

## Financial Matters

### Black Marketing

Imam Jafar al-Sadiq (‘a) had a large family. Obviously, his domestic needs were also proportionately greater. He decided to invest some capital in trade, so he (‘a) called his serving man Musaddaf, and handing him 1000 dinars, told him to go to Egypt with tradable goods and sell them there. Musaddaf did as told, and joined a caravan of traders going to Egypt.

On their way they met a group coming back from Egypt. They told them that the goods they were carrying to sell were in great demand there, and would fetch them a good price.

On reaching Egypt they found the information they had received to be absolutely correct. They held a meeting and decided they would not sell their goods for less than double its price, a 100% profit. They pledged not to let each other down, and refused to supply the needs of their fellow Muslims in Egypt. They emerged successful and sold all they had with double the amount of capital they had invested in stocks.

On his return, Musaddaf triumphantly placed two pouches of dinars before the Imam (‘a). The Imam (‘a) said, ‘What is the meaning of these two?’

He replied, all smiles, ‘One contains your capital, the other your profit. Both amounts are equal.’

‘What?’ said Imam Jafar al-Sadiq (‘a).

‘Yes, I mean it. We made a 100 % profit with your money.’

‘What? You certainly need to explain.’

‘Well, we learnt that the goods we had bought to trade in Egypt were direly needed by them, so we all joined hands to sell them for double the price. All of us remained united and the people became helpless and paid the amount for what they needed badly.’

‘You mean you united together to black market your goods?’ SubhanAllah! You black market your goods and expect me to enjoy its profit. I’m afraid, I cannot accept such money.’ He (‘a) then picked up one

pouch of 1000 dinars and said,

‘This is my hard earned lawful money. Pick up the other pouch. I refuse to have anything to do with it.’

He then addressed his serving man thus, ‘Musaddaf! It is much easier to wield the sword than earn lawful money. In other words, earning lawful money is much more difficult than wielding the sword.’

## **Dead Father’s Debts**

‘Mother, dear Mother!’ The woeful cry of a young man was heard in the silence of the dark night.

A caravan was travelling from Medina to an outpost. The Holy Prophet (s), who always followed the caravan to keep an eye on the weak and feeble members on the journey, in case left behind, heard the voice. Reaching the spot, he (s) found this very anxious young man, standing atop his camel’s back, wailing aloud for help.

The Holy Prophet (s) asked him, ‘What is your name?’

‘Jaber ibn e Abdullah’, he replied.

‘Why are you so afraid and anxious?’

‘O Messenger of Allah! My camel is old and weak. It is exhausted and refuses to get up. I am afraid of being left behind, while the caravan is moving with such speed.’

‘Do you have a rod?’

‘Yes, here it is.’

The Holy Prophet (s) used the rod to help the camel stand. He (s) then made it sit down again. He (s) then told Jaber to seat himself on its back. Holding the bridle in his hand he (s) made the camel rise. After that the camel moved slowly but steadily. On the way, The Holy Prophet (s) conversed affectionately with him, begging forgiveness from Allah, for him, 35 times, Jaber counted.

‘How many brothers and sisters do you have?’

‘I have seven sisters and am the only son.’

‘Have you paid off your father’s debts?’

‘Not all. Some is still due.’

‘Talk to the debtors on your return to Medina, and come to me during the date-picking season.’

‘I will.’

‘Are you married?’

‘Yes.’

‘Who did you marry?’

‘I married a widow of Medina.’

‘A young virgin would have been more suitable for one as young as you.’

‘I have young, naive sisters. I thought a sensible, experienced woman would be more beneficial to the family than another naïve young girl.’

‘That was a very wise decision. How much did you pay for this camel?’

‘Five gold coins.’

‘I have the exact amount. Come and take its price from me in Medina.’

The journey ended and everyone got busy in the day’s work. After some days they returned to Medina. Jaber brought his camel to hand it over to the Holy Prophet (s).

On seeing him The Holy Prophet (s) called out to Bilal and said, ‘Give him 5 gold coins for the camel and 3 gold coins to pay his father Abdullah’s debts. Return the camel to him for his use.’

Turning to Jaber, he (s) asked, ‘Have you spoken to your father’s debtors?’

‘Not yet.’

‘Are the things left behind by your father not sufficient to pay off his debts?’

‘No, I’m afraid not.’

‘Remind me during the date-picking season.’

The season soon arrived. The Holy Prophet (s) went with Jaber, paid off his father’s debt, and gave him some extra money to fulfill his domestic responsibilities.

## **Decide Wages before Hiring**

One day, Imam Reza (‘a) went with his friend Suleman ibn e Jafar for some work out of town. They returned at sunset and the Imam invited Suleman to stop over for the night. He accepted. As soon as they entered the exterior of the house, the Imam (‘a) saw all his serving men busy in the garden, planting, weeding, mowing and watering the flower- beds. The Imam (‘a) noticed a stranger working besides them.

