

SPEND, SPEND, SPEND..

Allah (swt) said: *“Spend, O son of Adam, and I shall spend on you.”*

Many of us are very fortunate in having substantial bank balances, successful jobs, thriving businesses, powerful positions, nice holidays and comfortable houses to live in. There is nothing wrong in possessing and using these, as they are Allah’s blessings, which He likes to see on His servants. *“ But the bounty of your Lord-rehearse and proclaim.”* (Quran 93;11). We as Muslims have also been told to ask Allah (swt) for His *fadh*l- His favour, grace and bounty.

However, along with this, **we have been warned against extravagance**. In the Quran, we are told: *“But spend not wastefully (your wealth) in the manner of a spendthrift. Verily spendthrifts are brothers of the Shayateen (devils); and the Shaitan is ever ungrateful to his Lord.”* (17;26-27) We have also been told to be grateful to Allah and this gratitude is to be shown not just through our hearts and tongues, but also through our deeds. This means that **we are meant to use the blessings Allah has bestowed upon us in His Cause and to share these with the less privileged people around us**. In the Quran, we are told: *“And in their wealth and possessions (was remembered) the right of the (needy) him who asked and him who (for some reason) was prevented (from asking).”* (51;19)

We have also been told in the Quran about man: *“But he has not attempted to pass on the path that is steep. (i.e. the path that will lead to goodness and success). And what will make you know the path that is steep? (It is) freeing a neck. Or giving food in a day of hunger, to an orphan near of kin. Or to a Miskin (poor) cleaving to dust (out of misery). Then he became of those who believed (in the Islamic Monotheism) and recommended one another to perseverance and patience, and (also) recommended one another to pity and compassion.”* (90;11-18)

Many of us think that by fulfilling our duty of giving zakah – our obligatory charity, we have fulfilled our responsibility to the needy and do not think of going beyond this. However while this is a basic requirement, the non fulfillment of which make us sinners, in the Quran, **Allah instructs the Prophet (saw): “They ask you how much they are to spend; say: “What is beyond your needs.”** (2;219) This verse is indeed very thought provoking. These ‘needs’, for us may be sending our children overseas for education, their lavish weddings, giving them each a house or at least a plot of land and the list goes on and on... While making sure that we spend and save enough for their basic needs, remembering what our Prophet (saw) said: *“When a Muslim spends something on his family intending to receive Allah's reward it is regarded as Sadaqa for him.”* (Bukhari), we must strike a balance between this and what we give away to the needy.

When **we find ourselves leaning more towards accumulation of wealth beyond our reasonable needs**, we should remind ourselves of the hadith where our Prophet (saw) said, *“Who among you considers the wealth of his heirs dearer to him than his own wealth?” They replied, “O Allah's Apostle! There is none among us but loves his own wealth more.”* The Prophet (saw) said, *“So his wealth is whatever he spends (in Allah's Cause) during his life (on good deeds) while the wealth of his heirs is whatever he leaves after his death.”* (Bukhari) There is also a hadith narrated by Aisha (raa) that once they slaughtered a goat (and distributed most of its meat). Then the Prophet (saw) said: *“What is left now?”* Aisha answered: *“Nothing except a shank.”* He (saw) remarked: *“(In fact) all of it is saved except the shank.”* (Tirmizi)

It is also important to remind ourselves whenever we find ourselves reluctant to spend in charity that Allah tells us in the Quran: *“Shaitan threatens you with poverty and bids you to conduct unseemly. Allah promises you His forgiveness and bounties and Allah cares for all and He* **PTO**

knows all things.” (2;268) He also tells us: “*And those saved from the covetousness of their own souls, they are the ones that achieve prosperity.*”(64;16)

Sadaqa i.e. charity has many benefits for us. In addition to earning us Allah’s goodwill and His pleasure, it is a shield against calamities. Our Prophet (saw) said: “*Give the sadaqa without delay for it stands in the way of calamity.*” (Razin). “*Sadaqa protects you from a painful death and difficulties.*” (Ahmed) By giving the sadaqa, **we may be saved from such calamities which can drain our resources.** They could be health problems - ours or our family members, which can eat away our bank balance or our ability to enjoy what we have, loss of employment or our business success, our children getting divorced after spending so much on their weddings etc. (God forbid) – and the list of possibilities goes on... If we are willing to invest in locker fees to safeguard our valuables or a security guard for our houses to protect our lives and possessions, why do we not have enough foresight to think of sadaqa as this same security measure? In fact, **sadaqa**, unlike these expenditures and things such as insurance premiums **is actually a ‘win-win’ situation. We are depositing our wealth with Allah where it cannot be burnt, stolen or drowned and has a guaranteed return!**

Depositing our money with Allah i.e. giving in charity is the best investment we can ever make. He tells us in the Quran: “*So fear Allah as much as you can. Listen and obey; and spend in charity for the benefit of your own souls. And those saved from the covetousness of their own souls, they are the ones that achieve prosperity. If you loan to Allah a beautiful loan, he will double it to your (credit) and he will grant you Forgiveness: For Allah is All-Thankful, Most Forbearing.*”(64;16) **At a time when there is so much suffering in our country, there is no justification for extravagant spending on our part. Our generosity to others should be at its peak** when there is so much misery all around us- people with no roofs over their heads, some paralysed from the neck or waist down, some with no limbs, and with no certainty of their future or their survival. This is a real trial and test of conscience for all those around who have so much while others have so little. We need to learn from what our Prophet (saw) said: “*You see the believers as regards their being merciful among themselves and showing love among themselves and being kind, resembling one body, so that if any part of the body is not well then the whole body shares the sleeplessness (insomnia) and fever with it.*” Bukhari) “*A Muslim is the brother of another Muslim.*”(Bukhari) “**Whoever fulfilled the needs of his brother, Allah will fulfill his needs; whoever brought his (Muslim) brother out of a discomfort, Allah will bring him out of the discomforts of the Day of Resurrection.**” (Bukhari)

What more guarantees could we need to encourage us to spend, spend, spend... Let us do what Allah commands us in the Quran: “*O you who believe! do your duty to Allah, seek the means of approach unto Him and strive with might and main in His cause, that you may prosper.*” (5;35) **Let us too, seek with the (wealth) which Allah has bestowed on us, the Home of the Hereafter** and attain that everlasting success - Paradise about which Allah says: “*Gardens under which rivers flow to dwell therein forever and beautiful mansions in gardens of Eden.*” (9;72)

When our Prophet (saw) was asked what Paradise was constructed of, he (saw) replied, “*A brick of gold and a brick of silver with mortar of strong-scented musk; its pebbles are pearls and rubies and its soil is saffron. Those who enter it will be in affluent circumstances and will not be destitute, they will live for ever and not die, their garments will not wear out, and their youth will not pass away.*” (Ahmad, Tirmidhi)

“**Then rejoice in the bargain which you have concluded: that is the supreme achievement.**”(Quran 9;111)

What more could we ask for?