

Mawlana Shaykh Muhammad Adil ar-Rabbani

HOW TO MANAGE YOUR MONEY

As-Salāmu ‘Alaykum wa RaḥmatuLlāhi wa Barakātuh.

A‘ūdhu BiLlāhi Minash-shayṭāni r-raḥīm. BismiLlāhi r-Raḥmāni r-Raḥīm.

Wa ṣ-Salātu wa s-Salāmu ‘alā Rasūlinā Muḥammadin Sayyidi l-Anwālina wa l-Akbarin.

Madad yā RasūlAllāh, Madad yā Sādāti Aṣḥābi RasūlilLāh, Madad yā Mashāyikhinā,

Dastūr Mawlana Sheikh Abdullāh al-Fā’iz ad-Dāghistāni, Sheikh Muḥammad Naẓīm al-Ḥaqqāni. Madad. Tarīqatunā aṣ-Suḥbah wa l-Khayru fī l-Jam‘iyyah.

Bismi Llāhi r-Raḥmāni r-Raḥīm:

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَامًا

(Qur’ān 04:05). ‘Wa lā tu’tū s-Sufahā’a ‘amwālakumu l-llatī ja’ala Allāhu lakum qiyāmān’, ‘And do not give the foolish your property, which Allah has made a means of sustenance for you.’ Ṣadaqa Llāhu l-‘Aẓīm.

Allāh ‘Azza wa-Jalla says: “Do not give your money to safih people.” By safih, He ﷻ means someone foolish who squanders money, spends without regard for what is ḥalāl or ḥarām, and ultimately ends up penniless. Allāh ‘Azza wa-Jalla says, “Do not give your wealth to those who are not worthy.” Give them only what is sufficient; anything you give will go to unnecessary things anyway. Therefore, He ﷻ says, do not give them anything so that they do not waste the blessings Allāh ﷻ has given them. If you do not give them anything, you are actually doing them a favor. Because that money is often wasted and goes to ḥarām places. Then they end up penniless and fall into hardship again.

Therefore, Allāh ‘Azza wa-Jalla has set this rule for everyone; it doesn’t matter if they are young or old, male or female. A safih person is someone who doesn’t pay attention to what is ḥalāl or ḥarām, and who is more interested in satisfying their ego. Unfortunately, more than ninety percent of people today are the same: safih. There is no other explanation for this. Because they don’t manage properly. This is the case from the youngest to the eldest. Therefore, it is necessary to be careful and preserve the blessings that Allāh ﷻ has given us. There is already enough for you and your family; Allāh ﷻ provides sustenance for everyone. However, when they are wasted, the barakah disappears, and everything is lost.

We say from the youngest to the eldest; and we see the state of the country. Unfortunately, even those in power can be considered wasteful. Because with the condition of the country as it is, you cannot distribute resources wastefully as you wish. Allāh ‘Azza wa-Jalla says, “Do not give,” because most people are safih (foolish,

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wasteful). No matter how much you give, they will curse you even more. No matter how much good you do, they will be even more ungrateful. They say, “Mercy breeds disease”; in reality, this is not mercy, it is outright oppression. We need to pay attention to this; the young, the old, the administrators. What they call the economy is deteriorating because of this situation. You give it to the safihs, and then you say, “How will we save ourselves? From whom should we take money? Whom should we impose taxes upon?” You give millions and billions to unnecessary, most harmful institutions and things that have no benefit; then you go and take from the poor and needy. This is unacceptable; if you do this, then there will be no barakah, no goodness left. Mercy is shown to the poor. It’s not about taking from the poor to pay off the rich’s debts; it’s about approaching everyone with justice. Allāh ‘Azza wa-Jalla clearly explains how justice should be achieved in Qur’ān ‘Aẓīmu sh-Sha’n. It’s necessary to pay attention to where the money is given and received, to know to whom you give and to whom you don’t. You say, “If we don’t give, we can’t gain,” but what happens when you give? Then everyone loses. May Allāh ﷻ protect us.

May Allāh ﷻ grant us mind and understanding. If people were on the way of Allāh ﷻ, there would actually be enough blessings and favors from Allāh ﷻ for everyone. But because they went astray, everything in the world is in chaos, nothing remains right. May Allāh ﷻ protect us and guide everyone to the right way, in shā’a Llāh. The situation is the same around oneself; people come and say, “My son gambles, he does this and that.” Well, then don’t give him money! They say, “He gets angry”; let him get angry. What will he do after the money’s all gone? Nothing will change. Therefore, it’s necessary to stand firm. You must be careful with those who have bad habits and those who spend their money unnecessarily, and only give them what is sufficient. May Allāh ﷻ help us. No matter how much we talk, it’s useless; because the world is in disarray. But we must also give advice. Allāh ‘Azza wa-Jalla says, give advice. “الذِّينَ النَّصِيحَةُ”, “Ad-Dīnu n-Naṣīḥah”, “Religion is advice”. [Ḥadīth]. So we give advice. Whoever wants to accept it, accept it; whoever wants to do as they please, do as they please. May Allāh ﷻ help us.

Wa min Allāhi t-Tawfīq. Al-Fātiḥa.

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