

I. The Names of Allah ﷻ Related to Providing us with our Needs.

الرَّازِقُ، الرَّزَّاقُ، الْمُعْطِي، الْمُقْتِتَ

Al-Raziq, Al-Razzaq, Al-Mo3ti and Al-Moqet

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A. Concept of Rizq in Islam

i. Meaning of Rizq.

Rizq is the sustenance or provision that Allah ﷻ gives to all living beings. Rizq includes everything that makes life possible and meaningful, such as material goods, knowledge, health, and spiritual well-being. For example, food, drink, wealth, fame, beauty, happiness, attractiveness, good children (children can be a source of joy or a source of pain), spouse, parents, feeling of satisfaction, luck, housing, life span, achievements, love and being loved, and all the items in Maslow's triangle.

Allah ﷻ is the only source of Rizq. Allah ﷻ has already decided the amount and type of Rizq for everyone. Therefore, one should seek lawful ways to earn a living and rely on Allah ﷻ's

provisions. One should also be thankful for the Rizq one gets and share it with others, as giving can increase one's rewards and please Allah ﷻ.

The human mind is inclined to love the things that meet our needs. Sometimes this love becomes so strong that it turns into worship. People used to worship trees in the past because trees provided them with food. People used to worship the sun because it gave them light and heat. Some people worshiped cows because they gave them milk and meat.

ii. Meanings of Al-Raziq and Al-Razzaq.

- Al-Raziq means the provider or the supplier. Al-Razzaq is the strong form of Al-Raziq and it indicates high frequency of providing, i.e., Al-Razzaq indicates that the verb "provide" occurs much more than Al-Raziq.
- The word 'Razzaq' is a hyperbolic or active expression of the word 'Raziq'. Both words literally mean 'The Provider' but the former signifies a more profound meaning in the abundance of Rizq that Allah ﷻ provides His creation with and how His Rizq reaches anybody and everybody it has been written for.
- Al-Razzaq is a name of greatness that describes the nature of Allah ﷻ while Al-Raziq is a name of beauty that indicates the actions of Allah ﷻ. In other words, because He is Razzaq, He does Raziq.
- Allah ﷻ is Al-Razzaq in this life because he provides to the ones who deserve and the ones who don't deserve. He is Al-Raziq in the next life because he provides only to believers who deserve it.

iii. Meaning of Al-Mo3ti and Al-Moqeet.

- Al-Mo3ti means the giver who gives generously and abundantly to His creation. He is the One who grants all kinds of blessings and favors, both material and spiritual, to whomever He wills.
- Al-Moqeet means the One who provide the qoot, which are the essential supplies that maintains and protects the life and existence of everything that He created. It is like providing gas to a vehicle. Without gas, the vehicle will not become alive.
- The difference between Al-Mo3ti and Al-Moqeet is that Al-Moqeet supplies the essential needs but Al-Mo3ti supplies above and beyond the essential needs.

iv. The mention of Rizq in the Quran

The word Rizq is mentioned 123 times in the Quran and most of which essentially addresses how it comes from Allah ﷻ the Exalted. It is He who determines what a person will obtain in this life. It is Allah ﷻ who gives us happiness and Allah ﷻ who sets the events for

sadness. He is Allah ﷻ Al-Raziq and Al-Razzaq, The Provider. This is described by Allah ﷻ in the Quran:

- “Indeed, it is Allah ﷻ who is the continual Provider, the firm possessor of strength.” (Al-Tharyat, 51:58)
- “And indeed, it is Allah ﷻ who is the best of providers” (Al-Hajj, 22:58)

v. Rizq is already written.

The concept of rizq is so beautiful. Even when you eat a piece of fruit, it was always written for you. From the moment it grew from a tree, it went through all these people and travelled all this way until it was in your hands. It was always meant to be yours.

There is a hadith that reports on how every human shares the same initial stages of life - starting from being in the womb for 40 days, and then into a leech-like structure for the same period, before phasing into chewed-like structure for also the same amount of time. Afterwards, the hadith states that Then Allah ﷻ sends to it an angel who is tasked to breathe soul into it. The angel is then commanded to write down four matters: the writing of the developing child’s rizq (sustenance), his life span, his actions, and whether he will be truly happy or miserable” (Sahih Bukhari & Muslim)

vi. Wrong understanding of the fact that the Rizq is already written.

The Rizq, as with everything else in life, has been predetermined by Allah ﷻ. There are several ways to process this information:

1. A person does not work arguing that his Rizq is already written and he does not have to work for it. This is wrong because he/she needs to put in the effort and then pray to Allah ﷻ to make his efforts successful and grant him an abundant wealth.
2. A person could blame fate for the miserable and destitute conditions that he/she has been brought up in. One might even be quick to say that they can never live a good life because it has been predetermined. This is wrong because causation is different than knowledge. The knowledge of Allah ﷻ does not cause what will be happening.
3. A person can never say that ‘I am fated with little Rizq till the end of my life’ until it really has happened. This is wrong because one cannot make a claim upon something that has yet to happen.

4. We acknowledge that ease and difficulty come from Allah ﷻ and that a Muslim needs to work towards improving his/her conditions or in other words, to put in effort accordingly and pray to Allah ﷻ to make his effort successful.

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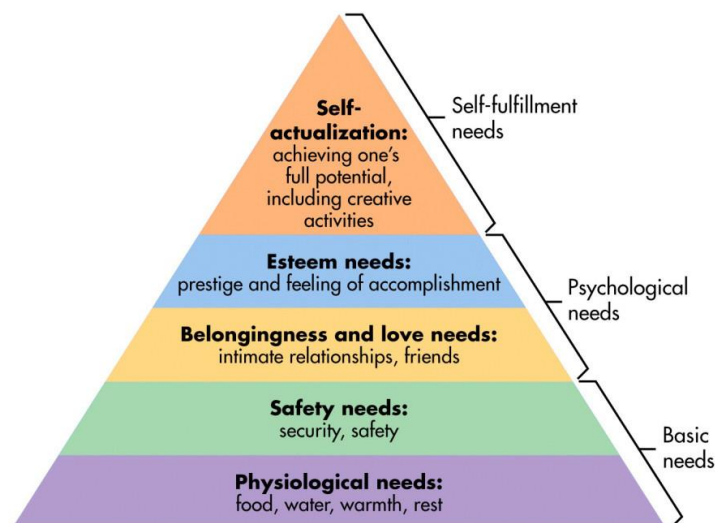
B. Maslow's Triangle.

i. Hierarchy of needs.

Maslow's Hierarchy of Needs is a theory in psychology that proposes that human needs can be organized into a hierarchy, with the most basic needs at the bottom and higher-level needs at the top. The hierarchy consists of five levels: physiological needs, safety needs, love and belonging needs, esteem needs, and self-actualization needs. The bottom levels are bigger because they are more fundamental to survival and are necessary before higher levels can be pursued. For example, a person may need to have their basic physiological needs met (such as food, water, and shelter) before they can focus on love and belonging needs.

ii. I need versus I want.

The difference between I need and I want is that I need expresses a lack of something that is necessary or essential, while I want expresses a desire for something that is not necessary or essential. For example:



- I need water to survive. (Water is a necessity for life.)
- I want a soda to drink. (Soda is not a necessity, but a preference.)

Sometimes, the distinction between needs and wants can be unclear, depending on the context and the person. For example:

- I need internet to work from home. (Internet is a necessity for this person's job.)
- I want internet to watch Netflix. (Internet is not a necessity for entertainment, but a choice.)

Separating needs and wants can help you budget more successfully and prioritize your spending. Needs are usually your basic living expenses, such as food, shelter, and health care. Wants are usually things that you choose to buy but could live without, such as entertainment, travel, and subscriptions.

iii. Meaning of secular

The meaning of secular is denoting attitudes, activities or other things that have no religious or spiritual basis. Secular is the opposite of sacred or religious. Secular can refer to:

- A person who does not follow any religion or believe in any supernatural beings. Such a person may be called a secularist, an atheist, or an agnostic, depending on their views.
- A society or a state that does not favor or endorse any religion or religious group. Such a society or a state may be called secular, secularized, or secularist, depending on the degree of separation between religion and public affairs.
- A movement or a philosophy that advocates for the separation of religion and state, and the freedom of conscience and expression for all people. Such a movement or a philosophy may be called secularism, secular humanism, or secular democracy, depending on its goals and values.

