GOLD IN HAND, A TEST OF THE SOUL

Wealth as Blessing and Trial in the Qur'an and Hadith



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بِسْمِ اللَّهِ الرَّحْمَٰنِ الرَّحِيمِ

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وَٱعْلَمُوٓاْ أَنَّمَآ أَمْوَٰلُكُمْ وَأَوْلَٰدُكُمْ فِتْنَةٌ وَأَنَّ ٱللَّهَ عِندَهُۥٓ أَجْرٌ عَظِيمٌ

"And know that your properties and your children are but a trial and that Allah has with Him a great reward."

SURAH AL-ANFAL 8:28

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ACKNOWLEDGEMENT

All praise is due to Allah, Owner of the treasures of the heavens and the earth, who extends provision for whom He wills and restricts it, as a test for His servants. Blessings and peace be upon the Messenger of Allah ﷺ, who lived simply even when the world was laid out before him, and upon his family and companions.

This eBook is specially dedicated to my beloved wife,

ZAHARAH MOHD LATIF;

my dear children,

MUHAMMAD HAFIZ, NOOR HAZWANI, ABDUL HAKIM, NOOR HIDAYAH, NOR AQILA and **NOR ATIQAH**;

and my sons- and daughters-in-law,

FAZILAH, MALEK, HANIN, FAIRIZAL and **FIRWAN**.

May Allah make the wealth in our hands a lasting share, enrich our souls with contentment (qana'ah), and make this knowledge *'ilmun yuntafa'u bih* — knowledge that benefits.

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ABOUT THE COVER OF THIS EBOOK

The cover is a **realistic, wide view** of **dusk in a Malay village**. The broad sky is a **pale gold**, telling us the sun is about to set. On the left stands a **wooden mosque on stilts** with a green roof and a **small minaret**, its windows beginning to glow, surrounded by coconut palms and banana plants. The mosque at the heart of the village symbolises the **centre of a believer's life** — the place where wealth, time and the heart are returned to Allah.

On the right, on a **sandy path**, stands **an elderly man** in a white kopiah, a cream baju Melayu and a dark songket sampin. In his hand is **a small cloth pouch** — this is the ***"gold in hand"***: the wealth Allah entrusts to us as a test (Main Topic and Chapter 1). He is **dropping a coin into the cupped hands of an orphan boy**, barefoot and in worn clothes, who receives it hopefully. The coin changing hands symbolises **the wealth that lasts** — wealth that is "given away and stored up" (Chapter 5), just as Allah links true honour with honouring the orphan (Chapter 2).

In the sky, right above the mosque roof, is **a small balance (mizan) glowing gold**. It recalls the **reckoning** on the Day of Resurrection, when every wealth will be asked about: where it was earned and how it was spent (Chapter 4); and also the **balance** between having and giving — neither miserly nor wasteful. **The dusk** symbolises **the evening of life**: the years drawing towards their end, the time to turn the gold in hand into shares in the Hereafter before the sun sets. The **dark blue band** with its **gold line** at the bottom is the foundation on which the author's name is written.

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Colour guide: green box = verses of the Qur'an; gold box = Hadith; blue box = scientific finding; grey box = reflection or quotation. Underlined blue narrator names can be clicked to open the narrator's page on sunnah.com.

GOLD IN HAND, A TEST OF THE SOUL

There are two kinds of tests in human life. The first is easy to recognise: illness, loss, poverty, failure. When it comes, we know at once that we are being tested, so we raise our hands in supplication, seek forgiveness and ask for strength. The second is far more subtle, because it comes **wrapped as a gift**: a raise in salary, a thriving business, a big house, a new car, a savings account that keeps growing. This second kind of test rarely makes us weep on the prayer mat. Instead, it often makes us **forget** that we are being tested at all.

The Qur'an does not leave us to forget. In clear and firm language, Allah reminds us that wealth is not only a blessing, but also a **fitnah** — a trial that sifts the grateful from the heedless:

SURAH AL-ANFAL 8:28

وَٱعۡلَمُوٓاْ أَنَّمَآ أَمۡوَٰلُكُمۡ وَأَوۡلَٰدُكُمۡ فِتۡنَةٞ وَأَنَّ ٱللَّهَ عِندَهُۥٓ أَجۡرٌ عَظِيمٞ ٢٨

And know that your properties and your children are but a trial and that Allah has with Him a great reward.

Translation: Sahih International — quran.com/8:28

The word ***fitnah*** in this verse comes from the Arabs' practice of **burning gold in fire** to separate the pure metal from the false. Wealth is that fire; our soul is the gold whose purity is being tested. Ibn Kathir explains that Allah tests His servants with wealth and children to see whether they are **grateful and obedient**, or **preoccupied with them** to the point of forgetting the Giver. Tafsir Ibn Kathir 8:28

Notice also how the verse ends: ***"and that Allah has with Him a great reward."*** It is as if Allah is telling us: do not be dazzled by what is in your hand now, for what is with Me is far greater. The gold in hand is temporary; the reward with Allah lasts forever.

The Messenger of Allah ﷺ described this world with two very precise words — **sweet** and **green** — and followed them with a moving warning: Allah has placed us in it to **see how we act**.

HADITH — SAHIH MUSLIM, NO. 2742

حَدَّثَنَا مُحَمَّدُ بْنُ الْمُثَنَّى، وَمُحَمَّدُ بْنُ بَشَّارٍ، قَالاَ حَدَّثَنَا مُحَمَّدُ بْنُ جَعْفَرٍ، حَدَّثَنَا شُعْبَةُ، عَنْ أَبِي مَسْلَمَةَ، قَالَ سَمِعْتُ أَبَا نَضْرَةَ، يُحَدِّثُ عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ، عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ « إِنَّ الدُّنْيَا حُلْوَةٌ خَضِرَةٌ وَإِنَّ اللَّهَ مُسْتَخْلِفُكُمْ فِيهَا فَيَنْظُرُ كَيْفَ تَعْمَلُونَ فَاتَّقُوا الدُّنْيَا وَاتَّقُوا النِّسَاءَ فَإِنَّ أَوَّلَ فِتْنَةِ بَنِي إِسْرَائِيلَ كَانَتْ فِي النِّسَاءِ ». وَفِي حَدِيثِ ابْنِ بَشَّارٍ « لِيَنْظُرَ كَيْفَ تَعْمَلُونَ ».

TRANSLATION:

Abu Sa'id al-Khudri رضى الله عنه narrated that the Prophet ﷺ said: **"Indeed, this world is sweet and green, and Allah has made you successors in it to see how you will act. So beware of (the trial of) this world, and beware of (the trial of) women, for the first trial of the Children of Israel was in women."**

CHAIN OF NARRATION: Narrated by Imam Muslim: from Muhammad ibn al-Muthanna and Muhammad ibn Bashshar, from Muhammad ibn Ja'far (Ghundar), from Shu'bah ibn al-Hajjaj, from Abu Maslamah Sa'id ibn Yazid, from Abu Nadrah al-Mundhir ibn Malik, from Abu Sa'id al-Khudri رضى الله عنه.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Heart-Softeners (Kitab al-Riqaq), Hadith No. 2742.

GRADE: SAHIH — contained in Sahih Muslim, the second most authentic book of Hadith after Sahih al-Bukhari.

Source: https://sunnah.com/muslim:2742

Sweet to the taste, green to the eye. This world is made to attract the heart — and that is exactly why it is a test. If the world were bitter and repulsive, no one would be tempted. He ﷺ said that we have been made ***khalifah*** in it: not **absolute owners**, but **trustees**. The wealth in our hands is really Allah's wealth, lent to us for a time, while He watches how we manage it.

WHY THIS TITLE MATTERS TODAY

We live in an age that measures success in numbers: monthly salary, the value of a house, the brand of a car, the number of followers. Advertising teaches us that happiness can be bought in instalments. Social media shows us other people's luxury every day, until what we have always feels like not enough. In this climate it is very easy to assume that **the rich are those honoured by Allah**, and **the poor are those He has humiliated** — yet the Qur'an firmly rejects that assumption.

At the same time, Islam **is not hostile to wealth**. Companions such as 'Uthman ibn 'Affan and 'Abd al-Rahman ibn 'Awf رضى الله عنهما were wealthy men whose wealth became a bridge to Paradise. The question is not **how much** wealth is in our hands, but **where** that wealth is kept: in the hand, or in the heart. Wealth held in the hand can be given away; wealth that has nested in the heart will rule its owner.

This eBook explores wealth as a test in five chapters: wealth as **an adornment that tests**; the mistake of taking **blessings as a sign of honour**; the story of **Qarun**, who was swallowed by his own gold; the **four questions on the Plain of Gathering** that cannot be avoided; and finally — most importantly — how to turn passing wealth into **wealth that lasts**.

Note: Every Hadith in this eBook is given with its chain of narration linked to the narrators' pages on sunnah.com, and its grade is stated honestly. Scientific findings are presented as evidence of consistency, not to "prove" the Qur'an. This eBook is not a fatwa; specific legal questions (such as zakah, wills and inheritance) should be referred to a qualified mufti or scholar.

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1. WEALTH: AN ADORNMENT THAT TESTS

Every home has its decorations: beautiful curtains, a vase of flowers, picture frames on the wall. Decorations make a home pleasing to the eye, but no one builds a house just to hang decorations. A house is built to be lived in; decorations are only an extra. This is how the Qur'an describes the place of wealth in life:

SURAH AL-KAHF 18:46

ٱلْمَالُ وَٱلْبَنُونَ زِينَةُ ٱلْحَيَوٰةِ ٱلدُّنْيَا ۖ وَٱلْبَٰقِيَٰتُ ٱلصَّٰلِحَٰتُ خَيْرٌ عِندَ رَبِّكَ ثَوَابًا وَخَيْرٌ أَمَلًا ﴿٤٦﴾

Wealth and children are [but] adornment of the worldly life. But the enduring good deeds are better to your Lord for reward and better for [one's] hope.

Translation: Sahih International — quran.com/18:46

Allah calls wealth and children the ***zinah*** — **adornment** — of the worldly life. Adornment is beautiful, but it **fades**, **breaks** and is finally **left behind**. By contrast, ***al-baqiyat al-salihat*** — the enduring good deeds — are described as **better in reward** and **better for one's hope**. Ibn Kathir reports the view of many early scholars that *al-baqiyat al-salihat* include remembrance such as *subhanallah, walhamdulillah, wa la ilaha illallah, wallahu akbar*, and indeed all righteous deeds. Tafsir Ibn Kathir 18:46

This verse does not tell us to throw away the decorations. It teaches us to **set priorities**: decoration in its place, and righteous deeds as the foundation. The trouble begins when decoration becomes the foundation and the foundation becomes decoration — when wealth becomes the purpose of life, and good deeds are done only when there is free time.

SURAH AT-TAGHABUN 64:15

إِنَّمَآ أَمْوَٰلُكُمْ وَأَوْلَٰدُكُمْ فِتْنَةٌ ۚ وَٱللَّهُ عِندَهُۥٓ أَجْرٌ عَظِيمٌ ﴿١٥﴾

Your wealth and your children are but a trial, and Allah has with Him a great reward.

Translation: Sahih International — quran.com/64:15

In Surah At-Taghabun the same reminder is repeated with a firmer word: ***innama*** — **"only"**. Wealth and children are **only** a trial. The surah is called *At-Taghabun*, "the day of mutual loss and gain" — the day people see who truly profited and who was deceived. Many appear to profit in this world with overflowing wealth, yet are the losers on that day because their wealth never became a share in the Hereafter.

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WHY IS WEALTH SO ALLURING?

SURAH ALI 'IMRAN 3:14

زُيِّنَ لِلنَّاسِ حُبُّ ٱلشَّهَوَٰتِ مِنَ ٱلنِّسَآءِ وَٱلْبَنِينَ وَٱلْقَنَٰطِيرِ ٱلْمُقَنطَرَةِ مِنَ ٱلذَّهَبِ وَٱلْفِضَّةِ وَٱلْخَيْلِ ٱلْمُسَوَّمَةِ وَٱلْأَنْعَٰمِ وَٱلْحَرْثِ ۗ ذَٰلِكَ مَتَٰعُ ٱلْحَيَوٰةِ ٱلدُّنْيَا ۖ وَٱللَّهُ عِندَهُۥ حُسْنُ ٱلْمَـَٔابِ ﴿١٤﴾

Beautified for people is the love of that which they desire - of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return.

Translation: Sahih International — quran.com/3:14

This verse lists six things ***"made beautiful"*** to people: women, sons, **heaped-up sums of gold and silver**, fine branded horses, cattle and tilled land. Notice the phrase *al-qanatir al-muqantarah* — heaps upon heaps. People are not satisfied with a little gold; they want gold piled high. Allah closes the verse by reminding us that all this is ***"the enjoyment of worldly life"***, while the best return is with Allah.

