

35. WHEN BECOMING FRUSTRATED ABOUT PAYING A DEBT

اللَّهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ، وَأَغْنِنِي بِفَضْلِكَ عَمَّنْ

سِوَاكَ ❁

Allāhumma 'kfinī bi ḥalālīka ʿan ḥarāmīk(a), wa aghninī bi faḍlīka ʿamman siwāk(a).

O Allāh, suffice me with what You have made lawful in place of what You have made unlawful, and by Your grace free me of the need for anyone besides You.

Whoever recites this *duʿā*, Allāh will assist him in repaying his debt even though it be the size of Mount Ṣīr [or Ṣabīr in Yemen] (*Tirmidhī*).⁴⁴

36. WHEN AFRAID OF A GROUP OR NATION

اللَّهُمَّ إِنَّا نَجْعَلُكَ فِي نُحُورِهِمْ، وَنَعُوذُ بِكَ مِنْ شُرُورِهِمْ ❁

Allāhumma innā najʿaluka fī nuḥūrihim, wa na-ʿūdhu bika min shurūrihim.

O Allāh, we place You before them and seek You protection against their evil (*Abū Dāwūd*).⁴⁵

37. WHEN FEELING PAIN IN THE BODY

أَعُوذُ بِعِزَّةِ اللَّهِ وَقُدْرَتِهِ مِنْ شَرِّ مَا أَجِدُ وَأَحَازِرُ ❁

A-ʿūdhu bi ʿizzati ʿLlāhi wa qudratihī min sharri mā ajidu wa uḥādhir(u).

بِكَ مِنَ الْمَأْتَمِ وَالْمَعْرَمِ ❁

Allāhumma innī a-‘ūdhu bika min ‘adhābi ‘l-qabr(i), wa a-‘ūdhu bika min fitnati ‘l-masiḥi ‘d-dajjāl(i), wa a-‘ūdhu bika min fitnati ‘l-maḥyā wa ‘l-mamāt(i). Allāhumma innī a-‘ūdhu bika mina ‘l-ma‘thami wa ‘l-maghram(i).

O Allāh, I seek your protection from the torment of the grave, and I seek your protection from the mischief of the False Messiah, and I seek Your protection from the trials of this life and death. O Allāh, I seek Your protection from sin and debt
(*Bukhārī*).



اللَّهُمَّ إِنِّي أَسْأَلُكَ مِنَ الْخَيْرِ كُلِّهِ، عَاجِلِهِ وَآجِلِهِ، مَا عَلِمْتُ مِنْهُ وَمَا لَمْ أَعْلَمْ، وَأَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهِ مِنْ قَوْلٍ أَوْ عَمَلٍ ❁

Allāhumma innī as‘aluka mina ‘l-khayri kullih(i), ‘ājilihī wa ājilih(i), mā ‘alimtu minhu wa mā lam a‘lam, wa a-‘ūdhu bika mina ‘n-nāri wa mā qarraba ilayhi min qawlin aw ‘amal(in).

O Allāh, I ask of You all good whether it comes soon or late, whether I know it or not, and I seek your protection from the Fire and all acts of word or deed that may lead me to it
(*Aḥmad, Mustadrak*).



يَا حَيُّ يَا قَيُّوْمُ بِرَحْمَتِكَ أَسْتَغِيْثُ، أَصْلِحْ لِيْ شَأْنِيْ كُلَّهُ، وَلَا تَكْلِنِيْ إِلَى نَفْسِيْ طَرْفَةَ عَيْنٍ ❁

Allāhumma ṣalli ʿalā Muḥammadiw wa ʿalā āli Muḥammad(iw), wa anzilhu ʿl-maḳʿada ʿl-muqarraba ʿindaka yawma ʿl-qiyaḡama(ti).

O Allāh send Your mercy on Muḥammad and on the family of Muḥammad and appoint him a blessed place close to You on the Day of Judgment (*Ṭabarānī*).⁹⁸



اللَّهُمَّ صَلِّ عَلَى مُحَمَّدِ النَّبِيِّ وَأَزْوَاجِهِ أُمَّهَاتِ الْمُؤْمِنِينَ
وَذُرِّيَّتِهِ وَأَهْلِ بَيْتِهِ *

Allāhumma ṣalli ʿalā Muḥammadini ʿn-nabiyyi wa azwājihī ummahāti ʿl-muʿminīna wa dhurriyyatihī wa ahli baytih(i).

O Allāh, send Your blessings on Muḥammad, on his wives, the mothers of the believers, on his descendants and on his family (*Abū Dāwūd*).⁹⁹



اللَّهُمَّ اجْعَلْ صَلَوَاتِكَ وَرَحْمَتَكَ وَبَرَكَاتِكَ عَلَى مُحَمَّدٍ وَعَلَى آلِ
مُحَمَّدٍ كَمَا جَعَلْتَهَا عَلَى آلِ إِبْرَاهِيمَ *

Allāhumma jʿal ṣalawātika wa raḡmataka wa barakātika ʿalā Muḥammadiw wa ʿalā āli Muḥammadin kamā ja-ʿaltahā ʿalā āli Ibrāhīm(a).

