

6. Wholesome Wealth is a Remarkable Blessing for a Wholesome Individual

Delivered by His Eminence ash-Shaykh Saalih ibn 'Abdillaah ibn Humayd 12 Safar 1441h (11 October 2019)

All praise is due to Allaah. Submission to Him is granted honour by His support, and rejection of Him is defeated by His invincibility. He controls all affairs and decrees all matters, yet people still do not give Him the reverence He deserves. I praise Allaah, as He is perfect in every way. I am grateful to Him for His continuous blessings and favours. I testify that none has the right to be worshipped except Allaah alone, without any partner. We have no Lord except Him and none deserves our worship besides Him. I further testify that our leader and Prophet, Muhammad, is Allaah's worshipping servant and Messenger. Allaah expanded his heart to bear the duty of Messengership and enabled him to complete his task. May Allaah grant commendation, protection, and blessings to His Messenger, as well as to the Messenger's esteemed family, prominent Companions, and all who follow their path for as long as the earth and sky continue to exist.

My dear audience, I counsel all of you, as well as myself, to observe taqwaa of Allaah [by fulfilling His commands and avoiding His prohibitions]. May Allaah grant all of you His mercy. Continue to observe taqwaa of Allaah, and realize that silence reflects confidence at times of victory, reflects strength at times of anger, and leads to productivity while work is in progress. Silence reflects dignity when one may feel like mocking, respect when being offered counsel, and perseverance when sad. The truly impoverished is the one who lacks sound conduct, not the one who only lacks money. Allaah knows the rotten apart from the wholesome, as well as the corrupt apart from the righteous. He ultimately makes truth known as truth, and falsehood as falsehood. He grants salvation to those who set matters in order by telling others to avoid wrong, and He grants those who obey Him guidance in addition to the guidance they already have. "Allaah keeps the people of eemaan steadfast in this world and in the hereafter by way of the word that stands firm. Allaah also leaves astray those who commit the injustice of worshipping others besides Him, and Allaah does whatever He wills."¹

Dear Muslims, wealth is something that life revolves around. Life's root, completion, happiness, and dignity are tied to it. Wealth is what allows a person to have food, drink, clothing, and dwelling. Wealth affords him means of being fed, clothed, sheltered, and defended. Wealth is required as it relates to health, knowledge, strength, construction, and authority. Allaah decreed that wealth be linked to livelihood and living. In fact, He made it a foundation of life. He said,

﴿ وَلا تُؤْتُوا ٱلسُّفَهَاءَ أَمُوالَكُمُ ٱلَّتِي جَعَلَ ٱللَّهُ لَكُمْ قِيَامًا ﴾

"Do not give your wealth to those under your care if they are not competent to independently handle it. This wealth is what Allaah has made a foundation of people's livelihood and wellbeing."² The foundation of something is what protects it and keeps it in order. Thus, wealth is a foundation of livelihood as well as all general and personal wellbeing. Consequently, the preservation of wealth is a major objective of Islaam's teachings and it is one of five necessities that Islaam treats as indispensable.

¹ Soorah Ibraaheem (14):27.

² Soorah an-Nisaa' (4):5.



Wealth is mentioned in the Qur'aan more than eighty times. In some instances, Allaah referred to wealth using the Arabic word "khayr" which refers a thing that is good. He said,

﴿ وَإِنَّهُ لِحُبِّ ٱلْخَيْرِ لَشَدِيدُ ﴾

"The human's love for khayr (wealth) is truly intense."³ Allaah also referred to wealth with the same word in His statement,

﴿ يَسْتَلُونَكَ مَاذَا يُنفِقُونَ قُلْ مَا أَنفَقْتُم مِّنْ خَيْرٍ فَلِلْوَلِدَيْنِ وَٱلْأَقْرَبِينَ وَٱلْيَتَمَى وَٱلْمَسَكِمِينِ وَٱبْنِ ٱلسّكِبِيلِّ وَمَا تَفْعَكُوا مِنْ خَيْرٍ فَإِنَّ

"Messenger of Allaah, your Companions ask you what they should give from their property as a deed that would bring them nearer to Allaah. Tell them, "Give whatever is feasible for you from khayr (your lawfully earned wealth). Give that to parents, relatives, orphans, the needy, and stranded travellers. Whenever you do any amount of good, Allaah most certainly knows it."⁴ The same word was used in the statement of Allaah,