Love of wealth is not shameful; it is part of the nature Allah created. The test lies in the **measure** of that love. The Messenger of Allah ﷺ described how greedy the human soul becomes when that love is left unchecked:

HADITH — SAHIH AL-BUKHARI, NO. 6439

حَدَّثَنَا عَبْدُ الْعَزِيزِ بْنُ عَبْدِ اللَّهِ، حَدَّثَنَا إِبْرَاهِيمُ بْنُ سَعْدٍ، عَنْ صَالِحٍ، عَنِ ابْنِ شِهَابٍ، قَالَ أَخْبَرَنِي أَنَسُ بْنُ مَالِكٍ، أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ « لَوْ أَنَّ لاِبْنِ آدَمَ وَادِيًا مِنْ ذَهَبٍ أَحَبَّ أَنْ يَكُونَ لَهُ وَادِيَانِ، وَلَنْ يَمْلأَ فَاهُ إِلاَّ التُّرَابُ، وَيَتُوبُ اللَّهُ عَلَى مَنْ تَابَ ».

TRANSLATION:

Anas ibn Malik رضى الله عنه narrated that the Messenger of Allah ﷺ said: **"If the son of Adam had a valley of gold, he would love to have two valleys. Nothing will fill his mouth except dust. And Allah turns in forgiveness to whoever repents."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from 'Abd al-'Aziz ibn 'Abdillah al-Uwaysi, from Ibrahim ibn Sa'd, from Salih ibn Kaysan, from Ibn Shihab al-Zuhri, from Anas ibn Malik رضى الله عنه.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Softening of Hearts (Kitab al-Riqaq), chapter on guarding against the trial of wealth, Hadith No. 6439. Also narrated by Muslim (No. 1048).

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GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book of Hadith after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:6439

A valley of gold — a sum most of us cannot even imagine — yet the greedy soul still wants a second valley. This hadith is not about a poor man's daydreams; it is about **someone already rich** who is still hungry. That hunger stops only when his mouth is filled with **the dust of the grave**. Yet the hadith does not end in despair: ***"And Allah turns in forgiveness to whoever repents."*** Greed can be cured, and its door is repentance.

SCIENTIFIC FINDING: BLESSINGS THAT QUICKLY BECOME "NORMAL"

Psychologists call one phenomenon ***hedonic adaptation***. When we gain something new (a higher salary, a bigger house), our happiness rises for a while, then slowly returns to its usual level, because the new blessing has become "normal". So we start looking for something bigger.

In a classic study, Brickman, Coates and Janoff-Bulman (1978) compared a group of major lottery winners with a control group. The winners **did not report much higher happiness**; in fact, they took less pleasure in small everyday joys. This is consistent with the picture in the "valley of gold" hadith: more wealth does not necessarily satisfy the soul.

Limitations: this study was small (22 lottery winners) and was carried out in the 1970s. Later studies show that income is linked with well-being (see Chapter 2), so this finding does not mean that money is unimportant — but that **the soul quickly gets used to** blessings, and needs gratitude to keep feeling them.

STUDY REFERENCES:

Brickman P, Coates D, Janoff-Bulman R (1978). Lottery winners and accident victims: is happiness relative? J Pers Soc Psychol 36(8):917–927. https://doi.org/10.1037/0022-3514.36.8.917

ALLAH DOES NOT LOOK AT WEALTH

If wealth is only an adornment and a test, then it cannot be the measure of a person's worth before Allah. The Messenger of Allah ﷺ made this clear:

HADITH — SAHIH MUSLIM, NO. 2564C

حَدَّثَنَا عَمْرٌو النَّاقِدُ، حَدَّثَنَا كَثِيرُ بْنُ هِشَامٍ، حَدَّثَنَا جَعْفَرُ بْنُ بُرْقَانَ، عَنْ يَزِيدَ بْنِ، الأَصَمِّ عَنْ أَبِي هُرَيْرَةَ، قَالَ قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « إِنَّ اللَّهَ لاَ يَنْظُرُ إِلَى صُوَرِكُمْ وَأَمْوَالِكُمْ وَلَكِنْ يَنْظُرُ إِلَى قُلُوبِكُمْ وَأَعْمَالِكُمْ » .

TRANSLATION:

Abu Hurayrah رضى الله عنه said: The Messenger of Allah ﷺ said: **"Indeed, Allah does not look at your appearance or your wealth, but He looks at your hearts and your deeds."**

CHAIN OF NARRATION: Narrated by Imam Muslim: from 'Amr al-Naqid, from Kathir ibn Hisyam, from Ja'far ibn Burqan, from Yazid ibn al-Asamm, from Abu Hurayrah رضى الله عنه, from the Messenger of Allah ﷺ.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Virtue, Joining Ties of Kinship and Good Manners, chapter on the prohibition of wronging a Muslim, Hadith No. 2564c.

GRADE: SAHIH — contained in Sahih Muslim, one of the two most authentic Hadith collections (al-Sahihayn).

Source: https://sunnah.com/muslim:2564c

This hadith frees the soul from two diseases. For the rich, it puts out **arrogance**: your wealth does not raise your rank with Allah by a single inch. For the poor, it puts out **feelings of inferiority**: your lack does not lower your worth with Allah in the least. What is seen is the **heart** that manages the wealth and the **deeds** that come from it.

WEALTH WORTH COMPETING FOR

But Islam does not stop at warnings. The Messenger of Allah ﷺ also showed that wealth, in the right hands, can become something worth envying — in a noble sense:

HADITH — SAHIH AL-BUKHARI, NO. 73

حَدَّثَنَا الْحُمَيْدِيُّ، قَالَ حَدَّثَنَا سُفْيَانُ، قَالَ حَدَّثَنِي إِسْمَاعِيلُ بْنُ أَبِي خَالِدٍ، عَلَى غَيْرِ مَا حَدَّثَنَاهُ الزُّهْرِيُّ، قَالَ سَمِعْتُ قَيْسَ بْنَ أَبِي حَازِمٍ، قَالَ سَمِعْتُ عَبْدَ اللَّهِ بْنَ مَسْعُودٍ، قَالَ قَالَ النَّبِيُّ صلى الله عليه وسلم « لاَ حَسَدَ إِلاَّ فِي اثْنَتَيْنِ رَجُلٌ آتَاهُ اللَّهُ مَالاً فَسُلِّطَ عَلَى هَلَكَتِهِ فِي الْحَقِّ، وَرَجُلٌ آتَاهُ اللَّهُ الْحِكْمَةَ، فَهُوَ يَقْضِي بِهَا وَيُعَلِّمُهَا ».

TRANSLATION:

'Abdullah ibn Mas'ud رضى الله عنه said: The Prophet ﷺ said: **"There is no envy except in two cases: a man to whom Allah has given wealth and he spends it all in the way of truth, and a man to whom Allah has given wisdom (knowledge) and he judges by it and teaches it."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from al-Humaidi, from Sufyan ibn 'Uyainah, from Isma'il ibn Abi Khalid, from Qais ibn Abi Hazim, from 'Abdullah ibn Mas'ud رضى الله عنه.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Knowledge (Kitab al-'Ilm), chapter on wishing to be like others in knowledge and wisdom, Hadith No. 73. Also narrated by Muslim (No. 816).

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:73

The scholars understand the word ***hasad*** in this hadith as ***ghibtah*** — wishing to have the good that someone else has, without wishing that it be taken away from them. Notice the quality of the praised wealthy man: he ***"spends it all in the way of truth"***. Not hoarding it, not showing off with it, but **spending it** for the truth. The same wealth that is a test can also be a ladder to Paradise.

WEALTH AS A TRIAL	WEALTH AS A BLESSING
Made the measure of one's own honour	Seen as a trust from Allah
Pursued without regard for lawful and unlawful	Sought through lawful, wholesome effort
Stored up and counted again and again	Spent in the way of truth
Distracts from prayer and remembrance	Strengthens worship and helps others
Breeds arrogance and miserliness	Breeds gratitude and generosity
Left to heirs with no provision for the Hereafter	Sent ahead as a share in the Hereafter

This table shows that **the wealth is the same, but the soul is different**. The same money can be a trial in one person's hand and a blessing in another's. What decides it is not the money, but the heart that holds it.

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2. WHEN BLESSINGS ARE MISTAKEN FOR HONOUR

One of the oldest mistakes in human history is to assume that **wealth is a sign of Allah's love**, and **poverty a sign of His anger**. This mistake is still alive today in subtler forms: we respect people who arrive in luxury cars more, listen more to the opinions of the wealthy, and quietly feel "blessed" when provision overflows. The Qur'an exposes this assumption in Surah Al-Fajr:

SURAH AL-FAJR 89:15–16

فَأَمَّا ٱلۡإِنسَٰنُ إِذَا مَا ٱبۡتَلَىٰهُ رَبُّهُۥ فَأَكۡرَمَهُۥ وَنَعَّمَهُۥ فَيَقُولُ رَبِّيٓ أَكۡرَمَنِ ١٥

And as for man, when his Lord tries him and [thus] is generous to him and favors him, he says, "My Lord has honored me."

وَأَمَّآ إِذَا مَا ٱبۡتَلَىٰهُ فَقَدَرَ عَلَيۡهِ رِزۡقَهُۥ فَيَقُولُ رَبِّيٓ أَهَٰنَنِ ١٦

But when He tries him and restricts his provision, he says, "My Lord has humiliated me."

Translation: Sahih International — quran.com/89:15-16

Two situations, two reactions, and both are wrong. When given luxury, a person says: ***"My Lord has honoured me."*** When his provision is restricted, he says: ***"My Lord has humiliated me."*** Both measure Allah's love on the scale of wealth. Yet the verse itself describes both situations with the same word: ***ibtalahu*** — **He tested him**. Luxury is a test; hardship is a test too. Ibn Kathir explains that Allah gives wealth both to those He loves and to those He does not, and restricts provision for both as well; the true measure is **obedience** in both situations. Tafsir Ibn Kathir 89:15

SURAH AL-FAJR 89:17–20

كَلَّاۖ بَل لَّا تُكۡرِمُونَ ٱلۡيَتِيمَ ١٧

No! But you do not honor the orphan.

وَلَا تَحَٰٓضُّونَ عَلَىٰ طَعَامِ ٱلۡمِسۡكِينِ ١٨

And you do not encourage one another to feed the poor.

وَتَأۡكُلُونَ ٱلتُّرَاثَ أَكۡلٗا لَّمّٗا ١٩

And you consume inheritance, devouring [it] altogether.

وَتُحِبُّونَ ٱلۡمَالَ حُبّٗا جَمّٗا ٢٠

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And you love wealth with immense love.

Translation: Sahih International — quran.com/89:17-20

Allah then answers with one firm word: ***Kalla!*** — **No!** And He exposes the real cause of disgrace: not poverty, but **not honouring the orphan**, **not encouraging the feeding of the poor**, **devouring inheritance greedily**, and **loving wealth with excessive love** (*hubban jamma*). True disgrace is not an empty pocket, but a heart hardened towards those in need.

SURAH AL-MU'MINUN 23:55–56

أَيَحْسَبُونَ أَنَّمَا نُمِدُّهُم بِهِۦ مِن مَّالٍ وَبَنِينَ ﴿٥٥﴾

Do they think that what We extend to them of wealth and children?

نُسَارِعُ لَهُمْ فِى ٱلْخَيْرَٰتِ ۚ بَل لَّا يَشْعُرُونَ ﴿٥٦﴾

Is [because] We hasten for them good things? Rather, they do not perceive.

Translation: Sahih International — quran.com/23:55-56

In Surah Al-Mu'minun, Allah rebukes those who think that an abundance of wealth and children is a sign that Allah is **hastening good** for them. ***"Rather, they do not perceive."*** Sometimes blessings that keep flowing to the heedless are not a sign of His pleasure, but ***istidraj*** — being allowed to drift further away, little by little, without realising it.

SURAH SABA' 34:37

وَمَآ أَمْوَٰلُكُمْ وَلَآ أَوْلَٰدُكُم بِٱلَّتِى تُقَرِّبُكُمْ عِندَنَا زُلْفَىٰٓ إِلَّا مَنْ ءَامَنَ وَعَمِلَ صَٰلِحًا فَأُو۟لَٰٓئِكَ لَهُمْ جَزَآءُ ٱلضِّعْفِ بِمَا عَمِلُوا۟ وَهُمْ فِى ٱلْغُرُفَٰتِ ءَامِنُونَ ﴿٣٧﴾

And it is not your wealth or your children that bring you nearer to Us in position, but it is [by being] one who has believed and done righteousness. For them there will be the double reward for what they did, and they will be in the upper chambers [of Paradise], safe [and secure].

Translation: Sahih International — quran.com/34:37

This verse sums up the true scale: it is **not wealth and not children** that bring a person near to Allah, but **faith and righteous deeds**. Wealth only has value with Allah when it is exchanged for righteous deeds — and that exchange can only be made in this world, before it is too late.

