Unlock the treasures of

Barakah



In 12 easy steps

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INTRODUCTION

All praises be to Allah Ta'ala, our Creator, Nourisher and Sustainer and Salawaat be upon our beloved Nabi Muhammad (Sallalahu 'alayhe wasallam).

ealth is an important part of a person's life. For some, it is a means of happiness and contentment, for others it can become a means of their destruction.

Wealth is considered to be acquired in one of two ways. Firstly, through the system of cause and effect - by us thinking that financial success is due to our efforts or secondly going to the source of all wealth, i.e. Allah Ta'ala and acquiring your Rizq by turning to Him. In the first instance a person might receive wealth, but his earnings will be devoid of providing true inner fulfilment and satisfaction, whereas a person attaining wealth after turning to Allah Ta'ala first, will find that the same wealth to be a source of Barakah¹ and happiness.

The objective of this book is to encourage all readers to try and expand our Rizq through Amal (good actions) and thereby live a life of happiness and tranquillity. Allah Ta'ala says in the Quraan,

"As for that that male or female who does good and is a believer, we will certainly grant them a good (peaceful and contented) life (in this world) and most surely reward them (in the hereafter as well) for the good that they do."²

If we seek to acquire wealth primarily through our own endeavours or simply for amassing of wealth then that same wealth becomes a means of our destruction. Allah Ta'ala says in the Quraan. "Rivalry in amassing wealth has made you negligent (heedless of fulfilling Allah Taala's commands). Until you reach the grave. (And

¹ The general meanings of Barakah with regards to wealth are: Wealth that is abundant; a little that goes a long way; wealth that enables a person to do good deeds like spending in charity, going for Umrah, helping the needy etc.

² The translations of the Quraanic verses are with its explanations in brackets.

realise the futility of amassing wealth). Never (This rivalry will not benefit you) Soon you will come to know."

Hoarded wealth will become a constant worry for a person and a means of anguish.

Therefore, after reading through this booklet, let us all endeavour to try and obtain our Rizq from Allah Ta'ala we by doing those actions which will be a means for us to draw closer to Him. May Allah Ta'ala grant every one of us abundant Rizq and a life full of Barakah and contentment. Ameen.

BENEFITS OF THIS BOOK (IN-SHA-ALLAH)

- 1. Strengthen your Tawakkul in Allah Ta'ala 38.
- 2. Receive an abundance of Rizq.
- 3. Enjoy contentment in your life.
- 4. Increase Barakah in your life.
- 5. Receive your Rizq easily.
- 6. Remove worry and grief from your life.

1. Allah Ta'ala 😹 is the Sustainer and Provider

واللهخير الرازقين

Allah is the best of providers. (Surah 62 verse 11)

Before we begin, we need to understand that Allah Ta'ala is the one who is ultimately the Sustainer and Provider. Allah mentions in the Quraan

And there is no creature on earth whose sustenance is not on Allah. (Surah Hud verse 6)

A llah Ta'ala the himself has taken the responsibility of providing sustenance to all living beings in this world (humans, animals, birds, fish and all the creatures of the earth). We need to build up our Tawakkul that Allah Ta'ala is the Sustainer and Provider. Just reflect momentarily on the system of Allah

Ta'ala 3% and you will see Allah Ta'ala's 3% Greatness. Think of the last meal you ate. How many people were involved in the production of the meal? The farmer, the labourers, the packagers, the transportation personnel, the wholesalers, the retailers and finally, you. During this process each one received their Rizq.

Reflect on the lifecycle of animals and plants. How masterfully, one species is dependent on the next species. Pondering on the system of how Allah Ta'ala provides for his creation causes our Imaan and Tawakkul in Allah Ta'ala to grow.

Once we develop our trust and Yaqeen in Allah Ta'ala 36, it then becomes easy for us to turn to Allah Ta'ala for all our needs. When this happens then Allah 36 will provide for you directly or make a means to provide for you.

لَوُ أَنَّكُمْ تَتَوَكَّلُونَ عَلَى اللهِ حَتَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا يَرُرُقُ الطَّيْرَ، تَغُلُو جَمَاصاوتَرُوحُ بِطَاناً

If you develop trust in Allah Ta'ala ﷺ as you ought to, then Allah Ta'ala ﷺ will provide for you like how He provides for the birds, They leave in the morning with an hungry and return in the evening with their stomachs full.