﴿ كُتِبَ عَلَيْكُمُ إِذَا حَضَرَ أَحَدَكُمُ ٱلْمَوْتُ إِن تَرَكَ خَيْرًا ٱلْوَصِيَّةُ لِلْوَالِدَيْنِ وَٱلْأَقْرَبِينَ بِٱلْمَعْرُوفِ حَقًّا عَلَى ٱلْمُنَّقِينَ ﴾

"When any person among you begins to experience the initial stages of death, and he has a good deal of khayr (wealth) which he will leave behind, Allaah has obligated that the person fairly bequeath some of his property to his two parents as well as his relatives. That is an established duty which the people of taqwaa are to fulfil."⁵

My dearly beloved audience, wealth has indisputable significance. An authentic hadeeth states, "It is not permissible to take the wealth of a Muslim unless he gives it willingly. If someone deliberately lies when swearing an oath, in order to unlawfully take any wealth that belongs to his Muslim brother, that person will meet Allaah while Allaah is angry with him." This was collected by al-Bukhaaree and Muslim from 'Abdullaah ibn Mas'ood (may Allaah be pleased with him).⁶ Another hadeeth states, "If a person loses his life while defending his wealth, he is considered a martyr." This was collected from Sa'eed ibn Zayd (may Allaah be pleased with him) by Aboo Daawood and at-Tirmithee, the latter of whom graded it hasan saheeh.⁷

Dear Muslims, out of Allaah's kindness and favour to His servants, He blessed them with wealth. Allaah informed us that His Prophet Nooh stated,

"Thus I told the people: Seek forgiveness from your Lord, as He is certainly always forgiving. If you do so, He will send rain upon you in abundance, grant you increase in wealth and children,

⁶ Saheeh al-Bukhaaree (4549), Saheeh Muslim (138).

⁷ This statement of the Prophet (may Allaah grant him commendation and protection) is also in Saheeh al-Bukhaaree (2480) and Saheeh Muslim (141), narrated by 'Abdullaah ibn 'Umar.

³ Soorah al-'Aadiyaat (100):8.

⁴ Soorah al-Baqarah (2):215.

⁵ Soorah al-Baqarah (2):180. This was the ruling before the aayaat about inheritance were revealed in which Allaah specified the heirs as well as the share to which each heir is entitled.



bestow upon you gardens, and bestow upon you rivers."8 Allaah, the Most Majestic and Exalted, also said,

﴿ وَمَن يَتَّقِ ٱللَّهَ يَجْعَل لَهُ. مَخْرَجًا () وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ ﴾

"If a person observes taqwaa, Allaah will give him a way out of every difficulty and provide for him from where he never anticipated."⁹ Furthermore, Allaah said about His Prophet Muhammad (may Allaah grant him commendation and protection),

﴿ وَوَجَدَكَ عَآبِلًا فَأَغْنَى ﴾

"Did Allaah not find you poor, then enrich you?"

In addition, the Prophet (may Allaah grant him commendation and protection) once told 'Amr ibn al-'Aas (may Allaah be pleased with him), "Wholesome wealth is a remarkable blessing for a wholesome individual." This was collected by Ahmad with a chain of narration that satisfies the criteria of Muslim.¹¹ The Prophet (may Allaah grant him commendation and protection) also said, "No wealth benefitted me the way Aboo Bakr's wealth has." This was collected by Ahmad, ibn Hibbaan, and others. Ahmad's chain of narration satisfies the criteria of al-Bukhaaree and Muslim.¹² Yet another authentic hadeeth mentions [that some of the Companions had said], "The wealthy have made off with all the rewards." This was collected by al-Bukhaaree and Muslim.¹³ A further hadeeth states, "The giving hand is more virtuous than the receiving one." This was also collected by al-Bukhaaree and Muslim.

