

# PAY IT FORWARD

Everyone has desires. At any point in time, there will always be something in this world that we want.

Some of us want all the money in the world while some of us just want some free time to spend. Some of us love material stuffs such as mobile phones, handbags and fancy cars while others just want to contribute to the community. Some of us want something simpler and more straightforward, like being a better person. Our desires differ from one person to the next.

However, many of us find it difficult to fulfill these desires due to various reasons. One of the more basic reasons is our tendency to target something that is beyond what we are capable of or can afford – i.e. being overambitious. There are two fundamental issues that are stopping us from accomplishing our dreams and desires, both are due to our own doing –

**a) Our way of life is not aligned with our objectives. Our actions are the total opposite of what is required to achieve the desired outcomes.**

For example, we aspire to be extremely rich with an abundance of money to spend. However, we are a wage earner, earning a fixed salary every month. How do we expect to be “extremely” rich if we are unable to generate maximum income on a regular basis?

Once we make the decision to work for someone, we have effectively put a cap or limit on how much we can earn. Our salary amount is at the prerogative of our bosses and shareholders. At the end of the day, they are the ones who ends up becoming rich, not us.

Another example that perhaps most of us can relate to is the desire to live long and be healthy.

***Abu Hurairah reported from the Messenger of Allah (ﷺ) as having said this: The heart of an old person feels young for the love of two things: love for long life and wealth.***

Muslim

Who in the right mind does not want to live a long life?

Firstly, we are terrified of death, humans fear uncertainty. So naturally, everyone hopes for the chance to live long, hoping to see how our children and future generations would turn up to be. Because of this strong desire, having a long life always forms part of our prayers – at least for most us.

In Asian tradition, it is a norm to wish a person a long life on their birthday – “Happy birthday Mr. X, I hope you have a long life and be granted with an abundance of wealth” – this is a common phrase we hear or receive on birthdays.

***Anas narrated: Allah's Messenger (ﷺ) said, "None of you should long for death because of a calamity that had befallen him, and if he cannot, but long for death, then he should say, 'O Allah! Let me live as long as life is better for me, and take my life if death is better for me.'"***

Bukhari

Although the time of our death is already predestined, it does not mean that we should allow ourselves to live an unhealthy lifestyle.

***Nor can a soul die except by Allah's leave, the term being fixed as by writing. If any do desire a reward in this life, We shall give it to him; and if any do desire a reward in the Hereafter, We shall give it to him. And swiftly shall We reward those that (serve us with) gratitude.***

Ali Imran 3: 145

The concept of predestination in Islam does not, in any way, mean helpless abandonment of oneself to unwelcome fate. Instead, it is our cooperation with Allah's will by living and striving according to *sunnatullah* – the universal system or order as governed by Allah.

***[This is] the established way of Allah which has occurred before. And never will you find in the way of Allah any change.***

Al-Fath 48: 23

The desire to be healthy is a good example. If we want to be healthy, we have to put in the necessary actions – regular exercise, consuming healthy foods, getting enough sleep; we can't expect to be healthy by doing nothing and eating everything. For instance, the more sugar we consume, the higher chances of us being diabetic.

Coming back to healthy living, the problem is how many of us actually practise a healthy lifestyle? A lot of us don't exercise regularly, allowing our body to collect toxics leading to sickness and diseases. But our biggest challenge is food. Delicious yet tasty foods are more often than not unhealthy – they can be sweet, oily, salty or fatty, a lot of times a combination of all. And of course, when it is delicious, we find it difficult to control our food intake, often eating more than we should. This often leads to obesity problems, which is the start to many of other health problems such as diabetes, cardiovascular diseases and many others.

***Miqdam bin Ma'dikarib said: "I heard the Messenger of Allah (ﷺ) saying: 'The human does not fill any container that is worse than his stomach. It is sufficient for the son of Adam to eat what will support his back. If this is not possible, then a third for food, a third for drink, and third for his breath."***

At-Tirmidhi

These are however bad habits that are difficult to change and are deeply embedded in our lifestyle. But then again, if we don't change our ways, how do we expect our conditions to change? How can we expect to live a long and healthy life?

