

# **'Spending- How much and where to Spend'**

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### Abbreviations:

**saww:** - Sal lal la ho Allay hay Wa Aal lay he Wasallam

**azwj:** - Az Za Wa Jalla

**asws:** - Allay hay Salawat Wass Salam

**AJFJ:** Aja Allah hey wa Fara Jaak

**ra:** - Razi Allah<sup>azwj</sup>

**La:** - Laan Allah<sup>azwj</sup>

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ, وَ صَلَّى اللَّهُ عَلَى سَيِّدِنَا مُحَمَّدٍ وَ آلِهِ الطَّاهِرِينَ, وَسَلَّم تَسْلِيمًا.

In the Name of Allah<sup>azwj</sup> the Beneficent, the Merciful. The Praise is for Allah<sup>azwj</sup> Lord<sup>azwj</sup> of the Worlds, and Blessing be upon our Chief Muhammad<sup>saww</sup> and his<sup>saww</sup> Purified Progeny<sup>asws</sup>, and greetings with abundant greetings.

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَعَجِّلْ فَرَجَهُمْ وَالْعَنِ أَعْدَائَهُمْ أَجْمَعِينَ

## ‘Spending-How much and where to Spend’

We have to be moderate in our spending, neither too extravagant nor stingy, but moderate! What is moderation? Imam<sup>asws</sup> says: spend from those (savings) after deducting the expenses for the (whole) year. So one must first ensure that he/she has secured the expenses for the next twelve months and then one may spend (on others) from the excess. Then questions come to one’s mind where to spend and how to spend? We present some Ahadith below in this short article.

محمد بن يعقوب: عن علي بن إبراهيم، عن أبيه، عن ابن أبي عمير، عن رجل، عن أبي عبد الله (عليه السلام). في قوله عز و جل: وَ يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ. قال: «العفو: الوسط».

Muhammad Bin Yaquob, from Ali Bin Ibrahim, from his father, from Ibn Abu Umeyr, from a man,

(It has been narrated) from Abu Abdullah<sup>asws</sup> regarding the Words of the Mighty and Majestic: **And they are asking you what they should be spending. Say: ‘The surplus’ [2:219].** He<sup>asws</sup> said: ‘The surplus – the middle (neither too much nor too little)’.<sup>1</sup>

عن عبد الرحمن، قال: سألت أبا عبد الله (عليه السلام) عن قوله: وَ يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ. قال: «الَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَ لَمْ يَقْتُرُوا وَ كَانَ بَيْنَ ذَلِكَ قَوَامًا – قال: - نزلت هذه بعد هذه، هي الوسط». تفسير العياشي

From Abdul Rahman who said, ‘I asked Abu Abdullah<sup>asws</sup> about His<sup>azwj</sup> Words: **And they are asking you what they should be spending. Say: ‘The surplus’ [2:219].** He<sup>asws</sup> said: **‘And those, when they are spending are neither extravagant nor are they stingy, and they are And they who when they spend, are neither extravagant nor stingy, and they happen to be moderate between that [25:67].** He<sup>asws</sup> said: ‘This was Revealed after this. It is the moderation’.<sup>2</sup>

عن يوسف، عن أبي عبد الله، أو أبي جعفر (عليهما السلام)، في قوله تعالى: وَ يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ. قال: «الكفاف».

<sup>1</sup> الكافي 4: 52 / 3.

<sup>2</sup> 1: 315 / 106.

From Yusuf, from Abu Abdullah<sup>asws</sup> or Abu Ja’far<sup>asws</sup> regarding the Words of the Exalted: **And they are asking you what they should be spending. Say: ‘The surplus’ [2:219].** He<sup>asws</sup> said: ‘The subsistence’.

و في رواية أبي بصير: «القصْد».

And in a report of Abu Baseer, ‘(He<sup>asws</sup> said): ‘The moderate (amount)’”<sup>3</sup>.

و عنه، قال: و عن أبي جعفر الباقر (عليه السلام): «العفو: ما فضل عن قوت السنة».

And from him, who said, ‘And from Abu Ja’far Al Baqir<sup>asws</sup> (having said): **“The surplus’ [2:219] – is what is the excess from the provision of the year”**’<sup>4</sup>.

## Where to Spend:

فَمِنْ تَمَّ قَالَ رَسُولُ اللَّهِ (صلى الله عليه وآله) خَمْسُ تَمَرَاتٍ أَوْ خَمْسُ قُرْصٍ أَوْ دَنَائِيرُ أَوْ دَرَاهِمُ يَمْلِكُهَا الْإِنْسَانُ وَ هُوَ يُرِيدُ أَنْ يُضَيِّعَهَا فَأَفْضَلُهَا مَا أَنْفَقَهُ الْإِنْسَانُ عَلَى وَالِدَيْهِ ثُمَّ الثَّانِيَةَ عَلَى نَفْسِهِ وَ عِيَالِهِ ثُمَّ الثَّلَاثَةَ عَلَى قَرَابَتِهِ الْفُقَرَاءِ ثُمَّ الرَّابِعَةَ عَلَى جِيرَانِهِ الْفُقَرَاءِ ثُمَّ الْخَامِسَةَ فِي سَبِيلِ اللَّهِ وَ هُوَ أَحْسَنُهَا أَجْرًا

