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Keys to Unlocking One's Provision (Mafatih al-Rizq)

Empower yourself with the
knowledge of your religion



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Keys to Unlocking One's Provision (Mafatih al-Rizq)

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Introduction

“There is nothing in creation save that God has assured its provision.” [11:6]

Abu Barza al-Aslami relates that the Messenger of God ﷺ said: **“On the Day of Judgement, the feet of the servant shall remain fixed until he is asked concerning four things: His life and to to what end did he busy it with; His knowledge: how did he put it into practice?; His property: how did he acquire it and how did he spend it?; His body: what [actions] did he wear it out with?”** [Al-Tirmidhi, 2418]

All of creation receives its sustenance and rizq in accordance with the Divine decree. For some people striving to earn one's livelihood is the be all and end all of their existence. Their day starts and finishes with the pre-occupation to acquire enough wealth to quench their never ending desire for greater riches, yet the more they acquire the more they are at a loss on how to fully benefit from what they have.



Introduction

On the other hand, we see people whose whole focus is on living a good and ethical life, looking to the needs of others and fulfilling the responsibilities that they have to their fellow man and yet they are given contentment with the little wealth that they have, such that it not only suffices their own needs but also takes care of the needs of others. If they are given wealth, we see them express gratitude to their Creator for the blessings they have been granted.

This is one of the manifestations of what is called ‘barakah’, an Arabic word used to express the divine blessing assigned to a thing or an act which makes it more beneficial than the component parts from which it is made up. This divine blessing, or ‘barakah’, may be due to it having a special religious significance such as the cloth that covers the Ka’bah, the silver that encases the Black Stone or the earth that holds the blessed body of the Messenger of God ﷺ.

Alternatively it may also be due to the spiritual state of the person doing the action, such that a simple thing when done with spiritual concentration can yield a result far greater than what one would normally expect.

This manifestation of divine blessing is particularly noticeable with regard to one’s provision and rizq. Scholars of spiritual insight say that one’s provisions are locked and hidden and the only way of successfully benefiting from them is through practicing what are referred to as “Keys to unlocking Provision”. What follows is a summary of some of what is mentioned in this regard.

1

Taqwa: Fearful awareness of God

“And whoever has fearful awareness of God He will create an opening for him and grant him with provisions from where he would never have imagined.” [65:2-3]

Ibn Kathir says, “Meaning that who has fearful awareness of God relating what He has ordered to be done and leaves aside what He has forbidden, God will create for him an opening and grant him provisions from where he would never have imagined - meaning from a source that would never have entered into his mind.”

Imam Ahmed relates in his Musnad on the authority Abi Dharr who said, “The Prophet ﷺ recited this verse upon me, **“And whoever has fearful awareness of God He will create an opening for him and grant him provisions from where he would never have imagined”** until he finished the verse. Then he said ﷺ, “Abu Dharr! If only all people made use of this verse it would suffice them. The Prophet ﷺ continued to recite it upon me and repeat it until I eventually fell asleep.”

2

Tawakul: Reliance upon God

Umar ibn Khattab relates that the Prophet ﷺ said, “If you relied on God as he has a right to be relied upon He would provide you sustenance in the same way that He provides it to birds. They leave in the morning hungry and arrive back full and satiated.” [At-Tirmidhi]

Abu Hatim ar-Razi says, “This hadith provides the underlying principle of reliance [tawakul], showing it to be one of the greatest means by which one accrues rizq. People of knowledge say that the reality of tawakul is true reliance of the heart upon God in attaining benefit and repulsing harm both in temporal and otherworldly matters, handing over the affairs to Him as well as perfecting one’s faith regarding there being no one that gives or withholds, harms or benefits except for Him.” Sa’id ibn Jubayr said, “Tawakul is what brings faith together.”

Sahl at-Tasturi said, “Whoever belittles [the importance of] action-to strive to acquire provisions-has belittled the Sunnah and whoever belittles the act of tawakul has belittled faith itself.”

