TAQWA:
THE PROVISION
OF BELIEVERS

IMAM GHAZALI
IMAM IBN QAYYIM
IBN RAJAB
HANBALI

Al-Firdous Ltd, London
TAQWA: THE PROVISION OF BELIEVERS

IMAM GHAZALI       IMAM IBN QAYYIM

IMAM IBN RAJAB HANBALI

COMPiled BY ABU MARYAM MAJDI
     FATHI
     AL-SAYED

TRANSLATED BY
MAULANA MOHAMMED AMIN
   KHOLWADIA

Published by Al-Firdous Ltd, London
TAQWA: THE PROVISION OF BELIEVERS

Introduction

In the Name of Allah, The Compassionate, The Merciful

Taqwa is the best investment a believer can make for himself and for his children after him. It is the best provision a Muslim can carry if he wants to reach Allah's Pleasure. The Quran calls towards this:

'And make provisions for yourselves, for the best provision is Taqwa. So fear Me O people of understanding!'

My dear brother in Islam, Taqwa is an abundant treasure, a precious trait, an honourable substance, a great success and it assembles the best of both worlds. See how many virtues are attached to it and remember how many promises and fortunes Allah has made in return for it. Perhaps the verses: 'Allah is the friend of those who have Taqwa.' and: 'Allah loves those who have Taqwa' are more than adequate to show this reality.

So those who have taqwa are the friends of Allah. Allah has promised them success at the time of death and deliverance from Hell on the Day of Judgement. They will abide forever in Paradise next to their Gracious Lord. O my brother in Islam! This is the rank of those who acquire Taqwa and this is their status with their Lord. Every intelligent person envies such prestige and only a fool undermines such privileges. So beware! Do not become among the foolhardy lest you regret on the day when remorse and sorrow will have no effect.

May Allah make us from His pious servants; grant us residence through His Grace in the Land of the Pure and, through His Kindness, register us with the best. Ameen.

My reconciliation is only with Allah. It is upon Him that I lay my trust and it is to Him that I resort.

Abu Maryam
Chapter One

Taqwa: its literal and legal (Islamic) meanings

Literal Meaning:
Ferozabadi (rh) says: 'The verb in its radical, three-letter-form means to protect and preserve.'
Sheikh Muhammed Tantawi (rh) says: 'The word Muttaqoon is the plural of Muttaqi. Muttaqi is the gerund from the verb Itqaqa (he acquired protection). Itqaqa is from the root verb Waqa which means he protected himself from that which harms him.'¹

Legal (Islamic) Meaning:
Ali ﷺ says: 'Taqwa is to fear the All Mighty; to act upon the Revelation; to be content with little and to prepare for the Day of Travel.' (A combination of all four qualities.)
Abu Darda ﷺ says: 'The complete form of taqwa is to fear Allah so much that one begins to fear Him from (the potential sin in) a mustard seed and until one leaves what might be halal in the fear that it could be haram. This is substantiated by the verse: 'So whoever does an atom's amount of good, he will see it; and whoever does an atom's amount of evil, he will see it.'¹ So do not undermine any goodness and act upon goodness. Likewise, do not underestimate any evil and protect yourself from it.'
Ibn Abbas ﷺ says: 'The ones with taqwa are those believers who prevent themselves from shirk - associating partners with Allah.' He also said: 'They are the ones who fear Allah's punishment for failing to follow what they know to be guidance and hope for His Mercy with regard that which they believe came from Him.'
Muadh Ibn Jabal ﷺ says: 'On the Day of Judgement, it will be announced: 'Where are the ones who had taqwa?''

¹Surah Zalzalah: 7/8
So they (the ones with taqwa) will stand up from under the Shelter of The Compassionate. Allah will not be invisible to them.' People asked Muadh who are the ones with taqwa. He replied: 'Those who stay away from shirk and worshipping idols and then purify their Deen for Allah.' Ibn Masood commented about the verse: 'Fear Allah as He is supposed to be feared,' that it means to obey Him and not to disobey Him, to remember Him and not to forget Him and to thank Him and not to be ungrateful.' Abu Hurairah was asked about taqwa so he asked the questioner whether he had trodden a thorn-infested path. The man said he had. Abu Hurairah asked him how he walked on it. The man said: 'When I saw a thorn, I took evasive action, lest I was pricked by it.' Abu Hurairah answered him by saying: 'That is exactly what taqwa means (to take evasive action on seeing sin).'</p>

Ibn Mu'taz (the poet) rephrases this: 'Leave sins big and small, that is taqwa. Be like the one walking on thorns, dreading what he sees. Don't underestimate the minute (small), for mountains are made of small stones.'

Hasan Basri (rh) says: 'The ones who have taqwa protect themselves from what Allah has prohibited and act upon what He has mandated. Taqwa remains with them until they forsake many halal things fearing that they could be haram.'

Sufyan Thauri (rh) says: 'They have been called 'the fearing' because they fear what is not usually feared.'

Talq ibn Habib (rh) says: 'Taqwa is to obey Allah with the (divine) insight (noor) that He will reward and to refrain from disobedience with the insight and fear that He will punish.'

---

2Surah Ale Imraan: 102
3Qurtubi and Ibn Kathir both say that this was composed by Ibn Mu'taz.
Omar ibn Abdul-Aziz (rh) says: 'Taqwa is not fasting by
day and standing for prayers at night. Rather it is to
refrain from what Allah has prohibited and act upon what
He has mandated. Whoever is granted anything beyond
(this level of obedience), he has been given goodness upon
goodness.'

Ibn Rajab (rh) says: 'The essence of taqwa is to make a
shield (which guards) against Allah's anger and
punishment. That shield is to obey His commands and
abstain from His prohibitions.
Perfect taqwa requires that one performs all voluntary and
recommended acts as well as refraining from all
reprehensible and dubious acts. This is the ultimate form
of taqwa.'

Sahal ibn Abdullah says: 'There is no assistant except
Allah and there is no guide except the Messenger of Allah.
There is no provision except taqwa and there is no act
except to be firm using taqwa. Whoever desires to reform
his taqwa should abstain from all sins.'

Nasrabadhi says: 'Whoever holds firm to taqwa will
inevitably look forward to leaving the world. Allah says:
'And certainly the abode of the Hereafter is much
caller for those who have taqwa. Do you not
understand?''

Abu Sulaiman Darani says: 'Taqwa comprises all
goodness. It is Allah's order for predecessors and for
posterity. It is the best way for a person to derive benefit
in the same way that Abu Darda replied when people
asked him why he did not engage in poetry (while his
companions did):
'Man wishes that he is given his desire;
Whereas Allah bars everything except that which He
intends.
'Man says: 'My benefit and my wealth.'

4Jamiul Uloom wal Hikam: 190/191
5Surah Al-An'aam: 32
Whereas the fear (taqwa) of Allah is the best form of benefit.'

So be informed, my brother! Are you among those who have taqwa, or are you with those who are transgressors and oblivious? Do you fear Allah as these predecessors feared him, or do you fall short of that?
CHAPTER TWO

MERITS OF TAQWA IN THE QURAN AND SUNNAH

In the Quran:
'O you who believe! Fear (acquire taqwa of) Allah and let every soul see what he has sent forward for tomorrow. Fear Allah! Verily Allah is aware of what you do.'

