The Currency of the Hereafter

Exchanging Worldly Wealth for Everlasting Reward



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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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Exchanging Worldly Wealth for Everlasting Reward

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱتَّقُواْ ٱللَّهَ وَلۡتَنظُرۡ نَفۡسٞ مَّا قَدَّمَتۡ لِغَدٖۖ وَٱتَّقُواْ ٱللَّهَۚ إِنَّ ٱللَّهَ خَبِيرُۢ بِمَا تَعۡمَلُونَ

"O you who have believed, fear Allah. And let every soul look to what it has put forth for tomorrow - and fear Allah. Indeed, Allah is Acquainted with what you do."

SURAH AL-HASHR 59:18

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ACKNOWLEDGEMENT

All praise is due to Allah, who multiplies the reward of whom He wills, and who promises that every good deed sent ahead will be found with Him. Blessings and peace be upon the Messenger of Allah ﷺ, whose hand was more generous than the blowing wind, and upon his family and companions.

This eBook is specially dedicated to my beloved wife,

ZAHARAH MOHD LATIF;

my dear children,

MUHAMMAD HAFIZ, NOOR HAZWANI, ABDUL HAKIM, NOOR HIDAYAH, NOR AQILA and **NOR ATIQAH**;

and my sons- and daughters-in-law,

FAZILAH, MALEK, HANIN, FAIRIZAL and **FIRWAN**.

May Allah make it easy for us to exchange the wealth of this world for everlasting reward, accept every charity we give, and make this knowledge *'ilmun yuntafa'u bih* — knowledge that benefits.

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ABOUT THE COVER OF THIS EBOOK

The cover of this eBook is a realistic image of **the interior of a luxury car** at sunset. The roof lining and seats are **cream-coloured leather**, set off with polished wood trim — a symbol of the **wealth and comfort** of this world, enjoyed at ease. The scene is set in **the English countryside**, a reminder that the message of this eBook is for Muslims everywhere, in every land and every language.

On the right of the picture, in the back seat, sits **the boss** — an English Muslim businessman with a neatly trimmed beard and a charcoal suit. In his hand are **a burgundy passport and a few US dollar notes**: the tools of **currency exchange**, a sign that he is well used to changing his money before flying abroad. He looks thoughtful, as if turning over a question he has just heard (Chapter 1).

On the left of the picture, at the wheel, sits **his driver** — an English Muslim with a beard, a **white knitted kufi**, a white shirt and a dark waistcoat, smiling gently. His face is reflected in the **rear-view mirror** in the top left corner — the moment he politely asks: ***"Sir, when you go to America or abroad, do you have to change our money into that country's currency?"*** A humble man, carrying the most valuable question of all.

Through the windows, **English stone cottages** and **green hills** glow in the evening light, and in the right-hand window a **small domed mosque with its minaret** stands on the horizon against the setting sun. The mosque symbolises **the destination of the Hereafter**, while the sunset symbolises **the day of life drawing to its close** — the time to exchange worldly wealth for reward before the journey ends (Chapter 6). The **dark navy band** with a **gold line** at the bottom is the base on which the author's name appears.

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Colour guide: green box = verses of the Qur'an; gold box = Hadith; blue box = scientific finding; grey box = reflection or quotation. Underlined blue narrator names can be clicked to open the narrator's page on sunnah.com.

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THE CURRENCY OF THE HEREAFTER

Every wise traveller knows one basic thing before flying to another country: **the money in his wallet is not necessarily accepted there**. Malaysian ringgit cannot be spent in a café in London; it must first be changed into pounds. Ringgit cannot pay a taxi fare in New York; it must be changed into dollars. A traveller who forgets to change his money will arrive at the airport with a thick wallet, yet be unable to buy a glass of water.

The Qur'an and the Sunnah teach that every human being is on a journey far longer than any international flight. Its destination is **the Hereafter**, and there ringgit, dollars, gold and shares are no longer accepted. Only one currency is received: **reward** (*thawab*, *hasanat*). Allah says:

SURAH AL-HASHR 59:18

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱتَّقُواْ ٱللَّهَ وَلۡتَنظُرۡ نَفۡسٞ مَّا قَدَّمَتۡ لِغَدٖۖ وَٱتَّقُواْ ٱللَّهَۚ إِنَّ ٱللَّهَ خَبِيرُۢ بِمَا تَعۡمَلُونَ ١٨

O you who have believed, fear Allah. And let every soul look to what it has put forth for tomorrow - and fear Allah. Indeed, Allah is Acquainted with what you do.

Translation: Sahih International — quran.com/59:18

This verse contains a deeply personal question: ***"And let every soul look to what it has put forth for tomorrow."*** Allah calls the Hereafter ***ghad*** — **tomorrow** — as though it were as near as tomorrow morning. Ibn Kathir explains that this verse commands every person to take account of himself before he is taken to account, and to look at what righteous deeds he has stored up for the day of his return to his Lord. Tafsir Ibn Kathir 59:18

This eBook begins with a short but moving story: a conversation between a driver and his boss in a luxury car. From that story we will explore six questions: **what the currency of the Hereafter is**; **what its exchange rate is**; **which wealth truly belongs to us**; **where its exchange counters are**; **how counterfeit money is rejected** in the Hereafter; and **why we must exchange it now**, before the airport closes.

This eBook is a natural sequel to two earlier titles in the Mutiara Hikmah (Pearls of Wisdom) series. ***Gold in Hand, a Test of the Soul*** discusses wealth as a **test**; this eBook discusses how to **exchange** that test for **reward**. ***The Lost Shares on the Plain of Gathering*** discusses how reward can be **lost** through injustice; this eBook discusses how reward can be **gathered** and **multiplied**. Read Gold in Hand, a Test of the Soul

Note: Every Hadith in this eBook is given with its chain of narration (sanad) linked to the narrators' pages on sunnah.com, and its grading is stated honestly. Scientific findings are presented as evidence of harmony, not to "prove" the Qur'an. This eBook is not a fatwa; specific legal questions (such as zakah, waqf and wills) should be referred to a mufti or qualified scholar.

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1. THE DRIVER AND HIS BOSS

That afternoon, a luxury car glided slowly along the highway. In the back seat, a boss leaned against the soft leather cushions. The phone in his hand never stopped ringing, but his mouth was busier than his phone. All the way, he talked about his wealth — his company growing bigger, the land he had just bought, the shares rising in value — and about his trips abroad: London last week, America next month, Europe at the end of the year.

In the front seat, his driver listened patiently. He was a simple man in a white shirt and a songkok, who drove his boss every day to meetings, to the airport, to grand functions. He had never been to London. He had never flown business class. But he had often sat long in his village mosque after the dawn prayer, listening to lessons about the Hereafter.

When his boss paused for breath, the driver glanced at the rear-view mirror and asked politely:

"Sir, when you go to America or abroad, do you have to change our money into that country's currency?"

His boss answered briefly, a little puzzled by such a simple question: ***"Yes."***

The driver was quiet for a moment, then said in a calm voice: ***"Sir, do you know — with this wealth of yours, you could enter Paradise."***

The car fell silent. The engine seemed louder than usual. The boss, who had not stopped talking all along, was now speechless. He looked out of the window at the golden evening sky. A long while later he asked, this time in a different voice: ***"How?"***

"Exchange your money for reward," the driver replied.

"How do I do that?"

"Invest it in charity and good works."

REFLECTIONS FROM THE FRONT SEAT

The story is short, but it holds a truth that rich and poor alike often forget. The boss knew everything about exchanging worldly currencies. He knew the rates, he knew where the best counters were, and he would never board a plane without money suited to his destination. Yet it had never occurred to him that **the most certain journey** of his life — the journey to the Hereafter — also requires **a currency exchange**.

Notice that the driver did not scold his boss for being rich. He did not say, "Sir, you will go to Hell because of your wealth." Instead he said, ***"With this wealth of yours, you could enter Paradise."*** This is Islam's balanced view: wealth is not the enemy. Wealth is **capital**. It can become a ticket to Paradise or a burden dragging one to the Fire — depending on whether or not it is exchanged.

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SURAH AT-TAGHABUN 64:16

فَٱتَّقُواْ ٱللَّهَ مَا ٱسۡتَطَعۡتُمۡ وَٱسۡمَعُواْ وَأَطِيعُواْ وَأَنفِقُواْ خَيۡرٗا لِّأَنفُسِكُمۡۗ وَمَن يُوقَ شُحَّ نَفۡسِهِۦ فَأُوْلَٰٓئِكَ هُمُ ٱلۡمُفۡلِحُونَ ١٦

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.

Translation: Sahih International — quran.com/64:16

Allah commands us to ***"spend [in the way of Allah]; it is better for your selves"***. Notice the phrase ***khayran li anfusikum*** — **better for your own selves**. When we give charity, we do not really lose anything; we are **transferring** wealth from our worldly account to our own account in the Hereafter. The recipient gains a temporary benefit, but the giver gains a lasting one. The verse closes with a warning about ***shuhh al-nafs*** — the greedy stinginess of the soul — the greatest obstacle to this exchange.

THE CURRENCY OF THE HEREAFTER IS REWARD

In this world, every country has its own currency, and every currency has its value. In the Hereafter, only one currency is accepted: **reward** (*hasanat*, good deeds). On that Day there will be no dinar and no dirham. What is weighed on the Scale (*Mizan*) is deeds — the good and the bad. What decides whether a person enters Paradise or the Fire is the weight of his good deeds, by the mercy of Allah.

So the question for every owner of wealth is not, "How much wealth do I have?" but, **"How much of my wealth has been exchanged for reward?"** A millionaire who never exchanged his wealth will arrive in the Hereafter destitute. A driver with little wealth, who exchanged every ringgit he could with sincerity, may arrive there immensely rich.

SURAH AL-LAYL 92:5–7

فَأَمَّا مَنۡ أَعۡطَىٰ وَٱتَّقَىٰ ٥

As for he who gives and fears Allah.

وَصَدَّقَ بِٱلۡحُسۡنَىٰ ٦

And believes in the best [reward].

فَسَنُيَسِّرُهُۥ لِلۡيُسۡرَىٰ ٧

We will ease him toward ease.

Translation: Sahih International — quran.com/92:5-7

Surah Al-Layl promises a beautiful exchange: whoever **gives** (*a'ta*), **fears Allah** and **believes in the best** (*al-husna*), Allah will ease his way towards ***al-yusra*** — ease and comfort, that is, Paradise. Giving in this world is repaid with **being eased** in the Hereafter. This is the first "exchange rate" the Qur'an introduces to us.