Thus, Rasool-Allah<sup>saww</sup> said: ‘Five dates, or five discs (of bread), or five Dinars or Dirhams which the human being owns, and he wants to spend these, so the most superior of what the human being can spend upon are his parents. Then secondly upon himself and his family. Then thirdly upon his poor relatives. Then fourthly upon his poor neighbours. Then fifthly in the Way of Allah<sup>azwj</sup>, and it is of the lowest Recompense. (An extract).<sup>5</sup>

## Abhorrence for the ‘Buy now and Pay Later’ Approach:

وَرُوِيَ أَنَّ أُسَامَةَ بْنَ زَيْدٍ اشْتَرَى وَلِيدَةً بِمِائَةِ دِينَارٍ إِلَى شَهْرٍ، فَسَمِعَ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ فَقَالَ: أَلَا تَعْجَبُونَ مِنِ أُسَامَةَ الْمُشْتَرِي إِلَى شَهْرٍ! إِنَّ أُسَامَةَ لَطَوِيلُ الْأَمَلِ، وَالَّذِي نَفْسِي بِيَدِهِ مَا طَرَفْتُ عَيْنَايَ إِلَّا ظَنَنْتُ أَنَّ شَفْرِي لَا يَلْتَقِيَانِ حَتَّى يَقْبِضَ اللَّهُ رُوحِي، وَلَا رَفَعْتُ طَرْفِي وَظَنَنْتُ أَنِّي خَافِضُهُ حَتَّى أُقْبِضَ، وَلَا لَقِمْتُ لَقْمَةً إِلَّا ظَنَنْتُ أَنِّي لَا أُسَيِّغُهَا لِحَصْرَتِهَا مِنَ الْمَوْتِ .

ثم قال: يا بني آدم، إن كنتم تعقلون فعدوا أنفسكم من الموتى، والذي نفسي بيده [إن ما تُوعَدُونَ لآتٍ وما أنتم بمُعْجِزِينَ] .

It has been narrated that Osama ibn Zayd bought a maid for one hundred Dinars to be paid off in one month. When the Rasool Allah<sup>saww</sup> heard this, he<sup>saww</sup> was amazed and said: "Are

<sup>3</sup> تفسير العياشي 1: 316 / 106 و 317.

<sup>4</sup> مجمع البيان 2: 558.

<sup>5</sup> Al Kafi – V 5 – The Book of Subsistence Ch 1 H 1

you not surprised that Osama has made a one month deal? He has high aspirations. I<sup>saww</sup> swear by the One who possesses control over my<sup>saww</sup> life that I<sup>saww</sup> never open my<sup>saww</sup> eyes without thinking that I<sup>saww</sup> will die before I<sup>saww</sup> can close them again.

I<sup>saww</sup> never look up without thinking that I<sup>saww</sup> will die before I<sup>saww</sup> can lower my<sup>saww</sup> eyes to look down. Whenever I<sup>saww</sup> pick up a bite to eat, I<sup>saww</sup> never think that I<sup>saww</sup> can manage to eat it since I<sup>saww</sup> might die."

He<sup>saww</sup> then added: "O' Children of Adam! Prepare yourselves for death if you are wise. I<sup>saww</sup> swear by the Lord who possesses the control over my<sup>saww</sup> life: "**Surely what you are Threatened with would come, and you would not be escaping (it) [6:134].**"<sup>6</sup>

## Over-Spending (Israf)

مُحَمَّدُ بْنُ يَحْيَى عَنْ مُحَمَّدِ بْنِ الْحُسَيْنِ عَنْ مُحَمَّدِ بْنِ إِسْمَاعِيلَ بْنِ بَرِيْعٍ عَنْ صَالِحِ بْنِ عُثْبَةَ عَنْ سُلَيْمَانَ بْنِ صَالِحٍ قَالَ قُلْتُ لِأَبِي عَبْدِ اللَّهِ (عَلَيْهِ السَّلَامُ) أَدْنَى مَا يَجِيءُ مِنْ حَدِّ الْإِسْرَافِ فَقَالَ ابْتِدَائِكَ تَوْبَ صَوْنِكَ وَإِهْرَافِكَ فَضَلَّ إِنَائِكَ وَ أَكْلِكَ التَّمْرَ وَ رَمِيكَ النَّوَى هَاهُنَا وَ هَاهُنَا .