Imam Qurtubi (rh) says this with regards to obeying His commandments: respect His prohibitions, fulfil His obligations and abstain from sins. Tomorrow refers to the Day of Judgement because the Arabs used the word tomorrow to signify the future. Some say that it is used to signify the inevitable as a poet said:
'Tomorrow is imminent for those who look.'

Hasan (rh) and Qatada (rh) say that the Final Hour has been referred to as tomorrow as if it will actually occur tomorrow. The meaning of that which he has sent forward refers to both good and bad.

The command 'Fear Allah' has been repeated for emphasis. Some say the first 'Fear' refers to repenting from past sins and the second refers to refraining from sins in the future.

Imam Ibn Kathir (rh) says: 'Allah commands us to fear Him. This includes doing what He has ordered and refraining from that which is reprimanded. The phrase 'Let each soul see' means to take an account of one's own actions before being audited and to see what one has invested in the form of good deeds which can be presented in front of Allah.'

6Surah Hashr: 18
7Qirad ibn Ajda' in Faraid-ul-La-al
8Tafseer-ul-Qurtubi: 22/65
9Tafseer of Ibn Kathir: 4/346
Ibn Qayyim (rh) says: 'That this (proceeding) verse shows the necessity of taking an account of one's action.'

'O you who believe! Fear Allah as He is supposed to be feared and die not unless you are in the state of complete submission.'

Ibn Masood's commentary about this verse has already been quoted. (Page 3)

Ibn Abbas (ra) says: 'as He is supposed to be feared' means that they strive in His path as they should: they do not care about any one criticising them and they establish justice even against their own kith and kin. The phrase 'and die not...' means they preserve Islam in both health and sickness so that they are able to die in that state it.'

Syed Qutb (rh) says: 'Fear Allah' - as He deserves to be feared - is without any limitations. Let the heart strive to reach its limits. And as long as the heart is absorbed in the pursuit of this (taqwa) it will discover new horizons and experience different yearnings. This is the depths of Iman, this is the fear of Allah which reaches a climax when it dies in the state which is due to Allah. This is the constant taqwa and awareness which does not falter or lapse for a single moment. 'Fear Allah' - as He deserves to be feared - is without limitations. Let the heart strive to reach its limits.

'And the heavens and the earth belong to Allah alone. We had advised those who were given the Scripture before you and We advise you also to fear Allah.'

Ibn Kathir (ra) says that Allah instructs you just, as He instructed others before you, to fear Him and no one else.

---

10Ighathatul Lahfam: 1/101
11Surah Al Imaan: 102
12Tafseer Fizililil Quran: 1/442
13Surah Nisa: 131
14Ibn Kathir: 1/564
Syed Qutb says: 'Fearing Allah guarantees the reformation of the heart. So Allah wishes to advise people so that He can help them in need and protect them in distress if they listen to His advice. If not, He is able to bring another group of people to replace them. He wants them to fear Him for their own benefit and for their betterment.'

'O you who believe! Protect yourselves and your families from the Fire whose fuel will be people and stones (idols). It (the fire) will be supervised by harsh and robust angels who do not disobey Allah in His command and do exactly what they are ordered to do.'

Ali says: 'Protect yourselves with your actions and protect your families by advising them.'

Qatadah (rh) says: 'Command them with the instructions of Allah; prevent them from disobeying Him and assist them in both regards. If they disobey Him, reprimand them and deter them.'

Sabouni says: 'O you who believe in Allah and His messenger and submit to Him! Guard yourselves, your spouses and your children from a scorching fire. You can achieve this by abstaining from sins, doing good deeds and educating them.'

Syed Qutb (rh) says: 'The burden of the believer with regards to himself and his family is tremendous and frightening. The terrifying Fire is waiting for him and his family to pass by it. He has to guard himself and his family from falling into it 'Whose fuel will be people and stones.' People have been relegated to the status of stones (used for brimstone). So how frightening is this fire which will be lit with stones and painful will be its punishment which comprises torment and disgrace combined. So it is up to the believer to protect himself

15 Zilal: 2/772
16 Surah Tahreem: 6
17 Safwatutus Tafseer: 18/1574
and his family from this fire before he loses all opportunities.'

'And take provisions for yourselves, for the best of provisions is Taqwa. So fear Me, O people of understanding.'

Ibn Kathir (rh) says: 'Since Allah instructed them to make provisions in this world, He informed them about the provisions of the Hereafter, namely Taqwa. This is similar to the verse: 'And (we have given you clothing as) beauty. And the garment of Taqwa, that is much better.' (Surah Al'Araaf (7): 25) Since Allah mentioned the apparent clothing, He guided them towards inner clothing which is Taqwa and stated that is much better than apparent beauty.'

Al-'Aashi, the poet says about this:

'When you travel without any provisions and then, after death, meet someone who has, you will regret that you are not like him and that you did not prepare as he did.'

Another poet says:

'Death is a sea whose waves covet and devours all the ploys of the swimmer. O nafs! I am talking to you so listen to the advice of a concerned well-wisher. Nothing will accompany man to his grave, save Taqwa and good deeds.'

'So fear a day when all will be returned to Allah and then each soul shall be requited according to its deeds and will not be wronged.'

Ibn Kathir (rh) says: 'Allah admonishes His servants and reminds them of the termination of the world and the inevitability of the Hereafter and its procedures. It has

18 Zilal: 6/3618
19 Surah Baqarah: 24
20 Ibn Kathir: 1/239
21 Surah Baqarah: 281
been narrated that this was the last verse to be revealed in the Quran. The Prophet (SAW) lived for seven nights after the revelation of this verse.  

Sabouni says: 'Allah warns His servants about that terrifying day when only good deeds will be of any avail. Revelation ended with this comprehensive verse which reminds people about the difficult day.'  

(The last revelation emphasised the concept of Taqwa)

'O you who believe! Fear Allah and be among the truthful.'

Ibn Kathir (rh) says: 'Be truthful and stick to it so that you may become among those who are (truthful). This will deliver you from destruction and create openings in your affairs.'

Sabouni says: 'This means that you should observe Allah in all your actions and statements and that you should become among the truthful who make good their faith in their intentions and actions.'

'O mankind! Fear Allah your Lord. Certainly, the quake of the Hour is a tremendous phenomenon.'

Sabouni says: 'This is an address to all people. Fear the punishment of Allah and obey Him by following His commands and abstaining from His prohibitions. Some scholars have summed up Taqwa as: 'He should not see you where He has prohibited you to be and He should not find you absent where He has ordered you to be.' The command for fearing Allah is explained by: 'the quake of the Hour is a tremendous phenomenon.'

---

22 Ibn Kathir: 2/399
23 Safwatul Tafaseer: 1/160
24 Surah Taubah: 119
25 Ibn Kathir: 2/399
26 Safawah: 5/554
27 Surah Hajj: 1
28 Safawah: 9/876
There are many more verses on this subject. A few are sufficient for us to understand that Allah has not created us in vain or without any purpose. He has created us as He himself says: 'We have created Jinn kind and Mankind only so that they can serve Me.'

This is apparent from this account that we will need provisions for our journey to allow us to reach our destination (Allah) and enjoy His Paradise and Pleasure. Those provisions are in Taqwa. And in the same way that Allah has commanded us to acquire Taqwa, so has His Messenger.