***Abdur-Rahman bin Abi-Bakrah narrated from his father that a man said: "O Messenger of Allah! Which of the people is the best?" He said: "He whose life is long and his deeds are good." He said: "Then which of the people is the worst?" He said: "He whose life is long and his deeds are bad."***

Graded Hasan Sahih by At-Tirmidhi

Ask ourselves, are we ready to change our ways and align it to our objectives?

**b) We don't put in enough effort to accomplish our dreams and desires; instead, we put in a little and expect remarkable results.**

Even if our actions are aligned with our objectives, if we fail to change our ways in addressing the issue with all our might and heart, we will never accomplish what we want. Such attitude is also not in line with *sunnatullah*. People who accomplish their dreams are the ones who put in the most effort – that's the law of nature.

The best examples to illustrate is again to look at the life and habits of successful sportsmen. How many golf balls did Tiger Woods hit and putt before he became the legendary golfer, the youngest player to achieve a career Grand Slam, winning all of golf's major championships in the same year? How many times did David Beckham kick a ball before he became the master of free kicks, converting 65 of them into goals during his illustrious playing career? How hard did Usain Bolt train before he became the fastest man on earth, the first man to hold both 100 and 200 meters world records?

I don't know the exact answer but I am sure it was a lot.

There is another dimension to this particular issue. A lot of times, it is not that we cannot put in the additional effort but we are purposely holding back. We actually don't want to give it our all.

Why do we do this?

There is a part of us that is naturally selfish and stingy. Before we give our best to something, we always ask ourselves, "What's in it for me?" The moment we don't see an immediate benefit to us, we start to hold back.

"What's the point of putting in too much when I am not the one reaping the benefits?" "If they want me to do more, they should be paying me more". These are the common justifications (or excuses) we give ourselves when we decide to hold back. We fail to realise by behaving as such, we had just limit ourselves from investing in our future.

## Delayed Gratification

In actual fact, we almost always benefit from doing most of the things that we do; it can be either big, at times small. It just requires a little of patience for us to get there, which unfortunately is something that most of us don't have. We always want an immediate reward for the efforts we put in, thinking that we

have given enough to deserve it. At times, we might even get the rewards if we push for it hard enough, but then this begs the question “did we get the *best*?”

Delayed gratification is a term I had learned from my mentor during my younger (more impatient) years. Basically, it is about resisting smaller but more immediate rewards for larger and more enduring rewards later.

From another perspective, it is about putting in the effort first and reaping the benefits later, and accepting the fact that we will not be enjoying any immediate benefit at the present moment but will get to enjoy more fulfilling rewards in the future.

Among the best example to illustrate this is managing a business. Managing businesses, especially startups, requires us to adopt and practise a delayed gratification mindset. It is right for us to say that it is one of the critical factors to ensure the success and sustainability of a business.

At the initial stage of growing the business, if everything goes well, we would most probably make a small but commendable amount of profit. Naturally, when there is a large sum of money in front of us, it is easy for us to be tempted to realise the profits immediately and reward ourselves for the job well done. However, we know that this is not the wisest thing to do especially at an early stage of the business. Any seasoned businessman would echo this advice.

The right thing to do in running a business, especially at the infancy stage, is to only take enough to survive and reinvest the balance for the growth of the business. Once the business is up and running, we will have more than enough profits for us to enjoy.

So be patient and stay focused in executing the right strategies, activities and processes to comfortably reap the rewards later.

The same concept applies to other things in life, such as studies, work and relationships. We have to see it through to fully realise the potential benefits. It takes dedication, hard work and patience to get to where we want to be.

## **Investing in Ourselves**

Life works in unexpected ways and time passes by so fast. Who would have thought I would have the chance to mentor my own mentor's son Izzat, who I fondly call "Abe". I first met him when he was 12 years old and now he is all grown up, ready to take on the world.

Back in 2013, he interned with the finance department of our organisation, and coincidentally sat across my workstation.

Although he was not attached to my department, he had the chance to work directly with me on a few projects. The major project I got him to lead was the preparation for the Government Service Tax (or, more popularly known as GST) implementation for our Takaful operations. The new tax requirement was introduced by the government some time in 2013 and needed to be fully complied with by 1<sup>st</sup> April 2015.

