



IN THE NAME OF ALLAH THE MOST GRACIOUS, THE MOST MERCIFUL

**HOW TO INCREASE YOUR PROVISION IN ACCORDANCE TO THE  
OUR'AN AND AUTHENTIC HADITHS**

**INTRODUCTION**

As the United Kingdom is now facing a very bad financial crisis, with inflation at a very high rate, everyone is worried on how to maintain themselves financially. The gas and electric bills will soar drastically, and the price of many items in the supermarket have skyrocketed. Should we be worried? We must look at the essential Islamic Principles below on the Provider of our provisions, and not be swayed by the secular views that have been circulating the media.

**1. Allah is our Rabb (Creator, Provider, Maintainer, Sustainer, Protector, etc)**

In Surah Al Fatihah - Allah Explained to us that He is

رَبِّ الْعَالَمِينَ

"...the Lord of the 'Alamin (mankind, jinns and all that exists)" 1: 2

**الرَّبِّ** **Ar-Rabb** (the Lord and Nurturer) the Lord and Master who has none like Him in His Lordship, the One Who nurtures and rectifies the affairs of the creation by the favours which He showers upon them, the Sovereign Owner Who alone creates and commands, the One Who controls the affairs and grants blessings, the One Who nurtures, the Creator, the Provider, the One Who aids and the One Who guides.

Therefore the One Who Provides us with everything is Allah, NOT the UK Government, America, China, Russia, etc. ONLY Allah is The One Who Provides, as He Reminded us:

يَا أَيُّهَا النَّاسُ اعْبُدُوا رَبَّكُمُ  
الَّذِي خَلَقَكُمْ وَالَّذِينَ مِنْ قَبْلِكُمْ  
لَعَلَّكُمْ تَتَّقُونَ

الَّذِي جَعَلَ لَكُمْ الْأَرْضَ فِرَاشًا  
وَالسَّمَاءَ بِنَاءً وَأَنْزَلَ مِنَ  
السَّمَاءِ مَاءً فَأَخْرَجَ بِهِ مِنَ  
لَكُمْ <sup>صَلِّ</sup> فَلَا الثَّمَرَاتِ رِزْقًا  
تَجْعَلُوا لِلَّهِ أَنْدَادًا وَأَنْتُمْ  
تَعْلَمُونَ

“O mankind! Worship your Lord (Allah), Who created you and those who were before you so that you may become *Al-Muttaqun* (the pious).

Who has made the earth a resting place for you, and the sky as a canopy, and sent down water (rain) from the sky and brought forth therewith fruits as a provision for you. Then do not set up rivals unto Allah (in worship) while you know (that He Alone has the right to be worshipped).” 2: 21-22

مَ وَلَقَدْ كَرَّمْنَا بَنِي آدَ  
وَحَمَلْنَاهُمْ فِي الْبَرِّ وَالْبَحْرِ  
وَرَزَقْنَاهُمْ مِنَ الطَّيِّبَاتِ  
وَفَضَّلْنَاهُمْ عَلَى كَثِيرٍ مِمَّنْ  
خَلَقْنَا تَفْضِيلًا

“And indeed We have honoured the Children of Adam, and We have carried them on land and sea, and have provided them with *At-Taiyibat* (lawful good things), and have preferred them above many of those whom We have created with a marked preference.” 17: 70

وَلَهُ مَن فِي السَّمَاوَاتِ وَالْأَرْضِ  
كُلُّ لَهٗ قَانِتُونَ

“To Him belongs whatever is in the heavens and the earth. All are obedient to Him.”  
30: 26

## 2. It is Allah Who Chose who will be rich and who will be poor

نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي  
الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا  
بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِّيَتَّخِذَ  
بَعْضُهُمْ بَعْضًا سُخْرِيًّا وَرَحِمْتُ  
رَبِّكَ خَيْرٌ مِّمَّا يَجْمَعُونَ

