

# ***Aqida Sharifa***

*(The Sacred Belief)*

\*

*Syed-ush-Shohada Hazrat Bandagi Miyan*

*Syed Khundmir Siddiq-e-Vilayet<sup>RZ</sup>*

*The Second Khalifa of*

*Hazrat Imam Mahdi Mau'ood Alaihis Salam*

\*

English Translation

By

Hazrat Syed Ziaullah Yadullahi Saheb

 **JAMIAT-E-MAHDAVIA**  
MATTADAHALLI, BANGALORE

## **Contents**

**A brief biography**

**HIS WORK**

**AQIDA SHARIFA**

**A WORD TO EARNERS (*KASIBS*)**

**A brief biography of**  
**Syed-ush-Shuhada Hazrat Bandagi Miyan**  
**Syed Khundmir Siddiq-e-Vilayet<sup>RZ</sup>**  
**The Second Khalifa of**  
**Hazrat Imam Mahdi Mau'ood Alaihis Salam**

His full name with titles and honorifics is Sani-e-Amir, Siddiq-e-Vilayat, Syed-ush-Shuhada, Hamil-e-Bar-e-amanat, Bandagi Miyan Hazrat Syed Khundmir Razi-Allahu-Anhu. He was the son-in-law and second caliph of Imam Mehdi<sup>AS</sup>.

He was born in 886 AH (1481 AD). Like Syed Muhammad Jaunpuri Mahdi Al-Mau'ood<sup>AS</sup>, he was a descendant of Imam Moosa Kazim, separated by twelve generations. His father Syed Musa, alias Chhajju, short for Shuja ul-Mulk was a military officer in command of five hundred soldiers in the army of Gujarat's ruler Sultan Mahmood Begda. His mother Buva Taj, daughter of Malik Maudood was brought up by her uncle, Malik Naseer Mubariz ul-Mulk, Governor of Patan in Gujarat. She died when Bandagi Miyan Syed Khundmir<sup>RZ</sup> was fourteen years old. Her children, Khundmir and Attan also were brought up by Mubariz ul-Mulk. Syed Musa died in a war and the Sultan decided to confer his rank on his son. Miyan Khundmir<sup>RZ</sup> declined the honor, saying that he was not interested in the power and pelf of worldly offices. His younger brother Attan was appointed to the office.

Miyan Syed Khundmir<sup>RZ</sup> was in search of a perfect spiritual guide. He was taken to three guides who failed to impress him of their spiritual powers. Finally his uncle, Malik Barkhurdar alias Malik Bakhkhan, conducted him to Imam Syed Muhammad Jaunpuri Mahdi<sup>AS</sup>. By this time Imam Syed Muhammad<sup>AS</sup> had returned to India after performing Haj and announcing by the command of Allah, that he was the Mahdi al Mau'ood at the holy shrine of Makkah in 901 H (1495 AD), and at Ahmedabad in 903 H (1497 AD). When he arrived at Patan, Malik Bakhkhan chanced to see him and his Fuqara and out of curiosity went to meet him.

One look at the Imam<sup>AS</sup> and he was floored, he took oath of fealty to the Imam<sup>AS</sup>. Back at home, he informed Miyan Syed Khundmir<sup>RZ</sup> that the perfect spiritual guide he was in search of had at last arrived at Patan and was camping on the outskirts of the city. Miyan Syed Khundmir<sup>RZ</sup> rushed to meet the Imam<sup>AS</sup> from the arena where he was engaged in the sport of fights between nightingales, crows, sheep and deer. It was time for mid-afternoon (Asr) prayers when Malik Bakhkhan and Miyan Syed Khundmir<sup>RZ</sup> reached the Imam<sup>AS</sup>'s camp. Miyan Syed Khundmir<sup>RZ</sup> saw the Imam<sup>AS</sup> and was blessed with the vision of Allah and fainted into spiritual ecstasy. Later, describing his experiences, Miyan Syed Khundmir<sup>RZ</sup> said Allah asked his head as a gift and he had offered it with a hundred others. Twenty eight years later, he laid down his life along with those of a hundred of his followers in the cause of Allah and became the Lord of Martyrs (Syed Ush Shuhada).

From the time of his first meeting, Miyan Syed Khundmir<sup>RZ</sup> remained a companion of the Imam<sup>AS</sup> to the latter's last breath, except for a sojourn to Gujarat, when the Imam<sup>AS</sup> was on his way to Farah in Afghanistan from Sindh (now in Pakistan). Hence, he was able to watch the Imam<sup>AS</sup> at close quarters and learn the profession and practice of the divine secrets from the Imam<sup>AS</sup>.