An Incident:

Sayyiduna Moosa see reached the mountain of Tur in search of fire, what he found was not fire but Divine Light. He was made a Nabi and was commanded to go Egypt so that the Pharaoh and his people could be brought on the right path. It then occurred to Him see that he left his wife in the wilderness all alone – who would take care of her? To remove this doubt from His heart, Allah Ta'ala saked Sayyiduna Moosa see to strike with his stick the rock in front of Him, When he see struck the rock, the rock split and out came another rock, he see struck the rock and out came a third rock. He see struck the rock again and out came a small worm with a leaf in its mouth. It was hymning, "Glory be to Him who looked at me, who heard me and knows where I am, who remembered me and did not forget me." When Moosa see saw this, He see was immediately appeased and set forth to Egypt.

A poet has beautifully mentioned:

مثل الرزق الذي تطلبه...مثل الظل الذي يمشي معك أنت لاتدى كه متبعاً...وإذاوليت عنه تبعك

> The example of Rizq that you seek, is like the shadow that walks with you You do not reach it by following it but when you turn away it follows you. -Ruhul Ma'ani

Friends let us try and develop our Tawakkul in Allah Ta'ala 💥 and then see how He will increase our provisions for us.

2. The Gift of Salaah

وَأُمْرُ أَهُلَكَ بِالصَّلَاةِ وَاصْطَبِرُ عَلَيْهَا لانسأَلْكَ بِزْقًا نَحُنُ نَزُرُقْكَ وَالْعَاقِبَةُ لِلتَقُوس

And enjoin Salaah on your people and be consistent therein. We do not ask you for provision. We provide for you, And the Hereafter is for the righteous. (Surah 20 Verse 132)

t is mentioned in a Hadith that Allah Ta'ala s bestows five favours on a person who is mindful of his Salaat, viz; His daily bread is made easy for him, he is saved from the punishment of the grave, he will receive his book of deeds in his right hand on the day of Judgement, he will cross the Siraat with the speed of lightning and will enter paradise without reckoning. (Fazaail Amaal)

One of the companions reports that when the household of Rasulullah swere hard pressed in any way, He would enjoin upon them Salaah and recite the above verse.

وَأُمْرُ أَهْلَكَ بِالصَّلَاةِ وَاصْطَبِرْ عَلَيْهَا لانسأَلْكَ بِزُقًا نَحُنُ نَرُ رُقُكَ وَالْعَاقِبَةُ لِلتَّقُوس

And enjoin Salaah on your people and be consistent therein. We provide for you, And the Hereafter is for the righteous. (Surah 20 verse132)

It is also mentioned in Tasfeer Ibni Kathir that if you establish Salaah, Rizq will come to you from where you cannot comprehend.

Salaah is a gift from Allah Ta'ala 36 to us. It is an easy way of establishing your link to the Best of Providers. By making effort on our Salaah and being steadfast on it, In-sha-Allah all our difficulties will be removed.

When you are faced with financial pressure, turn to Allah Ta'ala and make sincere Duaa. Ask Allah Ta'ala your livelihood and ask for Barakah in your wealth. When Nabi faced any difficulty he would at once resort to Salaah. To resort to Salaah at a time of worry is to hasten toward His mercy, and when Allah's mercy descends, there can remain no trace of any worry. Nabi advised us that even if you want (a mundane thing like) a shoe lace ask Allah Ta'ala to provide it for you. Performing Salaah is the best way of asking Allah Ta'ala for your needs.

An Incident:

Hazrat Thumaamah bin Abdullah narrates that during the summer months, the caretaker of Hazrat Anas 💩 orchard came to him complaining about the drought. Hazrat Anas 🚲 sent for some water, made wudhu and started performing salaah. He then asked the man if he could see anything (any clouds). When the man reported in that he saw nothing, Hazrat Anas 🚲 returned indoors and again performed Salaah. It was after the third or fourth time of asking the man to look, that the man reported back to say that he saw a cloud the size of a birds wing. Hazrat Anas 🐗 then continued performing salaah and making Du'aa until the caretaker came to him and said. "The sky had become overcast and rain had fallen." Hazrat Anas 🐗 said to him, "Take the horse that Bishr bin Shigaaf had sent and see up to where the rain had reached." When the man went to have a look, he discovered that the rain had not fallen further then Moosayyireen and the Ghadbaan areas. (i.e. it had fallen precisely on the land belonging to Hazrat Anas 🚓. - Hayaatus Sahaba