Muadh ibn Jabal 🤔 says that the Prophet 🕋 said: 'Fear Allah wherever you are, follow up a mistake with kindness (for it will obliterate it) and approach people with good manners.'

Irbad ibn Sariyah 🕋 says that the Prophet 🕋 admonished us with a sermon that made our hearts tremble and our eyes water. 'O messenger of Allah! It was like a farewell sermon, so advise us!' we asked. He said: 'I advise you to fear Allah and to listen and obey even if a slave is appointed a leader over you. Those who live among you will see a great deal of disputes. So hold firm to my Sunnah (way) and the Sunnah of the rightly guided khalifahs. In fact, bite on to them with your jaws. Stay away from innovations because all innovations are misguidances.'

Abu Saeed Khudri 🕋 says that the Prophet 🕋 said: 'The world is sweet and lush. Allah has deputised you in it so He will see how you fare in it. So beware of the world and beware of women because the first temptation among the Children of Israel was women.'

29 Surah Dhariyyaat: 56
30 Tirmidhi
31 Abu Dawood and Tirmidhi
32 Muslim
Abu Saeed Khudri reports that the Prophet ﷺ said: 'Do not keep the company of anyone except a believer and make sure no one eats your food except a pious person.'\(^{33}\)

The Prophet ﷺ himself used to ask Allah to grant him Taqwa. Ibn Masood ﷺ says that the Prophet ﷺ used to say (in supplication): 'O Allah! I ask you for guidance, taqwa, chastity and wealth (independence).'</span><small>\(^{34}\)</small>

It is because of its importance that we find the companions were preoccupied with taqwa and used to exhort one another to it. This is because they understood that the best of provisions for this world and the Hereafter is taqwa.

---

\(^{33}\)Abu Dawood and Tirmidhi

\(^{34}\)Muslim
CHAPTER THREE

EXHORTATION OF THE PREDECESSORS TO TAQWA

My dear Muslim brother! You should be informed that the predecessors - may Allah be pleased with them - always exhorted one another towards taqwa.

Abu Bakr ﷺ used to say in his khutba: 'I advise you to observe taqwa and to praise Allah as He deserves to be praised. Mix hope with fear and combine importunity with asking (for help). Allah has praised Zakariyah bn ﷺ and his family:

'They used to race towards goodness, invoke Us with hope and fear and they were devout to Us.'

When Abu Bakr ﷺ was about to die, he called Omar ﷺ and advised him first and foremost to fear Allah.

Omar ﷺ wrote to his son ﷺ:

'I advise you to fear Allah, for whoever fears Him has protected himself from His punishment. Whoever offers Him a loan, He will repay (reward) him and whoever thanks Him, He will give him more. Make taqwa your goal and the polish of your heart.

Ali  ﷺ deputised someone for an expedition and said:

'I advise you to fear Allah Whom you have to meet and besides Whom you have no destination. He controls the world and the Hereafter.'

Omar ibn Abdul Aziz (rh) wrote to a man:

'I advise you to observe fear of Allah Who accepts nothing except that (taqwa), Who shows mercy only to its adherents and Who rewards only on its account. There are many who preach it, but few who practice it. May Allah make us all among those who have taqwa.'

35 Surah Al-Anbiyaa: 90
When Omar (rh) became khalifah he gave a sermon and said: 'I advise you to fear Allah and be good because He is with those who fear and do good.'

A man was about to leave for Hajj and asked him (Omar) to advise him. He said: 'Fear Allah, for whoever fears Him will never feel lonely.'

Shu'ba says that when ever he used to prepare for a journey, he would ask Hakam if he (Hakam) required anything. He would say: 'I advise you with the words of the Prophet ﷺ when he advised Muadh ﷺ: 'Fear Allah wherever you are, follow up a mistake with kindness for it will erase it and approach people with good manners.'

A predecessor wrote to one of his brother:
'I advise you to fear Allah because it is the best thing you can hide, the most beautiful thing you can reveal and the most valuable thing you can treasure. May Allah help us both to observe it and give us both its reward.'

Another person wrote to his brother:
'I advise you and myself to observe taqwa for it is the best provision for the world and the Hereafter. Make it a means towards every good deed and a deterrent against every evil. Allah has guaranteed those with taqwa deliverance from their anxieties and provisions from unexpected quarters.36

When Ali ﷺ returned from the Battle of Siffin, he passed by a graveyard outside Kufa and said:
'O you who live in houses that create loneliness and in deserted places! You who live in darkening graves! O people of dust and alienation! O people of isolation and loneliness! You are, for us, scouts and we, for you, followers.

The houses? Well, they have become inhabited again. The wives? They have remarried. The wealth? It has been distributed. This is the news we have for you. What news do you have for us?'

36The preceding quotations are from Jamiul Hikam: 194
Then Ali  turned towards his army and said:
'If they were permitted to speak, they would inform you that the best provision is taqwa.'

\[37\text{Nahjul Balagha: 126}\]
CHAPTER FOUR

THE QUALITIES OF THOSE WITH TAQWA

Allah has mentioned the qualities of those with taqwa (muttaqoon) many times throughout the Quran. He has described how they are pleasant, civil and they are of sound judgement. One of the most comprehensive verses in this regard is the verse of virtue (birr):

'Virtue is not that you turn towards the East or the West. Virtue is (the virtue of) those who believe in Allah, the Last Day, the angels, the Revelation and the prophets; those who, for the love of Allah, give wealth to relatives, orphans, the needy, the wayfarer, those who ask and for those in captivity (like slaves); those who establish prayers and offer zakat; those who fulfil their promise after making one and those who are steadfast in trial, adversity and the time of war. They are the ones who are truthful and those are the ones who have taqwa.'

ALI'S DESCRIPTION OF THOSE WITH TAQWA

Hamman ibn Shuraih - a companion of Ali - asked him to narrate the qualities of the people of taqwa so that he would be able to see them in front of him. Ali said:

'When Allah created His creation, He did so while He was completely independent of their obedience towards Him and of their disobedience towards Him. No disobedience can hurt Him and no obedience can benefit Him. Then He distributed amongst them (the creation) their means of sustenance and placed them on earth. The people of taqwa on earth are those of virtue: their speech is correct (true); their garments are of moderate nature and their walk is one of humility. They lower their gazes when they see something that Allah has forbidden them to see and they

38Surah Baqarah: 177
give an ear to beneficial knowledge. They maintain their integrity in both adversity and prosperity. Had it not been for the appointed time that Allah has written for them (death), their souls would not remain an extra second in their bodies out of yearning for reward and fear of punishment. The Creator ranks Supreme in their eyes, so everything else becomes immaterial to them. They are with Paradise as if they had already witnessed it and enjoyed its presence. They are with Hell as if they have already seen it and tasted its torment. Their hearts grieve and their evil (if any) is non-contagious. Their bodies are lean, their needs are few and their souls are chaste. They observe patience for a few days and experience everlasting comfort. This is a profitable exchange that their Lord has made pleasant for them. The world tempts them, but they do not succumb. It imprisons them, but they ransomed themselves in exchange. During the nights they stand in rows and read portions of the Quran. They recite with proper recitation which grieves their hearts and drink it (the Quran) like medicine. If a verse of yearning comes along, they reach for it and believe it is their destination. If an intimidating verse comes along, they pour their hearts towards it and believe that Hell and its screams are in their ears. They sleep on their foreheads and elbows (i.e. they engage in prayers so much that it is as if they sleep in those postures) and implore Allah to deliver them. In the day, they are tolerant and learned, kind and God-fearing. Fear has chipped away at their bodies as if they were arrows. Anyone looking at them would think that they were sick. But they are not sick. Some will say that they are confused. A great fear has made them look like that. They are never content to do only a few actions (during the day), nor do they ask for a great deal. They condemn themselves and are apprehensive about their
deeds. If one of them is called "pious", he fears what will be said of him and says:

'I know myself better than you do. My Lord knows me better than I do. O Allah! Do not take me to task for what they are saying about me and (O Lord) make me better than they think. Forgive my sins which they do not know about.'

