HOW TO REPEL POVERTY

Mufti Muhammad Shafi Saheb [ra]

Introduction

An easy prescription for the problems and poverty of the Muslims.

Today the problems which Muslims are facing are not concealed from a person with insight. It is as if poverty, bankruptcy, despicability and anxiety have become a distinguishing characteristic of the Muslims. The wise men of this Ummah are planning all kinds of cures for this devastating illness. However, sometimes the plan chosen is incorrect. As a result, instead of being a cure, it exacerbates the problem. Some plans are correct, but they are not practical nor are they within one’s reach.

I have presented some cures here taken from the words of Allâh U and His Messenger e. Undoubtedly, these words are free of any of the above-mentioned defects. There is no chance of these cures being incorrect or harmful. Whether they are difficult or not, one can put them into practice and see for oneself.

For the cure for poverty, I have chosen to translate the book, اﻟﺮزق ﻓﻲ ﺍﻟﺮﻓﻖ أﺻﻮل, Of the famous scholar of the ninth century, Sheikh Jalâlud-dîn Suyûtî. It is sufficient for this discussion.

For general calamities and problems, the book, اﻟﺸﺪة ﺑﻌﺪ اﻟﻔﺮج of the famous Imam, the leader of the Muhaddithûn, Ibn Abî Ad-Dunyâ is an excellent and amazing work.

All praises are due to Allâh I that these two booklets have been translated with the necessary comments.

Allâh U is the one who grants the ability.

(Muftî) Muhammad Shafî’î

The leader of the authors, Sheikh Jalâlud-dîn Suyûtî says, “Many people asked me to collate all the narrations from the authentic ahâdîth relating to those actions and incantations which have been mentioned to increase sustenance and repel poverty and bankruptcy and which have been tried and tested. Accordingly, I am writing this booklet which I have divided into two chapters. The first chapter
contains the aurāḍ[1] and du’ās while the second chapter contains the actions which increase sustenance.”

[1] Devotions

Dhikr and Du’ās

Imām Tabarānī رحمه الله has quoted in his Al-Mu’jamul Ausat from Abū Hurairah t that Rasūlullāh ﷺ said,

“Whoever is granted a bounty by Allāh I should express excessive gratitude for it. The one who has excessive sins should repent abundantly. Whoever is suffering from a lack of sustenance should recite, profusely.”

لا حول ولا قوة إلا بالله العلي العظيم

Imām Ahmad, Abū Dāwūd and Ibn Mājah رحمهم الله have narrated from Ābdullāh Ibn Ābbās t that Nabī ﷺ said,

“Whoever adopts īstighfār (seeking repentance), Allāh Y will grant him salvation from every type of problem and calamity.”

Ābdullāh Ibn Mas‘ūd t states that Rasūlullāh ﷺ said, “Whoever recites Sūrah Wāqī’ah every night, will not be afflicted by poverty and want.” (Musnad Abū Ya’lā)

Anas t narrates that Rasūlullāh ﷺ said, “Sūrah Wāqī’ah is the sūrah of wealth. Read it yourself and teach your children to read it.” (Ibn Mardawaih)

Āishah t narrates that the Messenger of Allāh ﷺ said, “When Ādām u was sent to the earth, he stood facing the Ka’bah and performed two raka’āt of salāh. At that time, Allāh inspired the following du’ā in his heart,

全能的主，承認我內心和外心的一切。接受我的歉意，而你知道我的需要。履行我的要求，而你知道這是在我的心。寬恕我的罪。全能的主，我求這樣的信仰在你那裡，成為我內心包藏，和這樣的確信，成為我所認識的，你所事奉的，你所定命的，使我快活。”

Then Allāh U revealed to Ādām u,
“O Ādam, We have accepted your repentance. We have forgiven your mishap and whoever supplicates to Me with this du’ā, We will forgive him and We will take responsibility for all his tasks. The world will come to him despised even though he may not desire it.”

(Ibn Mardawaih)

Imām Bayhaqī has narrated via Buraydah t some supporting narrations.

