



The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

[3-7-35-B-Ath-Thubaiti]

The Divine Wisdom behind Poverty and Wealth

His Eminence Sheikh Abdul-Bari ibn Awwadh Ath-Thubaiti, may Allah preserve him, delivered the Friday *khutbah* entitled "The Divine Wisdom behind Poverty and Wealth", in which he talked about poverty and wealth, stating that Allah has allotted provision to his servants and has raised some of them in rank above others. Then he explained that poverty and wealth are a test from Allah, Exalted be He, to His servants. He also mentioned several qualities that the poor should have, highlighting the favourable status of the poor person who shows patience in the sight of Allah, Majesty and Glory be to Him. He concluded the *khutbah* by referring to the negative effects of poverty on society and the ways in which poverty can be confronted.

Part One

Praise be to Allah. Praise be to Allah, Who has made His servants fluctuate between wealth and poverty. I praise Him, Glorified be He, and thank Him for every command and prohibition that He has made. I bear witness that there is no god but Allah alone, Who has no partners and Who judges among His servants by truth and justice. I also bear witness that our master and prophet, Muhammad, is His servant and messenger, whose goodness, giving, and generosity had no limits. May Allah bestow His peace and blessings upon him and upon his family and Companions, who were known for their determination and grace.

Now, then!

I advise you and advise myself to fear Allah. Allah, Exalted be He, says:





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

«O you who believe! Fear Allah (by doing all that He has ordered and by abstaining from all that He has forbidden) as He should be feared. [Obey Him, be thankful to Him, and remember Him always], and die not except in a state of Islam [as Muslims (with complete submission to Allah)]. (Al 'Imran: 102)

Poverty and wealth are a test from Allah, Exalted be He, to His servants. He gives in abundance to some in order to see whether they will praise and thank Him or will behave arrogantly and transgress all boundaries. He also straitens the provision for others and withholds from them some of the delights of this world to see whether they will show patience and contentment or show annoyance and dissatisfaction. Allah, Exalted be He, says:

«... and We shall make a trial of you with evil and with good. And to Us you will be returned.» (Al-Anbiya': 35)

How wonderful the case of a believer is! If adversity befalls him, he endures it patiently and that is good for him, and if prosperity attends him, he thanks Allah and that is good for him. Whether he is experiencing an affliction or receiving a favour, a believer attains good by showing patience or giving thanks, and Allah knows his condition better than him.

(Should not He Who has created know? And He is the Most Kind and Courteous (to His slaves), the Well-Acquainted (with everything)?) (Al-Mulk: 14)

It is variation in provision that makes people in need of one another, which is necessary for the cycle of life to go on. Allah, Exalted be He, says:





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

... and We raised some of them above others in ranks, so that some may employ others in their work ... (Az-Zukhruf: 32)

This means that people work for one another to cater for one another's needs, which is bound to create harmony and solidarity among them. The rich employ the poor to work for them, thus each party is a means of livelihood for the other – the rich with their money, and the poor with their labour.

Poverty may be the best thing for the servant. Allah, Exalted be He, says:

(And if Allah were to enlarge the provision for His slaves, they would surely rebel in the earth ...) (Ash-Shura: 27).

That is, this would cause them to neglect obedience to Him and lead them to oppression, transgression, and arrogance towards other people. Allah, Exalted be He, says:

•... but He sends down by measure as He wills. Verily, He is, in respect of His slaves, Well-Acquainted, All-Seer (of things that benefit them). (Ash-Shura: 27)

Should a servant be tested with poverty, he must show patience, for that is the greatest act of worship in this case. He whose means of subsistence is straitened and who is leading a hard life should not feel annoyed or depressed, for the Messenger of Allah, peace and blessings be upon him, and most of his Companions had no more than the adequate means of subsistence. Loss of the little, transient enjoyment of this world is not worth crying over.

In order that people may feel assured, realise the value of Allah's favours to them, and give thanks to Him, the Noble Messenger, peace and blessings be upon him, advised us saying, "When one of you looks at someone who is superior to him in property





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

and appearance, he should look at someone who is inferior to him". In his version of this *hadith*, Muslim has the following addition, "This is the more reason you should not belittle Allah's favour to you."

Islam calls the poor as well as the rich to train themselves to be content with what they have and to exercise self-restraint by curbing their desires and refining their inner drives in order to reach a state of contentment and satisfaction with what Allah has allotted to them, however small that may be. You will never miss anything that Allah, Exalted be He, allotted to you when He first created you. The Messenger of Allah, peace and blessings be upon him, said, "Be satisfied with what Allah has allotted to you and you will be the richest of all people."