Later he became the second caliph of the Imam<sup>AS</sup>. He was also conferred the title of Siddiq-e-Vilayat. On his way to Farah at the conclusion of his visit to Gujarat, Miyan Syed Khundmir<sup>RZ</sup> reached Radhanpur, where he met Sani-e-Mahdi Miran Syed Mahmood<sup>RZ</sup>, son of Imam Mahdi al-Mau'ood<sup>AS</sup>. Miyan Syed Mahmood<sup>RZ</sup> too was

on his way to Farah. Mian Shah Niamat<sup>RZ</sup> later become the third caliph of the Imam<sup>AS</sup> was already there. All three and their companions traveled together to Farah from Radhanpur. On the way Miyan Syed Khundmir<sup>RZ</sup> was considerate, helpful, respectful and of great service to Miyan Syed Mahmood<sup>RZ</sup> as the latter was the son, and later to become the First Caliph of the Imam<sup>AS</sup>. After the three caliphs reached Farah, the Imam<sup>AS</sup> lived for six months, and gave special training to Miyan Syed Mahmood<sup>RZ</sup> and Miyan Syed Khundmir<sup>RZ</sup>, whom he called brothers, about the religion tenets and practice.

The Imam<sup>AS</sup>'s departed from this world in 910 AH (1504 AD). *To Allah we belong and to Him we return* (Surah al-Baqarah, 2:156). Soon after Miyan Syed Khundmir<sup>RZ</sup> left Farah and came to Gujarat. A year later, Miyan Syed Mahmood<sup>RZ</sup> too returned and set up his Daira in Bheelot, near Radhanpur in Gujarat. All the Imam<sup>AS</sup>'s companions joined him. But he asked them to set up separate Dairas at convenient places. This was complied with. Miyan Syed Mahmood died in 920 H (1514 AD), *"To Allah we belong and to Him we return"*. Miyan Syed Khundmir<sup>RZ</sup> was then elected the Second caliph on the strength of his unrivalled capacity to preach the Divine Truth and his flawless practice of the fundamentals of Shariat and Mahdavi faith. In one of his evening discourse at Nagaur, in Rajasthan, India the Imam<sup>AS</sup> one day explained the Quranic verse: *"So those who fled and were driven from their homes and suffered damage in My cause and fought were slain"* (Surah Aal-Imran, 3:195). It lays down four conditions for the faithful momin.

They are: (i) Migration in the path of Allah; (ii) expulsion from one's home; (iii) persecution; and (iv) martyrdom. The first three conditions were fulfilled by Imam Mahdi<sup>AS</sup> himself. Since the Imam<sup>AS</sup> could not be over powered by anybody, the fourth condition had to be performed by one of his staunch followers. The choice fell on Miyan Syed Khundmir<sup>RZ</sup>. The Imam<sup>AS</sup> had predicted that in the two day battle, Miyan Syed Khundmir<sup>RZ</sup> would defeat his enemies despite their superior military strength, but would attain martyrdom on the second day. The prophecy was to come true twenty years after the Imam<sup>AS</sup>'s death.

Miyan Syed Khundmir<sup>RZ</sup> and his followers were persecuted mercilessly by the kings, mullahs and ulema. Fatwas were issued to treat Mahdavis as worse than robbers and asking common Muslims to brand Mahdavis with metal claws resembling those of crows. Miyan Syed Khundmir<sup>RZ</sup> was expelled and exiled twenty times in as many years that he lived after the death of the Imam<sup>AS</sup>. When the persecution of Mahdavis became intolerable, Miyan Syed Khundmir<sup>RZ</sup> asked the very same ulema for a fatwa (decree) on how to punish a persecutor of the faithful among the Muslims. The ulema unanimously decreed that such persecutors were to be slayed. Armed with the Fatwa, Miyan Syed Khundmir<sup>RZ</sup> arranged for the punishment of the persecutors. Some of them were done to death. The surviving ulema complained to King Muzaffar Shah, successor of the late King Mahmood Begadha of Gujarat, who had a soft corner for the followers of Imam Mahdi<sup>AS</sup>. The new inexperienced king fell a victim to their machinations. A strong army of 16,000 was sent to crush a meagre force of 100 unarmed faithful Fuqara. As predicted by the Imam<sup>AS</sup>, the battle on the first day was won by Miyan Syed Khundmir<sup>RZ</sup> and his 100 companions. But two days later, Miyan Syed Khundmir<sup>RZ</sup> was martyred. *"To Allah we belong to Him we return"* (Surah al-Baqarah, 2:156). Miyan Syed Khundmir<sup>RZ</sup>'s persecution continued after his death. His body was buried at Sudrasan, bones of his head at Patan and the skin of his head at Chapaneer in Gujarat.