> **REFLECTION:** If tonight we boarded "the final flight" — with no return ticket — what would the balance be in our "Hereafter account"? Would we be carrying a currency that is accepted, or only a thick wallet that is worthless there?

THE UPPER HAND

The story also reminds us that a person's true standing is not measured by where he sits in the car. The boss sits in the back as the master; the driver sits in front as the employee. But with Allah, honour is measured by **the hand** — the hand that gives or the hand that holds back. The Messenger of Allah ﷺ said:

HADITH — SAHIH AL-BUKHARI, NO. 1429

حَدَّثَنَا أَبُو النُّعْمَانِ، قَالَ حَدَّثَنَا حَمَّادُ بْنُ زَيْدٍ، عَنْ أَيُّوبَ، عَنْ نَافِعٍ، عَنِ ابْنِ عُمَرَ ـ رضى الله عنهما ـ قَالَ سَمِعْتُ النَّبِيَّ صلى الله عليه وسلم ح. وَحَدَّثَنَا عَبْدُ اللَّهِ بْنُ مَسْلَمَةَ، عَنْ مَالِكٍ، عَنْ نَافِعٍ، عَنْ عَبْدِ اللَّهِ بْنِ عُمَرَ ـ رضى الله عنهما ـ أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ وَهُوَ عَلَى الْمِنْبَرِ، وَذَكَرَ الصَّدَقَةَ وَالتَّعَفُّفَ وَالْمَسْأَلَةَ « الْيَدُ الْعُلْيَا خَيْرٌ مِنَ الْيَدِ السُّفْلَى، فَالْيَدُ الْعُلْيَا هِيَ الْمُنْفِقَةُ، وَالسُّفْلَى هِيَ السَّائِلَةُ ».

TRANSLATION:

'Abdullah ibn 'Umar رضى الله عنهما narrated that the Messenger of Allah ﷺ said, while on the pulpit and speaking about charity, refraining from begging, and asking of people: **"The upper hand is better than the lower hand. The upper hand is the one that gives, and the lower hand is the one that asks."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Abu al-Nu'man (Muhammad ibn al-Fadl), from Hammad ibn Zayd, from Ayyub al-Sakhtiyani, from Nafi' maula Ibn 'Umar, from Ibn 'Umar رضى الله عنهما. Second chain: 'Abdullah ibn Maslamah, from Malik ibn Anas, from Nafi', from 'Abdullah ibn 'Umar رضى الله عنهما, from the Messenger of Allah ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter: no charity except out of surplus, Hadith No. 1429.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1429

The upper hand is the hand that **gives**. This Hadith teaches two things at once: the honour of the one who gives, and the honour of the one who protects his dignity by not begging. A rich boss has an enormous opportunity to be “the upper hand”. A humble driver also becomes “the upper hand” when he gives something more valuable than money: **sincere advice**.

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2. AN EXTRAORDINARY EXCHANGE RATE

Anyone who has ever changed money knows that exchange rates move every day. Some days the ringgit is strong, some days it is weak. Sometimes we lose when we exchange, because the counter takes a commission and its buying rate is lower than its selling rate. But the exchange counter of the Hereafter is entirely different. Its rate **never falls**, it charges **no commission**, and it is **always profitable** — indeed, many times over. Allah Himself states the rate:

SURAH AL-BAQARAH 2:261

مَّثَلُ ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمۡ فِي سَبِيلِ ٱللَّهِ كَمَثَلِ حَبَّةٍ أَنۢبَتَتۡ سَبۡعَ سَنَابِلَ فِي كُلِّ سُنۢبُلَةٖ مِّاْئَةُ حَبَّةٖۗ وَٱللَّهُ يُضَٰعِفُ لِمَن يَشَآءُۚ وَٱللَّهُ وَٰسِعٌ عَلِيمٌ ٢٦١

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.

Translation: Sahih International — quran.com/2:261

This verse is the most famous "exchange-rate board" in the Qur'an. A single seed that is planted grows **seven spikes**, and each spike holds **a hundred grains**. One becomes **seven hundred**. Then Allah adds: ***"And Allah multiplies [His reward] for whom He wills."*** The rate of seven hundred is not a ceiling; it can go higher still, as Allah wills.

Scholars explain that the parable of the seed was chosen with care. A farmer who plants a seed looks as if he is "throwing away" good grain into the soil. Someone who knows nothing of farming might think it a waste. But the farmer knows that a seed kept in a sack stays a single seed, while a seed "thrown" into the soil comes back many times over. So it is with charity: to the eye it diminishes, but in reality it **plants**.

The Messenger of Allah ﷺ explained this rate in more detail in a hadith qudsi. Even the **intention** to do good is already counted as reward:

HADITH — SAHIH AL-BUKHARI, NO. 6491

حَدَّثَنَا أَبُو مَعْمَرٍ، حَدَّثَنَا عَبْدُ الْوَارِثِ، حَدَّثَنَا جَعْدٌ أَبُو عُثْمَانَ، حَدَّثَنَا أَبُو رَجَاءٍ الْعُطَارِدِيُّ، عَنِ ابْنِ عَبَّاسٍ ـ رضى الله عنهما ـ عَنِ النَّبِيِّ صلى الله عليه وسلم فِيمَا يَرْوِي عَنْ رَبِّهِ عَزَّ وَجَلَّ قَالَ قَالَ « إِنَّ اللَّهَ كَتَبَ الْحَسَنَاتِ وَالسَّيِّئَاتِ، ثُمَّ بَيَّنَ ذَلِكَ فَمَنْ هَمَّ بِحَسَنَةٍ فَلَمْ يَعْمَلْهَا كَتَبَهَا اللَّهُ لَهُ عِنْدَهُ حَسَنَةً كَامِلَةً، فَإِنْ هُوَ هَمَّ بِهَا فَعَمِلَهَا كَتَبَهَا اللَّهُ لَهُ

عِنْدَهُ عَشْرَ حَسَنَاتٍ إِلَى سَبْعمائَةِ ضِعْفٍ إِلَى أَضْعَافٍ كَثِيرَةٍ، وَمَنْ هَمَّ بِسَيِّئَةٍ فَلَمْ يَعْمَلْهَا كَتَبَهَا اللَّهُ لَهُ عِنْدَهُ حَسَنَةً كَامِلَةً، فَإِنْ هُوَ هَمَّ بِهَا فَعَمِلَهَا كَتَبَهَا اللَّهُ لَهُ سَيِّئَةً وَاحِدَةً ».

TRANSLATION:

Ibn ‘Abbas رضى الله عنهما narrated from the Prophet ﷺ, in what he related from his Lord, Mighty and Majestic,

that he said: “Allah has written down the good deeds and the bad deeds, then He made that clear. **Whoever intends a good deed but does not do it, Allah writes it with Him as one complete good deed. If he intends it and does it, Allah writes it with Him as ten good deeds, up to seven hundred times, up to many times more.** And whoever intends a bad deed but does not do it, Allah writes it with Him as one complete good deed. If he intends it and does it, Allah writes it as **only one bad deed**.”

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Abu Ma‘mar (‘Abdullah ibn ‘Amr al-Minqari), from ‘Abd al-Warith ibn Sa‘id, from Ja‘d Abu ‘Uthman, from Abu Raja’ al-‘Utaridi, from Ibn ‘Abbas رضى الله عنهما, from the Messenger of Allah ﷺ, from his Lord (hadith qudsi).

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Softening of Hearts (Kitab al-Riqaq), chapter on one who intends a good or a bad deed, Hadith No. 6491.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:6491

This Hadith reveals the complete “table of exchange rates”. **Intending** a good deed but not managing to do it: **one** complete good deed is recorded. **Doing** that good deed: **ten** up to **seven hundred** times, up to **many times more**. No financial market in the world offers returns like these. Even a sincere intention — before a single cent is spent — already begins to earn the currency of the Hereafter.

SURAH AL-BAQARAH 2:265

وَمَثَلُ ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمُ ٱبۡتِغَآءَ مَرۡضَاتِ ٱللَّهِ وَتَثۡبِيتٗا مِّنۡ أَنفُسِهِمۡ كَمَثَلِ جَنَّةِۭ بِرَبۡوَةٍ أَصَابَهَا وَابِلٞ فَـَٔاتَتۡ أُكُلَهَا ضِعۡفَيۡنِ فَإِن لَّمۡ يُصِبۡهَا وَابِلٞ فَطَلّٞۗ وَٱللَّهُ بِمَا تَعۡمَلُونَ بَصِيرٌ ٢٦٥

And the example of those who spend their wealth seeking means to the approval of Allah and assuring [reward for] themselves is like a garden on high ground which is hit by a downpour - so it yields its fruits in double. And [even] if it is not hit by a downpour, then a drizzle [is sufficient]. And Allah, of what you do, is Seeing.

Translation: Sahih International — quran.com/2:265

After the parable of the seed, Allah gives a second parable: the charity of those who spend sincerely, seeking Allah’s approval, is like **a garden on high ground**. When a downpour falls, it yields its fruit

double; and if no downpour falls, a drizzle is enough. In other words, sincere charity **always bears fruit** — whether the amount is large or small. We will contrast this parable with that of the "smooth stone" in Chapter 5.

LENDING TO ALLAH

The Qur'an uses a deeply stirring expression to describe charity: ***qard hasan*** — **a goodly loan to Allah**. Imagine: Allah, Owner of the heavens and the earth, who needs nothing at all, offers Himself as a "borrower" from His servants.

SURAH AL-BAQARAH 2:245

مَّن ذَا ٱلَّذِى يُقۡرِضُ ٱللَّهَ قَرۡضًا حَسَنًا فَيُضَٰعِفَهُۥ لَهُۥٓ أَضۡعَافًا كَثِيرَةً۬ وَٱللَّهُ يَقۡبِضُ وَيَبۡصُۜطُ وَإِلَيۡهِ تُرۡجَعُونَ ﴿٢٤٥﴾

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.

Translation: Sahih International — quran.com/2:245

Ibn Kathir relates that when this verse was revealed, a Companion named Abu al-Dahdah رضى الله عنه asked the Messenger of Allah ﷺ: "Does Allah want a loan from us?" When told yes, he at once gave away his orchard of hundreds of date palms in charity. Reports of this story appear in several works of tafsir and in the Musnad of Ahmad; it is quoted here as an example, not as a Hadith authenticated in this eBook. Tafsir Ibn Kathir 2:245

SURAH AL-HADID 57:11

مَّن ذَا ٱلَّذِى يُقۡرِضُ ٱللَّهَ قَرۡضًا حَسَنًا فَيُضَٰعِفَهُۥ لَهُۥ وَلَهُۥٓ أَجۡرٌ كَرِيمٌ ﴿١١﴾

Who is it that would loan Allah a goodly loan so He will multiply it for him and he will have a noble reward?

