Why a Man will wish to spend on Charity at the Time of Death:

وَأَنفِقُوا مِن مَّا رَزَقْنَاكُم مِّن قَبْلِ أَن يَأْتِيَ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبّ لَوْ لَا أَخَرْ تَنِي إِلَى أَنفِقُوا مِن مَّا رَزَقْنَاكُم مِّن قَبْلِ أَن يَأْتِي أَجَلٍ قَرِيبٍ فَأَصَّدَقَ وَأَكُن مِّنَ الصَّالِحِينَ

Spend,(in charity and in the cause of Allah), out of the sustenance which We have bestowed on you before death comes to you, and then he says: O my Rabb! If only you would give me respite for a little while I then would give charity, and be among the righteous. Surah Munafiqun Aya# 10

Of course it will not happen as Allah further says in Aya #11

وَلَن يُؤَخِّرَ اللَّهُ نَفْسًا إِذَا جَاء أَجَلُهَا وَاللَّهُ خَبِيرٌ بِمَا تَعْمَلُونَ But Allah grants no respite to any soul when its term comes to an end. Allah is well aware of all your actions.

Now questions arises why a person will wish to spend on charity if given respite from death and not wish, to perform more salah, perform Hajj (So if accepted, all his previous sins would be forgiven), avail another possibility of Ramadan and experience another "Lialitir Qadr" the power of night (Which is better than 83 years of worship) etc.

First of all the Quran is mentioning he just want respite for just a little while (As he knows he will need much much longer respite from death to accomplish other tasks, which may not be possible) so his instinct tells him that the quickest way to become righteous person, if given little respite from death would be to spend on the cause of Allah (Specially Sadaqa-e- Jariah, the perpetual charity).

Now we will try to explore the reason of this last moment wish before death:

1) Giving charity can be easily and quickly done. He can spend his wealth himself quickly by giving to needy or donating to charitable causes like Masajids,

hospitals, orphanage and water wells projects etc as much as he wants while he is still alive. He can write Wasiya with witnesses quickly, how to distribute his wealth right after his death, but then he will be limited to assigning $1/3^{rd}$ of his assets/wealth, rest goes to his inheritors per Allah's ruling.

2) He knows if he spends money on "Sadaqat ul Jariah' before his death, he will continue to get reward as long it is benefitting people which could be very long time.

3) He knows from the Hadith of Prophet ⁴⁶/₄₇ that when a man dies, three things go with him to graveyard , his relatives, wealth and deeds, two are returned and only deeds (good or bad) remains with him until the Day of Judgment and his destiny in Paradise or Hell fire depends on his deeds. Now he realizes all the money goes to his heirs and he will not get any benefit himself after death. His hard earned money goes to waste and no use or benefit to him when he really needs it.

4) Hen realizes that by not spending in the cause of Allah, he has violated not only His commandment, but also "Haqooq ul Ibad" (rights of other as Allah Has put rights on his money to his need relatives, other needy persons in his neighbors as in community at large). It is their right, not a favor by him as the money he has belongs to Allah, not his own, he has been given this money as an "Ammanah" trust by Allah ⁽³⁾. For not fulfilling these rights he will be held accountable on the Day of Judgment.

5) He realizes that not fulfilling rights of Allah (that is not praying, fasting or not performing Hajj etc or even Shirk he committed) there is a chance that Allah with His infinite Mercy May forgive him if he does sincere repentance before sigh of death approaches him, but "Haqooq ul Ibad "will not be forgiven by anybody on the Day of Judgment as every single human being will be worried about his problems and everybody will be looking and begging of any single good deed to save himself from Hell fire, there is no way anybody will forgive him on that day to forfeit his right of getting some good deeds from him on account of not fulfilling their rights in this world. (We all know from Quran that on that man will

run away from their parents, sons, daughters, spouses, relatives and friends in order to avoid giving any his own good to them)

6) At the time of death he will realize the following Quranic verses about benefit of giving charity on Allah's cause and per His commandments and the punishment of not fulfilling these commandments.

Now we will list <u>some of the Quranic Ayat in this regard</u>.

