

| 15 Ways to Increase Your Earnings                   |  |
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| Test of money                                       | Some may use this blessing to benefit themselves and others by spending in a manner pleasing to the One who provided it, while others may misuse this gift of Allah  |
| Purpose of writing                                  | To encourage Muslims to procure money through halal means and abstain from haram gains   |
| Guarantee of rizq<br>Quran                          | Allah assures mankind of their rizq<br><ul style="list-style-type: none"> <li>- And there is no living creature on earth except that its provision (rizq) is upon Allah<br/>وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا</li> <li>- Many falsely assume that they must compromise on acts of worship to increase in wealth (rizq)</li> </ul>   |
| Hadīth  | All of a person's wealth has been predestined for him/her<br><ul style="list-style-type: none"> <li>- "Then the angel comes to it and writes down his lifespan, his deeds, the amount of his sustenance and whether he will miserable or happy in the Hereafter"<br/>وَيُؤْمَرُ بِأَرْبَعِ كَلِمَاتٍ يَكْتُبُ رِزْقَهُ وَأَجَلَهُ وَعَمَلَهُ وَشَقِيٌّ أَوْ سَعِيدٌ</li> </ul>   |
| Gratitude   | We are reminded in the Quran that the good provision that we enjoy in this world is from Allah so we should be thankful to Him<br>وَرَزَقَكُمْ مِنَ الطَّيِّبَاتِ لَعَلَّكُمْ تَشْكُرُونَ  |
| Desiring more money<br><br>Hadīths<br><br>Ibn Hajar | It is not a sin to wish for more money as long as one's intentions are pure<br><ul style="list-style-type: none"> <li>- "O 'Amr! How admirable is pure money for a righteous person"</li> <li>- "There is no harm in richness for he who has taqwa"<br/>لَا بَأْسَ بِالْغِنَى لِمَنْ اتَّقَى</li> <li>- "O Allah! I ask you for beneficial knowledge, and good sustenance, and deeds that are accepted"</li> <li>- Hadith of Prophet Ayyub collecting locusts of gold in his clothes while bathing <ul style="list-style-type: none"> <li>- In this hadith is the permissibility of being eager to increase one's money through halal means, on the condition that one is confident that he will be able to thank Allah (with the money)</li> </ul> </li> </ul> وفي الحديث جواز الحرص على الاستكثار من الحلال في حق من وثق من نفسه بالشكر عليه |
| Hadīth regarding wealth and intention               | "There is one whom Allah has granted wealth and knowledge, so he fears his Lord in them, upholds family ties, and fulfills the rights of Allah over him. He is in the best position. There is one whom Allah has granted knowledge without wealth. He has a sincere intention, and he says: If I had wealth, I would have acted like this person. If that  |

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|                                       | is his intention, he will have the same reward as the first”   |
| Test of wealth                        | <p>“Your wealth and your children are only a trial”</p> <p>“The two feet of the son of Adam will not move on the Day of Judgment in front of his Lord until he is asked about his money and how did he earn it and spend it”</p> <p>“O Allah! I seek your refuge from the evils of the fitnah of wealth and the evils of the fitnah of poverty”</p> <p>اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ شَرِّ فِتْنَةِ الْغِنَى وَشَرِّ فِتْنَةِ الْفَقْرِ</p>  |
| Earning through impermissible means   | <p>Prediction of the Prophet ﷺ : “A time will come in which a person will not care whether what he earned was through halal or haram”</p> <p>Many of the major sins outlined by the Prophet ﷺ deal with earning through impermissible means</p> <ul style="list-style-type: none"> <li>- Eating riba, taking orphan's property without just cause, taking bribes, stealing, cheating, taking possessions by force and taking war-booty before it has been distributed properly</li> </ul> <p>Such actions expose a lack of true fear of Allah and His punishment alongside a lack of trust in Allah that He will provide through the halal</p> |
| Hadīth regarding the magnitude of sin | <p>“One dirham (gold coin) that a person knowingly eats of riba (interest) is worse than thirty-six acts of zina”</p> <p>“Riba is of seventy-two types, the least of them is equivalent (in sin) to a man having intercourse with his mother”</p>  |
