

# FEBRUARY 2024

## No Spend February (NSF)



SUN	MON	TUE	WED	THU	FRI	SAT
<p>"It is important while upbringing your nafs that you understand it. You should not overburden it only to burn out after a few days. Rather, train your nafs to obey you, much the same as an athlete trains her body to perform; a little at a time, but always pushing a little harder." - Anse Dr. Tamara Gray, Joy Jots</p>				<b>1</b> Gratitude	<b>2</b> Charity	<b>3</b> Minimalism
<b>4</b> Contentment	<b>5</b> Sustainable Living	<b>6</b> Budgeting	<b>7</b> Avoiding Excess	<b>8</b> Self-Reflection	<b>9</b> Generosity	<b>10</b> Debt-Free Living
<b>11</b> Avoiding Extravagance	<b>12</b> Economic Justice	<b>13</b> Planning for the Future	<b>14</b> Modesty	<b>15</b> Sharing Resources	<b>16</b> Financial Accountability	<b>17</b> Avoiding Riba (Usury)
<b>18</b> Barakah in Spending	<b>19</b> Prioritizing Needs Over Wants	<b>20</b> Patience in Financial Matters	<b>21</b> Avoiding Impulse Buying	<b>22</b> Sustainable Choices	<b>23</b> Honesty in Transactions	<b>24</b> Delayed Gratification
<b>25</b> Financial Education	<b>26</b> Avoiding Wastefulness	<b>27</b> Family Budgeting	<b>28</b> Zakat	<b>29</b> Reflection & Planning Ahead	<b>Legend</b> <div> <div>No-Spend Day</div> <div>Spent On Need</div> <div>Spent On Want</div> </div>	



## No-Spend Challenge Guidelines

A no-spend challenge is an agreement you make with yourself, or with others who want to participate, to not spend any money on any non-essential items for a set period of time. The goal for this challenge is to limit your spending to basic living expenses and improve your financial well-being.

No-spend challenges are an opportunity for you to cut back on frivolous expenses, be more mindful of where you are spending, and think about how you can be more productive with what you earn.

So, how does it work? For the month of February, Rabata invites you to think about where your money is going, and only spend on the necessities. Any expenses that aren't necessities should be avoided during your no-spend challenge. Of course, there are exceptions, but if these are items you don't need right away, it's best to avoid purchasing them now.

For example, you would still buy your essential groceries, but you would skip out on purchasing those extra snacks you want, but don't need. Or, instead of your routine stop at your favorite coffee shop, you choose to make your cup of coffee at home.

Use the calendar in the previous page to check-off boxes and monitor your daily spending. Did you have a no-spend day (green box), a day where you spent on your needs (gold box), or a day where you spent on your wants (purple box)? At the end of the month, you can check your progress, and celebrate your successes!

Each day in the month is also accompanied by reflections and thoughts from Rabata's Halaqa teachers, sharing insights on the theme of mindful living and spending within our tradition.

### What Can I Not Spend On?

- No coffeeshops, takeout, or restaurants. Opt in for home-cooked meals, and meal plan ahead of time to make things easier.
- No new clothes, even if there are sales!
- No home decor and furniture.
- No toys, books, or entertainment purchases, like going to the movies, or tickets to new shows or exhibits.
- No online shopping.
- No impulse purchases, and avoid aimlessly wandering stores, or stopping at the drive-thru as a convenience.

### What Can I Spend On?

- Rent or mortgage payments
- Groceries
- Household bills
- Gas and transportation costs
- Debt obligations
- Health care costs and expenses
- Hygiene and feminine care products
- Necessary living expenses for you and your family
- Any saving goals that you have been working on





## NO SPEND FEBRUARY

# Daily Reflections

Lessons from Rabata Halaqa Teachers

February 1, 2024

### Gratitude

Every time I went to Syria, I visited my favorite artist in Taqiyah (a hub for an eclectic group of artists in the Baramkeh district of Damascus). He could take any ayah I requested and create a beautiful wall hanging out of wood and sawdust. One of my favorite ones is situated so that it is the first thing I read when I wake up in the morning.

*La'in shakartum, la azeedannakum*

If you are grateful, I will certainly give you more.

Increase me in what? In Allah's wisdom, the increase is not specified. What a blessing. This means this increase can encompass many things. For many, they may immediately think of financial increase, or an increase in material possessions. There are so many other 'increases' that are encompassed within the ayah. It could be an increase in contentment, which further increases our enjoyment of what we already have. It could be an increase in patience, peace, health, intelligence and so on. The list is endless.