Their signs are that they are strong in Islam, resolute in their softness; firm in their belief. They crave for knowledge and are knowledgeable with tolerance; moderate in richness; pleasant in hunger; forbearing in distress; seeking halal; active in (pursuing) guidance and they abhor greed.

They perform good deeds in fear (of rejection). They spend the evening in gratitude and the morning in remembrance. They sleep in alarm and they awake in joy. If their carnal selves make it difficult for them to fulfil that which they dislike they deprive them (their selves) of that which they like. The apple of their eyes is in what does not perish and their abstemiousness is in what disappears. They combine knowledge with tolerance and speech with action.

You will find their hopes are realistic their mistakes few; their hearts humble their selves content; their diet meagre their matters simple; their Deen safe-guarded, their desires killed and their anger subdued. Goodness is expected from them and evil is shielded against them. If they are among those who are oblivious, they are counted amongst those who remember (Allah). If they are among those who remember, they are not written among the oblivious. They pardon those who wrong them; they provide for those who deprive them and meet those who severe ties with them. They are never profane and always lenient. Their wrong doings are almost non-existent and their good deeds are always present. They are resolute when the earth quakes, steadfast in calamities and grateful in prosperity.
They are not prejudiced against those they dislike nor do they favour those they love. They acknowledge the truth before it appears and do not lose anything they are entrusted with. They do not call anyone names nor do they hurt their neighbours. They do not curse at the time of difficulties nor do they venture into falsehood. Silence does not bother them and if they laugh they do not raise their voices. If they are treated with injustice they remain patient until Allah vindicates them. Their own selves live in toil while others are comfortable around them.

Their abstinence from those who stay away from them is their exoneration (from malice). Their proximity to those who are close to them is a means of mercy (for those who are close to them). Their remaining aloof is not out of pride and arrogance and their being close is neither a ploy nor a scheme.\textsuperscript{39}

\textsuperscript{39}Nahjul Balagha: 241
CHAPTER FIVE

ON THE ROAD TO TAQWA

O Muslim reader! Reaching the status of the muttaqoon is not an easy matter. However, for the believer who follows the Prophet ﷺ and adapts the way of the pious predecessors it is easy with the help of Allah. I will outline for you the steps that will take you to that stage.

STEP ONE

Taking account of one's own self:
When a person takes account of himself in this world, he will be very successful in the Hereafter. The Quran explains this reality:
'O you who believe! Fear Allah and let each soul see what it has sent forward for the morrow.'

In this verse, there is a reference to taking account of past actions.

Omar ☪ says: 'Take account of yourselves before you are audited (by someone else). Weigh your deeds before they are weighed (by someone else).'

Maimoon bin Mahran (rh) says: 'No one can be among the muttaqoon until he checks himself more than he checks his (business) partner.'

Hasan Basri (rh) says: 'A believer is a guardian over himself: he audits himself for Allah. Those who take account of themselves in this world will be audited lightly in the Hereafter. Those who take this issue lightly will find their auditing very difficult.'

Anas ibn Malik ☪ says that one day Omar ☪ went out (for a walk) and reached an orchard. He said: 'There is a wall (the orchard) between me and Him. O Omar, the leader of the believers! You will fear Allah or else I will punish you (O Omar).'

40 Surah Hashr: 18
Malik ibn Dinar (rh) says: 'May Allah have mercy on someone who tells himself: 'Is not your companion like that.' Then he reprimands himself and enforces the Book of Allah.'

He also says: 'I heard Hajjaj say: 'May Allah have mercy on the person who audits himself before it reaches someone else's hands. May Allah have mercy on the person who grabs his actions by the reins and sees where they are taking him. May Allah have mercy on the person who looks at his weights and measures (scales and balances).' He continued to say this until he made me weep.'

Hasan Basri (rh) says regarding the verse: 'No. I do swear by the criticising self...'⁴¹: 'A believer will always be critical of himself in his food, his drink and his speech. A sinner will not criticize himself.'

Taubah ibn Samat (rh) used to take account of himself and is reported to have counted the number of days in his life at the age of sixty. He found there were 21,500 days and shrieked: 'What will happen to me if I meet The King with 21,500 sins? What will happen if there are 10,000 sins in each day?

A person from the predecessors said: 'If a man threw a pebble in his house for every sin he had committed, the house would fill up in no time.'

Imam Ahmed (rh) narrates from Wahab ibn Munabbah (rh): 'It is written in the wise sayings of the family of Dawood - peace be upon them: 'An intelligent person should not be distracted on four occasions: when he is supplicating his Lord; when he is auditing himself; when he is being informed by his friends about his shortcomings and when he is alone with himself.'

Omar wrote to one of his employees: 'Audit your self in prosperity before the auditing of adversity. Whoever does this will be pleased and envied. Whoever is distracted

⁴¹Surah Qiyamah: 2
from this by his life and fantasies, will face remorse and loss.'

Imam ibn Qayyim (rh) says: 'To summarise, one should take account of the obligations first. If there are any losses incurred, they should be made up. Then, one should take account of the prohibitions. If there are any violations one should compensate by repentance asking for forgiveness and performing deeds that erase bad deeds. Then one should turn to the moments of oblivion and distraction. If one finds oneself guilty one should resort to remembrance and turn to Allah. Finally, one should audit the tongue, feet, hands, eyes and ears. Why did they do this and that? Allah says: 'By your Lord! We will indeed question all of them as to what they did.'

',...So that He (Allah) may ask the truthful about his truthfulness.'

So when even the truthful will be questioned one can imagine the questioning the liars the will face.

'Certainly, the ears, eyes and the heart (faculty of understanding) will all be questioned.'

So when the servant is to be interrogated about his own limbs, he should take account of himself before he confronts the real auditing.'

The servant benefits tremendously from this practice. One of these benefits is that he realises his own mistakes. Whoever does not realise his mistakes, cannot reform or correct them. Those who do realise their mistakes condemn themselves in front of Allah.

Abu Darda  says: 'No one can achieve complete understanding of Islam until he condemns people for the sake of Allah and then returns home and condemns himself even more.'

