



Balancing the Book: Accountability Before God

By Imam Muhammad Magid with Samuel Ross

With winter freshly upon us, we experience the truth of the saying “time flies” and its Qur’anic counterpart: “By the passage of time, verily mankind is in loss” (103:1-2). Leaves fall from trees like pages from calendars, and the landscape abounds with the remembrance of death. Such changes are a blessing because they invite us to reflect upon the course of our lives. For do we not have our own “seasons”? We too are born from the darkness of the womb, blossom with the freshness of spring, pass our middle years in labor like the summer bee, and harvest our gains in autumnal retirement. Were the landscape unchanging, could we be so attuned?

How merciful then is God Almighty, who has woven alternation not just into the fabric of the year but also into each individual day so that we need not wait until New Year’s to reflect and forge resolutions for change. “Behold! In the creation of the heavens and the earth, and the alternation of night and day, there are indeed Signs for men of understanding” (3:190). The morning is a microcosm of youth; the afternoon of middle age; the evening of retirement; and the night of death. Amidst this daily cycle, God repeatedly calls us back from the distractions of the world to re-connect with Him and to examine our thoughts and deeds. For, as Surat Al-Asr describes, only those “who believe, and do righteous deeds, and [join together] in the mutual teaching of truth, patience, and constancy” profit from the passage of time (103:2-3).

In a sense, our daily counterpart to New Year’s Day reflection is muhasaba, or the practice of accounting. God admonishes us in the Qur’an to “guard yourselves against a day in which you shall be returned to God” (2:281) and to “Observe your duty to Allah, And let every soul consider what it has sent on for the morrow. And be ye not like those who forgot Allah; and He made them forget their own souls” (59:19). Similarly, our blessed Prophet (salla Allahu ‘alayhi wa sallam) said, “The wise person is the one who checks himself always and holds himself accountable before death.” Through muhasaba, we can become the “wise persons” of which Prophet Muhammad spoke.

One of our greatest scholars, Imam Abu Hamid al-Ghazali (d. 505 AH/1111 CE), lighted the path of its performance by drawing an analogy to the practice of businessmen. Businessmen, al-Ghazali notes, formulate a business plan, seek out business partners, record their gains and losses, balance their books, and seek out advice when in need of improvement. As Muslims, our success in the Hereafter is

of infinitely greater importance than the finances of any businessman. Let us strive therefore to achieve such successes with our own souls.

We can begin by setting up a “business plan” of our own with the goal of success in the Hereafter. As the trees of winter, stripped of their leaves, remind us: “Everything perishes except the face of God” (28:88). Therefore, although the things of this world may be necessary for our sustenance and even comforts from Allah, we must not let them distract us from our impending Judgment. On that Day, nothing but our good deeds can avail us.

Secondly, we should form partnerships with our spouses, families, community members, and friends so that we may work together and support one another. Imam al-Ghazali recommends that we elevate this concept to a spiritual level by forging a partnership within ourselves as well – between our minds, hearts, and physical needs – for if they are in conflict, we become like an ineffective business headed by disputing partners. When we fast, let us use our minds to monitor our speech and avoid speaking foul words. When we eat, let us listen to our stomach so that we can stop when we are full. When we pray let us throw our heart into prayer. Working together, our hearts can be guided to desire only that which is good for us and to detest that which is harmful. Without their mutual cooperation, we may incline only toward our lower desires and the whisperings of Shaytan.

Thirdly, we must hold ourselves fairly and honestly accountable, using the criteria established by God and elucidated by our scholars. If not, we may suffer a fate similar to many recent companies that played with their accounting methods. Once exposed, they were subjected to multi-million dollar fines and bankruptcy filings, and for the colluding executives, prison time and public humiliation. How much more acute is the sight of God, the All-Knowing, than the Securities and Exchange Commission! We must not delude ourselves into ignoring losses accumulated from not praying or other sins because on the Day of Judgment we may find our gains outweighed and a fate far worse than Enron’s.

It should be noted, however, that praying and fasting cannot make up for the mistreatment of parents, spouses, children, or neighbors. In the Qur’an, God connects His rights to the rights of human beings by mentioning them in the very same verses: “Worship God, associate nothing with Him, behave with excellence toward parents, near kindred, orphans, those in need, neighbors who are near, neighbors who are strangers, the companion by your side, [and] the wayfarer” (4:36) and “Give thanks to Me and to your parents” (31:14). On the Day of Judgment, all mistreated persons will testify against their oppressors and will be recompensed. It is for this reason that Prophet Muhammad called those who neglect of social obligations “bankrupt persons.”