Bearing this incident in mind, let us in future try and inculcate the habit that we turn to Allah **s** for help in all our ventures. Before leaving home let us make that two rakaats of Salaah and seek

Allah Taala's ³/₈ help in our work or business. Before an interview, or sending out that business proposal ask Allah Ta'ala ³/₈ for strength and guidance. Every night let us make that two rakaats Salaah and thank Allah ³/₈ for all that He has given us.

3. Surah Waqiah

من قرأسورة الواقعة كل ليلة لمرتُصبه فاقة أبدا

Whosoever recites Surah Waqiah every evening poverty will never afflict him. -Kanzul Umaal

Teach your womenfolk Surah Waqiah because it is the Surah of Wealth. -Kanzul Umaal

Ibni Khathir cites a story on the Authority of Ibni Askaar from Abu Zaybah that when Sayyiduna Abdullah Ibni Masood & was lying on his deathbed Sayyiduna Uthmaan & paid him a visit and the following conversation ensued.

Hazrat Uthmaan 🚓, "What are you suffering from?"

Hazrat Ibni Masood ... "From my sins." Uthmaan ... "Do you desire anything?"

Hazrat Ibni Masood 🚓. "Yes Allah's 💥 Mercy."

Hazrat Uthmaan 🚓. "Shall I call the Doctor for you?"

Hazrat Ibni Masood ... "It is the doctor who has given me the ailment."

Hazrat Uthmaan ... "May I send you and allowance from the public treasury?"

Ibni Masood الله. "I have no need for it."

Hazrat Uthmaan ... "Accept it, as you are leaving your daughters behind."

Ibni Masood 🆇 "You are worried that my daughters must not suffer from poverty! I have no such worry, because I have instructed them to recite Surah Waqiah every night. I have heard Allah's Messenger 💥 say, "Whoever reads Surah Waqiah every night will never suffer from poverty." Tafseer Maariful Quraan

It is the nature of man to fear of poverty and loss. We get comfortable with a certain standard of living and when this is threatened, we find it hard to downscale in life. When we enter the world of work and earning we usually start at the bottom of the pay scale, as time goes along our needs increase, from a car, then a house, then a family. The demands of life increase and proportionately our lifestyle eventually becomes more extravagant. We become so accustomed to high living standards that we begin to fear it being snatched away from us through poverty. The best remedy for this is to reflect upon the Hadeeth narrated by the Great Sahaabi Hazrat Ibni Masood , "Whosoever recites Surah Waqiah every evening poverty will never afflict him." Let us teach our children this Surah. Many of us fear that what will happen to our daughters if they get divorced or widowed. This Surah will surely be sufficient for them.

One Incident:

A few days of after Ramadhaan I was having a conversation with someone, whilst having a discussion about Tawakkul, he told me a very fascinating incident about himself. He said, "A few years ago I became extremely ill, so much so, that I could not even work. I had a business and young children and a natural fear overwhelmed me, that how would I now support my family? Who was going to run the business?" He further said, "While in this condition, I started reciting Surah Waqiah every night and Alhamdulillah Allah Ta'ala sprovided for us and saw to all our needs in those difficult months wherein I was unable to work. It has been a few years now and I have continued reciting this Surah and, Alhamdulillah, my business is prospering. The biggest benefit I received from this Surah is that it built and solidified my Tawakkul in Allah Ta'ala 3." My dear Reader, let us bring this gift into our life and teach it to our children as well. As of now, let us dedicate 5 minutes every evening to the recitation of Surah Wagiah.