42Surah Hijr: 92/93
43Surah Ahzaab: 8
44Surah Israa': 34
45Ighathatul lahfaan: 1/99-101
Ayyub Sakhtiyani (rh) says: 'When pious people are mentioned, I remove myself from them (i.e.: I do not count myself in their ranks).'
Muhammed ibn Wasi' (rh) says: 'If sins had an odour, no one would be able to sit near me.'
Yunus ibn Obaid (rh) says: 'I found that there are a hundred qualities of goodness. I did not find a single one of those qualities in myself.'
Uqbah ibn Sahban (rh) says: 'I asked Ayesha about the verse: 'Then We gave (as inheritance) the Book to those whom We chose from among Our servants. Some of them wronged themselves; some were moderate and others raced towards good deeds with the permission of Allah.' She replied: 'My son! They are in Paradise. Those who raced towards good deeds are those who lived during the time of the Prophet who testified to their sustenance and Paradise. As for those who were moderate, they followed him among his companions and caught up with him. And as for those who wronged themselves are concerned, they are people like me and you.' Ayesha put herself in our category.'
Ibn Qayyim (rh) says: 'Condemning oneself is a practise of the truthful. A servant draws closer to Allah in a moment (when he sincerely condemns himself) much more than he would do so through actions.'
Another benefit on auditing oneself is that one realises Allah's right. Whoever does not realise Allah's right does not stand to benefit from acts of service and worship.
Imam Ahmed (rh) narrates from Wahab (rh) that Musa - peace be upon him - passed by a man who was crying and asking Allah. Musa said: 'O Allah! Have mercy on him for I feel sorry for him.' Allah revealed to Musa: 'If he calls Me until he loses all his strength, I will not answer him unless he acknowledges My right over him.'

46Surah Fatir: 32
Imam Ibn Qayyim (rh) says: 'A benefit of understanding Allah's right over the servant is that it breeds condemnation of oneself and delivers one from showing off and vanity. It also opens the doors of humbleness in front of Allah and closes the doors of conceit. It allows one to realise that salvation is only through Allah's Grace and Mercy. It is Allah's right that He should be obeyed and not disobeyed; that He should be remembered and not forgotten and that He should be appreciated and not unappreciated. Whoever ponders over these issues will know with certainty that he cannot fulfil these conditions and, therefore, has to resort to Allah's Mercy. Such a person will be convinced that he cannot rely on his actions, lest he be destroyed. Many people think about their rights over Allah and not about His rights over them. This is how there are detached from Allah and deprived of the desire to meet Him. This is the epitome of ignorance of their Lord and of themselves.'\textsuperscript{47}

Imam Ghazali (rh) says: 'Whoever audits himself before he is audited will be checked lightly on the Day of Judgement. He will be able to answer (any questions) and thus, his fate will be good. Whoever does not take account of himself and his actions will suffer regret and grope around in the plains of Qiyamah. His mistakes will lead him to disgrace and scorn.'\textsuperscript{48}

O servant of Allah! Measure yourself against these good qualities. If you find yourself among those who take account, then thank Allah. If you find yourself in the other group, then return to Allah with humbleness as an absconded slave returns to his master.

Imam Ghazali (rh) says: 'It is incumbent on every person who believes in Allah and the Last Day that he should not be oblivious of auditing himself. Every breath of life is a

\textsuperscript{47}Ibid
\textsuperscript{48}Thya: 4/381
precious jewel which can buy eternal treasures. Wasting these breaths or using them for detrimental purposes is such a great loss which no intelligent person could justify. When a person wakes up he tells himself that the only commodity he has is his life. When life perishes all his capital perishes. This is a new day that Allah has given as a further opportunity to make amends. If He had taken his life away he would want to return for just a single day so that he could do good. So one should deem that one has died and has returned to the world for one more day. One should not waste these precious and invaluable jewels of life.

The day has twenty-four hours. One should strive today and not become lazy and lethargic lest one loses the ranks of the 'Illiyeen (the highest rank of those in Paradise) and forever live in regret.49

STEP TWO

Disciplining the self when it has shortcomings

Dear Muslim brother! When a servant engages in obeying his Lord, the servant inevitably has shortcomings. This is why the predecessors punished themselves on those occasions. Although this might seem to be easy, they used to punish themselves quite severely because obedience can be very difficult on oneself.

Omar donated a piece of land worth 200,000 dirhams when he missed Asr prayers in congregation.

Ibn Omar used to stay awake the whole of the night if he missed a prayer in congregation and then he would free two slaves.

Tameem Dari failed to wake up for Tahajjud (predawn) prayers one night. He stayed awake the whole of the next year.

49Ibid: 4/382
Talha became preoccupied with a bird on his wall (of an orchard) while in prayer. He donated the wall to charity as compensation for that mistake.

Hassan ibn Abi Sinan passed by an apartment and asked when it was built. He deliberated for a moment and realised he had asked about something that did not concern him. He disciplined himself by fasting for a whole year.

Abdullah ibn Qais says: 'We were in a battle with the enemy in our midst and people screaming (on a very hot day). A man from the tribe of Ummama was talking to himself: 'Did I not witness this battle and that battle. You reminded me about my family so I listened to you and returned home. By Allah! I will punish you by either having you taken to task or leaving you.' I observed this man on that day and saw that he was leading people to the enemy who then dispersed. The enemy countered and we dispersed but this man held his ground the whole time until he was martyred. I found on his body and on the body of his mount more than sixty stab wounds.

Imam Ghazali (rh) says: 'This is how people of determination disciplined themselves. The amazing thing is that you are willing to punish your family members for their blunders and shortcomings on the pretence that if you let them off, they would rebel against you. But then you let yourself off the hook even though it is your biggest enemy and is more likely to rebel against you. The harm it inflicts upon you is far greater than the harm your family can inflict. The most they can do is disturb your worldly life which will perish one day. Your self, on the other hand, ruffles the ever lasting life of the Hereafter. It is much more worthy of punishment.\(^{50}\)

\(^{50}\)Ibid: 4/395
STEP THREE

Exerting the self towards acts of obedience

This trait is acquired when the servant knows the value of what he wants from the bounties of the Hereafter. A predecessor said: 'When a man knows the value of what he seeks spending for it becomes easy.' This is why the pious acted upon the Quran and Sunnah. If they performed a good deed they would be grateful for it and ask Allah to accept it. If they committed a mistake they would be greatly grieved and ask Allah to pardon them.

It is reported that a group of people came to visit Omar ibn Abdul Aziz (rh) while he was sick. A skinny young man was with them. Omar asked him how he had come to that state. He replied that he was sick. Omar asked him to tell the truth. He said: 'O leader of the believers! I have tasted the world and found it bitter; its glitter has no attraction for me; its gold and stones are the same to me. I live as if I see the Throne of my Lord and people are being escorted to Paradise and Hell. So I remain thirsty (fast) during the day and stay awake during the night. Whatever I am going through is little and meagre against the reward and punishment of Allah.'

Abu Nu'aim (rh) says that Dawood Tai (rh) used to drink bread soup instead of eating bread. Someone asked him why he did that. He said: 'There is enough time to recite fifty verses when I drink bread soup instead of chewing bread.'

So think, O servant of Allah! How one should use one's time and how we waste it - except those upon whom Allah has shown mercy.'

The wife of Masrooq (rh) says that Masrooq always had his calves swollen because of lengthy prayers. I used to sit behind him and weep out of affection for him.'

Abdullah ibn Dawood (rh) says that they used to roll up their beds (sleep very little) as soon as they reached forty.
Abu Darda  says: 'If it were not for three things I would not like to live a single day: remaining thirsty for Allah in the afternoons; prostrating in front of Him at night and the company of those who siph the best of conversation like people sift (choose) the best of fruits.'