I remember reading once that we only truly have that which we are grateful for. Gratitude is the key to not only open the doors to more blessings, but also the secret to enjoying what we already have. Putting these two together is the recipe for true riches. - Anse Dr. Saadia Mian

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February 2, 2024

## Charity

Charity, or *sadaqa*, is a beautiful opportunity that Allah provided for us to not only benefit by blessings in this world, but to put forth an investment that will return to us as reward in the akhirah. A *sadaqa jaariya*, or an ongoing charity, is better than any investments portfolio we can imagine having. Since *sadaqa* is an act that is completely optional, we may encounter some moments of hesitation in untangling our nafs from this type of giving - whether this is *sadaqa* in money, time, energy, attention, and even emotion. One of Anse Tamara's non-Muslim colleagues said she prays to have more money so she is able to donate more. *SubhanAllah!*

Allah says in the Quran, "If you do deeds of charity openly, it is well; but if you bestow it upon the needy in secret, it will be even better for you, and it will atone for some of your bad deeds. And God is aware of all that you do." [Quran 2:271]. *Sadaqa* can be a secret good deed! We can attach *sadaqa* to a *dua*, during a trial, and even in our journey of seeking *tawba*. During No Spend February, we can take a few moments to plan out our charity in Ramadan.

If we give openly like many of the companions (rA) did, we can intend to be amongst the first to help a cause and also encourage others. AbdurRahman ibn Awf (rA) was the first to give, and always gave generously. Imagine being an example while we are alive and after Allah calls us back to Him through our legacy of giving!

It is narrated in Bukhari that the Prophet (s) said, "The most beloved deeds to Allah are those that are consistent, even if they are small." Prepare for Ramadan by setting up a monthly *sadaqa* to Rabata at [rabata.kindful.com](http://rabata.kindful.com). - Anse Afshan Malik

The Prophet (s) said,  
"The most beloved deeds to  
Allah are those that are consistent,  
even if they are small."

Imam al-Bukhari



February 3, 2024

## Minimalism

Minimalism is often associated with stark, black-and-white spaces that may seem impractical. However, minimalism transcends mere style; it's about embracing the essentials, a concept embodied by the Sahaba and the Prophet Muhammad (s). His modest lifestyle, from home to belongings, reflected purpose and value.

An intriguing aspect was Prophet Muhammad's (s) practice of naming possessions, assigning significance and value to each, like calling his turban "sahaab" (cloud) and his bowl "rayaan" (thirst quencher). This practice underscores the importance of recognizing and respecting the value of our possessions—a key principle echoed in both minimalism and Islam.

Minimalism encourages individuals to declutter their physical and mental space, fostering a clearer focus on what truly matters. This intentional simplification aligns with spiritual principles, where the pursuit of inner peace and a meaningful life often involves letting go of material attachments. - *Anse Louma Sebai*

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February 4, 2024

## Contentment

The true answer to ultimate happiness in this life is contentment. Contentment from the Islamic perspective is captured in Arabic as *riḍā*, or happiness and satisfaction. This specific *riḍā* that brings about tranquility of heart is contentment with the decree of Allah.

The Prophet (s) said, "He has tasted the sweetness of faith: he who is content with Allah as his Lord, Islam as his religion, and Muhammad (s) as his Prophet." (Muslim) Allah has portioned out provision for every soul. This provision is in wealth, health, love, and so much more. The One that knows our hearts, our circumstances, our needs, the journey we will take, and ultimately what will facilitate our journey in life has determined the best amount of every provision for us. Our provision has no choice but to come to us and no one can take what was written for us. We are where we are meant to be, with whom we are perfectly meant to be with, and the amount of provision which is perfect for us.

Viewing the decree in such a way places the heart in a state of contentment, and we don't find ourselves unhappy with what was assigned to us. The most beautiful part of contentment is that this tranquility of heart and acceptance of Allah's decree helps us to understand that if we need more we ask the Source, our Beloved Creator, and if He, in all His Wisdom, chooses to withhold something then it is better for us. - *Anse Dr. Farhana Yunus*

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February 5, 2024

## Sustainable Living

In Surah al-Baqarah, Allah instructs us to be Khalifas on the earth. We are asked to take care of the environment, use it for our needs and not destroy it.

In anything that we can do, the Prophet (s) has shown us how to do it. Living a sustainable lifestyle is no different. He lived a simple life and only used as much of the resources as he needed. In his footsteps, we should not live an extravagant or excessive lifestyle. "Do not waste water even if you have the resources of a whole river," the Prophet (s) commanded us.

