

Islam Question & Answer

General Supervisor:
Shaykh Muhammad Saalih al-Munajjid

131590 - How should he handle his wealth and how can he make a profit without incurring the wrath of Allah?

the question

There is a man upon whom Allah has bestowed the blessing of wealth. How should he handle it? How should he put this wealth to work? How can he protect it and increase it without incurring the wrath of Allah?

Detailed answer

Praise be to Allah.

Firstly:

Wealth may be a blessing if it is used for purposes that are pleasing to Allah, and to help one obey Allah. It may be a calamity if it is used for evil purposes, or if it makes one proud and arrogant, or it distracts him from obeying and remembering Allah.

Hence there are warnings about the fitnah (temptation) of wealth, because it usually causes one to transgress and forget (the Bestower), and there are few who give Allah, may He be exalted, His rights concerning it. Allah, may He be exalted, says, explaining that tests may come in the form of good things and blessings, just as they may come in the form of bad things and calamities (interpretation of the meaning):

“and We shall make a trial of you with evil and with good, and to Us you will be returned”

[al-Anbiya' 21:35].

Islam Question & Answer

General Supervisor:

Shaykh Muhammad Saalih al-Munajjid

And the Prophet (blessings and peace of Allah be upon him) said: "By Allah, it is not poverty that I fear for you, rather what I fear for you is that worldly riches may be given to you as they were given to those who came before you, and you will compete for them with one another as they competed with one another, and you will be destroyed as they were destroyed."

Narrated by al-Bukhaari (4015) and Muslim (2961).

Muslim (2742) narrated from Abu Sa'eed al-Khudri (may Allah be pleased with him) that the Prophet (blessings and peace of Allah be upon him) said: "This world is sweet and green, and Allah will make you successive generations therein, so look at what you do. Beware of this world and beware of women, for the first fitnah (trial) among the Children of Israel had to do with women."

Whoever Allah, may He be exalted, enables to earn wealth from permissible sources, and spends it in appropriate ways, and strives to use it in doing acts of obedience and acts that bring one closer to Allah, then in his case wealth is a blessing, and he deserves to be envied for it (in a good way), as the Prophet (blessings and peace of Allah be upon him) said: "How good lawful wealth is for a righteous man." Narrated by Ahmad (17096); classed as saheeh by al-Albaani in Saheeh al-Adab al-Mufrad (299).

And he (blessings and peace of Allah be upon him) said: "There is no cause for envy except in two cases: a man to whom Allah gives wealth and enables him to spend it in support of the truth, and a man to whom Allah gives wisdom and he rules in accordance with it and teaches it."

Narrated by al-Bukhaari (73) and Muslim (816)

Secondly:

The ways of spending wealth in a good manner are many and include: building mosques, giving charity, sponsoring orphans, and helping the sick and needy. They also include bringing happiness to one's family, children and relatives; using it to perform Hajj and 'umrah repeatedly; establishing

Islam Question & Answer

General Supervisor:

Shaykh Muhammad Saalih al-Munajjid

schools for teaching Qur'an memorisation and teaching knowledge; giving loans to the needy; allowing more time for debtors who are in difficulty to pay off their debts; contributing to charitable projects that will benefit the ummah, such as serious satellite channels, beneficial websites, and other ways of doing good, the number of which no one knows except Allah. What matters is that the donor should understand that his real wealth is that which he gives for the sake of Allah, because he will find its good consequences after he dies. As for the wealth that he keeps, it is not his wealth in the true sense of the word; rather it is the wealth of his heirs. This meaning is what was narrated by al-Bukhaari (6442) from 'Abdullah ibn Mas'ood (may Allah be pleased with him) who said: The Prophet (blessings and peace of Allah be upon him) said: "For which of you is the wealth of his heir dearer to him than his own wealth?" They said: O Messenger of Allah, there is no one among us but his wealth is dearer to him. He said: "Verily his (real) wealth is that which he sends on ahead, and the wealth of his heir is that which he keeps back."

Thirdly:

With regard to ways of making one's wealth work and grow, this is a matter concerning which one should consult specialists, but we can give you some general guidelines concerning that, which include the following:

1. Asking and enquiring about the permissibility of the transaction or investment method before starting it.
2. Being careful to avoid putting one's wealth in riba-based banks and not being deceived by those who issue fatwas stating that doing so is permissible, because riba is one of the causes of divine wrath and loss of barakah (blessing), and the one who engages in it is in a state of war with Allah and His Messenger.
3. Avoiding dubious matters.

Islam Question & Answer

General Supervisor:

Shaykh Muhammad Saalih al-Munajjid

4. Understanding the danger that haraam wealth poses to oneself, one's family and one's offspring.
5. Being prudent and careful, and not being deceived by schemes that claim to bring quick profits, without studying and examining them.
6. Being careful to avoid wasting this blessing by entrusting it to those who cannot be trusted with it.
7. Looking for honesty, trustworthiness and transparency, and avoiding deceit and secrecy. These are among the means of attaining barakah (blessing), making a profit and earning reward, as the Prophet (blessings and peace of Allah be upon him) said: "If they [the two parties to a transaction] are honest and disclose any defects, their transaction will be blessed, but if they lie and conceal defects, the blessing of their transaction will be erased." Narrated by al-Bukhaari (2097) and Muslim (1532).

We ask Allah to bless your wealth for you, and to enable you to make it grow and use it in ways that please Him.

And Allah knows best.