“...It is We Who portion out between them their livelihood in this world, and We raised some of them above others in ranks, so that some may employ others in their work. But the Mercy (Paradise) of your Lord (O Muhammad The mercy of your Lord is better than the wealth of this world) is better than the (wealth of this world) which they amass.” 43: 32

## 3. Our Provisions have been determined in our mother's womb

On the authority of Abdullah ibn Masud (may Allah be pleased with him), who said: The Messenger of Allah (peace be upon him), and he is the truthful and he believed, narrated to us:

Verily each one of you is brought together in his mother's womb for forty days in the form of a drop of fluid (nutfah), then it is a clinging object for a similar period. Thereafter, it is a lump looking like it has been chewed for a similar period. The angel is then sent to him and he breathes into him the spirit. He is also commanded to issue four decrees: to record his sustenance, his life span, his deeds, and whether he will be unhappy (by entering Hell) or happy (by entering Paradise).

By Allah, other than Whom there is no deity, verily one of you performs the deeds of the people of Paradise until there is but an arm's length between him and paradise, and that which has been recorded overtakes him, and so he acts with the actions of the people of the Hellfire and thus enters it; and verily one of you performs the actions of the people of the Hellfire, until there is but an arm's length between him and Hellfire, and that which has been written overtakes him and so he acts with the actions of the people of Paradise and thus he enters it.

[Bukhari and Muslim]

#### 4. Allah Grants Provision to people whom He Loves and also to those whom he does not Love

Abdullah ibn Mas'ud reported: The Messenger of Allah, peace and blessings be upon him, said, "Verily, Allah has distributed your characters among you just as He has distributed your provision. Allah gives the world to those He loves and to those He does not love, but He only gives faith to those He loves. Whoever is too stingy with wealth to spend it, too fearful of the enemy to fight them, or too worried to pray at night that he might suffer, then let him increase his declarations of the glory of Allah, that there is no God but Allah, and Allah is the greatest."

Source: Mu'jam Asāmi 342

Grade: *Sahih* (authentic) according to Al-Albani

Even to the disbelievers, Allah sometimes Increases His Provisions. Allah warned us:

تُعْجِبُكَ أَمْوَالُهُمْ وَأَوْلَادُهُمْ وَلَا  
 إِنَّمَا يُرِيدُ اللَّهُ أَنْ يُعَذِّبَهُمْ بِهَا  
 فِي الدُّنْيَا وَتَزْهَقَ أَنْفُسُهُمْ وَهُمْ  
 كَافِرُونَ

"And let not their wealth or their children amaze you. Allah's Plan is to punish them with these things in this world, and that their souls shall depart (die) while they are disbelievers." 9: 85

In a Hadith narrated from Sayyiduna 'Uqbah bin 'Amir (radiyallahu 'anhu), Nabi (sallallahu 'alayhi wa sallam) said:

“When you see that Allah Ta’ala gives a person (material) things of the worldly life which he desires whilst he remains persistent in sinning, then [know] that it is only Istidraj from Allah Ta’ala.

(Musnad Ahmad, vol. 4 pg. 145)

Rasulullah (sallallahu ‘alayhi wa sallam) recited:

بِهِ ذُكِّرُوا مَا نَسُوا فَلَمَّا  
 شَيْءٍ كُلِّ أَبْوَابَ عَلَيْهِمْ فَتَحْنَا  
 أوتوا بما فرحوا إذا حتى  
 هم فإذا بغتة أخذناهم  
 مُبْلِسونَ

“When they neglected the warning they had received, then, (instead of punishment) we opened the gates of every kind of prosperity for them; but just as they were rejoicing in what they were given, We took them by surprise, and lo! They were plunged into despair.” 6: 44

In addition, it does not mean that if one is deprived of Allah’s Provision, Allah does not Love him/her. We can see the example is Surah al Kahf - 2 friends. The one who has given every Blessings from Allah, such as gardens, rivers, crops, was the one who forgets Allah, whereas the one that was given nothing remembers Allah.