Surah Waqiah is the 56th Surah of the Quraan, in the 27th Juz

4.Istighfaar

فَقُلْتُ اسْتَعُفِرُوا مَبَّكُمُ إِنَّهُ كَانَ غَفَّامًا (10) يُرْسِلِ السَّمَاءَ عَلَيْكُمُ مِنْ مَامًا (11) وَيُمْ لِدُكُمُ بِأَمُوَالٍ وَبَنِينَ وَيَجْعَلُ لَكُمُ جَنَّاتٍ وَيَجْعَلُ لَكُمُ أَهْمَامًا

Seek the forgiveness of you Lord, Surely He is most Forgiving. He will send upon you rain in abundance, and increase upon you wealth and children and make for you gardens and make for you rivers to flow. Surah Nuh

من أكثر الاستغفار جعل الله له من كل هم فرجا ومن كل ضيق مخرجا ورزقه من حيث لا يحتسب

Whosoever makes abundant Istighfaar Allah will make for him a way out of every worry and from every difficult situation a way out and will give him Rizq from where it cannot be perceived.

When you are faced by any difficulty, then turn to Allah Ta'ala ﷺ and ask Allah Ta'ala ﷺ for forgiveness because Allah Ta'ala ﷺ loves those that repent to Him. We commit sins and wrong doings due to which our life becomes challenging and difficult. Sometimes we just need to pause, reflect and ask ourselves," Am I really living in a way that pleases Allah Ta'ala ﷺ?" The greatest of mankind Nabi ﷺ said, "I Seek Allah Taala's ﷺ forgiveness more than seventy times every day". If this was the case of Nabi ﷺ who was sinless then it is sufficient for us that we turn to Allah Ta'ala ﷺ and seek His forgiveness.

An Incident:

A man came to Hazrat Hassan (RA) and complained to him about drought. Hassan (RA) said, "Seek the forgiveness of Allah ﷺ." Another person came and complained about his poverty. Again Hazrat Hassan (RA) said, "Seek the forgiveness of Allah ﷺ." A third person came and said "Make Du'aa to Allah ﷺ that He blesses me with children." Once again Hassan (RA) said, "Seek the forgiveness of Allah Ta'ala ﷺ." Another person came and complained that his garden is barren and dry. Then Hassan (RA) said, "Seek the forgiveness of Allah Ta'ala ﷺ." People who had overheard all this enquired, "Different men came to you complaining about diverse matters and asking you about various things and You instructed all of them to make Istighfaar. He said, "I did not mention anything of my own accord, surely I only speak what Allah Ta'ala smentions of what Hazrat Nuh advised his people and said, "Seek the forgiveness of your Lord." (Surah Nuh Verse 10)

Let us make it a habit that every day we make 100 times Istighfaar

5. Be in a State of Purity

دمعلى الطهارة يوسع عليك في الرزق

Remain Clean (in the state of wudhu) and your sustenance will be increased - Kanzul Ummal

Shamsuddin which was a collection from Sheikh Abu Abbas Mustaghfiri. He said," I headed to Egypt intending to seek knowledge from Imam Abu Haamid Misri (RA). I was seeking a Hadeeth from him of Hazrat Khalid bin Waleed . He commanded me that I fast for a year.

Then I repeated the request (after a year). He then Informed me by the sanad (chain of narrators) of his Teachers that this Hadeeth was narrated by Khalid bin Waleed . A man came to Nabi saying that I want to enquire from you about the matters of the Dunya and Aakhirah, Rasulullah saked him to begin.

He asked several questions amongst them he asked "I would love that my Rizq be increased." thereupon Rasulullah $\frac{1}{20}$ said:

"Remain on Tahaarat and your sustenance will be increased."

6. Charity

يم حَق الله الرِّبَا وَيُرْبِي الصَّدَ عَاتِ

Allah Ta'ala will deprive usury of all blessing, but will give increase for deeds of charity (Surah Baqarah verse 276)

hose rewards for a person (who gives charity) will accrue in the Aakhirah, but even in this life Sadaqah causes ones income to grow. If a man gives a charity sincerely and plentifully, his income continues increasing. By giving charity Allah increases the barakah in one's wealth and favourable circumstances are brought about to a person. Nabi & advised a Sahabi & saying, "Go on spending (in charity), repeating it thrice, Allah Ta'ala & will spend on you."

Allah Ta'ala has blessed us with countless favours and blessings. Let us help those less fortunate than us. Everyday let us give some charity. Be it a slice of bread or a tip to someone. From our wages let us take some portion of it and allocate it for charity. We should never feel that by giving our wealth in charity our wealth will decrease. Nabi said, "Sadaqah does not cause a decrease in wealth." Among the many benefits of sadaqah is that calamities are warded off. Nabi mentions that "Sadaqah repels seventy calamities the least of which is poverty."