Translation: Sahih International — quran.com/57:11

In Surah Al-Hadid the same promise is repeated, with the addition ***"and he will have a noble reward"*** (*ajrun karim*). A loan to Allah is not only repaid many times over; it is repaid with **honour**. No creditor in this world pays interest this high, and no bank guarantees a return this certain.

Why did Allah choose the word "loan"? Scholars mention several wisdoms. First, a loan **is certainly repaid** — no one doubts that Allah will pay. Second, a loan shows that the wealth **still belongs to the giver** in the end; it is merely "deposited" with Allah. Third, it removes the feeling of loss: a person who lends his money does not feel he has lost it, because he knows it will come back.

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A TRANSACTION THAT WILL NEVER PERISH

SURAH FATIR 35:29–30

إِنَّ ٱلَّذِينَ يَتۡلُونَ كِتَٰبَ ٱللَّهِ وَأَقَامُواْ ٱلصَّلَوٰةَ وَأَنفَقُواْ مِمَّا رَزَقۡنَٰهُمۡ سِرّٗا وَعَلَانِيَةٗ يَرۡجُونَ تِجَٰرَةٗ لَّن تَبُورَ ٢٩

Indeed, those who recite the Book of Allah and establish prayer and spend [in His cause] out of what We have provided them, secretly and publicly, [can] expect a profit that will never perish.

لِيُوَفِّيَهُمۡ أُجُورَهُمۡ وَيَزِيدَهُم مِّن فَضۡلِهِۦٓۚ إِنَّهُۥ غَفُورٞ شَكُورٞ ٣٠

That He may give them in full their rewards and increase for them of His bounty. Indeed, He is Forgiving and Appreciative.

Translation: Sahih International — quran.com/35:29-30

Allah describes those who recite His Book, establish prayer and spend from what He has provided them, secretly and publicly, as those who ***"expect a profit that will never perish"*** (*tijaratan lan tabur*). In the world's stock markets every investment carries risk. In the market of the Hereafter, a sincere investment **never loses**. Allah not only ***"gives them in full their rewards"***, He also ***"increases for them of His bounty"***.

SURAH AS-SAFF 61:10–11

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ هَلۡ أَدُلُّكُمۡ عَلَىٰ تِجَٰرَةٖ تُنجِيكُم مِّنۡ عَذَابٍ أَلِيمٖ ١٠

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

تُؤۡمِنُونَ بِٱللَّهِ وَرَسُولِهِۦ وَتُجَٰهِدُونَ فِي سَبِيلِ ٱللَّهِ بِأَمۡوَٰلِكُمۡ وَأَنفُسِكُمۡۚ ذَٰلِكُمۡ خَيۡرٞ لَّكُمۡ إِن كُنتُمۡ تَعۡلَمُونَ ١١

[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.

Translation: Sahih International — quran.com/61:10-11

Surah As-Saff speaks plainly in the language of trade: ***"Shall I guide you to a transaction that will save you from a painful punishment?"*** Its capital is faith and striving with **wealth** and **lives**. Its profit is safety from punishment and an everlasting Paradise. Notice that **wealth** is mentioned before **lives** — because for most people wealth is easier to sacrifice than life, and it is the first door of sacrifice.

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SURAH AT-TAWBAH 9:111

إِنَّ ٱللَّهَ ٱشۡتَرَىٰ مِنَ ٱلۡمُؤۡمِنِينَ أَنفُسَهُمۡ وَأَمۡوَٰلَهُم بِأَنَّ لَهُمُ ٱلۡجَنَّةَۚ يُقَٰتِلُونَ فِي سَبِيلِ ٱللَّهِ فَيَقۡتُلُونَ وَيُقۡتَلُونَۖ وَعۡدًا عَلَيۡهِ حَقّٗا فِي ٱلتَّوۡرَىٰةِ وَٱلۡإِنجِيلِ وَٱلۡقُرۡءَانِۚ وَمَنۡ أَوۡفَىٰ بِعَهۡدِهِۦ مِنَ ٱللَّهِۚ فَٱسۡتَبۡشِرُواْ بِبَيۡعِكُمُ ٱلَّذِي بَايَعۡتُم بِهِۦۚ وَذَٰلِكَ هُوَ ٱلۡفَوۡزُ ٱلۡعَظِيمُ ١١١

Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise. They fight in the cause of Allah, so they kill and are killed. [It is] a true promise [binding] upon Him in the Torah and the Gospel and the Qur'an. And who is truer to his covenant than Allah? So rejoice in your transaction which you have contracted. And it is that which is the great attainment.

Translation: Sahih International — quran.com/9:111

This verse is the grandest "contract of sale" of all: ***"Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise."*** The Buyer is Allah, the goods are lives and wealth, the price is Paradise, and the contract is recorded in the Torah, the Gospel and the Qur'an. Allah closes the verse with the words: ***"So rejoice in your transaction which you have contracted."***

SCIENTIFIC FINDING: GIVING AND HEART HEALTH

Whillans and colleagues (2016) examined the link between **spending money on others** and blood pressure among older adults with high blood pressure. In the first study (186 participants from the MIDUS study in the United States), the more money people spent on others, the lower their blood pressure two years later.

In the second study, 73 older adults with high blood pressure were asked to spend a sum of money either on themselves or on others for three consecutive weeks. Those who spent on others showed **lower systolic and diastolic blood pressure**. This is in harmony with the promise that giving is ***"better for your selves"*** (At-Taghabun 64:16).

Limitations: both studies are small and involve only older adults in the United States. The first study is observational, and the second is small in scale. It does not mean charity can replace blood-pressure medication; patients should continue to follow their doctor's advice.

STUDY REFERENCES:

Whillans AV, Dunn EW, Sandstrom GM, Dickerson SS, Madden KM (2016). Is spending money on others good for your heart? Health Psychol 35(6):574–583. https://doi.org/10.1037/hea0000332

EXCHANGE IN THIS WORLD	EXCHANGE IN THE HEREAFTER
Rates change every day	A fixed rate: ten to seven hundred times, and more

EXCHANGE IN THIS WORLD	EXCHANGE IN THE HEREAFTER
The counter takes a commission	No commission; Allah adds from His bounty
Currencies can lose value	Reward never depreciates
Money can be stolen or lost	What is stored with Allah is never lost
Profit is only temporary	A transaction that will never perish

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3. YOUR TRUE WEALTH IS WHAT YOU SEND AHEAD

Ask anyone, "Your own wealth or your heir's wealth — which do you love more?" and almost everyone will answer, "My own, of course." The Messenger of Allah ﷺ once asked his Companions the same question, then gave an answer that turns our view of wealth upside down. In the narration of al-Bukhari (No. 6442), from 'Abdullah ibn Mas'ud رضى الله عنه, he asked: "Which of you loves the wealth of his heir more than his own wealth?" When the Companions answered that every one of them loved his own wealth more, he said: ***"His wealth is what he has sent ahead, and his heir's wealth is what he has left behind."*** The same meaning is reinforced by the following Hadith:

HADITH — SAHIH MUSLIM, NO. 2959

حَدَّثَنِي سُوَيْدُ بْنُ سَعِيدٍ، حَدَّثَنَا حَفْصُ بْنُ مَيْسَرَةَ، عَنِ الْعَلاَءِ، عَنْ أَبِيهِ، عَنْ أَبِي، هُرَيْرَةَ أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ « يَقُولُ الْعَبْدُ مَالِي مَالِي إِنَّمَا لَهُ مِنْ مَالِهِ ثَلاَثٌ مَا أَكَلَ فَأَفْنَى أَوْ لَبِسَ فَأَبْلَى أَوْ أَعْطَى فَاقْتَنَى وَمَا سِوَى ذَلِكَ فَهُوَ ذَاهِبٌ وَتَارِكُهُ لِلنَّاسِ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Messenger of Allah ﷺ said: **"The servant says: My wealth, my wealth! But of his wealth he truly owns only three things: what he eats and consumes, what he wears and wears out, or what he gives (in charity) and so stores up (for his Hereafter). Whatever is besides that will go, and he will leave it for others."**

CHAIN OF NARRATION: Narrated by Imam Muslim: from Suwaid ibn Sa'id, from Hafs ibn Maisarah, from al-'Ala' ibn 'Abd al-Rahman, from his father 'Abd al-Rahman ibn Ya'qub, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Zuhd and Softening of Hearts (Kitab al-Zuhd wa al-Raqa'iq), Hadith No. 2959.

GRADE: SAHIH — contained in Sahih Muslim, one of the two most authentic Hadith collections (al-Sahihayn).

Source: https://sunnah.com/muslim:2959a

These two Hadiths rearrange our "account statement". By the measure of the Messenger of Allah ﷺ, **our wealth** is what we have **sent ahead** (*ma qaddama*) — what we have dispatched to the Hereafter through charity, zakah, waqf and good works. Whatever we **leave behind** (*ma akhkhara*) — houses, land, savings, shares — is really **our heirs' wealth**, even if it is still registered in our name today.

Imagine a man who keeps a million ringgit in the bank and gives only ten thousand in charity in his whole life. According to this Hadith, his true wealth is only those ten thousand; the other 990,000 are his heirs'

wealth, "entrusted" to him for a while. Ironically, many people work hard all their lives to amass their heirs' wealth, yet forget to amass their own.

For a discussion of wealth as a test and of the three things that truly belong to us, readers may refer to the eBook Gold in Hand, a Test of the Soul, especially Chapter 5.

WHAT HAVE YOU PUT FORTH FOR TOMORROW?

SURAH AL-HASHR 59:18 (REPEATED FOR REFLECTION)

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱتَّقُواْ ٱللَّهَ وَلۡتَنظُرۡ نَفۡسٞ مَّا قَدَّمَتۡ لِغَدٖۖ وَٱتَّقُواْ ٱللَّهَۚ إِنَّ ٱللَّهَ خَبِيرُۢ بِمَا تَعۡمَلُونَ ١٨

O you who have believed, fear Allah. And let every soul look to what it has put forth for tomorrow - and fear Allah. Indeed, Allah is Acquainted with what you do.

Translation: Sahih International — quran.com/59:18

This verse contains the command of taqwa **twice** — at the beginning and at the end — and between them lies the instruction to ***look to what has been put forth for tomorrow***. True taqwa is not merely a feeling of fear of Allah; it is **planning**. The God-conscious person plans his eternal future just as a prudent person plans his retirement.

