

Allah Gives and Deprives Wealth

- People usually think that the source of their rizq (sustenance) is their parents, bosses, or employers. The fact of the matter is that Allah is the ultimate provider of rizq to all of His creations. Ar-Razzaq, Ar-Raziq, Al-Mu'ti and Al-Wahhab are some of the names of Allah. If you ponder upon these names, they mean that He is only owner of provision and He is the provider, forever. Allah says in Surat Hud,

- وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا وَمُسْتَوْدَعَهَا كُلُّ فِي كِتَابٍ مُبِينٍ
- There is no moving creature on earth but its sustenance depends on Allah: He knows the time and place of its definite abode and its temporary deposit: all is in a clear Record.
- In Surat-ur-Room, Allah challenges the idol worshipper by saying:
- اللَّهُ الَّذِي خَلَقَكُمْ ثُمَّ رَزَقَكُمْ ثُمَّ يُمِيتُكُمْ ثُمَّ يُحْيِيكُمْ ط
- It is Allah Who has created you; further, He has provided for you sustenance; then He will cause you to die; and again He will give you life.

Conditions for Obtaining Sustenance

- The equation of natural resources and human effort to obtain sustenance has very eloquently been presented in Surat-ul-Waaq'e'ah. Allah says: “Consider your contribution against Our laws in agriculture. You plow a field and sow seeds. Who produces crops from seeds, you or we?

Who look after crops? A calamity may fall and destroy a crop, leaving you shocked and sympathizing with your fellow and agonizing over the comprehensive loss of not only crops, but also of seeds and hard work!

We have created all this (you only provide work). We state these facts to remind you of that forgotten truth that We have put all this, in place so that the needy get sustenance.”

Laws and Guidance Concerning Rizq

- 1. Everyone should spend according to his capacity.
- A poor Muslim should spend as little as he can afford, while a wealthy person should spend more for the convenience of his family and himself. Allah says in Surat-ut-Talaaq,
 - لِيُنْفِقْ ذُو سَعَةٍ مِّنْ سَعَتِهِ ^ط وَمَنْ قُدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا آتَاهُ اللَّهُ ^ج لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا مَا آتَاهَا ^ع سَيَجْعَلُ اللَّهُ بَعْدَ عُسْرٍ يُسْرًا
- Let the man of means spend according to His means; and the man whose resources are restricted, let him spend according to what Allah has given him. Allah puts no burden on any person beyond what He has given him. After a difficulty, Allah will soon grant relief.

- 2. Allah likes moderate spending.
- Islam encourages Muslims to follow the middle way between two extremes regarding spending: extravagance and miserliness. Allah says in Surat-ul-Furqan,
- وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا
- Those who, when they spend, are not extravagant and not miserly, but hold a just (balance) between those (extremes).

- 3. Wealthy Muslims must avoid arrogance and mischief.
- Wealth has the tendency to make people arrogant and even mischievous. Since money is power, wealthy people often get into habit of using this power that Allah tested them with in a wrong manner. They disobey Him and break His rules. They cheat, involve haram deals and show off in front of less fortunate people. Allah says Surat-l-Alaq,

Nay, but man does break the rules in that he (looks upon himself) wealthy (and powerful)

كَأَنَّ الْإِنْسَانَ لِرَبِّهِ لَكَّارٌ
كَأَنَّ الْإِنْسَانَ لِرَبِّهِ لَكَّارٌ
as

أَنْ رَأَهُ اسْتَغْنَى

- Therefore, Allah may restrict wealth on His servant to protect them from falling in major transgression. Allah says in Surat Al-Shura,
- وَلَوْ بَسَطَ اللَّهُ الرِّزْقَ لِعِبَادِهِ لَبَغَوْا فِي الْأَرْضِ وَلَكِنْ يُنَزِّلُ بِقَدَرٍ مَّا يَشَاءُ ۚ إِنَّهُ بِعِبَادِهِ خَبِيرٌ بَصِيرٌ
- If Allah were to enlarge the provision for His servants, they would indeed transgress beyond all bounds through the Earth; but He sends (it) down in due measure as He pleases. For He is with His servant Well-Acquainted, Watchful.

