



Quranic Laws of Expansion & Contraction of Rizk (Income & Wealth)

Farooq Aziz*

Assistant Professor, Incharge
Department of Business Administration
Federal Urdu University, Karachi, Pakistan

Sulaiman

Assistant Professor,
Department of Economics
Federal Urdu University, Karachi, Pakistan

ABSTRACT

Quran has quite clearly mentioned the rules on which expansion or contraction of *rizk* (income & wealth) depends. According to Quran any human being if obeys the rules of Quran, he will get expansion in *rizk*. No discrimination is made on the basis of believe (*Iman*). However if a person accepts the teachings of Islam and becomes Muslim then he / she will get *Rizk-un-Karim* (Honourable Income & Wealth) by following the same rules. This is the main distinction between Muslims & Non-Muslims in this regard.

Quran has described some actions under the title of *Amal-e-Salah* (Good deeds). When a Muslim performs these functions then its ultimate result is expansion of *rizk*. On the same lines the Muslims who spend their wealth in the way of Allah, help refugees, support the fighters, who are fighting in the way of Allah, and who are sincere for Allah will get honourable *rizk*. On the other hand some actions, like deviation from Divine rules, un-gracefulness of Allah, parsimony, lack of social security systems etc, are those actions which ultimately reduce the volume of *rizk*.

Keywords : *Rizk*, Quran, laws, expansion, contraction.

1. INTRODUCTION

Rizk is an important Quranic term, and it is used almost 122 times in *Quran* at different places. Its root words are and it is used in a wide range of meaning, e.g. it is that item which is beneficial for men (Bhatti, 1999). It is that food, provided by Allah which provides power to human body and also animals. (Pervez, 1984) Most of the thinkers have consider it, as food items. Whereas in *Quran*, this term is used in different meanings, e.g.

- i) All food items. (2:60)
- ii) In 15:20 *rizk* & *ma'ysh* are used as synonymous terms. The term *ma'ysh* is used in

* The material presented by the author does not necessarily portray the viewpoint of the editors and the management of the Institute of Business & Technology (BIZTEK) or Business Administration Federal Urdu University, Karachi, Pakistan.

*Farooq Aziz : drfaziz@yahoo.com

© JMSS is published by the Institute of Business and Technology (BIZTEK).
Main Ibrahim Hydri Road, Korangi Creek, Karachi-75190, Pakistan.

Quran for all food items, required for human life, and in a very broader sense, all means of production are included in it. (78:11).

iii) This term is used in *Quran* in the meaning of money and wealth or assets also. On this basis, it can be said, according to *Quran*, meaning of rizk are expended from ordinary food items to money & assets. (63:10).

According to *Quran* earth is the main source of *rizk* (2:254), for human being and for all those species which are living on this planet (15:20). Allah is the only Creator who provides *rizk* to all human being (35:3), except Him no one have this power or capability (16:73). So, when He is the only source of *rizk*, it is advised to human being to bend to Himself & call Him for the *rizk* (29:17). He has whole sole power in this regard, and if He block the *rizk* of anyone, no one have any power to open it (34:24). It is His curtsy that, He has provided *rizk* to mankind from neat & clean items (40:64). He has treasuries of all things, and these things are provided to mankind according to some measurements which He knows better. (15:21) *rizk* is also included in it, which also provided by Him to mankind with a suitable scale, according to His own judgment. (42:27)

Quran has also laid down different rules according to which *rizk* of mankind is being expanded or contracted.

In the following lines first rules of expansion & then rules of contraction of *rizk* are being described.

2. RULES OF EXPANSION OF RIZK

These rules are as follows.

2.1 Expansion of Rizk by Complete Abidency of Divine Books

This is the first law of expansion of *rizk* which says:

“If they had observed the Torah and the Gospels and that which was revealed unto them from their Lord, they would surely have been nourished from above them and from beneath their feet. Among them there are people who are moderate, but many of them are of evil conduct. (5:66)”

This verse is the evidence of fact that, if any nation, at any time, at any place, will follow the rules of *Allah* described in the past Divine books or in *Quran* expansion of *rizk* is compulsory. On the other hand deviation from these rules will ultimately shrink the volume of *rizk*.