The longest aayah in the Qur'aan has to do with the organization, recording, and preservation of wealth. Allaah, the Most Exalted owner of all blessings, said,

﴿ يَتَأَيُّهَا ٱلَّذِينَ ءَامَنُوٓأَ إِذَا تَدَايَنتُم بِدَيْنٍ إِلَى أَجَلٍ مُسَعَّى فَأَحْتُبُوهُ ﴾

"People of eemaan, when you loan money to others for a defined period, you are to put the terms of the loan in writing..." to the end of the aayah.¹⁴ In addition, reflect upon the blessings Allaah mentioned in His statement,

ألمَنظُر ألإنسنُ إلى طَعَامِمِ ٢٠ أنَّا صَبَبْنَا الْمَاءَ صَبًّا ٢٠ أَمَةً شَقَقَنا الأَرْضَ شَقًا ٢٠ فأَبْنَنا فِيها حَبًا ٢٠ وَعِنبًا وقَضْبًا ٢٠ وَزَيْتُونا وَنَعْلَا ٢٠ وَحَدَآبِقَ غُلْبًا 💮 وَفَكِهَةً وَأَبَّا 🖑 مَنْعَا لَكُمْ وَلِأَنْعَـٰمِكُو ﴾

"A person must contemplate the food he consumes. We – Allaah – send water down in abundance. Then, We cleave the Earth open, and We cause various types of plants to grow from it: grains, grapes, foliage for animals, olives, date palms, dense gardens with many trees, fruits, as well as pasture. We created all of that to benefit you and your livestock."¹⁵ Allaah, the Most Majestic and Exalted, also said,

﴿ وَنَزَّلْنَا مِنَ ٱلسَّمَاءِ مَآءَ مُبَكَرًكًا فَأَنْبَتْنَا بِهِ عَنَّاتٍ وَحَبَّ ٱلْحَصِيدِ ١

⁸ Soorah Nooh (71):10-12.

⁹ Soorah at-Talaaq (65):2-3.

¹⁰ Soorah ad-Duhaa (93):8.

¹¹ Musnad al-Imaam Ahmad (17763). See also al-Adab al-Mufrad (299). Graded saheeh by al-Albaanee.

¹² See also Jaami' at-Tirmithee (3661), Sunan ibn Maajah (94). Graded saheeh by al-Albaanee.

¹³ Saheeh al-Bukhaaree (843), Saheeh Muslim (595, 1006).

¹⁴ Soorah al-Baqarah (2):282.

¹⁵ Soorah 'Abasa (80):24-32.





وَٱلنَّخْلَ بَاسِقَنْتٍ لَمَّا طَلْعٌ نَضِيدٌ ١٠ تِرْزَقًا لِلْعِبَادِ ﴾

"We send down from the sky water that contains many benefits and, by that rain, We produce gardens, grains that are reaped, and tall date-palms which bear clusters arranged in layers. All of that is provision for Our servants."¹⁶ Allaah also mentioned those who travel to seek His bounty, along with those who struggle in His path. Allaah, the Most Majestic, said,

﴿ وَءَاخَرُونَ يَضْرِبُونَ فِي ٱلْأَرْضِ يَبْتَغُونَ مِن فَضَّلِ ٱللَّهِ وَءَاخَرُونَ يُقَنِلُونَ فِي سَبِيلِ ٱللَّهِ ﴾

"Others who travel through the land seeking provision from Allaah, and others who fight in Allaah's path.¹⁷

The esteemed scholar, ibn al-Qayyim (may Allaah have mercy upon him), made a profound comprehensive remark about wealth and its significance, and one of the things he said is that Allaah informed us that He made wealth a foundation of people's lives, He instructed them to preserve it, and He forbade them from giving it to anyone – whether man, woman, or child – who cannot handle it competently on their own.¹⁸

We already mentioned that the Prophet (may Allaah grant him commendation and protection) said "Wholesome wealth is a remarkable blessing for a wholesome individual." On that note, we find that Sa'eed ibn al-Musayyib said, "There is no goodness in a person who does not want to acquire wealth by permissible means in order to preserve his own dignity, prevent him from asking of others, uphold his ties of kinship, and give the wealth the right it deserves." Aboo Is-haaq as-Sabee'ee said, "[The foremost generation of Islaam] considered an abundance of wealth a means of support for the religion." Muhammad ibn al-Munkadir said, "Wealth is a remarkable support for observing taqwaa." Sufyaan ath-Thawree said, "Wealth in this time of ours is a weapon for a person who has eemaan." Yoosuf ibn Asbaat said, "Since the beginning of this world, there was no time when wealth provided as much benefit as it does in our time. The outcome of wealth is just like how a horse can be a source of protection for one person and sin for another."