Ali ibn Abi Talib  says: 'The signs of the pious are that they are pale out of vigilance; they have weak eyesight from weeping; their lips are withered because of fasting and they are covered with the dust of the devout.'

Hasan was asked: 'What is it about those who strive that they are very handsome?' He replied: 'That is because they are alone with The Compassionate.'

So, O servant of Allah! Make sure that you strive so that Allah will be pleased with you and grant you Paradise. Otherwise, you will lose out in both worlds. May Allah protect us from clear loss and desertion. Ameen.

He also says: 'From among the bounties of this world, Islam is enough for you. From the occupations of this world, obedience should occupy you and from the lessons you should learn, death is enough to teach you.'

Abdullah ibn Masood  says: 'There are so many who are lured to destruction through bounties; there are so many who are tested by praise and there are so many who are deceived (vain) by concealment (of their mistakes).'

Yahya ibn Mu'adh (rh) says: 'Congratulations to those who leave the world before it deserts them; to those who build their graves before they enter them and to those who please their Lord before they meet Him.'

Ali  says: 'Whoever desires Paradise will race towards good deeds; whoever fears Hell will abstain from temptations; whoever is certain of death will cease to find pleasure and whoever recognises the world will bear difficulties with ease.'

Hamid al-Lisaf (rh) says: 'We sought richness in wealth and found it in being content and we sought comfort in the world and found it in the Hereafter.'
Abdullah Anaki says: 'There are five remedies for the heart: the company of the pious; recitation of the Quran; emptying the inner self (of vices); praying during the night and crying at dawn.'
STEP FOUR

Listening to the quotations of the pious
O servant of Allah! The best thing to do after all of these steps is to frequent the company of pious and to adopt their manners. This will lead you to taqwa. We have chosen a few of their beneficial quotations.

Abu Bakr Siddiq ﷺ says: 'Whoever enters his grave without any provisions is like the one who mounts the sea without a ship.'

Uthman ﷺ says: 'Concern for the world is a darkness for the heart and concern for the Hereafter is light for it.'

Ali ﷺ says: 'Whoever seeks knowledge, Paradise seeks him and whoever seeks sin, Hell seeks him.'

Shaqeeq Balkhi (rh) says: 'Hold firm to five issues: worship Allah as much as you need to worship Him; take from the world according to your stay in it; sin according to your stamina to absorb its punishment; take provisions from the world according to your stay in the grave and work for Paradise as much as your desire to stay there.'

Hasan Basri (rh) says: 'The heart becomes corrupt through six means: committing a sin in the hope of repenting; seeking knowledge and not applying it; practice without sincerity; eating the sustenance of Allah without appreciating Him; not being pleased with Allah's allocation (destiny) and burying the dead but not learning from them.'

Ibn Qayyim (rh) says: 'The sign of taqwa is to engage in worship and the sign of worship is to refrain from doubtful issues. The sign of hope is to obey and the sign of forebearance to shorten false hopes.

These are four steps towards taqwa. You should look into yourself and see how far away you are from these four steps. Only Allah can reconcile our intentions with action.'
CHAPTER SIX

THE BENEFITS OF TAQWA

1. With taqwa, Allah loves His servants. He says: 'Nay, those who fulfil their promise and observe taqwa, then (he should know that) Allah loves the mutaqoon.'\textsuperscript{51}

2. With taqwa, the servant draws closer to Allah. He says: 'And My Mercy encompasses everything. So I shall allocate to those who have taqwa.'\textsuperscript{52}

3. With taqwa, Allah stays with the servant at all times: 'And fear Allah, and know that certainly Allah is with those who fear.'\textsuperscript{53} And: 'Certainly Allah is with those who fear and those who are excellent.'\textsuperscript{54}

4. With taqwa, the servant is protected from Allah's punishment: 'So whoever fear and reform themselves, they shall have no fear, nor shall they grieve.'\textsuperscript{55}

5. With taqwa, the servant attains great honour and status with Allah, even though he may be among the poorest and most wretched in the world: 'For the disbelievers, the world has been decorated and (because of that) they mock those who believe. So those who fear will be above (superior to) them on the Day of Judgement.'\textsuperscript{56}

6. With taqwa, the servant will enter Paradise and enjoy all its pleasures: 'For those who fear, they will receive with their Lord gardens under which rivers flow and live for ever. They will also receive pure mates and the Pleasure of Allah which is the greater (than all

\textsuperscript{51}Surah Al-Imran: 76
\textsuperscript{52}Surah Araaf: 157
\textsuperscript{53}Surah Baqarah: 194
\textsuperscript{54}Surah Nahal: 128
\textsuperscript{55}Surah Araaf: 35
\textsuperscript{56}Surah Baqarah: 212
delights). Allah is watching over His servants.\textsuperscript{57} And: 'Race towards the forgiveness of your Lord and towards a garden whose width is as broad as the heavens and the earth. It (the garden) has been prepared for those who fear.'\textsuperscript{58} And: 'This is the Paradise that we shall give (as inheritance) to those servants of ours who feared.'\textsuperscript{59} Also: 'The god-fearing will be escorted to their Lord - towards Paradise in groups.'\textsuperscript{60} And also: 'Say the enjoyment of the world is little and the Hereafter is better for those who fear.'\textsuperscript{61}

7. With taqwa, the servant receives great reward and glad tidings in both worlds: 'For those who believe and fear, they will receive glad tidings in the life of the world and in the Hereafter.'\textsuperscript{62} And: 'If you believe and fear, then you shall receive great reward.'\textsuperscript{63}

8. With taqwa, the actions of the servant are readily accepted: 'Allah accepts only from those who fear.'\textsuperscript{64}

9. With taqwa, the servant is able to reform his actions and acquire Allah's forgiveness: 'O you who believe! Fear Allah and speak the truth, for that will reform your actions and your Lord will forgive you. Who ever obeys Allah and His messenger has indeed succeeded with great success.'\textsuperscript{65}

10. With taqwa, the servant receives help against his enemies: 'If you are steadfast and observe taqwa, then their schemes can never harm you.'\textsuperscript{66} And: 'Nay, if you

\textsuperscript{57}Surah Ale Imraan: 15
\textsuperscript{58}Surah Ale Imraan: 133
\textsuperscript{59}Surah Maryam: 63
\textsuperscript{60}Surah Zumar: 73
\textsuperscript{61}Surah Nisaa: 77
\textsuperscript{62}Surah Yunus: 62-63
\textsuperscript{63}Surah Ale Imraan: 179
\textsuperscript{64}Surah Maidah: 28
\textsuperscript{65}Surah Ahzaab: 70-71
\textsuperscript{66}Surah Ale Imraan: 120
are steadfast and observe taqwa while they attack you all of a sudden, then your Lord will assist you with 5,000 angels from the heavens - all in formation.⁶⁷

This is why Omar Ḥ wrote to Sa'd ibn Abi Waqas Ḥ who was a commander of an army: 'I command you and the army with you to fear Allah at all times. The fear of Allah is the best weapon against the enemy and the best strategy in war.'