Benefits of giving charity:

مَن ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرُ كَرِيمٌ Who is the one that will give to Allah a goodly loan, so that He may increase it manifold to his credit and give him a generous reward besides it? AL-HADEED/11

لَن تَنَالُوا الْبِرَّ حَتَّى تُنفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنفِقُوا مِن شَيْءٍ فَإِنَّ اللهَ بِهِ عَلِيمُ

Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend – indeed, Allah knows of it." (Quran 3:92)

مَّثَلُ الَّذِينَ يُنفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللهِ كَمَثَلِ حَبَّةٍ أَنبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِّنَة حَبَّةٍ وَاللهُ يُضنَاعِفُ لِمَن يَشَاء وَاللهُ وَاسِعٌ عَلِيمٌ

"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." (Quran 2:261)

مَّن ذَا الَّذِي يُقْرِضُ اللهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً وَاللهُ يَقْبِضُ وَيَبْسُطُ وَإِلَيْهِ تُرْجَعُونَ

Who is he who will offer Allah a generous loan, so He will multiply it for him manifold? Allah receives and amplifies, and to Him you will be returned. Q2/245

إِن تُقْرِضُوا اللهَ قَرْضًا حَسَنًا يُضَاعِفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ

If you lend Allah a good loan, He will multiply it for you, and will forgive you. Allah is Appreciative and Forbearing. Q64/17

الَّذِينَ يُنفِقُونَ أَمْوَالَهُم بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلاَنِيَةً فَلَهُمْ أَجْرُهُمْ عِندَ رَبِّهِمْ وَلاَ خَوْفُ عَلَيْهِمْ وَلاَ هُمْ يَحْزَنُونَ

Those who spend their wealth by night and day, privately and publicly, will receive their reward from their Lord. They have nothing to fear, nor shall they grieve. Q2/274

فَآتِ ذَا الْقُرْبَى حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ ذَلِكَ خَيْرٌ لِّلَّذِينَ يُرِيدُونَ وَجْهَ اللهِ وَأُوْلَئِكَ هُمُ الْمُفْلِحُونَ

So give the relative his rights, and the destitute, and the wayfarer. That is best for those who seek Allah's pleasure; those are the prosperous Q30/38.

Punishment for not spending on charity:

يَا أَيُّهَا الَّذِينَ آمَنُواْ إِنَّ كَثِيرًا مِّنَ الأَحْبَارِ وَالرُّ هْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن سَبِيلِ اللهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلاَ يُنفِقُونَهَا فِي سَبِيلِ اللهِ فَبَشِّرْ هُم بِعَذَابٍ أَلِيمٍ

يَوْمَ يُحْمَى عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَى بِهَا جِبَاهُهُمْ وَجُنوبُهُمْ وَظُهُورُ هُمْ هَذَا مَا كَنَزْ تُمْ لأَنفُسِكُمْ فَذُوقُواْ مَا كُنتُمْ تَكْنِزُونَ

Those who hoard gold and silver, and do not spend them in Allah's cause, inform them of a painful punishment. On the Day when they will be heated in the Fire of Hell, then their foreheads, and their

sides, and their backs will be branded with them: "This is what you hoarded for yourselves; so taste what you used to hoard." Q 9/34-35

وَلاَ يَحْسَبَنَّ الَّذِينَ يَبْخَلُونَ بِمَا آتَاهُمُ اللهُ مِن فَضْلِهِ هُوَ خَيْرًا لَّهُمْ بَلْ هُوَ شَرُّ لَّهُمْ سَيُطَوَّقُونَ مَا بَخِلُواْ بِهِ يَوْمَ الْقِيَامَةِ وَلِلهِ مِيرَاتُ السَّمَاوَاتِ وَالأَرْضِ وَاللهُ بِمَا تَعْمَلُونَ خَبِيرٌ

Those who withhold what Allah has given them of his bounty should not assume that is good for them. In fact, it is bad for them. They will be encircled by their hoardings on the Day of Resurrection. To Allah belongs the inheritance of the heavens and the earth, and Allah is well acquainted with what you do. Q 3/180

الَّذِينَ يَبْخَلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَيَكْتُمُونَ مَا آتَاهُمُ اللهُ مِن فَضْلِهِ وَأَعْتَدْنَا لِلْكَافِرِينَ عَذَابًا مُهِينًا

Those who are stingy, and exhort people to stinginess, and conceal what Allah has given them from His bounty. We have prepared for the disbelievers a disgraceful punishment. Q 4/37

وَأَنفِقُواْ فِي سَبِيلِ اللهِ وَلاَ تُلْقُواْ بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوَاْ إِنَّ اللهَ يُحِبُّ الْمُحْسِنِينَ And spend in the cause of Allah, and do not throw yourselves with your own hands into ruin, and be charitable. Allah loves the charitable Q 2/195

No wonder considering all the above facts, man will wish a little respite from death to spend on charity, but of course it will not happen. So the big lesson drawn from the above mentioned Aya is to spend as much as you can in your life and as a minimum write "Wasiya" your "Will" so that your money can be spent on sadaqat, especially on continuous charity (Sadaqat ul Jariah). You never know when someone's time is up.