

Ways of Increasing Sustenance

Reza Tauheedi

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Preface

“In the name of Allah, the most Beneficent the most merciful”

The best of the praise and thanks belongs to the Almighty Allah, He created us and gave us sustenance, He will give death and He will raise us from the grave.

May endless peace and mercy be on the first creature and the chosen one, Hazrat Muhammad (s.a.w.s.) and his household (a.s.) who are guides for the people in the world and the hereafter. Islam, the Holy religion contains all instructions to lead a complete life and has mentioned different aspects and not confined itself only to worship; it has instructions for material life as well. There are different ways of gaining perfection and without adhering to them one cannot achieve it. Due to this a book is needed which shows the way to improve ones economic life from the Islamic point of view. Hence, after seeking assistance from Almighty Allah and taking benefit from verses of Quran and traditions of Masoomeen (a.s.) the following book has been compiled. It is hoped that it will benefit all the readers.

The book is divided into five chapters:

Chapter One – Sustainership of Allah

Chapter Two – Reasons of poverty and needfulness

Chapter Three – Factors, which remove Poverty and Indigence

Chapter Four – Ways for repayment of debts and recovering loans

Chapter Five – Factors, which increase wealth and prosperity

Again in the end we ask Taufeeq from Almighty Allah for everyone and fulfillment of their material and spiritual desires. I am thankful to you dear readers for your suggestions and necessary reminders.

Reza Tauheedi

Mash-had Muqaddas

18th Zilhajj – 1421 Hijri

Chapter One: Sustainership of Allah

The Almighty Allah, Who has created the creatures, has also taken the responsibility of their sustenance, in such a way that He has assumed one of His names as “Razzaq” (One sustains the most).

The Holy Quran says:

إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ ﴿٥٨﴾

“Surely Allah is the Bestower of sustenance, the Lord of Power, the strong. (Surah Zariyat 51:58)

Imam Sadiq (a.s.) has narrated from his respected forefathers from Amirul Momineen (a.s.) that one of the advice of Hakim Luqman to his son was:

Son, one who acquires the daily bread and his belief is very less and his faith is weak should necessarily take advice from the fact that Almighty Allah has created him and kept him in three conditions and his sustenance reached him. Although in any of the conditions he was not after the daily bread and had no way out. (Such person should know that) Almighty Allah will give him sustenance in the fourth condition also.

But the first from the three conditions is this that when he was in the womb of his mother, Almighty Allah arranged for his growth; so that cold and warmth may not harm him and gave him sustenance. Then He brought him out and gave him sustenance through the mother’s milk, which was enough him. He gave him training and improved his condition,

although he was not having the power enough to move on his own and perform those tasks. After that the milk was stopped and his daily bread was through hard work of his parents, accompanied with sincere love that others were not having. So much so that preferred him over themselves till he was grown up and reached the stage of understanding and comprehension. Meanwhile, his matter got complicated and he had ill thoughts about God. The rights, which are in his wealth (and should be given to rightful persons like Khums and Zakat) – due to fear of poverty and weak faith in charity and hereafter, refused to pay them. My son! Such a person is a bad servant!¹

Sustainership of Almighty Allah and the innumerable hungry people

A question is often asked regarding sustenance: that if Almighty Allah is the giver of sustenance, why so many people, who are all His creatures, are starving to death?

We should remember that Almighty Allah has appointed sustenance for all His creatures, but sometimes due to hindrance caused by unjust people, it does not reach the creatures and such a deprivation should not be ascribed to Almighty Allah.

In other words, sustenance of Almighty is like water, which descends from the sky and then passes through the sea, then rivers, then springs and then enters the gardens; and due to this the trees get water. Now, if someone places a stone in the way of springs and stops water from entering that garden, it cannot be said that Almighty Allah did not send water for it. The Almighty Allah has definitely sent water, but someone

¹ *Biharul Anwar*, Vol. 71, Pg. 136

stopped it from reaching the aimed destination. The Holy Quran says:

أَلَمْ تَرَ أَنَّ اللَّهَ أَنْزَلَ مِنَ السَّمَاءِ مَاءً فَسَلَكَهُ يَنَابِيعَ فِي الْأَرْضِ
ثُمَّ يُخْرِجُ بِهِ زَرْعًا مُخْتَلِفًا أَلْوَانُهُ ثُمَّ يَهِيجُ فَتَرَاهُ مُصْفَرًّا ثُمَّ
يَجْعَلُهُ حُطَامًا إِنَّ فِي ذَلِكَ لَذِكْرًا لِأُولِي الْأَلْبَابِ ﴿٢١﴾

“Do you not see that Allah sends down water from the cloud, then makes it go along in the earth in springs, then brings forth therewith herbage of various colors, then it withers so that you see it becoming yellow, then He makes it a thing crushed and broken into pieces? Most surely there is a reminder in this for the men of understanding.”
(Surah Zumar: 21)

Necessity for Acquiring Sustenance

The other question, which arises about sustenance, is that we know Allah is the giver of sustenance, in the same way as the Holy Quran has said:

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا
وَمُسْتَوْدَعَهَا كُلٌّ فِي كِتَابٍ مُبِينٍ ﴿٦﴾

“And there is no animal in the earth but on Allah is the sustenance of it.” (Surah Hud 11:6)

On this basis, can we keep away from work and wait for sustenance from the Almighty Allah?

We should know that Allah, the giver of sustenance, does not mean that sustenance will reach everyone's house.

Umar Ibne Yazid says that he told Imam Sadiq (a.s.): A person says: I will sit in the house and pray Namaz, I will keep fasts and worship Allah, sustenance will also reach fast to me.

Hazrat replied that he is from one of the three people whose supplications are not acceptable.¹

On this basis, Allah, the giver of sustenance is not in that sense, but the giver of sustenance should be taken in this meaning that Allah has kept it near every moving creature and that only by work can it be acquired.

Ali Ibne Abdul Aziz says: Imam Sadiq (a.s.) asked me what does Umar bin Muslim do? I said, may I be sacrificed for you, he has focused on worship, leaving his business; and presently he is not working.

Hazrat said: Woe be upon him, does he not know that one who does not work will not have his needs fulfilled? Then he added: When the verse of:

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا ﴿٢﴾ وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ

“And whoever is careful of (his duty to) Allah, He will make for him an outlet, And give him sustenance from whence he thinks not.” (Surah Talaq 65:2-3)

...was revealed, some companions of the Prophet closed their doors and turned to worship, saying: our sustenance is assured.

This information reached Holy Prophet (s.a.w.s.). He called them and asked: Why did you all do this?

¹ Wasailush Shia, Vol. 17, Pg. 25

They said: Our sustenance is guaranteed.

Hazrat said: If anyone acts in this way, his needs will not be fulfilled. It is necessary for you to supplicate and work too.¹

The question of work has a lot of importance for acquisition of sustenance. Hisham Saidalani says: Imam Sadiq (a.s.) said: “O Hisham! When you see that if two groups are fighting in the battlefield and it is time to fight, then on that day also, do not stop working for acquisition of sustenance.”²

Sustenance received without effort and Sustenance for which effort is made

Sustenance can be divided into two parts: *Rizq Taalib* is that sustenance which reaches a person without doing any work; like inheritance and gifts, which a person gets.

Rizq Mutlub is that sustenance, for which a person tries and strives hard to acquire it and if he does not work it will remain away.

Amirul Momineen (a.s.), in his advices to his son Muhammad bin Hanafiya said:

“My son, sustenance is of two types: 1) Sustenance, which you pursue and acquire; and 2) Sustenance, which pursues you; and even if you don’t go after it, it will come to you.” Then he said: “How many of you must have seen those who go after sustenance and bear lot of hardships; but sustenance is reduced for them (and on the other hand) there

¹ *Al-Kafi*, Vol. 5, Pg. 84

² *Al-Kafi*, Vol. 5, Pg. 78

is someone who treads the middle path for acquisition of sustenance, but capabilities (circumstances) help him!”¹

Ceiling of Sustenance

Attention should be paid that everyone’s sustenance has some limitations and an appropriate ceiling. That if a person works hard and strives, he can reach the extreme height of sustenance and if he becomes lazy, his sustenance will be reduced to the lowest stage. And in any of the conditions, a person cannot reach the ceiling of sustenance due to hard work and greed. Therefore it is advised in many traditions that a person should follow the middle path for acquiring wealth, because greed does not increase sustenance of a person.

Imam Husain (a.s.) told one person: O man! About sustenance, don’t act like an overpowering person and a winner in battlefield and (on the other hand) do not rely on luck only; because to go for acquiring sustenance is from traditions and to follow the middle path is from being pious and piety is not stopping from sustenance (in the same way) greed does not increase sustenance.

Surely sustenance is destined and the death also fixed; and greed is a means of earning sins.²

Although the only thing that does not have limits and boundaries and a person can through that increase his sustenance and its ceiling is through asking from the grace of Allah as ‘grace’ itself means increase.

Imam Baqir (a.s.) said:

“There is none, but that Allah, the most high, has destined pure sustenance for it, which reaches safely to him

¹ *Man Laa Yahzarahul Faqih*, Vol. 4, Pg. 384, Chap. 2, Tr. 5834

² *Biharul Anwar*, Vol. 103, Pg. 27

and on the other hand, the unlawful ways are also shown to him, if then he acquires anything forbidden, Almighty Allah decrease lawful and pure sustenance, which He had destined for him. And other than these two sustenances, there is grace and abundance with Allah, which is hinted at in the following statement of Allah:

وَأَسْأَلُوا اللَّهَ مِنْ فَضْلِهِ

“Ask from the grace of Allah.” (Surah Nisa 4:32)¹

Importance of Wealth and Needlessness

Importance of wealth and needlessness from the worldly point of view is not concealed from anyone.

Amirul Momineen (a.s.) said:

“Wealth during travels is like a person being in his own homeland and poverty in ones homeland makes a person like in travel.”²

A wealthy person, wherever he may be, it is as if he is in his native place and the needy person, although in his native place, is like he is in a strange place, in an helpless condition.

Although what we would like to highlight is that wealth helps a person in religious deeds; as Imam Sadiq (a.s.) said to Umar Ibne Harith: “Don’t leave acquisition of lawful sustenance, because it helps you in religion. Tether your camels and then rely on Allah.”³

Yes, wealth is the medium for performance of some obligatory duties: like visit to the house of Allah and paying of Khums and Zakat; and this wealth is also helps one in

¹ *Al-Kafi*, Vol. 5, Pg. 80

² *Biharul Anwar*, Vol. 69, Pg. 46

³ *Biharul Anwar*, Vol. 103, Pg. 5

performing some recommended acts like pilgrimage to Holy tombs of Masoomeen (a.s.), helping the poor, building religious places like mosque, Husainiyah and religious schools etc.

On the other hand, poverty and neediness brings problems. Luqman Hakim told his son:

“My son, know that I have tasted patience and different types of bitterness and I have not seen anything bitter than poverty. If any day you become poor, keep it between yourself and your Lord and don’t mention it to the people; or you would become insubstantial and dishonored before them. My son! Call Allah, then ask people: Has anyone called Allah and He has not answered him or has anyone asked from Him and He has not given?¹

On the basis of this, poverty and neediness is the cause of dishonor and sometimes brings problems in the hereafter also. Also, often poverty makes a person to sell himself: sells his religion, it make a person steal or to bow before unjust people.

The Holy Prophet (s.a.w.s.) said:

“Needlessness is a good friend for the piety of Allah.”

As a result, wealth is one of the important blessings of Allah, that if working in the right path and improving oneself is cause of honor in this world and good luck in the hereafter; if it is utilized in unconstructive purposes, it brings problems in this world and bad luck in the hereafter, other blessings are also in the same manner.