Our nation claims to be secular because of the separation between church and state, however, some people may argue that the government does implicitly endorse Christianity by recognizing Christmas as a federal holiday, and by allowing or promoting various symbols and activities related to Christmas in public spaces, such as schools, courts, or parks. They may claim that this violates the rights and interests of non-Christians, who may feel excluded or marginalized by the dominant culture.

iv. Deficiency in Maslow's triangle.

The greatest deficiency in Maslow triangle is that it is secular that ignores religious needs. Religious needs can be considered as a type of deficiency need, depending on how a person views their faith and spirituality. For some people, religion provides a sense of security, belonging, and self-worth, as well as a connection to a higher power or a transcendent purpose. If these needs are not met, a person may feel anxious, lonely, or depressed, and may seek to fulfill them through various forms of religious practice or expression.

However, not all people have religious needs, or view them as deficiency needs. Some people may not believe in any religion, or may have a different way of satisfying their spiritual needs, such as through philosophy, art, or nature. Others may view religion as a growth need, rather than a deficiency need, meaning that they pursue it not out of a lack, but out of a desire to expand their potential and achieve self-actualization.

C. Rizq and Happiness.

i. Amount of wealth and satisfaction.

The feeling of satisfaction is more important than the amount of wealth you have because satisfaction reflects how happy and fulfilled you are with your life, while wealth is only a means to achieve satisfaction, not an end in itself. Research has shown that money can increase happiness, but only up to a certain point, after which more money does not bring more happiness. This is because money can help meet basic and some advanced needs, such as food, shelter, health, and education, but it cannot buy love, meaning, or purpose, which are essential for satisfaction. Moreover, money can also have negative effects on satisfaction, such as increasing stress, greed, envy, or isolation, or reducing gratitude, generosity, or social connection. The feeling of satisfaction is more important than the amount of wealth you have because satisfaction is the ultimate goal of human existence, while wealth is only a tool to achieve it.

ii. Things are a matter of perception.

There are two types of people in this world: those who view the glass as half-full, and those who see the glass as half-empty. This phenomenon is called perception, and our perceptions profoundly impact how we experience life. Perception is merely a lens or mindset from which we view people, events, and things. Things are a matter of perception means that different people may have different views or interpretations of the same thing, depending on their personal experiences, beliefs, emotions, or biases. Perception is the way we see, understand, or make sense of something, but it may not always match the reality or the truth of that thing.

For example, the Saudi princess and the poor lady story contrasts the lives of a wealthy princess who is unhappy and dissatisfied with her luxurious existence, and a poor woman who is content and grateful for her simple life. The story shows how perception can affect happiness, and how wealth does not necessarily bring satisfaction.

iii. The richest woman in the world committed suicide.

Christina Onassis was a Greek-American heiress and businesswoman, who inherited a fortune from her father, the shipping magnate Aristotle Onassis. She committed suicide at the

age of 37 by overdosing on morphine, as she was suffering from depression, loneliness, and chronic pain.

iv. The wealth that belongs to you.

The Prophet ﷺ said that our money is divided into three:

- The money that we spend on food or clothes is gone forever.
- The money that we save and never use until we die is inherited by others.
- The money that we donate to charity is the money that remains to benefit us.

Charity is the true money that remains. The Prophet ﷺ once had a lamb, and his wife Aisha slaughtered it and gave away all the meat except for a shoulder. She kept that shoulder for her and the Prophet ﷺ to eat, and she gave away the rest to the poor and needy. When the Prophet ﷺ came and asked what happened, he said: "All the lamb meat is gone, and only this shoulder is left for you and me." But the Prophet ﷺ corrected her, and said: "No, the shoulder that we are going to eat is not what remains, what remains is the part that we gave away." That is the one that remains, because it was done for the sake of Allah ﷻ. The sake of Allah ﷻ is everlasting and infinite. Whatever you do for the sake of Allah ﷻ will give you eternal rewards. It becomes a lasting benefit to do good deeds.

v. Pain and joy don't last forever.

Nothing lasts forever, neither pain nor joy. Evil actions and disobediences will vanish, but the sins will stay. Imagine you do something prohibited. Imagine you drink alcohol. The pleasure will fade by the next day, and it will be over. When you do something prohibited, you only enjoy it for a moment, and then it disappears, and you forget the pleasure, but the sins remain. That is what remains. On the contrary, if you do a good thing, like fasting, it may be hard, but the difficulty of fasting will disappear. It will be forgotten, but the good deeds will stay. So, it is okay if good deeds are hard, because the hard part will be forgotten. You will not remember the pain later, but what will remain is the reward for the good deeds that you did.

vi. The stingy rich is miserable in this life and in the hereafter.

The stingy person lives a poor life in this world but will be judged as a rich person in the Day of Judgment. He is very wealthy, but he lives poorly because he does not spend much. He thinks that the best use of money is to save it, not to spend it. He ends up saving money for his heirs, but he does not enjoy his money. He uses very little of his money. But in the Day of Judgment, he will not be judged as a poor person. Poor people have easier judgment than rich people. The poor have only three pillars of Islam: the testimony of faith, the prayer, and the fasting. The rich have all five pillars, including the alms and the pilgrimage. When Allah ﷻ

accounts the poor, there is not much income or expenditure. So the record of the poor person is easy to audit and clear quickly. He probably earned \$50,000 in his entire life and barely survived with it. But the rich person has to answer for every single penny. Where did he get it from? Where did he spend it? Allah ﷻ will audit him for each penny, and he will have eternity to answer these questions. Allah ﷻ will also audit him for his time, second by second. How did he spend his time? When he was young, he will be judged for his time twice: once for his time, and once for his youth. But when he gets older, he will be judged only for his time, because he is no longer young. He will have eternity to answer all questions, and Allah ﷻ will stay with him until he gives all the answers. Then he will get the judgment.

Of course, the good people will be protected by Allah ﷻ from the audit. Allah ﷻ will give them a summary judgment and send them to Paradise quickly. There is a hadith that says that the poor will enter Paradise 500 years before the rich, because the audit of the poor is so simple. There is not much money in or out. But the rich person has to answer many questions about his wealth. Why did he not spend his wealth to help others? How much alms did he pay? How much charity did he give? There are many questions for the rich person to answer. So the stingy person lives a poor life in this world, but will be judged as a rich person in the Day of Judgment.

D. Distribution of Wealth Among People.

i. Rida and Sokhot

Rida and Sokhot are two opposite attitudes towards Allah ﷻ's will. Rida means being content with whatever Allah ﷻ ordains, while Sokhot means being resentful and angry with Allah ﷻ's choices. Rida brings peace and blessings to the heart, as well as the pleasure of Allah ﷻ, while Sokhot leads to misery and sin, as well as the wrath of Allah ﷻ. Rida is a sign of faith and submission, while Sokhot is a sign of disbelief and rebellion. Sokhot is not going to increase our shares and what Allah ﷻ has already decreed. It only brings anxiety and depression, and invokes the wrath of Allah ﷻ.

ii. Being content of your share of Rizq.

Everyone gets a different share of Rizq from Allah ﷻ. Some people have more, and some people have less. But Allah ﷻ is fair in His distribution of Rizq among His people. The problem is that people are not content with what they have. They always compare themselves to those who have more than them and feel jealous and unhappy. They do not compare to those who have less than them to feel grateful and satisfied. They say: "Why does this person have more money? Why is he richer than me? He is not smarter or more educated than me. How come he

has more than me?" They get angry at Allah ﷻ in their hearts because they think He is giving more to others and less to them. They always compare themselves to those who are above them and envy them. They don't compare to the ones below them so that they would appreciate what Allah ﷻ gave them.

iii. Rizq comes in packages.

