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

- **saww**: Sallal la ho Allay hay Wa Aal lay he Wasallam  
- **azwj**: Az Za Wa Jalla  
- **asws**: Allay hay Salawat Wass Salam  
- **AJFJ**: Ajal Allah hey wa Fara Jaak  
- **ra**: Razi Allah azwj  
- **La**: Laan Allah azwj
We have to be moderate in our spending, neither too extravagant nor stingy, but moderate! What is moderation? Imam asws 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.

Mohammad Bin Yaqoub, from Ali Bin Ibrahim, from his father, from Ibn Abu Umeyr, from a man,

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

From Abdul Rahman who said, ‘I asked Abu Abdullah asws about His aswj Words: And they are asking you what they should be spending. Say: ‘The surplus’ [2:219]. He asws 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 asws said: ‘This was Revealed after this. It is the moderation”’.2

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1. [2:219]
2. [25:67]

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2. [25:67]
From Yusuf, from Abu Abdullah\textsuperscript{asws} or Abu Ja’far\textsuperscript{asws} regarding the Words of the Exalted: \textit{And they are asking you what they should be spending. Say: ‘The surplus’ [2:219].} He\textsuperscript{asws} said: ‘The subsistence’.

And in a report of Abu Baseer, ‘(He\textsuperscript{asws} said): ‘The moderate (amount)’’.\textsuperscript{3}

And from him, who said, ‘And from Abu Ja’far Al Baqir\textsuperscript{asws} (having said): ‘\textit{The surplus’ [2:219] – is what is the excess from the provision of the year’}.\textsuperscript{4}

\textbf{Where to Spend:}

\textit{فَمِنْ قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم}: ‘\textit{أَوْ خََََّصُرَّ أَوْ خََََّصُق ُرَصٍِأَوْ دُنَانِزُ أَوْ دُراَمُ فِي مِلْكِهَاِ الِْْنْسَانُِوٍَِّوُهُوَِيُرِيدُِأَنِْيَُضِي َهَاِفَأَفْضَلُهَاِمَاِأَن ْفَقَهُِالِْْنْسَانُِعَلَىِوَالِدَيِْهِِثََُِّالثَّانِيَةُِعَلَىِن َفْسِهِِوَِعِيَالِهِِثََُِّالثَّالِثَةُِعَلَىِق َرَابَتِهِِالْفُقَرَاءِِثََُِّالرَّابِعَةُِعَلَىِجِيرَانِهِِ}’’

Thus, Rasool-Allah\textsuperscript{saww} 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\textsuperscript{asw}, and it is of the lowest Recompense. (An extract).\textsuperscript{5}

\textbf{Abhorrence for the ‘Buy now and Pay Later’ Approach:}

\textit{وَيُوَيََ أن أَسَاسَةُ بَنْ زِيدَ اسْتَرْتَ وِلَبَْدَةً مَعْلَى دِيَارِ ِإِلَى َشَهْرٍ، فَسَمَعَ رِسَالَةَ قَالَ: أَلَا تَجْمَعُونَ مِنِّالْهَ بَنْ زِيدَ إِلَى َشَهْرٍ! إِنََّ أَسَاسَةُ لْطِوْلِ الْأَمَلِ، وَالَّذِي نَفْسِي بِبَيْهُ ذَٔ٢١۶ْحَقَ، لا يَضُلُّ قُلْطَةَ إِلَّا ظَلْنَتُ ذَٔ٢١۷٢٨٣ْ، وَلَا يَقْبَلُ لَمْ يَحْرِضُونَ مِنَ الْحَرْضَةَ.}

\textit{ثُمَّ قَالَ: بَنِي عَادُ، إِنََّا نُقِيمُنَّ فَعَلَّكَمْ مَنْ مَنْ اسْتَطَعَ، وَالَّذِي نَفْسِي بِبَيْهُ إِنََّا نُنْتَظُرُنَّ لَآيَةٍ وَمَا أَنْتُمْ يَمْعِنُونَ}’’

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\textsuperscript{saww} heard this, he\textsuperscript{saww} was amazed and said: "Are

\textsuperscript{3} تفسير العياشي 1:316/317
\textsuperscript{4} مجمع البسان 2:558
\textsuperscript{5} 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. Isaww swear by the One who possesses control over my saww life that Isaww never open my saww eyes without thinking that Isaww will die before Isaww can close them again.

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

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

**Over-Spending (Israf)**

"مَُُمَّدُِبْنُِيََْيََِمَُُمَّدِِبْنِِالُْْسَينِِْعَنِْمَُُمَّدِِبْنِِإِسَْْاعِيلَِبْنِِبَزِيعٍِعَنِْصَالِحِِبْنِِعُقْبَِةَِعَنِْسُلَيْمَانَِبْنِِصَالِحٍِقَالَِق ُلْتُِلأَِبيِِعَبْدِِاللَّهِِ(ِعليهِالسلامِ)ِأَدْنََِمَاِيََِيِِمنِْحَدِِّالِْْسْرَافِِف َقَالَِابْتِذَالُكَِث َوْبَِصَوْنِكَِوَِإِهْرَاقُكَِفَضْلَِإِنَائِكَِوَِأَكْلُكَِالتَّمْرَِوَِرَمِْيَكَِ" (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 asws, ‘The lowest of what comes from a limit of the extravagance?’ So he asws 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’."

"عِدَّةٌِمِنِْأَصْحَابِنَاِعَنِْأَحَْْبْنِِأَبيِِعَبْدِِاللَّهِِعَنِْأَبِيهِِعَنِِالْقَاسِمِِبْنِِمَُُِمَّدٍِاجََْوْهَرِيِِّعَنِْجَِْيلِِبْنِِصَالِحٍِعَنِْعَبْدِِالْمَلِكِِبْنِِعَمْرٍوِالأَْحْوَلِِقَالَِتَلاَِأَبُوِعَبْدِِاللَّهِِ(ِعليهِالسلامِ)ِهَذِهِِالَْيَةَِوَِالَّذِينَِإِذاِأَن ْفَقُواِلََِْيُسْرِفُواِوَِلََِْي َقْت ُرُواِوَِكانَِب َينَِْذلِكَِقَواماًِقَِالَِفَأَخَذَِق َبْضَةًِمِنِْحَصًىِوَِق َبَضَهَاِبِيَدِهِِف َقَالَِهَذَاِالِْْق ْتَارُِالَّذِيِذَكَرَهُِاللَّهُِفيِِكِتَابِهِِثََُِّق َِبَضَِق َبْضَةًِأُخْرَىِفَأَرْخَىِكَفَّهُِكُلَّهَاِثََُِّقَالَِهَذَاِالْقَوَامُِوَِأَمْسَكَِب َعْضَِهَاِوَِقَالَِهَذَاِالْقَوَامُِ."

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

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

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6 Mishkat, H. 415.
7 Al Kafi – V 4 – The Book of Zakat Ch 81 H 10
palm, all of it, then said: ‘This is the extravagance’. Then he asws grabbed another handful, so he asws opened part of it and withheld part of it and said, ‘This is the moderation’.  

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

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 asws was asked about the massaging with the flour (mixed with oil) after Al-Noura (removal of unwanted hair), so he asws said: ‘There is no problem’. I said, ‘They (people) are alleging that it is an extravagance’. So he asws 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 asws 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’.  

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8 Al Kafi – V 4 – The Book of Zakat Ch 81 H 1
9 Al Kafi – V 6 – The Book of Outfits and the Beautification and the Magnanimity Ch 43 H 14