Therefore, it is not proper to talk ill about wealth, because it is a blessing from Almighty Allah. And ill effects observed in it are due to the deficiency of one having it. There are many whom wealth makes them forget Allah and attach

¹ *Biharul Anwar*, Vol. 13, Pg. 432

themselves to the world or when a person becomes wealthy and does not help the poor; and some who when wealth comes, they become proud and selfish.

Imam said (a.s.) said:

A wealthy person wearing fine clothes came to the Holy Prophet (s.a.w.s.) and sat near him. Then a poor man wearing dirty clothes came and sat near that wealthy person. The wealthy man pulled his his clothes away from below the poor man's thigh.

Holy Prophet (s.a.w.s.) asked: "Are you afraid that his poverty will come to you?"

He replied, "No. "

Hazrat said: "Are you afraid that your clothes will become dirty?"

He replied, "No."

Hazrat said: "Then why did you act in this manner?"

He replied: "O Messenger of Allah (s.a.w.s.)! I have a partner, who shows every evil deed as good and every good deed as bad. Now I am prepared to give half of my wealth to this person as a compensation for my evil deed."

The Holy Prophet (s.a.w.s.) asked the poor man: "Do you accept?"

He said: "No!"

That man asked: "Why"?

He replied: "I am afraid that I may also be involved in which you are involved."¹

On this basis, when a person does not have enough capability to handle this blessing, it is in his interests that it

¹ *Biharul Anwar*, Vol. 72, Pg. 13

should be away from him. Due to this and sometimes due to other reasons, everything is as per the eligibility of a person for his welfare. And poverty is also counted as a blessing.

At the end of this chapter, we mention other points as well:

That the first step towards wealth and needlessness is to acquire cultural wealth. It means that a person should have faith that Allah is concerned about his welfare in wealth and not in poverty and need. There are many who when they get wealth, they don't remember Allah and His creatures. Such people come under pressure till they ask help from Allah and behave nicely with people. Although many people are such that they don't have any cultural wealth; but have a lot of this blessing; and that also is not without any reason.

Material and Spiritual Reasons

This world is dependent on two main factors: *Ilaat* (cause) and *Maalul* (effect). *Illat* is of two types: Material and spiritual: like the effect of fire is burning and the spiritual effect of Sile Rahm (good family relations) is that it increases lifespan.

One should not forget these two causes regarding the subject of sustenance. On this basis, one who wants to increase his sustenance should act on both causes, so that he can reach his aim faster and better.

People of the society are usually extravagant (cross the limit) or remain deficient. Some give importance only to spiritual reasons and forget material factors. But from the Islamic viewpoint, both groups are mistaken and the right path is to act on both.

Also, attention should be paid that the spiritual cause cannot be comprehended through thinking and pondering;

therefore its selection should be through sayings of Holy Infallibles (a.s.) and whatever is related by them should not be questioned why and should not be rejected, because their infallibility is proved with reason and proof. Their sayings are accepted by us, although we are unable to comprehend them.

On this basis, for example, if they tell us that to comb hair while standing brings poverty and neediness, this saying should not be rejected, even though its cause may not be understood by us, because it is related by an infallible. In the same way when it is said that it is incumbent to fast in the month of Ramadhan and to fast on Id Fitr is prohibited, we have to accept it, although we cannot understand its good and bad through our intelligence.

In the end we conclude:

Sustenance also like causes is of two types: Material and Spiritual.

A person can also by performing acts, which increase sustenance, acquire spiritual sustenance like pilgrimage to the house of Allah and Holy shrines of Masoomeen (a.s.).

Chapter Two: Reasons of Poverty and Needfulness

In this chapter we mention 82 things that cause poverty and neediness.

Firstly, a tradition will be quoted from Holy Prophet (s.a.w.s.), which states twenty causes of poverty:¹

Holy Prophet (s.a.w.s.) said:

“Twenty things bring poverty and neediness.”

1- To get up naked from the bed to urinate. According to other traditions to urinate naked are from acts, which cause poverty.²

2- To eat in condition of ritual impurity (*Janabat*). This is mentioned in many traditions in books like *Makarim Akhlaq*, Muhaddith Tabarsi, Pg. 424, and *Khisaal*, Shaykh Saduq, Chapter 62, Second tradition.

3- Not washing hands before meals.

4- Not being attentive and respectful to small pieces of bread.

Also disrespecting bread about which Imam Sadiq (a.s.) said:

“Almighty Allah gave blessings to the people of a town, due to which they became unjust and disobeyed and said to one another: If we choose white bread to clean after urination,

¹ *Biharul Anwar*, Vol. 76, Pg. 35

² *Biharul Anwar*, Vol. 76, Pg. 316

it will be better, because it is softer than stone. So they did that. Almighty Allah sent a small moving creature, smaller than grasshopper, to their land, which ate everything, leaving nothing, till people had to turn to the bread they had used after urinating. And this is the town about which Almighty Allah said:

وَضَرَبَ اللَّهُ مَثَلًا قَرْيَةً كَانَتْ آمِنَةً مُطْمَئِنَّةً يَأْتِيهَا رِزْقُهَا رَغَدًا
مِنْ كُلِّ مَكَانٍ فَكَفَرَتْ بِأَنْعُمِ اللَّهِ فَأَذَاقَهَا اللَّهُ لِبَاسَ الْجُوعِ
وَالْخَوْفِ بِمَا كَانُوا يَصْنَعُونَ ﴿١١٢﴾

“And Allah sets forth a parable: (consider) a town safe and secure to which its means of subsistence come in abundance from every quarter, but it became ungrateful to Allah’s favors therefore Allah made it to taste the utmost degree of hunger and fear because of what they wrought.” (Surah Nahl 16:113)

5- To burn onion skins.

6- To sit on the threshold.

7- To sweep the house in night and also to clean the house with ones dress.

8- Washing parts of body in toilet. In another tradition making ablution in toilet brings poverty.¹

9- To dry the parts of body with front part of dress and sleeves.

10- To keep bowls and other utensils dirty.

11- To keep vessels open in which the water is stored.

12- To keep cobwebs in the house.

¹ Biharul Anwar, Vol. 76, Pg. 317

13- To take Prayers lightly.

In this context, there is a beautiful narration from Lady Zahra (s.a.), whose subject is relevant to our discussion hence it is mentioned here:

One day, Lady Zahra (s.a.) asked her respected father: Father! What is the result if someone is lazy in performing Prayers?

The Holy Prophet (s.a.w.s.) replied:

“Each man and woman, who is lazy in performing Namaz, Almighty will make fifteen calamities befall on him, six are related to this world, three calamities to the time of death, three in the grave and three at the time of resurrection when he will come out of the grave.”

The calamities, which befall in this world, are as follows:

- 1- Allah will decrease his lifespan.
- 2- Blessings and favor will be lifted from his sustenance.
- 3- The look of good and pious people will be removed from his face.
- 4- Rewards will not be given to him for his good.
- 5- His supplications will not reach the heavens.
- 6- He will not be involved in prayers and supplications of pious people.

Calamities, which will befall him at the time of death are as follows:

- 1- He will go from the world without any honor and with humiliation.
- 2- He will die hungry.
- 3- He will die thirsty in such a way that if he is given all the water of a lake, his thirst will not be satiated.

Problems faced by him in the grave will be as follows:

1- Almighty Allah will order an angel to make him fearful and uneasy.

2- His grave will become small and narrow.

3- His grave will become dark; without any illumination.

Problems, which he will face when he comes out of his grave at the time of resurrection:

1- Almighty Allah will instruct an angel that he should be dragged on the ground with his face in front of people.

2- His accounts will be taken strictly and will be very hard.

3- Allah will not look at him, will not purify him and for him will be a painful chastisement.¹

14- To come out hastily from the mosque.

15- To go early morning to the market and return late night.

16- To purchase bread from the poor people.

17- To curse ones own children.

18- To tell lies.

19- To stitch clothes on the body.

20- To put off the lamp by blowing on it.

These twenty things cause poverty.²

This tradition is mentioned in *Khisaal* of Shaykh Saduq (a.r.) in Chapter 16.

¹ *Falahus Saael*, Sayyid Ibne Tawus, Pg. 22

² *Biharul Anwar*, Vol. 76, Pg. 315

Now we shall mention the tradition of Amirul Momineen (a.s.), in which thirteen things are stated which bring poverty.

21- To urinate in the bathroom.

22- To pick the teeth Gaz stick.¹

23- Combing hair in the standing position.²

24- Keeping garbage in the house.

25- Taking a false oath.

In this context, there is an interesting tradition from Hazrat and we are only stating its theme here: Mukhtar Tammar (date-seller) says: My practice was to spend my nights in Kufa Mosque and during day time I was in Rahba (in Kufa), passing my time. I used to purchase bread from a grocer who was from Basra.

One day, when I was passing by, I heard a person crying: “Keep your trousers a little up as it causes cleanliness and increases fear of God.”

I asked who this man was.

People said that he was Hazrat Ali Ibne Abi Talib (a.s.). I followed the Hazrat and he went to the market, where camels were being sold. When he reached there, he stopped and said:

O traders and shopkeepers! Do not take false oath as it sells your commodity, but blessings go away from them.

¹ In this context there is one tradition in *Makarimul Akhlaq*, Pg. 152, from Holy Prophet (s.a.w.s.) that to brush with all the types of twigs brings poverty (*Biharul Anwar*, Vol. 76, Pg. 317)

² Combing the hair while standing has been advised against in many traditions e.g. two traditions in *Makarimul Akhlaq* are as follows: Amirul Momineen (a.s) said: Combing the hair in standing position causes poverty and indigence. Pg. 72; The Holy Prophet (s.a.w.s.) said: If anyone combs while standing, he will become indebted. Pg. 70

After that the Hazrat went to market of date-sellers. There he saw a girl standing near a shop, crying bitterly. He asked her why she was crying.

The girl said that she was a slavegirl and her mistress had sent her to buy dates worth a dirham. She purchased the dates, but her mistress did not like them. “Now the shopkeeper is not taking them back.”

Hazrat told the date seller to take the dates and give her money back. In the beginning, he did not accept, but when he recognized the Hazrat, he asked for forgiveness.

At that time Amirul Momineen (a.s.) said:

“O traders and shopkeepers; acquire the fear of Allah and have decent transactiona. May Allah forgive me and you all.”

Then he moved ahead and it started raining. Imam (a.s.) went to a shop and asked its owner to permit him to stand below the awning, but the shopkeeper didn't.

Hazrat ordered Qambar to arrest and beat him with lashes and said it was not for not giving me permission, but it is that you do not drive away poor and weak Muslims. Then Imam (a.s.) moved further and entered the market of clothes. There he saw a handsome man, having a good nature and asked him if he had two sets of clothes costing five dirhams?

That man readily said: Yes! O Amirul Momineen!

When Hazrat realized that this man has recognized him, he went away from there.

(Probably because that person might be compelled to sells cheap due to respect of Hazrat).

After that he went to another shop and purchased two shirts, one worth two dirhams and the other three dirhams and said to his, slave Qambar: Take this shirt worth three dirhams.

Qambar said: You are more eligible for it, because you go on the pulpit and give sermons (and are seen in public).

Hazrat said: But you are young and have the freshness of youth, I am ashamed of my Lord that I should take precedence on you. I heard from Holy Prophet (s.a.w.s.) that he said: (make your slaves) wear whatever you wear and give them to eat whatever you eat.¹

It should be noted that to take oath even for a right thing, according to this incident, is undesirable. It is related from Amirul Momineen (a.s.) that he said: “Keep way from oath, because it sells the commodity, but blessings are taken away.”²

“Same is the case with lying; although oath is not taken, but it removes blessings.”

Imam Sadiq (a.s.) said: Holy Prophet (s.a.w.s.) said:

“When the buyer and seller state the truth, blessings come in their wealth, but when they lie and commit breach of trust, it is not auspicious for them.”

26- Fornication

In many traditions this great sin is mentioned as a cause of poverty.