Allah ﷻ gives us different blessings in different proportions, i.e. packages of Rizq, but we are often ungrateful and envious of others. We forget that Allah ﷻ knows what is best for us and that we should be content with what we have. If we could see the whole picture, we would not want to change our situation. This is the lesson of a story where two people who were unhappy with their lives decided to swap their packages of Rizq, but they ended up worse than before. One is a multi-millionaire who have no children and the other is a poor man who has 10 children. They both decided to swap a piece of the brain that controls the ability to have children in exchange for one million dollars. Allah ﷻ punished both of them. Due to the brain surgery, the rich one got a stroke before he gets any children and the poor one became insane before he can benefit from the money.

Here is a simplified example of how Allah ﷻ would distribute his favors equally among four people in different packages:

	Packages of Rizq			Total number of Shares in the package	Description of packages
	Children	Wealth	Health		
Person A	30%	40%	30%	100%	Balanced
Person B	80%	10%	10%	100%	Focus on children
Person C	5%	90%	5%	100%	Focus on wealth
Person D	0%	20%	80%	100%	Focus on health

Some people may have more than others in some aspects, but no one has everything. Richness is not in the amount of wealth or beauty or status, but in the satisfaction of the heart. When we choose a spouse, we should not look only at the worldly criteria, but at the religiousness and good manners, which are the most important factors for a happy marriage. Otherwise, we may end up like the millionaire who can throw lavish parties but cannot enjoy the food because of his health problems. He sees others eating his own food but he cannot eat from it, and this made him feel miserable.

iv. We are not born to equal opportunities.

The amount of Rizq that we get does not depend on how smart or hard-working we are. It depends on where and when we are born, and what opportunities we have. People are born with equal rights but different opportunities. For example, there is a boy in Egypt who works for one pound a day, which is two cents. The minimum wage in the United States is \$10 per hour, but there is no limit in Egypt. You can get someone to work for free, and it is legal. The boy earns 2 cents a day, and you earn \$10 an hour. The difference is huge, and the only reason is that he was born in Egypt and you were born in the United States. That gives you a status of wealth that is not available to him or her just by being born in a specific place and specific country.

If someone is starving, it does not mean that Allah ﷻ did not send enough. Allah ﷻ gave the shares of the poor to the rich as a test. Allah ﷻ sent enough for the poor and rich, but the poor is starving because there is a rich who is not paying his Zakat, and becoming more fat. We see people who live in obscene luxury, and others who are starving. Some people die because they cannot afford a shot that costs 25 cents. They die because they did not get this immunization, or this shot. There is a lot of Rizq that comes to us just by being born to a certain family or in a certain place.

v. The caste system.

The caste system is a form of social stratification that divides people into different groups based on their birth, occupation, and economic status. It is influenced by the Hindu concept of varna, which means color, class, or type. According to this concept, there are four main varnas, each derived from a different part of the creator god Brahma:

- Brahmins: The priests, teachers, and intellectuals, who came from Brahma's head.
- Kshatriyas: The warriors, rulers, and administrators, who came from Brahma's arms.
- Vaishyas: The merchants, traders, and farmers, who came from Brahma's thighs.
- Shudras: The laborers, artisans, and servants, who came from Brahma's feet.

People marry within their own caste. The caste system is a source of social inequality and injustice in for centuries, as it limits people's choices, opportunities, and rights based on their birth.

You may think that the caste system is in the past. There is a modern caste system. People are divided into first world, second world and third world. Examples of the first world are United States, Canada and Europe. Examples of the second world are Russia, China, North Korea, Cuba, Vietnam, and Romania. Examples of the third world are the middle east and most

countries in Africa. In the old caste system, you cannot change your status but in the modern caste system, you can change your status by getting an immigration visa.

E. Facts About the Wisdom in the Distribution of Wealth.

- i. If Allah ﷻ makes everyone rich, then we will get corrupt and corrupt the earth.
- Shura (42:27): Should Allah ﷻ expand the provision for His servants to its full extent, they would spread mischief on earth; but He sends down what He wills in due measure. Surely, with regard to His slaves, He is All-Aware, Ever-Watchful.

This verse teaches us about the reason why Allah ﷻ does not make everyone rich. It teaches the wisdom and justice of Allah ﷻ in distributing His bounties among His servants. It tells us that if Allah ﷻ were to give everyone abundant wealth and power, they would become corrupt and oppressive, and cause mischief and disorder in the land. But Allah ﷻ knows what is best for His servants, and He gives them according to their needs and abilities. He is fully aware of their conditions and circumstances, and He sees their actions and intentions. He tests some of them with poverty and hardship, and some of them with prosperity and ease, to see how they will behave and worship Him. He rewards those who are grateful and patient, and punishes those who are ungrateful and rebellious.

- ii. What would go wrong if all disbelievers are rich and all believers are poor.
- (Zokhrof 43:33-35): Were it not that all people would become of a single creed (i.e. all humans would become disbelievers), We would have caused, for those who disbelieve in Al-Rahman, roofs of their houses to be made of silver, and the stairs as well, on which they would climb, (33) And doors of their homes, and the coaches on which they would recline, (34) And would have made some of these things of gold-ornaments. And all this is nothing but an enjoyment of the worldly life. And the Hereafter, with your Lord, is (destined) for the God-fearing.(35)

Allah ﷻ does not make all disbelievers are rich and all believers are poor because everyone would become a disbeliever. Allah ﷻ could have enriched all the unbelievers with all sorts of wealth. Even their houses might have been made of gold and silver. However, Allah ﷻ did not do so, only because it would have prompted all others to adopt disbelief, and thus almost all human beings would have become disbelievers. The fact nevertheless remains that worldly wealth is not a sign of closeness to Allah ﷻ, which should necessarily be given to the prophets. It is meant for a temporary enjoyment, which may be given to infidels also. The bounties of the Hereafter are, on the other hand, the lasting benefits, that are destined only for the pious and righteous people.

iii. What would go wrong if Rizq is restricted to believers only.

Allah ﷻ does not restrict his Rizq to believers only because this would create hypocrisy. People will believe for the sake of Rizq not for the sake of Allah ﷻ.

iv. Both groups, believers and disbelievers, have people who are rich and people who are poor.

- Isra (17:18-20): Whoever opts for the immediate benefits from life herein, We will give him, right here in this life, as much as We will, to whomever We intend. Then We assign Jahannam for him where he shall enter condemned, discarded. (18) And whoever opts for the Hereafter and makes efforts for it as due, while he is a believer, then, the effort of such people is appreciated! (19) To all of them - both these and those - We extend the grants of your Lord. And the grant of your Lord is not barred for anyone. (20)

These verses are about the choice between the worldly life and the Hereafter, and the consequences of each option. They teach us that:

1. Allah ﷻ gives some people more wealth and power in this life, but this is not a sign of His favor or approval. Rather, it is a test and a trial for them, to see how they will use their blessings. If they are ungrateful and disobedient to Allah ﷻ, and prefer the fleeting pleasures of this life over the eternal rewards of the next, then they will face a terrible punishment in Hell, where they will be disgraced and rejected.
2. Allah ﷻ rewards those who believe in Him and strive for the Hereafter, by doing good deeds and avoiding evil. Their efforts are appreciated and valued by Allah ﷻ, and they will receive His mercy and forgiveness. They will also enjoy the blessings of Paradise, where they will be honored and pleased.
3. Allah ﷻ is generous and bountiful to all His servants, whether they are righteous or wicked. He gives them sustenance and provision in this life, according to His wisdom and justice. But His grant in this life is limited and temporary, while His grant in the Hereafter is unlimited and everlasting. Therefore, the wise ones are those who seek the latter and not the former.

v. The day of judgment changes the status and ranks of people.