11. With taqwa, the servant's sins are erased even though they may be abundant: 'If the People of the Book believed and feared, We would have forgiven their sins.'⁶⁸ And: 'And whoever fears Allah, He will forgive his sins and increase his reward.'⁶⁹

12. With taqwa, the servant's affairs are facilitated and his sustenance increased: 'If the towns-people believed and feared, We would have opened the blessings of the heavens and the earth.'⁷⁰ And: 'Whoever fears Allah, He will create an avenue for him and give him sustenance from sources he does not even imagine.'⁷¹ And: 'Whoever fears Allah, He will make his matter easy.'⁷²

13. With taqwa, the servant is protected from the Devil's touch and blows: 'Those who fear - after a group of devils touch them - remember and become aware.'⁷³ Allah did not say that the people of taqwa are infallible. However, He said that when the devils approach them, their taqwa allows them to remember His Greatness and come back to Him.

⁶⁷Ibid: 125
⁶⁸Surah Maidah: 65
⁶⁹Surah Talaq: 5
⁷⁰Surah Araaf: 96
⁷¹Surah Talaq 2-3
⁷²Ibid: 4
⁷³Surah Araaf: 201
14. With taqwa, the servant is able to discern truth from falsehood and light from darkness: 'O you who believe! If you fear Allah, He will create for you a sense of discernment and forgive your sins.'\textsuperscript{74}

15. With taqwa, the servant receives Allah's help: 'As for those who give and fear and certify goodness, We shall facilitate the path of ease (good deeds) for him.'\textsuperscript{75}

16. With taqwa, the servant becomes successful in both worlds: 'So fear Allah O people of intelligence so that you may be successful.'\textsuperscript{76}

17. With taqwa, the servant receives Allah's friendship: The wrongdoers are friends of one another and Allah is the friend of those with taqwa.'\textsuperscript{77} And: 'Beware! The friends of Allah shall have no fear, nor will they grieve. They are those who believe and fear.'\textsuperscript{78}

18. With taqwa, the servant will escape the punishment of Hell: 'Every one will come to it (Hell), this is binding upon your Lord. Then We shall deliver those who fear and desert the wrongdoers on their knees.'\textsuperscript{79}

19. With taqwa, the servant will receive a good ending: 'That is the abode of the Hereafter which We will allocate for those who wish neither glory on earth, nor corruption. The best ending is for those who fear.'\textsuperscript{80}

And : 'Command your family to pray and be firm with it yourself. We are not asking any provisions of you. In fact, We shall provide for you for the best ending is for those with taqwa.'\textsuperscript{81}

\textsuperscript{74}Surah Anfaal: 29
\textsuperscript{75}Surah Layl: 5-7
\textsuperscript{76}Surah Maidah: 100
\textsuperscript{77}Surah Jathiyyah: 19
\textsuperscript{78}Surah Yunus: 63
\textsuperscript{79}Surah Maryam: 71-72
\textsuperscript{80}Surah Qasas: 83
\textsuperscript{81}Surah Taha: 132
20. With taqwa, the servant will be in the Station of Trust on the Day of Judgement: 'Certainly, those who fear will be in the Station of Trust.'

21. With taqwa, the servant becomes noble in the Eyes of Allah: 'Certainly, the most noble amongst you is he who is the most fearing.'

These are a few benefits of taqwa. May Allah open our hearts and grant us taqwa so that we may reap those fruits. Ameen.

**ALI IBN ABI TALIB AND TAQWA**

Ali ﷺ says: I advise you to observe taqwa because it is Allah's right over His servants; and that you should seek His assistance through taqwa because taqwa serves as a shield today and tomorrow it will lead you to Paradise.

Ali ﷺ also says: 'O servants of Allah! Taqwa prevents Allah's friends from His prohibitions and mandates His fear in their hearts so that they remain vigilant at night and thirsty during the day. They derive comfort from fatigue and quench their thirst from being thirsty. They deem their hour to be nigh and hurry in their actions (in preparation). They reject fantasies and observe their hour (of death)."
Dear reader,
We have reached the end of our book. If you find what I have narrated to be true, then it is from Allah. If not, then it is from me and the devil. Allah is sufficient for me and He is the best of advocates. Upon Him do I trust and to Him do I resort.

All praises are for Allah with whose bounties all good deeds are completed.
GLOSSARY OF ARABIC TERMS
(Complied by Maulana Mohammed Amin Kholwadia)
Allah - ta'ala: Allah - The Most High:
The name of the Supreme Creator and Lord of the worlds who exists by necessity and without any partners or offspring. The Arabic name Allah is not derived from any other source of meaning.

Ahlul - Sunnah wa-al-Jama'a:
Muslims who follow the Sunnah of the Prophet ﷺ and the pious generations after him -as a community.

Alim:
A person with knowledge.

Aqeedah:
Belief or faith based on how reality is rather than how it is imagined. Thus the Islamic Aqeedah can only be derived from the Quran and Sunnah.

Ayah:
A verse of the Quran. It literally means a sign. (Plural Ayaat)

Bara:
Exonerating oneself from all that is displeasing to Allah.

Bid'ah:
Literally an innovation. Islamically, any innovative act that is carried out on the assumption that it has Islamic validity when in fact it doesn't.

Deen:
A way of life. Thus, always used to mean to Islam and the way of life it offers.

Eid ul Fitr:
Literally Eid means happiness that returns. It is the day of celebration that immediately follows the end of Ramadan.

**Eid ul Adha:**
The eid of sacrifice celebrated on the tenth of Dhul-Hijjah (the time of Hajj). There are three days of sacrifice for this eid.

**Faqih:**
Literally someone who understands. Used for learned scholars who are discrete enough to give legal opinions. (Plural Fuqaha)

**Fiqh:**
Literally to understand. Used for the understanding of Islamic jurisprudence.

**Fisq:**
To stray away from the right path (in actions). Thus used for sinners (Fasiq; plural Fasiqoon).

**Hadith:**
Literally something new (created as opposed to non-created like the Quran as the Speech of Allah) or an account. Islamically used for the actions, quotations, affirmations, confirmations, denials, and refutations of the Prophet م. Plural Ahadith.

**Hadith Qudsi:**
Quotations of Allah revealed to the Prophet م but were not part of the Quran.

**Hajj:**
Literally means to intend. In Islam it means to make a firm intention to visit the Ka'bah, the House of Allah in Makkah and engage in specific rituals. Hajj is incumbent
upon every Muslim who has the means to perform it with safe passage once during his lifetime.

**Halal:**
Lawful in Islam.

**Haram:**
Literally prohibited or sacred. Hence it is used for prohibited acts and substances and also for inviolable places like the Masjid-ul-Haram (the Mosque around the Ka'bah).

**Hasan:**
Literally means good. Also used for a certain category of hadith that has a reliable chain of narrators.

**Hijrah:**
Literally means to flee (stay away from). It is used to emigrate for the sake of Allah. The Muslim calendar begins from the year of the Hijrah of the Prophet ﷺ from Makkah to Madinah (AD. 622).

**Ihsaan:**
Literally means to do good, or to excel. It is also used for one of the highest stations of Iman (faith) mentioned in the hadith named after it (the hadith of ihsaan): to serve Allah as if one is seeing Him; and if one cannot see Him, then He definitely sees the servant.

**Imam:**
Literally someone who stands in front. Used for someone who leads the congregational prayers and also for eminent scholars.