Fulfilling bonds of kinship

It is related by Abu Hurayrah that the Prophet ﷺ said, **“Whoever of you is pleased that he be given abundance in his provisions and blessing in his actions then let him fulfill the bonds of kinship”** [al-Bukhari, 5985].

‘Ali relates that the Prophet ﷺ said, **“Whoever of you would like that they have an extended life and are given abundance in their provisions and are saved from an unseemly death then they should have taqwa of God and fulfill the bonds of kinship.”** [Ahmed v3, pg 266]

Qadi Iyad says, “There is no disagreement that fulfilling the bonds of kinship is obligatory as a general rule and that breaking such bonds is a major wrong action.” The Prophetic traditions in this context provide ample proof of this.

However, fulfilling these bonds is of varying degrees, some of which are more important than others. The least expected is not to completely cut off [relations with] somebody rather [one should] stay in contact through words even if it be a simple ‘salaam’.

3

Fulfilling bonds of kinship (cont.)

This differs in accordance with varying abilities and situations. Sometimes this may be obligatory, while other times it is merely recommended. If somebody fulfills some of these ties but does not perfect them he or she is not deemed to be somebody that cuts off these ties.

Conversely, one who falls short of what they are able to do and is expected of them they will not be considered to be a person who fulfills the rights of kinship.



4

Following the Hajj by performing 'Umrah

Ibn Abbas said that the Messenger ﷺ said, “Follow up the performance of Hajj with an Umrah for indeed they repulse poverty and wrong actions in the same way that smelting repulses the impurities of iron.” [Al-Nasa'i]



Istighfar: Constancy in seeking God's forgiveness

“Seek the pardon of your Lord for indeed He is Oft-Forgiving. He sends down the rains from the sky in abundance and gives you support through wealth and children giving you gardens as well as streams.” [71:10-12]

It is related from Hasan al-Basri that a man came to him complaining about famine and he said, "Seek the pardon of your Lord". Another person came and complained about poverty while another mentioned having no offspring. Yet another complained about the low productivity of his land. He ordered each of them to seek the pardon of their Lord. Ar-Rabah ibn Sabih was there and said to him, “Different people come to you complaining about different things and yet you recommend them to do the same thing - ‘Seeking forgiveness from God’”. Hasan replied to him by reciting this verse above.

Ibn Abbas said that the Messenger of God ﷺ said, **“Whoever stays constant in Istighfar, God will provide him with an escape from every difficult situation and a solution from every worry, providing sustenance from where he would never have imagined.” [Abu Dawud].**

Exhorting one's family to pray

It is related by Abdullah ibn Salam that whenever the Prophet's ﷺ family was afflicted by difficult circumstances he ﷺ recited the verse, **“Order your family to pray and show perseverance therein. We do not ask you to provide sustenance: We provide it for you. But the [fruit of] the Hereafter is for righteousness.”** [20:132] [al-Tabarani, al-Awsat, §890].

In a hadith Qudsi it is related that God says, **“O son of Adam, make time for my worship and I will fill your heart with wealth and save you from poverty. If you do not do this I will make your hands preoccupied and busy and will not repulse poverty from you.”** [Ahmed, v2, 358]

7

Marriage

“If they are afflicted with poverty, God will enrich them from his bounty for God is Vast and All-Knowing.” [24:32]

Abdul Razzaq relates from Ma'mar on the authority of Qatada that 'Umar said, **“I wonder at a man who does not seek wealth through getting married, while God says in His book, “If they are afflicted by poverty God will enrich them from his bounty for God is Vast and All-Knowing”.**

It is also related by Abu Hurayrah that the Prophet ﷺ said, **“There are three people that God has taken it upon himself to aid [and in another version ‘to make wealthy’]: The fighter in the path of God; A slave who seeks to buy his freedom; and a person who seeks to get married in order to remain chaste.” [Ahmed]**