- (Waq3a 56:1-3): When the Imminent Event (Day of Judgment) will occur, (1) There will be no one to deny its occurrence. (2) It will be abasing some, exalting others (3).

These verses describe the beginning of the Day of Resurrection, when a great and inevitable event will happen that will change the whole order of the universe. The earth will shake violently, the mountains will crumble and scatter, and people will be divided into

different groups according to their deeds. Allah ﷻ will exalt the ranks of believers and abase the ranks of disbelievers.

vi. Being rich or poor is a test from Allah ﷻ.

- (Anaam 6:165): It is He who made you the deputies of the earth and raised some of you in ranks over others, so that He may test you in what He has given you. Surely, your Lord is swift in punishing, and surely He is Most-Forgiving, Very-Merciful. (165)

This verse teaches us about the wisdom and justice of Allah ﷻ in distributing His bounties among His servants. It tells us that Allah ﷻ has made us successors on earth, meaning that we have been given the authority and responsibility to manage the affairs of this world according to His guidance. Allah ﷻ has also raised some of us over others in ranks, meaning that He has given us different degrees of wealth, power, knowledge, and status. This is not because He favors some over others, but because He wants to test us with what He has given us. He wants to see how we use our blessings, whether we are grateful or ungrateful, whether we are just or unjust, whether we obey Him or disobey Him. Allah ﷻ is fully aware of our actions and intentions, and He will reward or punish us accordingly. He is swift in punishment, meaning that He can seize us at any moment with His wrath, but He is also All-Forgiving and Most Merciful, meaning that He can forgive us and shower us with His grace if we repent and reform.

- (Al-Fajr 89:15-16): As for man, when his Lord tests him, and thus gives him honor and bounties, he says, "My Lord has honored me." (15) But when he tests him, and thus straitens his provision for him, he says, "My Lord has disgraced me." (16).

These verses show how man reacts differently to Allah ﷻ's trials. When Allah ﷻ blesses him with wealth and honor, he becomes arrogant and thinks that he deserves it because of his own merit. He does not thank Allah ﷻ or acknowledge His favor. When Allah ﷻ reduces his provision and puts him in hardship, he becomes ungrateful and complains that Allah ﷻ has humiliated him. He does not accept Allah ﷻ's decree or seek His forgiveness.

- (Zokhrof 43:32): Is it they (disbelievers) who allocate the mercy of your Lord? We have allocated among them their livelihood in the worldly life, and have raised some of them over others in ranks, so that some of them may put some others to work. And the mercy of your Lord is much better than what they accumulate.

This verse provides one of the answers to the idol worshippers who were raising an objection that the Qur'an should have been revealed to a rich man. It states that Allah ﷻ is the only one who has the right and the power to distribute His mercy and blessings among His servants. He has given them different levels of wealth and status in this worldly

life, but this does not mean that they should be arrogant or unjust. Those who are wealthy and powerful should not withhold their provision from their slaves, who are also Allah ﷻ's creatures and deserve fair treatment. They should also not attribute their blessings to their idols, who have no power or authority over anything. Rather, they should acknowledge that Allah ﷻ is the sole provider and giver of favors, and thank Him for His bounty. The verse also reminds them that the mercy of Allah ﷻ in the Hereafter is much better and lasting than whatever they accumulate in this world. They should not be deceived by the temporary pleasures of this life, but seek the eternal rewards of the next life.

- (Nahl 16:71): Allah ﷻ has given some of you preference over others in provision. So, those given preference are not willing to pass on their provision to their slaves, so that they become equal in it...

This verse shows that Allah ﷻ has determined the provision of each person, and that the rich cannot become poor by giving away their wealth to the poor, nor the poor become rich by taking from the rich.

vii. Allah ﷻ gives the Rizq of the poor to the rich and ordered the rich to pay Zakat.

- (Yasin 36:47) And when it is said to them, "Spend of what Allah ﷻ has provided for you," those who disbelieve say to those who believe, "Shall we feed someone whom Allah ﷻ could feed, if He so willed? You must be deeply misguided."

This verse shows that the disbelievers are stingy and ungrateful for the bounties that Allah ﷻ has given them. They refuse to share their wealth with the poor and needy, and they mock the believers who do so. They argue that if Allah ﷻ wanted to feed the poor, He would have done so Himself, and that the believers are following a false religion. They fail to realize that we are not testing if Allah ﷻ can feed the poor or not. We are sure that He can. But they don't realize that Allah ﷻ tests them with their wealth, and that He wants them to be generous and compassionate. They fail to realize that Allah ﷻ has given them the Rizq of the poor and the poor have the right to get their share. Allah ﷻ is the one who gives and takes away, and that He will hold them accountable for their actions.

viii. Rizq has been preassigned in heaven.

- (Tharyat 51:22-23): And in the heavens, there is your decreed sustenance and all that you have been promised. (22) So, by the Lord of the heavens and the earth, it is a reality, as sure as the fact that you can speak. (23)

These verses tell us that Allah ﷻ is the source of our decreed provisions and our promise in the Hereafter. He says that in the heaven, meaning in His knowledge and decree, He

has determined our sustenance and our reward or punishment. He also swears by the Lord of the heaven and the earth, meaning by His power and authority, that His Word is the truth, just as we speak the truth, as true as the fact that we can speak.

- (Iron 57:22-23): No calamity befalls the earth or your own selves, but it is pre-destined in a Book before We bring it into being, Indeed it is easy for Allah ﷻ. (22) So that you may neither grieve on what has escaped you, nor over-exult on what He has given to you. And Allah ﷻ does not love any self-admirer, over-proud, (23).

A person who believes in Qadar (Predestination) is not overcome by extreme grief on a good thing he has missed. Nor does he become over-exultant on a good thing he has achieved. For, in the first case, he knows that whatever has happened was predestined by Allah ﷻ, and in the latter case, he believes that it was Allah ﷻ who made it possible through Predestination that he could achieve the thing he is pleased with. In both cases, his own role is limited to a certain extent beyond which he should neither grieve nor exult.

F. The test of being rich is harder than the test of being poor.

i. Allah ﷻ tests us not only with difficulties, but also with ease.

- (The Prophets 21:35) Every soul will taste death. And We test you with good and evil as a trial. And to Us you will be returned.
- (The Ant 27:40) The one who had knowledge of the Scripture said, "I will bring it to you before your glance returns to you." And when he saw it settled before him, he said, "This is from the favor of my Lord to test me whether I will be grateful or ungrateful. And whoever is grateful - his gratitude is only for himself. And whoever is ungrateful - then indeed, my Lord is Free of need and Generous."
- (The Dawn 89:15-16) As for man, when his Lord tries him and honors him and blesses him, he says, "My Lord has honored me." But when He tries him and restricts his provision, he says, "My Lord has humiliated me."

ii. Wealth and poverty are not indicators of Allah ﷻ's favor or displeasure.

Being rich is not a sign of love from Allah ﷻ and being poor is not a sign of Allah ﷻ's anger. Religiosity is the sign of Allah ﷻ loves.

- (Al-Mu'minun | The Believers 23:55-56) Do they think that We provide them with wealth and children out of kindness? Rather, they do not perceive.