| Prevents acceptance of du'a           | <p>“His food is unlawful, his drink is unlawful, his clothing is unlawful and he is nourished unlawfully; how can he expect to be answered?”</p>   |
| Removal of blessings                  | <p>The dissatisfied rich are well-known as are the satisfied poor and middle class</p> <ul style="list-style-type: none"> <li>- In terms of health, happiness, contentment, productivity, family</li> </ul>  |
| Day of Judgment                       | <p>“Three people, Allah will not even look at them on the Day of Judgment, nor will He purify them, and they will have a severe punishment: the musbil, the mannān, and the one who sells his merchandise with a false oath”</p>   |
| True richness                         | <p>“And it is not your wealth, nor your children that bring you nearer to Us, but only he will please Us who believes and does righteous deeds”</p> <ul style="list-style-type: none"> <li>- Money and children can be a comfort and a pleasure of this life, but righteous deeds are what will remain permanently</li> </ul>  |
| Disparity                             | <p>“Truly, your Lord enlarges the provision for whom He wills, and straitens for whom He wills”</p>  |

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| <p>Advice</p>   | <p>إِنَّ رَبَّكَ يَبْسُطُ الرِّزْقَ لِمَن يَشَاءُ وَيَقْدِرُ</p> <p>“Is it they who would portion out the Mercy of your Lord? It is We Who would portion out between them their livelihood in this world, and We raised some of them above others in ranks, so that some of them may employ others in their work. But the Mercy of your Lord is better than the wealth which they amass”</p> <p>هُم مَّعِيشَتُهُمْ فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِّيَتَّخِذَ بَعْضُهُم بَعْضًا سُخْرِيًّا وَرَحِمْتُ رَبَّكَ خَيْرٌ مِّمَّا يَجْمَعُونَ</p> <p>The restriction of wealth might be one of the greatest blessings since if a person were to be given more wealth they may rebel against the commandments of Allah</p> <ul style="list-style-type: none"> <li>- “And if Allah were to enlarge the provision for His slaves, they would surely rebel in the earth, but He sends down by measure as He wills”</li> </ul> <p>“Look at those who are below you in status and wealth, and do not look at those who are above you, because then it is more likely that you will not trivialize the blessings of Allah upon you”</p>  |
| <p>Ways of increasing wealth<br/>Quran</p> <p>Qurtubī</p> <p>Rāghib al-Isfahānī</p> <p>Quran</p> <p>Qurtubī</p> <p>Hadīth</p> | <p><b>Taqwa of Allah</b> - being conscious of Allah, obeying His commandments, and avoiding His prohibitions</p> <ul style="list-style-type: none"> <li>- “And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out from every difficulty. And He will provide him from sources he never could imagine”</li> </ul> <p>وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ</p> <ul style="list-style-type: none"> <li>- So Allah has made taqwā a cause from the causes of rizq</li> </ul> <p><b>Repentance</b> - there are certain conditions for a proper repentance</p> <ul style="list-style-type: none"> <li>- Leaving the sin, feeling guilty over the act, sincerely intending never to return to the act, and trying to make up for the act by doing as many good deeds as he can</li> <li>- One should not make an increase in rizq the primary motivation for repentance</li> <li>- So I said, ‘Pray to your Lord for your forgiveness, indeed He is Very-Forgiving, He will send down abundant rain from the sky for you, and will provide you with wealth and children, and will bestow upon you gardens and rivers’</li> <li>- In this is clear proof that asking for forgiveness is a cause of the descent of rizq and rain</li> <li>- Great scholars and leaders of the past used to seek Allah's forgiveness at times of drought or poverty</li> </ul> <p><b>Tawakkul</b> - there is no power to obtain good or avert evil except with Allah, and all blessings and tribulations are the result of Allah's decree</p> <ul style="list-style-type: none"> <li>- The Prophet ﷺ told the Bedouin to tie his camel and then put his trust in Allah</li> <li>- “If you were to rely upon Allah with reliance due to Him, He would provide for you just as He provides for the birds. They</li> </ul> |