It was a big scale project that basically involve the whole company – all the departments were represented with each one of them affected by GST in different ways. Considering the scale and depth of the project, it required the project manager to be equipped with sufficient technical knowledge and a good mastery of soft skills to manage the project effectively.

I must say that he did a great job – he coordinated meetings, chaired work streams meetings, prepared progress reports, dealt with tax consultants, presented progress reports to the steering committee – anything and everything expected of a project manager. He had the opportunity to do things not many

other interns would get the chance to do – I wish I had gone through the same experience when I did my own internship.

His work was recognised by everyone involved in the project, particularly the project steering committee members. The committee consisted of senior management team members from three different entities within the Group. It is not until he went back to the UK to complete his studies that they finally found out that he was actually just an intern. Everyone thought he was a permanent staff running the show. That was how good he was at managing the project – like a true project manager.

Throughout his internship, he displayed a lot of good qualities – he was driven, passionate, creative and trustworthy. He grew up to be a reliable and respected gentleman. His parents should be extremely proud of the man he had become.

Nevertheless, he is still a millennial baby. Therefore, he also displayed some of the classic characteristics of a typical generation Y – impatient and wanting immediate results, recognition and rewards. He reminded me a lot of myself when I was much younger.

He knew he was doing more than any normal intern. As he was naturally smart and intelligent, he compared himself to the temporary employees around, who were earning slightly more than his internship allowance, which actually wasn't that bad to start with. I know of a few places that do not even pay their interns.

Without doubt, he was doing more than the temporary staff. In actual fact, he was even doing more than some of the permanent staff. It did not take long for him to realise this. He shared his plight with some of his millennial friends and as expected, they concluded that he should be rewarded more than what he was getting for all the extra work he was doing.

The thought then started playing in his mind – whether or not he should confront Management and demand for more pay that he thought he deserved. This was when on a particular afternoon he came to ask my opinion and advice on whether he should proceed with his intention.

Before I disclose the advice I gave him that afternoon, let's try to put things into perspective first.

Firstly, I do agree that he was doing a lot more than others – this is unquestionable. If he was a permanent staff, he should and would have been rewarded accordingly. Nevertheless, like any other permanent employee, his performance would still need to be assessed according to the normal performance review cycle. The rewards are usually monetary in nature and can either be in the form of a good increment, a good bonus or even a promotion.

Secondly, the fact remains that he is an intern. The purpose of an internship is to have a real life insight, exposure and firsthand experience of working life; it isn't really about making money. Going through an internship is about learning as much as possible, getting involved and making contacts; the value of which far exceeds any internship compensation. There are a lot of students facing difficulties in securing an internship placement and they would be more than happy to be given an opportunity for a placement. Obviously, when he consulted his peers, they overlooked this second important fact.

I don't blame him for having those thoughts; it is just how his generation is wired. The moment we get them to understand the concept and underlying principles behind the things they are doing, they would be fine with it. They always seem to have the urge to ask why – to them, there needs to be a reason or purpose for everything. This isn't that bad of a habit to begin with, it is always good to have clear directions. However, overdoing it and asking questions just

for the sake of asking is also unhealthy – it becomes reasons that hinders progress and on a more personal basis, it irritates people.

So when he came to me that afternoon, I tried to explain to him and told him how lucky he was to have the chance to go through the internship experience. He was quite adamant with his opinions at first but I finally managed to change his perception when I positioned it in a way that made sense to him i.e. how the internship experience was benefiting him in the bigger picture.

The concept is relatively simple but absolutely true. We need to look at the whole situation as an investment, you are basically investing in your own self for more rewarding returns in the future. We put in the extra effort now for the benefits to be reaped later. All the experiences, lessons learned and the credibility built would surely come in handy at some point in life.