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THE STORY OF THREE MEN WHO WERE TESTED

The Messenger of Allah ﷺ told a story that shows most clearly how blessings become a test. Three men of the Children of Israel were given health and wealth, then tested with one simple question: **do you still remember where all this came from?**

HADITH — SAHIH AL-BUKHARI, NO. 3464

حَدَّثَنِي أَحْمَدُ بْنُ إِسْحَاقَ، حَدَّثَنَا عَمْرُو بْنُ عَاصِمٍ، حَدَّثَنَا هَمَّامٌ، حَدَّثَنَا إِسْحَاقُ بْنُ عَبْدِ اللَّهِ، قَالَ حَدَّثَنِي عَبْدُ الرَّحْمَنِ بْنُ أَبِي عَمْرَةَ، أَنَّ أَبَا هُرَيْرَةَ، حَدَّثَهُ أَنَّهُ، سَمِعَ النَّبِيَّ صلى الله عليه وسلم ح وَحَدَّثَنِي مُحَمَّدٌ، حَدَّثَنَا عَبْدُ اللَّهِ بْنُ رَجَاءٍ، أَخْبَرَنَا هَمَّامٌ، عَنْ إِسْحَاقَ بْنِ عَبْدِ اللَّهِ، قَالَ أَخْبَرَنِي عَبْدُ الرَّحْمَنِ بْنُ أَبِي عَمْرَةَ، أَنَّ أَبَا هُرَيْرَةَ ـ رضى الله عنه ـ حَدَّثَهُ أَنَّهُ، سَمِعَ رَسُولَ اللَّهِ صلى الله عليه وسلم يَقُولُ « إِنَّ ثَلاَثَةً فِي بَنِي إِسْرَائِيلَ أَبْرَصَ وَأَقْرَعَ وَأَعْمَى بَدَا لِلَّهِ أَنْ يَبْتَلِيَهُمْ، فَبَعَثَ إِلَيْهِمْ مَلَكًا، فَأَتَى الأَبْرَصَ. فَقَالَ أَىُّ شَىْءٍ أَحَبُّ إِلَيْكَ قَالَ لَوْنٌ حَسَنٌ وَجِلْدٌ حَسَنٌ، قَدْ قَذِرَنِي النَّاسُ. قَالَ فَمَسَحَهُ، فَذَهَبَ عَنْهُ، فَأُعْطِيَ لَوْنًا حَسَنًا وَجِلْدًا حَسَنًا. فَقَالَ أَىُّ الْمَالِ أَحَبُّ إِلَيْكَ قَالَ الإِبِلُ ـ أَوْ قَالَ الْبَقَرُ هُوَ شَكَّ فِي ذَلِكَ، إِنَّ الأَبْرَصَ وَالأَقْرَعَ، قَالَ أَحَدُهُمَا الإِبِلُ، وَقَالَ الآخَرُ الْبَقَرُ ـ فَأُعْطِيَ نَاقَةً عُشَرَاءَ. فَقَالَ يُبَارَكُ لَكَ فِيهَا. وَأَتَى الأَقْرَعَ فَقَالَ أَىُّ شَىْءٍ أَحَبُّ إِلَيْكَ قَالَ شَعَرٌ حَسَنٌ، وَيَذْهَبُ عَنِّي هَذَا، قَدْ قَذِرَنِي النَّاسُ. قَالَ فَمَسَحَهُ فَذَهَبَ، وَأُعْطِيَ شَعَرًا حَسَنًا. قَالَ فَأَىُّ الْمَالِ أَحَبُّ إِلَيْكَ قَالَ الْبَقَرُ. قَالَ فَأَعْطَاهُ بَقَرَةً حَامِلاً، وَقَالَ يُبَارَكُ لَكَ فِيهَا. وَأَتَى الأَعْمَى فَقَالَ أَىُّ شَىْءٍ أَحَبُّ إِلَيْكَ قَالَ يَرُدُّ اللَّهُ إِلَىَّ بَصَرِي، فَأُبْصِرُ بِهِ النَّاسَ. قَالَ فَمَسَحَهُ، فَرَدَّ اللَّهُ إِلَيْهِ بَصَرَهُ. قَالَ فَأَىُّ الْمَالِ أَحَبُّ إِلَيْكَ قَالَ الْغَنَمُ. فَأَعْطَاهُ شَاةً وَالِدًا، فَأُنْتِجَ هَذَانِ، وَوَلَّدَ هَذَا، فَكَانَ لِهَذَا وَادٍ مِنْ إِبِلٍ، وَلِهَذَا وَادٍ مِنْ بَقَرٍ، وَلِهَذَا وَادٍ مِنَ الْغَنَمِ. ثُمَّ إِنَّهُ أَتَى الأَبْرَصَ فِي صُورَتِهِ وَهَيْئَتِهِ فَقَالَ رَجُلٌ مِسْكِينٌ، تَقَطَّعَتْ بِيَ الْحِبَالُ فِي سَفَرِي، فَلاَ بَلاَغَ الْيَوْمَ إِلاَّ بِاللَّهِ ثُمَّ بِكَ، أَسْأَلُكَ بِالَّذِي أَعْطَاكَ اللَّوْنَ الْحَسَنَ وَالْجِلْدَ الْحَسَنَ وَالْمَالَ بَعِيرًا أَتَبَلَّغُ عَلَيْهِ فِي سَفَرِي. فَقَالَ لَهُ إِنَّ الْحُقُوقَ كَثِيرَةٌ. فَقَالَ لَهُ كَأَنِّي أَعْرِفُكَ، أَلَمْ تَكُنْ أَبْرَصَ يَقْذَرُكَ النَّاسُ فَقِيرًا فَأَعْطَاكَ اللَّهُ فَقَالَ لَقَدْ وَرِثْتُ لِكَابِرٍ عَنْ كَابِرٍ. فَقَالَ إِنْ كُنْتَ كَاذِبًا فَصَيَّرَكَ اللَّهُ إِلَى مَا كُنْتَ، وَأَتَى الأَقْرَعَ فِي صُورَتِهِ وَهَيْئَتِهِ،

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فَقَالَ لَهُ مِثْلَ مَا قَالَ لِهَذَا، فَرَدَّ عَلَيْهِ مِثْلَ مَا رَدَّ عَلَيْهِ هَذَا فَقَالَ إِنْ كُنْتَ كَاذِبًا فَصَيَّرَكَ اللَّهُ إِلَى مَا كُنْتَ. وَأَتَى الأَعْمَى فِي صُورَتِهِ فَقَالَ رَجُلٌ مِسْكِينٌ وَابْنُ سَبِيلٍ وَتَقَطَّعَتْ بِيَ الْحِبَالُ فِي سَفَرِي، فَلاَ بَلاَغَ الْيَوْمَ إِلاَّ بِاللَّهِ، ثُمَّ بِكَ أَسْأَلُكَ بِالَّذِي رَدَّ عَلَيْكَ بَصَرَكَ شَاةً أَتَبَلَّغُ بِهَا فِي سَفَرِي. فَقَالَ قَدْ كُنْتُ أَعْمَى فَرَدَّ اللَّهُ بَصَرِي، وَفَقِيرًا فَقَدْ أَغْنَانِي، فَخُذْ مَا شِئْتَ، فَوَاللَّهِ لاَ أَجْهَدُكَ الْيَوْمَ بِشَيْءٍ أَخَذْتَهُ لِلَّهِ. فَقَالَ أَمْسِكْ مَالَكَ، فَإِنَّمَا ابْتُلِيتُمْ، فَقَدْ رَضِيَ اللَّهُ عَنْكَ وَسَخِطَ عَلَى صَاحِبَيْكَ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that he heard the Messenger of Allah ﷺ say: **"There were three men among the Children of Israel — a leper, a bald man and a blind man — whom Allah wished to test. So He sent an angel to them.** The angel came to the leper and said: 'What would you love most?' He said: 'A good colour and good skin, for people find me repulsive.' The angel touched him and his illness left him, and he was given a good colour and good skin. The angel asked: 'What kind of wealth would you love most?' He said: 'Camels' — or he said 'cows' (the narrator was unsure; one of the leper and the bald man said camels and the other said cows). So he was given a she-camel ten months pregnant, and the angel said: 'May Allah bless you in it.'

Then the angel came to the bald man and said: 'What would you love most?' He said: 'Good hair, and that this (baldness) leaves me, for people find me repulsive.' The angel touched him and it left him, and he was given good hair. The angel asked: 'What kind of wealth would you love most?' He said: 'Cows.' So the angel gave him a pregnant cow and said: 'May Allah bless you in it.'

Then the angel came to the blind man and said: 'What would you love most?' He said: 'That Allah restore my sight so that I can see people.' The angel touched him and Allah restored his sight. The angel asked: 'What kind of wealth would you love most?' He said: 'Sheep.' So the angel gave him a sheep that had given birth. The camel and the cow multiplied, and so did the sheep, until one man had a valley full of camels, another a valley full of cows, and the third a valley full of sheep.

Then the angel came to the leper in his former shape and appearance and said: 'I am a poor man; all my means have been cut off on my journey, so there is no reaching my destination today except through Allah and then you. I ask you, by the One who gave you a good colour, good skin and wealth, for a camel to carry me on my journey.' He said: **'The obligations are many.'** The angel said: 'It seems I know you. Were you not a leper whom people found repulsive, and poor, and then Allah gave you (all this)?' He said: **'I inherited this wealth from my forefathers, generation after generation.'** The angel said: 'If you are lying, may Allah return you to what you were.'

Then the angel came to the bald man in his former shape and appearance and said to him what he had said to the leper, and he replied as the leper had replied. The angel said: 'If you are lying, may Allah return you to what you were.'

Then the angel came to the blind man in his former shape and said: 'I am a poor man and a wayfarer; all my means have been cut off on my journey, so there is no reaching my destination today except through Allah and then you. I ask you, by the One who restored your sight, for a sheep to sustain me on my journey.' He said: **'I was blind and Allah restored my sight; I was poor and Allah made me rich. So take whatever you wish. By Allah, I will not make things hard for you today over anything you take for the sake of Allah.'** The angel said: **'Keep your wealth. You were all only being tested. Allah is pleased with you and displeased with your two companions.'"**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Ahmad ibn Ishaq, from 'Amr ibn 'Asim, from Hammam ibn Yahya, from Ishaq ibn 'Abdullah ibn Abi Talhah, from 'Abd al-Rahman ibn Abi 'Amrah, from Abu Hurayrah رضى الله عنه; and through a second chain from Muhammad, from 'Abdullah ibn Raja', from Hammam, with the same chain, from the Prophet ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of the Prophets (Kitab Ahadith al-Anbiya'), chapter on the story of the leper, the blind man and the bald man among the Children of Israel, Hadith No. 3464.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:3464

Notice that all three received **the same blessings**: healing, wealth and blessing until each owned a valley full of livestock. The only thing that set them apart was their **answer** when tested. The leper and the bald man replied with two sentences that remain the disease of many wealthy people to this day:

First: "The obligations are many." This is the classic excuse of the miser: many monthly commitments, car instalments, children's fees, retirement savings — all true, but used as a wall to turn away the one who asks in Allah's name.

Second: "I inherited this wealth generation after generation." This is **forgetting one's origins** — denying that the wealth came from Allah, and claiming it belongs to one's own lineage. It is also Qarun's answer, which we will meet in Chapter 3.

The blind man, however, answered with an **acknowledgement**: "I was blind and Allah restored my sight; I was poor and Allah made me rich." This acknowledgement is the essence of gratitude. He did not merely say *alhamdulillah*; he **proved it** by opening his hand. As a result, the angel said: ***"Keep your wealth… Allah is pleased with you."*** The most generous man ended up being the one whose wealth was safest.

REFLECTION: If that angel came to us today in the form of a poor man, and we did not know he was an angel — which answer would come out of our mouths? The answer of the leper, or the answer of the blind man?

A CURE FOR EYES THAT ALWAYS LOOK UP

One reason a heart feels "lacking" even when life is comfortable is **where it looks**. We keep looking up at those who are richer, and so we feel poor. The Messenger of Allah ﷺ gave a very practical cure:

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HADITH — SAHIH MUSLIM, NO. 2963

وَحَدَّثَنِي زُهَيْرُ بْنُ حَرْبٍ، حَدَّثَنَا جَرِيرٌ، ح وَحَدَّثَنَا أَبُو كُرَيْبٍ، حَدَّثَنَا أَبُو مُعَاوِيَةَ، ح وَحَدَّثَنَا أَبُو بَكْرِ بْنُ أَبِي شَيْبَةَ، - وَاللَّفْظُ لَهُ - حَدَّثَنَا أَبُو مُعَاوِيَةَ، وَوَكِيعٌ، عَنِ الأَعْمَشِ، عَنْ أَبِي صَالِحٍ، عَنْ أَبِي هُرَيْرَةَ، قَالَ قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « انْظُرُوا إِلَى مَنْ أَسْفَلَ مِنْكُمْ وَلاَ تَنْظُرُوا إِلَى مَنْ هُوَ فَوْقَكُمْ فَهُوَ أَجْدَرُ أَنْ لاَ تَزْدَرُوا نِعْمَةَ اللَّهِ ». قَالَ أَبُو مُعَاوِيَةَ « عَلَيْكُمْ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه said: The Messenger of Allah ﷺ said: **"Look at those who are below you, and do not look at those who are above you, for that is more likely to keep you from belittling the favour of Allah upon you."**

CHAIN OF NARRATION: Narrated by Imam Muslim: from Abu Bakr ibn Abi Shaybah, Zuhayr ibn Harb and Abu Kurayb, from Abu Mu'awiyah, Waki' ibn al-Jarrah and Jarir ibn 'Abd al-Hamid, from Sulayman al-A'mash, from Abu Salih Dhakwan al-Samman, from Abu Hurayrah رضى الله عنه.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Asceticism (Kitab al-Zuhd wa al-Raqa'iq), Hadith No. 2963. Also narrated by al-Bukhari (No. 6490) with similar wording.