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|                | <p>go out in the morning with empty stomachs and return full”</p>   |
| Quran          | <p><b>Thanking Allah</b> - people are guaranteed an increase in blessings through the continual thanking of Allah for their present blessings</p> <ul style="list-style-type: none"> <li>- “And remember when your Lord proclaimed: ‘If you are thankful, I will give you more (of My Blessings)’”</li> </ul>   |
| Hadīth         | <p><b>Frequently performing Hajj and ‘Umrah</b></p> <ul style="list-style-type: none"> <li>- “Follow up between Hajj and ‘Umrah because they both eliminate poverty and sins just like a furnace eliminates the dirty impurities of iron, gold and silver”</li> </ul>   |
| Hadīth         | <p><b>Establishing the ties of kinship</b></p> <ul style="list-style-type: none"> <li>- The closer the relationship the more important it is to establish those ties</li> <li>- “Whoever is pleased with the fact that his rizq be increased and his lifespan be extended then let him establish the ties of kinship” <ul style="list-style-type: none"> <li>- This means that either the blessings of a person's life will increase such that he is able to do more in a shorter period of time or that a person's lifespan literally increases</li> </ul> </li> </ul>   |
| Hadīth         | <ul style="list-style-type: none"> <li>- “Learn enough of your lineage so that you can establish the ties of kinship for establishing the ties of kinship increases the love amongst the families and multiplies wealth and extends age”</li> </ul>   |
| Ibn Abī Jamrah | <ul style="list-style-type: none"> <li>- Establishing the ties of kinship is done by spending money on them, by helping them in their affairs, by repelling evil from them, by being nice to them, and by praying for them</li> <li>- If a person feels that cutting ties with someone will cause that individual to leave the sin that he is doing then that is in fact fulfilling the ties of kinship <ul style="list-style-type: none"> <li>- If a relative is involved with some major sin or innovation then one must correct that to the best of their capabilities and this is establishing the ties of kinship</li> <li>- A person must look at the net result of what he or she will do and judge accordingly</li> </ul> </li> </ul> |
| Quran          | <p><b>Spending in the way of Allah</b></p> <ul style="list-style-type: none"> <li>- “Say: Truly my Lord enlarges the provision for whom He wills of His slaves and also restricts it for him, and whatever you spend of anything in Allah's cause, He will replace it. And He is the Best of providers”</li> </ul>  |
| Ibn Kathīr     | <ul style="list-style-type: none"> <li>- Meaning that no matter how much you spend, Allah will replace it in this world with a substitute and in the Hereafter with rewards</li> </ul> <p>أي مهما أنفقتم من شيء فيما أمركم به وأباحه لكم، فهو يخلفه عليكم في الدنيا بالبدل، وفي الآخرة بالجزاء والثواب</p>  |
| Hadīth         | <ul style="list-style-type: none"> <li>- “Allah has said: O Son of Adam! Spend, I will spend on you”</li> </ul>   |

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| Quran  | <p><b>Emigrating for the sake of Allah</b> - leaving a land in which a person cannot properly worship Allah to a land where it is easier for him to worship Allah</p> <ul style="list-style-type: none"> <li>- “He who emigrates from his home in the cause of Allah, will find on earth many dwelling places and plenty to live by”</li> </ul>   |
| Quran  | <p><b>Marriage</b></p> <ul style="list-style-type: none"> <li>- “And marry those among you who are single and also marry the pious of your male slaves and female slaves. If they be poor, Allah will enrich them out of His Bounty”</li> </ul>   |
| Qurtubī  | <ul style="list-style-type: none"> <li>- So one should not say, ‘How am I going to get married when I don’t have any money?’ because his sustenance has been promised by Allah. And the Prophet ﷺ married the woman who came to gift herself to him to a man who did not have except a single garment</li> </ul>  |