An Incident:

Rasulullah ^{**} has said that once a person walking in a jungle heard a voice from the clouds above saying, "Go and supply water to such and such person's garden." Thereupon the cloud moved in one direction and rained on a piece of a stony land. A channel collected the whole of that water and began to flow in a particular direction. He followed it and came to a man who stood with a shovel in hand, diverting the water to his garden. The person asked the man his name; and when he told him it was the very name he had heard from the cloud. The person then asked him why he had asked his name. The first person replied that he had heard a voice coming from the cloud saying, go and supply water to such and such person's garden and it was the same name which he had told him. The person than asked the man what he did, for the cloud to supply water to his garden. The owner of the garden replied that he now had no option but to reveal to him the true facts. Whatever produce he acquired from the garden he divided it into three equal parts. One part i.e. one third of the produce he gave away promptly as Sadaqah; the second part he kept for himself and family; the remaining one third he reinvested in the garden itself.

I heard a fascinating example in a bayaan about a father teaching his son about charity. When the son grew up, his father brought the son into the family business. The father gave the son the responsibility of administering the company finances. As the son was drawing up the financials, he noticed the high amount on money being spent on charity.

After doing various analyses, he concluded that it was not financially viable for the business to continue with so much of charity being spent. So he brought up his findings with his father to curb the charity spending. The father told him that charity that brings about barakah in one's life and taught him a profound lesson on charity and barakah using the analogy of the sheep and the dog. He said, "Look at the difference between sheep and dogs. A sheep generally gives birth to one or two lambs and dogs give birth to several puppies. Millions of sheep are slaughtered (spent) daily and yet there remains an abundance of sheep. Dogs give birth to many puppies at a time and are not slaughtered yet there remains much more sheep than dogs."

My friends let as bring this quality of generosity into our life by everyday giving something in charity, daily. Remember "All that you give for the cause of Allah ﷺ shall be repaid fully to you and you will not be wronged" (Surah Al Anfaal verse 60)

7. Maintain Family Relations

من أحب أن يبسط له في مزقه وينسأله في أثر لا فليصل محمه

Rasulullah ﷺ said that who wants his Rizq to increase and his life to be extended should join family ties.

t is mentioned that joining family ties means to spend on one's family members, make khidmat of your family and visit them. Nabi ¹/₂₅ mentioned to Abu Bakr ¹/₄₅ that three things are true and definite. One of them being, "One who opens the doors of favour and good treatment with relatives, his wealth increases."

8. Performing Hajj

عن جابر بن عبد الله منعه قال ما امعر حاج قط قيل لجابر ما الإمعام قال ما افتقر

Hazrat Jabir 🚓 reports Nabi 🏂 said A Hajji never becomes poor and destitute – Tabrani

By way of elucidation we quote another Hadith, Rasulullah said, "Performing hajj and Umrah many times drives away poverty." In another hadith it is stated that continuous Haj and Umrah prevents a Muslim from leaving this life with a bad ending, and keeps away poverty,"

In a Hadith it is mentioned, "Perform Hajj and become rich, travel and become healthy, In another Hadith it is related that, "Continuous Hajj and Umrah removes poverty and sin in the same way that fire removes rust from the iron." (Fazaail Hajj)

9. Get Married

وَأَنْكِحُوا الْأَيَابَى مِنْكُمُ وَالصَّالِحِينَ مِنْ عِبَادِكُمُ وَإِمَائِكُمُ إِنْ يَكُونُوا فُقَرَاءَ يُغْنِهِمُ اللَّهُ مِنْ فَضُلِهِ وَاللَّهُ وَاسْعُ عَلِيمٌ

And marry the unmarried bondswomen from amongst you and the righteous servants, If you are poor Allah Ta'ala ﷺwill enrich you from His bounties,

التمسواالغنى في النكاح، "Narrated by Ibni Masood التمسوا الغنى في النكاح، "Seek wealth by Nikaah التمسوا الغنى في النكاح، "

or those that are unmarried Allah Ta'ala 36 promises you that If you a poor then Allah Ta'ala 36 will enrich you when you get married. Remember everyone comes with their own Rizq.

