NAK Money matters

رَّبُّكُمْ أَعْلَمُ بِمَا فِي نُفُوسِكُمْ ۚ إِن تَكُونُوا صَالِحِينَ فَإِنَّهُ كَانَ لِلْأَوَّابِينَ غَفُورًا ٘

17.25. جو کچھ تمہارے دلوں میں ہے اسے تمہارا رب بخوبی جانتا ہے اگر تم نیک ہو تو وہ رجوع کرنے والوں کو بخشنے والا ہے۔

17.26. وَآتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ٘

17.26. اور رشتے داروں کا اور مسکینوں اور مسافروں کا حق ادا کرتے رہو (١) اور اسراف اور بے جا خرچ سے بچو

17.27. إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ ۖ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ٘

17.27. بے جا خرچ کرنے والے شیطانوں کے بھائی ہیں اور شیطان اپنے پروردگار کا بڑا ہی ناشکرا ہے (

These are handful of ayahs Allah gives us guidance on how we shd think about shopping and spending about our money.

Ayah 25 yr Master is more knowledgeable, more aware of in regards to what y have inside yrself. In other words i will not be able to check you, correct y directly vice versa.. this is something we have to figure out for ourselves ...it is a matter of personal conscience , personal morality... so someone who does not watch over themselves carefully .. does muhasiba of themselves ,they are not going to vie by the instructions of that are about to be given and that have already been given in this surah....

So Allah says

رَّبُّكُمْ أَعْلَمُ بِمَا فِي نُفُوسِكُمْ

If in fact y are good, righteous then Allah will know that better

فَإِنَّهُ كَانَ لِلْأَوَّابِينَ غَفُورًا

Those who keep coming back to Allah in repentance.. like we have the word 'tau waab' we have the word 'au waab'.. people who come back to Allah sincerely and feel bad about what they did and keep recognizing they made a mistake and keep coming back .. for those Allah is exceedingly forgiving ... inside the word 'au waab ' is the idea that we are never going to stop making mistakes ... there is always going to be something we could have done better and we have to recognize that in ourselves and then we have to keep making istagfar to Allah for the shortcomings that we have... we have to be constantly aware of our own flaws instead of waiting for somebody else to point out what is wrong with me I should be the first one to point out what is wrong with myself and constantly keep coming back to Allah which is a beautiful thing ... it is the perfection of Allah ... the only one perfect... it means all of us have some flaws... and we are always going to have flaws we are never going to be done with our mistakes... so that fact that we recognize our mistakes and that we ask Allah to cover our mistakes ..

If we see a crack in the floor you cover it with some cement this is literally the idea of magfira .. that we do this is an acknowledgement that we are imperfect and also the acknowledgement that only Allah is perfect and people that who seize to recognize that in themselves .. may Allah not make us one of them... people who dong actually think of what is wrong with themselves ... and what they could make better about themselves have forgotten the perfection of Allah .

Now Allah gives us advice on how to spend our money .. He says

. وَآتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ

And give to the one who possesses closeness ..give the one relative his right

 ...Allah is not making us think of all our relatives at the same time

ذَا الْقُرْبَىٰ

It is as if Allah is saying consider each one of them individual .. a lot of families .. y have some fight .. some uncle y don't life .. some cousin y don't get along with ... and somebody needs help .. and y think of helping those y get along with and don't think of people y had a fight with ... y skip them .. I will give my zakat in that place my sadaqa to that relative but my chacha forget about him..

So Allah is telling us the people that are connected to y by the womb of the mother .. if y have that connection y have to consider each and every one of them. They are in need whether y like them or not .. whether y had a fight or not .. if they need help y have to help them.

And Allah in this ayah did not say

. وَآتِ ذَا الْقُرْبَىٰ امَوَالَ

But حَقَّهُ

Give him what he deserves.. his right.. that means the money sitting in my pocket should be give to my family members that are in need .. is actually not my money according to the Quran .. their money i am holding... his right ... just like somebody works for y.. y hire somebody to do a job for y then when they finish their job ... then the money y agreed to pay them .. if y have not paid them yet y have to pay them ... the money in yr pocket is still not yr money.. it is actually their money y have to give them.. y cant go shopping with this cash y owe them this money..

That mentality has to permeate internalized by the Muslims , our close relatives the ones that need our help .. that is actually their money.., it is in our account.. but it is not our money..