***The best time to plant a tree is 20 years ago. The second best time is now.***  
Chinese proverb

In the end, he realised that it was all worth it. At such a young age, he was given the opportunity to perform important tasks that made a difference and contributed significantly to the organisation. He was constantly improving and being recognised. The best thing about it, he was in an ideal working and learning environment. Due to the fact that he was just an intern, he will not be fully held responsible for the things he did. The responsibility would reside with his supervisor, in the case of this particular project – me. This gave him room to make mistakes and learn from them.

The same concept applies to all of us, especially when things don't seem to go our way. As we travel along this journey called life, there will always be challenges and hiccups. There will be times that we feel like giving up. It is also common to feel victimised and be blamed for things that went wrong, most of

it are not ours in the first place. This usually happens when the owner refuses to take up the responsibility. However, we still had to do it for the benefit of everyone. Getting blamed for cleaning up other people's mess is the worst.

During moments such as this, always remember that we're investing in ourselves – our time, mind and effort for a better future for ourselves and for the people who matters. The benefits would come back to us in the future, *insha Allah*.

***Say, "Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] – He will compensate it; and He is the best of providers."***

Saba' 34: 39

### Pay It Forward – An Inspiring Concept

"Pay It Forward" was a movie that premiered back in year 2000 based on a novel of the same name. The storyline was very inspiring, and it introduced a brand new concept that really moved me.

The movie was about a seventh grader who started a goodwill movement. It started after his social studies teacher gave his class an assignment to come up with a plan to make the world a better place. His plan to change the world was noble but ambitious; he wanted to create a networking of good deeds.

The mechanism of his plan was unconventional but was simple enough to carry out – a recipient of a favour does not need to return the favour to the giver but he or she needs to do a favour for three other people instead.

***It is literally true that you can succeed best and quickest by helping others to succeed.***

Napoleon Hill

The movie started with a fast forwarded scene showing one of the later favours where a journalist receives a car from a man. The movie then brings us through the numerous favours that took place before the journalist received the car. Amazed by what had happened, the journalist attempted to trace back the favour he received to the originator of the goodwill movement, and this is when he eventually found the seventh grader.

However, the movie ended on a sad note – the boy was stabbed and died while attempting to stop some bullies from hurting his classmate. Nevertheless, the inspiring part of the movie remains – although it was fictional, the idea of doing little acts of kindness for other people to create a better world just made a lot of sense.

If only everyone could practise it in real life, the world would surely be a better place – some form of kindness would surely make a day a whole lot better.

***Abu Hurairah narrated: Allah's Messenger (ﷺ) said, "Allah said, 'O son of Adam! Spend (on charity), and I shall spend on you"***

Bukhari

### **Pay It Forward – The Secret of Giving**

Let me summarise what we have discussed thus far. In a broader perspective, pay it forward can be summarised into a single statement – in order for us to receive, we must first give; a concept that most of us are already familiar with.

***Ibn 'Umar reported: While Messenger of Allah (ﷺ) was on his pulpit (in the mosque) delivering a Khutbah (religious talk) about Sadaqah (charity) and***

***begging, he said, "The upper hand is better than the lower hand, the upper hand is the one which gives and the lower hand is the begging one."***

Bukhari and Muslim

Giving does not put us at the losing end. It may seem as such at first, but in actual fact we are building our shares for more lucrative rewards later. Allah has promised that for every charity we give out, each of it would be multiplied for us.

From my personal observation, most of the rich and successful people I know practise a similar habit of generously giving out to others, usually in the form of giving out charity or regularly treating people to a feast. Instead of a decrease in their wealth, it resulted in the total opposite. It seems that the more they give out, the more their wealth multiples just as Allah had promised. They must have found out about this secret somewhere along their journey in accumulating wealth.

***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.***

Al Baqarah 2: 261

This is why it is important for us to look at the bigger perspective, by having a helicopter view of things and looking for long term benefits instead of short ones.

From there, at least we would know if we need to put in the extra efforts, it is for our own benefit later. If we need to go out of our way to help other people first, have faith that there will always be people who would help us out when we need it. There will be situations where we would need to take up things

that are not ours, but sometimes we just got to do it to be counted for us to be noticed later.

It is all about putting it in first, paying it forward and have faith – as long as it is with the right intentions, the benefits will follow suit, sooner or later. This is the true secret of giving.