The word ***qaddamat*** (what it has put forth) in this verse shares the same root as ***ma qaddama*** in the Hadith above. The Qur'an and the Sunnah speak the same language: **what you send ahead is what is truly yours**.

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YOU WILL FIND IT WITH ALLAH

SURAH AL-MUZZAMMIL 73:20

إِنَّ رَبَّكَ يَعْلَمُ أَنَّكَ تَقُومُ أَدْنَىٰ مِن ثُلُثَيِ ٱلَّيْلِ وَنِصْفَهُۥ وَثُلُثَهُۥ وَطَآئِفَةٌ مِّنَ
ٱلَّذِينَ مَعَكَ ۚ وَٱللَّهُ يُقَدِّرُ ٱلَّيْلَ وَٱلنَّهَارَ ۚ عَلِمَ أَن لَّن تُحْصُوهُ فَتَابَ عَلَيْكُمْ ۖ
فَٱقْرَءُوا۟ مَا تَيَسَّرَ مِنَ ٱلْقُرْءَانِ ۚ عَلِمَ أَن سَيَكُونُ مِنكُم مَّرْضَىٰ وَءَاخَرُونَ
يَضْرِبُونَ فِى ٱلْأَرْضِ يَبْتَغُونَ مِن فَضْلِ ٱللَّهِ وَءَاخَرُونَ يُقَٰتِلُونَ فِى سَبِيلِ ٱللَّهِ ۖ
فَٱقْرَءُوا۟ مَا تَيَسَّرَ مِنْهُ ۚ وَأَقِيمُوا۟ ٱلصَّلَوٰةَ وَءَاتُوا۟ ٱلزَّكَوٰةَ وَأَقْرِضُوا۟ ٱللَّهَ قَرْضًا
حَسَنًا ۚ وَمَا تُقَدِّمُوا۟ لِأَنفُسِكُم مِّنْ خَيْرٍ تَجِدُوهُ عِندَ ٱللَّهِ هُوَ خَيْرًا وَأَعْظَمَ
أَجْرًا ۚ وَٱسْتَغْفِرُوا۟ ٱللَّهَ ۖ إِنَّ ٱللَّهَ غَفُورٌ رَّحِيمٌ ﴿٢٠﴾

Indeed, your Lord knows, [O Muhammad], that you stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you. And Allah determines [the extent of] the night and the day. He has known that you [Muslims] will not be able to do it and has turned to you in forgiveness, so recite what is easy [for you] of the Qur'an. He has known that there will be among you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allah and others fighting for the cause of Allah. So recite what is easy from it and establish prayer and give zakah and loan Allah a goodly loan. And whatever good you put forward for yourselves - you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful.

Translation: Sahih International — quran.com/73:20

This long verse — the last verse of Surah Al-Muzzammil — contains a deeply reassuring guarantee: ***"And whatever good you put forward for yourselves — you will find it with Allah. It is better and greater in reward."*** Not one good deed is lost. A date given in charity, a glass of water offered, a single ringgit dropped into the mosque box — all of it is **found** again with Allah, in a better and greater form.

The verse also pairs the command ***"and loan Allah a goodly loan"*** with prayer and zakah. This shows that voluntary charity is not a side matter; it is placed in line with the principal acts of worship.

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SCIENTIFIC FINDING: HELPING OTHERS AND LIFE STRESS

Poulin and colleagues (2013) followed 846 adults in the Detroit area of the United States for five years. At the start of the study, participants reported stressful events they had experienced in the past year, and whether they had given tangible help (such as money, transport or housework) to friends or family members.

Among those who **did not help others**, life stress was associated with a higher risk of death. But among those who **helped others**, life stress was **not** associated with an increased risk of death. Giving seemed to act as a "shield" against the harmful effects of stress.

Limitations: this study is observational, so it shows association, not cause and effect. Its sample was limited to one area of the United States. In Islam, the true reward of giving is in the Hereafter; this study only shows a wisdom that is also felt in this world.

STUDY REFERENCES:

Poulin MJ, Brown SL, Dillard AJ, Smith DM (2013). Giving to others and the association between stress and mortality. Am J Public Health 103(9):1649–1655. https://doi.org/10.2105/AJPH.2012.300876

4. THE EXCHANGE COUNTERS

At an international airport there are many currency exchange counters. At the "airport" of this world, Allah and His Messenger have likewise opened many counters for exchanging wealth into reward. Some counters are small and easy; others are large and long-term. This chapter takes us to visit some of the main ones.

THE FIRST COUNTER: DAILY CHARITY

The nearest and easiest counter is **charity** (*sadaqah*). It is open 24 hours a day, has no minimum amount, and can be used anywhere: the mosque box, a struggling neighbour, a beggar by the road, a friend who has run short, a hungry animal. The Messenger of Allah ﷺ taught that even half a date given in charity can shield one from the Fire. What matters is not the amount, but **sincerity** and **consistency**.

HADITH — SAHIH AL-BUKHARI, NO. 1417

حَدَّثَنَا سُلَيْمَانُ بْنُ حَرْبٍ، حَدَّثَنَا شُعْبَةُ، عَنْ أَبِي إِسْحَاقَ، قَالَ سَمِعْتُ عَبْدَ اللَّهِ بْنَ مَعْقِلٍ، قَالَ سَمِعْتُ عَدِيَّ بْنَ حَاتِمٍ ـ رضى الله عنه ـ قَالَ سَمِعْتُ رَسُولَ اللَّهِ صلى الله عليه وسلم يَقُولُ « اتَّقُوا النَّارَ وَلَوْ بِشِقِّ تَمْرَةٍ ».

TRANSLATION:

'Adi ibn Hatim رضى الله عنه said: I heard the Messenger of Allah ﷺ say: **"Protect yourselves from the Fire, even with half a date (given in charity)."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Sulayman ibn Harb, from Shu'bah ibn al-Hajjaj, from Abu Ishaq al-Sabi'i, from 'Abdullah ibn Ma'qil, from 'Adi ibn Hatim رضى الله عنه.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter: protect yourselves from the Fire even with half a date, Hadith No. 1417.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1417

Half a date — perhaps the smallest value in the market of Madinah at the time — can become **a shield from the Fire**. This Hadith closes every excuse. No one is too poor to give, because the counter of charity accepts currency of any size.

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SURAH AL-BAQARAH 2:274

ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُم بِٱلَّيۡلِ وَٱلنَّهَارِ سِرّٗا وَعَلَانِيَةٗ فَلَهُمۡ أَجۡرُهُمۡ عِندَ رَبِّهِمۡ وَلَا خَوۡفٌ عَلَيۡهِمۡ وَلَا هُمۡ يَحۡزَنُونَ ٢٧٤

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.

Translation: Sahih International — quran.com/2:274

This verse praises those who spend ***"by night and by day, secretly and publicly"***. The counter of charity never closes; what so often closes is our heart.

THE SECOND COUNTER: WAQF — A SAVINGS ACCOUNT THAT NEVER MATURES

If ordinary charity is a "one-off" exchange, **waqf** (endowment) is a **continuous** exchange. The principal is preserved, while its yield keeps being spent on good causes, and its reward keeps flowing to the endower — even after he dies. The basis of waqf in Islam is the story of 'Umar ibn al-Khattab رضى الله عنه and his land at Khaybar, narrated by al-Bukhari (No. 2737) and Muslim (No. 1632). 'Umar received a plot of land at Khaybar — the most valuable property he had ever owned — and asked the Messenger of Allah ﷺ what he should do with it. He said: ***"If you wish, retain its principal and give its yield in charity."*** So 'Umar endowed it on condition that it would not be sold, given away or inherited.

The same spirit — giving the wealth one loves most — can be seen in another Companion, Abu Talhah رضى الله عنه, when the verse of Ali 'Imran 3:92 was revealed:

HADITH — SAHIH AL-BUKHARI, NO. 1461

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ يُوسُفَ، أَخْبَرَنَا مَالِكٌ، عَنْ إِسْحَاقَ بْنِ عَبْدِ اللَّهِ بْنِ أَبِي طَلْحَةَ، أَنَّهُ سَمِعَ أَنَسَ بْنَ مَالِكٍ ـ رضى الله عنه ـ يَقُولُ كَانَ أَبُو طَلْحَةَ أَكْثَرَ الأَنْصَارِ بِالْمَدِينَةِ مَالاً مِنْ نَخْلٍ، وَكَانَ أَحَبَّ أَمْوَالِهِ إِلَيْهِ بَيْرُحَاءَ وَكَانَتْ مُسْتَقْبِلَةَ الْمَسْجِدِ، وَكَانَ رَسُولُ اللَّهِ صلى الله عليه وسلم يَدْخُلُهَا وَيَشْرَبُ مِنْ مَاءٍ فِيهَا طَيِّبٍ قَالَ أَنَسٌ فَلَمَّا أُنْزِلَتْ هَذِهِ الآيَةُ {لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ} قَامَ أَبُو طَلْحَةَ إِلَى رَسُولِ اللَّهِ صلى الله عليه وسلم فَقَالَ يَا رَسُولَ اللَّهِ، إِنَّ اللَّهَ تَبَارَكَ وَتَعَالَى يَقُولُ {لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ} وَإِنَّ أَحَبَّ أَمْوَالِي إِلَىَّ بَيْرُحَاءَ، وَإِنَّهَا صَدَقَةٌ لِلَّهِ أَرْجُو بِرَّهَا وَذُخْرَهَا عِنْدَ اللَّهِ، فَضَعْهَا يَا رَسُولَ

اللَّهِ حَيْثُ أَرَاكَ اللَّهُ. قَالَ فَقَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « بَخْ، ذَلِكَ مَالٌ رَابِحٌ، ذَلِكَ مَالٌ رَابِحٌ، وَقَدْ سَمِعْتُ مَا قُلْتَ وَإِنِّي أَرَى أَنْ تَجْعَلَهَا فِي الأَقْرَبِينَ ». فَقَالَ أَبُو طَلْحَةَ أَفْعَلُ يَا رَسُولَ اللَّهِ. فَقَسَمَهَا أَبُو طَلْحَةَ فِي أَقَارِبِهِ وَبَنِي عَمِّهِ. تَابَعَهُ رَوْحٌ. وَقَالَ يَحْيَى بْنُ يَحْيَى وَإِسْمَاعِيلُ عَنْ مَالِكٍ رَايِحٌ.