Àlī t states that Nabī e said,

“Whoever will recite a hundred times,

لا إلّا الله الحق المَبِينُ

it will become a means of safety from poverty for him and a solace from the solitude of the grave.”

(Musnad al-Firdaus)

Àbdullāh Ibn Mas‘ūd t says that Nabī e said,

“Whoever recites Sūrah Ikhlās when entering the house, this sūrah will distance poverty from the inhabitants of that house and the neighbours.” (Tabrānī)

Ubayy t states that a Sahābī t asked Rasūlullāh e if he only recited salawāt (durūd) instead of all the devotions and du’ās, how will that be. Rasūlullāh e replied,

“If you do so, Allāh U will take responsibility for all your needs of the world and the work of dīn.” (Musnad Ahmad)

Āishah t narrates that Rasūlullāh e used to recite the du’ā,

اللَّهُمَّ اجْعَلْ أَوْسَعَ رَزْقِيَّ عَلَيْ عَدَدٍ كَبِيرٍ سَنَّيٍّ وَالْقَضَاءِ عَمْرِيَّ

“O Allāh, expand Your sustenance for me when I become old and at the end of my life.” (Tabrānī)

Jābir t says that Nabī e said,

“Must I show you something that will grant you safety from your enemies and which will make your sustenance flow? It is to supplicate to Allāh day and night because du’ā is the weapon of a believer.” (al-Mustaghfirī)
Ummul Mu’minīn Ummu Salmah t says that Rasūlullāh ﷺ used to recite the following du’ā after the Fajr salāh,

أَلْلَهُمَّ إِنِّي أَسْتَلِكُ رِزْقًٍ طَيِّبٍ وَعِلْمًا نَافعًا وَعَمْلًا مَتَقِيًّا

“O Allāh, I ask of You legitimate (pure) sustenance, beneficial knowledge and an accepted action.” (al-Mustaghfirī)

Imām Mustaghfirī has narrated from Imām Mālik رحمه الله that when he used to complete the Jumu’ah and come out, he used to recite the following du’ā at the door of the Musjid,

أَلْلَهُمَّ إِنِّي أُجْبِتَ دُعوَّتَكَ وَصَلَّيْتَ فِي ضَرْتِكَ وَانْتَشَرَتْ لِمَا أَرْنِتِي فَاَرْنِتْيُ مِنْ فَضْلِكَ وَأَنَتَ خَيْرُ الْرَازِقِينَ

“O Allāh, I accepted Your invitation. I have performed Your obligation. I have gone out (to earn) as You have commanded. Therefore grant me sustenance from Your grace because You are the best giver of sustenance.”

Àbdullāh Ibn Úmar t says that Rasūlullāh ﷺ said that when the time for the demise of Nūh ﷺ approached, he advised his son to recite two sentences. One was,

لا إِلَهَ إِلَّا اللَّهُ

While the second was,

سُبْحَانَ اللَّهِ وَبِحْمَادِهِ

These two statements constitute the salāh of everything and everything is given sustenance because of them. (Adabul Mufrad)

Jābir Ibn Àbdullāh t says that Rasūlullāh ﷺ said,

“I am showing the thing which Nūh ﷺ advised his son with. It is the statement,

سُبْحَانَ اللَّهِ وَبِحْمَادِهِ

The entire creation reads this sentence and receives sustenance due to it.” (al-Mustaghfirī)

Àbdullāh Ibn Úmar t says that a person complained about his poverty to Rasūlullāh ﷺ. Rasūlullāh ﷺ asked him why he did not recite the words of the angels and the hymns of the creation. They are,

سُبْحَانَ اللَّهِ وَبِحْمَادِهِ سُبْحَانَ اللَّهِ العَظِيمُ أَسْتَغْفِرُ اللَّهُ
Read this phrase a hundred times before the Fajr Salāh after the time of Fajr has entered and the world will come submissive to you.” (al-Mustaghfirī)