Constancy in praying and sending salutations to the Prophet ﷺ

It is related by ‘Ubbayy ibn Ka’ab that he asked the Prophet ﷺ, “I send profuse prayers upon you. How much of my prayers should I reserve for you? He ﷺ said, **‘Whatever you wish.’** I said, **‘A fourth?’** He ﷺ said, **‘Whatever you wish, and if you do more it would be better for you.’** I said, **‘A half?’** He ﷺ said, **‘Whatever you wish and if you do more it would be better for you.’** I said, **‘I will make all of my prayers for you.’** The Prophet ﷺ then replied, **‘If you do so, it will suffice you all of your worries and all of your wrong actions will be forgiven.’** In another narration he ﷺ said **“God will suffice you in what worries you both in this world and the next.”** [At-Tirmidhi]

“No blessing, hidden or visible, has ever descended upon us, through which we obtained spiritual or temporal gain or by which spiritual or temporal hurt was dispelled, but Muhammad ﷺ was the cause of its dispatch, the leader to its benefit and guide to its right way (...). May God’s blessing be upon him and his family as His blessings were upon Abraham and his family. For indeed You, God, are praiseworthy and glorious!” [Ash-Shafi’i, ar-Risalah, 16-17]

To take one's needs and petition before God

Ibn Mas'ud رضي الله عنه relates that the Prophet صلى الله عليه وسلم said, “Whoever is afflicted by hunger and takes this [affliction] to people, his hunger will never be alleviated, but whoever is afflicted by hunger and takes it before God, it may well be that God will provide him with provisions either immediately or after a period of time.” [Abu Dawud]

Al-'Alqami said, “God shows displeasure to a person that brings his needs before other than Him, while he is unable to fulfill his needs, whereas God has the ability to provide the needs of all of creation without it affecting or decreasing His kingdom in any way.”

Wahb ibn Munabih said to a man who used to frequent the royal courts of earthly kings, “Damn you, do you go to people that close the door in your face and who hide their wealth from you, and leave the One who opens His door for you for half of the night and half of the day making open display of His wealth?”

Showing leniency for the one in debt and attending to a person in difficulty.

The Prophet ﷺ said, “Whosoever removes a worldly grief from a believer, God will remove one of the griefs of the Day of Judgement from him. Whosoever alleviates [the lot of] a needy person, God will alleviate [his lot] in this world and the next.” [Muslim]

Imam al-Munawi says, “Whoever shows leniency to another, Muslim or not, in difficult circumstances either by waving the debt or granting it as a gift or charity, or delaying it to a time of ease, or aids him through interceding on his behalf or gives a fatwa that frees him of his difficulty, God will ease his affairs in the world through expanding his provisions and protecting him from calamities as well as aiding him in performing good acts. In the Hereafter, He will be aided by granting him an easy reckoning, forgiveness from punishment, as well as similar aspects of generosity and nearness to God.

Since difficulties associated with debt are amongst the weightiest loads in this world, the reward of such actions is not restricted to the Hereafter alone, but has been made general for both [this world and the next].”

Getting to know God in times of ease and plenty

The Prophet ﷺ said, “...Be mindful of God, you will find Him before you. Get to know God in prosperity and He will know you in adversity. Know that what has passed you by was not going to befall you; and that what has befallen you was not going to pass you by. Know that victory comes with patience, relief with affliction, and ease with hardship.” [Ahmed, al-Tirmidhi].

Commenting on this Al-Munawi said, “ ‘Getting to know [God]’ means to make oneself beloved and close to God through acts of obedience as well as showing gratitude on account of the profusion of His blessings, [displaying] patience when in the grips of His destiny as well as being truthful and sincere in turning to God before being visited by trials and tribulations [...]. ‘He will come to know you in times of adversity’ means through alleviating such difficulties from you and providing a way out from every difficult situation, and a solution to every worry [...]. He will provide you with a recompense for this at times of difficulties and helplessness through the Divine help of His tawfiq and subtle aid.”