Holy Prophet (s.a.w.s.), in his advices to Amirul Momineen (a.s.) said:

“Ali, there are six bad qualities in fornication; three are related to this world and three to the hereafter. Those related to this world are: It takes away the honor of a person, brings death closer and decreases sustenance. And those related to

¹ *Makarimul Akhlaq*, Muhaddith Tabarsi, Pg. 100

² *Al-Kafi*, Vol. 5, Pg. 162

hereafter are: Hardship, while giving the accounts, wrath of Allah and always remaining in Hellfire.¹

27- Greed

Imam Sadiq (a.s.) has narrated from Holy Prophet (s.a.w.s.), who said the following about greed:

“When a person is concerned for the hereafter day and night, Almighty bestows sufficiency to his heart and improves his work. Unless and until he does not consume the sustenance destined for him he will not pass away from this world. But one who only thinks about this world day and night, Almighty will make him poor and indigent and make his work difficult for him and from the world he will not get what is destined for him.”

Although it is possible that he might make some money through greed and working more than his capability in lawful or unlawful ways, but we should know that many times he was destined to get wealth in future, but when that time comes, he will become indigent. Hence, we are advised to follow the path of moderation while working and striving; and through this we can obtain our sustenance - greed does not increase sustenance and wealth.

Imam Baqir (a.s.) said that the Holy Prophet (s.a.w.s.) said following during the Farewell Hajj:

Jibraeel (a.s.) brought revelation that no one dies unless and until he has consumed his destined sustenance. So fear Allah! Go slow in acquisition of sustenance and if it is late, it should not cause you to turn to unlawful sustenance through sin, because Almighty Allah has divided sustenance in a lawful way among the creatures and not from unlawful ways. Thus, if one has fear of Allah and patience, Almighty will make lawful sustenance reach him and if anyone takes the

¹ *Makarimul Akhlaq*, Muhaddith Tabarsi, Pg. 441

unlawful way, becomes hasty and acquires it through unlawful way; then that much amount will be reduced from his wealth and on Judgment Day, he will have to account for that act.¹

Imam Sajjad (a.s.) said that Hazrat Luqman advised his son:

“Be content and Allah has divided the sustenance and know that when a thief steals a thing, Almighty will not give him sustenance and the sin will remain to his account and if a person is patient and strong enough, he will get the same thing from a lawful way.”²

28- To sleep between Maghrib and Isha Namaz. (About this two other traditions are mentioned in *Makarimul Akhlaq*, Pg. 305 and 435).

29- To sleep before sunrise.

Sleeping between Morning Namaz time and sunrise is condemned and we mention one tradition over here:

Imam Ja'far Sadiq (a.s.) said regarding the verse:

﴿٤﴾ فَأَلْمُقَسَّمَاتِ أَمْرًا

“Then those (angels who) distribute blessings by Our command.” (Surah Zariyat 51:4)

Imam (a.s.) said: Angels distribute sustenance to the people from Morning Azaan till sunrise. Hence, whoever sleeps during this time, his sustenance also sleeps.³

30- Lack of proper planning in financial affairs.

¹ *Al-Kafi*, Vol. 5, Pg. 80, Tr. 1

² *Biharul Anwar*, Vol. 13, Pg. 421

³ *Tahdhib*, Shaykh Tabarsi, Vol. 2, Pg. 139, Chap. 23, Tr. 306 and also another tradition on this topic in this book *Makarimul Akhlaq*, Pg. 305 from Imam Reza (a.s)

An important matter regarding economic affairs is proper estimation of expenditure. Importance of proper expenditure in economic matters is more than the income of a person, because proper estimation makes up for less income, but without it, more wealth is wasted.

If a person is not having proper planning in his financial affairs, then in a short time he will have to face poverty and indigence. This confusion not only spoils his life, but also affects his spiritual life. Imam Baqir (a.s.) includes proper planning in financial affairs as one a pillar of perfection. He says: “All perfection is in three things: Learning and understanding religion, forbearance during troubles and planning the financial affairs of life.”¹

There is another tradition as well: A companion of the Imam came to Imam Sadiq (a.s.) and saw that he (a.s.) was wearing a shirt, which was patched. When he was staring at it, the Imam asked: What are you looking at? He answered, may I be sacrificed for you, the patch in your shirt caught my eye. Imam (a.s.) pointed to a writing and said: Read this.

It was written therein as follows: “One who does not have modesty does not have faith, one who does not have planning does not have wealth and one who does not have old, does not have new.”²

31- Cutting off relations.³

Amirul Momineen (a.s.) said:

“Indeed sometimes family members are united and help each other although they are unjust and sinners, but Almighty gives them sustenance; but sometimes there is disunity

¹ *Al-Kafi*, Vol. 1, Book of excellence of Knowledge, Chapter: Quality of knowledge and excellence, Tr. 4

² *Al-Kafi*, Vol. 5, Pg. 317, Tr. 52

³ *Al-Kafi*, Vol. 2, Pg. 347

amongst the family members and they break off relations although they are pious, but Almighty deprives them from sustenance.”

32- Listening to music.

Imam Sadiq (a.s.) said:

“Music is the cause of hypocrisy and it brings poverty.”¹

33- Driving away a needy person, who was asking at night.

Amirul Momineen (a.s.) said:

“To drive away a needy person is cause of going away of wealth.”²

These were additional thirteen factors, which bring poverty according to the saying of Amirul Momineen (a.s.). (Nos. 21-33)

Now we will mention one more tradition on this topic:

34- Not helping others.

Imam Sadiq (a.s.) said:

“Anyone whose wealth increases, his responsibility to others also increases. So if he fulfills his responsibility properly, Allah increases his bounties and if he does not, Allah destroys his bounties.”³

35- Not giving loan for flour and bread.

Imam Sadiq (a.s.) narrated from his father, Imam Baqir (a.s.) that he said:

¹ *Wasailush Shia*, Vol. 17, Pg. 309

² *Ghurarul Hikam*, Chap. 28, Tr. 17, Pg. 431

³ *Al-Kafi*, Vol. 4, Pg. 38

“Do not refuse loan for flour and bread, because refusing it, brings poverty and indigence.”¹

36- Asking people.

The Holy Prophet (s.a.w.s.) said:

“If a person approaches people and asks from them, Almighty will open seventy doors of poverty at him, the lowest of them being...”²

Also Amirul Momineen (a.s.) said:

“Begging and asking is the key to poverty.”³

37- To show oneself as a poor person.

Amirul Momineen (a.s.) said:

“One who poses as poor and needy, would become so.”⁴

38- Not asking from the grace of Almighty Allah.

Imam Sadiq (a.s.) said:

“One who does not ask from the grace of Allah, will become poor and needy.”⁵

Hazrat also said:

“If believers had not repeated supplications for sustenance, Almighty would have made their condition harder than the present circumstances.”⁶

¹ *Wasailush Shia*, Chapter: Manners of trade, Chap. 38, Tr. 2, Vol. 17, Pg. 446, Aale Bayt

² *Oddatud Daai*, Allamah Hilli, Pg. 91

³ *Ghurarul Hikam*, Chap. 1, Tr. 1062, Pg. 34

⁴ *Ghurarul Hikam*, Chap. 77, Tr. 21, Pg. 612

⁵ *Makarimul Akhlaq*, Muhaddith Tabarsi, Pg. 268 and *Bihar*, Vol. 95, as quoted in *Dawaat Rawandi*.

⁶ *Wasailush Shia*, Book of Namaz, Chapter of Dua, no. 20, Tr. 5, Vol. 7, Pg. 59, Aalul Bayt

39- Sins and Transgression

The Holy Prophet (s.a.w.s.), while advising Abu Zar (r.a.) said:

“O Abu Zar, surely when a person commits a sin, he becomes deprived of his sustenance.”¹

And Amirul Momineen (a.s.) said:

“Keep away from sins, because no calamity and hardship befalls, except because of sin - even a scratch, a fall - and calamities (are not excepted). Almighty Allah says:

وَمَا أَصَابَكُمْ مِنْ مُصِيبَةٍ فَبِمَا كَسَبَتْ أَيْدِيكُمْ وَيَعْفُو عَنْ
كَثِيرٍ ﴿٣٠﴾

“And whatever affliction befalls you, it is on account of what your hands have wrought, and (yet) He pardons most (of your faults).” (Surah Shura 42:30)²

Likewise, Imam Sadiq (a.s.) said in another tradition:

“O Mufazzal! Keep away from sins and tell our Shias to keep away from sins. By Allah, (its bad effect) will reach you very fast, if any of the king’s injustice reaches you it is due to your sins, if anyone of you becomes ill is due to his sins and if he is not getting sustenance it is due to his sins.”³

40- Intention of committing sin

Imam Sadiq (a.s.) said:

¹ Makarimul Akhlaq, Pg. 460

² Khisaal, Vol. 2, in Chapter of ‘Arbaa Meea’.

³ Wasailush Shia, Vol. 15, Pg. 305

“Truly sometimes a believer intends to commit a sin and due to this he is deprived of his sustenance.”¹

41- Omitting Hajj

Holy Prophet (s.a.w.s.) in the sermons of Ghadeer said:

“People, perform Hajj of the house of Allah. No family has gone to that house, except that they became independent and those who left Hajj became poor.”²

42- Leaving of pilgrimage of Imam Husain (a.s.)

In a tradition it is mentioned as follows:

“One whose complete year passes and he does not go for Ziyarat of Imam Husain (a.s.) then a year from his life decreases and if we say some of you pass away from this world thirty years earlier, we have said the truth. This is because you do not go for Ziyarat of Imam Husain (a.s.). Don’t leave the Ziyarat of Imam Husain (a.s.), so that the Almighty Allah may increase your lifespan and your sustenance. And if you leave the Ziyarat of the Imam, the Almighty Allah will decrease your lifespan and sustenance. Take interest in his Ziyarat and don’t leave it, because Imam Husain (a.s.) is a witness for you near Almighty Allah, near His Prophet, Hazrat Ali (a.s.) and Fatima (s.a.).”³

43- Not giving up evil

Imam Sadiq (a.s.) said:

“Surely, one who grows up in a tribe, but does not stop them from evil the first result, which almighty Allah will give him will be that his sustenance will decrease.”⁴

¹ *As-sia wa Rizq*, Kalbasi, Pg. 31, narrated from *Iqaabul Amal wa Mahasin*

² *Ihtijaaj*, Muhaddith Tabarsi, Vol. 1, Pg. 81

³ *Tahdhib*, Vol. 6, Pg. 43

⁴ *Iqaabul Aamal*, Shaykh Saduq, Pg. 14

44- Unlawful Business

The Holy Prophet (s.a.w.s.) said:

“If anyone acquires wealth from unlawful means, the Almighty Allah will make him poor.”¹

45- Interest

The Holy Quran says:

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيهِ الصَّدَقَاتِ

“Allah does not bless usury, and He causes charitable deeds to prosper.” (Surah Baqarah 2:276)

Allah, in this verse has mentioned their folly; they think interest increases and charity decreases wealth, but Allah says the opposite; that charity, not interest increases wealth, and interest, in fact decreases wealth.

One should pay attention: If one gets wealth through interest, Allah decreases his wealth, which he was supposed to get in a lawful way.

For more explanation, one can read the tradition about greed that we stated earlier.

Now, we will mention two more traditions against interest.

1- Imam Sadiq (a.s.) said:

“Whenever Allah intends to destroy a group of people, practice of interest taking starts spreading among them.”²

2- Imam Sadiq (a.s.) said:

¹ Biharul Anwar, Vol. 103, Pg. 5

² Wasailush Shia, Kitabut Tijaara, Chapter: Ar-Riba, Tr. 7, Vol. 18, Pg. 123, Aalul Bayt

“One dirham of interest in Allah’s view is a deadlier sin than fornication with a *Mahram* in the house of Allah.”¹

Now we will see why Allah has prohibited interest? Hisham Ibne Hakam says: I asked Imam Sadiq (a.s.) about prohibition of interest.