Dear Muslims, among the benefits of wealth mentioned by ibn al-Qayyim are that it provides support for worshipping and obeying Allaah, facilitates Hajj as well as Jihaad (legitimate military struggle in Allaah's path), and allows for obligatory and optional acts of giving. It allows for the establishment of endowments, as well as the construction of mosques, bridges, and other structures. It allows people's true dignity and generosity to be exhibited. It preserves people's integrity and fosters ties between siblings and friends. It allows the righteous to attain the highest of ranks and be in the company of those upon whom Allaah bestows His favour. It is a ladder by which one can ascend to the highest levels of Jannah, or – if misused – topple to the lowest of depths. It even helps the respectable stay respected. Some of the Salaf (foremost generations of Islaam) commented, "Respect does not come about without actions, and actions do not come about without wealth." Some of them also supplicated, "O Allaah, I am one of Your worshipping servants who is left in disorder when without wealth." Wealth can be a means to pleasing Allaah as well as angering Him. Aboo Bakr, 'Umar, 'Uthmaan, az-Zubayr, and 'Abdur-Rahmaan ibn 'Awf – may Allaah be pleased them and with all of the Companions – were among the most virtuous of the Companions although they were wealthy. The effects they had in upholding Islaam were greater than those of Ahlus-Suffah (the poor and homeless who lived in a portion of the masjid of Allaah's Messenger, may Allaah grant him commendation and protection). Additionally, Allaah's Messenger (may Allaah grant him commendation and protection) warned against wasting wealth

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¹⁶ Soorah Qaaf (50):9-11.

¹⁷ Soorah al-Muzzammil (73):20.

¹⁸ 'Uddah as-Saabireen (1/498).



and he stated that a person leaving his heirs well-off is better than leaving them poor. He also informed us that any time a person with wealth spends from it sincerely for Allaah, that person would attain an additional rank in standing with Allaah. [Not only that, Allaah's Messenger (may Allaah grant him commendation and protection) sought refuge from poverty and he mentioned it along with kufr (ingratitude, or ultimately rejecting the truth from Allaah). There are two types of goodness: that of the hereafter and that of this world. Kufr is the opposite of the goodness of the hereafter, and poverty is the opposite of the goodness of this world. Poverty is a cause of punishment in this world, and kufr is a cause of punishment in the hereafter. Allaah – the Most Exalted, who is perfect in every way – made giving Zakaah (obligatory charity) for the wealthy, and He made receiving it for the poor. He decreed that there be a distinction between the two hands: the hand that gives is more virtuous than the hand that receives. Allaah also made Zakaah wealth that is soiled in a way, and this is why He prohibited it being taken by the purest individual among mankind as well as that individual's family. That was done to preserve them, safeguard their nobility, and raise their status.]¹⁹

Dear Muslims, wealth has a major role in maintaining the order of life and producing progress and development. Without it, the world would not remain in order. Giving would end and development would collapse.

Dear Muslims, although wealth itself is very important, every individual is accountable for how he acquires his wealth and how he uses it. Wealth is not an end in and of itself. Rather, it is a means to spending, fostering commerce, investing, bringing about benefit for people, and sincerely seeking to please Allaah and attain His bounty. Allaah, the Most Exalted, said,

"A division has been prescribed so that wealth is not monopolized by the rich among you such that it only flows among them while the poor are left deprived."²⁰ All wealth ultimately belongs to Allaah. He said,

"Give them from the wealth of Allaah which He has bestowed upon you."²¹ The wealth in a person's hand is merely for safekeeping; it is not actually his. Allaah said,

"Give from the wealth which Allaah granted you and entrusted you with using according to the directives He prescribed."²² When a person acquires wealth by permissible means, that is when Allaah places blessing in it for him. Wealth is a blessing from Allaah that allows life to continue and Allaah instructed us to acquire it in ways He permitted and spend it in ways He permitted. It is not something to be entirely rejected in and of itself. On the contrary, it may be a means to much goodness.