“And if the people of the townships had believed and kept from evil, surely We should have opened for them blessings from the sky and from the earth. But (unto every messenger) they gave the lie and so, we seized them on account of what they used to earn. (7:96)”

At present there is no change in the rules, situation is also quite same today.

“But he who turns away from remembrance of Me, his will be a narrow life, and I shall bring him blind to the assembly on the day of Resurrection (20:124).”

It is important to note that, in above mentioned verses, *Quran* is addressing to the whole mankind, not to a particular group e.g. Muslims or Non-Muslims etc, it means it is a universal law. Anyone out of human being, whenever & wherever will follow the Divine orders, his *rizk* will be increased, and in case of deviation it will be decreased.

At here one important point should be kept in mind, that, in *Quran* some rules are those

which are for whole mankind. Anyone on the earth can get benefit by following these rules. The simple proof is that, when *Quran* gives such types of orders, it addresses to whole mankind. On the other hand at some places it particularly addresses to Muslims.

The main difference is that, When a Non-Muslim follows these rules his benefit is just restricted to this world. But when a Muslim follows the same rules he will get benefits of this world as well in the life after the Day of Judgment (Aziz, 2004).

Some orders which are given to the whole mankind are:

- i). Prohibition of *Riba* (Interest) (2:279)
 - ii). Earning of Income from fair or legal means. (2:188)
 - iii). To avoid corruptions (2:188)
 - iv). To avoid to take the assets of orphans (4:10)
 - v). Embezzlement in deposits or trust. (4:58)
 - vi). To avoid from wastage of any type. (17:26)
 - vii). Justice in measurement (27:152) etc.
- By following these orders anyone can get increase in his wealth.

2.2 Expansion in *Risk* Due to Faith in *Allah* & *A'mal-e-Salah*

According to this rule, if a Muslim have firm faith in *Allah* & he will do *a'mal-e-salah*, he will get pardon, as well as honorable *rizk*, in terms of *Quran*, *Rizk-un-Karim* (Honorable Wealth). Those who believe and do good works, for them is pardon & a rich provision (22:50). This rule is also repeated in (13:29)

At here important point is that, a distinction is being made between ordinary *rizk* (Which anyone can get, as per first law) and *rizk-un-karim* which is for Muslims only. *Karim* is another important term of *Quran*, each & every type of welfares, benevolences, admires & honours are included in it. This is the basic difference of *rizk* of a Muslim & Non-Muslim.

But this honorable *rizk* is subject to the *a'mal-e-salah* i.e. good works. Whereas the good works are concerned, all those work will be considered in this category, about which order is given in *Quran* or at least chosen by *Quran*, e.g. Infaq, payment of *Zakat*, *Aqmat-e-Salah* (Prayer), *Jihad*, *Sabar*, accuracy in measurement, honesty, and many other works, mentioned in *Quran*. According to *Quran* results of doing all these works is honorable *rizk*.

2.3. The Persons Who Fear from Allah, Spent in His Way, Trust on Him & Worshiped Him will Get Honorable *Rizk*

For expansion of *rizk* the third *Quranic* rule is:

“They only are the (true) believers whose hearts feel fear when Allah is mentioned, and when the revelations of Allah are recited unto them they increase their faith, and trust in their Lord: who establish worship and spend and what we have bestowed on them. Those are they who are in truth believers. For them are grade (of honour) with their Lord, and pardon, and a bountiful provision. (8:2-4).”

