O Allah, I seek refuge with You from incapacity, laziness, cowardice, senility, and miserliness. And I seek refuge with You from the torment of the grave. And I seek refuge with You from the trials of life and death

Anas ibn Mālik (may Allah be pleased with him) reported: The Messenger of Allah (may Allah's peace and blessings be upon him) used to say: "O Allah, I seek refuge with You from incapacity, laziness, cowardice, senility, and miserliness. And I seek refuge with You from the torment of the grave. And I seek refuge with You from the trials of life and death." Another narration adds: "... and from the burden of heavy debt and the tyranny of men."

[Authentic hadith] [Narrated by Bukhari - Narrated by Bukhari & Muslim]

This Hadīth is one of the comprehensively precise statements of the Prophet (may Allah's peace and blessings be upon him) as he sought refuge with Allah from a number of evils and obstacles that interrupt the servant's advance along the path to Allah. The Prophet (may Allah's peace and blessings be upon him) sought refuge from "incapacity and laziness" which are both hindrances to movement. Failing to perform an act may be caused by the person's lack of resolve or willingness to do the act; in other words, laziness. A lazy person is someone with the least resolve and desire to do something. However, in some cases the reason for not doing an act is that the person lacks the ability to do it, and this is what is meant by incapacity. "Cowardice and miserliness": these two characteristics prevent a person from performing his duties as well as doing righteous deeds. Cowardice weakens the heart, thus, the person does not enjoin what is good nor forbid what is evil because of the weakness of his heart and his attachment to people, apart from the Lord of the people. A coward person acts only according to people's desires and orders. He devotes his servitude to people rather than to Allah, the Almighty. Miserliness encourages people to withhold their wealth and refrain from spending it. So, a miserly person does not fulfill the right of Allah by paying the obligatory Zakah, nor does he give the people their rights that they have over him regarding his wealth. A miserly person is disliked by the people and by Allah. "Senility" means that a person reaches the most decrepit age, at which he starts to lose many of his senses and his body becomes weak. Therefore, he is unable to worship Allah the way he used to, and cannot bring benefit to his family. Then the Prophet (may Allah's peace and blessings be upon him) sought refuge from the punishment of the grave, which is true, and because it is true, he legislated for us seeking refuge from the punishment of the grave in every prayer (before Taslīm). Finally, the Prophet (may Allah's peace and blessings be upon him) sought refuge from the trials of life and death to include both worlds; the worldly life as well as the

Hereafter. The trials of this life are its calamities and afflictions. The trials of the Hereafter include worrying about having a bad end of life and an evil destination, as well as the trial of being questioned by the two angels in the grave, and others. In another narration, the Prophet (may Allah's peace and blessings be upon him) said: "... and from the burden of heavy debt and the tyranny of men": both of them are forms of defeat and subjugation. Heavy debt is a stressful situation to the indebted person wherein he finds himself helpless. It is thus a from of defeat for the man, but for a rightful reason. "The tyranny of men" means their oppression and overpowering, which is also a form of defeat but without a rightful reason.

http://www.sunnah.global/hadeeth/en/show/5914