There are certain qualities and ethics that a poor person should observe regarding his inward feelings, outward conduct, dealings with others, and personal deeds. Inwardly, he should be free of any feeling of hatred for the test of poverty to which Allah, Exalted be He, has put him, i.e. he should not be resentful of the act of Allah, Exalted be He, as such, even though he may hate poverty itself.

Outwardly, he should show decorum and abstain from begging. He should not complain about his poverty or seek to show it to others, but should try to conceal such poverty as much as possible. Allah, Exalted be He, says:

... The one who knows them not thinks that they are rich because of their modesty. ... (Al-Baqarah: 273)

As regards his dealings with others, a poor person should not show humility before the rich because of their wealth. Ali ibn Abi Talib, may Allah be pleased with him, said, "How beautiful it is when a rich man shows humility to a poor man in the hope of attaining the rewards of Allah, Exalted be He!" In addition, a poor person should not be silent and abstain from telling the truth by way of flattery to the rich in the hope of obtaining their gifts.





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

As for his deeds, a poor person should not let poverty cause him to become negligent in any act of worship or to stop giving in charity from whatever exceeds his needs. This is the best contribution by one who is short of money, and its rewards are far greater than those of large sums of money that a rich person may give in charity.

Allah, Exalted be He, says:

《(And there is also a share in this booty) for the poor emigrants, who were expelled from their homes and their property …) (Al-Hashr: 8)

Allah, Exalted be He, also says:

((Charity is) for *Fuqara'* (the poor), who in Allah's Cause are restricted (from travel), and cannot move about in the land (for trade or work) ... (Al-Baqarah: 273)

In these two verses, Allah gives precedence to describing his loving and obedient servants (*awliya'*) as poor over describing them as emigrants or as being restricted from travel in His cause. Allah, Exalted be He, does not describe those He loves except with what He loves. If poverty were not the most beloved attribute to Him, He would not praise and honour His beloved ones with it. Abdullah ibn Abbas, may Allah be pleased with him and his father, narrated that the Prophet, peace and blessings be upon him, said, "I looked into Paradise and found that the majority of its dwellers were the poor."

In addition to calling the poor to be content with what Allah has allotted to them and showing their favourable status, Islam provides a solution to the problem of poverty through calling the rich to be righteous and benevolent by supporting the poor, easing their pains, relieving their distress, and providing them with help. The Messenger of Allah, peace and blessings be upon him, said, "The one who looks after a widow and a poor person is like the one who fights in the cause of Allah." The narrator said, "I





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

think he also said, 'and like the one who fasts all the day and stands (in prayer) all the night."

Islam also seeks to cure the problem of poverty by urging the poor to work and abandon idleness in order not to be a burden on their society, their families, and their own selves. Fighting poverty, striving in the land to attain provision, and using the lawful means to earn a living are highly commendable deeds that are prescribed by religion. Allah, Exalted be He, says:

... so walk in the paths thereof and eat of His provision ... (Al-Mulk: 15)

Every poor person should turn himself into an active member of society – earning his living by his own work, providing himself with livelihood, protecting his own dignity, raising his children to have self-esteem and honour, building his society, and contributing to his country's development and progress. This will help him show obedience to Allah, to deepen his knowledge of Him, establish a good relation with Him, and aspire to the hereafter, for that is better and more lasting.

Allah reminds His Messenger, peace and blessings be upon him, of the favour that he conferred upon him by making him rich after he had been poor, showing that this is a sign of His grace. Allah, Exalted be He, says:

(And He found you poor and made you rich (self-sufficient with self-contentment.) (Adh-Dhuha: 8)

The Prophet, peace and blessings be upon him, used to say the following in supplication, "O Allah! I ask You for guidance, piety, chastity, and freedom from want." He also once prayed to Allah to grant his Companion and servant Anas ibn Malik, may Allah be pleased with him, abundant wealth, saying, "O Allah! Increase his wealth and his children and bless them for him."





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

Abundant provision, O servants of Allah, is the fruit of good deeds. The Prophet, peace and blessings be upon him, said, "He who likes to have his provision expanded and his term of life lengthened should maintain the ties of kinship." The Prophet, peace and blessings be upon him, also said, "The upper hand is better than the lower hand. The upper hand is the one that gives, and the lower hand is the one that begs."

Work is honour and dignity, O servants of Allah, whether it is manual work, a skilled trade, or a farming job. The Messenger of Allah, peace and blessings be upon him, said, "Nobody has ever eaten better food than that earned by the work of his own hands." He was once asked, "What is the best of earnings?" He replied, "Those made by the work of a man's hands or by a lawful sale." This is the right practice and the straight path.