- A hadith says: Allah ﷻ gives the world to those whom He loves and those whom He does not love, but He only gives faith to those whom He loves. So whoever is given faith by Allah ﷻ, He has loved him.
- iii. The poor and the oppressed are the ones who mostly follow the Prophets because they seek justice and fairness.
- (Hud 11:27) The leaders of his people who disbelieved said, "We see you as nothing but a human like us, and we see that only the lowest among us follow you without thinking. And we do not see any advantage for you over us. Rather, we think you are liars."
 - (Shuara 26:111) They said, "Should we believe in you while the most despised ones follow you?"
- iv. The rich and arrogant people demand that the Prophets expel the poor believers before they can join them.
- (Anam | Cattle 6:52) And do not drive away those who call upon their Lord in the morning and the evening, desiring His face. You are not accountable for them at all, nor are they accountable for you at all. So do not drive them away, or you will be one of the wrongdoers.
 - (Hud 11:29-30) O my people, I do not ask you for any wealth for it. My reward is only from Allāh. And I will not repel those who believe. Indeed, they will meet their Lord, but I see that you are a people who are ignorant. (29) And O my people, who would protect me from Allāh if I drove them away? Then will you not be reminded? (30)
 - (Surah Abasa 80:1-10): He (the Prophet) frowned and turned his face, (1) Because the blind man came to him! 1 (2) What could tell you (O prophet about the prospects of the blind man?) May be, (if you had attended him properly,) he would have attained purity, (3) Or have received the advice, and the advice would have benefited him. (4) As for the one who does not care (about faith), (5) You are anxious to pursue him, (6) While there is no blame on you, if he does not attain purity. (7) As regards the one who has come to you rushing eagerly, (8) While he fears (Allah ﷻ), (9) To him you pay no heed! (10)

The story behind the verses is that once Prophet Muhammad ﷺ was talking to some influential leaders of the Quraish tribe, hoping to persuade them to embrace Islam. While he was doing so, a blind companion named Abdullah ibn Umm Maktum came to him and asked him to teach him some verses of the Quran. The Prophet ﷺ was annoyed by this interruption and frowned and turned away from the blind man, preferring to continue his conversation with the Quraish leaders. Allah ﷻ then revealed these verses to rebuke the Prophet ﷺ for his behavior and to remind him that the blind man was more worthy of his

attention than the arrogant and wealthy pagans who were not interested in the truth. The Prophet ﷺ later apologized to the blind man and honored him by appointing him as the muezzin (caller to prayer) and the governor of Medina in his absence.

One of the leaders was Al-Walid who turned away in disgust and grunted when he saw the blind man.

- v. The needy are more earnest in their supplication to Allah ﷻ because they have urgent wants.
 - (Fussilat 41:51): And when We bestow favor upon the human being, he turns away and distances himself; but when evil touches him, then he is full of extensive supplication.
 - (Isra | Night Journey 17:83): And when We bestow favor upon the human being, he turns away and distances himself; but when evil touches him, then he is full of despair.
 - (Zumar 39:8) And when adversity touches the human being, he calls upon his Lord, turning in repentance to Him. Then when He bestows on him a favor from Himself, he forgets what he used to call upon Him before, and he attributes rivals to Allah ﷻ to mislead [others] from His way. Say, "Enjoy your disbelief for a little; indeed, you are of the companions of the Fire."
 - (Zumar 39:49): So when adversity touches the human being, he calls upon Us; then when We bestow on him a favor from Us, he says, "I have only been given it because of [my] knowledge." Rather, it is a trial, but most of them do not know.
 - (Ankabot | Spider 29:65): And when they board a ship, they supplicate Allah ﷻ, sincere to Him in religion. But when He delivers them to the land, at once they associate others with Him
 - (Loqman 31:32): And when waves come over them like canopies, they supplicate Allah ﷻ, sincere to Him in religion. But when He delivers them to the land, there are [some] of them who are moderate [in faith]. And none rejects Our signs except everyone treacherous and ungrateful.
- vi. The wealthy feel self-sufficient and have no need to pray.
 - (Alaq 96:6-8): No! [But] indeed, the human being transgresses (6) Because he sees himself self-sufficient. (7) Indeed, to your Lord is the return. (8)
- vii. There is a strong link between living in luxury and being among the people of the Hellfire:
 - (Muzzammil 73:11-14): Leave Me with the one I created alone (11) And to whom I granted extensive wealth (12) And children present [with him] (13) And spread [everything] before him, easing [his life]. (14)

- (Anbiya | Prophets 21:13): Do not be impatient, but return to where you were given luxury and to your homes - perhaps you will be questioned.
- (Almomenon | Believers 23:33): And the eminent among his people who disbelieved and denied the meeting of the Hereafter while We had given them luxury in the worldly life said, "This is not but a man like yourselves. He eats of that from which you eat and drinks of what you drink.

viii. The story of Tho3aylaba.

The story of Tho3aylaba (ثعلبية) is about a man who made a vow to Allah ﷻ that if He gave him wealth, he would spend it in charity and be among the righteous. But when Allah ﷻ gave him wealth, he became stingy and broke his promise. So Allah ﷻ punished him with hypocrisy in his heart until the Day of Resurrection, because he lied to Allah ﷻ and denied His favors. This story is mentioned in the following verses:

(Tawba 9:75-77): And among them are those who made a covenant with Allah ﷻ, [saying], "If He should give us from His bounty, we will surely spend in charity, and we will surely be among the righteous." (75) But when He gave them from His bounty, they were stingy with it and turned away while they refused. (76) So He penalized them with hypocrisy in their hearts until the Day they will meet Him - because they failed Allah ﷻ in what they promised Him and because they [habitually] used to lie. (77)

ix. Prophet Muhammad ﷺ did not adopt a royal lifestyle.

Even though he was the leader of the Muslim community and had access to wealth and power, he lived a simple and modest life, sharing the hardships and joys of his followers. He preferred to spend his money on charity, rather than on luxuries for himself. He also performed his own household chores, such as milking his goat, mending his clothes, and repairing his shoes. He did not seek worldly pleasures, but rather focused on his mission of spreading the message of Islam. The reasons why Prophet Muhammad ﷺ chose to live a simple life are:

1. He knew the reality of this world, its brevity and its temporary nature. He understood that the true life is the hereafter, and that one should strive for the pleasure of God, rather than the pleasures of this world.
2. He wanted to set an example for his followers, and to show them that the true richness is not in material possessions, but in faith, knowledge, and good deeds. He wanted to teach them to be content with what God has given them, and to avoid greed, envy, and extravagance.

3. He wanted to be close to the poor and the needy, and to share their sufferings and joys. He wanted to be accessible and approachable to everyone, regardless of their social status, race, or gender. He wanted to be a mercy and a blessing to all of God's creation.

x. The poor is easier to please than the rich.

- The rich may have higher standards and aspirations, which make them less satisfied with what they have and more prone to compare themselves with others who have more.
- The rich may experience diminishing returns from their spending, meaning that each additional dollar they spend brings them less joy and utility than the previous one.
- The rich may face more stress, pressure, and responsibility, which can undermine their happiness and health. They may also have less time and freedom to enjoy their money and pursue their passions.

xi. The rich is held accountable to higher expectations.

Prophet Muhammad ﷺ taught us the amount of charity is not as important as the quality of charity. He said that one dirham could be more appreciated by Allah ﷻ than 1000 dirham. The companions asked how come, because they were curious about the wisdom behind this statement. They wanted to understand how one dirham could be more appreciated by Allah ﷻ than 1000 dirham, which is a huge difference in quantity. The Prophet ﷺ explained to them that one dirham could be more appreciated by Allah ﷻ than 1000 dirham, if the person who gave one dirham had only two dirhams, while the person who gave 1000 dirham had much more than that. In other words, the person who gave one dirham gave half of his wealth, while the person who gave 1000 dirham gave only a small fraction of his wealth. Therefore, the person who gave one dirham showed more sincerity and sacrifice than the person who gave 1000 dirham.

Islam has five main duties, called the Five Pillars: Shahada (declaring faith in God and His Messenger), Salat (praying five times a day), Zakat (giving charity to the needy), Sawm (fasting in Ramadan), and Hajj (pilgrimage to Mecca). Only three of these duties are compulsory for poor Muslims, because they do not have to pay Zakat or perform Hajj if they cannot afford them.

In Surah (Al-Baqra 2:286) "Allah ﷻ does not obligate anyone beyond his capacity. For him is what he has earned, and on him what he has incurred." This also means that we are obligated to do what is in our capacity. This capacity is different, it is large in the case of rich powerful person and small in case of poor powerless people.

xii. The more money one has the more difficult it is to pay Zakat.