Hazrat said: If interest were lawful, people would leave buying and selling and leave things, which are necessary. That’s why Allah made interest unlawful; that people may not do so and that they turn to trade and transactions and instead of taking interest give interest-free loans to each other.

46- Hoarding

Holy Prophet (s.a.w.s.) said:

“Allah will afflict with leprosy and make poor one who hoards food commodities from Muslims”²

47- Not paying off debts fearing poverty.

Imam Baqir (a.s.) said:

“One who can repay his debts to other Muslims, but does not, fearing poverty; the Almighty Allah is capable to make him poor through this money though he wanted to make himself needless by holding it.”³

48- Breach of Trust

Imam Sadiq (a.s.) said, that Holy Prophet (s.a.w.s.) said:

“Trust increases sustenance and breach of trust brings poverty and neediness.”⁴

49- To be hired

¹ *Tafsir Qummi*, Vol. 1, Pg. 194

² *Mustadrakul Wasail*, Vol. 13, Pg. 275

³ *As-sia wa Rizq*, Pg. 19, quoted from *Al-Kafi*, Book of Al-Maisha, Chapter Aadab Iqteza Dain.

⁴ *Al-Kafi*, Vol. 5, Pg. 133, Chapter of Adaaul Amanat

To work for others can be divided into two categories:

Sometimes a person has a job, but also undertakes to complete other works against payment. Such a person has not engaged himself completely and can also by the side, perform other work. There is no problem in this.

But sometimes a person is employed full time and is paid a salary for it, in such a way that all his time and capabilities will be utilized for his employers. This type of work brings poverty.

Ammar Saabati says: I asked Imam Sadiq (a.s.): “If a person buys and sells (on behalf of another) and takes salary for it, what has to be done?

Hazrat replied:

One should not hire himself in such a way, but request Allah for sustenance and undertake trade, because when a person makes hires out himself for others, he stops his sustenance.”¹

50- To make Ahle Bayt (a.s.) a medium for acquiring sustenance.

Imam Sajjad (a.s.) said:

“Never make us a medium to acquire sustenance for in such a situation Allah will increase poverty and indigence.”

To be noted: A person, whose aim in spreading the sayings of Ahle Bayt (a.s.) is to earn material wealth is condemned by Imam (a.s.), but one whose aim in narrating traditions of Ahle Bayt (a.s.) is propagation of religion and commands of religion and even if he gets some monetary benefit, it is not a factor of poverty.”

51- Acquiring knowledge for show-off

¹ *Al-Kafi*, Vol. 5, Pg. 90

Holy Prophet of Islam (s.a.w.s.), in his advice to Ibne Masud said:

“One who acquires knowledge for show-off, Allah will take away *Barakat* (blessings), make his economic affairs difficult and leave him to his devices; and one whom He leaves to his devices will be destroyed. Almighty Allah says: If one desires to meet Allah, he should do good and not make anyone partner in His worship.”¹

52- To make knowledge a means of acquiring sustenance.

Hamza Ibne Humran says: I heard from Imam Sadiq (a.s.) that:

“One, who makes knowledge a means to acquire bread, will become poor.” I said! May I be sacrificed on you! There are certain people among your Shia who acquired knowledge from you, then spread it among people and in exchange get some material benefits and respect. Hazrat said: They are not those who have made knowledge a means to acquire sustenance. Those who make knowledge means of acquiring bread are those who for greed of money and worldly things and because of ignorance and without guidance of Almighty Allah give rulings and due to this they trample on the rights.”²

53- To judge against the ruling of Allah.

Holy Prophet (s.a.w.s.) said:

Five things are for five things.

He was asked what they were.

He said: No group broke oath of allegiance, but that Allah made their enemy overpower them. Those who gave judgment against the order of Allah; poverty and indigence

¹ Surah Kahf 18:110 and tradition in *Makarimul Akhlaq*, Pg. 451

² *Maniul Akhbar*, Shaykh Saduq, Pg. 175

afflicted them, when adultery becomes common among them, deaths will also be frequent. Those who don't weigh properly will not be able to gain from plants and become engulfed in drought and those who did not give Zakat (tax), rain will be stopped from them.¹

54- Injustice and atrocities

Amirul Momineen (a.s.) said:

“Injustice drives away the bounties.”²

Imam Sadiq (a.s.) said:

“Anyone who sows wheat, but it does not grow to its full extent or more barley (which is cheaper) grows between the wheat, it is due to injustice done to the owner of land or the farmer, because Almighty Allah says:

فَبِظُلْمٍ مِّنَ الَّذِينَ هَادُوا حَرَّمْنَا عَلَيْهِمْ طَيِّبَاتٍ أُحِلَّت لَّهُمْ
وَبَصَدَّهُم عَنِ سَبِيلِ اللَّهِ كَثِيرًا ﴿١٦٠﴾

“Wherefore for the iniquity of those who are Jews did We disallow to them the good things which had been made lawful to them.” (Surah Nisa 4:160)

And it refers to the meats, which are lawful; like camel, cow and sheep. Then Hazrat said: When Bani Israel ate camel meat, they got pain in their sides. That is why they gave up camel meat and this routine of theirs was before revelation of Taurat, but when Taurat was revealed, it did not prohibit them (camel meat), but they continued to abstain from it.³

¹ *As-sia wa Rizq*, Kalbasi, Pg. 23, as narrated from *Nasikhut Tawarikh* and the context of this hadith without the name of the narrator has also come in *Bihar*, Vol. 70, Pg. 370

² *Ghurarul Hikam*, Chap.1, Tr. 760, Pg. 26

³ *Al-Kafi*, Vol. 5, Pg. 306

55 & 56- To sleep at dawn and Isha prayers in such a way that their time lapses

Imam Zainul Abideen (a.s.) said:

“Sins, which take away good fortune are: Posing as poor, sleeping at dawn and Isha prayers so that they become Qaza, to consider divine bounties unworthy and to complain to Almighty Allah.¹

57. Not praying ‘Namaz Shab’.

Imam Sadiq (a.s.) said:

“Surely if a person speaks lies, he will be deprived of Namaz Shab and when he is deprived of Namaz Shab, he is also deprived of sustenance.²

58. Bad behavior (conduct)

Amirul Momineen (a.s.) said:

“One whose manners and conduct worsen, his sustenance also decreases.³

59. Cursing the children

Imam Sadiq (a.s.) said:

“Allah will impoverish one who curses his children.”⁴

60. Abusing a believer brother

In *Al-Kafi*, it has come thus without the name of narrator:

“If one abuses his brother in faith, Allah removes *barakat* (blessing) from his sustenance, leaves him to his devices and destroys his life.”¹

¹ *Wasailush Shia*, Vol. 16, Pg. 281

² *Wasailush Shia*, Kitabus Salaat, Chapter: Baqiyatu-Salaat al-Manduba, Chap. 40, Tr. 3, Vol. 8, Pg. 160, Aalul Bayt

³ *Ghurarul Hikam*, Chap. 77, Tr. 378, Pg. 629

⁴ *Oddatud Daai*, Allamah Hilli, Pg. 80

61. Useless Talks

It has come as follows in Taurat:

“O son of Adam, anytime when you find that your heart has become hard, when you feel that your body has become ill, when you see that your wealth has decreased and you find that you are not gaining sustenance, you should know that you had indulged in useless talks.”²

62. Shyness

Amirul Momineen (a.s.) said:

“Shyness stops sustenance.”³

63. Laziness

Amirul Momineen (a.s.) said:

“When the pairs were made amongst things, laziness and incapability were paired and from these two poverty came out.”⁴

64. Not reciting of Quran in the house

Imam Reza (a.s.) said: The Holy Prophet (s.a.w.s.) said:

“Give a portion of Quran for your houses, because when Quran is recited in the house, affairs of that family become easy; goodness and blessings increase; but if Quran is not recited, there will difficulties for the occupants of that house, blessings will decrease and those who live there are on way to loss.”⁵

65. Being unhappy and complaining about Allah

¹ *Al-Kafi*, Vol. 2, Pg. 325, Tr. 13

² *As-sia wa Rizq*, Kalbasi, Pg. 22, as narrated from *Kashkol*, Vol. 3

³ *Ghurarul Hikam*, chap.1, Tr. 76, Pg. 26

⁴ *Biharul Anwar*, Vol. 75, Pg. 59

⁵ *Wasailush Shia*, Vol. 6, Pg. 200

In a tradition, Imam Sajjad (a.s.) has counted it a sin to complain about Allah and it keeps one from sustenance.”¹

66. Thanklessness

Amirul Momineen (a.s.) said:

“Being thankless destroys bounties.”²

67. To consider little bounties as unworthy

Hasan Ibne Bassam Jammal says: I was with Ishaq Ibne Ammar Sairafi when he had closed his shop for the day and was leaving. At that time a person came to buy grains worth a dinar. He opened the door and sold the grains. I was anxious about this and said: You import goods worth a million dirhams by sea, but are opening the shop for one dinar? He replied: Yes! I heard from Imam Sadiq (a.s.) that:

“One who considers little bounties as small, will be deprived of more sustenance.”

Hazrat then told me:

“O Ishaq, don’t consider little sustenance as small, otherwise you will be away from more sustenance.”³

68. Extravagance

Holy Prophet (s.a.w.s.) said:

“Allah will impoverish one who is extravagant.”⁴

Likewise, Amirul Momineen (a.s.) said:

“Extravagance is the cause of poverty.”⁵

¹ *Maniul Akhbar*, Shaykh Saduq, Pg. 256

² *Ghurarul Hikam*, Pg. 430, Chap. 38, Tr. 8

³ *Al-Kafi*, Vol. 5, Pg. 318

⁴ *Oddatud Daai*, Allamah Hilli, Pg. 84

⁵ *Ghurarul Hikam*, Chap. 38, Tr. 20, Pg. 431

In another tradition Hazrat said: “One who takes pride in extravagance will be humiliated due to poverty and indigence.”

Attention should be paid that extravagance is of two types: One is destroying the bounties of Allah; one who does so, will be chastised. The other type is to cross the limits of life; like a poor man buying very expensive clothes. It will be counted as extravagance, although wearing of those clothes by a wealthy person is not so.

Amirul Momineen (a.s.) said:

“An extravagant person has three signs: He eats that which is not according to his standard. He buys that which is not for him and he wears that which is not for him.”¹

69. Being stingy with family members

Imam Kazim (a.s.) said:

“Surely members of family are prisoners of man. So on whomsoever Allah pours His bounties, should be generous to his family members. If does not, that bounty will go away soon.”²

Now we will mention the other five specialties as Late Allamah Majlisi (r.a.) says:³

In some books there are traditions from the Holy Prophet (s.a.w.s.) that the following are causes of poverty:

70. To walk ahead of elders.

71. To address the mother and father by their names.

72. To eat lying down.

¹ *Wasailush Shia*, Kitabut Tijaarat, Chap. 22, Tr. 4 Vol. 17, Pg. 65, Aalul Bayt

² *Makarimul Akhlaq*, Pg. 217

³ *Biharul Anwar*, Vol. 76, Pg. 317

73. To curse the mother and father.

74. To bite nails.

Likewise, Late Muhaqqiq Tusi (r.a.), in the book *Aadabul Mutallenin*, has mentioned seven things, which bring poverty:

75. To sleep much.

76. To sleep naked

77. To use a broken comb.

78. Not to pray for ones parents.

79. To wear the turban in the sitting position.

80. To wear trousers in the standing position.

81. Stinginess.

Thus we end this chapter by relating a tradition from the Holy Prophet (s.a.w.s.). The author of *Jannatul Aman* says:

I saw a tradition in some books of our companions (Shia) and its conclusion is as follows:

A man came to the Holy Prophet (s.a.w.s.) and said: O Prophet of Allah, previously I was financially sound, but now I have become poor. I was healthy once, but now I have become ill. I was honorable at one time, but not I am dishonored. I was happy once, but now grief and sorrow has overcome me and the wide earth has become narrow for me. The whole day I go after sustenance, but am unable to find it sufficiently; as if my name has been removed from the register of sustenance.