10. Start Your Day Early

اللَّهُرَّبَارِكْ لأُمَّتِي في بُكُورِهَا

O Allah, Bless my Ummat in the early part of the morning

arrated Sakhr 🚓 that Nabi 💥 said, "O Allah, bless My Ummat in the early part of the day".

The Hadith mentions further that Sakhr الله was a business man and He would dispatch his agents out early in the morning. He became wealthy and extremely successful.

This is an important habit that we need to develop in our lives. Start your day early and feel the benefits in your life. Remember the old proverb. 'The early bird catches the worm.'

11. Being Grateful

ۅؘٳؚۮؙؾؘٲٞۜڹؘڹ؆ڹ۠ٛػؙۄ۫ڶٸؘۣڽ۬ۺؘػۯؾؙۄ۫ڵٲؘڒؚۑٮؘڹۜػؙۄ۫

And when your Lord declared, if you express gratitude, I shall certainly give you more.

The sense of the verse is that Allah Ta'ala shas announced it for all to hear, "If you are thankful for My blessings and do not waste them in acts of disobedience to Me and in deeds which have been prohibited, and try your best to mould your deeds to suit My pleasure, then I shall increase those blessings for you". This increase could be in the amount and volume of blessings, or it could be in their continuity and permanence as well. Rasoolullah said, "A person who is blessed with the Taufiq to be grateful shall never be deprived of the barakah and increase of blessings. (Maariful Quraan) The Gratefulness of Rasoolullah 38

It is narrated by Mughiera Ibni Sh'uba 🚓 that Rasoolullah ﷺ would perform so much Salaah that his blessed feet would crack. It was said to Him ﷺ,"Why do you over exert yourself whereas Allah Ta'ala ﷺ has forgiven your past and previous actions?" He ﷺ replied, "Should I not be a grateful servant."

12. Adopt Taqwa

وَمَن يَتَّقِ اللَّهَ يَجْعَلُ لَهُ نَخْرَجًا ٥ وَيَرُزُقُهُ مِن حَيْثُ لَا يَحْتَسِبُ

And whoever fears Allah, for him Allah brings forth a way out, and provides for him from where he does not even imagine. (Surah Talaaq)

By exercising Taqwa, Allah ﷺ will provide for the Allah fearing person Rizq from where he does not expect. The Rizq in this context refers to anything one needs, whether any mundane or any need of the Hereafter. Allah Ta'ala ﷺ has promised the righteous believers in this verse that He will ease every difficulty of theirs and provide for them all their needs from sources they never expected or thought about.

An Incident:

Sayyiduna Ibni Abbas الله reports that Auf ibni Malik Ashjai الله came to the Messenger الله and said that the enemies had arrested and kidnapped his son Salim. His mother is very anxious and he wanted to know what he should do. Then Rasoolullah and he wanted to know what he should do. Then Rasoolullah ordered him and his wife to recite الاخزان الله (There is neither strength nor power but with Allah) abundantly. The Husband and Wife complied with the order. They recited the formula abundantly. It produced its desired effect. One day Allah Ta'ala caused the enemies to become unmindful and the boy somehow managed to escape and drove a herd of goats that belonged to them to his father. The father and reported the incident to the Messenger of Allah . Another narration has it that he also inquired from Nabi whether the goats the son brought with him were lawful to them. On that occasion the verse, "And whoever fears Allah, for him Allah brings forth a way out, and gives him provision from where he does not even imagine..." was revealed.

According to other version of the report, when Sayyiduna Auf Ibni Malik Ashja'i الله and his wife became very restless and anxious because of separation from their son, the Messenger of Allah advised them to exercise Taqwa and recite abundantly لاحَوْلَ وَلا نُوْتَا الله

بالله (There is no strength nor power but with Allah ﷺ).

In Conclusion

We hope this treatise serves as an opportunity for us to unlock the treasures of Allah Ta'ala ³/_{*}, We pray and hope that you remember us in your Du'aas. Please pass on and share with others. Remember, whoever shows another the way of goodness receives the same reward as the person who does the good action. Wassallam

Suhail Wadee 15 Rabi' Thani 1432 20 March 2011

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