TRANSLATION:

Anas ibn Malik رضى الله عنه said: Abu Talhah had more date-palm property than any other of the Ansar in Madinah, and the dearest of his wealth to him was Bayruha', which faced the mosque. The Messenger of Allah ﷺ used to enter it and drink of its good water. Anas said: When this verse was revealed — *{Never will you attain righteousness until you spend from that which you love}* — Abu Talhah stood up, went to the Messenger of Allah ﷺ and said: "O Messenger of Allah, Allah, Blessed and Exalted, says: *{Never will you attain righteousness until you spend from that which you love}*, and **the dearest of my wealth to me is Bayruha'. It is charity for the sake of Allah**; I hope for its reward and for it to be stored with Allah. So place it, O Messenger of Allah, wherever Allah shows you." The Messenger of Allah ﷺ said: "Bakh! That is profitable wealth, that is profitable wealth. I have heard what you said, and I think you should give it to your relatives." Abu Talhah said: "I will do so, O Messenger of Allah." So Abu Talhah divided it among his relatives and his cousins. (Al-Bukhari said:) Rawh narrated the same. Yahya ibn Yahya and Isma'il narrated it from Malik with the word *rayih* (wealth whose reward endures).

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from 'Abdullah ibn Yusuf, from Malik ibn Anas, from Ishaq ibn 'Abdullah ibn Abi Talhah, from Anas ibn Malik رضى الله عنه. Supporting narrations: Rauh ibn 'Ubadah; Yahya ibn Yahya and Isma'il ibn Abi Uways from Malik.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter on Zakah given to relatives, Hadith No. 1461.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1461

Notice what 'Umar and Abu Talhah رضى الله عنهما chose to give: not worthless property, but the **most valuable** and **most beloved**. The Messenger of Allah ﷺ taught 'Umar a simple formula for waqf: ***"retain its principal and give its yield in charity."*** The land could not be sold, gifted or inherited; its yield went to the poor, relatives, slaves, the cause of Allah, travellers and guests. More than fourteen centuries later, waqf is still the backbone of mosques, schools, hospitals and wells across the Muslim world.

Waqf is part of what the Messenger of Allah ﷺ called ***sadaqah jariyah*** — flowing charity. In a Hadith narrated by Muslim (No. 1631), he said that when a person dies his deeds come to an end except for

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three: a continuing charity, knowledge that is benefited from, and a righteous child who prays for him. The full text of this Hadith appears in the ***Support & Donations*** section at the end of this eBook.

THE THIRD COUNTER: PROVIDING FOR ONE'S FAMILY

Many people assume that reward comes only from giving to outsiders. Yet one of the largest exchange counters of all is **our own home**. The Messenger of Allah ﷺ said to Sa'd ibn Abi Waqqas رضى الله عنه:

HADITH — SAHIH AL-BUKHARI, NO. 56

حَدَّثَنَا الْحَكَمُ بْنُ نَافِعٍ قَالَ أَخْبَرَنَا شُعَيْبٌ عَنْ الزُّهْرِيِّ قَالَ حَدَّثَنِي عَامِرُ بْنُ سَعْدٍ عَنْ سَعْدِ بْنِ أَبِي وَقَّاصٍ أَنَّهُ أَخْبَرَهُ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ «إِنَّكَ لَنْ تُنْفِقَ نَفَقَةً تَبْتَغِي بِهَا وَجْهَ اللَّهِ إِلَّا أُجِرْتَ عَلَيْهَا حَتَّى مَا تَجْعَلُ فِي فَمِ امْرَأَتِكَ».

TRANSLATION:

Sa'd ibn Abi Waqqas رضى الله عنه narrated that the Messenger of Allah ﷺ said: **"You will not spend anything seeking by it the Face of Allah except that you will be rewarded for it, even (the morsel) you put in your wife's mouth."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Abu al-Yaman al-Hakam ibn Nafi', from Syu'aib ibn Abi Hamzah, from Ibn Shihab al-Zuhri, from 'Amir ibn Sa'd, from his father Sa'd ibn Abi Waqqas رضى الله عنه.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Faith (Kitab al-Iman), chapter: deeds are by intentions, Hadith No. 56. Also narrated by Muslim (No. 1628) within a longer account.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:56

HADITH — SAHIH AL-BUKHARI, NO. 1426

حَدَّثَنَا عَبْدَانُ، أَخْبَرَنَا عَبْدُ اللَّهِ، عَنْ يُونُسَ، عَنِ الزُّهْرِيِّ، قَالَ أَخْبَرَنِي سَعِيدُ بْنُ الْمُسَيَّبِ، أَنَّهُ سَمِعَ أَبَا هُرَيْرَةَ ـ رضى الله عنه ـ عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ « خَيْرُ الصَّدَقَةِ مَا كَانَ عَنْ ظَهْرِ غِنًى، وَابْدَأْ بِمَنْ تَعُولُ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Prophet ﷺ said: **"The best charity is that given out of surplus, and begin with those you are responsible for."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from 'Abdan, from 'Abdullah ibn al-Mubarak, from Yunus ibn Yazid, from al-Zuhri, from Sa'id ibn al-Musayyab, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter: no charity except out of surplus, Hadith No. 1426.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1426

This Hadith gives a guide to priorities: the best charity is given **out of surplus**, without neglecting oneself and one's family; and **begin with those you are responsible for**. Islam does not ask a person to give away all his wealth until his family is reduced to begging. The family is the first counter.

A morsel placed in a wife's mouth — something done every day without a thought — can become reward, provided it is done ***seeking the Face of Allah***. Every ringgit spent on a child's school fees, groceries, the electricity bill and the family's clothing can be exchanged into the currency of the Hereafter with just one thing: **intention**. This is the nearest counter, and the one most often forgotten.

THE FOURTH COUNTER: CARING FOR ORPHANS

Among the most special counters is **caring for orphans**. Its reward is not merely good deeds, but **the closest station** to the Messenger of Allah ﷺ in Paradise:

HADITH — SAHIH AL-BUKHARI, NO. 5304

حَدَّثَنَا عَمْرُو بْنُ زُرَارَةَ، أَخْبَرَنَا عَبْدُ الْعَزِيزِ بْنُ أَبِي حَازِمٍ، عَنْ أَبِيهِ، عَنْ سَهْلٍ، قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « أَنَا وَكَافِلُ الْيَتِيمِ فِي الْجَنَّةِ هَكَذَا ». وَأَشَارَ بِالسَّبَّابَةِ وَالْوُسْطَى، وَفَرَّجَ بَيْنَهُمَا شَيْئًا.

TRANSLATION:

Sahl ibn Sa'd رضى الله عنه said: The Messenger of Allah ﷺ said: **"I and the one who looks after an orphan will be in Paradise like this,"** and he pointed with his index and middle fingers, separating them slightly.

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from 'Amr ibn Zurarah, from 'Abd al-'Aziz ibn Abi Hazim, from his father Abu Hazim (Salamah ibn Dinar), from Sahl ibn Sa'd al-Sa'idi رضى الله عنه, from the Messenger of Allah ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Divorce (Kitab al-Talaq), chapter on al-Li'an, Hadith No. 5304.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:5304

Two fingers almost joined — that is how close the guardian of an orphan will be to the Messenger of Allah ﷺ in Paradise. Caring for an orphan does not necessarily mean taking the child into one's home. It can be done by paying school fees, covering monthly expenses, or supporting a trustworthy orphanage.

SURAH AL-INSAN 76:8–9

وَيُطْعِمُونَ ٱلطَّعَامَ عَلَىٰ حُبِّهِۦ مِسْكِينًا وَيَتِيمًا وَأَسِيرًا ﴿٨﴾

And they give food in spite of love for it to the needy, the orphan, and the captive.

إِنَّمَا نُطْعِمُكُمْ لِوَجْهِ ٱللَّهِ لَا نُرِيدُ مِنكُمْ جَزَآءً وَلَا شُكُورًا ﴿٩﴾

[Saying], "We feed you only for the countenance of Allah. We wish not from you reward or gratitude."

Translation: Sahih International — quran.com/76:8-9

This passage describes righteous people who feed the needy, the orphan and the captive, saying in their hearts: ***"We feed you only for the countenance of Allah. We wish not from you reward or gratitude."*** This is the chief condition at every counter: **sincerity**.

THE FIFTH COUNTER: BUILDING THE HOUSE OF ALLAH

The next counter in this chapter is **building a mosque** — the house of Allah on earth. 'Uthman ibn 'Affan رضى الله عنه, renowned for his generosity, was once criticised for rebuilding the Prophet's Mosque with stronger materials. He replied that he had heard the Prophet ﷺ say: ***"Whoever builds a mosque seeking the Face of Allah, Allah will build for him the like of it in Paradise."*** (Sahih al-Bukhari No. 450; Sahih Muslim No. 533)

The exchange at this counter is astonishing: **a mosque in this world exchanged for a house in Paradise**. Not everyone can build a mosque alone, but everyone can contribute part of one — a brick, a pillar, a prayer mat — with a sincere intention for the sake of Allah.

THE SIXTH COUNTER: KNOWLEDGE AND THE QUR'AN

Wealth can also be exchanged for reward through **knowledge**. Sponsoring a poor student's studies, printing and endowing copies of the Qur'an, funding Qur'an classes in a village, buying books for a surau library — all of these are part of "knowledge that is benefited from", whose reward keeps flowing. Every time someone reads a Qur'an we endowed, or acts on knowledge we sponsored, that reward is also recorded for us.

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THE SEVENTH COUNTER: RELIEVING OTHERS' HARDSHIP

A last counter that is often forgotten is **relieving the hardship of others**: postponing a debt owed by someone in difficulty, forgiving a debt that cannot be repaid, paying a neighbour's hospital bill, or helping a small trader on the brink of bankruptcy. Allah says that if a debtor is in hardship, give him time until ease, and that to remit it as charity is better (Al-Baqarah 2:280). The money "lost" in this world has in fact been exchanged into the most stable currency of the Hereafter.

EXCHANGE COUNTER	EXAMPLES OF PRACTICE TODAY
Daily charity	The mosque box, a struggling neighbour, paying for someone's meal
Waqf	Cash waqf, endowing copies of the Qur'an, endowing a well
Providing for family with intention	Groceries, children's fees, a wife's clothing
Caring for orphans	Paying fees and monthly expenses, supporting an orphanage
Building mosques and suraus	Contributions to construction, upkeep and equipment

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5. COUNTERFEIT MONEY IN THE HEREAFTER

Every currency exchange counter in this world has a machine for detecting **counterfeit money**. Counterfeit notes look like the real thing — the same colour, the same size, even the same picture — but when examined closely, they are rejected. So it is in the Hereafter. Some charity looks great in people's eyes, yet when examined at the counter of the Hereafter it is **rejected** because it fails to meet the conditions.