## HIS WORK

Besides Aqida Sharifa (The Sacred Belief), Miyan Syed Khundmir<sup>RZ</sup>'s other writings include Ummur Risala, also known as Ma'arif-e-Mahdi and Maqsad-e-Awwal. This was the first authentic tract, in simple Persian to prove that the Imam<sup>AS</sup> was the Mahdi-al-Mau'ood. Miyan Syed Khundmir<sup>AS</sup> sent it to Sultan Muzaffar Shah, son of Sultan Mahmood Beghada, of Gujarat and Mulla Hussain-ud-deen Patani and called upon them to

embrace the true Islamic faith, the Mahdavis practised. Maqсад-e-sani his other tract written in Arabic could be treated as a supplement of the Ummur Risala. It deals with faith (Iman), which is a follow up consisting of what a Mahdavi should do after taking the oath of fealty to a Murshid. Maktub-e-Multan, again is a tract to prove the veracity of the claim of the Imam<sup>AS</sup> to the Promised Mahdi. It was sent to the ulema of Multan (now in Pakistan). On reading it eighteen eminent ulema embraced the Mahdavi faith. The number of common people who swore fealty is not mentioned. Ba'z-ul-Ayat too is proof of Imam Mahdi<sup>AS</sup> through Quranic verses and traditions of the Prophet Muhammad<sup>SLM</sup>. Risala Khatm ul Vilayat deals with the concept that Imam Syed Muhammad Jaunpuri is the seal of Vilayat-e-Muhammadia. There are many other brief works to guide Mahdavis on how to conduct themselves and attain choicest blessings of Allah.

## AQIDA SHARIFA

Perhaps the most important of all his works is Aqida Sharifa (The Sacred Belief) also called as Umm-ul Aqaid (Mother of all Beliefs). It was compiled by Hazrat Syed Khundmir<sup>RZ</sup> between 910 AH (1504 AD) and 930 AH (1523 AD). After the death of Imam<sup>AS</sup> in Farah (Afghanistan) in 910 AH, the Mahdavia community was scattered into small groups called Dairas all over India, as it then existed. Human memories fade with the passage of time. Deviations in belief and practice are bound to creep into the life of the community. Miyan Syed Khundmir<sup>RZ</sup> realised that the deviations, however insignificant at the time, could blow up in the bud and therefore, compiled the basic beliefs as enunciated by the Imam<sup>AS</sup>. The compilation over, he invited a conclave those of the Imam<sup>AS</sup>'s companions who had lived with the Imam<sup>AS</sup>, heard him and seen him in action and who are still alive. The compiled tract was read out to them. They all agreed that it had correctly depicted the word and deed of the Imam<sup>AS</sup>. In token of their agreement, they affixed their signatures to the document. There was no dissent. Hence, The Sacred Belief is regarded as the basic document of the tenets of Mahdavia faith.

(Extracts in translation from Sharah-e-Aqida Sharifa by Hazrat Syed Qutubuddin alias Khub Miyan of Palanpur).

# AQIDA SHARIFA

## (TEXT BEGINS)

Imam Mahdi Salallahu Alaihi wa Sallam said: "I am directly taught by Allah daily to declare that I am the servant of Allah and the follower of Muhammad<sup>SLM</sup>, the Messenger of Allah." Muhammad (of Jaunpur, India) is the Mahdi of the Last Era and Heir to the Prophet<sup>SLM</sup> of Allah. He was the authority on the meaning and substance of Quran and Faith (*Iman*). He was the interpreter of the (ultimate inner) Reality (*Haqiqat*), its (outer) Manifestation (*Shariat*), and (various shades of) Allah's pleasure (*Rizwan*).

The purpose of this tract is to record that the author, Syed Khundmir, son of Musa alias Chhajju, has heard the (following) injunctions from the mouth of Syed Muhammad Mahdi<sup>AS</sup>. The Imam<sup>AS</sup> said he explained every commandment of Allah on His behalf and as ordained by Him; whoever denied even one word of it shall be called to account before Allah.