Once Úmar t experienced poverty and mentioned his condition to Nabī e and asked him for some dates. Nabī e told him that if he wanted, he could give him an amount of dates and if he wanted, he could teach him some words which were better than that for him. The words were,

أَلْلَهُمَّ اِحْفَظْنِيّ بِالْإِسْلامِ قَاعدًا وَ اِحْفَظْنِيّ بِالْإِسْلامِ رَافِقًا وَ لاَ تَطُمْنِي فِي عَذَآوْ وَ لاَ حَاسِدًا وَ أَعْوَّدُ بِكَ مِنْ شَرٍّ مَا أَنتَ أَخْذُ بِنَاصِبيْهِ وَ أَسْتَلِكَ مِنَ الخَيْرِ الَّذِيْ بَيْدُكَ

“Allah, protect me for the cause of Islam while I am sitting. For the sake of Islam, protect me while I am sleeping. Do not grant any enemy or jealous person the chance to relish my harm. I seek refuge in You from the evil of everything which is in Your power. I seek the good which is in Your control.” (al-Mustaghfirī)

Hadrat Àlī t states that Nabī e said, “Do you prefer that I give you 500 goats with their shepherds or five statements?” This was an indication that the latter was much more virtuous.

The words are,

أَلْلَهُمَّ اِغْفِرْ لِيْ ذَنْبِي وَ تَطْبِعْ لِيْ كَسْبِي وَ وَسْعَ لِيْ فِي خَلْقِي وَ لاَ تَمْتَعْنِي مَعَا قَضِيْتِي لِيْ بِهِ وَ لاَ تَدُهِبْ نَفْسِي

“O Allah, forgive my sins, make my earnings lawful and broaden my character. Do not deprive me of what You have ordained for me. Do not make me desire a thing which is not preordained for me.” (al-Mustaghfirī)

Āishah t states that her father, Abī Bakr Siddīq t asked her if he should not teach her a duʿā which Nabī e taught him. Īsā u used to teach this duʿā to his disciples. The speciality of this duʿā is that even if your debts are equal to Mount Uhud, Allāh U will fulfil them. Āishah t requested her father to most certainly teach her. He said the duʿā is,

أَلْلَهُمَّ كُلْفِكَ وَ اشْفِ قَلْبِكَ وَ اضْرِبْ عَنَّكَ الْمَسْتَمْتُرَ رَحْمَانَ الْآخِرَةَ وَ رَحْمَهُ مَا أَنتَ مَرْحَمِي بِرَحْمَةِ تَغْفِيرِي

“O Allah, the One who removes calamities and the One who answers the call of the one in distress, the One who has mercy in the world and the hereafter, only You can have mercy on me. Have such mercy on me that makes me independent of all others besides You.”
Abū Bakr ṭ says that when Nabī ᵉ taught him this du’ā, he was deeply in debt and he was very worried about his debts. A few days after reciting this du’ā, he says, “Allāh granted me so much benefit, that I paid off all my loans”.

Āishah ṭ also states that she owed a woman money and was very ashamed about it. She began reciting this du’ā and within a few days, Allāh provided her sustenance without her receiving it from any inheritance or charity. She used this wealth to fulfil her debt. (Baihaqî)

Abū Sa’īd ṭ says that once Rasūlullāh ᵉ saw Abū Umāmah ṭ in a sad condition and asked him what the matter was. He replied that he was overburdened by debts and worries. Rasūlullāh ᵉ said, “I will show you such a du’ā which, if you read it, Allāh Y will remove all your worries and fulfil all your debts. Read this du’ā every morning and evening,

أَلْلَّهُ أَعُوذُ وَ أَعُوذُ وَاﻟْبُخْﻞِ أَعُوذُ وَ أَعُوذُ وَاﻟْجُبْنِ أَعُوذُ وَ أَعُوذُ بِكَ مِنْ غَلْبَةِ الْذِّينِ وَ قُهْرِ الْرَّجُالِ

“O Allāh, I seek refuge in You from worry and grief. I seek refuge in You from weakness and laxity. I seek refuge in You from cowardice and miserliness. I seek refuge in You from overpowering debt and the subjugation of men.”