There are a number of actions that we can take today to live sustainably. Cooking less food, collecting rain water, installing solar panels, and recycling are all practical ways of preserving wildlife and protecting our environment. - *Anse Saynab Omar*

February 6, 2024

## Budgeting

In Joy Jots Chapter 22, Simple Formula, Anse Tamara learns that in spiritual growth one plus one, contrary to her hypothesis, does in fact always equals two. Anse Samira, her teacher, clarifies that the issue is that both ones need to be present.

We learn the importance of counting and accounting from an attribute of Allah, Al-Hisab. In Surah Az-Zalzalah verses 7 and 8, Allah says, "So whoever does an atom's weight of good will see it. And whoever does an atom's weight of evil will see it." Every 'one', small or big, matters.

And that is also true in budgeting. Budgeting is a process of calculating and understanding how much you or your household earns, how much you are obligated to pay to sustain your life, and how much you have left to give in charity and spend in 'wants'. It also gives you insight as to how much you've spent beyond your means or goals if you have any financial goals like paying off debt or saving for a larger investment.

It isn't until we are fasting from spending, that we realize how much in fact we are addicted to it. In a world of inserting chips, scanning phones and payments with a tap of a button, how do we keep track of how much we have indeed spent without vigilance in budgeting?

Thus Umar ibn al-Khattab (ra) said, "Take yourself to account before you are taken to account." Being present and aware when one is being added and one is being subtracted is the way of a financially accountable and responsible individual, following the sunnah of the Prophet (s).

Our bounties are entrusted to us by Allah, Himself. How we treat our finances is just as much an exercise of spiritual growth as any other effort. James W. Frick, once said, "Show me how you spend your money, and I'll tell you what your priorities are." - *Anse Umeda Islamova*



February 7, 2024

## Avoiding Excess

The Oxford dictionary defines being generous as 'showing a readiness to give more of something, especially money, than is strictly necessary or expected' and defines being wasteful as 'using or expending something of value carelessly, extravagantly, or to no purpose'.

Mixing the two can create wastefulness as we try to be generous. So as we are in this month, let us pause to see where we are being generous, and where we may be wasteful, whether it is with our money, our time, our energy, and our talents. This will help us avoid excess and bring balance to all aspects of our life. - *Anse Dr. Amena Hakim*

February 8, 2024

## Self-Reflection

Our beloved Muhammad (s) used to spend significant time in the Cave of Hira in reflection. It is in this spirit that it becomes imperative for us as Muslims to reflect on ourselves, and in relation to No Spend February, our financial matters.

Am I grateful for what I have? Am I satisfied with my material wealth, part of my rizq? Do I need that new pair of shoes or another purse? Am I supporting ethical businesses and/or my fellow Muslims? How do I feel about BDS and why? Am I asking for bargains or paying a fair wage? Am I paying proper zakat on my wealth? Would Allah be happy with how I spend or use my money? Am I generous? Do I tip well? Should I learn how to be financially saavy with my money or invest well in a halal way? What are my wants vs my needs? Am I spending money I don't have? Am I spending on beneficial things? Do I trust that Allah will take care of me? Do I need 10 credit cards? When is the last time I gave sadaqa?

As Allah says in the Quran, "Surely, there are signs in this for those who reflect." 30:21 - *Anse Dr. Rima Makhiawala*



## Generosity

Generosity in Islam extends beyond material wealth; it encompasses a spirit of benevolence, kindness, and selflessness. The Quran describes the generous person as one who gives with a pure heart and without expecting anything in return. Surah Al-Baqarah (2:267) encourages believers to "spend from the good things which you have earned," emphasizing the quality and sincerity of the contribution. In a famous Hadith Prophet Muhammad (s) elaborates on the broader scope of generosity, stating, "Every act of goodness is charity." This definition goes beyond material wealth, acknowledging that a generous heart extends kindness, compassion, and positive actions in various aspects of life. Therefore, generosity in Islam is a holistic concept, encompassing not only financial contributions but also a generosity of spirit that manifests in deeds, words, and attitudes towards others. It is a way of living that reflects the teachings of Islam and fosters a harmonious and compassionate community.

To start practicing generosity, consider setting aside a portion of your income, no matter how small, specifically designated for charitable contributions. Begin by making a regular commitment, whether monthly or annually, to donate.