Allah Reminded us:

وَلَوْ بَسَطَ اللَّهُ الرِّزْقَ لِعِبَادِهِ  
 وَلَكِنْ يُنَزِّلُ لَبَغَوْا فِي الْأَرْضِ  
 بِقَدَرِ مَا يَشَاءُ إِنَّهُ بِعِبَادِهِ  
 خَبِيرٌ بَصِيرٌ

“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. Verily! He is in respect of His slaves, the Well-Aware, the All-Seer (of things that benefit them).” 42: 27

5. Allah Will always Test the believers

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ  
وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ  
وَالْأَنْفُسِ وَالثَّمَرَاتِ وَبَشِّرِ  
الصَّابِرِينَ

هُ الَّذِينَ إِذَا أَصَابَتْهُمُ مُصِيبَةٌ  
قَالُوا إِنَّا لِلَّهِ وَإِنَّا إِلَيْهِ  
رَاجِعُونَ

أُولَئِكَ عَلَيْهِمْ صَلَوَاتٌ مِّن رَّبِّهِمْ  
وَرَحْمَةٌ وَأُولَئِكَ هُمُ الْمُهْتَدُونَ

“And certainly, We shall test you with something of fear, hunger, loss of wealth, lives and fruits, but give glad tidings to *As-Sabirin* (the patient ones, etc.). Who, when afflicted with calamity, say: “Truly! To Allah we belong and truly, to Him we shall return.” They are those on whom are the *Salawat* (i.e. blessings, etc.) (i.e. who are blessed and will be forgiven) from their Lord, and (they are those who) receive His Mercy, and it is they who are the guided-ones.” 2: 155-157

6. Provisions must be halal and comes from halal source

On the authority of Abu Hurayrah (ra):

The Messenger of Allah (ﷺ) said, “Allah the Almighty is Good and accepts only that which is good. And verily Allah has commanded the believers to do that which He has commanded the Messengers. So the Almighty has said:

مِنْ كُنُوا الرُّسُلُ أَيُّهَا يَا  
صَالِحًا وَاعْمَلُوا الطَّيِّبَاتِ

“O (you) Messengers! Eat of the tayyibat [all kinds of halal (legal) foods], and perform righteous deeds.” [23:51] and the Almighty has said:

كُلُوا آمَنُوا الَّذِينَ آتَاهَا يَا  
رَزَقْنَاكُمْ مَا طَيِّبَاتٍ مِنْ

“O you who believe! Eat of the lawful things that We have provided you.” [2:172]” Then he (ﷺ) mentioned [the case] of a man who, having journeyed far, is disheveled and dusty, and who spreads out his hands to the sky saying “O Lord! O Lord!,” while his food is haram (unlawful), his drink is haram, his clothing is haram, and he has been nourished with haram, so how can [his supplication] be answered? [Muslim]

After we understand the important basic principles above, then we will now analyse how to Increase our provisions in accordance to the Qur’an and authentic hadiths

### 1. TAWBAH (REPENTANCE) FROM SINS.

كَانَ إِنَّهُ رَبَّكُمْ اسْتَغْفِرُوا فَقُلْتُ  
غَفَّارًا  
مِدْرَارًا عَلَيْكُم السَّمَاءُ يُرْسِلُ  
وَيَجْعَلُ وَبَنِينَ بِأَمْوَالٍ وَيُمْدِدْكُمْ  
أَنْهَارًا لَكُمْ وَيَجْعَلُ جَنَّاتٍ لَكُمْ

“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)

مَخْرَجًا لَهُ يَجْعَلُ اللَّهُ يَتَّقِي وَمَنْ  
يَحْتَسِبُ لَا حَيْثُ مِنْ يَرْزُقُهُ

“...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 for him from (sources) where he does not expect...”