GRADE: SAHIH — contained in Sahih Muslim, the second most authentic book of Hadith after Sahih al-Bukhari.

Source: https://sunnah.com/muslim:2963

In worldly matters, look down — at those who have less — so the heart finds it easy to be grateful. In matters of the Hereafter, the scholars explain that we are encouraged to look up — at those who worship more — so we are motivated to improve. Sadly, many do the opposite: in worldly matters they look up, and in religious matters they look down.

SCIENTIFIC FINDING: MONEY AND HAPPINESS: IMPORTANT, BUT NOT EVERYTHING

Killingsworth, Kahneman and Mellers (2023) re-analysed daily emotional well-being data from more than 30,000 employed adults in the United States. They found that for most people, **emotional well-being rises with income** — money does help, especially in escaping hardship.

But for the unhappiest group, that rise **levelled off** above a certain income: their suffering came from things money cannot fix. This is consistent with the Qur'anic scale that wealth is part of life, but **peace of soul** has a deeper source.

Limitations: this study is correlational (not cause and effect) and uses data from the United States only; the results may differ in other cultures and economic systems.

STUDY REFERENCES:

Killingsworth MA, Kahneman D, Mellers B (2023). Income and emotional well-being: A conflict resolved. Proc Natl Acad Sci USA 120(10):e2208661120. https://doi.org/10.1073/pnas.2208661120

GRATITUDE AND PATIENCE: THE TWO WINGS OF THE BELIEVER

If wealth and poverty are both tests, then both are also opportunities. The Messenger of Allah ﷺ described the believer as someone who never loses, whatever his situation:

HADITH — SAHIH MUSLIM, NO. 2999

حَدَّثَنَا هَدَّابُ بْنُ خَالِدٍ الأَزْدِيُّ، وَشَيْبَانُ بْنُ فَرُّوخَ، جَمِيعًا عَنْ سُلَيْمَانَ بْنِ الْمُغِيرَةِ، - وَاللَّفْظُ لِشَيْبَانَ - حَدَّثَنَا سُلَيْمَانُ، حَدَّثَنَا ثَابِتٌ، عَنْ عَبْدِ الرَّحْمَنِ بْنِ أَبِي لَيْلَى، عَنْ صُهَيْبٍ، قَالَ قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « عَجَبًا لأَمْرِ الْمُؤْمِنِ إِنَّ أَمْرَهُ كُلَّهُ خَيْرٌ وَلَيْسَ ذَاكَ لأَحَدٍ إِلاَّ لِلْمُؤْمِنِ إِنْ أَصَابَتْهُ سَرَّاءُ شَكَرَ فَكَانَ خَيْرًا لَهُ وَإِنْ أَصَابَتْهُ ضَرَّاءُ صَبَرَ فَكَانَ خَيْرًا لَهُ ».

TRANSLATION:

Suhayb رضى الله عنه said: The Messenger of Allah ﷺ said: **"How wonderful is the affair of the believer!**

All of his affair is good for him, and that is so for no one except the believer. If something pleasing befalls him, he is grateful, and that is good for him. And if something harmful befalls him, he is patient, and that is good for him."

CHAIN OF NARRATION: Narrated by Imam Muslim: from Haddab ibn Khalid al-Azdi and Shayban ibn Farrukh, from Sulayman ibn al-Mughirah, from Thabit al-Bunani, from 'Abd al-Rahman ibn Abi Layla, from Suhayb al-Rumi رضى الله عنه.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Asceticism (Kitab al-Zuhd wa al-Raqa'iq), chapter on the believer whose every affair is good, Hadith No. 2999.

GRADE: SAHIH — contained in Sahih Muslim, the second most authentic book of Hadith after Sahih al-Bukhari.

Source: https://sunnah.com/muslim:2999

For the believer, wealth is a door to **gratitude**, and hardship is a door to **patience** — and both doors lead to the same place: the pleasure of Allah. The only losers are the rich who are not grateful and the poor who are not patient. For a fuller discussion of these two wings, readers may refer to the eBook Blessings and Trials.

3. QARUN: THE GOLD THAT SWALLOWED HIM

The Qur'an does not only give theory about the dangers of wealth; it presents a story that stands as **a monument in history** for every wealthy person who forgets himself. It is the story of **Qarun** (Korah), a man from the very people of Prophet Musa عَلَيْهِ السَّلَامُ — not from his enemies, but from among his own.

Ibn Kathir reports that he was a cousin of Prophet Musa عَلَيْهِ السَّلَامُ. He was not tested with poverty, but with extraordinary wealth. Tafsir Ibn Kathir 28:76

SURAH AL-QASAS 28:76

إِنَّ قَٰرُونَ كَانَ مِن قَوْمِ مُوسَىٰ فَبَغَىٰ عَلَيْهِمْ ۖ وَءَاتَيْنَٰهُ مِنَ ٱلْكُنُوزِ مَآ إِنَّ مَفَاتِحَهُۥ لَتَنُوٓأُ بِٱلْعُصْبَةِ أُو۟لِى ٱلْقُوَّةِ إِذْ قَالَ لَهُۥ قَوْمُهُۥ لَا تَفْرَحْ ۖ إِنَّ ٱللَّهَ لَا يُحِبُّ ٱلْفَرِحِينَ ﴿٧٦﴾

Indeed, Qarun was from the people of Moses, but he tyrannized them. And We gave him of treasures whose keys would burden a band of strong men; thereupon his people said to him, "Do not exult. Indeed, Allah does not like the exultant."

Translation: Sahih International — quran.com/28:76

The picture of Qarun's wealth is astonishing: the **keys** to his treasures alone were too heavy for a band of strong men to carry. If the keys alone were so heavy, imagine what the treasures held. Yet the verse opens with the phrase that was the root of his ruin: ***fabagha 'alaihim* — he tyrannised over them**. Wealth did not bring Qarun closer to his people; it made him feel above them.

His people gave him five priceless pieces of advice. The first: ***"Do not exult (in your wealth)"*** — that is, an excessive joy that breeds arrogance and self-forgetfulness.

SURAH AL-QASAS 28:77

وَٱبْتَغِ فِيمَآ ءَاتَىٰكَ ٱللَّهُ ٱلدَّارَ ٱلْءَاخِرَةَ ۖ وَلَا تَنسَ نَصِيبَكَ مِنَ ٱلدُّنْيَا ۖ وَأَحْسِن كَمَآ أَحْسَنَ ٱللَّهُ إِلَيْكَ ۖ وَلَا تَبْغِ ٱلْفَسَادَ فِى ٱلْأَرْضِ ۖ إِنَّ ٱللَّهَ لَا يُحِبُّ ٱلْمُفْسِدِينَ ﴿٧٧﴾

But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters.

Translation: Sahih International — quran.com/28:77

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This verse is **the charter of wealth** in Islam. It contains four more balanced pieces of advice:

1. Seek the Hereafter through that wealth. Wealth is not to be thrown away, but used as **capital** to buy happiness in the Hereafter.

2. Do not forget your share of the world. Islam is not a religion that commands a life of misery. Eating, dressing and enjoying what is lawful are recognised rights.

3. Do good as Allah has done good to you. The measure of our kindness to people is Allah's kindness to us. The more Allah gives, the greater the responsibility to give.

4. Do not spread corruption in the land. Wealth used to oppress, cheat and corrupt will become a witness against its owner.

"I WAS GIVEN IT BECAUSE OF MY KNOWLEDGE"

SURAH AL-QASAS 28:78

قَالَ إِنَّمَآ أُوتِيتُهُۥ عَلَىٰ عِلْمٍ عِندِىٓ ۚ أَوَلَمْ يَعْلَمْ أَنَّ ٱللَّهَ قَدْ أَهْلَكَ مِن قَبْلِهِۦ
مِنَ ٱلْقُرُونِ مَنْ هُوَ أَشَدُّ مِنْهُ قُوَّةً وَأَكْثَرُ جَمْعًا ۚ وَلَا يُسْـَٔلُ عَن ذُنُوبِهِمُ
ٱلْمُجْرِمُونَ ﴿٧٨﴾

He said, "I was only given it because of knowledge I have." Did he not know that Allah had destroyed before him of generations those who were greater than him in power and greater in accumulation [of wealth]? But the criminals, about their sins, will not be asked.

Translation: Sahih International — quran.com/28:78

Qarun's answer is the same as that of the leper and the bald man in Chapter 2, only in a more "intellectual" version: ***"I was only given it because of knowledge I have."*** He did not deny Allah's existence, but he denied **Allah's role** in his success. That success, he claimed, came from his own cleverness, strategy and hard work.

Is this not also the language we often hear today? "I succeeded because I worked hard." "I am rich because I invested wisely." Effort is required, and Islam honours those who work hard. But when effort is made the **only** cause, so that Allah has no place in the calculation, a person has begun to walk the path of Qarun. Allah answers by reminding him that many generations before him, **stronger and richer**, had been destroyed.

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A PARADE OF LUXURY

SURAH AL-QASAS 28:79–80

فَخَرَجَ عَلَىٰ قَوْمِهِۦ فِى زِينَتِهِۦ ۖ قَالَ ٱلَّذِينَ يُرِيدُونَ ٱلْحَيَوٰةَ ٱلدُّنْيَا يَٰلَيْتَ لَنَا
مِثْلَ مَآ أُوتِىَ قَٰرُونُ إِنَّهُۥ لَذُو حَظٍّ عَظِيمٍ ﴿٧٩﴾

So he came out before his people in his adornment. Those who desired the worldly life said, "Oh, would that we had like what was given to Qarun. Indeed, he is one of great fortune."

وَقَالَ ٱلَّذِينَ أُوتُوا۟ ٱلْعِلْمَ وَيْلَكُمْ ثَوَابُ ٱللَّهِ خَيْرٌ لِّمَنْ ءَامَنَ وَعَمِلَ صَٰلِحًا ۚ
وَلَا يُلَقَّىٰهَآ إِلَّا ٱلصَّٰبِرُونَ ﴿٨٠﴾

But those who had been given knowledge said, "Woe to you! The reward of Allah is better for he who believes and does righteousness. And none are granted it except the patient."

Translation: Sahih International — quran.com/28:79-80

Qarun went out to his people ***fi zinatihi*** — in his adornment. The commentators describe a parade full of splendour: luxurious clothes, decorated mounts and a large retinue. The people's reactions split in two. Those who wanted only this world said: ***"Oh, would that we had like what was given to Qarun!"*** Those given knowledge said: ***"The reward of Allah is better for he who believes and does righteousness."***

Today, Qarun's parade no longer passes through the streets of ancient Egypt; it passes across our phone screens every day. Photos of luxury homes, holidays abroad, designer handbags — and the same reaction repeats: "How lucky he is!" This verse teaches us to be in the second group: **those given knowledge**, who are not deceived by the glitter, and who know that the true measure of profit lies in the Hereafter.

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SWALLOWED UP TOGETHER WITH HIS HOME

SURAH AL-QASAS 28:81–82

فَخَسَفْنَا بِهِۦ وَبِدَارِهِ ٱلْأَرْضَ فَمَا كَانَ لَهُۥ مِن فِئَةٍ يَنصُرُونَهُۥ مِن دُونِ ٱللَّهِ
وَمَا كَانَ مِنَ ٱلْمُنتَصِرِينَ ﴿٨١﴾

And We caused the earth to swallow him and his home. And there was for him no company to aid him other than Allah, nor was he of those who [could] defend themselves.

وَأَصْبَحَ ٱلَّذِينَ تَمَنَّوْا۟ مَكَانَهُۥ بِٱلْأَمْسِ يَقُولُونَ وَيْكَأَنَّ ٱللَّهَ يَبْسُطُ ٱلرِّزْقَ
لِمَن يَشَآءُ مِنْ عِبَادِهِۦ وَيَقْدِرُ ۖ لَوْلَآ أَن مَّنَّ ٱللَّهُ عَلَيْنَا لَخَسَفَ بِنَا ۖ وَيْكَأَنَّهُۥ
لَا يُفْلِحُ ٱلْكَٰفِرُونَ ﴿٨٢﴾

And those who had wished for his position the previous day began to say, "Oh, how Allah extends provision to whom He wills of His servants and restricts it! If not that Allah had conferred favor on us, He would have caused it to swallow us. Oh, how the disbelievers do not succeed."

Translation: Sahih International — quran.com/28:81-82

Qarun's end came swiftly: ***fakhasafna bihi wa bidarihi al-ard*** — **We caused the earth to swallow him and his home**. The wealth he boasted of could not help him; his many followers could not defend him. More moving still is the reaction of those who had envied him the day before. They woke that morning with a new awareness: ***"Oh, how Allah extends provision to whom He wills… If not that Allah had conferred favour on us, He would have caused it to swallow us."*** Their envy turned into gratitude — gratitude for **not** having been given what Qarun was given.