This intentional act of giving not only fulfills a moral duty but also initiates a positive habit of generosity. Remember, generosity extends beyond monetary donations. You can also contribute by volunteering your time and skills to organizations or helping those in your community who may be in need. Start small, and gradually increase your acts of kindness as you become more comfortable with the practice of generosity. By taking these steps, you actively participate in the spirit of giving, contributing to the well-being of others and building a generous mindset in your daily life. - Anse Michelle Sekusky

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## Debt-Free Living

Living debt-free has numerous benefits for one's mental health. Firstly, living debt-free reduces financial stress and anxiety. The burden of debt can weigh heavily on individuals, causing constant worry and unease. When one is free from debt, they can experience a sense of relief and peace of mind. Secondly, not owing anything gives debt-free individuals space to have complete freedom on how to spend their money. Living debt free puts more barakah in money. This alone is enough motivation for many to focus on paying off their debts completely.

From an Islamic point of view, there are various ways to lead a life without debt and avoid excessive borrowing. Prophet Muhammad (s) encouraged us to live within our means and avoid unnecessary spending by prioritizing needs over wants. Saving for the future helps by setting aside a portion of income for emergencies and preventing relying on loans during financial hardships. Additionally, Islam discourages the use of interest in financial transactions as it goes against fairness and justice principles. Seeking halal financing options instead ensures that financial decisions match religious beliefs.

In conclusion, living debt-free not only has practical financial benefits but also positively impacts one's mental health.

Living debt-free provides a sense of freedom, peace, and control over one's financial life. Prophet Muhammad (s) gave us the key to avoid debt by saying the dua: "O Allah, I take refuge in You from anxiety and sorrow, weakness and laziness, miserliness and cowardice, the burden of debts and from being overpowered by men." - *Anse Dana Nass*

This image shows a full page of a notebook or worksheet. It features horizontal blue ruling lines spaced evenly down the page. The background is covered with a repeating pattern of small, light-colored geometric shapes, possibly triangles or diamonds, arranged in a grid-like fashion. There are no margins, text, or other markings on the page.



February 11, 2024

## Avoiding Extravagance

Ibn al-Qayim al-Jawziyah said: "Becoming ascetic in this dunya does not mean to make halal things haram for yourself, or to get rid of your money, but to have more trust in what Allah has than what you have. To like the reward of having a calamity to continue more than removing the calamity." - Anse Dr. Rula Hashem

February 12, 2024

## Economic Justice

When we think of economic injustice, we usually think of the billionaires, the 1%. We think of those who consciously steal from others and call it "reward for my own efforts". But as Matthew Desmond explains in his book *Poverty, by America*, the fact is that even those of us in the middle classes benefit from a system that thrives on injustice. When we get tax breaks on our mortgages that renters don't get simply because they rent, we are benefiting unfairly. When politicians convince us that our financial woes are caused by those with less than we have, we are duped. And the very existence of interest in our Western system grants unfair advantages to the "haves" at the expense of the "have nots". So how to recognize, acknowledge, and correct these injustices?

Alhamdulillah, as Muslims, we understand that the poor have rights upon our resources. Spending, voting, or volunteering on efforts to eradicate financial injustice is our privilege and blessing. Putting our actions where our shahada is means we need to consider closely how we benefit and make choices that reflect our devotion to Allah and our dedication to His deen. It means we don't purchase things without careful consideration, we don't spend beyond our means, we don't hoard our own wealth, and we don't begrudge others monetary assistance. It means living conscientiously in the dunya with our akhira glasses free of spots of greed or ingratitude. Thinking of our purchasing and other financial decisions as acts of worship will set us up to be part of the solution insha Allah. - Anse Najiyah Maxfield



February 13, 2024

## Planning for the Future

Looking to the future can either be welcomed with a proactive hustle or an ignorant negligence. As Muslims, we are reminded to fill our days with hard work and our nights with ibada. Allah has given each of us the ability to create goals and follow up with daily tasks to strategically see our vision come to fruition. Planning for the future means taking advantage of today!

Allah reminds us in Surah Luqman verse 34: "Indeed, Allah [alone] has knowledge of the Hour and sends down the rain and knows what is in the wombs. And no soul perceives what it will earn tomorrow, and no soul perceives in what land it will die. Indeed, Allah is Knowing and Acquainted." What we will earn is written. We must use this ayah as fuel to pursue our goals consistently. This is how we plan for our future. By showing up everyday! - *Anse Soofia Ahmed*

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February 14, 2024

## Modesty

Allah says in the Quran, "Thus, We have made you a justly balanced community that you will be witnesses over the people and the Messenger will be a witness over you." Surat Al-Baqarah 2:143

Making an intention to live a balanced and modest lifestyle can be difficult when we are constantly surrounded by temptations to have more of something. More square footage in our homes, more materials goods, more expensive cars, more, more, more. As believers, we can do our best to remain steadfast on the way the Prophet (s) taught us through his own lifestyle. He was modest in his lifestyle and taught us to interact with this world in this way. He did not seek excess and did not encourage grandness or overindulgence in any area.