O Allāh, shower Your salutations, Your mercy, and Your blessings upon Muḥammad and the family of Muḥammad as You did upon the family of Ibrāhīm (*Aḡmad*).¹⁰⁰

of worship” (*Tirmidhī, Ibn Māja*).¹²⁵ Some scholars consider that the two *rakʿas* of emphasized (*muʿakkada*) *sunna* prayer after Maghrib suffices for two *rakʿas* of *Awḥābīn* prayer, hence, a person may perform another four to complete the minimum six *rakʿas*.

ṢALĀT AL-TAWBA (PRAYER FOR REPENTANCE)

It is recommended to perform two or more *rakʿas* before one makes repentance. This prayer can be performed at any time except at the offensive (*makrūh*) times, which are as follows: following the Fajr prayer until after sunrise, after ʿAṣr prayer until after sunset, and when the sun is at its zenith. ʿAlī ؑ narrates that Abū Bakr ؑ related to him that he heard the Messenger of Allāh ﷺ say, “Whoever commits a sin, and then gets up and performs ablution, then offers prayers seeking the forgiveness of Allāh, Allāh will certainly forgive him.” After this the Prophet ﷺ recited the following verse of the Qurʾān: “And those who, having done an act of indecency or wronged their own selves, remember Allāh and ask for forgiveness for their sins, and who can forgive sins except Allāh? And those who are never obstinate in persisting knowingly in [the wrong] they have done” (Qurʾān 3:135) (*Tirmidhī*).¹²⁶ After performing these two *rakʿas*, a person should raise his hands with sincerity and humility and repent abundantly. By the grace of Allāh, he will be forgiven.

ṢALĀT AL-ISTIKHĀRA (PRAYER FOR DECISION MAKING)

When one needs to make decisions in life or needs blessings in something one is undertaking, for instance, marriage, buying property, starting a business, making a journey, or any other matter, he should perform two *rakʿas* of prayer and, thereafter, recite the following *duʿāʾ*:

اللَّهُمَّ إِنِّي أَسْتَخِيرُكَ بِعِلْمِكَ وَأَسْتَقْدِرُكَ بِقُدْرَتِكَ وَأَسْأَلُكَ مِنْ

فَضْلِكَ الْعَظِيمِ، فَإِنَّكَ تَقْدِرُ وَلَا أَقْدِرُ وَتَعْلَمُ وَلَا أَعْلَمُ وَأَنْتَ
عَلَّامُ الْغُيُوبِ، اللَّهُمَّ إِنْ كُنْتَ تَعْلَمُ أَنَّ [هَذَا الْأَمْرَ خَيْرٌ لِي فِي
دِينِي وَمَعَاشِي وَعَاقِبَةِ أَمْرِي، فَأَقْدِرْهُ لِي وَيَسِّرْهُ لِي ثُمَّ بَارِكْ لِي فِيهِ،
وَإِنْ كُنْتَ تَعْلَمُ أَنَّ [هَذَا الْأَمْرَ شَرٌّ لِي فِي دِينِي وَمَعَاشِي وَعَاقِبَةِ
أَمْرِي، فَاصْرِفْهُ عَنِّي وَاصْرِفْنِي عَنْهُ وَاقْدِرْ لِي الْخَيْرَ حَيْثُ كَانَ،
ثُمَّ أَرْضِنِي بِهِ] ❁

Allāhumma innī astakhīruka bi ʿilmika wa astaqdiruka bi qudratika wa aʿaluka min faḍlika 'l-ʿaẓīm(i), fa innaka taqdiru wa lā aqdiru wa taʿlamu wa lā aʿlamu wa Anta ʿAllāmu 'l-ghuyūb(i), Allāhumma in kunta taʿlamu anna [hādha 'l-amra] khayrul li fi dīnī wa ma-ʿashī wa ʿāqibati amrī, fa ʿqdirhu li wa yassirhu li thumma bārik li fiḥ(i), wa in kunta taʿlamu anna [hādha 'l-amra] sharrul li fi dīnī wa ma-ʿāshī wa ʿāqibati amrī, fa ʿṣrifhu ʿannī wa ʿṣrifnī ʿanhu wa ʿqdir liya 'l-khayra ḥaythu kān(a), thumma arḍinī bih(i).

O Allāh, I ask of You the good through Your knowledge and I ask You to grant me ability through Your power and beg Your favor of infinite bounty, for surely, You have power and I have none, You know all and I know nothing, and You are the Knower of all that is hidden. O Allāh if, in Your knowledge, *this matter* be good for my faith, my livelihood and the outcome of my affairs in the world and the Hereafter, then ordain it for me and facilitate it for me and grant me blessing in it. But, if in Your knowledge *this matter* is bad for my faith, my livelihood and the outcome of my affairs in the world and the Hereafter, then turn it away from me and turn me away from it, and