Holy Prophet (s.a.w.s.) said:

Man, may be you are doing that which bring grief and sorrow.

He asked what it could be and the Hazrat said:

May be you are tying the turban in sitting position, or wearing pants in standing position, biting the nails, drying your face with your skirt, urinating in still water, or sleeping on your stomach.

He said: I have not done any such thing. The Holy Prophet (s.a.w.s.) said: “Adopt the fear of Allah and make your inner self sincere and read this Dua:

إِلَهِي طُمُوحُ أَلْمَالِ قَدْ خَابَتْ إِلَا إِلَيْكَ وَ مَعَاكِفُ
الْهَمِّ قَدْ تَقَطَّعَتْ إِلَا عَلَيْكَ وَ مَذَاهِبُ الْعُقُولِ قَدْ
سَمَتْ إِلَا إِلَيْكَ، فَإِلَيْكَ الرَّجَاءُ وَ إِلَيْكَ الْمُتَجَا. يَا
أَكْرَمَ مَقْصُودٍ وَ يَا أَجْوَدَ مَسْئُولٍ هَرَبْتُ إِلَيْكَ
بِنَفْسِي يَا مَلَجًا الْهَارِبِينَ بِأَثْقَالِ الذُّنُوبِ أَحْمِلُهَا عَلَى
ظَهْرِي وَ لَا أَحِذْ لِي نَسَافِعًا سِوَايَ مَعْرِفَتِي بِأَنَّكَ أَقْرَبُ
مَنْ رَجَاكَ الطَّالِبُونَ وَ لَجَأَ إِلَيْهِ الْمُضْطَرُّونَ وَ أَمَلَّ
مَا لَدَيْهِ الرَّاعِبُونَ يَا مَنْ فَتَقَّ الْعُقُولَ بِمَعْرِفَتِهِ □ وَ
أَطْلَقَ أَلْسُنَ بِحَمْدِهِ □ وَ جَعَلَ مَا أَمْتَنَ بِهِ □ عَلَى
عِبَادِهِ □ كِفَاءً لِتَأْذِيَةِ حَقِّهِ □ صَلِّ عَلَى مُحَمَّدٍ وَ
آلِهِ □ وَ لَا تَجْعَلْ لِلْهَمُومِ عَلَى عَقْلِي سَبِيلًا وَ لَا
لِلْبَاطِلِ عَلَى عَمَلِي دَلِيلًا وَ افْتَحْ لِي بِخَيْرِ الدُّنْيَا
وَ الْآخِرَةِ يَا وَلِيَّ الْخَيْرِ .

Transliteration: *Ilaahee t'umuh'ul aamaali qad khaabat illa ilaika wa ma-a'akiful himami qad taqat't'a-a't illa a'laika wa madhaa hibul u'qooli qad samat illa ilaika fa ilaika rajaa-u ilaikal multajaa-u. Yaa akrama maqs'oodin wa yaa ajwada mas-oolin harabtu ilaika binafsi yaa maljaa al-haaribeena bi athqaalidh dhunoobi ah'miluha a'laa z'ahree wa laa ajidu lee shaafi-a'n siwaa-i ma'rifati bi annaka aqrabu man rajaa-hut' t'aaliboona wa lajaa-a ilaihil muz"t'arroona wa amala maa ladaihir raaghiboona yaa man*

*fataqal u'qoola bi ma'rifatihi wa at'laqal al suna bi h'amdihi
wa ja-a'la mam tanna bihi a'laa I'baadihi kafa-an lita-a
diyati h'aqqihi s'alli a'laa Muh'ammadin wa aalihi wa laa
taj-a'l lil humoomi a'laa a'qlee sabeela wa laa lil baat'ili
a'laa a'malee daleelan waf tah'lee bi khairid duniya wal
aakhirati yaa waliyyal khairi.*

When that man read this Dua and made his intentions sincere, he returned to the best of conditions.¹

¹ *Biharul Anwar*, Chap: Adeeya Lil-Faraj, Vol. 92, Pg. 203

Chapter Three: Factors, which remove Poverty and Indigence

Factors, which remove poverty or stop a person from becoming poor, are based on two parts: Worship acts and Non-worship acts.

Worship acts are performed with intention of proximity of Allah and non-worship are those which are valid even without intention of seeking God's nearness through them.

Part One: Non-worship Acts

In this part we will mention 25 things, which remove poverty:

1- Marriage

Marriage is one of the Sunnat (Customs) of Allah about which it is highly recommended in the Holy Quran and traditions of Masoomeen (a.s.).

Many, who do not perform this custom, consider the problem of poverty as difficult. Almighty Allah has answered this problem in the Holy Quran in the following way:

وَأَنْكِحُوا الْأَيَامَىٰ مِنْكُمْ وَالصَّالِحِينَ مِنْ عِبَادِكُمْ وَإِمَائِكُمْ ۚ إِنَّ
يَكُونُوا فُقَرَاءَ يُعْزِلُهُمُ اللَّهُ مِنْ فَضْلِهِ وَاللَّهُ وَاسِعٌ عَلِيمٌ

﴿٣٢﴾

“And marry those among you who are single and those who are fit among your male slaves and your female slaves, if they are needy, Allah will make them free from want out of His grace.” (Surah Nur: 32)

Also, Imam Sadiq (a.s.) said:

“One who does not marry due to fear of poverty, has thought ill of Allah, because Allah says:

إِنْ يَكُونُوا فُقَرَاءَ يُغْنِهِمُ اللَّهُ مِنْ فَضْلِهِ

“...if they are needy, Allah will make them free from want out of His grace.” (Surah Nur: 32)¹

2- Economical and moderate path

Imam Sadiq (a.s.) said:

“I guarantee that one who observes economy and middle path will never become poor.”²

3- Charity

Amirul Momineen (a.s.) said:

“Whenever poverty strikes, make transactions with Allah through Sadaqah.”³

Regarding helping the poor, attention should be paid that relatives are to be given preference. In the same way, the Holy Prophet (s.a.w.s.) advised Amirul Momineen (a.s.):

“O Ali! Till the relatives are needy, giving charity to others is of no use.”⁴

¹ *Tafsir Majmaul Bayan*, Tabarsi, Vol. 7, Pg. 262

² *Al-Kafi*, Vol. 4, Pg. 53, *Man Laa Yahzarahul Faqih*, Vol. 2, Pg. 64

³ *Ghurarul Hikam*, Vol. 1, Pg. 312, Chap. 17, Tr. 47

⁴ *Makarimul Akhlaq*, Pg. 442

4 & 5- Doing good to parents and relatives

Imam Sadiq (a.s.) said:

“One who wants ease at the time of death, should do a lot of good turns to his relatives and behave nicely with parents. If he does so, Allah will make the difficulties of death easy for him and he will not become poor throughout his life.”¹

6. To do good turns to others

Imam Baqir (a.s.) said:

“Goodness and charity drive away poverty; prolong life and save from seventy types of bad and accidental deaths.”²

7- Washing of hands before and after meals

Imam Sadiq (a.s.) said:

“Washing of hands before and after meals drives away poverty and increases sustenance.”³

8- Eating food crumbs which fall on the dinner spread

Holy Prophet (s.a.w.s.) said to Amirul Momineen (a.s.):

“Eat whatever falls on the dinner spread, because it will remove poverty from you, it is the marriage portion for Hourul Ein and anyone who eats it, his heart will be filled with knowledge, forbearance, faith and light.”⁴

9- Vinegar

Holy Prophet (s.a.w.s.) said:

¹ *Biharul Anwar*, Allamah Majlisi, Vol. 74, Pg. 66

² *Makarimul Akhlaq*, Pg. 388

³ *Makarimul Akhlaq*, Pg. 140

⁴ *Mustadrakul Wasail*, Vol. 16, Pg. 291

“Vinegar is the best gravy, members of the house in which vinegar is there, will never become poor.”¹

10- To brush twice a day

Amirul Momineen (a.s.) narrated the following from the Holy Prophet (s.a.w.s.):

“Almighty Allah will be happy with one who brushes once a day and he will go to Paradise. And one who brushes twice a day, is like he has continued the Sunnat of the Holy Prophet (s.a.w.s.) and Almighty will give him rewards of 100 rakats for every rakat (unit) of Namaz prayed and make him independent and drive away indigence from him.”

11-12 & 13- Cutting nails, especially on Thursday, trimming moustaches on Fridays and washing of the head with Khatmi (a Herb).

Imam Sadiq (a.s.) said:

“To cut the nails short, trimming of moustaches and washing of head with Khatmi removes poverty and increases sustenance.”²

Also Hazrat said:

“Allah will remove poverty from one who cuts his nails on Thursday leaving one for Friday.”³

And Imam Sadiq (a.s.) said about the washing of the head with Khatmi:

“Washing the head with Khatmi protects a person from headache, removes poverty and cleans the head from dandruff.”⁴

¹ *Makarimul Akhlaq*, Pg. 42

² *Makarimul Akhlaq*, Tabarsi, Pg. 64

³ *Sawabul Aamal*, Pg. 14, *Makarimul Akhlaq*, Pg. 66

⁴ *Sawabul Aamal*, Pg. 12

14. Combing the hair

Imam Sadiq (a.s.) said:

“One who combs hair, removes poverty and illness.”¹

15. Combing of beard after ablution (*Wuzu*)

The Holy Prophet (s.a.w.s.) said:

“To comb the beard after every ablution drives away poverty.”²

16. Use of rose water

The Holy Prophet (s.a.w.s.) said:

“Indeed rose water increases the freshness of the face and drives away poverty.”³

17. To wear a ring of Cornelian (*Aqeeq*)

Imam Reza (a.s.) said:

“Aqeeq drives away poverty.”⁴

18. To wear a ring of Turquoise (*Firoza*)

Imam Sadiq (a.s.) said:

“One who wears turquoise will not become poor.”⁵

19. To wear a ring of Ruby (*Yaqoot*), especially a yellow ruby

Imam Sadiq (a.s.) said: The Holy Prophet (s.a.w.s.) said as follows:

“To wear a ruby ring drives away poverty and one who wears Aqeeq, it is expected that his end will be on faith.”¹

¹ *Makarimul Akhlaq*, Pg. 71

² *Makarimul Akhlaq*, Pg. 72

³ *Makarimul Akhlaq*, Pg. 44

⁴ *Al-Kafi*, Vol. 6, Pg. 422

⁵ *Al-Kafi*, Vol. 6, Pg. 422

As for yellow Yaqoot, the Holy Prophet (s.a.w.s.) said:

“One who wears yellow Yaqoot will not become poor.”²

20. To wear an emerald ring

The Holy Prophet (s.a.w.s.) said:

“Wearing an emerald ring drives away poverty.”³

21. To inscribe the following on ring: مَا شَاءَ اللَّهُ

Imam Sadiq (a.s.) said:

“One who inscribes the above will remain safe from severe poverty.”⁴

22. To carry a walking stick

The Holy Prophet (s.a.w.s.) said:

“To carry walking stick removes poverty and Satan will does not come near.”