The Prophet (may Allaah grant him commendation and protection) said, "This world is used by four types of people. One is a person whom Allaah grants wealth and knowledge. As a result, he complies with His Lord's directives concerning it, upholds ties of kinship, and recognizes Allaah's rights concerning it. This person is the most virtuous of them..." This was collected by Ahmad and at-Tirmithee with a saheeh chain of narration.²³ Effort in this world is not confined to focusing on the

¹⁹ See 'Uddah as-Saabireen (1/501-504).

²⁰ Soorah al-Hashr (59):7.

²¹ Soorah an-Noor (24):33.

²² Soorah al-Hadeed (57):7.

²³ Jaami' at-Tirmithee (2325). Graded saheeh by al-Albaanee.



hereafter while neglecting one's livelihood. In fact, livelihood itself leads to the hereafter and assists one in attaining the best of it. This world is where the seeds for the hereafter are sown. Sulaymaan ad-Daaraanee said, "To us, worship does not mean only lining up your feet while someone else provides for you. Rather, secure your two pieces of bread first and then devote yourself to worship." Thus, wealth is indeed among the greatest blessings in the both religious and mundane realms.

My dear brothers, the love humans have for wealth is part of their innate nature. Allaah said,

"Your love to hoard wealth is truly intense."24 Allaah also said,

"The human's love for wealth is truly intense."²⁵ The desire to acquire and own is among the strongest inclinations within a human, and it urges him to have wealth, store it, increase it, and protect it. "Love for certain pleasures of life has been made attractive to men. Those include women, children, amassed wealth of gold and silver, fine horses, livestock, and farmland. Those are the temporary pleasures of this worldly life, which are not merely there for personal gratification. Rather, they are to be utilized in the ways Allaah prescribed so as to obey Him, and the best final outcome lies with Allaah."²⁶

Servants of Allaah, with that being said, we must recognize that one way wealth is protected is by using it to fulfil Allaah's rights concerning it. That includes obligatory charity, optional charity, other acts of generosity, upholding ties of kinship, caring for the needy, and being moderate in spending by doing so without extravagance or stinginess. Allaah instructed His Messenger (may Allaah grant him commendation and protection),

"Take from their wealth an amount to be given in charity which would cleanse them of their sins and by which you would raise them to the ranks of those who are sincere to Allaah. In addition, you are to supplicate for them. Your supplication is a source of mercy and tranquility for them. Allaah hears all and knows all."²⁷ Allaah also said,

"They are neither extravagant nor miserly when they spend. Rather, they are moderate between those."²⁸ Allaah further said,

﴿ وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَى عُنْقِكَ وَلَا نَبْسُطُهَا كُلَّ ٱلْبَسْطِ فَنَقْعُدَ مَلُومًا تَحَسُورًا ﴾

"Do not let your hand be miserly, tied to your neck, and do not stretch it forth extravagantly, without restraint, such that you become blameworthy and impoverished."²⁹ In addition, an

- ²⁷ Soorah at-Tawbah (9):103.
- ²⁸ Soorah al-Furqaan (25):67.

Transcript based on live English translation from al-Masjid al-Haraam (the Grand Mosque in Makkah)

²⁴ Soorah al-Fajr (89):20.

²⁵ Soorah al-'Aadiyaat (100):8.

²⁶ Soorah Aali 'Imraan (3):14.

²⁹ Soorah al-Israa' (17):29.



authentic hadeeth states, "Wealth does not decrease from giving charity." This was collected by Muslim from Aboo Hurayrah (may Allaah be pleased with him).³⁰

Servants of Allaah, something else that protects wealth is avoiding consuming the impermissible. This is done by staying away from things such as theft, unlawfully usurping people's property, bribery, deception in transactions, monopolizing goods to raise their prices, gambling, deliberately ruining people's property, and all forms of impermissible wealth. "All of a Muslim is inviolable to another Muslim: his life, property, and dignity."³¹ Wealth is a companion of life and dignity. We were also instructed to safeguard the wealth of orphans and those under our guardianship. If a person consumes that wealth, he only consumes the hellfire into his belly. "Give all relatives the kind treatment that is due to them, and also extend kindness to the needy and to stranded travellers. Do not squander your wealth on anything which is tantamount to disobeying Allaah. People who squander their money to disobey Allaah are brothers of shayaateen, and shaytaan is always extremely ungrateful to his Lord."³²

May Allaah bless us all by the glorious Qur'aan and guidance of Muhammad (may Allaah grant him commendation and protection). I say this much, and I ask Allaah to forgive me, you, and all Muslims for all sins. Thus, seek forgiveness from Allaah, as He is certainly the Most Forgiving, the Bestower of mercy.