On the authority of Ibn Umar (rA) who said that the Messenger of Allah took me by the shoulder and said: "Be in this world as though you were a stranger or a traveler/wayfarer." Ibn Umar (rA) added: "When evening comes, do not expect (to live till) morning, and when morning comes, do not expect (to live till) evening. Take from your health (a preparation) for your illness, and from your life for your death." (Bukhari)

With this mindset, we will be able to live a humble, intentional, and purposeful life that is rooted in seeking Allah's pleasure. - *Anse Afshan Malik*

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## Sharing Resources

When the Muslims of Makkah left their homes and wealth, immigrating to Madinah for the sake of Allah and His Messenger (s), Al-Ansar sincerely embraced them in their own homes and shared with them their own wealth, through the bond of brotherhood established between them by the Messenger of Allah (s). Al-Ansar are described in the Qur'an as those who "prefer others above themselves even though they are in need." (59:9)

In her book *Joy Jots*, Anse Tamara Gray brings the story of Abu Hurairah. Once the Prophet (s) offered him a bowl of milk. Abu Hurairah had not eaten for several days and was very hungry, so he could not wait to drink, but the Prophet (s) ordered him to call a group of people from the mosque to share that milk with him. Abu Huraira obeyed him, but he was worried that there would not be enough milk for everyone and that he might go hungry again. Above that, the Prophet (s) ordered him to drink last! And, to his surprise, there was enough milk for everyone. Whenever we are afraid of whether there will be enough to share, we should remember this story, as Anse Tamara says: "It is enough. Enough food for all of us, enough love, enough joy."

**"And whoever saves himself from the selfishness of his soul, they are successful."**

Quran 59:9

[illegible]



February 16, 2024

## Financial Accountability

Muḥāsaba is a concept that means to engage in evaluation - monitoring and understanding behaviors, being accountable, watching out for errors, and recitifying mistakes. In muḥāsabat al-naḥs, one is on a journey of holding the self accountable. When we consider the idea of financial accountability, we similarly engage in discipline, transparency, and ihsan with the way we interact with our money. In addition, we have similar traits when carrying through with financial transactions. Being financially accountable means we need to identify whether or not our earnings are halal, keep track of where our funds are going, ensure that we are spending responsibly and being ethical with the financial system wherever we reside. Paying taxes, managing debt, and spending mindfully will help us remain accountable. May we as Muslims be of those who have the utmost honesty and piety when it comes to managing finances - for ourselves or those who we are responsible for.

“Believers! Be mindful of Allah and let every soul carefully consider what it has sent forth for tomorrow. And fear Allah: certainly, Allah is All-Aware of what you do” (59:18). - *Anse Afshan Malik*

February 17, 2024

## Avoiding Riba (Usury)

Usury is defined as the practice of lending money and charging the borrower interest, especially at an exorbitant or illegally high rate.

Islamically, riba (usury) is considered a major sin. Allah says in the Quran, "Oh you who believe! Fear Allah and give up what remains [due to you] of interest, if you are true believers." (2:278). Interest can lead to financial insecurity, exploitation, and debt.

To avoid engaging in riba (usury), we should keep our eyes and ears open for interest-bearing situations and try to avoid them. Consult local scholars or ulema who have financial expertise for big decisions.

If you realize that you have accumulated interest and need to dispose of it, our teachers recommend to give away this amount in something that will burn (such as paying for someone's heat/utility bills, funding their car petrol, etc).

- *Anse Afshan Malik*



February 18, 2024

## Barakah in Spending

It's a pleasant surprise to arrive at a checkout counter and see the item you wanted to purchase suddenly on sale. Clipping coupons, buying generic, and bargain hunting are all strategic ways of "stretching the dollar", or making the most of limited resources. While an eager and creative mindset for saving money is helpful, being excessively frugal or tallying pennies can lead to believing that the only wealth you have is the wealth that can be counted. Barakah is a karāma (miracle). It is the divine establishment of goodness in a thing, such that it causes it to stretch, increase or be preserved.