THE FIRST COUNTERFEIT: REMINDERS AND INJURY

SURAH AL-BAQARAH 2:264

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ لَا تُبۡطِلُواْ صَدَقَٰتِكُم بِٱلۡمَنِّ وَٱلۡأَذَىٰ كَٱلَّذِي يُنفِقُ مَالَهُۥ رِئَآءَ ٱلنَّاسِ وَلَا يُؤۡمِنُ بِٱللَّهِ وَٱلۡيَوۡمِ ٱلۡأٓخِرِۖ فَمَثَلُهُۥ كَمَثَلِ صَفۡوَانٍ عَلَيۡهِ تُرَابٞ فَأَصَابَهُۥ وَابِلٞ فَتَرَكَهُۥ صَلۡدٗاۖ لَّا يَقۡدِرُونَ عَلَىٰ شَيۡءٖ مِّمَّا كَسَبُواْۗ وَٱللَّهُ لَا يَهۡدِي ٱلۡقَوۡمَ ٱلۡكَٰفِرِينَ ٢٦٤

O you who have believed, do not invalidate your charities with reminders or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day. His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people.

Translation: Sahih International — quran.com/2:264

Allah warns of two things that **invalidate** the reward of charity: ***al-mann*** — reminding people of what one has given, and ***al-adha*** — hurting the recipient. Then Allah gives a vivid parable: the charity of one who shows off is like **dust on a smooth stone**. It looks fertile, but when a downpour comes the dust is washed away and only bare, hard stone remains. Charity tainted with showing off, reminders and hurtful words is washed away without leaving anything behind.

SURAH AL-BAQARAH 2:262

ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمۡ فِي سَبِيلِ ٱللَّهِ ثُمَّ لَا يُتۡبِعُونَ مَآ أَنفَقُواْ مَنّٗا وَلَآ أَذٗى لَّهُمۡ أَجۡرُهُمۡ عِندَ رَبِّهِمۡ وَلَا خَوۡفٌ عَلَيۡهِمۡ وَلَا هُمۡ يَحۡزَنُونَ ٢٦٢

Those who spend their wealth in the way of Allah and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.

Translation: Sahih International — quran.com/2:262

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By contrast, those who give ***"and then do not follow up what they have spent with reminders [of it] or [other] injury"*** are promised their reward with their Lord, with no fear and no grief. The condition is clear: give, then **forget**.

THE SECOND COUNTERFEIT: UNLAWFUL WEALTH

The second counterfeit is wealth obtained from **unlawful** (*haram*) sources. Charity from the proceeds of bribery, usury (*riba*), fraud or theft is not accepted at the counter of the Hereafter, however large the amount. The Messenger of Allah ﷺ said:

HADITH — SAHIH MUSLIM, NO. 1015

وَحَدَّثَنِي أَبُو كُرَيْبٍ، مُحَمَّدُ بْنُ الْعَلاَءِ حَدَّثَنَا أَبُو أُسَامَةَ، حَدَّثَنَا فُضَيْلُ بْنُ مَرْزُوقٍ، حَدَّثَنِي عَدِيُّ بْنُ ثَابِتٍ، عَنْ أَبِي حَازِمٍ، عَنْ أَبِي هُرَيْرَةَ، قَالَ قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « أَيُّهَا النَّاسُ إِنَّ اللَّهَ طَيِّبٌ لاَ يَقْبَلُ إِلاَّ طَيِّبًا وَإِنَّ اللَّهَ أَمَرَ الْمُؤْمِنِينَ بِمَا أَمَرَ بِهِ الْمُرْسَلِينَ فَقَالَ { يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ} وَقَالَ { يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ} ». ثُمَّ ذَكَرَ الرَّجُلَ يُطِيلُ السَّفَرَ أَشْعَثَ أَغْبَرَ يَمُدُّ يَدَيْهِ إِلَى السَّمَاءِ يَا رَبِّ يَا رَبِّ وَمَطْعَمُهُ حَرَامٌ وَمَشْرَبُهُ حَرَامٌ وَمَلْبَسُهُ حَرَامٌ وَغُذِيَ بِالْحَرَامِ فَأَنَّى يُسْتَجَابُ لِذَلِكَ.

TRANSLATION:

Abu Hurayrah رضى الله عنه said: The Messenger of Allah ﷺ said: **"O people, Allah is Good and accepts only what is good. Allah has commanded the believers with what He commanded the messengers. He said: {O messengers, eat from the good things and do righteous deeds; indeed I am Knowing of what you do}, and He said: {O you who have believed, eat from the good things which We have provided for you}."** Then he mentioned a man who travels far, dishevelled and dusty, stretching his hands to the sky: "O Lord, O Lord," while his food is unlawful, his drink is unlawful, his clothing is unlawful and he has been nourished with the unlawful — so how can he be answered?

CHAIN OF NARRATION: Narrated by Imam Muslim: from Abu Kuraib Muhammad ibn al-'Ala', from Abu Usamah (Hammad ibn Usamah), from Fudail ibn Marzuq, from 'Adi ibn Thabit, from Abu Hazim al-Asyja'i, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Zakah, chapter on the acceptance of charity from good (lawful) earnings, Hadith No. 1015.

GRADE: SAHIH — contained in Sahih Muslim, one of the two most authentic Hadith collections (al-Sahihayn).

Source: https://sunnah.com/muslim:1015

"Allah is Good and accepts only what is good." The counter of the Hereafter accepts only **genuine** currency. A person who amasses wealth unlawfully and then builds a mosque or gives charity hoping to "launder" his sins is trying to exchange counterfeit money. The right way is to repent, return rights to their owners, and give charity from what is lawful.

THE THIRD COUNTERFEIT: SHOWING OFF — GIVING TO BE PRAISED

The subtlest and most frightening counterfeit is **riya'** — giving so as to be praised by people. The Messenger of Allah ﷺ mentioned that among the first to be judged on the Day of Resurrection is a wealthy man who was very generous. In a Hadith narrated by Muslim (No. 1905) from Abu Hurayrah رضى الله عنه, he mentioned the first three to be judged: a man who was martyred, a man who learned and taught knowledge and recited the Qur'an, and **a man whom Allah had given abundant provision and every kind of wealth**.

When that wealthy man is asked what he did with these blessings, he answers: ***"I did not leave a single path in which You love wealth to be spent except that I spent in it for Your sake."*** Allah says: ***"You have lied. Rather, you did it so that it would be said: He is generous — and it has been said."*** Then he is dragged on his face and thrown into the Fire. The other two meet the same fate, because they too acted to be praised: one so that it would be said he was brave, the other so that it would be said he was learned and a reciter.

This Hadith is terrifying. All three performed deeds that were **the best in people's eyes**: martyrdom, teaching knowledge and reciting the Qur'an, and giving in every path of good. Yet all were rejected because their intention was not for Allah. The wealthy man had already received his "payment" in this world — ***"and it has been said"***. He wanted to be called generous, and people called him so. Nothing was left for the Hereafter.

Imam al-Nawawi notes that this Hadith is among the clearest proofs of the danger of showing off and the obligation of sincerity. It does not mean we stop giving for fear of showing off; rather, we **correct our intention** before, during and after giving.

CHARITY GIVEN IN SECRET

As the opposite of showing off, the Messenger of Allah ﷺ praised the one who conceals his charity, counting him among the seven who will be shaded by Allah on the Day of Resurrection:

HADITH — SAHIH AL-BUKHARI, NO. 660

حَدَّثَنَا مُحَمَّدُ بْنُ بَشَّارٍ، قَالَ حَدَّثَنَا يَحْيَى، عَنْ عُبَيْدِ اللَّهِ، قَالَ حَدَّثَنِي خُبَيْبُ بْنُ عَبْدِ الرَّحْمَنِ، عَنْ حَفْصِ بْنِ عَاصِمٍ، عَنْ أَبِي هُرَيْرَةَ، عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ «

سَبْعَةٌ يُظِلُّهُمُ اللَّهُ فِي ظِلِّهِ يَوْمَ لاَ ظِلَّ إِلاَّ ظِلُّهُ الإِمَامُ الْعَادِلُ، وَشَابٌّ نَشَأَ فِي عِبَادَةِ رَبِّهِ، وَرَجُلٌ قَلْبُهُ مُعَلَّقٌ فِي الْمَسَاجِدِ، وَرَجُلاَنِ تَحَابَّا فِي اللَّهِ اجْتَمَعَا عَلَيْهِ وَتَفَرَّقَا عَلَيْهِ، وَرَجُلٌ طَلَبَتْهُ امْرَأَةٌ ذَاتُ مَنْصِبٍ وَجَمَالٍ فَقَالَ إِنِّي أَخَافُ اللَّهَ، وَرَجُلٌ تَصَدَّقَ أَخْفَى حَتَّى لاَ تَعْلَمَ شِمَالُهُ مَا تُنْفِقُ يَمِينُهُ، وَرَجُلٌ ذَكَرَ اللَّهَ خَالِيًا فَفَاضَتْ عَيْنَاهُ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Prophet ﷺ said: “Seven whom Allah will shade in His shade on the Day when there is no shade but His: a just ruler; a youth who grew up in the worship of his Lord; a man whose heart is attached to the mosques; two men who love each other for the sake of Allah, meeting for His sake and parting for His sake; a man who is called by a woman of status and beauty and says: ‘I fear Allah’; a man who gives charity so secretly that his left hand does not know what his right hand spends; **and a man who remembered Allah in private and his eyes overflowed with tears.**”

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Muhammad ibn Bashshar, from Yahya ibn Sa‘id al-Qattan, from ‘Ubaidullah ibn ‘Umar, from Khubaib ibn ‘Abd al-Rahman, from Hafs ibn ‘Asim, from Abu Hurayrah رضى الله عنه, from the Messenger of Allah ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of the Call to Prayer (Kitab al-Adhan), chapter on one who sits in the mosque waiting for prayer and the virtue of mosques, Hadith No. 660.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:660

“So secretly that his left hand does not know what his right hand spends” — a picture of how hidden that charity is. Not only do others not know; even he himself seems not to keep count of it. This is the most genuine currency: no witness but Allah, no praise but His.

SURAH AL-LAYL 92:17–21

وَسَيُجَنَّبُهَا ٱلْأَتْقَى ﴿١٧﴾

But the righteous one will avoid it.

ٱلَّذِى يُؤْتِى مَالَهُۥ يَتَزَكَّىٰ ﴿١٨﴾

[He] who gives [from] his wealth to purify himself.

وَمَا لِأَحَدٍ عِندَهُۥ مِن نِّعْمَةٍ تُجْزَىٰٓ ﴿١٩﴾

And not [giving] for anyone who has [done him] a favor to be rewarded.