Begging people for charity to increase one's own wealth is an ugly quality and an abominable deed. The Prophet, peace and blessings be upon him, said, "A man continues to beg people until he stands on the Day of Judgement without a shred of flesh on his face." He also said, "Whoever begs people for money to increase his own wealth is in fact begging for burning coal, so it is up to him to decrease it or increase it." This *hadith* urges those who give charity to search for people who really deserve it and give it to them, to the exclusion of others. The Prophet, peace and blessings be upon him, said, "Charity is not lawful for the rich nor for the physically fit." He also said, "Begging is lawful only for three [types of] people: one who is in severe poverty, one who is seriously in debt, or one who finds it too difficult to pay blood money."

May Allah bless you and me with the Great Qur'an and make us benefit from its verses and wise words. I have said what you have heard and I ask forgiveness of Allah, the Most Great, for myself and for you. Ask Allah for forgiveness. He is the Oft-Forgiving, the Most Merciful.





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

Part Two

Praise be to Allah, the Most Sufficient, and may His peace be upon His servants whom He has chosen for His message. I bear witness that there is no god but Allah alone, Who has no partners in this world or in the hereafter, and I bear witness that our master and prophet, Muhammad, is His servant and messenger and His chosen prophet. May Allah bestow His peace upon him, his family, his Companions and all those who follow in his footsteps.

O Muslims!

I advise you and advise myself to fear Allah.

There is no doubt, servants of Allah, that the increase of poverty in the Muslim world today is due to various factors, including the negligence of development, the increase of debts, the usury system which has engulfed the Muslim *Ummah*, and failure of its members to make use of the means to scientific and technical progress.

Poverty has its negative effects, especially in the absence or weakness of faith. In fact, poverty is one of the main reasons behind vice, loss of honour, immorality, theft, bribery, taking people's wealth unlawfully, the increasing rate of crime, family disputes, and even murder. The Messenger of Allah, peace and blessings be upon him, was once asked, "Which sin is the biggest in Allah's sight?" He replied, "To set up rivals to Allah though He Alone created you." He was further asked, "What is next?" He said, "To kill your child for fear that he may share your food with you." Allah, Exalted be He, says:

«... Kill not your children because of poverty – We provide sustenance for you and for them ...» (Al-An'am: 151)





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

One of the negative effects of poverty on society is that it evokes feelings of hatred and resentment. It might cause a poor person who has lost all hope in the future to resent society, and here lies the role of scholars, thinkers, and the rich, who should sincerely work together to address poverty, looking forward to gaining Allah's reward and to immunizing society against the negative effects of poverty. This can be done though opening up new horizons for the poor, employing them in companies and establishments owned by the rich, developing their abilities and talents, and removing obstacles in their way. Allah, Exalted be He, says:

And whatever good you send before you for yourselves, (i.e. Nawafil non-obligatory acts of worship: prayers, charity, fasting, Hajj and 'Umrah'), you will certainly find it with Allah, better and greater in reward.
... (Al-Muzzammil: 20)

O Servants of Allah! Ask Allah to bestow His peace and blessings on the Messenger of Guidance, as Allah has commanded you to do so in His Holy Book. Allah, Exalted be He, says:

(Allah sends His *Salat* (Graces, Honours, Blessings, Mercy) on the Prophet (Muhammad (peace and blessings be upon him)) and also His angels (ask Allah to bless and forgive him). O you who believe! Send your *Salat* on (ask Allah to bless) him (Muhammad (peace and blessings be upon him)), and (you should) greet (salute) him with the Islamic way of greeting (salutation, i.e. *As-Salamu 'Alaikum*).) (Al-Ahzab: 56)





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

O Allah! Send Your prayers upon Muhammad, his wives, and his offspring as You have sent Your prayers upon the family of Ibrahim, and send Your blessings upon Muhammad, his wives, and his offspring, as You have sent Your blessings upon the family of Ibrahim; You are All-Praiseworthy, All-Glorious. O Allah! Be pleased with the four Rightly-Guided Caliphs, Abu Bakr, Umar, Uthman, and Ali, along with their families and the Prophet's honourable Companions, and also be pleased with us together with them, by Your forgiveness, generosity, grace, and benevolence, O Most Merciful of All the merciful!

O Allah! Grant power and glory to Islam and Muslims. O Allah! Grant power and glory to Islam and Muslims. O Allah! Grant power and glory to Islam and Muslims, subdue disbelief and disbelievers, and destroy Your enemies, the enemies of Your religion. O Allah! Make this country of ours and all other Muslim countries safe and secure.