The Imam declared that he was Mahdi as commanded by Allah. To prove his claim he cited Allah, His word (Quran) and conformance with the practice of Prophet Muhammad<sup>SLM</sup>. Allah said: *"Is he who is on a clear proof from his Lord, and a witness from Him follows him (the one who is on a clear proof), and before it was the Book of Musa, an Imam and a mercy? They believe in him, and whoso disbelieves in him from the sects, the Fire is his appointed place. So be not you in doubt concerning him. Lo! He is the Truth from thy Lord; but most of the people will believe not."* (Surah Hud, 11:17) There are several other similar verses in Qur'an.

The Imam<sup>AS</sup> said the refusal to believe his being the Mahdi would tantamount to refusal to believe in Allah, His word (Qur'an) and His Messenger<sup>SLM</sup>.

He said he had been assigned (the task of) spreading the word of Allah among the people.

If a person cited the traditions (*Hadith*) of Prophet Muhammad<sup>SLM</sup> to argue his point, the Imam<sup>AS</sup> used to say that there were great contradictions among various traditions and it was difficult to correct them. The Imam<sup>AS</sup> said a tradition was correct if it is in conformity with the Qur'an and the events (taking place around the Imam<sup>AS</sup>). This is because Prophet Muhammad<sup>SLM</sup> has said there would be many traditions for his followers (to deal with) after his death and that they should accept traditions that are in conformity with Qur'an as correct and reject the others. The Imam<sup>AS</sup> explained some of the Prophet Muhammad<sup>SLM</sup>'s traditions. The explanations turned out to be against the beliefs and understanding of the people who cited the *Hadith* that Mahdi would fill the earth with justice, as it would have been filled with injustice, oppression and violence. The tradition was understood to mean that all the people on earth would accept the Imam<sup>AS</sup> as Mahdi and obey him. In reply, the Imam<sup>AS</sup> said all believers believed, accepted and obeyed him.

He cited the following Quranic verse in favor of his devotees: *“So those who fled and were driven from their homes and suffered damage for My cause and fought and were slain.”* (Surah Aal-Imran, 3:195) The Imam<sup>AS</sup> said the qualities described in this verse were the attributes of his followers, the Mahdavis. These attributes except one, that of war, was already there among them. The Imam<sup>AS</sup> left the attribute of war to Allah's will and said it would manifest itself at His Pleasure. He said the person who possessed the attributes described in the verse would be among the Mahdavis.

The Imam<sup>AS</sup> decreed as a hypocrite a person who accepted the Mahdi but avoided migration (*Hijrat*) and kept himself away from the Imam<sup>AS</sup>'s company. The decree was in accordance with the Quranic verse: *“Those of the believers who sit still, other than those who have a (disabling) hurt, are not on an equality with those who strive in the way of Allah with their wealth and lives a rank above the sedentary; Degrees of rank from Him, and forgiveness and mercy. Allah is ever forgiving, Merciful”* (Surah An-Nisa, 4:95-96).

In respect of the penitent, Allah said *“Save those who repent and amend and hold fast to Allah and make their religion pure for Allah (only). Those are the believers. And Allah will bestow on the believers an immense reward.”* (Surah An-Nisa, 4:146).



The Imam<sup>AS</sup> said (the process of) verification took place before him, whom he accepted (as good) would be treated as such by Allah, and he who was not found correct before him (the Imam), would be rejected by Allah.

The Imam<sup>AS</sup> asked his followers not to say their prayers under the leadership (*imamat*) of a person who refused to accept him (the Imam<sup>AS</sup>) as the Mahdi, and if one has said prayers by mistake under the leadership of a non-believer, one should say them again.

The Imam<sup>AS</sup> said all elucidations, explanations and commentaries of Quran, not in conformity with his own statements and interpretations were not correct. And his word and deed were in accordance with the teachings of Allah and in conformity with Prophet Muhammad<sup>SLM</sup>. The Imam<sup>AS</sup> said he was not bound by the doctrines (of various school of thoughts of *Fiqh*); if one wanted to test his veracity, one should reflect upon his actions and his circumstances in light of their adherence to the Quran and compliance with the (practice of) Prophet Muhammad<sup>SLM</sup>, as Allah has said: *"Say thou, This is my-way I invite unto Allah on evidence clear as seeing with one's eyes, I and the one who follows me."* (Surah Yusuf, 12:108).