He called one of his workers and asked, ‘Who is that person?’

The man replied, ‘He is a person we hired for the day to finish all the work quickly.’

‘Good. What wages did you hire him on?’

‘We thought of paying him his due after the work was done.’

The Imam (‘a) suddenly looked very annoyed. Displeasure was written all over his face.

Sulaiman felt he would severely punish his men. He came closer and asked, ‘What is it that has made you so depressed and angry?’

‘Sulaiman, I have told these people time and again, to hire a person only after deciding the day’s wages.

It is unwise to hire a person without knowing what he would wish to earn at the end of the day's work. If the wages are decided, one can pay him a little more if he has worked well. That will please him and he will leave your place happy and grateful, and always be willing to work for you in future. You will both be pleased with each other. Even if paid what was decided at the beginning, he will be satisfied. However, if the wages are not mutually agreed upon, no matter what you give him, he will not be grateful at all, in fact, he is bound to feel he deserved more than he received.'

## Services Offered to Tyrants

Haroon ur Rashid, the Abbasid ruler, was informed that Safwan Jamal had sold all his camels. The news upset him because he was preparing to go for Hajj and had hired many camels to carry the womenfolk and supplies. Safwan had also signed a contract to supply him with a certain number of camels. Haroon felt there was some special reason for this uncommon behaviour, because Safwan had offered this service to him for many years, and not once had he failed him.

He sent for Safwan, and when he arrived, asked him, 'Is it true that you have sold all your camels?'

'Yes, O Leader of believers.'

'Why?'

'I'm aging and find the job difficult. The children are also not interested in continuing the business. I realized the best solution lay in selling the beasts of burden.'

'Tell me the true reason behind your action.'

'I just told you.'

'I think I know who has prompted this action of yours. Musa al Kazim, on learning about our contract, has forbidden you to offer your services to me and sell your animals. This is the real reason behind your sudden decision.' His voice reflected his rage and he said, 'Had there been no previous relationship between us, I would have separated your head from your body this instant.'

Haroon was right. He considered Safwan to be one of his close friends and allies and enjoyed a very pleasant relationship with him. But Safwan was a true believer and sincere follower of the Ahl al Bayt ('a). One day, after signing the contract with Haroon, he came to visit Imam Musa e Kazim ('a).

The Imam ('a) said, 'Safwan, with the exception of one action all your deeds are good.'

Safwan eagerly asked, 'Ya ibne Rasool Allah, and what is that one act?'

'You giving your camels on hire to Haroon.'

'Ya ibne Rasool Allah, I'm not giving him my animals for a forbidden act. He is hiring them to perform Hajj. I shall not even accompany him on the journey, but send some of my employees with my servants.'

'Answer me, Safwan, you have given him your camels on hire. He will use them and you will receive money for them. You will hope that he remains alive to pay you the money promised in the contract. Am

I right?’

‘Yes, of course.’

‘Whoever wishes for the continuance of a tyrant will be party to his tyrannical actions, and whoever is included in the group of tyrants will go to hell.’

Safwan did not waste a single moment in deciding to sell his camels and escape being included in Haroon’s group. He sold his camels to free himself of the contract even if it meant losing his life. Being a true believer, taking this decision was easier than displeasing Almighty Allah.

## Money Well Spent

The Holy Prophet (s) gave Imam Ali (‘a) 12 dirhams to purchase a long shirt for him. Imam Ali (‘a) bought a shirt and gave it to him (s).

The Holy Prophet (s) asked, ‘How much did it cost?’

‘Twelve dirhams.’

‘I am afraid I wouldn’t like to wear something so expensive. If the shopkeeper agrees could you return it and buy something cheaper?’

‘I’ll see, Ya Rasool Allah.’

Imam Ali (‘a) spoke to the shopkeeper and he agreed to return the money and keep the shirt.

Then both (s) went towards the market together. On the way, they saw a young slave–girl sitting in a corner of the street and crying. The Holy Prophet (s) went to her and asked affectionately, ‘Why are you crying?’

‘My master gave me four dirhams to fetch goods from the market. I have lost them and can’t find them. I don’t have the courage to go home.’

The Holy Prophet (s) gave her four dirhams and told her to buy the needful and go home.

He then went to a shop and bought a shirt for four dirhams, and wore it. On the way home, a man, totally nude, was seen. Quickly, the Holy Prophet (s) took off his shirt and made him wear it. He (s) then went back to the shop and bought himself another shirt for four dirhams. On the way back, he found the slave–girl sitting with all the goods and nervously looking around.

The Holy Prophet (s) asked, ‘Why have you not gone home?’