O Allah! Grant victory to Your religion, Your Book, the *Sunnah* of Your Prophet, and Your believing Servants!

O Allah! Grant victory to whoever supports Your religions, and forsake, O Allah, whoever forsakes Islam and Muslims! O Allah! Grant victory to those who strive in Your cause to make Your word reign supreme everywhere. O Allah! Unite their rows, make their hearts firm and strong, guide their shots, bring their hearts together, and gather them around the word of truth, O Lord of the Worlds!

O Allah! We ask you for Paradise and every word or deed that brings us closer to it, and seek refuge in You from Hellfire and every word or deed that brings us closer to it.

O Allah! Make good for us our religion, which safeguards our affairs; make good for us this world in which we live; and make good for us the hereafter which will be our eternal abode. O Allah! Make our life an increase for us in all goodness and our death a respite for us from all evil, O Lord of the Worlds!





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

O Allah! We ask You for guidance, piety, chastity, and freedom from want. O Allah! Be with us and not against us, render us victorious and not defeated, and plan for us and not against us. Guide us and lead us to guidance; and grant us victory over those who have oppressed us.

O Allah! Make us among those who remember You and praise You, who are humble to You, and who often implore You and return to You in repentance.

O Allah! Accept our repentance, forgive our sins, approve our cause, guide our tongues to say the truth, and purify our hearts from envy.

O Allah! We ask You for the ways to good, the outcomes of good, the beginnings of good, and the ends of good, and we ask You for all good. We ask You for the highest ranks of Paradise, O Lord of the Worlds!

O Allah! Lavish upon us some of Your blessings, mercy, grace, and provision. O Allah! Lavish upon us some of Your blessings, mercy, grace, and provision. O Allah! Bless our wealth, our children, our deeds, our spouses, our offspring, and our health, and make us blessed wherever we may be, O Lord of the Worlds!

O Allah! Relieve our distress, remove our difficulties. O Allah! Forgive the sins of all dead Muslims, O Lord of the Worlds! O Allah! Forgive their sins, have mercy on them, grant them safety, pardon them, and give them generous rewards, O Most Merciful of all the merciful!

O Allah! Guide our Imam to what You love and accept. O Allah! Lead him to Your guidance and make him do what pleases You, O Lord of the Worlds! O Allah! Guide his two Deputies to what You love and accept, O Most Merciful of all the merciful!

O Allah! We beseech You, O Allah! You are the One Free from all needs, and we are the poor who are in need of Your favours. O Allah! Send down rain upon us and do





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

not make us among the despairing. O Allah! Grant us rain. O Allah! Grant us rain. O Allah! Grant us rain. O Allah! Let the rain bring forth mercy with it and let it not cause torment, affliction, destruction, or flooding, by Your mercy, O Most Merciful of all the merciful!

- Our Lord! We have wronged ourselves. If You forgive us not, and bestow not upon us Your Mercy, we shall certainly be of the losers. (Al-A'raf: 23)
- Our Lord! Forgive us and our brethren who have preceded us in Faith, and put not in our hearts any hatred against those who have believed. Our Lord! You are indeed full of kindness, Most Merciful. (Al-Hashr:10)
- (... Our Lord! Give us that which is good in this world and that which is good in the Hereafter, and save us from the torment of Hellfire!) (Al-Baqarah: 201)

(Verily, Allah enjoins *Al-Adl* (i.e. justice and worshipping none but Allah Alone – Islamic Monotheism) and *Al-Ihsan* [i.e. to be patient in performing your duties to Allah, totally for Allah's sake and in accordance with the *Sunnah* (legal ways) of the Prophet (peace and blessings be upon him) in a perfect manner], and giving (help) to kith and kin (i.e. all that Allah has ordered you to give them, e.g. wealth, visiting, looking after them, or any other kind of help), and forbids *Al-Fahsha'* (i.e. all evil deeds, e.g. illegal sexual acts, disobedience of parents, polytheism, to tell lies, to give false witness, to kill a life without right), and





The General Presidency for the Affairs of the Grand Holy Mosque and the Prophet's Holy Mosque

Al-Imam Muhammad Ibn Saud Islamic University College of Languages and Translation

Al-Munkar (i.e. all that is prohibited by Islamic law: polytheism of every kind, disbelief and every kind of evil deeds), and Al-Baghy (i.e. all kinds of oppression). He admonishes you, that you may take heed. (An-Nahl: 90)

Remember Allah and He will remember you. Thank Him for His favours and He will give you more. Verily, remembrance of Allah is greater than all, and Allah knows what you do.