| ‘Umar RA                                       | <ul style="list-style-type: none"> <li>- Seek richness through marriage</li> </ul>  |
| Hadīth   | <ul style="list-style-type: none"> <li>- “Three people have a right upon Allah that they should be helped: the one who desires to get married seeking chastity; the slave that desires to be freed by paying his master a pre-agreed amount of money; and the fighter in the way of Allah”</li> </ul> <p>ثَلَاثَةٌ حَقٌّ عَلَى اللَّهِ عَوْنُهُمُ: الْمُجَاهِدُ فِي سَبِيلِ اللَّهِ، وَالْمُكَاتِبُ الَّذِي يَرِيدُ الْأَدَاءَ، وَالنَّكَاحُ الَّذِي يَرِيدُ الْعِفَافَ</p> |
| Ibn al-Mubārak                                 | <p><b>Supporting Students of Islamic Knowledge</b></p> <ul style="list-style-type: none"> <li>- Was asked why he only gave his charity to people of knowledge. He replied, ‘I don’t know any station, after the station of prophethood, that is more noble than the station of the scholars. So if one of them is prevented by not being able to provide for himself then to provide them time to study and teach is better than to give to others’</li> </ul>              |
| Hadīth   | <p><b>Showing Kindness to the Poor</b></p> <ul style="list-style-type: none"> <li>- “Find me amongst your weak, because the only reason that you are provided sustenance and aided in victory is because of your weak”</li> </ul>   |
| Mullā ‘Alī Qāri                                | <ul style="list-style-type: none"> <li>- Meaning, search for my pleasure by being kind and merciful to your poor</li> </ul>   |
| Hadīth   | <p><b>Being Honest in One's Dealings</b></p> <ul style="list-style-type: none"> <li>- “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”</li> </ul>  |
| <b>Making the Hereafter One's Main Concern</b> |   |

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| Hadīth   | - “Whoever made the Hereafter his goal, then Allah will gather his affairs for him, and He will place richness in his heart, and the world will come to him conquered and submissive”   |
| Al-Sindī | - The point is that whatever rizq is written for a servant will come to him no matter what, except that if he strives for the Hereafter, then it will come to him without any effort, whereas if he strives for this world, then it will come to him with difficulty  |
|          | <b>Striving to Achieve the Goal</b> - after making sure that his intentions are pure, he must strive his utmost to achieve the goal while ensuring that the methods used are sanctioned by Allah  |
| Quran    | - “It is out of His Mercy that He has put for you night and day, that you may rest therein (during the night) and that you may seek His Bounty (during the day), and in order that you may be grateful”   |
| Quran    | - “Your Lord is He Who drives the ship for you through the sea, in order that you may seek of His Bounty”   |
| ‘Umar RA | - Let not one of you sit back from earning, and say, ‘O Allah! Give my sustenance! For verily you know that gold and silver does not fall down from the skies in rain’<br>لا يقعدن أحدكم عن طلب الرزق ويقول : اللهم أرزقني ، وقد علم أن السماء لا تمطر ذهباً ولا فضة  |
|          | <b>Du‘ā</b> - Allah promises a response to all prayers, as long as they are permissible   |
| Quran    | - “And ask Allah of His Bounty”   |
| Quran    | - “And provide us sustenance, for You are the Best of sustainers”   |
| Hadīth   | - “O Allah! Increase his money and children, and bless him in whatever you give him”<br>اللَّهُمَّ أَكْثِرْ مَالَهُ وَوَلَدَهُ وَبَارِكْ لَهُ فِيمَا أُعْطِيَته   |
|          | Let every person seek his wealth in the most beautiful and perfect manner, for he will only be able to get whatever has been written for him  |
|          | - “O Mankind! The Holy Spirit (Jibrīl) has whispered in my soul that no person shall die until his time be complete, and his sustenance be finished. So fear Allah and seek your sustenance in a beautiful (i.e., permissible) manner. And let not any of you - when his sustenance appears to be delayed in arriving - try to seek it through disobeying Allah. For verily, what Allah has with him can never be obtained except through obedience to Him” |