**Iman:**
Literally to offer security. In Islam it is used to mean faith and belief in specific articles of faith that are enumerated in the Quran and Sunnah. Note these articles of faith are to be believed in totality and not in any partial or piecemeal form.

**Islam:**
Literally means to submit and offer peace. Technically, it means to submit to the Will of Allah according to His Dictates and the teachings of the Prophet Muhammed ﷺ.

**Isnad:**
The chain of narrators in a hadith. The isnad is the basis for classification of hadith.

**Jahiliyyah:**
Literally the era of ignorance. Used to denote the pre-Islamic era where Prophetic knowledge was non-existence and acts of ignorance were rampant.

**Jihad:**
Literally means to struggle. Used to mean the particular struggle in warfare for the establishment and defence of Islam and its teachings.

**Jinn:**
Literally means anything that is hidden. Hence, it shares the same root as the word Jannah (Paradise). It (Jinn) refers to a species created by Allah from smokeless fire (hence invisible to the human eye) and who live alongside man in the universe.

**Ka'bah:**
Literally means anything that is protruded (like the ankle) or cubic in shape. It is used for the cube building in
Makkah which is the focus of Muslims in their daily prayers. The Ka'bah was built by the Prophet Ibrahim ﷺ.

**Kafir:**
Literally one who covers up, like a farmer (for which it is used in the Quran) who covers and hides seeds in the earth. It also used for an ingrate: someone who does not appreciate. In Islam, Kafir (plural Kafiroon) is a non-believer or someone who does not believe in any or all articles of faith, i.e. the antonym of a Mu'min (believer).

**Kalimah:**
Literally a word. Used for the declaration of Allah's Oneness and the existence of His Supreme Attributes.

**Kufr:**
Literally means to cover, hide or ingratitude. In Islam, it means to reject any or all articles of faith.

**La ilaha illa'Allah:**
The first Kalimah: There is no deity except Allah.

**Makruh:**
Literally means anything that is reprehensible. It is used for acts and things that are disapproved of by the Shari'ah without being forbidden.

**Marfu':**
A category of hadith where the narrator attributes the text to the Prophet ﷺ.

**Muhammad ur Rasoolu'Allah:**
The second part of the first Kalimah: Muhammed is His Messenger.

**Muhsin:**
Literally on who does good, or excels. It is used for those who bear the qualities of Ihsaan.

**Mu'min:**
One who has Iman (plural Mu'minoon).

**Munafiq:**
A hypocrite. See Nifaq.

**Mushrik:**
One who commits Shirk (plural Mushrikoon). See Shirk.

**Muslim:**
Literally one who submits. Used for someone who accepts and agrees to the tenants of Islam.

**Nifaq:**
Hypocrisy: to hide disbelief while showing belief.

**Qadi:**
A judge.

**Qiblah:**
Literally a focal point. It is used to mean the direction of prayer (the Ka'bah) from any given point on earth.

**Quran:**
Literally means the recitation. Technically, The Quran is the Word of Allah revealed to in Arabic to Muhammed ﷺ, the last messenger in a span of 23 years. The Quran is preserved both in text and context for ever. It is the Final Revelation.

**Rak'ah:**
A unit of prayer.

**Ramadan:**
The ninth month in the Islamic calendar when Muslims fast during the day and observe prayers at night. The Quran was first revealed in this month.

Sahaba:
Literally a companion. It is used for someone who saw the Prophet (SAW) - or whom the Prophet ﷺ saw in the state of Iman. Plural Ashaab.

Sahih:
Literally sound. Technically a hadith whose chain of narrators are authentic in belief, character and memory.

Salaf:
Literally a predecessor. It is used for those scholars and leaders of the past who left their Islamic example for others to follow. (Plural Aslaaf)

Salat:
Literally means prayer. In Islam it refers to the five daily prayers Muslims perform at various times of the day. The five prayers are: Maghrib (at sunset); 'Isha (after dusk); Fajr (after dawn before sunrise); Zuhr (afternoon) and Asr (late afternoon before sunset).

Sawm:
Fasting. A Muslim fast from dawn to sunset; he refrains from food, drink and marital relationship.

Shahadah:
Literally the testimony. It is used to mean the specific testimony of a Muslim (usually a convert) with regards to Allah's Oneness and the apostleship.

Shari’ah:
Literally a path and a water hole. It is used to mean the legal system Islam presents to Muslims.
Shaytan:
Literally one who is far. It refers to Iblis (Satan) and to anyone who follows his path.

Shirk:
Literally to associate. In Islam, it is used to mean any association of partners with Allah, either in His Divinity or His Attributes.

Seerah:
Literally conduct. It refers to the study of the life of the Prophet ﷺ.

Sunnah:
Literally a tradition or a practice. Technically, it refers to the body of traditions and practices of the Prophet ﷺ and the Sahaba which they performed or acknowledged as part and parcel of Islam. The Sunnah was then transmitted to the followers of the Sahaba and so on so forth. The Sunnah is much more restrictive than hadith for a hadith may contain acts or statements that do not necessarily conform with the general body of Islamic practices.

Tafseer:
Literally to explain and elucidate. It refers to the specific science of explaining and commenting on the verses of the Quran.

Taqwa:
Literally to fear or to protect. In the Quran and elsewhere it means the effort to protect oneself from the Wrath of Allah and to fear and respect His Presence.

Tawaf:
Literally to circumbulate. It is used for the circling of the Ka'bah seven times (followed by two rak'ats of prayer).
Tawbah:
Repentance.

Tawheed:
The Oneness of Allah.

Ulema:
Plural of 'Alim.

Ummah:
The total body of Muslims as a single community.

Wala:
Literally loyalty. Used to mean total devotion to Allah and His Commands.

Zakat:
Literally to purify or to increase. In Islam, it refers to the specific amount of charity that is incumbent on those who possess a specific amount of wealth for a whole year.

Zakat ul Fitr:
The charity given at the time of Eid on behalf of every family member.
<table>
<thead>
<tr>
<th>TABLE OF CONTENTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Subject</td>
<td>1</td>
</tr>
<tr>
<td>Page</td>
<td>1</td>
</tr>
<tr>
<td>Introduction</td>
<td>1</td>
</tr>
<tr>
<td>Chapter one:</td>
<td>2</td>
</tr>
<tr>
<td>Taqwa: The literal and legal meanings:</td>
<td></td>
</tr>
<tr>
<td>Chapter two:</td>
<td>6</td>
</tr>
<tr>
<td>Merits of Taqwa in the Quran and Sunnah:</td>
<td></td>
</tr>
<tr>
<td>Chapter three:</td>
<td>13</td>
</tr>
<tr>
<td>Exhortations of The predecessors towards taqwa:</td>
<td></td>
</tr>
<tr>
<td>Chapter four:</td>
<td>16</td>
</tr>
<tr>
<td>The qualities of the those with taqwa:</td>
<td></td>
</tr>
<tr>
<td>Chapter five:</td>
<td>20</td>
</tr>
<tr>
<td>On the road to taqwa:</td>
<td></td>
</tr>
<tr>
<td>Chapter six:</td>
<td>31</td>
</tr>
<tr>
<td>The benefits of taqwa:</td>
<td></td>
</tr>
<tr>
<td>Glossary:</td>
<td>37</td>
</tr>
</tbody>
</table>