23. To clean the house

Imam Baqir (a.s.) said:

“Cleaning the house removes poverty.”⁵

24. To put on lights before sunset

Imam Reza (a.s.) said:

“To put on the lights before sunsets, drives away poverty.”⁶

¹ *Makarimul Akhlaq*, Pg. 87

² *Makarimul Akhlaq*, Pg. 89

³ *Makarimul Akhlaq*, Pg. 89

⁴ *Sawabul Aamal*, Pg. 99

⁵ *Al-Kafi*, Vol. 6, Pg. 531

⁶ *Al-Kafi*, Vol. 6, Pg. 532

25. To name children on these Holy names: Muhammad, Ahmad, Ali, Hasan, Husain, Talib, Abdullah and Fatima.

Sulaiman Jafari says: I heard Imam Musa Ibne Ja'far (a.s.) say:

“Poverty never enters the house in which the following names are: Muhammad, Ahmad, Ali, Hasan, Husain, Talib, Abdullah or female named Fatima.”¹

Part Two: Worship Acts

In this chapter we are going to mention different Prayers (Namaz), Surahs of Quran; then different recitations and Duas and in the end all worshipping rituals which remove poverty.

Prayers (Namaz)

1- Two Rakat (Unit) Prayer

Muhaddith Tabarsi writes in *Makarimul Akhlaq*:

“Whenever the Holy Prophet (s.a.w.s.) saw that his family had become needy, he used to say: O my family! Pray Namaz, pray Namaz.”²

2- Namaz Shab

A person came to Imam Sadiq (a.s.) and complained about severe poverty and hunger.

Imam Sadiq (a.s.) asked:

“Man, do you pray Namaz Shab? He replied: Yes. Hazrat turned to his companions and said: “One who prays Namaz

¹ *Oddatud Daai*, Allamah Hilli, Pg. 77

² *Makarimul Akhlaq*, Pg. 334

Shab and is hungry in the day, is mistaken, because Allah has assured sustenance of the day through Namaz Shab.”¹

3- Namaz Istighfar

Holy Prophet (s.a.w.s.) said:

“Whenever you see problems and confusion in your life or in your work, ask your wants from Allah and never leave Namaz Istighfar. It is of two rakats. In every Rakat recite Surah Hamd and Surah Qadr once each, then say fifteen times *Astaghfirullah* then go into Ruku and recite its Zikr ten times, like in Namaz of Hazrat Ja’far Tayyar (r.a.). In this way, the Almighty Allah will improve all your affairs.”²

4- Namaz for removing Poverty

Mayassar says: I was with Imam Sadiq (a.s.) when one of the companions came to the Imam and said: May I be sacrificed for you, I am poor and needy.

Hazrat told him: Keep fast on Wednesday, Thursday and Friday. When it is Zuhr of Friday go to the roof of your house or in desert, where no one sees you and recite the Ziyarat of the Holy Prophet (s.a.w.s.). Then pray two rakat Namaz. Then keep your right hand on your left, squat on your two legs and recite this supplication:

اللَّهُمَّ أَنْتَ أَنْتَ انْقَطَعَ الرَّجَاءُ إِلَيْكَ وَالْأَمَلُ
إِلَيْكَ يَا نَفَّةً مَنْ لَا نَفَّةَ لَهُ □ لَا نَفَّةَ لِي غَيْرُكَ اجْعَلْ
لِي مِنْ أَمْرِي فَرْجًا وَمَخْرَجًا وَارْزُقْنِي مِنْ حَيْثُ
أَحْتَسِبُ وَمِنْ حَيْثُ لَا أَحْتَسِبُ

Transliteration: Allaahumma anta anta in qat’a-a’r
rajaau illa minka wa khaabatil a’amaalu illa feeka. Yaa

¹ *Wasailush Shia*, the book of Salaat, Chap. Baqiya Salaat al-Mandub, Chap. 39, Vol. 8, Pg. 150, Aalul Bayt

² *Makarimul Akhlaq*, Pg. 328

*Theeqata man laa theeqata lahu Laa theeqata lee ghairuka.
Ij-a'l lee min amri farajan wa makhrajan war zuqni min
H'aithu ah'tasibu wa man H'aithu laa ah'tasibu.*

Then prostrate on the earth and say:

يَا مُغِيثُ اجْعَلْ لِي رِزْقًا مِنْ فَضْلِكَ

Transliteration: *Yaa mugheethu ij-a'l li rizqan min
faz"lika.*

If a person does so, he will not enter the day of Saturday,
but with new and fresh sustenance.¹

5- Namaz taught by Imam Sajjad (a.s.)

Imam Zainul Abideen (a.s.) saw a person seated in the
house of another man. Hazrat asked:

Why are you sitting in the house of this unjust and
disobedient person? He answered: Due to some problems.
Imam (a.s.) told him: Stand up! So that I may show the better
door than this and your Lord is better for you. I will show it to
you.

Hazrat took his hand and took him to the mosque of the
Prophet (s.a.w.s.) and told him: Stand facing the Qibla and
pray two rakat Namaz. Then raise your hands to Allah and
praise Allah; recite Salawat on His Holy Prophet (s.a.w.s.);
then the last part of Surah Hashr; first six verses of Surah
Hadid and two verses of Aale Imran, then request Allah,
saying: I don't want anything, but what You give.

Late Qutubuddin Rawandi, after narrating this tradition,
says: May be the two verses of Aale Imran are the verses of
the kingdom.²

¹ *Makarimul Akhlaq*, Pg. 333

² *Biharul Anwar*, Vol. 92, Pg. 272

Late Allamah Majlisi says: May be it refers to the verse “Shahedallah” and verse of Mulk.¹

It seems better if a person acts according to Late Allamah Majlisi, because in this case precaution has been taken.

Now we will mention all the verses, which have to be recited in the Prayer:

Last verses of Surah Hashr:

لَوْ أَنزَلْنَا هَذَا الْقُرْآنَ عَلَىٰ جَبَلٍ لَّرَأَيْتَهُ خَاشِعًا مُّتَصَدِّعًا مِّنْ خَشْيَةِ اللَّهِ وَتِلْكَ الْأَمْثَالُ نَضْرِبُهَا لِلنَّاسِ لَعَلَّهُمْ يَتَفَكَّرُونَ ﴿٢١﴾ هُوَ اللَّهُ الَّذِي لَا إِلَهَ إِلَّا هُوَ عَالِمُ الْغَيْبِ وَالشَّهَادَةِ هُوَ الرَّحْمَنُ الرَّحِيمُ ﴿٢٢﴾ هُوَ اللَّهُ الَّذِي لَا إِلَهَ إِلَّا هُوَ الْمَلِكُ الْقُدُّوسُ السَّلَامُ الْمُؤْمِنُ الْمُهَيَّمِنُ الْعَزِيزُ الْجَبَّارُ الْمُتَكَبِّرُ سُبْحَانَ اللَّهِ عَمَّا يُشْرِكُونَ ﴿٢٣﴾ هُوَ اللَّهُ الْخَالِقُ الْبَارِئُ الْمُصَوِّرُ لَهُ الْأَسْمَاءُ الْحُسْنَىٰ يُسَبِّحُ لَهُ مَا فِي السَّمَاوَاتِ وَالْأَرْضِ وَهُوَ الْعَزِيزُ الْحَكِيمُ ﴿٢٤﴾

(Surah Hashr 59:21-24)

Transliteration: Lau anzalna haadhal qur-aana a'laa jabalin la raitahu khaashi-a'n muta s'addi-a'n min khashyitillaahi wa tilkal amthaalu naz"ribuha lin naasi la-a'llahum yatafakkaroon. Huwallaahul ladhi laa ilaaha illa huwa a'alimul ghaibi wash shahaadati huwar rah'maanur rah'eem. Huwallaahul ladhi laa ilaaha illa huwal malikul quddoosus salaamul mo-minul muhaiminul a'zeezul jabbaarul mutakabbiru subh'aanallaahi a'mma yushrikoon.

¹ Biharul Anwar, Vol. 92, Pg. 272

Huwallaahul khaaliqul baari-u al Musawwiru lahu asmaa-ul h'usna. Yusabbihu lahu maa fis samaawaati wal arz"i wa huwal a'zeezul h'akeem.

First six verses of Surah Hadid:

سَبِّحَ لِلَّهِ مَا فِي السَّمَاوَاتِ وَالْأَرْضِ وَهُوَ الْعَزِيزُ الْحَكِيمُ
﴿١﴾ لَهُ مُلْكُ السَّمَاوَاتِ وَالْأَرْضِ يُحْيِي وَيُمِيتُ وَهُوَ
عَلَى كُلِّ شَيْءٍ قَدِيرٌ ﴿٢﴾ هُوَ الْأَوَّلُ وَالْآخِرُ وَالظَّاهِرُ
وَالْبَاطِنُ وَهُوَ بِكُلِّ شَيْءٍ عَلِيمٌ ﴿٣﴾ هُوَ الَّذِي خَلَقَ
السَّمَاوَاتِ وَالْأَرْضَ فِي سِتَّةِ أَيَّامٍ ثُمَّ اسْتَوَى عَلَى الْعَرْشِ
يَعْلَمُ مَا يَلْجُ فِي الْأَرْضِ وَمَا يَخْرُجُ مِنْهَا وَمَا يَنْزِلُ مِنَ
السَّمَاءِ وَمَا يَعْرُجُ فِيهَا وَهُوَ مَعَكُمْ أَيْنَ مَا كُنْتُمْ وَاللَّهُ بِمَا
تَعْمَلُونَ بَصِيرٌ ﴿٤﴾ لَهُ مُلْكُ السَّمَاوَاتِ وَالْأَرْضِ وَإِلَى اللَّهِ
تُرْجَعُ الْأُمُورُ ﴿٥﴾ يُولِجُ اللَّيْلَ فِي النَّهَارِ وَيُولِجُ النَّهَارَ فِي
اللَّيْلِ وَهُوَ عَلِيمٌ بِذَاتِ الصُّدُورِ ﴿٦﴾

(Surah Hadid 57:1-6)

Transliteration: Bismillaahir Rah'maanir Rah'eem.
Sabbah'a lillaahi maa fis samaawaati wal arz"i wa huwal
a'zeezul h'akeem lahu mulkus samaawaati wal arz"i yuh'-ee
wa yumeetu wa huwa a'laa kulli shayyin qadeer. Huwal
awwalu wal aakhiru waz'z'aahiru wal baat'inu wa huwa bi
kulli shayyin a'leem huwal ladhi khalaqas samaawaati wal
arz"a fee sittati ayyaamin thummas tawaa a'lal a'rshi
ya'lamu maa yaliju fil arz"i wa maa yakhruju minha wa maa
yanzilu minas samaa-i wa maa ya'-riju feeha wa huwa ma-

a'akum aina maa kuntum wallaahu bima ta'maloona bas'eer. Lahu mulkus samaawaati wal arz"i wa ilallaahi turja'-ul umoor. Yoolijul Laila fin nahaari wa yoolijun nahaara fil laili wa huwa a'leemun bi dhaatis' s'udoor.

Verse 'Shahedallah' (Allah bears witness):

شَهِدَ اللَّهُ أَنَّهُ لَا إِلَهَ إِلَّا هُوَ وَالْمَلَائِكَةُ وَأُولُو الْعِلْمِ قَائِمًا
بِالْقِسْطِ لَا إِلَهَ إِلَّا هُوَ الْعَزِيزُ الْحَكِيمُ ﴿١٨﴾

(*Surah Aale Imran 3:18*)

Transliteration: *Shahidallaahu annahu laa ilaaha illa huwa wal malaaiikatu wa oolul I'lmī qaaiman bil qist'i laa ilaaha illa huwal a'zeezul h'akeem.*

Verses of Kingdom:

قُلِ اللَّهُمَّ مَالِكَ الْمُلْكِ تُؤْتِي الْمُلْكَ مَنْ تَشَاءُ وَتَنْزِعُ الْمُلْكَ
مِمَّنْ تَشَاءُ وَتُعِزُّ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ بِيَدِكَ الْخَيْرُ إِنَّكَ
عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ﴿٢٦﴾ تُوَلِّجُ اللَّيْلَ فِي النَّهَارِ وَتُوَلِّجُ
النَّهَارَ فِي اللَّيْلِ وَتُخْرِجُ الْحَيَّ مِنَ الْمَيِّتِ وَتُخْرِجُ الْمَيِّتَ
مِنَ الْحَيِّ وَتَرْزُقُ مَنْ تَشَاءُ بِغَيْرِ حِسَابٍ ﴿٢٧﴾

(*Surah Aale Imran 3:26-27*)

Transliteration: *Qulillaahumma maalikal mulki tu-tial mulka man tashaa-u wan tanzi-u'l mulka mimman tashaa-u wa to-i'zzu man tashaa-u wa to-dhillu man tasha-u bi yadikal khair innaka a'laa kulli shayyin qadeer. Toolijul Laila fin nahaari wa toolijun nahaara fil laili wa tukhrijul h'ayya minal mayyiti wa tukhrijul mayyita minal h'ayyi wa tarzuqu man tasha-u bi ghairi h'isaabin.*

6- Two or four rakats (units) Namaz

Ibne Tayyar says: I told Imam Sadiq (a.s.): I had some wealth previously, but it is gone and now I have become poor.