Zakat is a charity that Muslims must pay every year on their wealth to help the poor and needy. The amount of Zakat depends on how much wealth one has. The more wealth one has, the more Zakat one must pay. For example, a man asked a Muslim scholar how much Zakat he had to pay on his one million dollars. The scholar told him that his Zakat was 25 thousand dollars, which is 2.5% of his wealth. The man was not happy with this answer. He said that the scholar was crazy and that he would not pay that much. He did not understand that Zakat was an obligation and a blessing. He thought that giving a little money here and there was enough, but he did not follow the rules of Zakat. The story of Tho3aylaba mentioned above shows an example of how difficult it is to pay large amounts of Zakat.

xiii. Generally, the judgement of the rich is harder than the judgment of the poor.

The Day of Judgment is the day when Allah ﷻ will judge all people based on their faith and deeds in this world. The rich have more responsibilities and obligations than the poor, because they have been given more blessings and resources by Allah ﷻ. They have to pay Zakat (obligatory charity) and Sadaqah (voluntary charity) from their wealth, and use it in lawful and beneficial ways. They also have to avoid being arrogant, greedy, wasteful, or oppressive with their money. They have to be grateful to Allah ﷻ and generous to the poor and needy.

The poor have less responsibilities and obligations than the rich, because they have been given less blessings and resources by Allah ﷻ. They do not have to pay Zakat or Sadaqah from their wealth, and they are exempted from some religious duties if they cannot afford them, such as Hajj (pilgrimage to Mecca). They also have more opportunities to earn rewards from Allah ﷻ by being patient, content, and trusting in Him.

The rich and the poor will both be tested by Allah ﷻ in different ways, according to their abilities and situations. The rich will be tested by their wealth, and the poor will be tested by their poverty. Allah ﷻ will see how they react to their trials, whether they are thankful or ungrateful, obedient or disobedient, sincere or hypocritical. Allah ﷻ will reward or punish them accordingly. Therefore, the judgment of the poor and the rich will depend on how they used their wealth or poverty in this world, and how they fulfilled their duties and rights towards Allah ﷻ and His creation. Allah ﷻ will judge them with justice and mercy, and He will not wrong anyone or overlook anything.

xiv. Islam is not against being rich.

Allah ﷻ loves the thankful rich as much as he loves the patient poor. Islam is not against rich people, as long as they acquire and use their wealth in a lawful and ethical way. Some of

the Prophets of Allah ﷺ had a lot of wealth and power. They showed us how to use wealth and power in a good and noble way. They were not corrupted or deceived by their worldly status, but rather remained devoted and obedient to Allah ﷻ. They were role models for all Muslims and all humanity. Examples are:

- Prophet Sulayman (Solomon): He was given a vast kingdom that included humans, jinn, animals, and birds. He also had control over the wind, the water, and the minerals. He was able to communicate with all creatures and had knowledge of many sciences and arts. He used his wealth and power to spread the message of Allah ﷻ and to help the needy and the oppressed. He was humble and grateful to Allah ﷻ for his favors.
- Prophet Yusuf (Joseph): He was sold as a slave by his brothers, but he rose to become the minister of finance and agriculture in Egypt. He was also endowed with beauty, wisdom, and the ability to interpret dreams. He saved Egypt and the neighboring lands from famine and drought. He forgave his brothers and reunited with his father. He was loyal and faithful to Allah ﷻ in all circumstances.
- Prophet Dawud (David): He was a shepherd, a warrior, a king, and a prophet. He defeated the giant Goliath and became the ruler of Israel. He was also gifted with a melodious voice and the ability to make musical instruments. He recited the Psalms, which are a collection of praises and prayers to Allah ﷻ. He was just and compassionate to his people. He repented to Allah ﷻ for his mistakes and sought His forgiveness.

xv. The wealth distracted one of the Prophets of Allah ﷻ from the remembrance of Allah ﷻ.

The Prophet who was distracted from the worship of Allah ﷻ because of his horses was Sulayman (Solomon), the son of Dawud (David). His high breeding horses distracted him from the remembrance of Allah ﷻ. As a punishment for himself, he killed the horses. Allah ﷻ mentioned the incident in (Sad 38: 30-33): Worth remembering is the incident when the swift horses of high breeding were presented before him in the evening. (31) He said, "I was distracted by the love of the good things (i.e. these horses) from the remembrance of my Lord." until it went behind the veil. (32) Then he said, "Bring them back to me" - and he started passing his sords over the necks and legs of the horses (33).

The poor have less distractions than the rich. For example, a rich Muslim kids may have a video game than would distract him away from doing his prayers. It is very tempting to continue playing and skip prayers. But the poor Muslim kid does not have a video game that would distract him from observing his prayers.

xvi. Being busy with nonstop increase of wealth and property.

The disobedient rich is very busy increasing his wealth. He does not care about Allah ﷻ or the Hereafter. He thinks that his money will make him happy and secure. What does Allah ﷻ say to this rich person? Allah ﷻ tells him in Surah At-Takathur that his greed and rivalry for more worldly gains will only distract him from the truth and make him forget his death and accountability. Allah ﷻ warns him that he will soon realize his mistake, when he will see the Hellfire with his own eyes. Allah ﷻ will then question him about the blessings that He gave him in this world, and how he used them.

In Surah (Takathur 102:1-8): You are obsessed with competing for more worldly gains (1) until you visit the graves (2) No! You will soon know (3) Then again, no! You will soon know (4) No! If only you knew with certainty (5) You will surely see the Hellfire (6) Then you will surely see it with the eye of certainty (7) Then you will surely be questioned that Day about the blessings (8).

xvii. The dangerous formula Youth + Rich + Free time

The formula "Youth + Rich + Free time" is dangerous because it can lead to a waste of one's life and potential, as well as a loss of one's faith and morals. Youth is a precious stage of life, when one has energy, enthusiasm, and opportunities to learn, grow, and contribute to society. Richness is a blessing from Allah ﷻ, which can be used for good causes and charitable deeds. Free time is a gift from Allah ﷻ, which can be used for worship, knowledge, and self-improvement. However, if these three factors are combined without guidance, discipline, and purpose, they can become a source of temptation, distraction, and corruption.

The rich young may try to fill his free time with halal things, such as sports, hobbies, arts, and entertainment that are permissible and beneficial in Islam. However, if he does not balance his time and activities with the obligations and duties of Islam, such as prayer, fasting, zakat, and learning, he may soon get bored and dissatisfied with the halal things. He may then start to look for fun in haram things, such as gambling, drinking, drugs, and illicit relationships, that are forbidden and harmful in Islam. He may think that these things will give him more pleasure and excitement, but in reality, they will only cause him more harm and misery. He may become addicted, depressed, and guilty, and lose his connection with Allah ﷻ and his family and friends. He may also face legal, health, and social problems as a result of his haram actions. He may eventually run out of all haram entertainment, and realize that he has wasted his life and wealth on things that do not bring him happiness or peace.

Therefore, the rich young should be careful and wise in using his time and wealth, and not fall into the trap of the formula "Youth + Rich + Free time". He should remember that he

will be accountable to Allah ﷻ for everything he does in this world, and that real happiness and success are in the Hereafter. He should seek the guidance and help of Allah ﷻ, and follow the teachings and examples of the Prophet Muhammad ﷺ and his companions, who were the best of the youth and the rich. He should use his time and wealth for the sake of Allah ﷻ, and for the benefit of himself and others. He should balance his life between worship, work, and leisure, and between the rights of Allah ﷻ, himself, and others. He should enjoy the halal things that Allah ﷻ has provided for him, and avoid the haram things that Allah ﷻ has prohibited for him. He should be grateful, humble, and generous, and not arrogant, greedy, or wasteful. He should be a role model and a leader for his peers and his community, and not a follower and a loser. He should be a source of goodness and happiness, and not a source of evil and misery.

G. How to increase our preassigned Rizq.

i. Good deeds increase the Barakah.