Muhammad Bin Yahya, from Muhammad Bin Al Husayn, from Muhammad Bin Ismail Bin Bazie, from Salih Bin Uqba, from Suleyman Bin Salih who said,

‘I said to Abu Abdullah<sup>asws</sup>, ‘The lowest of what comes from a limit of the extravagance?’ So he<sup>asws</sup> said: ‘Your abuse of your worn out clothes, and your burning of the excess in your utensils, and your eating the dates and throwing the cores over here and over here’.<sup>7</sup>

عِدَّةٌ مِنْ أَصْحَابِنَا عَنْ أَحْمَدَ بْنِ أَبِي عَبْدِ اللَّهِ عَنْ أَبِيهِ عَنِ الْقَاسِمِ بْنِ مُحَمَّدِ الْجَوْهَرِيِّ عَنْ جَمِيلِ بْنِ صَالِحٍ عَنْ عَبْدِ الْمَلِكِ بْنِ عَمْرٍو الْأَحْوَلِ قَالَ تَلَا أَبُو عَبْدِ اللَّهِ (عَلَيْهِ السَّلَامُ) هَذِهِ الْآيَةَ وَ الَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَ لَمْ يَقْتُرُوا وَ كَانَ بَيْنَ ذَلِكَ قَوَامًا قَالَ فَأَخَذَ قَبْضَةً مِنْ حَصَى وَ قَبْضَةً بِيَدِهِ فَقَالَ هَذَا الْإِفْتَارُ الَّذِي ذَكَرَهُ اللَّهُ فِي كِتَابِهِ ثُمَّ قَبْضَ قَبْضَةً أُخْرَى فَأَرَخَى كَفَّهُ كُلَّهَا ثُمَّ قَالَ هَذَا الْإِسْرَافُ ثُمَّ أَخَذَ قَبْضَةً أُخْرَى فَأَرَخَى بَعْضَهَا وَ أَمْسَكَ بَعْضَهَا وَ قَالَ هَذَا الْقَوَامُ .

A number of our companions, from Ahmad Bin Abu Abdullah, from his father, from Al Qasim Bin Muhammad Al Jowhary, from Jameel Bin Salih, from Abdul Malik Bin Amro Al Ahowl who said,

‘Abu Abdullah<sup>asws</sup> recited this verse **[25:67] And they who when they spend, are neither extravagant nor stingy, but with moderation.** So he<sup>asws</sup> grabbed a handful of pebbles and captured these in his<sup>asws</sup> hand, and he<sup>asws</sup> said: ‘This is the miserliness which Allah<sup>azwj</sup> Mentions in His<sup>azwj</sup> book’. Then he<sup>asws</sup> grabbed another handful, so he<sup>asws</sup> opened his<sup>asws</sup>

<sup>6</sup> Mishkat, H. 415.

<sup>7</sup> Al Kafi – V 4 – The Book of Zakat Ch 81 H 10

palm, all of it, then said: ‘This is the extravagance’. Then he<sup>asws</sup> grabbed another handful, so he<sup>asws</sup> opened part of it and withheld part of it and said, ‘This is the moderation’.<sup>8</sup>

## What harms the body and destroys wealth is from Extravagance (Israf):

عِدَّةٌ مِنْ أَصْحَابِنَا عَنْ أَحْمَدَ بْنِ مُحَمَّدٍ بْنِ خَالِدٍ عَنْ عُثْمَانَ بْنِ عَمِيْسَى عَنْ إِسْحَاقَ بْنِ عَبْدِ الْعَزِيْزِ قَالَ سُنِلَ أَبُو عَبْدِ اللَّهِ ( عَلَيْهِ السَّلَامُ ) عَنِ التَّدْلُكِ بِالدَّفِيْقِ بَعْدَ النُّوْرَةِ فَقَالَ لَا بَأْسَ قُلْتُ يَزْعُمُونَ أَنَّهُ إِسْرَافٌ فَقَالَ لَيْسَ فِيْمَا أَصْلَحَ الْبَدْنَ إِسْرَافٌ إِنِّي رُبَّمَا أَمَرْتُ بِالنَّفْيِ فَيَلْتُ لِي بِالزَّيْتِ فَأَتَدَلُّكَ بِهِ إِنَّمَا الْإِسْرَافُ فِيْمَا أَتَلَفَ الْمَالَ وَ أَضَرَ بِالْبَدَنِ .

A number of our companions, from Ahmad Bin Muhammad Bin Khalid, from Usman Bin Isa, from Is’haq Bin Abdul Aziz who said,

‘Abu Abdullah<sup>asws</sup> was asked about the massaging with the flour (mixed with oil) after *Al-Noura* (removal of unwanted hair), so he<sup>asws</sup> said: ‘There is no problem’. I said, ‘They (people) are alleging that it is an extravagance’. So he<sup>asws</sup> said: ‘There is no extravagance in the correction (well-being) of the body. Sometimes I order with the pure (flour), so it is mixed for me<sup>asws</sup> with the oil, so I massage with it.

But rather, the extravagance is in what is destruction of the wealth and harmful for the body’.<sup>9</sup>

<sup>8</sup> Al Kafi – V 4 – The Book of Zakat Ch 81 H 1

<sup>9</sup> Al Kafi – V 6 – The Book of Outfits and the Beautification and the Magnanimity Ch 43 H 14