Hazrat asked: Do you have a shop in the market?

He told: Yes, but I have left it.

Imam told: When you return to Kufa, enter your shop and sit there, then sweep in your shop and whenever you want to go to the market pray two or four rakat Namaz, then recite this supplication:

تَوَجَّهْتُ بِلَا حَوْلٍ مِنِّي وَلَا قُوَّةٍ لِّكَ بِحَوْلِكَ وَقُوَّتِكَ
أُبْرَأُ إِلَيْكَ مِنَ الْحَوْلِ وَالْقُوَّةِ إِلَيْكَ فَأَنْتَ حَوْلِي وَمِنْكَ
قُوَّتِي اللَّهُمَّ فَارْزُقْنِي مِنْ فَضْلِكَ الْوَاسِعِ
رِزْقًا كَثِيرًا طَيِّبًا وَأَنَا خَافِضٌ فِي عَافِيَتِكَ
فَإِنَّهُ لَا يَمْلِكُهَا أَحَدٌ غَيْرُكَ

Transliteration: *Tawajjahtu bilaa h'aulin minni wa laa quwwatin wa laakin bi h'aulika wa quwwatika abra-u ilaika minal h'aulee wal quwwati illa bika. Fa anta h'auli wa minka quwwati. Allaahumma farzuqni min faz"likal waasi-i'i Rizqan katheeran t'ayyiban wa anaa khafiz"un fee a'afiyatika fa innahu laa yamlikuha ah'adun ghairuka.*

The narrator says: I did accordingly and went to the shop regularly, although I was afraid that officers will tax me even though I was not having any goods. After sometime, a merchant came with some goods and asked if I would give half my shop on rent? I accepted and took the rent even though he had not yet sold his goods. One day I asked him: Is it not in your benefit that you sell me a bundle of your goods, at the condition that I would pay you when I sell it and keep the extra for myself? He asked how he can rely on me and I said: Allah is the judge between us. He said: Take one bundle.

I took it and counted the goods. Suddenly that day become very cold, I sold all the goods and repaid his money, keeping the extra for myself. In this way, I used to take one bundle and sell it, keeping the profit for myself and paying off his money. Till my finances improved and I was able to buy an animal, purchase wheat instead of barley and build a house.¹

7- To pray two rakat Namaz on entering the house

Imam Sadiq (a.s.) has narrated from his respected forefathers (a.s.) and they from the Holy Prophet (s.a.w.s.) that:

“One who enters his house and prays two rakat Namaz, Almighty will remove poverty from him and write his name in “Awwaleen” (those who repent a lot).²

8. To pray two rakat Namaz on Friday

“One who recites Surah Ibrahim and Hijr together in a two rakat Namaz (recite both Surahs both rakats) will never become poor and needy. Likewise he will also not have any problems and will remain safe from Jinns.”³

These were eight Prayers (Namaz), for removing poverty.

Surahs of Quran

In this chapter, we will mention sixteen Surahs and a verse, which remove poverty and they are as follows:

1- Surah Waqiyah.

¹ *Al-Kafi*, Vol. 3, Pg. 474, the same tradition with little difference is also there in *Biharul Anwar*, Vol. 47, Pg. 367, also from *Tahdhib*, Vol. 3, Pg. 312

² *Mustadrakul Wasail*, Vol. 3, Pg. 321

³ *Wasailush Shia*, Vol. 7, Pg. 410

Imam Sadiq (a.s.) said:

“One who recites Surah Waqiyah on Thursday night, Allah loves him, will make him loved by all the people and he will never face any difficulties, poverty, neediness and injury of the world and he will be from the companions of Amirul Momineen (a.s.). This Surah is related to Amirul Momineen (a.s.) and no one is the partner of Hazrat in this Surah.¹

The great scholar of exegesis, Late Tabarsi writes in *Majmaul Bayan*:

Uthman bin Affan went to meet Abdullah Ibne Masud, who was ill. Uthman asked: What do you complain about? He replied: About my sins. What do you want? Mercy of the Almighty Allah. Should we send you a doctor? I am ill due to him. Should we order gifts for you? You didn't give when I was in need, now when I don't need them, you want to give. He said: For your daughters? He replied: They are also needless from your gifts, because I have ordered them to recite Surah Waqiyah as I heard from the Holy Prophet (s.a.w.s.) that: “One who recites Surah Waqiyah every night will not become poor.”

The Late Allamah Majlisi has narrated from Imam Sajjad (a.s.) that he said: Whenever the first of the Islamic month is Monday, recite Surah Waqiyah in this way: On first day, one time, on second day two times; in this way till the fourteenth day; and recite the Dua mentioned below once on Thursdays. It is effective for expansion of sustenance, for making difficult work easy and for repayment of debts. It is proved effective a lot and should be kept secret from the ignorant.

The Dua is as follows:

¹ *Sawabul Aamal*, Pg. 66

يَا مَاجِدُ وَيَا وَاحِدُ وَيَا جَوَادُ يَا حَلِيمُ وَيَا حَنَّانُ وَيَا
مَنَّانُ وَيَا كَرِيمُ أَسْأَلُكَ نُحْفَةً مِنْ نُحْفَاتِكَ تُلَمُّ بِهَا
شَعْنِي وَ تَقْضِي بَهَا دِينِي وَ تُصْلِحُ بِهَا شَأْنِي
بِرَحْمَتِكَ يَا سَيِّدِي، اللَّهُمَّ إِنْ كَانَ رِزْقِي فِي السَّمَاءِ
فَأَنْزِلْهُ وَ إِنْ كَانَ فِي الْأَرْضِ فَأَخْرِجْهُ وَ إِنْ كَانَ
بَعِيدًا فَقَرِّبْهُ وَ إِنْ كَانَ قَرِيبًا فَيَسِّرْهُ وَ إِنْ كَانَ قَلِيلًا
فَكثِّرْهُ وَ إِنْ كَانَ كَثِيرًا فَبَارِكْ لِي فِيهِ وَ أَرْسِلْهُ عَلَيَّ
أَيْدِي خِيَارِ خَلْقِكَ وَ لَا تُخَوِّجْنِي إِلَى شِرَارِ خَلْقِكَ وَ
إِنْ لَمْ يَكُنْ فَكُونْهُ بِكَيْفِئَتِكَ وَ وَحْدَانِيَّتِكَ. اللَّهُمَّ أَنْفُلْهُ
إِلَيَّ حَيْثُ أَكُونُ وَ لَا تَنْفُلْنِي إِلَيْهِ حَيْثُ يَكُونُ، إِنَّكَ
عَلَيَّ كُلِّ شَيْءٍ قَدِيرٌ يَا حَيُّ يَا قَيُّوْمُ يَا وَاحِدُ يَا مَجِيدُ
يَا بَرُّ يَا رَحِيمُ يَا غَنِيُّ صَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ
وَ تَمِّمْ عَلَيْنَا نِعَمَتَكَ وَ هِدِنَا كَرَامَتَكَ وَ الْبِسْنَا
عَافِيَتَكَ.

Transliteration: Yaa Maajidu wa Yaa Waah'idu wa Yaa
Jawaadu. Yaa H'aleemu wa Yaa Hannaanu wa Yaa
Mannaanu wa Yaa Kareemu. As-asaluka toh'fatan min
toh'faatika, Talummu biha sha'-thi wa taqzi" biha daini wa
tus'lih'u biha shaani bi rah'matika Yaa sayyidi. Allaahumma
in kaana fee rizqi fis samaa-i fa anzilhu wa in kaana fil arz"i
fa akhrijhu wa in kaana bae'e'dan fa qarribhu wa in kaana
qareeban fa yassirhu. Wa in kaana qaleelan fa kaththirhu wa
in kaana katheeran fa baarik lee feehi wa arsilhu a'laa aidi
khayari khalqika wa laa toh'bijni ilaa shiraari khalqika wa in
lam yakun fakawwinhu bi kainoonatika wa wah'daaniyatika
allaahumman qulhu illa h'aithu akoonu wa laa tanqulni ilaihi
h'aithu yakoonu innaka a'laa kulli shayyin qadeer. Yaa
h'ayyu yaa qayyoomu Yaa waah'idu yaa majeedu Yaa Barru
Yaa Rah'eemu Yaa Ghaneeyu s'alli a'laa Muh'ammadin wa

aali Muh'ammadin wa tammim a'laina ni'-mataka wa hanni na karaamataka wa albisna a'afeeyataka.¹

The writer of *Layaliul Makhzuma* has narrated the following Dua as well after every Surah:

يَا مُسَبِّبَ السَّابِّبِ وَ يَا مُفَتِّحَ الْأَبْوَابِ يَسِّرْ لَنَا
الْحِسَابَ وَ سَهِّلْ عَلَيْنَا الْعِقَابَ، اللَّهُمَّ إِنْ كَانَ رِزْقِي
فِي السَّمَاءِ فَأَنْزِلْهُ وَ إِنْ كَانَ فِي الْأَرْضِ فَأَخْرِجْهُ وَ
إِنْ كَانَ بَعِيدًا فَقَرِّبْهُ وَ إِنْ كَانَ قَرِيبًا فَيَسِّرْهُ وَ إِنْ
كَانَ يَسِيرًا فَكَثِّرْهُ وَ إِنْ كَانَ كَثِيرًا فَخَلِّدْهُ، وَ إِنْ كَانَ
مُخَلَّدًا فَطَيِّبْهُ، وَ إِنْ كَانَ طَيِّبًا فَبَارِكْ لِي فِيهِ، وَ إِنْ
لَمْ يَكُنْ يَا رَبِّ فَكَوِّنْهُ بِكَيْفَتَيْتِكَ وَ وَحْدَانِيَّتِكَ، إِنَّكَ
عَلَى كُلِّ شَيْءٍ قَدِيرٌ وَ إِنْ كَانَ عَلَيَّ أَيْدِي شِرَارٍ
خَلَقَكَ فَأَنْزَعَهُ وَ أَنْفَلَهُ إِلَيَّ حَيْثُ أَكُونُ وَ لَا تَنْفُلْنِي
إِلَيْهِ حَيْثُ يَكُونُ.