Barakah (Blessings) is the divine power that enhances the benefits of something. It means increased benefits. A person with Barakah pays less and gets more. A person with Barakah can make do with less quantity of money, as Allah ﷻ protects them from unnecessary expenses and find good deals. A person with Barakah ends up buying things on sale while a person with no Barakah ends up paying much more for the same items. In addition, A person without Barakah can waste more money, as they face accidents and medical bills. Barakah improves the value (quality) of the money, which is more important than the amount (quantity) of the money. A smaller amount of blessed money can bring more good than a larger amount of unblessed money.

Barakah is not limited to money, but it also affects health, knowledge, time, family, and other gifts that Allah ﷻ grants to his servants. Barakah can make a little of something enough, useful, and durable, while the absence of Barakah can make a lot of something inadequate, harmful, and short-lived. Barakah can be attained by following the Quran and the Sunnah, by being thankful, generous, honest, and sincere, by avoiding sins and evil deeds, and by seeking Allah ﷻ' s pardon and guidance.

Spending some of your precious time for Allah ﷻ' s cause will increase the blessings in the rest of your time. However, the one who does not spend any time for Allah ﷻ will have more time, but it will be less fruitful. They will accomplish less and have worse outcomes. One can never be more generous than Allah ﷻ. Allah ﷻ will pay you back in this life and in the next life. In this life, Allah ﷻ will pay you back by increasing the Barakah and push away the harm.

ii. Allah ﷻ has predetermined the provision for each source.

Some people worry that having more children will reduce the share of provision for each family member and lower the quality of life. But they do not realize that Allah ﷻ will increase the provision for each child, so that the provision per child remains the same. The more children they have, the more provision they will receive to balance the increase in family size. Likewise, by having fewer children, the total provision will also decrease, so that the provision per child remains the same.

iii. The initial book and the final book.

Allah ﷻ has two books: the book of Qadar, which is the initial plan, and the book of Qada'a, which is the final outcome. In (Al-Ra'ad, 13:39) "Allah ﷻ erases what He wills or endorses it, and with Him is the Mother of the Book." There is a wisdom behind this: Allah ﷻ wants us to acknowledge His kindness and mercy. Allah ﷻ can change the events, provisions, and obligations that He has predetermined to show His generosity and gratitude. For example, the issue of assigning 50 prayers at first and then reducing them to five prayers and giving the reward of 50 to those who pray five shows Allah ﷻ's kindness. Allah ﷻ could have assigned five prayers in the book of Qadar, but He assigned 50 prayers and then changed them to five in the book of Qada'a. We know the story of Prophet Muhammad ﷺ ascending to heaven to meet Allah ﷻ and Allah ﷻ assigned him 50 prayers and changed them. While Prophet Muhammad ﷺ was descending, he met Prophet Musa and Prophet Musa asked him how many prayers Allah ﷻ had assigned to his nation. Prophet Muhammad ﷺ answered 50. Prophet Musa said 50 was too much. He said he had experience with the Children of Israel, and they would not be able to do it. He told Prophet Muhammad ﷺ to go back and ask Allah ﷻ for a reduction. So, Prophet Muhammad ﷺ went and asked Allah ﷻ for a reduction. Allah ﷻ reduced the number of prayers to 45. Prophet Muhammad ﷺ while descending met Prophet Musa again and Prophet Musa asked him how many prayers Allah ﷻ had assigned to his nation. Prophet Muhammad ﷺ said 45. Prophet Musa said 45 was too much. He told Prophet Muhammad ﷺ to go back and ask Allah ﷻ for a reduction. And it kept going this way until at the end Allah ﷻ said five prayers and the one who prays five gets the reward of 50. This is to show His generosity and kindness and that He is a loving and caring God who cares about us and does not want to burden us or overburden us with things that we cannot bear.

Abu Hurayrah that the Prophet ﷺ said: "While a man was walking through a barren land, he heard a voice coming out of a cloud, saying: 'Irrigate the garden of so-and- so.' Thereupon, the cloud drifted in a certain direction and discharged its water over a rocky plain. The streamlets flowed into a channel. This man followed the channel until it reached a garden

and he saw the owner of the garden standing in its center, working with his spade to change the course of the water. He asked him: 'O slave of Allah ﷻ, what is your name?' He told his name, which was the same as what he heard from the cloud. The owner of the garden then asked him: 'O slave of Allah ﷻ, why did you ask my name?' He replied: 'I heard a voice from a cloud which poured down this water, saying: "Irrigate the garden of so-and-so." I would like to know what you do with it.' He said: 'Now that you asked me, I will tell you. I estimate the produce of the garden and distribute one-third of it in charity, spend one-third on myself and my family, and invest one-third back into the garden.'" (Sahih Muslim). The initial book had no assigned rain to the land not because of the charity of the owner, Allah ﷻ assigned to him rain in the final book to show that Allah ﷻ pays back the ones who do good deeds in this life and in the next life.

iv. Trusting Allah ﷻ with provisions

One must have faith that whatever Allah ﷻ has ordained for him will reach him, no matter what the apparent causes are. There was a widow with five children. Her husband was the sole breadwinner of the family and the only source of income. When he passed away, people came to console her and sympathize with her, and provide emotional support, saying: We feel sorry for you. You lost your husband. He was the one who was supporting the family. She said: You are mistaken. The one who died was the consumer. The provider is Ever-Living and Everlasting. Whatever He has decreed for me and my children will come to us.

This example shows how the widow had a strong faith in Allah ﷻ's decree and how she relied on Him as the ultimate provider and protector of her and her children. It also shows how she corrected the misconception of the people who thought that her husband was the source of her provision, while in fact he was only a means that Allah ﷻ used to give her what He had already written for her. She acknowledged that Allah ﷻ is the Ever-Living, the Everlasting, who never dies or fails, and that whatever He has decreed for her and her children will reach them, regardless of the physical means or causes.

v. Provisions arrive through physical means and causes.

Imagine you have a son who is studying in a college in another city. You mail him a check every month to cover his entire expenses. You send him the check for September, but he does not call you to thank you. You send him the check for October, and he still does not call. You get annoyed and send him the check for November, but he still does not call you to say thank you father. You get angry and call him yourself. You ask him why he does not appreciate the checks that you send him every month. He says that he thanks the mailman who brings him the checks, and he even kisses his hand. You get outraged and say that the money is yours, not the mailman's. The mailman is just a messenger who delivers the checks to him, not the giver of

the money. You ask him how he can thank the messenger and not his father who provides him the money. He says that he only sees the mailman bringing the check to him and he never sees you. This is similar to what happens when we do not pray. Prayer is like a phone call to Allah ﷻ five times a day to thank Him for everything that He has given us. We can think of the number we call as 24434, which is the number of Rakas (units of prayer) of each of the five prayers.

This analogy also illustrates that Allah ﷻ is hidden and He sends us the money through our employers or businesses. But He is the source of the income we receive. We cannot see Him and we only see the courier. This is necessary for the purpose of testing us. We can never have a freewill if we can see Allah ﷻ.

vi. If our Rizq is preassigned, then where is the test.

All Rizq is preassigned. Our role is to select how to get it. You may get it the Haram way or the Halal way. If we get it the Halal (lawful) way then it comes with blessing from Allah ﷻ. If we get it the Haram (unlawful) way then it comes with the curse of Allah ﷻ. Ali Ibn Aby Talib (the fourth Khalifa, and the Prophet's cousin and son in law) has a story about that he once wanted to go to the market and he wanted to keep his camel with someone to keep it until he comes back. he selected a man and asked him to keep the camel until he comes back from the market. He then saw a guy and he gave him the camel and he said can you keep the camel for me until I come back the guy said OK yeah sure but Ali noticed that from the looks that this man looks at the camel with greed and lust. so he how do you never thought of went to the market and on his way back he decided to give the camel to the guy as a gift when he arrived he found that the guy stole the camel so Ali said SubhanAllah ﷻ I planned to give him the camel as a gift which is the halal way but because he was willing to get the Haram (unlawful) way Allah ﷻ gave it to him the Haram way. So basically, the camel was part of his Rizq assigned to him this camel was assigned to him as a risk from Allah ﷻ but his role was to get it the halal way not the haram way. It was decreed that he gets the camel, but if he would have been a righteous person, he would have rejected the Haram way, then Allah ﷻ would have given it to him the Halal way.