The Imam<sup>AS</sup> said: Allah had sent me particularly to explain His commandments pertaining to *Vilayat-e-Muhammadi<sup>SLM</sup>* (roughly translated, the Muhammadan Sainthood). And regarding the command of Allah, *"Then Lo! Upon us (resteth) the explanation thereof"* (Surah al-Qiyamah, 75:19), he said that this explanation happens through Mahdi Alaihis Salam.

The Imam<sup>AS</sup> said Allah has to be seen in this world with human eyes and He must be seen. The Imam<sup>AS</sup> had himself given the testimony of the Vision of Allah in accordance with the Qur'an and on behalf of the Prophet<sup>SLM</sup>. The Imam<sup>AS</sup> said the desire to see Allah was obligatory (*Farz*) on every man and woman, one would not be a true believer (*Momin*) until he or she had seen Allah through physical eyes or in a dream. However, a true seeker who had given up his or her un-godly desires, who had devoted himself heartily to Allah, who always remembered Allah (*Zikr*), who kept himself aloof from the world and (His) creation and who had the courage to come out of himself too was blessed with Faith (*Iman*).



The Imam<sup>AS</sup> said the *Zath* (nature and essence) of Allah is faith (*Iman*). The real faith is vision of Allah. The Imam<sup>AS</sup> explained some Quranic verses in a way different from the beliefs of the earlier commentators and religious directors (*Mujtahids*). In respect of the limits of Faith, the Qur'an says: *"They only are the (true) believers whose hearts feel fear when Allah is mentioned, and when the revelations of Allah are recited unto them, they increase their Faith, and who trust in their Lord: who establish worship and spend of what we have bestowed on them. Those are they who are in truth believers."* (Surah al-Anfaal, 8:2-4). The seeker of Allah whose qualities are enumerated in these verses had been kept within the limits of Faith, the Imam<sup>AS</sup> said. And for the infernals, the Imam<sup>AS</sup> ordained the destiny of eternal condemnation under the Quranic verse: *"Nay, those who seek gain in evil, are girt round their sins. They are companions of Fire. Therein shall they abide (forever)."* (Surah al-Baqarah, 2:81).

The Qur'an further says: *"If a man kills a believer intentionally, his recompense is hell, to abide therein (forever), and the wrath and the curse of Allah are upon him, and a dreadful penalty is prepared for him."* (Surah an-Nisa, 4:93) And by the following verse the Imam<sup>AS</sup> held out the promise of Hell for those with worldly desires: *"If you do wish for the transitory things (of this life), We readily grant them – such things as We will, to such persons as We will; in the end have We provided Hell for them, they will burn therein, disgraced and rejected."* (Sura al-Isra, 17:18)

And for the abjuration of worldliness (*Tark-e-hayat-e-dunya*) the Imam<sup>AS</sup> quoted the verse: *"Whoever works righteousness, man or woman, and has faith, verily, to him will We give a new life, a life that is good and pure, and We will bestow on such their reward according to the best of their actions."* (Surah an-Nahl, 16:97)

And in respect of forsaking things other than Allah (*ma siva Allah*) the Imam<sup>AS</sup> quoted the verse: *"O ye who believe; fear Allah and let every soul look to what (provision) he has sent for the morrow (Doom's day)."* (Surah al-Hashr, 59:18)

And for the perpetual remembrance (*Zikr-e-dawam*) of Allah, he quoted the verse: *"When ye pass (congregational) prayers, celebrate Allah's praises standing, sitting down, or lying down on your sides, but when you are free from danger, set up regular prayers, for such prayers are enjoined on believers at stated times."* (Surah an-Nisa, 4:103)

O seekers of Truth, who are devotees of Imam Mahdi<sup>AS</sup> you should know the injunctions (of Mahdi<sup>AS</sup>) mentioned (in the foregoing pages) by this servant (the author Hazrat Syed Khundmir<sup>RZ</sup>) who was constantly in the company of Imam Syed Muhammad Mahdi<sup>AS</sup> from his first meeting to the last breath of the Imam<sup>AS</sup> and he found no deviation (in the observance of) these injunctions at any time. We all believe and have faith in them. Any explanation, elucidation or interpretation (*Taveel*) of these injunctions would be against the teachings of Imam Mahdi<sup>AS</sup>.

**(TEXT ENDS)**

## A WORD TO EARNERS (*KASIBS*)

The following are the excerpts from the translation of *Sharah-e-Aqida Sharifa* by Hazrat Syed Qutubuddin alias Khub Miyan of Palanpur.