A method for performing such fair and honest accounting is offered by one of our greatest jurists and spiritual scholars, Imam Mawardi (d. 450 AH/1058 CE). In the morning, we can check ourselves for what we did during the night. Did we

stand for qiyam al-layl? Did we do dhikr before going to sleep? In the night, we can check ourselves for what we did during the day. Did we perform the sunna prayers? Did we give charity? We can further our analysis by asking three questions. First, what did I fail to do or do poorly? (Did I pray the five prayers at their prescribed times? Did I do all that the Prophet asked me to do? Was I grateful for God's favor upon me?) Second, what did I do that I shouldn't have done? (Did I commit any major sins? Did I violate the rights of others? Did I use my senses in unlawful ways?) Lastly, did I fail to use something lawful in the best possible way? (Did I overeat? Did I laze around with my body instead of exercising it?)

As we question ourselves, we should be aware of potential pitfalls. One, highlighted by Imam Qatadah ('alayhi rahmat), is a subtle form of procrastination in which we put off important actions by performing acts of lower priority first. For example, we could delay in attending to an ailing parent by busying ourselves with sending Eid cards. This is akin to a businessman closing his shop midday to restock the shelves. We could thus deceive ourselves into thinking that we are using our time wisely when in fact we are not. If we find ourselves in such a state, we should ask: "Why do we delay doing what we should do now?" and "What are our real priorities?"

Another pitfall can be the failure to find fault with ourselves. The Prophet Muhammad was known to seek forgiveness from God seventy times a day. SubhanAllah! If the best of mankind made *istighfar* so regularly, how often should we? We must avoid the temptation to ever be satisfied with our current state. One method for identifying our faults and shortcomings is to employ the Qur'an as our advisor and use its criteria to critique ourselves. (At the end of this article you will find several verses from the Qur'an in which God lists the qualities and actions of the righteous.)

Once we have identified our shortcomings what can we do? Imam al-Ghazali said we should look to the causes of failure. Mere guilt and remorse, while an important first step, are insufficient because they are no more effective at reviving an ailing soul than reviving an ailing business. Nor should we let ourselves be comforted by just the confession of our failures; airing misdeeds, while sometimes therapeutic, does not diminish their weight in the sight of God nor does it prevent us from doing them again. In fact, the Prophet encouraged us to conceal our sins and to repent for them privately. We must, therefore, strive to determine their cause and to develop a plan to prevent them from happening in the future. If we missed a prayer due to a distracting television program, for example, we can ask ourselves, "Why was I so caught up in this program, and how can I prevent it from happening again?" If it was because of the company we kept, we can strive to develop the courage necessary to express our need to pray and hope that this will encourage them to participate. In relationships, it is particularly important that we modify unjust behavior immediately because it erodes trust and can hurt loved ones over and over again.

Finally, it is important that we reach the most important stage, implementation, for “surely God does not change the condition of a people until they change the condition of themselves” (13:11).

If, God-willing, we are successful, let us thank God for enabling us to improve and seek to remain constant in our performance. If we are not, let us repent and redouble our efforts for the future.

In the box below is a balance sheet with which we can practice muhasaba. Please feel free to cut it out and reflect upon its questions in the morning, the evening, and whenever else you find the time. We might also consider using it as the basis for a larger list, placing copies in the various places where we spend our day, and introducing a point system to help us record our progress. If we have selected a “business partner”, we might find it beneficial to draft the list together.

We alone are authors of the book of deeds that will be presented to us on the inescapable Day. Before its publication, let us strive to write it and revise it with greater forethought than any novelist or poet. May God accept our actions and make us among those who receive their books in their right hands, for they will “return unto their people rejoicing” (84:7-9).

We look forward to incorporating your feedback and questions into our future columns. Please send all correspondence to: foodforthespirit@isna.net. Please also visit us at our website where you can download this and previous columns at: <http://www.isna.net/foodforthespirit>

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In answering the questions below let us be sure to also examine the quality of our actions. Did we perform them with sincerity and presence of mind? Remember that what matters most is what God accepts and not what we do.

1. Did I pray the five daily prayers on time?
2. Did I pray the sunnah prayers?
3. Did I refrain from using foul language or hurtful speech?
4. Did I refrain from backbiting?
5. Did I keep my desires in check?
6. Did I commit any major sins?
7. Did I violate the rights of others (parents, spouses, children, neighbors)?
8. Did I help out in my community?
9. Was I grateful for God's favors upon me?
10. Was I conscious of the value of the day's time?

11. Would I be happy if I met God at the end of today?

We might also check ourselves against God's criteria in:

- ⊕ Surah al-Baqarah (2:2-2:5)
- ⊕ Surah al-Furqan (25:63-76)
- ⊕ Surah al-Mu'minun (23:1-11)