According to this law, honourable *rizk* is based on:

- i). Fear of *Allah*
- ii). Trust on *Allah*
- iii). Spending in the way of *Allah* and
- iv). Worship (*Salah*)

Fear of *Allah* stop the Muslims, from any bad or illegal activity and force them to act more & more on good works. When a Muslim trust on *Allah*, it will provide him a lot of confidence, in ordinary life & as well as in any crises. Spend in the way of *Allah* is a very important tool to increase the *rizk*. In *Quran* at different places *Allah* has described its return in monetary & non-monetary terms also. Whereas the monetary returns are concerned. It may be possible that, same amount will be returned to donor, it may be twice (57:11), it may be many times (2:245) and it may be 700 times or more (2:261). But it should be kept in mind that, it will be out of pure & sacred income & assets, not to be for the purpose of showiness (2:264). It should be for the goodness, without any expectations of reward, and only for the consent of *Allah*. In the same line worship is also a condition of expansion of *rizk*:

2.4 Honorable *Rizk* is for Refugees, Protectors, the Persons who Fight in the Way of *Allah* & Died

This rule is stated in *Quran* in the following words:

“Those who believed and left their homes and strove for the cause of *Allah* and those who took them in and helped them-these are the believers in truth. For them is pardon and a bountiful provision.(8:74)”

According to this rule, all those persons who have migrated from their home land, just for the cause of *Allah* and those persons who have provided protection or shelter to them, both are eligible for a honourable *rizk*. Moreover the persons who fight in the way of *Allah*, with their wealth and or body are also deserved for the same. The persons who died in this exercise, according to *Quran* they are not dead, but they are alive and they are getting *rizk* from *Allah*. It is another matter that we do not have the sense of their life.

“Think not of those, who are slain in the way of *Allah*, as dead, nay, they are living with their Lord they have provision (3:169)”

2.5 The Persons who are Sincere for *Allah* & Sacred Persons will also get Honorable *Rizk*

According to the fifth rule of expansion of *rizk*, the persons who are sincere for *Allah* & sacred persons are also eligible for honorable *rizk*, As *Quran* said:

“Save single-minded slaves of *Allah*; for them there is a known provision (37:40-41).”

The term sincere persons is used in *Quran* for prophets (12:24) and as well as for ordinary persons both. But in case of ordinary persons, these are those people, who have devoted themselves particularly in obedience of *Allah* (2:139), and adopted the color of *Allah*, which is the best color (2:138).

The same situation is with scared persons as *Quran* said:

“Vile women are for vile men, and vile men for vile women. Sacred women are for sacred men, and sacred men for sacred women, such are innocent of that which people say: For them is pardon and a bountiful provision. (24:26).”

3. RULES OF CONTRACTION OF *RIZK*

In case of expansion laws of *rizk*, *Quran* has described two lines of actions, one to all human being and other is particularly for Muslims. But in case of contraction of *rizk*, there is not any distinction. Anyone whether Muslim are Non-Muslim, who will deviate from Divine Laws he has to face the contraction of *rizk*. According to *Quran* rules of contraction of *rizk* are as follows.

3.1 Deviation from Divine Laws will Reduce the Volume of *Rizk*

This law is stated in *Quran* in the following words:

“But he who turneth away from remembrance of Me, his will be a narrow life, and I shall bring him blind to the assembly on the Day of Ressurrection (20:124).”

In this verse the term *zikr* (Remembrance) is being used, which is an alternate name of *Quran* (80:11). In this background when it is said that due to deviation from *zikr* economy will be shrinked, it simply means that, deviation from *Quranic* laws will ultimately narrow down the *rizk*. In the other words it is just opposite to the 1st law of expansion of *rizk*, where it was said that, obedience of some orders will expand the *rizk*, naturally deviation from those orders, will ultimately results on contraction of *rizk*.

3.2 Un-gracefulness of Allah will Leads Contraction of *Rizk*

According to the second law, at micro as will as at macro level gratitude of all graciousness or blessings of *Allah* is must and the result of un-gracefulness is contraction of *rizk*, As *Quran* states:

“Allah coineth a similitude: a township that dewelt secure and well content, its provisions coming to it in abundance from every side, but it disbelieved in Allah's favours. So Allah made it experience the garb of dearth and fear beause of what they used to do (16:112).”

It is important to note that particular township, discussed in this verse do not have any distinction. It means it is a general statement, and the results obtained from this example will be applicable to any township facing such type of situation.