Abū Umāmah ṭ says that when he began reciting these words, Allāh U granted him freedom from his worries and fulfilled his debt. (Abû Dâwûd)

A slave once went to Hadrat Ālī ṭ and asked him for financial assistance for his freedom. Hadrat Ālī ṭ said, “Why should I not teach you those words which Rasūlullāh ᵉ taught me? The benefit of these words is that even if you have debts equivalent to Mount Uhud, Allāh U will fulfil them for you. The du’ā is,

اَللَّهُ أَعُوذُ وَاﻟْإِنجِيْلِ اَلْتَوْرَةِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ مِنْ شَجَرَةِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﺔَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ ﻋَنْ أَذْمِهِ 

“O Allāh, the Lord of the seven skies and the Lord of the great throne, the Diety of Ādām and the Lord of everything, the One who revealed the Torāh, Injil and the Qur’ān, the One who splits the seed and the pit, I seek refuge in You from the evil of everything which is in Your control. O Allāh, You are the first, there is nothing before You. You are the final being and there is nothing after You. You are the most high, there is nothing above You. You are the innermost and there is nothing besides You. Fulfil our debt and grant us relief from poverty.” (Abû Ya’lā)
Qubaylah Bint Makhrmah radiallâhû 'anhâ had the habit of reciting the following du’â after Íshâ Salâh when preparing to go to bed.

After this du’â, she used to recite 33 times (الحمد لله) and 34 times (سُبْحَانَ اللَّهِ) and 34 times (الله أَكْبَرِ).

She used to say that the daughter of Nabî e, Fâtimah t went to her father to ask him for a maid. Nabî e said, “I will tell you something that is better than a maid.” Fâtimah t asked him what it was. He mentioned the same incantations (tasbihât) as mentioned above.

The translation of the above-mentioned du’â is as follows:

“I seek refuge in Allâh and His complete words which no pious or impious person can surpass from the evil of that which He sends down from the sky and what ascends up to it, what descends on earth and what emerges from it, from the evil of the corruption of the day and the occurrences of the night except those occurrences which bring good.

I have believed in Allâh and sought refuge in Him. Praise be to Allâh to whose power everything is subservient. Praise be to Allâh under whose honour everything is dishonoured. Praise be to Allâh in front of whose grandeur everything is humbled. Praise be to Allâh under whose rule everything is helpless.

O Allâh, I ask You through the means of the honour of Your great throne, through Your book which is the extreme limit of mercy, through Your grandeur and honour, through Your greatest name and Your complete words which no pious or impious person can go beyond, to look at us with such mercy that does not leave our sins unforgiven, no need unfulfilled, no enemy unvanquished and no garment should be left without being worn, no debt unfulfilled and no matter of Dîn or the world in which there is good for us, without granting us. O most merciful one, I have believed in You and have trusted You.” (Tabrânî)

Once Hasan t, the grandson of Rasûlullâh e was afflicted by difficult circumstances. He did not receive the one hundred thousand dirhams which Amîr
Mu‘āwiya used to grant him as a stipend. This created great distress for him. He was forced to ask for a pen and ink in order to write a letter to Amīr Mu‘āwiya and remind him. However, due to bashfulnness and modesty, he did not do so. On that very day he saw his grandfather, Rasūlullāh e in a dream. The latter asked him how he was. Hasan t explained his condition in detail. Rasūlullāh e said, “Whoever has hope in the creation and leaves the Creator, this will be his lot.” (Ibn ‘Asâkir)

**Actions which Repel Poverty**

**Maintaining family Ties**

Abū Hurairah t says that Rasūlullāh e said,

“Whoever desires to have an increase in his sustenance and in his age, should join family ties.”