### **Coping with Paying It Forward**

Practising this concept does not come without challenges, especially with the benefits being so uncertain and distant in nature. There will be many times when we will feel demotivated, unsure of whether it is worth to go through all the difficulties. There will be instances where we will be taken advantage of or be blamed for things that aren't our responsibility in the first place.

These are situations or scenarios that we are bound to face when we are pursuing goodness. Whoever said being good was easy?

However, there are coping mechanisms that we can rely on. As long as we strategise upfront and be prepared with counter measures to face these scenarios, we will be able to strive through and come out a winner.

#### **1. Fall back to our main purpose.**

Whenever we start feeling demotivated, questioning whether it is all worth it and at the verge of giving up, what we need to do is to fall back to our main purpose and remember the reason why we started the journey in the first place.

If we are striving for a worthwhile purpose, it should be a strong enough reason to motivate us to continue on fighting – fix it in our mind that it is for the greater good.

## **2. Renew our intentions.**

A worthwhile purpose is always aligned with the right intentions, it is what started everything in the first place. As we recall our purpose, we should also renew our intentions, rejuvenating and reenergizing our fighting spirit for us to go beyond our selfish interests, focusing it on the benefits for the society at large.

## **3. Disregard the haters, focus on those who matter.**

There will always be people who dislike us, some to the extent of hating us for reasons that does not make sense. They will stop at nothing to bring us down; bombarding us with words of demotivation, setting us up for failures, sabotaging our efforts – anything is possible. This is part and parcel of our journey in becoming great.

Our haters behave in such a manner mainly because of one reason; they are jealous of us. There must be something special that we have for them to be intimidated by us, if not they wouldn't have noticed or cared. This just proves that we are actually doing something good.

There are obvious haters, who openly declare their hate for us and there are also the hypocrites, who pretend to be nice in front of us but would backstab us the moment they have the chance. These are people that we just need to put aside in our lives.

Instead, focus our energy on those who really matter, the people who always have our back, supporting us and assisting us during good and bad times. It can be family members, close friends or simply anyone who believes in us. Make them our source of energy and motivation to move forward.

***Never confuse people who are always around you,  
with people who are always there for you.***

Gee Linder, author

#### **4. Be patient and persevere.**

Once we have rejuvenated our internal spirits and strengths, we need to continue to be patient and persevere through the challenges that would keep on coming. Now that we have prepared a list of strong reasons for us to persevere, we just need to fall back to it and translate them into meaningful actions.

#### **5. Remember, there is always light at the end of the tunnel.**

At the end of the day, we need to have faith that there will always be light at the end of tunnel. It may take time before we are able to finish going through the tunnel, but if we persevere, we will eventually reach the end of it – our destination.

Every cloud has a silver lining – difficult times are like a dark cloud passing over and blocking the sun. But if we were to look closely at the edges of the cloud, we can see the sun shining through those edges like a silver lining.

After giving it all, be strong, persevere and have faith that everything is going to be all right.

***For indeed, with hardship [will be] ease.***

Ash-Sharh 94: 5

## Pay It Forward – A Worthwhile Journey

Whether we like it or not, in life, for us to receive something, we have to give out something. If we want to be loved, we need to dish out some too. If we want people to follow us, we must stand up and lead them. The question is who should do it first?

*If you give more than you receive,  
one day you just might get more than you asked for.*

Michael Issa, entrepreneur

From what we have discussed, it is obvious that if we want to achieve the things we dream and desire in life, to stand up and be different, the answer would be – to pay it forward.

Let's not waste any more time; put aside our ego and all the distractions. Focus our energy on our purpose and pay it forward, so that we can pave our way to a better future in this world and the hereafter.

*Abdullah bin 'Umar reported Messenger of Allah (ﷺ) took hold of my shoulders and said, "Be in the world like a stranger or a wayfarer". Ibn 'Umar used to say: "When you survive till the evening, do not expect to live until the morning; and when you survive until the morning, do not expect to live until the evening; (do good deeds) when you are in good health before you fall sick, and (do good deeds) as long as you are alive before death strikes".*

Bukhari