. But as he approached her, she said:

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا رَسُولُ اللَّهِ

The joy of Abu Huraira was immense and he ran back to the Prophet(SAAWS) to tell him the good news, and everyone praised Allah for her Islam. So Sa'd Bin Abi Waqass asked the Prophet(SAAWS) to ask Allah to grant him the blessing to make him of those who's Dua' is always answered.

What do you think the Prophet(SAAWS) did. Did he raise his hands to Allah as he did with Abi Huraira? As always, when there is a message to be given, the messenger of Allah is there to teach us. He said: Oh Sa'd, make your food good and lawful, and your Dua' will be answered.

يَا سَعْدُ، أَطْبِ مَطْعَمَكَ تُسْتَجَابُ دَعْوَتُكَ

This is the rule in Islam. It was the rule for the companions, and it is the rule for us.

Allah(SWT) tells us in the Holy Quran:

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا وَاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ

*“And eat of the things which Allah has provided for you, lawful and good: and have Taqwa of Allah, in Whom you do believe” (Al-Ma’ida, 5:88)*

يَا أَيُّهَا الَّذِينَ ءَامَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ

*“O you who believe! Eat of the good things that We have provided for you and be thankful to Allah if it is Him you do worship” (Al-Baqara, 2:172)*

Brothers and sisters, there is no escaping this fact. Should we want Allah to answer our Dua's, let us make sure that our income is good and is lawful. This brothers and sisters is the first message for today.

The second message for today relates to an interesting outlook in Islam on charity. I think most of us know of the saying: give a man a fish and you feed him for a day, teach him to fish and you feed him for life. We know that many charities are now taking on this principle in that they do not simply give money to impoverished communities, but they have strategies to develop these communities to allow them to lift themselves out of poverty. When one looks at this, as a principle, it is indeed something to be admired. Well, it will come to you as no surprise that our beloved Prophet(SAAWS) has already set this principle hundreds of years ago and Muslims should be leaders in this respect. In fact, some of you may know about a Muslim brother from Bangladesh, Muhammad Yunus, who was able to apply the principle of “microcredit” in Bangladesh, thus being able to lift thousands of families out of poverty. He, along with his institution received the Nobel Prize in 2006.

In the seerah of our beloved Prophet(SAAWS) we come across a poor man who came to the Prophet(SAAWS) and asked for charity as his children were very hungry and he needed to feed them. The Prophet asked him: what do you possess. He said nothing. The Prophet(SAAWS) asked him again, what do you possess. He replied all my possessions are a pair of shoes and a piece of leather. The Prophet(SAAWS) told the poor man to get it. When it was brought before him, the Prophet(SAAWS) asked the sahabah, who would buy this. One of the companions said, I will buy it for one dirham. The Prophet(SAAWS) said, who would buy it for more (as he knew that it was worth more). Another companion said I will buy it for two dirhams. This process was conducted in a business manner and not in the form of a charity. The companions were not being asked for charity but were asked to be fair. The Prophet(SAAWS) gave the two dirhams to the man and asked him to feed his children with one dirham and to get himself an axe with the other. He told the man to go and work chopping and collecting wood and selling it and to come back in ten days. The man came back in ten days having earned enough to feed his family and had 15 dirhams with him. The Prophet(SAAWS) then said:

لَوْ أَخَذَ أَحَدُكُمْ فِئْسًا وَحَبْلًا وَأَكَلَ مِنْ عَمَلِهِ أَفْضَلُ  
مِنْ أَنْ يَسْأَلَ النَّاسَ يُعْطَوْهُ أَوْ لَا يُعْطَوْهُ

*Should one of you take an axe and a piece of rope, and eat of what his work provides is better for him than asking people for charity which they may or may not give.*

In addition to helping the poor and the needy, Islam teaches us to help others to get out of poverty and to become themselves contributors within society.

Another story is that of the man who was witnessed by the companions and the Prophet(SAAWS) sitting in the masjid doing “Istighfar”, doing plenty of salat and reciting the Quran. As often as the companions come to prayers, they see him dedicating his time to doing “Ibada” and they were outwardly impressed. The Prophet(SAAWS) asked: who spends on him (the assumption was that he may have been self sufficient), but the reply came: his brother. The Prophet(SAAWS) told the sahabah: his brother is better than him.

أَخُوهُ خَيْرٌ مِنْهُ

The Prophet(SAAWS) said: أَلَيْدُ الْعُلْيَا خَيْرٌ مِّنَ الْيَدِ السُّفْلَىٰ وَفِي كُلِّ خَيْرٍ

“The upper hand is better than the lower hand, and in both there is good.”