- 4. Allah may favor some over others in wealth.
- For a certain wisdom, Allah may bless some people more than others. Allah is our Lord and He knows best how much each should receive. Allah says in Suratu Al-Nahl,

وَاللَّهُ فَضَّلَ بَعْضَكُمْ عَلَىٰ بَعْضٍ فِي الرِّزْقِ ۗ

- “Allah has made some of you better than others in rizq.”

- 5. Do not envy others.
- Allah instructed us not to envy others when they acquire more wealth or other blessings different than ours. Envy is Haram in Islam, and it does not help us gain more wealth and blessings. It may harm them, and we will be harmed too! Envy (known as hasad in Arabic) is a sin penalized by Allah. When we allow our hearts to do it, we are not thanking Allah for His blessings. When Allah blesses someone with one of His favors, a good Muslim should be happy for him.

- وَلَا تَمُدَّنَّ عَيْنَيْكَ إِلَىٰ مَا مَتَّعْنَا بِهِ أَزْوَاجًا مِنْهُمْ زَهْرَةَ الْحَيَاةِ الدُّنْيَا لِنَفْتِنَهُمْ فِيهِ ۚ وَرِزْقُ رَبِّكَ خَيْرٌ وَأَبْقَىٰ

- And strain not your eyes in longing for the things We have given for enjoyment to various groups of them (polytheists and disbelievers in the Oneness of Allâh), the splendor of the life of this world that We may test them thereby. But the provision (good reward in the Hereafter) of your Lord is better and more lasting.

Things that help gain and increase wealth

- 1. Having True Faith
- Allah provides his sustenance to all people whether they were believers or disbelievers. However, Allah blesses the sustenance he gives to His faithful and obedient believers. He makes wealth easy to obtain and useful. Allah says in Surat-ul-Baqrah,
- وَإِذْ قَالَ إِبْرَاهِيمُ رَبِّ اجْعَلْ هَذَا بَلَدًا آمِنًا وَارْزُقْ أَهْلَهُ مِنَ الثَّمَرَاتِ مَنْ آمَنَ مِنْهُمْ بِاللَّهِ وَالْيَوْمِ الْآخِرِ ۖ قَالَ ۖ وَمَنْ كَفَرَ فَأُمَتِّعُهُ قَلِيلًا ثُمَّ أَضْطَرُّهُ إِلَىٰ عَذَابِ النَّارِ ۖ وَبِئْسَ الْمَصِيرُ

- And (remember) when Ibrahim (Abraham) said, "My Lord, make this city (Makkah) a place of security and provide its people with fruits, such of them as believe in Allah and the Last Day." He (Allah) answered: "As for him who disbelieves, I shall leave him in contentment for a while, then I shall compel him to the torment of the Fire, and worst indeed is that destination!"

• وَلَوْ أَنَّ أَهْلَ الْقُرَىٰ آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ السَّمَاءِ وَالْأَرْضِ
وَلَكِن كَذَّبُوا فَأَخَذْنَاهُم بِمَا كَانُوا يَكْسِبُونَ

- And if the people of the towns had believed and had the Taqwâ (piety), certainly, We should have opened for them blessings from the heaven and the earth, but they belied (the Messengers). So We took them (with punishment) for what they used to earn (polytheism and crimes)

- 2. Practicing Taqwa, or Righteousness.
- As you learned earlier, Allah is the owner of this universe and He is the ultimate One who distributes wealth. Therefore, the best way to obtain His good favors is by obeying him. Indeed obedience brings you Allah's favors. Allah says in Surat-ul-Talaq,

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا
وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ

And for those who fear Allah, He (ever) prepares a way out,
And He provides for him from (sources) he never could
imagine.

Taqwa is that Allah is obeyed and not disobeyed, He is remembered and not forgotten, and that He is thanked and not shown ungratefulness.

- 3. Observing Tawakkul, or True Reliance on Allah.
- Tawakkul means putting full trust in Allah and showing true reliance on Him. True believer trusts Allah and relies on Him more than on anyone else. He firmly believes that even worked so hard and got the help of all people, nothing will happen except for what Allah has permitted. On the other hand, if he didn't put forth much work and had little or no help from people, he would get the sustenance he needs if Allah permitted. Allah said , وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ^ج
- And whoever relies upon Allah- then He is sufficient for him.