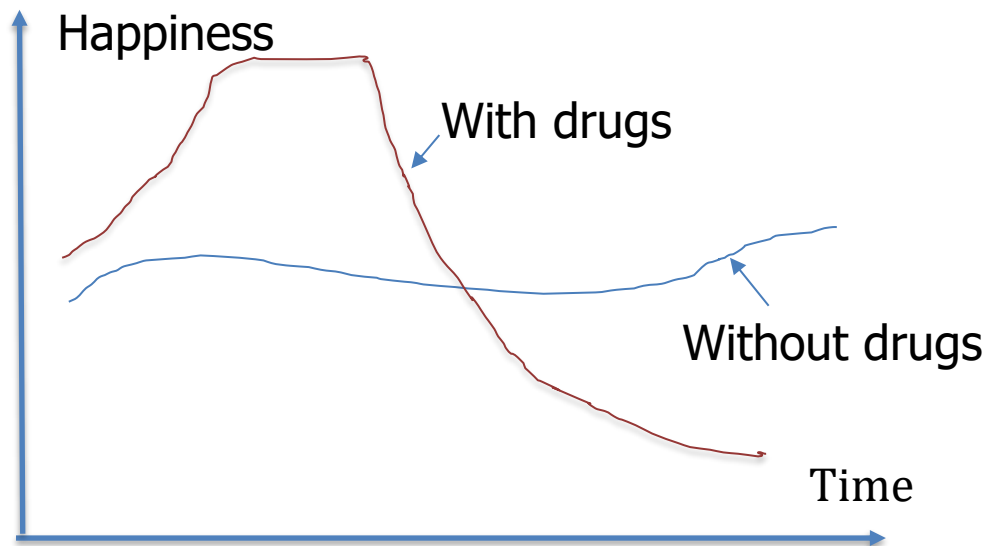
vii. Stealing does not increase the shares of provisions.

The story of Ali and the camel thief shows that stealing does not add anything to what Allah ﷻ has already decreed for us. Shaytan tempts us to think that if we do not take what is not ours, we will miss out on our share. This is a lack of faith in the Names of Allah ﷻ Al-Razq, Al-Ruzzaq and Al-Mo3ti.

viii. The effect of drugs on the preassigned Rizq of pain and pleasure.

Drugs are substances that can alter the mood and perception of the user, by affecting the brain's chemistry and activity. Some drugs can produce feelings of euphoria, pleasure, relaxation, or stimulation, by increasing the levels of dopamine, serotonin, or other neurotransmitters in the brain. These are the chemicals that are naturally involved in the reward system of the brain, and that are associated with happiness and well-being.

However, these feelings are temporary and artificial, and they come at a high cost. When



the drug wears off, the user may experience a "crash", a state of low mood, anxiety, irritability, or depression, as the brain tries to restore its normal balance. The user may also develop tolerance, dependence, or addiction, meaning that they need more of the drug to achieve the same effect, or that they cannot function without it. The drug may also cause physical, mental, or social harm, such as health problems, impaired judgment, or damaged relationships.

Therefore, drugs do not increase the preassigned shares of happiness, but rather borrow them from the future. They give the user a false sense of happiness in the present, but take away their real happiness in the future. They rob the user of their potential to achieve lasting and meaningful happiness, by interfering with their natural brain functions, their personal goals, and their social connections.

ix. Twelve Ways to increase you Rizq

1. Tawbah (Repentance) From Sins.

"Ask forgiveness from your Lord, verily, He is Oft Forgiving; He will send rain to you in abundance. And give you increase in wealth and children, and bestow on you gardens and bestow on you rivers." [Surah Nooh 71:10-12]

2. Taqwa (God-Consciousness, Piety)

"...And whosoever fears Allah ﷻ and keeps his duty to Him, He will make a way for him to get out (from every difficulty). And He will provide for him from (sources) where he does not expect..." [Surah at-Talaq 71:2-3]

3. Keeping Ties of Kinship

Abu Hurayrah narrated that he heard The Prophet ﷺ said: "Whoever would like his provision to be abundant and his lifespan to be extended, let him uphold his ties of kinship." ¹

4. Sadaqah (Giving Charity)

"Say: "Truly, my Lord enlarges the provision for whom He wills of His slaves, and (also) restricts (it) for him, and whatsoever you spend of anything (in Allah ﷻ's Cause), He will compensate it. And He is the Best of providers." [Surah as-Saba' 34:39]

and

The likeness of those who spend their wealth in the Way of Allah ﷻ, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. And Allah ﷻ multiplies [His reward] for whom He wills. And Allah ﷻ is All-Sufficient for His creatures' needs, All-Knower. [Surah al-Baqarah 2:261]

5. Ibaadah (Worship)

Abu Hurayrah narrated that the Prophet ﷺ said, "Allah ﷻ says, O son of Adam! Take time out to constantly worship me, I will fill your heart with contentment, and remove your poverty, and if you do not do so. I will make your hands constantly occupied but I will not remove your poverty." ²

6. Doing Hajj and Umrah

'Abdullah Ibn Mas'ood narrated that the Prophet ﷺ said, "Perform Hajj and 'Umrah consecutively. Verily, the succession between the two (rituals) removes away poverty and removes away sins just as the bellows removes away the dross of iron and gold and silver. And a Hajj not mingled with a sin has no reward except paradise." ³

¹ [Bukhari & Muslim]

² [Musnad Imam Ahmad, Tirmidhi 2466, Ibn Majah 4107. Authenticated in As-Saheehah 1359.]

³ [Musnad Imam Ahmad, Tirmidhi 810, Nasa'i 2360 & 2361, Ibn Majah 2887. Authenticated in As-Saheehah 1200.]

7. Tawakkul (Reliance Upon Allah ﷻ Alone)

'Umar Ibn Al-Khattab narrated that he heard the Prophet ﷺ say, "If you would trust in Allah ﷻ as He truly should be trusted, He would surely provide for you as He provides for the birds. They set out in the morning with empty stomachs and return in the evening with full stomachs." ⁴

8. An-Nikaah (Marriage)

"And marry off the unmarried among you and the righteous among your male slaves and female slaves. If they should be poor, Allah ﷻ will enrich them from His bounty, and Allah ﷻ is all-Encompassing and Knowing." [Surah An-Nur 24:32]

9. Dua (Supplication)

Umm Salamah narrated that the Prophet ﷺ used to say, when he would pray the Morning Prayer, after making the taslim [saying Asalaamu Alaykum Wa Rahmahtullah to the right and then to the left] he would say, "O Allah ﷻ, I ask You for knowledge which is beneficial and sustenance which is good, and deeds which are acceptable." ⁵

10. Gratitude and Praising Allah ﷻ

"And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favour]; but if you show ingratitude, indeed, My punishment is severe.'" [Surah Ibrahim 14:7]

11. Honesty and Fairness In Trade And Business Transactions

Ḥakim ibn Ḥazim narrated that the Prophet ﷺ said, "The two parties of a transaction have the right (to annul the contract) as long as they do not separate (from each other). So, if they were truthful (to one another), and honest in explaining (the defects of an item), then they will be blessed in their transaction. But, if they lied, and hid (the defects of an item) then the blessings of their transaction are destroyed." ⁶

12. HAVING CHILDREN

"And do not kill your children for fear of poverty. We (Allah ﷻ) provide for them and for you. Indeed, the killing of them is a great sin." [Surah Al-Isra' 17:31]

⁴ [Musnad Imam Ahmad, Ibn Majah 4164, Tirmidhi 2344. Authenticated in As-Saheehah 310.]

⁵ [Ibn Majah 926, 3843]

⁶ [Muslim Book 10:3661]