All praise is due to Allaah. By His wisdom, He regulates all matters concerning His servants. By His favour, he directed them to the path of sound guidance. I praise Allaah, as He is perfect in every way, and I am grateful to Him for His continuous and ever-increasing blessings. I testify that none has the right to be worshipped except Allaah, without any partner. He is exalted above having any equal or likeness. I further testify that our leader and Prophet, Muhammad, is Allaah's worshipping servant and Messenger. He was the most virtuous Prophet and guide. May Allaah grant commendation and protection to His Messenger as well as to the Messenger's family, noble Companions, and all who continue to follow their path until the Day of Return to Allaah.

Dear Muslims, Allaah made wealth a means of preserving the body. Preserving the body leads to preserving the soul. The soul is the site of knowledge about Allaah, sound beliefs about Him, accepting Allaah's Messengers, loving Allaah, and repenting to Allaah. Wealth is the means to developing this world and the hereafter. However, wealth becomes a detrimental thing when it is acquired in ways prohibited by Allaah, when it is spent in ways prohibited by Allaah, when it enslaves a person, when it takes control of his heart, and when it diverts him from Allaah and the hereafter. It is blameworthy when the person who has it uses it for corrupt objectives and allows it to take him away from praiseworthy objectives. Thus, the real source of blame is the person using the wealth, not the wealth itself. Dear Muslims, this is why wealth can be a source of trial and transgression. The Qur'aan explains this to us very clearly. Allaah, the Almighty, said,

﴿ كَلَآ إِنَّ ٱلْإِنسَنَ لَيُطْغَنَ ٢ الْ أَن رَّءَاهُ ٱسْتَغْنَ ﴾

"It is absolutely true that the defiantly disobedient human violates the limits set by Allaah. That is because he thinks he has no need for Allaah."³³ Furthermore, Allaah said,

Transcript based on live English translation from al-Masjid al-Haraam (the Grand Mosque in Makkah)

³⁰ Saheeh Muslim (2588).

³¹ Saheeh Muslim (2564).

³² Soorah al-Israa' (17):26-27.

³³ Soorah al-'Alaq (96):6-7.



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﴿ إِنَّمَا أَمَوْ لَكُمْ وَأَوْلَكُ كُمْ فِتْنَةٌ وَٱللَّهُ عِندَه، أَجَرُ عَظِيمٌ ٢٠ ٢٠ فَأَنْقُوا اللَّهَ مَا ٱسْتَطَعْتُمْ وَٱسْمَعُوا وَأَطِيعُوا وَأَنفِقُوا خَيْرًا لِأَنفُسِكُم وَمَن يُوقَ شُحَّ نَفْسِهِ وَأَوْلَئِكَ هُمُ ٱلْمُفْلِحُونَ ٢ إِن تُقْرَضُوا ٱللَّهَ قَرْضًا حَسَنًا يُضَاعِفَهُ لَكُمْ وَيَغْفِرُ لَكُمْ وَٱللَّهُ سَكُورٌ حَلِه مُ عَالِمُ ٱلْغَيْبِ وَٱلشَّهَدَةِ ٱلْعَزِيزُ ٱلْحَكِيمُ ﴾

"Your properties and your offspring are nothing less than a trial for you in this world, whereas Allaah has a tremendous reward in store for those who give obeying Him precedence over being preoccupied with obeying others besides Him. Therefore, you must do everything that is within your ability to observe taqwaa of Allaah. In addition, you must listen to the Messenger, obey his commands, avoid his prohibitions, and give from what Allaah has provided you with. Doing those things is best for you, and when people are saved from the greed of their own souls, they are the ones who will be truly successful. If you generously and willingly loan your wealth to Allaah by sincerely giving in His path, He will multiply its reward for you and He will forgive your sins. Allaah rewards His servants magnificently for their righteous deeds and He is Most Forbearing. He has complete knowledge of everything that humans cannot see as well as everything that they can see. He is the Almighty, the Most **Wise**."³⁴

³⁴ Soorah at-Taghaabun (64):15-18.