[Surah at-Talaq 65:2-3]

آمَنُوا الْقُرَىٰ أَهْلَ أَنْ وَلَوْ  
مِنْ بَرَكَاتٍ عَلَيْهِمْ لَفَتَحْنَا وَاتَّقُوا  
كَذَّبُوا وَلَكِنَّ وَالْأَرْضِ السَّمَاءِ  
يَكْسِبُونَ كَانُوا بِمَا فَأَخَذْنَا هُمْ

And if the people of the towns had believed and had the *Taqwa* (piety), certainly, We should have opened for them blessings from the heaven and the earth, but they belied (the Messengers). So We took them (with punishment) for what they used to earn (polytheism and crimes, etc.). 7: 96

### 3. KEEPING TIES OF KINSHIP

Abu Hurayrah (may Allah be pleased with him) narrated that he heard The The Prophet (peace and blessings of Allah be upon him) said: “Whoever would like his provision to be abundant and his lifespan to be extended, let him uphold his ties of kinship.”

[Bukhari & Muslim]

### 4. SADAQAH (GIVING CHARITY)

لِمَنْ الرِّزْقَ يَبْسُطُ رَبِّي إِنَّ قُلْ  
لَهُ وَيَقْدِرُ عِبَادِهِ مِنْ يَشَاءُ



فَهُوَ شَيْءٌ مِّنْ أَنْفَقْتُمْ وَمَا  
الرَّازِقِينَ خَيْرٌ وَهُوَ ۖ يُخْلِفُهُ

“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’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, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is All-Sufficient for His creatures’ needs, All-Knower.

[Surah al-Baqarah 2:261]

## 5. ‘IBAADAH (WORSHIP)

Abu Hurayrah (may Allah be pleased with him) narrated that the Prophet (may the peace and blessings of Allah be upon him) said, “Allah 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.”

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

## 6. DOING HAJJ AND ‘UMRAH

‘Abdullah Ibn Mas‘ood (may Allah be pleased with him) narrated that the Prophet (may the peace and blessings of Allah be upon him) 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.”

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

## 7. TAWAKKUL (RELIANCE UPON ALLAH ALONE)

‘Umar Ibn Al-Khattab (may Allah be pleased with him) narrated that he heard the Prophet (may the peace and blessings of Allah be upon him) say, “If you would trust in Allah 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.”

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

## 8. AN-NIKAAH (MARRIAGE)

مِنْكُمْ الْأَيَّامِ وَأَنْكِحُوا  
عِبَادِكُمْ مِنَ الصَّالِحِينَ  
فُقَرَاءَ يَكُونُوا إِنْ ۖ وَإِمَائِكُمْ  
وَاللَّهُ ۖ فَضْلِهِ مِنَ اللَّهِ يُغْنِيهِمْ  
عَلِيمٌ وَاسِعٌ

“And marry off the unmarried among you and the righteous among your male slaves and female slaves. If they should be poor, Allah will enrich them from His bounty, and Allah is all-Encompassing and Knowing.”

[Surah An-Nur 24:32]

### 9. DUA (SUPPLICATION)

Umm Salamah (may Allah be pleased with her) narrated that the Prophet (may the peace and blessings of Allah be upon him) 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, I ask You for knowledge which is beneficial and sustenance which is good, and deeds which are acceptable.”

[Ibn Majah 926, 3843]

### 10. GRATITUDE AND PRAISING ALLAH

شَكَرْتُمْ لَئِن رَّبُّكُمْ تَأَذَّنَ وَإِذْ  
إِن كَفَرْتُمْ وَلَئِن ۖ لِأَزِيدَنَّكُمْ  
لَشَدِيدٌ عَذَابِي

“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

Hakim ibn Hazim (may Allah be pleased with him) narrated that the Prophet (may the peace and blessings of Allah be upon him) 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.”