حَقَّهُ

When y owe someone money y are quick to pay .. specially a higher authority .. someone in the government... taxes y pay quickly... y owe the electricity company money .. they cut the electricity... y pay quickly... y know if y don't there are going to be consequences y pay quickly...

Allah is the authority behind the close relative .. the close relative may not have any authority... as a matter of fact he deserves zakat or sadqa .. they are not financially capable .. that means that they are not in a position of authority... but now their authority is validated by Allah.. Allah is the authority that is saying y better give them their right...

Then on top of that is the miskeen... it is a combination of two words...

Masaka' and sakana' formulated by both of those words mans people who are stuck in a situation ... msikeen does not mean poor people ... there are other words for them eg. Fu qa ra'

Miskeen is a deeper concept... someone who is not able to help themselves in their financial situation or political situation .. or whatever.. eg. If somebody is driver and he makes his money but his eyes go weak or he has to go for surgery and he can not drive .. now he is stuck .. he has nothing else to do ... he is not a beggar ..people who have retired but their retirement savings are not enough for them... they are not able to get a job ... not of the age or health conditions ... they are not able to do it..

Single mothers who have children ... .and they have to take care of their children and they cannot afford day care and because they have kids they cannot get a job, and if they take a job their children are left unattended they are too young ..and they have no family that can support them ... these are the people that are called miskeen... they ar stuck ..literally from every angle they are.. in this caught ...and they don't know what to do .. Allah says take care of such people ... and by the way it is an extension..

So the first people y took for are within the family and then we identify who are in the situation in our community but the problem is that we don't know such peopel because how am I going to know that in the city .. in this neighbourhood there are people with such problems ... how are we to know ..if we don't get to know each other and we don't make an effort to know the family ... we just say salam alikum in a grumpy way after the jumma congregation and walk away .. but get to know each other ... families know each other , then we actually become a community and when someone has a problem they don't have to go begging 11.19

Spread teh salam , means y get to know one another , this si hte idea ,

Wab nas sabeel' the son of the path the ideas of son is someone associated with something .. someone who is constantly travelling , on who cannot afford to live in one place for too long , the Bedouins could not live in one place , constantly moving around, one category is a 'al musafir'... the other is people who cannot afford stable houses ...they are living in a motel , then in somebody's house then somewhere else then somewhere else... bc they are in such dire situation they are not able to stay in one place ... they don't have a permanent home ... we have to identify such people and take the opportunity to help them... eg family member who lives far away and calls y and says we are having a little bit of a problem can the children stay with y for a few weeks ... it is inconvenient bc y have yr own family to take care of ,... we are actually supposed to understand that is their right ... that house when they were in need .. the house that y live in is actually not yr house only...a piece of it is for them according to Allah...this is their haq we have to give it ..

Y cant say i am busy right now... we have to have this attitude for giving .. Allah says this 'wa a tee za kurba haq .... but the ending of it is entirely different . He says

وَلَا تُبَذِّرْ تَبْذِيرًا

Don't spend fivriously and don't go our of yr way to spend wastefully.. the first thing that comes out of the ground is called "al bazar" when a farmer plants a seed and the plants come out fully , he has to wait a long time till it is fully grown, , but al bazar is that it has just come out a little bit it is premature , is is not ready, if y cut it right now there is no benefit, but there are some people as soson as money comes into their hands they spend it ... s soon as they get atheir pay check they have to get a new set of shoes or a big screen tv or a car .. go our to a new resruraunt and spend all their money every chanc ethey get . tehy spend their money spread tehir money in every direction.. y walk into a store lilke the biggest buyer and ask to have things put in , they tell y a price .. y say i dont care.

Here it is important that Allah adds

وَلَا تُبَذِّرْ تَبْذِيرًا

Allah did just not say spend yr money but not to spend it wastefully...dont go out of yr way to spend money wheich is the incredible hikma of the Quran ... to some extend all of us will waste some money it is inevitable.. somebody who goes on an extreme d came y say mabe i buy my wife a new dress , y are about to buy it and she picks out a dress and y say

وَلَا تُبَذِّرْ تَبْذِيرًا

No no we cant buy it , or y are about ot buy yr kids some toys or a gift for someone and y say we are not going ot do tabzeer... or y are about to get a new car and y say no i will get a 1975 model any thing more than that bc it still has 4 wheels and goes from point A to point B , so I am just going to buy myself a donkey and a cart behind it and that is how I am going to live my life . 16:21