إِلَّا ٱبۡتِغَآءَ وَجۡهِ رَبِّهِ ٱلۡأَعۡلَىٰ ﴿٢٠﴾

But only seeking the countenance of his Lord, Most High.

وَلَسَوۡفَ يَرۡضَىٰ ﴿٢١﴾

And he is going to be satisfied.

Translation: Sahih International — quran.com/92:17-21

Surah Al-Layl describes the most righteous as the one ***"who gives [from] his wealth to purify himself"***, while ***"not [giving] for anyone who has [done him] a favor to be rewarded"***. He gives neither to repay a favour nor to earn one, but ***"only seeking the countenance of his Lord, Most High"***. And Allah closes with a gentle promise: ***"And he is going to be satisfied."***

SURAH AL-BAQARAH 2:267

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَنفِقُواْ مِن طَيِّبَٰتِ مَا كَسَبۡتُمۡ وَمِمَّآ أَخۡرَجۡنَا لَكُم مِّنَ ٱلۡأَرۡضِۖ وَلَا تَيَمَّمُواْ ٱلۡخَبِيثَ مِنۡهُ تُنفِقُونَ وَلَسۡتُم بِـَٔاخِذِيهِ إِلَّآ أَن تُغۡمِضُواْ فِيهِۚ وَٱعۡلَمُوٓاْ أَنَّ ٱللَّهَ غَنِيٌّ حَمِيدٌ ﴿٢٦٧﴾

O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy.

Translation: Sahih International — quran.com/2:267

This verse closes one more door of counterfeit: choosing **defective things** to give away — things we ourselves would not accept except with closed eyes. Torn clothes, food about to spoil, broken goods — none of these is charity to be proud of. Give from ***tayyibat ma kasabtum*** — the good things you have earned.

A COUNTERFEIT DETECTOR IN THE HEART

How can we detect counterfeit money in our own charity? A few questions can help:

1. Would I still give if no one knew? If the answer is no, the intention needs correcting. The Qur'an praises secret charity (Al-Baqarah 2:271), though open charity is also good when it sets an example.

2. Do I expect thanks or repayment? The righteous in Surah Al-Insan said: "We wish not from you reward or gratitude."

3. Have I ever reminded anyone of my gift? If so, repent, and do not repeat it.

4. Is the source of my wealth lawful? If there is doubt (*shubhah*), purify it first before giving.

COUNTERFEIT MONEY	GENUINE CURRENCY
Charity followed by reminders	Giving and then forgetting
Charity that hurts the recipient	Giving with a kind face and a good word
Wealth from unlawful sources	Wealth from lawful earnings
Giving to be praised by people	Giving seeking the Face of Allah
Choosing defective things to give	Giving from what is good and beloved

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6. EXCHANGE IT BEFORE THE AIRPORT CLOSES

Every traveller knows that currency exchange counters have **opening hours**. Some close at night; some close when the airport closes. A traveller who keeps putting off his exchange may find the counter dark when he arrives. The exchange counter of the Hereafter also has a closing time — and that time is **death**.

SURAH AL-MUNAFIQUN 63:10–11

وَأَنفِقُواْ مِن مَّا رَزَقۡنَٰكُم مِّن قَبۡلِ أَن يَأۡتِيَ أَحَدَكُمُ ٱلۡمَوۡتُ فَيَقُولَ رَبِّ
لَوۡلَآ أَخَّرۡتَنِيٓ إِلَىٰٓ أَجَلٖ قَرِيبٖ فَأَصَّدَّقَ وَأَكُن مِّنَ ٱلصَّٰلِحِينَ ١٠

And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous."

وَلَن يُؤَخِّرَ ٱللَّهُ نَفۡسًا إِذَا جَآءَ أَجَلُهَاۚ وَٱللَّهُ خَبِيرُۢ بِمَا تَعۡمَلُونَ ١١

But never will Allah delay a soul when its time has come. And Allah is Acquainted with what you do.

Translation: Sahih International — quran.com/63:10-11

This verse paints a heartbreaking scene: a person whose death has come, pleading: ***"My Lord, if only You would delay me for a brief term so I would give charity…"*** Notice what he asks for: not time to amass wealth, not time to travel, but time to **give charity** — to **exchange** the wealth he is about to leave behind. But the next verse firmly shuts that door: ***"But never will Allah delay a soul when its time has come."*** At that moment, the airport has already closed.

Ibn Kathir notes that every heedless person will regret when his death arrives, and will ask for more time — however little — to do righteous deeds. But that request will not be granted. Tafsir Ibn Kathir 63:10

GIVING WHILE STILL ATTACHED TO WEALTH

The Messenger of Allah ﷺ was asked which charity has the greatest reward. His answer shows that **the timing** of an exchange affects **its value**:

HADITH — SAHIH AL-BUKHARI, NO. 1419

حَدَّثَنَا مُوسَى بْنُ إِسْمَاعِيلَ، حَدَّثَنَا عَبْدُ الْوَاحِدِ، حَدَّثَنَا عُمَارَةُ بْنُ الْقَعْقَاعِ، حَدَّثَنَا أَبُو زُرْعَةَ، حَدَّثَنَا أَبُو هُرَيْرَةَ ـ رضى الله عنه ـ قَالَ جَاءَ رَجُلٌ إِلَى النَّبِيِّ صلى الله عليه وسلم فَقَالَ يَا رَسُولَ اللَّهِ أَىُّ الصَّدَقَةِ أَعْظَمُ أَجْرًا قَالَ « أَنْ تَصَدَّقَ وَأَنْتَ صَحِيحٌ شَحِيحٌ، تَخْشَى

الْفَقْرَ وَتَأْمُلُ الْغِنَى، وَلاَ تُمْهِلُ حَتَّى إِذَا بَلَغَتِ الْحُلْقُومَ قُلْتَ لِفُلاَنٍ كَذَا، وَلِفُلاَنٍ كَذَا، وَقَدْ كَانَ لِفُلاَنٍ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه said: A man came to the Prophet ﷺ and asked: "O Messenger of Allah, which charity is greatest in reward?" He said: **"That you give charity while you are healthy and greedy for wealth, fearing poverty and hoping to be rich.** And do not delay it until your soul reaches your throat and then say: 'To so-and-so this much, and to so-and-so this much,' when it already belongs to so-and-so (the heirs)."

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Musa ibn Isma'il, from 'Abd al-Wahid ibn Ziyad, from 'Umarah ibn al-Qa'qa', from Abu Zur'ah ibn 'Amr, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter on the virtue of charity given while healthy and keen on wealth, Hadith No. 1419.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1419

The highest exchange rate is when we are ***healthy***, ***keen on wealth***, ***fearing poverty*** and ***still hoping to be rich***. This is the hardest moment to give — and that is exactly why it is worth the most. Once the soul has reached the throat, the wealth already belongs to the heirs; giving at that moment no longer shows sacrifice.

The boss in the opening story is still healthy, still rich, and still has time. So do most readers of this eBook. The opportunity is here now — today, this week, this month. Do not wait for retirement. Do not wait for "when I have enough". Do not wait for illness. The airport of the Hereafter gives no advance notice before it closes.

THE WILL: THE LAST EXCHANGE PERMITTED

For those who wish to ensure that part of their wealth keeps being exchanged for reward after death, Islam permits a **will** (*wasiyyah*) for good causes — but within a limit. Sa'd ibn Abi Waqqas رضى الله عنه once wanted to bequeath all his wealth while he was ill:

HADITH — SAHIH AL-BUKHARI, NO. 2742

حَدَّثَنَا أَبُو نُعَيْمٍ، حَدَّثَنَا سُفْيَانُ، عَنْ سَعْدِ بْنِ إِبْرَاهِيمَ، عَنْ عَامِرِ بْنِ سَعْدٍ، عَنْ سَعْدِ بْنِ أَبِي وَقَّاصٍ ـ رضى الله عنه ـ قَالَ جَاءَ النَّبِيَّ صلى الله عليه وسلم يَعُودُنِي وَأَنَا بِمَكَّةَ، وَهْوَ يَكْرَهُ أَنْ يَمُوتَ بِالأَرْضِ الَّتِي هَاجَرَ مِنْهَا قَالَ « يَرْحَمُ اللَّهُ ابْنَ عَفْرَاءَ ». قُلْتُ يَا رَسُولَ

اللَّهِ، أُوصِي بِمَالِي كُلِّهِ قَالَ « لاَ ». قُلْتُ فَالشَّطْرُ قَالَ « لاَ ». قُلْتُ الثُّلُثُ. قَالَ « فَالثُّلُثُ، وَالثُّلُثُ كَثِيرٌ، إِنَّكَ أَنْ تَدَعَ وَرَثَتَكَ أَغْنِيَاءَ خَيْرٌ مِنْ أَنْ تَدَعَهُمْ عَالَةً يَتَكَفَّفُونَ النَّاسَ فِي أَيْدِيهِمْ، وَإِنَّكَ مَهْمَا أَنْفَقْتَ مِنْ نَفَقَةٍ فَإِنَّهَا صَدَقَةٌ، حَتَّى اللُّقْمَةُ الَّتِي تَرْفَعُهَا إِلَى فِي امْرَأَتِكَ، وَعَسَى اللَّهُ أَنْ يَرْفَعَكَ فَيَنْتَفِعَ بِكَ نَاسٌ وَيُضَرَّ بِكَ آخَرُونَ ». وَلَمْ يَكُنْ لَهُ يَوْمَئِذٍ إِلاَّ ابْنَةٌ.

TRANSLATION:

Sa'd ibn Abi Waqqas رضى الله عنه said: The Prophet ﷺ came to visit me (when I was ill) in Makkah, and he disliked that a person should die in the land from which he had emigrated. He said: "May Allah have mercy on Ibn 'Afra'." I said: "O Messenger of Allah, may I bequeath all my wealth?" He said: "No." I said: "Half?" He said: "No." I said: "A third?" He said: "A third, and a third is a lot. That you leave your heirs rich is better than leaving them poor, begging from people with their hands. **And whatever you spend is charity, even the morsel you raise to your wife's mouth.** Perhaps Allah will extend your life so that some people benefit from you and others are harmed by you." At that time he had only one daughter.