Barakah in wealth multiplies its goodness. It not only "stretches" the dollar but allows the benefit of the dollar spent to reach far and wide, and return to its spender with blessings unimaginable.

Allah reminds us, "And for those who are conscious of Allah, He will make for him a way out. And He provides for him from unimaginable sources. And whoever relies on Allah, then He is sufficient for him. Truly, Allah will accomplish His purpose. Truly, for all things has Allah appointed a due proportion." (Qur'an 65:2-3)

How do we tap into the barakah of wealth, the "unimaginable sources" with which we can spend without the worry of financial instability? For the seeker of Allah's love and pleasure, spending is purposeful; it is a means of a deepening connection with Allah. Spending is wise; it avoids excess, extravagance or waste. Spending is generous; it seeks to beautify, bring joy, or relieve hardship. Spending is an expression of gratitude to Allah; for the capacity, the opportunity and for the blessings returned in multiples of the amount spent.

"And if you are grateful I will surely increase you." (Qur'an 14:7)  
- Anse Asma Alam

February 19, 2024

## Prioritizing Needs over Wants

As believers in the message of our beloved Prophet (s), we are very clear about our priorities. In fact, Islam is all about prioritization—fasting during Ramadan over eating lunch, performing wudhu and praying vs. spending the day in a state of heedlessness, making a healthful meal for your family vs. scrolling on your phone, acknowledging the importance of deen over dunya. Conversely, our materialistic societies seek to invade our thoughts and cloud our Islamic worldview by convincing us that our wants are a right, just as much as our needs.

During this no spend month, let us remember the blessed words of our beloved Prophet (s), "whoever absorbs his heart in love of the world will be entangled by three things: misery that will not cease to discomfort him, greed that will not achieve his independence, and vain hopes that will never reach their end." (Al-Mu'jam al Kabīr 10328) As we place a pause on our spending, let us turn our focus on what we truly need—deep faith, devotion to Allah, and love for the world to come instead of an unhealthy attachment to this dunya. - Anse Safiyyah Salaam

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February 20, 2024

## Patience in Financial Matters

Sabr - forbearance - can be illustrated even in opening our utility bills. Anxieties that come with the mounting pile of unending household bills can cause us to fall into the foggy foggiess of dunya. Maintaining presence, patience and tawakkul in Allah's provision are found in the sacred mundane duties of our daily lives. "Do they not see the birds enabled to fly in the open air? None holds them up except Allah. Indeed, there are signs in this for people who believe." [16:79] - *Anse Aysha Fazil*

February 21, 2024

## Avoiding Impulse Buying

In our no spend month, resisting impulse buying is crucial. An effective strategy involves jotting down desired items in advance and letting the list marinate for a few weeks, helping distinguish genuine needs from impulsive wants. Reflecting on the "saved for later" section on websites reveals that many items were unnecessary. Be mindful that setting the intention that everything entering our home should have a purpose reinforces conscious consumption.

Drawing inspiration from our Islamic practices, the companions used to do istikhara before both small and big affairs. Istikhara, a prayer of 2 rakaat (units) followed by a duaa, seeks Allah's guidance and contentment with the outcome. This practice aligns with our goal of intentional living during the no spend month, and hopefully carry on as a lifestyle. - *Anse Louma Sebai*



February 22, 2024

## Sustainable Choices

Allah appointed mankind as vicegerents on this planet. The earth and everything it holds from resources, plants and animals, is entrusted to mankind and it is our duty to protect and care for it. Making sustainable choices ultimately impacts the world around us and preserves the earth for generations that will come after us.

Let's practice some of these choices this No Spend February. We can start by quitting single-use plastics. Every year, 380 million tons of plastic are produced, about 50% of it is for single-use purposes and 10 million tons of plastic is dumped into oceans. In consequence, it kills a huge number of marine life and sea birds.

Reduce wasting water. The Prophet (s) is known to have practiced conservation of water and told us not to be wasteful. Anas ibn Malik (rA) reported that "The Prophet (s) would perform ablution (wudhu) with one mudd (half a litre) and would perform a ritual bath with one sa' (about two litres), up to five mudd (two and a half litres)."

Reduce, reuse and recycle! Reduce waste. Bring your reusable shopping bags to the store. Recycle everything that you can recycle. Donate used goods.