‘I am afraid to go home because my master will ask me why I took so long and might beat me.’

‘Give me your address. I shall accompany you so that no one says anything to you.’

They reached the place and the girl stopped, pointing to the house where she lived.

The Holy Prophet (s) went close to the door and said loudly, ‘Assalam o Alaikum, dwellers of this home.’

There was no answer. He (s) repeated the greeting again but was met with silence. The third time, the

inmates all replied in unison, 'Assalam o alaikum wa rahmatullah e wa barakatahu, Ya Rasool Allah.'

'Why did you not respond the first time? Did you not hear my voice the first two times?

'We heard and recognized your voice the very first time.'

'Then why did you not respond?'

'Your greetings bring blessings with them, Ya Rasool Allah. We wanted to gain as many as we could.'

'I have come to ask you to excuse your slave-girl for being late, and not punish her.'

'Your coming is such a blessing for us that I release her from bondage this instant.'

The Holy Prophet (s) looked at Imam Ali ('a) and smiled, 'Alhamdolillah! These 12 dirhams were so blessed, that they clothed two bodies and freed one slave-girl.'

## **Credibility ensures Success**

Abdur Rahman ibn e Sayaba Kufi was a young man who had recently lost his father. Besides his father's death, his family was also a victim of poverty and unemployment. In short, he was miserably unhappy. One day, while he sat distraught, somebody knocked at the door. It happened to be his father's friend.

After offering his condolence he asked, 'Did your father leave some money behind?'

'No.'

'Here are 1000 dirhams. Invest them in a business; consider them as your principal amount. Use only the profit on domestic needs.' Handing him the money, he bade farewell and left.

Abdur Rahman was very obliged and relieved. He took the money and related the entire incident to his mother. Following his patron's advice, he converted the money into stock and began to trade his goods by placing them in a shop in the marketplace. In a short period, his business brought great profit. He spent the profit with great care and increased his merchandise. He met with greater success and the profit money increased, so much so that he decided that Hajj was now obligatory upon him. He spoke to his mother about his decision. She advised him to return the 1000 dirhams, that had brought so much prosperity, to their generous donor.

He went to the gracious friend and after greeting him, placed the pouch of money before him saying, 'I came to return your money.'

The friend thought the money was being returned because it was not sufficient. He said, 'If the money was insufficient I'll increase the amount.'

'They were truly blessed. I wanted to thank you for your help and return your amount to you. With this money I have expanded my business and earned so much profit that I am now able to return your amount and perform Hajj.'

Abdur Rahman returned home and starting making preparations for Hajj. After performing Hajj, he went to Medina and accompanied the large group of people going to pay their respects to Imam Jafar al-

Sadiq (‘a). He sat down quietly in a corner and watched people interact with the Imam (‘a), present questions and receive answers. After the crowd decreased, the Imam (‘a) signaled to him to come near. When he was close enough, the Imam (‘a) asked, ‘Is there something you need?’

Abdur Rahman introduced himself. The Imam knew his father and asked about his welfare. On learning of his demise he said, ‘Sad, very sad! May he receive Allah’s blessings.’

After that he enquired, ‘Did you inherit money from your father?’

‘No. There was nothing at all.’

‘How have you performed Hajj, then?’

‘A friend of my father gave me 1000 dirhams to invest in some business, which I did. Thanks to Allah, I made great profit and..’

The Imam (‘a) interrupted him and asked, ‘What did you do about the 1000 dirhams that you received from a friend?’

‘My mother advised me to return the money before performing Hajj. I went to return the money to him myself.’

‘Well done! Would you wish me to counsel you here?’

‘It will be my good fortune if you do.’

‘Remember, honesty and integrity is obligatory upon you. A man’s credibility makes him a shareholder of others’ wealth.’

## **Mine or Ours**

The price of grain and bread was rising gradually in Medina. Everyone was busy trying to gather a whole year’s stock of grain, and he who had it was preserving it. Among the population were the poor, who earned their daily bread.

Imam Jafar al–Sadiq (‘a) enquired from M’utab, his incharge of essential items, ‘Do we have grain in the house?’

‘Yes, enough to last a few months, Ya ibn e Rasool Allah.’

‘Take it to the market and sell it to the people.’

‘Ya ibn e Rasool Allah, there is a lack of grain in Medina, if we sell all our grain we will face difficulty in purchasing more.’

M’utab did as ordered and, after selling all the grain, came and reported to the Imam (‘a).

He (‘a) instructed him, thus: ‘From today onwards, our bread will be bought daily from the baking oven.

There should be no difference between my bread and the bread available to others. It must contain 50% grain and 50% barley. Thanks to Allah, I can afford to eat whole grain bread for a whole year, but I will not do anything that makes me answerable for being insensitive to the collective needs of the

population.'

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