The Messenger of Allah ﷺ also told of a man from an earlier nation who met a similar fate because of the arrogance he displayed through his clothing:

HADITH — SAHIH AL-BUKHARI, NO. 3485

حَدَّثَنَا بِشْرُ بْنُ مُحَمَّدٍ، أَخْبَرَنَا عُبَيْدُ اللَّهِ، أَخْبَرَنَا يُونُسُ، عَنِ الزُّهْرِيِّ، أَخْبَرَنِي سَالِمٌ، أَنَّ ابْنَ عُمَرَ، حَدَّثَهُ أَنَّ النَّبِيَّ صلى الله عليه وسلم قَالَ « بَيْنَمَا رَجُلٌ يَجُرُّ إِزَارَهُ مِنَ الْخُيَلاَءِ خُسِفَ بِهِ، فَهْوَ يَتَجَلْجَلُ فِي الأَرْضِ إِلَى يَوْمِ الْقِيَامَةِ ». تَابَعَهُ عَبْدُ الرَّحْمَنِ بْنُ خَالِدٍ عَنِ الزُّهْرِيِّ.

TRANSLATION:

Ibn ‘Umar رضى الله عنهما narrated that the Prophet ﷺ said: **“While a man was dragging his garment out of arrogance, the earth swallowed him, and he will keep sinking into the earth until the Day of Resurrection.”**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Bishr ibn Muhammad, from ‘Abdullah ibn al-Mubarak, from Yunus ibn Yazid, from Ibn Shihab al-Zuhri, from Salim ibn ‘Abdillah, from ‘Abdullah ibn ‘Umar رضى الله عنهما.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of the Prophets (Kitab Ahadith al-Anbiya’), Hadith No. 3485. Also narrated as No. 5790, and by Muslim (No. 2088) from Abu Hurayrah.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book of Hadith after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:3485

Arrogance need not be spoken in words. It can be displayed through the way one walks, dresses or looks at others — and Allah sees it all. This man was not destroyed merely because his garment was long, but because of **the arrogance of his heart** that made him drag it with pride.

THE ROOT OF RUIN: GREEDY MISERLINESS

Why does wealth destroy so easily? The Messenger of Allah ﷺ named the root of the disease:

HADITH — SAHIH MUSLIM, NO. 2578

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ مَسْلَمَةَ بْنِ قَعْنَبٍ، حَدَّثَنَا دَاوُدُ، - يَعْنِي ابْنَ قَيْسٍ - عَنْ عُبَيْدِ اللَّهِ بْنِ مِقْسَمٍ، عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ، أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ «اتَّقُوا الظُّلْمَ فَإِنَّ الظُّلْمَ ظُلُمَاتٌ يَوْمَ الْقِيَامَةِ وَاتَّقُوا الشُّحَّ فَإِنَّ الشُّحَّ أَهْلَكَ مَنْ كَانَ قَبْلَكُمْ حَمَلَهُمْ عَلَى أَنْ سَفَكُوا دِمَاءَهُمْ وَاسْتَحَلُّوا مَحَارِمَهُمْ».

TRANSLATION:

Jabir ibn ‘Abdullah رضى الله عنهما narrated that the Messenger of Allah ﷺ said: **“Beware of oppression, for oppression will be darknesses on the Day of Resurrection. And beware of greedy miserliness (al-shuhh), for it destroyed those before you; it drove them to shed one another’s blood and to make lawful what was forbidden to them.”**

CHAIN OF NARRATION: Narrated by Imam Muslim: from ‘Abdullah ibn Maslamah ibn Qa‘nab, from Dawud ibn Qais, from ‘Ubaidullah ibn Miqsam, from Jabir ibn ‘Abdullah رضى الله عنهما.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Virtue, Joining Ties of Kinship and Good Manners, chapter on the prohibition of oppression, Hadith No. 2578.

GRADE: SAHIH — contained in Sahih Muslim, one of the two most authentic hadith collections (al-Sahihayn).

Source: https://sunnah.com/muslim:2578

Al-shuhh is worse than ordinary miserliness. Miserliness is refusing to give what is in your hand; *shuhh* is miserliness combined with **greed** for what is in other people's hands. This hadith says it was this trait that drove earlier nations to shed blood and make the forbidden lawful. History has proven it again and again: wars, bribery and oppression are almost always rooted in the scramble for wealth.

SURAH AL-HUMAZAH 104:1–3

وَيْلٌ لِّكُلِّ هُمَزَةٍ لُّمَزَةٍ ﴿١﴾

Woe to every scorner and mocker.

ٱلَّذِى جَمَعَ مَالًا وَعَدَّدَهُۥ ﴿٢﴾

Who collects wealth and [continuously] counts it?

يَحْسَبُ أَنَّ مَالَهُۥٓ أَخْلَدَهُۥ ﴿٣﴾

He thinks that his wealth will make him immortal.

Translation: Sahih International — quran.com/104:1-3

Surah Al-Humazah paints another face of Qarun that lives in every age: the one who ***"collects wealth and counts it again and again"***, and ***"thinks that his wealth will make him immortal"***. This is the greatest illusion of wealth: a feeling of safety and permanence. A healthy bank balance gives the feeling that we are immune to calamity, illness and death — yet not a single cent can delay death by a single moment.

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SCIENTIFIC FINDING: MATERIALISM AND WELL-BEING

Dittmar and colleagues (2014) carried out a meta-analysis of hundreds of study samples on **materialism** — the belief that owning possessions is the key to success and happiness. They found a consistent negative relationship: the stronger a person's materialistic orientation, **the lower their personal well-being** — including lower life satisfaction and more anxiety and depression.

A series of studies by Piff and colleagues (2012) reported that individuals from upper social classes were more likely to behave unethically in several experiments, with more favourable attitudes towards greed as one explanation — consistent with the warning about *al-shuhh*.

Limitations: the effects in Dittmar's meta-analysis are moderate and mostly correlational. Piff's findings **were not consistent in several larger replication studies**, so they cannot be taken to mean that rich people are less ethical. What is more robust is the link between **materialistic orientation** (how the heart views wealth) and well-being — not the amount of wealth itself.

STUDY REFERENCES:

Dittmar H, Bond R, Hurst M, Kasser T (2014). The relationship between materialism and personal well-being: A meta-analysis. J Pers Soc Psychol 107(5):879–924. https://doi.org/10.1037/a0037409

Piff PK et al. (2012). Higher social class predicts increased unethical behavior. Proc Natl Acad Sci USA 109(11):4086–4091. https://doi.org/10.1073/pnas.1118373109

THE PATH OF QARUN	THE PATH OF THOSE GIVEN KNOWLEDGE
"I was given it because of my knowledge"	"This is from the favour of my Lord"
Exulting excessively in wealth	Rejoicing in the reward of Allah
Parading luxury before the people	Hiding charity from people's eyes
Arrogant and oppressive towards his people	Humble and doing good
Swallowed up together with his home	His wealth becomes a lasting share

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4. FOUR QUESTIONS ON THE PLAIN OF GATHERING

In this world we can avoid many questions. We can ignore a phone call, put off a letter or give a half-true answer. But a day will come when every person stands on the Plain of Gathering, and **his feet cannot move a single step** until he answers certain questions. Surah At-Takathur describes the journey towards that day:

SURAH AT-TAKATHUR 102:1–8

أَلْهَىٰكُمُ ٱلتَّكَاثُرُ ﴿١﴾

Competition in [worldly] increase diverts you.

حَتَّىٰ زُرْتُمُ ٱلْمَقَابِرَ ﴿٢﴾

Until you visit the graveyards.

كَلَّا سَوْفَ تَعْلَمُونَ ﴿٣﴾

No! You are going to know.

ثُمَّ كَلَّا سَوْفَ تَعْلَمُونَ ﴿٤﴾

Then no! You are going to know.

كَلَّا لَوْ تَعْلَمُونَ عِلْمَ ٱلْيَقِينِ ﴿٥﴾

No! If you only knew with knowledge of certainty.

لَتَرَوُنَّ ٱلْجَحِيمَ ﴿٦﴾

You will surely see the Hellfire.

ثُمَّ لَتَرَوُنَّهَا عَيْنَ ٱلْيَقِينِ ﴿٧﴾

Then you will surely see it with the eye of certainty.

ثُمَّ لَتُسْـَٔلُنَّ يَوْمَئِذٍ عَنِ ٱلنَّعِيمِ ﴿٨﴾

Then you will surely be asked that Day about pleasure.

Translation: Sahih International — quran.com/102:1-8

The surah opens with a rebuke: ***"Competition in (worldly) increase diverts you"*** — until you visit the graves. That race does not end in contentment; it ends only in **death**. The surah then closes with a verse that makes the heart tremble: ***"Then you will surely be asked that Day about pleasure."*** Ibn Kathir reports that the blessings asked about include everything — health, security, cool water and the food we enjoyed. Tafsir Ibn Kathir 102:8

If even the cool water we drink will be asked about, what of the houses, cars, savings and investments we own? The Messenger of Allah ﷺ detailed those questions in a very famous hadith:

HADITH — JAMI' AL-TIRMIDHI, NO. 2417

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ عَبْدِ الرَّحْمَنِ، أَخْبَرَنَا الأَسْوَدُ بْنُ عَامِرٍ، حَدَّثَنَا أَبُو بَكْرِ بْنُ عَيَّاشٍ، عَنِ الأَعْمَشِ، عَنْ سَعِيدِ بْنِ عَبْدِ اللَّهِ بْنِ جُرَيْجٍ، عَنْ أَبِي بَرْزَةَ الأَسْلَمِيِّ، قَالَ قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « لاَ تَزُولُ قَدَمَا عَبْدٍ يَوْمَ الْقِيَامَةِ حَتَّى يُسْأَلَ عَنْ عُمُرِهِ فِيمَا أَفْنَاهُ وَعَنْ عِلْمِهِ فِيمَا فَعَلَ وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ وَعَنْ جِسْمِهِ فِيمَا أَبْلاَهُ ».
قَالَ هَذَا حَدِيثٌ حَسَنٌ صَحِيحٌ. وَسَعِيدُ بْنُ عَبْدِ اللَّهِ بْنِ جُرَيْجٍ هُوَ بَصْرِيٌّ وَهُوَ مَوْلَى أَبِي بَرْزَةَ وَأَبُو بَرْزَةَ اسْمُهُ نَضْلَةُ بْنُ عُبَيْدٍ.

TRANSLATION:

Abu Barzah al-Aslami رضى الله عنه said: The Messenger of Allah ﷺ said: **"The feet of a servant will not move on the Day of Resurrection until he is asked about his life, how he spent it; about his knowledge, what he did with it; about his wealth, where he earned it and how he spent it; and about his body, how he used it."** (Al-Tirmidhi) said: This hadith is hasan sahih. Sa'id ibn 'Abdullah ibn Jurayj is from Basrah, a client of Abu Barzah, and Abu Barzah's name is Nadlah ibn 'Ubayd.

CHAIN OF NARRATION: Narrated by Imam al-Tirmidhi: from 'Abdullah ibn 'Abd al-Rahman al-Darimi, from al-Aswad ibn 'Amir, from Abu Bakr ibn 'Ayyasy, from Sulayman al-A'mash, from Sa'id ibn 'Abdullah ibn Juraij, from Abu Barzah al-Aslami رضى الله عنه.

REFERENCE: Narrated by Imam al-Tirmidhi in Jami' al-Tirmidhi, Chapters on the Description of the Day of Resurrection, Softening of Hearts and Scrupulousness, Hadith No. 2417.

GRADE: Imam al-Tirmidhi graded it hasan sahih, and al-Albani graded it sahih (Sahih al-Tirmidhi) with support from the narrations of Ibn Mas'ud and Mu'adh ibn Jabal. Disclosure: the Darussalam grader on sunnah.com grades this chain da'if because of the status of Sa'id ibn 'Abdullah ibn Jurayj. Its meaning is nevertheless accepted by the scholars.

Source: https://sunnah.com/tirmidhi:2417

Of these four questions, only the one about **wealth** has **two parts**: ***where it was earned***, and ***how it was spent***. Life is asked about once, knowledge once, the body once — but wealth is asked about twice. This shows how precise the reckoning of wealth will be: not only how it was spent, but also how it was obtained.

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THE FIRST QUESTION: WHERE WAS IT EARNED?