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Abu Nu'aim (al-Fadl ibn Dukain), from Sufyan al-Thauri, from Sa'd ibn Ibrahim, from 'Amir ibn Sa'd, from Sa'd ibn Abi Waqqas رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Wills (Kitab al-Wasaya), chapter: leaving one's heirs rich is better than leaving them dependent on people, Hadith No. 2742.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:2742

This Hadith teaches a beautiful balance. A will for charity is permitted up to **one third** — ***"and a third is a lot"***. The rest belongs to the heirs according to the laws of inheritance (*fara'id*). The Messenger of Allah ﷺ also stressed that leaving heirs **rich** is better than leaving them begging. And every expense on one's family — even a morsel to a wife's mouth — still earns reward. The currency of the Hereafter does not require us to neglect our families; it requires us to **plan**.

But do not make a will an excuse to postpone charity. Charity given while healthy carries a greater reward (Sahih al-Bukhari 1419) than a will carried out only after we are gone. The will is the "last counter"; it is no substitute for the counters that open every day.

WHY DO WE PUT IT OFF?

Scholars mention several reasons why people delay this exchange. First, **long hopes** (*tul al-amal*): assuming there is still plenty of time. Second, **fear of poverty**: Satan threatens with poverty anyone who wants to give (Al-Baqarah 2:268). Third, **love of the world**: a heart bound to wealth finds it hard to let go.

Fourth, **lack of certainty in the reward**: if we were truly certain that one becomes seven hundred, we would race one another to exchange.

> **REFLECTION:** If we were told that a bank offered a return of seven hundred times, with no risk, and that the offer would expire on an unknown date — would we wait? The counter of the Hereafter offers more than that, guaranteed by Allah Himself.

For those who wish to see the other side — how reward already earned can be **lost** through injustice towards people — the eBook The Lost Shares on the Plain of Gathering discusses it in detail. Exchanging wealth for reward is only half of our task; the other half is **guarding** that reward so that it does not change hands.

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FREQUENTLY ASKED QUESTIONS

1. I am not rich. Is this eBook for me? Yes. The counter of the Hereafter accepts half a date (Sahih al-Bukhari 1417), and even a sincere intention is recorded as a good deed (Sahih al-Bukhari 6491). The driver in the opening story was not rich, yet he may earn the greatest reward of all for pointing the way to good.

2. Is giving charity openly a form of showing off? Not necessarily. The Qur'an says that disclosing charity is good, and concealing it is better (Al-Baqarah 2:271). Open charity can set an example and encourage others, provided the intention is for Allah. What is rejected is charity whose **aim** is to be praised.

3. What if I have already reminded someone of my charity? Repent to Allah, apologise to the recipient if it hurt them, and do not repeat it. The door of repentance is always open; and keep giving with a purer intention.

4. Is paying zakah enough? Zakah is the minimum obligation — the "levy" that purifies wealth. Charity and waqf are "additional investments" without limit. One who only pays zakah has discharged a duty, but one who also gives charity has added to his savings in the Hereafter.

5. May I give charity hoping my provision will increase? Scholars explain that hoping for replacement from Allah does not contradict sincerity, because Allah Himself promises it (Saba' 34:39). But the foremost intention is to seek Allah's pleasure; worldly reward is only a bonus.

6. What about wealth I obtained unlawfully in the past? Repent, and return the rights to their owners if they are known. If they cannot be traced, scholars say it should be given out for public welfare with the intention of ridding oneself of it, not as charity for one's own reward. Consult a mufti or scholar for specific cases.

7. Is waqf only for the rich? No. Many institutions now offer **cash waqf** in small amounts — even a few ringgit. Make sure the institution is legitimate and trustworthy.

8. How do I begin if I have never given regularly? Start small and be consistent. Choose an affordable amount every day or every week, choose one counter (for example the mosque box or orphans), and make it a routine. The deeds most beloved to Allah are those done consistently, even if small.

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CLOSING: INVESTING FOR THE HEREAFTER EVERY DAY

Let us return to that luxury car. Imagine if the boss truly took his driver's advice. Perhaps he began endowing part of his land. Perhaps he paid the fees of several orphans. Perhaps he contributed to building a mosque in his driver's village. And perhaps — most beautifully of all — the driver himself earned reward for **pointing the way to good**, for the Messenger of Allah ﷺ said that whoever guides to good has a reward like that of the one who does it.

The driver was not rich. But with one sincere question, he may have made the most profitable "currency exchange" of his life. This reminds us that the currency of the Hereafter is not owned by the rich alone. **Good advice**, **knowledge taught**, **a smile**, **effort** and **time** — all of these can be exchanged for reward.

SUMMARY TABLE: THE CURRENCY OF THE HEREAFTER

PRINCIPLE	LESSON
The currency of the Hereafter is reward (Ch. 1)	Worldly wealth must be exchanged before departure
An exchange rate of 1 : 700 and more (Ch. 2)	Charity is a seed planted, not thrown away
Your wealth is what you send ahead (Ch. 3)	What you leave behind is your heirs' wealth
Many exchange counters (Ch. 4)	Charity, waqf, family, orphans, mosques
Counterfeit money is rejected (Ch. 5)	Sincere, lawful, without reminders or showing off
The counter closes at death (Ch. 6)	Exchange while healthy and still attached to wealth

DAILY "HEREAFTER INVESTMENT" CHECKLIST

☐ **Morning intention:** Have I intended that every ringgit I spend on my family today is for the sake of Allah?

☐ **Daily charity:** Have I given something today, however small — a coin, a packed meal, a glass of water?

☐ **Lawful sources:** Are my income and dealings today free of usury, bribery and deceit?

☐ **Sincerity:** Did I give without hoping for praise, and without telling anyone who did not need to know?

☐ **No reminders:** Have I forgotten yesterday's giving, without reminding anyone of it?

☐ **Lasting shares:** Do I have at least one waqf or continuing charity whose reward keeps flowing?

☐ **Orphans and mosques:** When did I last contribute to orphans or to the house of Allah?

☐ **Pointing the way:** Have I invited anyone — like the driver in this story — to invest in the Hereafter?

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May Allah make us among those wise enough to exchange the fleeting wealth of this world for everlasting reward, before the counter closes and before the final flight departs. We close with a supplication:

"O Allah, make the wealth You have bestowed on us a provision on our way to You, not a burden that keeps us from You. Accept our charity, however little, purify our intentions from showing off, and multiply its reward as You multiply a single seed into seven hundred. Make us among those who find what they sent ahead with You as the best of rewards. Amin, O Lord of the worlds."

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SURAH AL-BAQARAH 2:261

مَّثَلُ ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمۡ فِي سَبِيلِ ٱللَّهِ كَمَثَلِ حَبَّةٍ أَنۢبَتَتۡ سَبۡعَ سَنَابِلَ فِي كُلِّ سُنۢبُلَةٖ مِّاْئَةُ حَبَّةٖۗ وَٱللَّهُ يُضَٰعِفُ لِمَن يَشَآءُۚ وَٱللَّهُ وَٰسِعٌ عَلِيمٌ ٢٦١

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.

Translation: Sahih International — quran.com/2:261

SURAH SABA' 34:39

قُلۡ إِنَّ رَبِّي يَبۡسُطُ ٱلرِّزۡقَ لِمَن يَشَآءُ مِنۡ عِبَادِهِۦ وَيَقۡدِرُ لَهُۥۚ وَمَآ أَنفَقۡتُم مِّن شَيۡءٖ فَهُوَ يُخۡلِفُهُۥۖ وَهُوَ خَيۡرُ ٱلرَّٰزِقِينَ ٣٩

Say, "Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] - He will compensate it; and He is the best of providers."

Translation: Sahih International — quran.com/34:39

HADITH — SAHIH MUSLIM, NO. 2588

حَدَّثَنَا يَحْيَى بْنُ أَيُّوبَ، وَقُتَيْبَةُ، وَابْنُ، حُجْرٍ قَالُوا حَدَّثَنَا إِسْمَاعِيلُ، - وَهُوَ ابْنُ جَعْفَرٍ - عَنِ الْعَلاَءِ، عَنْ أَبِيهِ، عَنْ أَبِي هُرَيْرَةَ، عَنْ رَسُولِ اللَّهِ صلى الله عليه وسلم قَالَ « مَا نَقَصَتْ صَدَقَةٌ مِنْ مَالٍ وَمَا زَادَ اللَّهُ عَبْدًا بِعَفْوٍ إِلاَّ عِزًّا وَمَا تَوَاضَعَ أَحَدٌ لِلَّهِ إِلاَّ رَفَعَهُ اللَّهُ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Messenger of Allah ﷺ said: "Charity does not decrease wealth.

Allah does not increase a servant who forgives except in honour. And no one humbles himself for the sake of Allah except that Allah raises him in rank."

CHAIN OF NARRATION: Narrated by Imam Muslim: from Yahya bin Ayyub, Qutaibah bin Sa'id and 'Ali bin Hujr, from Isma'il bin Ja'far, from al-'Ala' bin 'Abd al-Rahman, from his father 'Abd al-Rahman bin Ya'qub, from Abu Hurayrah رضى الله عنه .

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Virtue, Good Manners and Joining the Ties of Kinship (Kitab al-Birr wa al-Silah wa al-Adab), chapter on the encouragement of forgiveness and humility, Hadith No. 2588.

GRADE: SAHIH — contained in Sahih Muslim.

Source: https://sunnah.com/muslim:2588

HADITH — SAHIH MUSLIM, NO. 1631

حَدَّثَنَا يَحْيَى بْنُ أَيُّوبَ، وَقُتَيْبَةُ، - يَعْنِي ابْنَ سَعِيدٍ - وَابْنُ حُجْرٍ قَالُوا حَدَّثَنَا إِسْمَاعِيلُ، - هُوَ ابْنُ جَعْفَرٍ - عَنِ الْعَلاَءِ، عَنْ أَبِيهِ، عَنْ أَبِي هُرَيْرَةَ، أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ « إِذَا مَاتَ الإِنْسَانُ انْقَطَعَ عَنْهُ عَمَلُهُ إِلاَّ مِنْ ثَلاَثَةٍ إِلاَّ مِنْ صَدَقَةٍ جَارِيَةٍ أَوْ عِلْمٍ يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Messenger of Allah ﷺ said: "When a person dies, his deeds come to an end except for three: an ongoing charity, knowledge that is benefited from, or a righteous child who prays for him."

CHAIN OF NARRATION: Narrated by Imam Muslim: from Yahya bin Ayyub, Qutaibah bin Sa'id and 'Ali bin Hujr, from Isma'il bin Ja'far, from al-'Ala' bin 'Abd al-Rahman, from his father 'Abd al-Rahman bin Ya'qub, from Abu Hurayrah رضى الله عنه .

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Wills (Kitab al-Wasiyyah), chapter on the reward that reaches a person after his death, Hadith No. 1631.

GRADE: SAHIH — contained in Sahih Muslim.

Source: https://sunnah.com/muslim:1631

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