There are so many other examples of sustainable choices. As stewards on this earth, we need to practice sustainable living and minimize the degradation of the environment to ensure a better quality of life. - *Anse May Gaafar*

February 23, 2024

## Honesty in Transactions

The Prophet Muhammad (s) was known As-Sadiq Al-Amin (the truthful and trustworthy one). In order to emulate him (s), we must uphold the truth in our everyday interactions, including any monetary or financial dealings. This means that we should have consciousness of Allah in any transaction of goods and services we provide and strive for transparency and fairness at all times. We should avoid any form of deceit and lying in our transactions with the understanding that how we obtain our wealth also affects our relationship with Allah and can be a means for the rejection of our duaa.

Abu Huraira reported Allah's Messenger (s) as saying: O people, Allah is Good and He therefore, accepts only that which is good. And Allah commanded the believers as He commanded the Messengers by saying: "O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do." And He said: "O those who believe, eat of the good things that We gave you." He then made a mention of a person who travels widely, his hair disheveled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication): "O Lord, O Lord," whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful and his nourishment is unlawful. How can then his supplication be accepted? - *Anse Salma Al-Midani*

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February 24, 2024

## Delayed Gratification

Our most powerful tool as Muslims is our connection with Allah through the beautiful gift of dua (supplication). When we make sincere dua and put our full trust in Allah, we believe that it will be answered for us in the most beautiful ways at its appointed time. In fact, part of the condition of dua is to know that Allah will answer it at its appointed time and to be patient and not give up easily when making dua.

We should be stubbornly optimistic when asking and be patient as perhaps a delayed answering of our dua is where the khayr resides. When we make dua, we ask Allah to answer our duas in a way in which is better for our deen, dunya and akhirah. Perhaps the khayr is in the delaying of the answering to our dua. With this we find peace, contentment in His decree, and our full tawakkul in knowing that when and how the dua is answered, it is better for us. With our sincerity and patience, we find a sweetness in the answering of our dua. - *Anse Fadiyah Mian*

February 25, 2024

## Financial Education

Money is an important tool to improve our lives in dunya and akhirah, but we need proper education in order to use it most effectively.

Alhamdulillah, as time progresses, more women are earning money than ever before, but financial literacy amongst women remains low. As long as this is the case, women run the risk of being taken advantage of, and making poor financial decisions. This leads to disempowerment, and challenges their abilities to elevate their positions in dunya, and make meaningful contributions to their communities.

Research shows that women entrepreneurs are more likely to employ other women than their male counterparts, raising the status of women and leading to significant economic growth and a thriving society. Most importantly, financial education that considers our role as Allah's vicegerents on earth, empowers women, giving them the ability to maximize their potential for ongoing, intentional, charitable giving as part of their comprehensive financial plan. Their example teaches the next generation, and raises the prosperity of their communities, and multiplies their reward with Allah. - *Anse Dr. Sonia Cader*



February 26, 2024

Avoiding Wastefulness

Allah warns us of spending wastefully in the Quran through two words: Tabdhir (squandering recklessly) and Israf (extravagance). Both are prohibited clearly in the Quran. The difference is that tabdhir involves squandering one's wealth on things that are inappropriate or out of place, while israf is spending beyond what is necessary in something that is otherwise appropriate. Allah says about those who do tabdhir, which is considered worse, are brothers to Shaitan.

In our modern world, we have become accustomed to overconsumption, wastefulness, and planned obsolescence. Fast fashion has individuals spending their time and money on purchasing clothing that is not meant to last. Tech companies urge us to buy the latest phone or gadget to replace the perfectly good - yet slightly outdated - one we have. Thousands of dollars are spent on community dinners where attendees often throw out plates full of food. The Quran puts the onus on each Muslim to do one's part. Take account of your spending and your use of all types of resources - natural, man-made, and financial. Together, we can lead the change. - Anse Iman Abdulrazzak

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February 27, 2024

Family Budgeting

Budgeting for your growing family can quickly become one of the more challenging aspects of the joys of increasing your family. Money and expenses are a topic filled with emotion, as our families grow this emotion only intensifies and makes this aspect of our lives more difficult to face. It is important to remind ourselves that budgeting for our family and keeping our family within a budget is an important aspect of family life.

It is not only our responsibility to care for our family, but is also our responsibility to do this with as much ihsan as possible. This means being mindful of how much money is coming in and how much money is going out. This can look different for every family depending on the number of parents, the number of working parents, family size and income. It is more important to be mindful of not moving into excess, no matter your situation.