On this background the simple conclusion is drawn from this verse it that, it was a rich town which was just hunted by poverty & fear, because the people of that town were not graceful to *Allah*. Now the question is according to *Quran*, what actions are included in un-gracefulness of Allah. *Quran* has described different actions which are included in it e.g.

- i) Polytheism (39:65-66)
- ii) Deviation from rules of *Allah* (2: 152)
- iii) Demand of inconvenience instead of convenience (34:18-19).
- iv) Polytheism particularly when *Allah* has provided relief after a big crisis (29:65-66).
- v) Devaluation of *Allah's* graciousness (2:57, 61).
- vi) Non - utilization of prudence (76:2-3).
- vii) To declare as unlawful some favour of *Allah* (10:59-60).
- viii) Misuse of knowledge (2:180).
- ix) Avarice (36:47).

It means what, residents of above mentioned town were involved in one or more above mentioned actions, and the result was an economical & political destruction.

3.3 Fastidious Towns due to Abundant Economy Destroyed

According to this rule, such towns which are arrogant due to abundant economy are destroyed. It means that when the citizens of any town (state) start to behave with boastfulness or to act conquettably, they were ruined off from the earth. As *Quran* says.

“And how many community have we destroyed that was thankless for its means of livelihood! And yonder are their dwellings, which have not been inhabited after them save a little. And We, even, We, were the inheritors (28:58).”

The initial words of the verse simply state that, the abundant supply of graciousness when received by a trifling or cheap personality or nation than his/ her cheap behavior results on contemptible behavior, and such type of activities will become cause of his / her destruction.

3.4 Parsimony Reduce the *Rizk*

According to the fourth law niggardliness is a major cause of reduction in *rizk*, as stated in *Quran*.

“But as for him who hoardeth and deemeth himself independent, and disbelieveth in goodness, surely We will ease his way unto adversity. His riches will not save him when he perisneth (92:8-11).”

Avarice is an extremely unpleasant action, and condemned by *Quran* at least at twelve different places. The ultimate result of parsimony is hardness & difficulties and complete destruction of assets, as described in above mentioned verses.

3.5 Lack of Social Security System will Results on Reduction in *Rizk*

This fifth law basically states that, if a person or society ignores the care of economically backward persons then according to Divine Law, *rizk* will start to reduce. This law is stated in *Quran* in following words:

“But whenever he trieth him by straitening his means of life, he siath: My Lord despiseth me. Nay, but ye (for your part) honour not the orphan. And urge not on the feeding of the poor (89:16-18).”

According to his law the main reason of contraction of *rizk* is that human being at micro & macro level both do not care the economically backward persons.

Moreover analysis of the story of Prophet Salah indicates that at macro level unequal distribution of wealth and economic dissension are also the causes of economic destruction.

4. CONCLUSION

Out of all walks of life, no doubt economics is the most important one. Since the basic claim of *Quran* is to provide Divine guidance to human being, hence it is quite compulsory to provide guidance about basic economic rules. *Quran* has does the same. According to *Quran*, if any one follows the basic general rules common for all human being then he/she will get abundant *rizk*, but if he / she becomes Muslim then he / she will get honourable *rizk*. Moreover amal-e-salaha spending in the way of *Allah* help of refugees, support to fighters, who are fighting in the way of *Allah*, and sincerity with *Allah* are those actions which ultimately expand the honorable *rizk*. On the contrary the *rizk* is contracted due to deviation from Devine rules, un-gracefulness, proudness, parsimony etc.

REFERENCES

- Aziz, Farooq. 2004. *Rizk Ki Bast -o- Kushad Kay Qurani Qawaneen*, Karachi: Islamic Book Centre.
Bhatti, Maulana Ishaq. 1999. *Lisan-ul-Quran*, Volume 3, Lahore: Ilm-o-Irfan Publishers.
Pervez, Ghulam Ahmed. 1984. *Lugat-ul-Quran*, Volume-II, Lahore: Tulu-e-Islam Trust.