[Muslim Book 10:3661]

## 12. HAVING CHILDREN

إِمْلاقٍ خَشِيَةَ أَوْلَادِكُمْ تَقْتُلُوا وَلَا  
 إِنَّ جِ وَإِيَّاكُمْ نَرْزُقُهُمْ نَحْنُ صِلِ  
 كَبِيرًا خِطْبًا كَانَ قَتْلُهُمْ

“And do not kill your children for fear of poverty. We (Allah) provide for them and for you. Indeed, the killing of them is a great sin.”

[Surah Al-Isra' 17:31]

## 13. FOLLOW AND ACT IN ACCORDANCE TO THE QUR'AN

وَلَوْ أَنَّهُمْ أَقَامُوا التَّوْرَةَ  
 وَالْإِنْجِيلَ وَمَا أَنْزَلْنَا إِلَيْهِمْ مِنْ  
 رَبِّهِمْ لَأَكَلُوا مِنْ فَوْقِهِمْ وَمِنْ  
 تَحْتِ أَرْجُلِهِمْ مِنْهُمْ أُمَّةٌ  
 مُقْتَصِدَةٌ وَكَثِيرٌ مِنْهُمْ سَاءَ مَا  
 يَعْمَلُونَ

And if only they had acted according to the Taurat (Torah), the Injeel (Gospel), and what has (now) been sent down to them from their Lord (the Qur'an), they would surely have gotten provision from above them and from underneath their feet. There are from among them people who are on the right course (i.e. they act on the revelation and believe in Prophet Muhammad ﷺ like 'Abdullah bin Salam ), but many of them do evil deeds. 5: 66

## CONCLUSION

Real happiness is in faith and acts of good deeds; Allah Says:

أَوْ ذَكَرَ مِنْ صَالِحًا عَمِلَ مِنْ  
فَلَنُحْيِيَنَّهٗ مُؤْمِنٌ وَهُوَ أَنْثَى  
وَلَنَجْزِيَنَّهُمْ ۖ طَيِّبَةً حَيَاةً  
كَانُوا مَا بِأَحْسَنِ أَجْرَهُمْ  
يَعْمَلُونَ

Whoever does righteousness, whether male or female, while he is a believer – We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do. 16:97

الْعَرَضُ كَثْرَةٌ عَنِ الْغِنَى لَيْسَ  
النَّفْسُ غِنَى الْغِنَى وَلَكِنَّ

Abu Huraira reported: The Prophet, peace and blessings be upon him, said, “Wealth is not in having many possessions. Rather, true wealth is the richness of the soul.” Ṣaḥīḥ al-Bukhārī 6446, Ṣaḥīḥ Muslim 1051

A hadith from Abu Dharr, that the Messenger of Allah ﷺ said,

“O Abu Dharr, do you say an abundance of possessions is wealth?” I said yes. The Prophet ﷺ said, “Do you say a lack of possessions is poverty?” I said yes. The Prophet ﷺ repeats this three times, then he said, “True wealth is in the heart and true poverty is in the heart. Whoever is wealthy in his heart will not be harmed no matter what happens in the world. Everyone who has poverty in his heart, will never feel the satisfaction, no matter how much he has in the world. Verily, the greed will always harms his own soul.”

[Narrated by At Tabarani in *al-Mu'jam al-Kabir*, classed as Saheeh by al-Albani]

Lastly, a beautiful hadith about doing good deeds and seeking His Forgiveness in order to receive Allah’s Help:

Abu Dharr reported: The Messenger of Allah, peace and blessings be upon him, said, “Allah Almighty says: Whoever comes with a good deed will have the reward of ten gone evil deed like it or he will be forgiven. Whoever draws close to Me by the length of a hand, I will draw close to him by the length of an arm. Whoever draws close to Me the by length of an arm, I will draw close to him by the length of a fathom. Whoever comes to Me walking, I will come to him running. Whoever meets

Me with enough sins to fill the earth, not associating any partners with Me, I will meet him with as much forgiveness.”

Source: Ṣaḥīḥ Muslim 2687