- Also Prophet Muhammad once said,

● عن عمر رضي الله عنه قال: قال رسول الله: ” لو أنكم تتوكلون على الله حق توكله لرزقكم مثل ما يرزق الطير, تغدو خماصا وتروح بطانا“

“If you relied on Allah with a true reliance, He would provide for you the same as He provides birds: they set off in the early morning with empty stomachs and return back at the end of the day with full stomachs”

- 4. Being kind to relatives.
- Additional to the great rewards they will win in the Hereafter, Allah rewards those who are good to their relatives and kinship by increasing and blessing their wealth in this life. Look at this great hadeeth,

• عن أبي هريرة رضي الله عنه قال: قال رسول الله: "من أحب أن يبسط عليه في رزقه, وأن ينسأله في أثره فليصل رحمه" راه البخاري و مسلم

- Abu Hurayrah رضي الله عنه narrated that Rasoolullah said: "Whoever likes to have his wealth expanded and his good deeds remembered for long time, he should be kind and close to his relatives."

Allah and His Prophet instructed us to trust Allah and rely on Him, but also to work hard and to try our best to achieve our goals. Indeed, relying on Allah doesn't mean that one leave striving in this world. Allah says in Surat-ul-Mulk: ●

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذَلُولًا فَامْشُوا فِي مَنَاكِبِهَا
وَكُلُوا مِنْ رِزْقِهِ ^ط وَإِلَيْهِ النُّشُورُ

- He it is, Who has made the earth subservient to you (i.e. easy for you to walk, to live and to do agriculture on it), so walk in the path thereof and eat of His provision, and to Him will be the Resurrection.

● فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ
وَادْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

- Then when the (Jumu'ah) Salât (prayer) is ended, you may disperse through the land, and seek the Bounty of Allâh (by working, etc.), and remember Allâh much, that you may be successful

- **Types of Rizq**

- When we think of rizq, or wealth, one immediately thinks of money. Allah is Ar-Razzaq (the ever-Provider of livelihood and all bounties) Indeed, Allah tells us in the Qur'an that He allocates the wealth.

• إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ

- Verily, Allâh is the All-Provider, Owner of Power, the Most Strong.
- The term ‘rizq’ in the Islamic context is used to mean wealth, but there is a wider meaning to it. It refers to all of the bounties of Allah which are needed for us to be successful in this life and the hereafter. Rizq not only refers to money and income but also means Iman, akhlaq, noble offspring, etc. Therefore, there are two kinds of rizq (sustenance):

- 1. Material Rizq: Some call “the lower Rizq” which consists of money, food spouses children, and so on.
- 2. Higher Rizq: Some call it “elevated Rizq” which consists of guidance, Iman, taqwa, generosity, comprehension, wisdom, light, cleaning of the soul, elevation in Jannah (Paradise), forgiveness, and the ability to do numerous good deeds.

Study Questions

1. A successful businessman comes to you and boast about the fortune he collected over the years. He claims that his own hard work alone made it all possible! How would you respond to him?
2. Why do you think Allah increases the wealth of those who are good to their relatives?
3. Who has the ultimate power of distributing rizq, or wealth? Support your answer with an ayah and hadeeth.

4. What will Allah do to us in the Day of Judgment concerning the wealth we collect in this life? Support your answer with an ayah or a hadeeth.
5. What are practices that help us having our wealth increased and blessed?
6. What are the two major types of rizq? Which one is more important, in your opinion?
7. Identify and write the Hadeeth on how Allah rewards for those who truly rely on Him with sustenance and rizq in this life:
8. Identify and write the hadeeth on how being good to family and relatives increases one's wealth:

- 9. Indicate if the following statements are true or false, Support your answer with with an Ayah or a Hadith:
 - a. Allah gives equal wealth to everyone.
 - b. A Muslim must be balanced when he spends his money.
 - c. If a person becomes rich, he should spend on his family in the same manner he used to do when he was poor.
 - d. A Muslim should demonstrate true Tawakkul on Allah in matters of Rizq.
 - e. True Tawakkul means that you rely on Allah to bring you Rizq and not exerting much effort to make money.
 - f. It is Haram to envy others who are blessed with more wealth than you.
9. Explain the difference between lower Rizq and higher Rizq and provide example on each of them.
10. How can a Muslim increase his wealth?
11. Which of Allah's 99 names that Allah is the provider of wealth?
- Allah sets certain laws to guide us on how to spend our Rizq, Mention that ayah which conveys one of the laws.