

“DO YOU KNOW WHO THE BANKRUPT ONE IS?”

A bū Hurairah رضي الله عنه narrated that the Prophet ﷺ asked them, “Do you know who the bankrupt one is?” They said, “The bankrupt from among us is he who has no money and no possessions.” He said, “Among my *ummah*, the one who is bankrupt is the one who will come on the Day of Standing with prayer, fasting and *zakāh* [to his credit], but he will come having insulted this one, slandered that one, consumed the wealth of this one and shed the blood of that one, and beaten that one. So, they will all be given to from his *ḥasanāt* (virtuous deeds), and when his *ḥasanāt* run out, before judgement is passed, some of their sins will be taken and cast onto him, then he will be cast into the Fire.” (*Muslim* #2581)

Thus, one day, I found myself driving towards the Masjid deep in thought about what I should discuss with the community; for imams and *khaṭīb*s, such days are incredibly important. We generally have two days in the year where the entire mosque is brimming with people from the beginning of the lecture. During the Friday *khuṭbah*, perhaps only a third of the congregation receive the full message of the imam’s sermon. Many people attend in dribs and drabs due to various commitments and consequently only hear a portion of the sermon. Thus, the Eid sermon has to be something special, something pertinent, and something relevant which pierces even the hardest heart. Nevertheless, guidance is only from Allāh ﷻ, the Exalted: *You cannot give guidance to whomsoever you wish, but Allāh gives guidance to whomsoever He wills, and He best knows the ones who are on the right path.*

(Qur'ān 28:56)

Having said that, there are so many things that can be spoken about! Such is our state that we are constantly finding ourselves in dire straits as far as our faith is concerned. However, while we can hope for Allāh's ﷻ forgiveness in matters pertaining to our ritual worship, it is imperative that we are far more cautious in regard to our dealings with one another. This is because *ḥuqūq* (rights) are of two types: (i) the Rights of Allāh ﷻ (ii) the Rights of [other] Worshippers. The first type pertains to matters related to the ritual worship such as praying, fasting and so on; the onus is upon Allāh ﷻ to decide whether to pardon individuals out of His immense Mercy, which transcends beyond infinity, or take them to task for their misdemeanours and failure in performing prescribed deeds. This matter will be exclusively between Allāh ﷻ, and His servant. Thereafter, the second type of *ḥuqūq* targets the Rights of [other] Worshippers which simply pertain to the relationship one bears with others, whether it be of a religious or business nature. These rights are to be adjudicated between individuals on the Day of Standing wherein many will perish due to the ills they subjected others to. Thus, it was with this point that I commenced my discourse.

The point itself is an incredibly important one as it intertwines perfectly with the ḥadīth that I have mentioned above; many are they who will appear triumphant on the Day of Standing only to be humbled by the darkness of the personality they housed during their worldly life. Thus, people will come forward observing mountains of

good that they have amassed during the world, only to then see it diminish before their eyes. In fact, some would agree that this is a great punishment in itself; to see oneself being so close to the prize, only to then see it fleeting away – the desperation that sets in is of epic proportions, we know this through our exertions in worldly pleasures. Thus, the situation will be such on the Day of Standing that individuals whom were wronged will seek retribution and the only commodity fit for bartering will be good deeds. Thus, the one who insulted, slandered, usurped and plundered will find themselves in excruciating circumstances despite the abundance of good they may have done.

So, our conduct with those around us is tremendously important and has great implications in regard to our success or failure in the hereafter. The Messenger of Allāh ﷺ said, “Beware of [negative] assumptions, for it is the falsest of speech. Do not seek out faults, do not spy on each other, do not contend with each other, do not envy each other, do not hate each other, and do not turn away from each other. Rather, be servants of Allāh as brothers.” (*al-Bukhārī* #5719) At another juncture, he ﷺ said, “A Muslim is he by whom others are safe from his tongue and hands.” (*al-Bukhārī* #10)

In fact, in every walk of life, the Messenger of Allāh ﷺ has instructed us to bear good relations with those whom we associate with. In regard to one’s spouse he has said, “The best of you are those who are the best to their wives, and I am the best of you to my wives.” (*at-Tirmidhī* #3895) He encouraged others to follow him in this regard;