Imam Mahdi<sup>AS</sup> said: Give your heart to Allah and do what you please. The Imam<sup>AS</sup> has laid down limitations which *Tarik-e-dunya Fuqara* dare not violate. For the earners (*Kasibs*) too he has prescribed twelve limitations.

1. Depend on Allah and not on (your) earnings.
2. Say prayers in congregation with others (preferably in Mosque).
3. Remember Allah (and recite His name) constantly.
4. Do not be greedy in your earnings. The intention should be to provide food for subsistence and enough clothes to cover one's body (in accordance with the Shariat).
5. Ushr (tenth of one's earnings) to be fully spent (on charity).
6. Remain in the company of *Bandagan* (servants) of Allah.
7. Reproach oneself continuously (for not yet having renounced the world (*Tark-e-Dunya*)).
8. Protect two periods of time (in the morning from *fajr* to sunrise and mid-afternoon *asr* to sunset). These periods have to be spent in the remembrance of Allah and recitation of His name.
9. Do not work for the earning after the call for prayers (*azan*). Anything earned in contravention of the rule is forbidden (*Haram*).
10. Never utter a falsehood.
11. Follow the commandments of Qur'an.
12. Avoid what is prohibited in Qur'an.

If one remains within these limits Allah will bless one with *tark-e-dunya*, otherwise attaining Faith (*iman*) is impossible.

Earners (*kasibs*) were not allowed to stay in the Daira till the time of Hazrat Syed Mahmood Syedanji Khatim-ul-Murshideen. His grandson, Hazrat Syed Ibrahim allowed the earners to live in the Daira, if they observed the following conditions:

1. All earners should join the *ijma* and *bahra-e-aam* (congregations) along with *Fuqara*.
2. They should join *naubat* (at prescribed times when they should keep themselves awake to protect the Daira and at the same time recite the name of Allah with others).
3. Earners should join the congregational prayers five times a day.
4. Remember Allah and recite His name in the morning till sunrise and in the evening till Isha, the late evening prayers, on the prayer mat (*Janeemaz*).
5. Earners should not commit any breach of Shariat in their transactions.
6. Give *Qarz-e-hasana* (interest free loan repayable at the convenience of the debtor) to *Fuqara*.
7. Pay *Ushr* and *Zakat* (in accordance with the Shariat).
8. Extend financial help in times of religious need.
9. Always reproach oneself for not having renounced the world (*tark-e-dunya*).

The earners are also expected to obey the commandments of Mahmood<sup>RZ</sup> and Khundmir<sup>RZ</sup>. They have enjoined on the wealthy earners, if a *faqir* comes to the market for buying provisions do not take to your house to feed him. If he comes to your house uninvited, give him a good beating and throw him out of your houses. You spoil them by giving them (things in cash and kind). Anything given in the name of Allah should go to *Fuqara* who have confided themselves to the Dairas totally depending on Allah. These are the *Fuqara* who deserve *futuh* (donations). Allah says: *(Charity is) for those in need, who, in Allah's cause, are restricted (from travel), and cannot move about in the land seeking (for trade or work). The ignorant man thinks, because of their modesty, that they are free from want. Thou shalt know them by their (unfailing) mark: they beg not importunately from all sundry. And whatever of good ye give, be assured Allah knoweth it well*" (Surah al-Baqarah, 2:273)

The Imam told the *fuqara* of the Daira, "If on the occasion of a feast, more than the required donations are received, they can be utilized to feed the *Fuqara* alone as many times as possible. What destroys the earners (*kasibs*) life in the Hereafter and prevents in this world from *tark-e-dunya* (renunciation) and vision of Allah is the greed for wealth and miserliness. Allah says in Quran: *"And there are those who bury gold and silver and spent it not in the way of Allah: announce unto them a most grievous penalty. On the Day when heat will be produced out of that (wealth) in the fire of Hell, and with it will be branded their foreheads, their flanks and their backs. This the treasure which ye buried for yourself taste ye then the (treasures) ye buried"* (Surah at-Tawbah, 9:34-35).

Every earner should therefore keep the implications of this verse in mind while going to bed and waking up.

The six occasions for Zikr for the earners are:

1. From early morning to sunrise.
2. From mid-afternoon (Asr) to evening (Isha).
3. While eating and drinking.
4. While answering the calls of nature.
5. While going to bed.
6. During co-habitation.