Completing the prayer lines

Ibn ‘Umar relates that the Prophet ﷺ said, “**Whoever joins and completes the row [in prayer] God will join him [to all good] and whoever breaks [the line of prayer] God will break him [off from all good].**” [an-Nisa’i]



Spending open handedly on one's family on the day of 'Ashurah [10th of Muharram]

Abu Hurayrah relates that the Prophet ﷺ says, “Whoever spends openly on his family on the day of 'Ashurah, God will be generous with him throughout the whole year”.
[al-Bayhaqi]

This hadith is supported by narrations that some of the Salaf did act in accord with this hadith and found it to be beneficial for the purpose mentioned.

Jabir [ibn Abdullah] said, “We tried this out and we found it to be so.” Abu Zubayr said that Shu'ba said something similar. [Ibn Abd-Barr, al-Istidhkar.]

Reciting Surah al-Waqiyah every night

Ibn Mas'ud relates on the authority of the Prophet ﷺ that he is reported to have said, **“Whoever recites Sura al-Waqiah every night will never be afflicted by poverty.”** [al-Bayhaqi]

It is also related that Ibn Mas'ud used to order his daughters to recite it every night. [al-Manawi, Fawd al-Qadir, v6, pg 201]



Praying the mid-morning prayer (duha)

Abu Dharr reported that the Messenger ﷺ said: **Charity is due from every bone in the body whenever it sees the light of day. Every utterance of God's glorification is an act of charity. Every word of praise of Him is an act of charity, every testification of His Oneness is an act of charity, every utterance of profession of His Greatness is an act of charity, enjoining the good is an act of charity and forbidding what is heinous is an act of charity. However, two rak'ahs which one prays in the mid-morning will suffice all this.** [Muslim, 1671]

Eating what falls from the table-spread

Jabir relates that the Prophet ﷺ said, “If a morsel of food falls then let him take it and remove whatever harmful is on it. One should neither leave it for the shaytan nor should one wipe their hands with a cloth until they lick their fingers, for indeed none knows in which of the food blessing lies.” [Muslim]

It is related on the authority of Ibn Abbas that the Prophet ﷺ is reported to have said, “Whoever eats what falls from the table spread, his offspring will have radiant faces and will be saved from poverty.” [al-Khatib, Tarikh Baghdad v4, pg 91]

Spending on different types of pious activities

The Prophet ﷺ said, “Charity never causes a decrease in wealth and God does not increase one of his servants in honour save on account of his having forgiven somebody. No one shows humility to another person for the sake of God except that God elevates them.” [Muslim]



Profusely repeating the phrase ‘Lâ hawla wa lâ quwwata illâ bi Allâhi al-Aliyy al-Adhim’ (There is no strength or ability except through God, the Elevated and Vast)

The junior tabi'i, 'Asad ibn Wadi'ah said that the Prophet ﷺ is reported to have said, **“Whoever says ‘There is no strength or ability except through God the Elevated and the Vast’ a hundred times everyday will never be afflicted by poverty.”** [Ibn Abi Dunyah]

Remaining in constant ritual purity [wudu']

It should be noted that this has its basis in the general indications of scholars on the topic but does not have a direct textual proof.



Remaining constant in performing the transmitted supplications in this regard

It is related that the Prophet ﷺ saw Abu Umamah and said to him, **“What is wrong with you? He said “Worries that I am concerned with as well as debt...”**

...The Prophet ﷺ said, ‘Should I not teach you some words that if you were to say them, God would remove from you your worries and alleviate your debt? When you wake and when you go to sleep say **“O God, I seek refuge in You from worries and depression. I seek refuge in You from incapacity and laziness. I seek refuge in You from cowardice and miserliness and I seek refuge in You from the overpowering nature of debt and the oppression of my fellow man.”** He said ‘I said this and God removed my worries from me and allowed me to repay my debt.’” [Abu Dawud]

[Summarised and annotated from Bughyah al-Hudhaq li-Ma’rifati Mafatih al-Arzaq, al-Ahdal, Dar al-Minhaj]



Jazaka'Allahu Khairan

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