That is, he should fulfil the rights of his next of kin and assist them physically and financially according to his ability. (Sahih Bukhārī)

**Washing the Hands**

Anas t states that Rasūlullāh e said,

“Whoever wants his sustenance to be increased by Allāh, should regularly wash his hands before and after meals.” (Ibn Mājah)

**Salah**

Imām Ābdur-Razzāq has quoted in his Musnad that when an old man from the Quraish used to complain of poverty to Rasūlullāh e, he would emphasize to his household to perform salāh. Then he would read the verse,

وَاﺻْﻄَ ﴿بِاﻟﺼﱠﻠَﺎةِ أَهْﻠَﻚَ ﴿لِﻠﺘﱠﻘِﻮَيَوَاﻣْرُ ﴿وَاﻟْﻌَﺎﻗِﺒَﺔُ ﴿ﻧَﺮْزُﻘُﻚَ ﴿ﻧَﺤْﻦُ رِزْﻗًﺎ ﴿ﻧَﺴْﺌَﻠُﻚَ ﴿ﻻَﻋْﻠَﻴْﻬَﺎ ﴿ﺑِﺮْ

“Command your family to perform salāh. Remain steadfast upon it yourselves. We do not ask you for sustenance. We will provide you with sustenance. The best culmination is for the pious.”

The son of Ābdullāh Ibn Salām, Hamzah t narrates that whenever difficult conditions affected the family of Rasūlullāh e, he would stress the performing of salāh to them and he would recite the verse,

وَاﺻْﻄَ ﴿بِاﻟﺼﱠﻠَﺎةِ أَهْﻠَﻚَ ﴿لِﻠﺘﱠﻘِﻮَيَوَاﻣْرُ ﴿وَاﻟْﻌَﺎﻗِﺒَﺔُ ﴿ﻧَﺮْزُﻘُﻚَ ﴿ﻧَﺤْﻦُ رِزْﻗًﺎ ﴿ﻧَﺴْﺌَﻠُﻚَ ﴿ﻻَﻋْﻠَﻴْﻬَﺎ ﴿ﺑِﺮْ
to them. (Sunan of Sa’îd bin Mansûr)

Thābit t narrates that whenever the family of Nabī e was afflicted by poverty, then he would call out to them, “Perform salāh, perform salāh.” (Kitâbuz Zuhd of Imâm Ahmad bin Hambal)

This was the habit of all the prophets u. Whenever any calamity afflicted them, they would resort to salāh.

Piety

Mu’ādh Ibn Jabal t says that he heard Rasūlullāh e saying,

“O people, adopt piety as your business, you will receive sustenance without any business or capital. Then he recited the verse,

\[
\text{ hudb felhay ilâyyitawaal wàmn yihthubb ìllàyi nhîthibe }
\]

“Whoever fears Allāh, Allāh will make an exit for him from every calamity and grant him sustenance from where he cannot imagine. Whoever reposes his trust in Allāh, Allāh will be sufficient for him.” (Tabrânî)

Abū Dhar t reports that once Rasūlullāh e recited the verse,

\[
\text{ hudb felhay ilâyyitawaal wàmn yihthubb ìllàyi nhîthibe }
\]

“Whoever fears Allāh, Allāh will make an exit for him from every calamity and grant him sustenance from where he did not even perceive. Whoever places his trust in Allāh, Allāh is sufficient for him.”

And then he said, “O Abū Dhar, if all the people had to practice on this verse, it would suffice for them.”

Thaubān t narrates that Nabī e said, “Sometimes a person is deprived of sustenance due to a sin he committed.” (Ibn Mâjah)

Ímrān Ibn Husain t narrates that Rasūlullāh e said, “Whoever severs his focus from all sides and places his trust on Allāh Y, He will take the responsibility for all his tasks and whoever focuses his attention towards the world, Allāh I will hand him over to the world.” (Tafsîr Ibn Hâtim)
Note 1:

If a person adopts all the methods and du’ās mentioned in this booklet to repel poverty, it is not difficult. It is not much of an additional burden if one is experiencing hardships in business, agriculture etc.