This question concerns the **source** of provision. Did it come from a lawful salary, honest trade, a legitimate inheritance — or from bribery, usury, fraud, delaying debts or taking other people's rights? The Messenger of Allah ﷺ explained that Allah accepts only what is good:

HADITH — SAHIH MUSLIM, NO. 1015

وَحَدَّثَنِي أَبُو كُرَيْبٍ، مُحَمَّدُ بْنُ الْعَلاَءِ حَدَّثَنَا أَبُو أُسَامَةَ، حَدَّثَنَا فُضَيْلُ بْنُ مَرْزُوقٍ، حَدَّثَنِي عَدِيُّ بْنُ ثَابِتٍ، عَنْ أَبِي حَازِمٍ، عَنْ أَبِي هُرَيْرَةَ، قَالَ قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « أَيُّهَا النَّاسُ إِنَّ اللَّهَ طَيِّبٌ لاَ يَقْبَلُ إِلاَّ طَيِّبًا وَإِنَّ اللَّهَ أَمَرَ الْمُؤْمِنِينَ بِمَا أَمَرَ بِهِ الْمُرْسَلِينَ فَقَالَ { يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ } وَقَالَ { يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ } ». ثُمَّ ذَكَرَ الرَّجُلَ يُطِيلُ السَّفَرَ أَشْعَثَ أَغْبَرَ يَمُدُّ يَدَيْهِ إِلَى السَّمَاءِ يَا رَبِّ يَا رَبِّ وَمَطْعَمُهُ حَرَامٌ وَمَشْرَبُهُ حَرَامٌ وَمَلْبَسُهُ حَرَامٌ وَغُذِيَ بِالْحَرَامِ فَأَنَّى يُسْتَجَابُ لِذَلِكَ.

TRANSLATION:

Abu Hurayrah رضى الله عنه said: The Messenger of Allah ﷺ said: **"O people, Allah is Good and accepts only what is good. And Allah has commanded the believers with what He commanded the Messengers. He said: {O Messengers, eat from the good things and do righteous deeds; indeed, I am Knowing of what you do} and He said: {O you who have believed, eat from the good things which We have provided for you}."** Then he mentioned a man who travels far, dishevelled and covered in dust, raising his hands to the sky: "O Lord, O Lord," while his food is unlawful, his drink is unlawful, his clothing is unlawful and he has been nourished with the unlawful — so how can he be answered?

CHAIN OF NARRATION: Narrated by Imam Muslim: from Abu Kuraib Muhammad ibn al-'Ala', from Abu Usamah (Hammad ibn Usamah), from Fudail ibn Marzuq, from 'Adi ibn Thabit, from Abu Hazim al-Asyja'i, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Zakah, chapter on the acceptance of charity from good earnings, Hadith No. 1015.

GRADE: SAHIH — contained in Sahih Muslim, one of the two most authentic Hadith collections (al-Sahihayn).

Source: https://sunnah.com/muslim:1015

This hadith paints a heartbreaking picture: a traveller who has come a long way, hair dishevelled and dusty — all the traits of one whose prayer is readily answered — raising his hands to the sky, calling ***"O Lord, O Lord."*** Yet his prayer is rejected, because **his food is unlawful, his drink is unlawful, his clothing is unlawful**, and he was raised on the unlawful. Unlawful wealth is not only a sin in itself; it **closes the door of supplication**. How costly an unlawful profit truly is.

By contrast, the Messenger of Allah ﷺ honoured lawful effort, however small:

HADITH — SAHIH AL-BUKHARI, NO. 2072

حَدَّثَنَا إِبْرَاهِيمُ بْنُ مُوسَى، أَخْبَرَنَا عِيسَى، عَنْ ثَوْرٍ، عَنْ خَالِدِ بْنِ مَعْدَانَ، عَنِ الْمِقْدَامِ ـ رضى الله عنه ـ عَنْ رَسُولِ اللَّهِ صلى الله عليه وسلم قَالَ « مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدِهِ، وَإِنَّ نَبِيَّ اللَّهِ دَاوُدَ ـ عَلَيْهِ السَّلاَمُ ـ كَانَ يَأْكُلُ مِنْ عَمَلِ يَدِهِ ».

TRANSLATION:

Al-Miqdam رضى الله عنه narrated that the Messenger of Allah ﷺ said: **"No one has ever eaten food better than what he eats from the work of his own hands. And the Prophet of Allah David, peace be upon him, used to eat from the work of his own hands."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Ibrahim ibn Musa, from 'Isa ibn Yunus, from Thawr ibn Yazid, from Khalid ibn Ma'dan, from al-Miqdam ibn Ma'dikarib رضى الله عنه.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Sales (Kitab al-Buyu'), chapter on a man's earning and the work of his hands, Hadith No. 2072.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book of Hadith after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:2072

Prophet Dawud عَلَيْهِ السَّلَامُ was a king and a prophet, yet he still ate from the work of his own hands. This hadith raises the dignity of every honest worker — farmer, fisherman, craftsman, driver, small trader. A little money that is lawful is worth more with Allah than millions that are doubtful.

THE SECOND QUESTION: HOW WAS IT SPENT?

This question concerns the **use** of wealth. Was it used for the family's needs, zakah, charity, helping parents, joining ties of kinship — or for waste, sin, showing off and oppression? Even lawful spending can be questioned if it goes beyond bounds.

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SURAH AL-ISRA' 17:29

وَلَا تَجۡعَلۡ يَدَكَ مَغۡلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبۡسُطۡهَا كُلَّ ٱلۡبَسۡطِ فَتَقۡعُدَ مَلُومٗا مَّحۡسُورًا ٢٩

And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent?

Translation: Sahih International — quran.com/17:29

SURAH AL-FURQAN 25:67

وَٱلَّذِينَ إِذَآ أَنفَقُواْ لَمۡ يُسۡرِفُواْ وَلَمۡ يَقۡتُرُواْ وَكَانَ بَيۡنَ ذَٰلِكَ قَوَامٗا ٦٧

And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate.

Translation: Sahih International — quran.com/25:67

These two verses set out **the middle way**: not so miserly that the hand seems chained to the neck, and not so extravagant that everything is gone without planning. The servants of the Most Merciful (*'ibad al-Rahman*) are praised because their spending is ***qawama*** — balanced and moderate. This is the mark of financial management that Allah is pleased with.

REFLECTION: Try opening our bank statement or our spending record from last month. If it were laid out on the Plain of Gathering before Allah and all mankind, which parts would make us proud, and which parts would make us ashamed? The reckoning in the Hereafter is far more precise than any bank statement.

OTHER PEOPLE'S WEALTH: THE HEAVIEST RECKONING

Of all the questions about wealth, the most frightening concern wealth involving **other people's rights**: unpaid debts, workers' wages cut short, inheritance not divided fairly, borrowed goods never returned. The rights of Allah can be forgiven through repentance, but the rights of people will be **claimed** — and on that day the currency is no longer money, but **good deeds**. This is discussed at length in the eBook ***The Lost Shares on the Plain of Gathering*** — the story of good deeds that change hands to those we once wronged. Read The Lost Shares on the Plain of Gathering

QUESTIONS ON THE PLAIN OF GATHERING	PREPARING TODAY
Life: how was it spent?	Fill time with worship, knowledge and service
Knowledge: what was done with it?	Practise it and teach it, however little

QUESTIONS ON THE PLAIN OF GATHERING	PREPARING TODAY
Wealth: where was it earned?	Make sure every source of income is lawful
Wealth: how was it spent?	Pay zakah, charity and family support in balance
Body: how was it used?	Use it in obedience and keep away from sin

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5. THE WEALTH THAT LASTS

Imagine a man who lives in one country for a few years before moving to another country forever. The first country's money is worthless in the second. A wise man **exchanges** his money before he moves. A heedless man carries a bag full of worthless money. This world is the first country; the Hereafter is the second. The Messenger of Allah ﷺ taught us how to "exchange the currency":

HADITH — SAHIH MUSLIM, NO. 2959

حَدَّثَنِي سُوَيْدُ بْنُ سَعِيدٍ، حَدَّثَنَا حَفْصُ بْنُ مَيْسَرَةَ، عَنِ الْعَلاَءِ، عَنْ أَبِيهِ، عَنْ أَبِي، هُرَيْرَةَ أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ « يَقُولُ الْعَبْدُ مَالِي مَالِي إِنَّمَا لَهُ مِنْ مَالِهِ ثَلاَثٌ مَا أَكَلَ فَأَفْنَى أَوْ لَبِسَ فَأَبْلَى أَوْ أَعْطَى فَاقْتَنَى وَمَا سِوَى ذَلِكَ فَهُوَ ذَاهِبٌ وَتَارِكُهُ لِلنَّاسِ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Messenger of Allah ﷺ said: **"A servant says: My wealth, my wealth! But of his wealth only three things are truly his: what he eats and consumes, what he wears and wears out, or what he gives (in charity) and stores up (for the Hereafter). Anything besides that will go, and he will leave it for others."**

CHAIN OF NARRATION: Narrated by Imam Muslim: from Suwaid ibn Sa'id, from Hafs ibn Maisarah, from al-'Ala' ibn 'Abd al-Rahman, from his father 'Abd al-Rahman ibn Ya'qub, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Asceticism and Softening of Hearts (Kitab al-Zuhd wa al-Raqa'iq), Hadith No. 2959.

GRADE: SAHIH — contained in Sahih Muslim, one of the two most authentic Hadith collections (al-Sahihayn).

Source: https://sunnah.com/muslim:2959a

This hadith shatters the illusion of "my wealth, my wealth". Of everything we own, only **three** things are truly ours: what is **eaten and consumed**, what is **worn and worn out**, and what is **given away and stored up**. The first two have already vanished; only the third lasts. Everything else — house, land, savings — ***will go, and he will leave it for others.***

HADITH — SAHIH AL-BUKHARI, NO. 6514

حَدَّثَنَا الْحُمَيْدِيُّ، حَدَّثَنَا سُفْيَانُ، حَدَّثَنَا عَبْدُ اللَّهِ بْنُ أَبِي بَكْرِ بْنِ عَمْرِو بْنِ حَزْمٍ، سَمِعَ أَنَسَ بْنَ مَالِكٍ، يَقُولُ قَالَ رَسُولُ اللَّهُ صلى الله عليه وسلم « يَتْبَعُ الْمَيِّتَ ثَلاَثَةٌ، فَيَرْجِعُ اثْنَانِ وَيَبْقَى مَعَهُ وَاحِدٌ، يَتْبَعُهُ أَهْلُهُ وَمَالُهُ وَعَمَلُهُ، فَيَرْجِعُ أَهْلُهُ وَمَالُهُ، وَيَبْقَى عَمَلُهُ ».

TRANSLATION:

Anas ibn Malik رضى الله عنه said: The Messenger of Allah ﷺ said: **"Three things follow the deceased: two return and one remains with him. His family, his wealth and his deeds follow him; his family and his wealth return, and his deeds remain (with him)."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from al-Humaidi, from Sufyan ibn 'Uyainah, from 'Abdullah ibn Abi Bakr ibn 'Amr ibn Hazm, from Anas ibn Malik رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Softening of Hearts (Kitab al-Riqaq), chapter on the agonies of death, Hadith No. 6514.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:6514

Three things follow the funeral to the grave: family, wealth and deeds. The family weeps at the graveside and goes home. The wealth — once guarded day and night — goes home with the heirs without looking back. Only **deeds** go down with him into the grave. So the wisest wealth is wealth that has been **exchanged for deeds** before its owner dies.

GIVING WHAT WE LOVE MOST

SURAH ALI 'IMRAN 3:92

لَن تَنَالُواْ ٱلۡبِرَّ حَتَّىٰ تُنفِقُواْ مِمَّا تُحِبُّونَۚ وَمَا تُنفِقُواْ مِن شَيۡءٖ فَإِنَّ ٱللَّهَ بِهِۦ عَلِيمٞ ٩٢

Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it.

Translation: Sahih International — quran.com/3:92

This verse sets a high condition for reaching ***al-birr*** — complete righteousness: **giving from what we love**, not merely the leftovers we no longer need. The Companions responded to this verse with astonishing action:

HADITH — SAHIH AL-BUKHARI, NO. 1461

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ يُوسُفَ، أَخْبَرَنَا مَالِكٌ، عَنْ إِسْحَاقَ بْنِ عَبْدِ اللَّهِ بْنِ أَبِي طَلْحَةَ، أَنَّهُ سَمِعَ أَنَسَ بْنَ مَالِكٍ ـ رضى الله عنه ـ يَقُولُ كَانَ أَبُو طَلْحَةَ أَكْثَرَ الأَنْصَارِ بِالْمَدِينَةِ مَالاً مِنْ نَخْلٍ، وَكَانَ أَحَبَّ أَمْوَالِهِ إِلَيْهِ بَيْرُحَاءَ وَكَانَتْ مُسْتَقْبِلَةَ الْمَسْجِدِ، وَكَانَ رَسُولُ اللَّهِ صلى الله عليه وسلم يَدْخُلُهَا وَيَشْرَبُ مِنْ مَاءٍ فِيهَا طَيِّبٍ قَالَ أَنَسٌ فَلَمَّا أُنْزِلَتْ هَذِهِ الآيَةُ {لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ} قَامَ أَبُو طَلْحَةَ إِلَى رَسُولِ اللَّهِ صلى الله عليه وسلم فَقَالَ يَا رَسُولَ اللَّهِ. إِنَّ اللَّهَ تَبَارَكَ وَتَعَالَى يَقُولُ {لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ} وَإِنَّ أَحَبَّ أَمْوَالِي إِلَىَّ بَيْرُحَاءَ، وَإِنَّهَا صَدَقَةٌ لِلَّهِ أَرْجُو بِرَّهَا وَذُخْرَهَا عِنْدَ اللَّهِ، فَضَعْهَا يَا رَسُولَ اللَّهِ حَيْثُ أَرَاكَ اللَّهُ. قَالَ فَقَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « بَخْ، ذَلِكَ مَالٌ رَابِحٌ، ذَلِكَ مَالٌ رَابِحٌ، وَقَدْ سَمِعْتُ مَا قُلْتَ وَإِنِّي أَرَى أَنْ تَجْعَلَهَا فِي الأَقْرَبِينَ ». فَقَالَ أَبُو طَلْحَةَ أَفْعَلُ يَا رَسُولَ اللَّهِ. فَقَسَمَهَا أَبُو طَلْحَةَ فِي أَقَارِبِهِ وَبَنِي عَمِّهِ. تَابَعَهُ رَوْحٌ. وَقَالَ يَحْيَى بْنُ يَحْيَى وَإِسْمَاعِيلُ عَنْ مَالِكٍ رَايِحٌ.