Allah says in the Qur'an, "Eat and drink, but do not waste. Surely He does not like the wasteful." (7:31) This allows us to maintain a state of gratitude with the blessings Allah has given us and that we fulfill the rights of those around us. There are many budgeting spreadsheets, apps and planners available. Do some research on what works best for your family and try to maintain this so that you are not only supporting your family but saving your future and giving back to your community. This fulfills Allah's command upon us to do everything we can do the best of our ability. - Anse Sana Mohiuddin

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## Zakat

We need to be mindful that zakat has physical benefits within society by being a form of help to those eight categories of people aforementioned, but it also serves as spiritual blessings. It is a form of purification of sin for the giver of zakat. Allah also promises that there will be growth in the wealth of the one who obliges and pays their zakat, and there is a sweetness in the giving, meaning that if zakat is not paid,

The Prophet Muhammad (s) said that Islam is built on five pillars (Imam An-Nawawi, hadith 3). Zakat being one of those pillars, is not to be neglected, ignored, nor brushed aside. Zakat is an intrinsic part of our faith and in order to stand firm as Muslims, we need all five pillars. As the Prophet (s) said according to a hadith in Sunan an-Nasa'i, "Zakat is proof of one's faith." Let's continue to be faithful and sincere with our giving of zakat. - *Anse Hazel Gomez*

This image shows a full page of handwriting practice paper. It features multiple sets of horizontal lines, each consisting of a solid top line, a dashed midline, and a solid bottom line. The background is decorated with a repeating pattern of small, light-colored fish-like shapes. There are no letters or other markings on the page.



## Reflection & Planning Ahead

Of all that we have taken out of this month, I would like to take an increased awareness of the blessings that Allah, most High, has bestowed upon us, and a real intention to take greater care in how we use them. I have recognized that even a quick pause and calculation before clicking that “Buy Now” button can have great effects in the long term. Today is a day to celebrate the achievement of a month without excessive spending. But let us not slip back into the habit of celebrating by spending! Rather, let’s step into the next month with a new plan and with new habits, ways to enjoy this life that are not material, and that help us to connect to the One Who holds all wealth. - *Anse Eamaan Rabbat*

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## Weekly Qiyam

Experience the transformative power of spiritual gatherings and sisterhood at our online weekly qiyams, and cultivate a consistent habit of nightly worship. Weekly Qiyam provides a unique opportunity for Muslim women to participate in engaging talks, personal reflection and worship, invigorating dhikr sessions, and soul-stirring nasheeds.

## Ramadan Programs

Elevate your Ramadan experience with a diverse array of enriching programs throughout this sacred month. Masjid Rabata invites you to join us for daily online Quran recitation sessions, available at both regular and slow pace, virtual I'tikaf nights during the last ten nights, and heartfelt khitma duas and Lailatul Eid programs.

## Pilgrims At Home

Pilgrims at Home is an invitation for all of us, whether or not we're in the holy cities during the blessed days of Dhul-Hijja! Through a unique ibadah regimen of prayers, Quran, dhikr and even special Eid activities, Pilgrims at Home will surround your home with angels and shower blessings into your life from every angle imaginable.

## The Art of Spiritual Living

A captivating monthly online talk series featuring esteemed teachers and women of knowledge. Immerse yourself in practical lessons and relatable wisdom shared by inspiring women as they guide us in living spiritually healthy lives, enlightened by traditional Islamic teachings from the Quran and Sunnah.

## Online Worship Threads

Join a vibrant and motivated community of Muslim women from around the world through Rabata's different Whatsapp Community Threads. Whether you are looking for support in making up Qada (missed) fasts or prayers, or wanting to join a community of women who wake up at night for Tahajjud prayer, or looking for motivation to recite Surah Al-Baqarah daily, Rabata's worship threads are a place to share your progress, stay on track, stay steadfast to your commitment, and establish consistent worship practices in your life.

## Global Dhikr Collection

Join a global community of women in reciting dhikr throughout the year. Whether it is sending 70,000 Istighfar during the month of Rajab, or 1 million Salawat during the month of Rabi' al-Awwal, Rabata encourages women worldwide to stretch their dhikr muscles, and bring light and blessings into their lives and into their communities every season.

## Special Events

Masjid Rabata holds special pop-up events throughout the year carefully crafted to bring Muslim women together for creative educational experiences and spiritual development. Whether it's a workshop, seminar, or interactive session, each event is designed to nurture a sense of community, learning, and personal growth. Programs include Maryam (as) during the month of December and Loving and Learning during Rabi al-Awwal.

## All Masjid Rabata Programs Are Online & Free

Sign up to attend Masjid Rabata events at [rabata.org/masjidrabata](https://rabata.org/masjidrabata)  
Paid members can access select recordings at [patreon.com/rabata](https://patreon.com/rabata)