Brothers and sisters, remember these stories and remember that Islam wants us to be productive members of society. Islam wants us to work and to contribute and to better ourselves from the lower hand to the upper one, by the will of Allah(SWT).

أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ لِي وَ لَكُمْ

2<sup>nd</sup> Khutbah:

الْحَمْدُ لِلَّهِ ثُمَّ الْحَمْدُ لِلَّهِ . الْحَمْدُ لِلَّهِ نَسْتَعِينُهُ وَنَسْتَغْفِرُهُ ، وَنَعُوذُ بِاللَّهِ مِنْ شَرِّهِ  
أَنْفُسِنَا وَسَيِّئَاتِ أَعْمَالِنَا . أَمَا بَعْدُ :

اللَّهُمَّ طَهِّرْ قُلُوبَنَا مِنَ النِّفَاقِ، وَأَعْمَالَنَا مِنَ الرِّيَاءِ، وَالسِّبْتَنَا مِنَ الْكُذْبِ، وَأَعْيُنَنَا مِنَ  
الْخِيَانَةِ. إِنَّكَ تَعْلَمُ خَائِنَةَ الْأَعْيُنِ وَمَا تُخْفِي الصُّدُورُ

*O Allah! Cleanse our hearts of hypocrisy, our deeds from ostentation, our tongues from lies and our eyes from deception. Verily you know well the deception of the eye and that which the hearts conceal.*

The next message for today's khutbah relates to an observation that I wanted to bring to your attention for some time, but have tended to forget. It relates to what we all do at the end of the Jum'a' salat when we start leaving the Masjid. I think we all notice that we gather in big numbers outside the gate after the salat. Our conversations inside the perimeter carries on outside, and I noticed that the youngsters are more vocal and loud. As with everything in Islam, there are manners and etiquettes regarding such gatherings.

This is a hadeeth saheeh in both Bukhari and Muslim: Abu Sa'id Al-Khudri(RAA) said: The Prophet(SAAWS) said, "Avoid sitting (gathering) on roadsides." His Companions said: "O Messenger of Allah, there is no other alternative but to sit (gather) there to talk." The Messenger of Allah said, "If you have to, then fulfil the rights (obligations) of the road." The sahabah asked: "What are these rights?" He said, "Lowering the gaze; refraining from doing harm to others, responding to greeting

*(saying `Wa`alaikumus-salam' to one another) and commanding Ma`rouf and forbidding Munkar."*

Brothers and sisters, when we gather in large numbers outside the masjid on Jum'a, we need to observe the obligations that the Prophet(SAAWS) taught us. After Jum'a', we have just finished one of the greatest acts of worship for the week. We are still going through the holy day of Jum'a and we need to respect the glorious nature of this day. I see some sisters already with their Hijab off still standing inside the perimeter of the masjid. Sisters, please be aware that there are many brothers who are leaving the masjid and they really do not want to be seeing you like that. Should you wish to take your hijab off, at least wait until you have walked a decent distance from the masjid. There are many teenage boys leaving the salat as well, and you will be committing "Ithm" if it is you that they see first on their way out of the masjid. Yes, their duty is to lower their gaze, but you also have a duty. Probably in this respect, I am speaking to our teenage sisters. Please try to keep your Hijab on and stay in that serene state of prayers until you have walked a distance away from the masjid.

As for the men, please adhere to lowering the gaze, and at the same time, lower your voices. Do not cause an obstruction outside the masjid as this is against the teachings of Islam. Brothers and sisters let us not depreciate the reward from this holy day by our conduct as we leave the masjid. The Jum'a salat is not a chore to be over and done with so that we get back to our daily business. No brothers and sisters, the Jum'a prayer is a reset button for us. We enter the masjid having had a week's worth of contamination by what this life throws at us and we leave having had a good dose of Islam. The Jum'a prayers is an opportunity for us to get back on the right path. Brothers and sisters, the last message for today is to make sure that we do not leave the masjid after Jum'a' as we have entered. If you are doing that, you really need to rethink why you are sitting here today.

As for the last part of the hadeeth, it takes us back to that definition of the Muslim: "*commanding Ma`rouf and forbidding Munkar*". Enjoining what is right and forbidding what is wrong. Let it be that when we leave the masjid, just as when we enter it on the Jum'a that we exhibit the image of the true believer ISA.