TRANSLATION:

Anas ibn Malik رضى الله عنه said: Abu Talhah had more wealth in date-palm gardens than any of the Ansar in Madinah, and the most beloved of his wealth to him was Bayruha', which faced the mosque. The Messenger of Allah ﷺ used to enter it and drink of its good water. Anas said: When this verse was revealed — *{Never will you attain righteousness until you spend from that which you love}* — Abu Talhah stood up, went to the Messenger of Allah ﷺ and said: "O Messenger of Allah, Allah, the Blessed and Exalted, says: *{Never will you attain righteousness until you spend from that which you love}*, and **the most beloved of my wealth to me is Bayruha'. It is charity for the sake of Allah**; I hope for its reward and its being stored with Allah. So place it, O Messenger of Allah, wherever Allah shows you." The Messenger of Allah ﷺ said: "Bakh! That is profitable wealth, that is profitable wealth. I have heard what you said, and I think you should give it to your relatives." Abu Talhah said: "I will do so, O Messenger of Allah." So Abu Talhah divided it among his relatives and cousins. (Al-Bukhari said:) Rawh narrated the same. Yahya ibn Yahya and Isma'il narrated from Malik with the word *rayih* (wealth whose reward endures).

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from 'Abdullah ibn Yusuf, from Malik ibn Anas, from Ishaq ibn 'Abdullah ibn Abi Talhah, from Anas ibn Malik رضى الله عنه. Supporting narrations: Rauh ibn 'Ubadah; Yahya ibn Yahya and Isma'il ibn Abi Uways from Malik.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter on zakah to relatives, Hadith No. 1461.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1461

Bayruha' was Abu Talhah's most beloved date garden — facing the Prophet's Mosque, with clear water, and the Messenger of Allah ﷺ himself loved to go in and drink from it. As soon as the verse was revealed,

Abu Talhah did not wait until tomorrow; he stood up at once and gave it away. The Messenger of Allah ﷺ praised him: ***"Bakh! That is profitable wealth."*** The wealth he gave away is the only wealth of Abu Talhah that is still "profitable" to this day — because its reward keeps flowing.

This is also the basis of **waqf** (endowment): wealth whose principal is preserved while its benefit keeps flowing to the public. Mosques, schools, wells, hospitals and cemeteries endowed by earlier generations are still enjoyed today, and their reward still reaches the donors in the barzakh.

DO NOT WAIT UNTIL THE SOUL REACHES THE THROAT

SURAH AL-MUNAFIQUN 63:10

وَأَنفِقُواْ مِن مَّا رَزَقۡنَٰكُم مِّن قَبۡلِ أَن يَأۡتِيَ أَحَدَكُمُ ٱلۡمَوۡتُ فَيَقُولَ رَبِّ لَوۡلَآ أَخَّرۡتَنِيٓ إِلَىٰٓ أَجَلٖ قَرِيبٖ فَأَصَّدَّقَ وَأَكُن مِّنَ ٱلصَّٰلِحِينَ ١٠

And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous."

Translation: Sahih International — quran.com/63:10

This verse describes a regret that comes too late. When death arrives, the heedless one pleads: ***"My Lord, if only You would delay me for a brief term so I would give charity…"*** Notice that what he asks for is not time to pray or fast, but to **give charity** — because at that moment he sees clearly how great the value of the charity he wasted really was.

HADITH — SAHIH AL-BUKHARI, NO. 1419

حَدَّثَنَا مُوسَى بْنُ إِسْمَاعِيلَ، حَدَّثَنَا عَبْدُ الْوَاحِدِ، حَدَّثَنَا عُمَارَةُ بْنُ الْقَعْقَاعِ، حَدَّثَنَا أَبُو زُرْعَةَ، حَدَّثَنَا أَبُو هُرَيْرَةَ ـ رضى الله عنه ـ قَالَ جَاءَ رَجُلٌ إِلَى النَّبِيِّ صلى الله عليه وسلم فَقَالَ يَا رَسُولَ اللَّهِ أَىُّ الصَّدَقَةِ أَعْظَمُ أَجْرًا قَالَ « أَنْ تَصَدَّقَ وَأَنْتَ صَحِيحٌ شَحِيحٌ، تَخْشَى الْفَقْرَ وَتَأْمُلُ الْغِنَى، وَلاَ تُمْهِلُ حَتَّى إِذَا بَلَغَتِ الْحُلْقُومَ قُلْتَ لِفُلاَنٍ كَذَا، وَلِفُلاَنٍ كَذَا، وَقَدْ كَانَ لِفُلاَنٍ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه said: A man came to the Prophet ﷺ and asked: "O Messenger of Allah, which charity is greatest in reward?" He said: **"That you give charity while you are healthy and covetous, fearing poverty and hoping for wealth.** And do not delay it until, when the soul reaches the throat, you say: 'To so-and-so this much, and to so-and-so this much,' when it already belongs to so-and-so (the heirs)."

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Musa ibn Isma'il, from 'Abd al-Wahid ibn Ziyad, from 'Umarah ibn al-Qa'qa', from Abu Zur'ah ibn 'Amr, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter on the virtue of charity given while healthy and covetous, Hadith No. 1419.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1419

The charity with the greatest reward is given while we are **healthy**, **attached to wealth**, **afraid of poverty** and **still hoping to be rich**. That is when charity is hardest, and so most valuable. When the soul is already at the throat, the wealth already belongs to the heirs; charity at that moment no longer shows sacrifice.

CHARITY DOES NOT DIMINISH — IT MULTIPLIES

Shaytan constantly frightens people that giving will make them poor. The Messenger of Allah ﷺ answered that fear with news of two angels who supplicate every morning:

HADITH — SAHIH AL-BUKHARI, NO. 1442

حَدَّثَنَا إِسْمَاعِيلُ، قَالَ حَدَّثَنِي أَخِي، عَنْ سُلَيْمَانَ، عَنْ مُعَاوِيَةَ بْنِ أَبِي مُزَرِّدٍ، عَنْ أَبِي الْحُبَابِ، عَنْ أَبِي هُرَيْرَةَ ـ رضى الله عنه ـ أَنَّ النَّبِيَّ صلى الله عليه وسلم قَالَ « مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلاَّ مَلَكَانِ يَنْزِلاَنِ فَيَقُولُ أَحَدُهُمَا اللَّهُمَّ أَعْطِ مُنْفِقًا خَلَفًا، وَيَقُولُ الآخَرُ اللَّهُمَّ أَعْطِ مُمْسِكًا تَلَفًا ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Prophet ﷺ said: "There is no day on which the servants wake up except that two angels descend. One of them says: **'O Allah, give the one who spends a replacement.'** And the other says: **'O Allah, give the one who withholds destruction (of his wealth).'"**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Isma'il ibn Abi Uways, from his brother 'Abd al-Hamid ibn Abi Uways, from Sulayman ibn Bilal, from Mu'awiyah ibn Abi Muzarrid, from Abu al-Hubab (Sa'id ibn Yasar), from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter on the words of Allah "As for he who gives and fears Allah", Hadith No. 1442.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1442

HADITH — SAHIH AL-BUKHARI, NO. 1410

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ مُنِيرٍ، سَمِعَ أَبَا النَّضْرِ، حَدَّثَنَا عَبْدُ الرَّحْمَنِ ـ هُوَ ابْنُ عَبْدِ اللَّهِ بْنِ دِينَارٍ ـ عَنْ أَبِيهِ، عَنْ أَبِي صَالِحٍ، عَنْ أَبِي هُرَيْرَةَ ـ رضى الله عنه ـ قَالَ قَالَ رَسُولُ اللَّهِ صلى الله عليه وسلم « مَنْ تَصَدَّقَ بِعَدْلِ تَمْرَةٍ مِنْ كَسْبٍ طَيِّبٍ ـ وَلاَ يَقْبَلُ اللَّهُ إِلاَّ الطَّيِّبَ ـ وَإِنَّ اللَّهَ يَتَقَبَّلُهَا بِيَمِينِهِ، ثُمَّ يُرَبِّيهَا لِصَاحِبِهِ كَمَا يُرَبِّي أَحَدُكُمْ فَلُوَّهُ حَتَّى تَكُونَ مِثْلَ الْجَبَلِ ».

تَابَعَهُ سُلَيْمَانُ عَنِ ابْنِ دِينَارٍ. وَقَالَ وَرْقَاءُ عَنِ ابْنِ دِينَارٍ، عَنْ سَعِيدِ بْنِ يَسَارٍ، عَنْ أَبِي هُرَيْرَةَ ـ رضى الله عنه ـ عَنِ النَّبِيِّ صلى الله عليه وسلم. وَرَوَاهُ مُسْلِمُ بْنُ أَبِي مَرْيَمَ وَزَيْدُ بْنُ أَسْلَمَ وَسُهَيْلٌ عَنْ أَبِي صَالِحٍ عَنْ أَبِي هُرَيْرَةَ ـ رضى الله عنه ـ عَنِ النَّبِيِّ صلى الله عليه وسلم.

TRANSLATION:

Abu Hurayrah رضى الله عنه said: The Messenger of Allah ﷺ said: "Whoever gives in charity the equivalent of a date from good earnings — and Allah accepts only what is good — **Allah accepts it with His right hand, then He nurtures it for its owner as one of you nurtures his foal, until it becomes like a mountain.**" (Al-Bukhari said:) Sulayman narrated the same from Ibn Dinar. Warqa' narrated it from Ibn Dinar, from Sa'id ibn Yasar, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ. And it was also narrated by Muslim ibn Abi Maryam, Zayd ibn Aslam and Suhayl, from Abu Salih, from Abu Hurayrah رضى الله عنه, from the Prophet ﷺ.

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from 'Abdullah ibn Munir, from Abu al-Nadr (Hasyim ibn al-Qasim), from 'Abd al-Rahman ibn 'Abdullah ibn Dinar, from his father 'Abdullah ibn Dinar, from Abu Salih al-Samman, from Abu Hurayrah رضى الله عنه. Supporting narrations: Sulayman ibn Bilal from Ibn Dinar; and from Sa'id ibn Yasar; and also Muslim ibn Abi Maryam, Zayd ibn Aslam and Suhail ibn Abi Salih.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Zakah, chapter on charity from good earnings, Hadith No. 1410.

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:1410

These two hadiths set out a "mathematics" different from the mathematics of this world. In worldly terms, giving means less. In Allah's terms, charity from lawful earnings — even the size of a single date — **is**

accepted with His right hand and **nurtured like a foal** until it becomes as large as a mountain. And every morning there is an angel praying for a **replacement** for the one who spends, and **ruin** for the wealth of the one who withholds.

SCIENTIFIC FINDING: GIVING MAKES THE GIVER HAPPY

Dunn, Aknin and Norton (2008) carried out several studies on spending and happiness. In one experiment, participants were given a sum of money (USD 5 or USD 20) to spend on the same day — either on themselves, or on others and charity. That evening, those who spent the money **on others** reported higher happiness, regardless of how much they had been given.

Aknin and colleagues (2013) then examined survey data from more than 130 countries and found that **prosocial spending** — giving to others — was linked with emotional well-being in both rich and poor countries, suggesting it may be a universal tendency of human nature. This is consistent with the hadith that what is "given away and stored up" is the true wealth.

Limitations: the samples in Dunn's original experiments were fairly small, and some replication studies found smaller effects than first reported. Worldly happiness is not the main goal of charity in Islam — its goal is Allah's pleasure — yet these studies reveal a wisdom that is also felt in this world.

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STEPS TO TURN WEALTH INTO LASTING SHARES

1. Pay zakah accurately. Zakah is not optional charity; it is the right of others within our wealth. Calculate zakah on income, savings, gold and business, and consult your local zakah authority for precise guidance.

2. Make charity a routine, not an event. A little that is constant is better than a lot now and then. Set a small amount every week — even a single coin — for charity.

3. Give to a waqf, however small. Many institutions now offer cash waqf in small amounts. A waqf share is a share whose dividends keep being paid after we die.