However, if a person does not have enough time, and he reads just one of the du’ās from the first chapter, that would also be sufficient. It has not been narrated about Rasūlullāh ﷺ that he recited all these du’ās at one time. It is proven from the Ahādîth that he read different du’ās on different occasions.

However, the actions related to increase in sustenance mentioned in chapter two are indispensable and one should endeavour to continually practice upon all of them. If one violates them, one should repent.

Note 2:

The incantations (tasbīhât and du’ās) and actions mentioned for increase in sustenance should be done with the intention of pleasing Allāh and earning reward. The increase in sustenance is an added bonus and a necessary consequence which will, if Allāh wills, be automatically obtained.

وآخر دعوانا أن الحمد لله رب العالمين

A Summary of the Du’ās

لا حول ولا قوة إلا بالله العلي العظيم

اللهم إني أستغفر الله واعترفي وأتوب على الله حازمي فافترق في طبيبي في صدقي وصدقاني حثي أعلم أنك لا تضيعين إلا ماتبعت البه 평

بما قسمت لي

لا إلا الله الحمد لله

اللهم اجعل أوسن رزقك علي عند كبير سمتي وانقضاء عمري

اللهم إني أستنكر رزقك طيبا وعلما نافعا وعملنا متقيلا

اللهم إني أعبثت دعوتك وصلت فرضت فانشرت لما أمرتني فاز فاتك من فضلك وآثرك ورزقك

لا إلا الله

سبحان الله وحدهم
سُبْحَانَ اللَّهِ وَبِحَمَّدِهِ سُبْحَانَ اللَّهِ الْعَظِيمَ أَسْتَغْفَرُ اللَّهَ

اللهمُّ اغْفِرِ لَنَا وَإِلَى اللَّهِ تُغْفِرُ نَظْرَةً

أَنْتَ أَخْذُ بَنَاتِيهِ وَأَنْتَ لَكَ نَرَىً

كَانَتِ الكَرَبُ مُجِيبًا دِيْرَةً المُضْنَطِرَ رَحْمَانُ الدِّينِ

إِلَى يَعْرُجُ الدِّينَ أَنْتَ يَطْرُقُ

يَايَّنَ أَنْتُ تَرَحِّمِي بِرَحْمَةِ ثَمِينِيَ

بِهَا عَمَّن سَوَاءُ

اللهمِ ۤ إِنِّي أَعْوَذُ بِكَ مِنِّ الْهَمِّ وَالْخَزْنِ وَأَعْوَذُ بِكَ مِنِّ الْعُجزِ وَالْكِسْلِ وَأَعْوَذُ بِكَ مِنِّ الْجَيْبِ وَالْبَخلِ وَأَعْوَذُ بِكَ مِنِّ غَلِبَةِ الْمَهْيَةِ وَقَهِرَ الْرَجُلِ

اللهمَّ رَبِّ السَّماواتِ السَّمِيعِ وَرَبِّ الْعَرْضِ العظيمِ اللهَ آوِمُ وَرَبِّ كُلِّ شَيْءٍ ما أَخْذُ بَنَاتِي بِغَيْرِ هَيْبَةٍ

كَانَتُ الكَرَبُ مُجِيبًا دِيْرَةً المُضْنَطِرَ رَحْمَانُ الدِّينِ

إِلَى يَعْرُجُ الدِّينَ أَنْتَ يَطْرُقُ

يَايَّنَ أَنْتُ تَرَحِّمِي بِرَحْمَةِ ثَمِينِيَ

بِهَا عَمَّن سَوَاءُ

اللهمِ ۤ إِنِّي أَعْوَذُ بِكَ مِنِّ الْهَمِّ وَالْخَزْنِ وَأَعْوَذُ بِكَ مِنِّ الْعُجزِ وَالْكِسْلِ وَأَعْوَذُ بِكَ مِنِّ الْجَيْبِ وَالْبَخلِ وَأَعْوَذُ بِكَ مِنِّ غَلِبَةِ الْمَهْيَةِ وَقَهِرَ الْرَجُلِ