4. Put family and relatives first. Supporting one's family is the foremost charity, and giving to relatives in need earns two rewards: charity and joining ties of kinship — as the Messenger of Allah ﷺ advised Abu Talhah.

5. Write a will and organise your wealth. Make sure debts are recorded, heirs' rights are protected according to the rules of inheritance, and — if you wish — part of your wealth (not more than one third) is bequeathed to charity. Consult the relevant authorities for the correct procedure.

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CLOSING: RICH IN SOUL, LIGHT IN RECKONING

We began with one picture: gold in hand, a test of the soul. Having gone through five chapters, we find that the test of wealth lies not in its **amount**, but in the **soul** that holds it. Some people have little wealth yet a poor and restless soul. Others have much wealth yet a rich and peaceful soul. The Messenger of Allah ﷺ summed up this truth long ago:

HADITH — SAHIH AL-BUKHARI, NO. 6446

حَدَّثَنَا أَحْمَدُ بْنُ يُونُسَ، حَدَّثَنَا أَبُو بَكْرٍ، حَدَّثَنَا أَبُو حَصِينٍ، عَنْ أَبِي صَالِحٍ، عَنْ أَبِي هُرَيْرَةَ، عَنِ النَّبِيِّ صلى الله عليه وسلم قَالَ « لَيْسَ الْغِنَى عَنْ كَثْرَةِ الْعَرَضِ، وَلَكِنَّ الْغِنَى غِنَى النَّفْسِ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Prophet ﷺ said: **"Richness is not having many possessions; rather, true richness is the richness of the soul."**

CHAIN OF NARRATION: Narrated by Imam al-Bukhari: from Ahmad ibn Yunus, from Abu Bakr ibn 'Ayyash, from Abu Hasin 'Uthman ibn 'Asim, from Abu Salih Dhakwan, from Abu Hurayrah رضى الله عنه.

REFERENCE: Narrated by Imam al-Bukhari in Sahih al-Bukhari, Book of Softening of Hearts (Kitab al-Riqaq), chapter: richness is the richness of the soul, Hadith No. 6446. Also narrated by Muslim (No. 1051).

GRADE: SAHIH — contained in Sahih al-Bukhari, the most authentic book of Hadith after the Qur'an by consensus of the Hadith scholars.

Source: https://sunnah.com/bukhari:6446

Ghina al-nafs — richness of soul — is when the heart feels content with what Allah has given, is not greedy for what is in other people's hands, and is not anxious when some wealth is lost. Those who are rich in soul are free from slavery to wealth; the wealth is in their hand, not in their heart.

HADITH — SAHIH MUSLIM, NO. 1054

حَدَّثَنَا أَبُو بَكْرِ بْنُ أَبِي شَيْبَةَ، حَدَّثَنَا أَبُو عَبْدِ الرَّحْمَنِ الْمُقْرِئُ، عَنْ سَعِيدِ بْنِ أَبِي، أَيُّوبَ حَدَّثَنِي شُرَحْبِيلُ، - وَهُوَ ابْنُ شَرِيكٍ - عَنْ أَبِي عَبْدِ الرَّحْمَنِ الْحُبُلِيِّ، عَنْ عَبْدِ اللَّهِ، بْنِ عَمْرِو بْنِ الْعَاصِ أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ « قَدْ أَفْلَحَ مَنْ أَسْلَمَ وَرُزِقَ كَفَافًا وَقَنَّعَهُ اللَّهُ بِمَا آتَاهُ ».

TRANSLATION:

'Abdullah ibn 'Amr ibn al-'As رضى الله عنهما narrated that the Messenger of Allah ﷺ said: **"Successful indeed is the one who accepts Islam, is given sufficient provision, and whom Allah makes content (qana'ah) with what He has given him."**

CHAIN OF NARRATION: Narrated by Imam Muslim: from Abu Bakr ibn Abi Shaybah, from Abu 'Abd al-Rahman al-Muqri', from Sa'id ibn Abi Ayyub, from Syurahbil ibn Syarik, from Abu 'Abd al-Rahman al-Hubuli, from 'Abdullah ibn 'Amr ibn al-'As رضى الله عنهما, from the Prophet ﷺ.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Zakah, chapter on sufficiency and contentment, Hadith No. 1054.

GRADE: SAHIH — contained in Sahih Muslim, one of the two most authentic Hadith collections (al-Sahihayn).

Source: https://sunnah.com/muslim:1054

Success (*al-falah*) in this hadith has three elements: **Islam**, **sufficient provision** (*kafaf*), and **qana'ah** — a heart that feels it has enough. Notice that he ﷺ did not say "abundant provision", but provision that is **sufficient**. Sufficient provision makes the reckoning light; abundant provision without contentment makes it heavy.

SUMMARY TABLE: WEALTH ON THE SCALE OF THE QUR'AN AND HADITH

THE TEST OF WEALTH	THE SAFE PATH
Wealth as an alluring adornment (Chapter 1)	Keep wealth in the hand, not in the heart
Thinking riches mean being honoured (Chapter 2)	Grateful in ease, patient in hardship
Arrogance and forgetting one's origins like Qarun (Chapter 3)	Acknowledge: "This is from the favour of my Lord"
Asked where it was earned and how it was spent (Chapter 4)	Seek the lawful, spend in balance
Wealth left behind for heirs (Chapter 5)	Turn it into charity, zakah and waqf
A greedy soul is never satisfied	A contented soul is always rich

CHECKLIST FOR THE SOUL OF A WEALTH-HOLDER

☐ **Source:** Is every source of my income lawful? Is there anything doubtful I need to cleanse?

☐ **Others' rights:** Do I have any debts, workers' wages, inheritance or borrowed goods still unsettled?

☐ **Zakah:** Have I calculated and paid zakah on my income, savings and gold accurately?

☐ **Charity:** Is my charity constant, however small — or only when I happen to remember?

☐ **Heart:** When I see other people's luxury, is my heart envious or grateful? Which way do I look — up or down?

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☐ **Arrogance:** Have I ever looked down on someone with less wealth, or felt my success came from myself alone?

☐ **Will:** Have I recorded my debts, organised my wealth and written a clear will for my heirs?

☐ **Waqf:** Do I have at least one "lasting share" whose reward keeps flowing after I am gone?

May Allah make the wealth in our hands a bridge to Paradise, not a burden on the Plain of Gathering; and make us rich in soul, light in reckoning and generous of hand. We close with a supplication that the Messenger of Allah ﷺ often made:

HADITH — SAHIH MUSLIM, NO. 2721

حَدَّثَنَا مُحَمَّدُ بْنُ الْمُثَنَّى، وَمُحَمَّدُ بْنُ بَشَّارٍ، قَالاَ حَدَّثَنَا مُحَمَّدُ بْنُ جَعْفَرٍ، حَدَّثَنَا شُعْبَةُ، عَنْ أَبِي إِسْحَاقَ، عَنْ أَبِي الأَحْوَصِ، عَنْ عَبْدِ اللَّهِ، عَنِ النَّبِيِّ صلى الله عليه وسلم أَنَّهُ كَانَ يَقُولُ «اللَّهُمَّ إِنِّي أَسْأَلُكَ الْهُدَى وَالتُّقَى وَالْعَفَافَ وَالْغِنَى».

TRANSLATION:

'Abdullah ibn Mas'ud رضى الله عنه narrated that the Prophet ﷺ used to supplicate: **"O Allah, I ask You for guidance, piety, chastity (purity from what is unlawful) and self-sufficiency (a heart not dependent on people)."**

CHAIN OF NARRATION: Narrated by Imam Muslim: from Muhammad ibn al-Muthanna and Muhammad ibn Bashshar, from Muhammad ibn Ja'far (Ghundar), from Shu'bah ibn al-Hajjaj, from Abu Ishaq al-Sabi'i, from Abu al-Ahwas 'Auf ibn Malik al-Jushami, from 'Abdullah ibn Mas'ud رضى الله عنه.

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Remembrance, Supplication, Repentance and Seeking Forgiveness, Hadith No. 2721.

GRADE: SAHIH — contained in Sahih Muslim, one of the two most authentic hadith collections (al-Sahihayn).

Source: https://sunnah.com/muslim:2721

"O Allah, place this world in our hands and not in our hearts. Suffice us with what is lawful instead of what is unlawful, and enrich us by Your favour so that we depend on none but You. Make the wealth You have entrusted to us a witness that lightens, not one that weighs against us, on the day we stand before You. Amin, O Lord of the worlds."

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SURAH AL-BAQARAH 2:261

مَّثَلُ ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمۡ فِي سَبِيلِ ٱللَّهِ كَمَثَلِ حَبَّةٍ أَنۢبَتَتۡ سَبۡعَ سَنَابِلَ فِي كُلِّ سُنۢبُلَةٖ مِّاْئَةُ حَبَّةٖۗ وَٱللَّهُ يُضَٰعِفُ لِمَن يَشَآءُۚ وَٱللَّهُ وَٰسِعٌ عَلِيمٌ ٢٦١

The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.

Translation: Sahih International — quran.com/2:261

SURAH SABA' 34:39

قُلۡ إِنَّ رَبِّي يَبۡسُطُ ٱلرِّزۡقَ لِمَن يَشَآءُ مِنۡ عِبَادِهِۦ وَيَقۡدِرُ لَهُۥۚ وَمَآ أَنفَقۡتُم مِّن شَيۡءٖ فَهُوَ يُخۡلِفُهُۥۖ وَهُوَ خَيۡرُ ٱلرَّٰزِقِينَ ٣٩

Say, "Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] - He will compensate it; and He is the best of providers."

Translation: Sahih International — quran.com/34:39

HADITH — SAHIH MUSLIM, NO. 2588

حَدَّثَنَا يَحْيَى بْنُ أَيُّوبَ، وَقُتَيْبَةُ، وَابْنُ، حُجْرٍ قَالُوا حَدَّثَنَا إِسْمَاعِيلُ، - وَهُوَ ابْنُ جَعْفَرٍ - عَنِ الْعَلاَءِ، عَنْ أَبِيهِ، عَنْ أَبِي هُرَيْرَةَ، عَنْ رَسُولِ اللَّهِ صلى الله عليه وسلم قَالَ « مَا نَقَصَتْ صَدَقَةٌ مِنْ مَالٍ وَمَا زَادَ اللَّهُ عَبْدًا بِعَفْوٍ إِلاَّ عِزًّا وَمَا تَوَاضَعَ أَحَدٌ لِلَّهِ إِلاَّ رَفَعَهُ اللَّهُ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Messenger of Allah ﷺ said: "Charity does not decrease wealth.

Allah does not increase a servant who forgives except in honour. And no one humbles himself for the sake of Allah except that Allah raises him in rank."

CHAIN OF NARRATION: Narrated by Imam Muslim: from Yahya bin Ayyub, Qutaibah bin Sa'id and 'Ali bin Hujr, from Isma'il bin Ja'far, from al-'Ala' bin 'Abd al-Rahman, from his father 'Abd al-Rahman bin Ya'qub, from Abu Hurayrah رضى الله عنه .

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Virtue, Good Manners and Joining the Ties of Kinship (Kitab al-Birr wa al-Silah wa al-Adab), chapter on the encouragement of forgiveness and humility, Hadith No. 2588.

GRADE: SAHIH — contained in Sahih Muslim.

Source: https://sunnah.com/muslim:2588

HADITH — SAHIH MUSLIM, NO. 1631

حَدَّثَنَا يَحْيَى بْنُ أَيُّوبَ، وَقُتَيْبَةُ، - يَعْنِي ابْنَ سَعِيدٍ - وَابْنُ حُجْرٍ قَالُوا حَدَّثَنَا إِسْمَاعِيلُ، - هُوَ ابْنُ جَعْفَرٍ - عَنِ الْعَلاَءِ، عَنْ أَبِيهِ، عَنْ أَبِي هُرَيْرَةَ، أَنَّ رَسُولَ اللَّهِ صلى الله عليه وسلم قَالَ « إِذَا مَاتَ الإِنْسَانُ انْقَطَعَ عَنْهُ عَمَلُهُ إِلاَّ مِنْ ثَلاَثَةٍ إِلاَّ مِنْ صَدَقَةٍ جَارِيَةٍ أَوْ عِلْمٍ يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ ».

TRANSLATION:

Abu Hurayrah رضى الله عنه narrated that the Messenger of Allah ﷺ said: "When a person dies, his deeds come to an end except for three: an ongoing charity, knowledge that is benefited from, or a righteous child who prays for him."

CHAIN OF NARRATION: Narrated by Imam Muslim: from Yahya bin Ayyub, Qutaibah bin Sa'id and 'Ali bin Hujr, from Isma'il bin Ja'far, from al-'Ala' bin 'Abd al-Rahman, from his father 'Abd al-Rahman bin Ya'qub, from Abu Hurayrah رضى الله عنه .

REFERENCE: Narrated by Imam Muslim in Sahih Muslim, Book of Wills (Kitab al-Wasiyyah), chapter on the reward that reaches a person after his death, Hadith No. 1631.

GRADE: SAHIH — contained in Sahih Muslim.

Source: https://sunnah.com/muslim:1631

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