Transliteration: *Yaa Musabbibal Asbaabi wa Yaa mufattih'al abwaabi Yassir lanal h'isaaba wa sahhil a'lainal I'qaaba Allaahumma in kaana fee rizqi fis samaa-i fa anzilhu wa in kaana fil arz"i fa akhrijhu wa in kaana bae'e'dan fa qarribhu wa in kaana qareeban fa yassirhu. Wa in kaana yaseeran fa kaththirhu wa in kaana katheeran fa khallidhu wa in kaana mukhalladan fa t'ayyib-hu wa in kaana t'ayyiban fa baarikli feehi. Wa in lam yakun yaa rabbi wa kawwinhu bi kainooniyatika wa wah'daaniyatika innka a'laa kulli shayyin qadeer. Wa in kaana a'laa aidi shiraari khalqika fa inz'i-hu wan qulhu ilayya h'aithu akoonu wa laa tanqulni ilaihi h'aithu yakoonu.*

Three other recitations for Surah Waqiyah:

¹ *As-sia wa Rizq*, Kalbasi, Pg. 59

The Late Sayyid Abul Qasim Isfahani, in the book *Abwabul Jinaan* writes:

Recitation of Surah Waqiyah has strange effects on expansion of sustenance. Three ways are mentioned for its recitation. Each way carries a lot of benefits, in short whoever recites it, will not become poor; his sustenance will increase and all his important works will become easy. It is said that these things have been experienced. In *Muntakhabul Khutum* also it is written that it is proven effective and its results cannot be denied.

Now, we will state the three methods.

First Method: Start on Friday night, recite every night three times and on Thursday night eight times. Perform this for five weeks and every night before recitation of Surah, recite this Dua:

اللَّهُمَّ ارْزُقْنَا رِزْقًا وَاسِعًا حَالًا طَيِّبًا مِنْ غَيْرِ كَدٍّ وَ
اسْتَحْجِبْ دَعْوَتِي مِنْ غَيْرِ رَدٍّ وَ اَعُوذُ بِكَ مِنْ
فَضِيحَتِي بِفَقْرٍ وَ دَيْنٍ وَ اَدْفَعْ عَنِّي هَذَيْنِ بِحَقِّ
الْإِمَامَيْنِ السَّبْطَيْنِ الْحَسَنِ وَالْحُسَيْنِ عَلَيْهِمَا السَّلَامُ
بِرَحْمَتِكَ يَا أَرْحَمَ الرَّاحِمِينَ.

Transliteration: Allaahummar zuqna rizqan waasi-a'n
h'alaalan t'ayyiban min ghairi kaddin was tajib da'wati min
ghairi raddin wa a'oodhubika min faz'ih'ati faqri wad daini
wad fa' a'nni haadhaini bi h'aqqil imaamaini' s'abt'ainil
H'asani wal H'usaini (alaihimas Salaam) bi rah'matika yaa
arh'amar raah'imeen.

Second Method: Start from the first Friday night of the Islamic month till Wednesday night and each night recite it five times and on Thursday night eleven times and before starting, the Dua mentioned above should be recited three times and after finishing that Dua say:

يَا رَازِقَ الْمُؤْمِنِينَ، وَيَا رَاحِمَ الْمَسَاكِينِ، وَيَا دَلِيلَ
 الْمُتَحِيرِينَ، وَيَا غِيَاثَ الْمُسْتَغِيثِينَ، وَيَا مَالِكَ يَوْمِ
 الدِّينِ، وَ إِيَّاكَ نَعْبُدُ وَ إِيَّاكَ نَسْتَعِينُ، اَللّهُمَّ إِنْ كَانَ
 رِزْقِي فِي السَّمَاءِ فَأَنْزِلْهُ وَ إِنْ كَانَ فِي الْأَرْضِ
 فَأَخْرِجْهُ وَ إِنْ كَانَ بَعِيدًا فَقَرِّبْهُ وَ إِنْ كَانَ قَلِيلًا
 فَكَثِّرْهُ وَ إِنْ كَانَ قَرِيبًا فَيَسِّرْهُ وَ بَارِكْ لَنَا فِيهِ
 بِرَحْمَتِكَ يَا أَرْحَمَ الرَّاحِمِينَ.

Transliteration: *Yaa Raaziqal muqilleena wa yaa Raah'imal masaakeena wa yaa daleelal Mutah'aiyyireena wa yaa ghayaathal mustaghitheena wa yaa maalika yaumideeni. Iyyaaka na'budu wa iyyaaka nasta-e'e'n. Allaahumma in kaana fee rizqi fis samaa-i fa anzilhu wa in kaana fil arz"i fa akhrijhu wa in kaana bae'e'dan fa qarribhu wa in kaana qaleelan fa kaththirhu. Wa in kaana qareeban fa Yassirhu. Wa baarik lanaa feehi bi rah'matika yaa arh'amar raah'imeen.*

Third Method: The Late Isfahani says that some elders have narrated that we should start from Wednesday night and recite it five times and on Thursday night recite it eleven times and from Friday night till Tuesday night recite five times, so that the total will be forty-one times. And after every recitation of Surah, recite this Dua:

اَللّهُمَّ إِنْ كَانَ رِزْقِي فِي السَّمَاءِ فَأَنْزِلْهُ وَ...

Transliteration: *Allaahumma in kaana fee rizqi fis samaa-i fa anzilhu...*till mentioned above

It should be started from Thursday night. These three methods are also mentioned in the book of *Layaliul Makhzuna* and its writer adds:

Reading this Surah according to these directions has been proven effective and authentic traditions have also supported it.¹

2- Surah Tauheed

The Holy Prophet (s.a.w.s.) said: “One who recites Surah Tauheed every day, will never become poor.”²

Sahal Ibne Saad Saadi says:

A man came to the Holy Prophet (s.a.w.s.) and complained about poverty and indigence.

Holy Prophet (s.a.w.s.) said:

Whenever you enter your house, if there is anyone there, you should say Salaam and if there is no one, then also you should say Salam and recite Surah Tauheed once.

That man did accordingly and Almighty Allah expanded his sustenance so much that he used to help his neighbors also.³

Another tradition mentions the method of salutation (Salaam).

Amirul Momineen (a.s.) said:

“When a person enters his house he should say Salaam in this way: ‘As-salaamu a’laikum’ (peace be on you) and if no one is in the house, he should say: ‘As-salaamu a’laina min rabbina’ (peace be upon me from my Lord); and when he enters the house he should recite Surah Tauheed as it drives away poverty.”⁴

¹ From the book *Mujarrabaat Amalia* of Muhammad Razi Rizvi, Pg. 21822

² *Mustadrakul Wasail*, Vol. 4, Pg. 285

³ *Tafsir Majmaul Bayan*, under the exegies of Surah Tauheed

⁴ *Khisaal*, Shaykh Saduq, Tr. 400

3- Repentance (*Istighfar*) and reciting Surah Qadr

Ismail bin Sahl says: I wrote a letter to Imam Sadiq (a.s.) that I am in problems and heavily indebted.

Hazrat replied:

“Repent a lot and fill your tongue with recitation of Surah Qadr.”¹

4- Surah Shams

Imam Sadiq (a.s.) said:

“Anyone whose sustenance and success is less and his expectations and loss are more, it is better for him to recite Surah Shams continuously; he will get more sustenance and success.”²

5- Surah Lail

The Holy Prophet (s.a.w.s.) said:

“One who recites Surah Lail, Allah will give him till he becomes satisfied; remove his difficulties and poverty; and strengthen him and make him independent through His grace.”³

6- Surah Humaza

Imam Sadiq (a.s.) said:

“Reciting Surah Humaza in obligatory Prayers (Namaz) removes poverty, brings sustenance and saves one from accidental death.”⁴

7- Surah Muhammad (s.a.w.s.)

Imam Sadiq (a.s.) said:

¹ *Al-Kafi*, Vol. 5, Pg. 317

² *Tafsir Burhan*, Vol. 4, Pg. 466

³ *Tafsir Burhan*, Vol. 4, Pg. 469

⁴ *Makarimul Akhlaq*, Pg. 365

“One who recites Surah Muhammad will not have doubts in his religion and Allah will not make him involved in poverty and indigence.”¹

8- Surah Maryam

Imam Sadiq (a.s.) said:

“One who recites Surah Maryam regularly will not go from this world without getting that which make his self, wealth and children independent and also in the hereafter he will be from the companions of Hazrat Isa Ibne Maryam (a.s.) and his rewards in the hereafter will be equal to that of the kingdom of Sulaiman Ibne Dawood in the world.”²

9&10- Surah Hadid and Mujadila

Imam Sadiq (a.s.) said:

“One who recites Surah Hadid and Mujadila and recites them regularly, will not see anything bad in his family, body, and his wealth and will not be needy.”³

11-12&13- Surah Shura, Naml and Qasas

Imam Sadiq (a.s.) said:

“One who recites Surah Shura, Naml and Qasas on Thursday night will be from the friends of Allah and will be in the proximity and shelter of Allah and will never become poor in the world and in the hereafter also, Paradise will be given to him so that he is satisfied, but more than his happiness will be given to him.”⁴

Now we shall mention a special type of recitation of Surah Naml as many elders have stated about its importance.

¹ *Biharul Anwar*, Vol. 92, Pg. 203, from *Sawabul Aamal*, Pg. 104

² *Tafsir Majmaul Bayan*, Tabarsi, Pg. 455

³ *Makarimul Akhlaq*, Pg. 364

⁴ *Biharul Anwar*, Vol. 92, Pg. 286, from *Sawabul Aamal*, Pg. 99

Five verses from this Surah start with *Amman*: verse 60-64. A person should recite this Surah and when he reaches the above mentioned verse, he should, according to the ‘Abjadi’ letters (numerical value) of names of Panjentaan (a.s.) – i.e. verse no. 60 recite it 128 times, verse no. 61-118 times, verse no. 62-135 times, verse no. 63-110 times, verse no. 64-92 times should be recited.

It is better to make a brief *Tawassul* to that Masoom.

14- Surah Qalam

Imam Sadiq (a.s.) said:

“Almighty will remove poverty from one who recites Surah Qalam in his obligatory or recommended Namaz and make him free from indigence; and when he dies, He will save him from severe punishment of the grave.”¹

15- Surah Mumtahina

Imam Sajjad (a.s.) said:

“Almighty will fill the heart with faith of one who recites Surah Mumtahina in his obligatory or recommended Namaz, and increase the light of his eyes. He will never become poor and he and his children will never lose sanity.”²

16- Surah Aale Imran

Imam Sadiq (a.s.) said:

“If Surah Aale Imran is written with saffron and hung around the neck of a lady, she will conceive, if she wants; and if a man is poor and he wears it around his neck, Allah will make his work easy and give him sustenance.”

These were some Surahs, which drive away poverty.

¹ *Biharul Anwar*, Vol. 92, Pg. 316, as narrated from *Sawabul Aamal*, Pg. 108

² *Tafsir Majmaul Bayan*, Tabarsi, Vol. 9, Pg. 497

Now we will mention some verses with same effect.

Imam Baqir (a.s.) said:

“One who recites Ayatal Kursi once, Allah will save him from a thousand unhappy things of this world and a thousand unhappy things of the hereafter, the simplest of the world being poverty and that of the hereafter, punishment of the grave.”¹

Different Duas and Zikr

This part has fifteen Duas and Zikr to remove poverty.

1- To supplicate, especially on Thursday night.

Imam Baqir (a.s.) said:

“The Almighty Allah calls from the beginning of the Thursday night till its end: Whether is there any believer, who asks from Me for this world and the hereafter, before the Morning Namaz so that I can accept it?

Whether is there any believer, who repents and turns to Me before Morning Namaz time, so that I can forgive him?

Whether is there any believer, whose sustenance is less and asks from Me before Morning prayers time so that I can increase it?

Whether is there any believer, who is ill and asks for cure before Morning Namaz time, so that I can give him cure and safety?

Whether is there any imprisoned sad believer, who asks Me for freedom and I shall make him free?

¹ *Biharul Anwar*, Vol. 92, Pg. 262, as narrated from *Amali*, Saduq, Pg. 60

Whether is there any believer, who faces injustice and asks Me for help before Morning prayers, so that I can help him?

Hazrat said:

The Almighty calls like this till Morning Namaz time.¹

2- Requesting others to supplicate for him.

Qasim Ibne Yazid says:

My father said: I went to Imam Sadiq (a.s.) and said: May I be sacrificed for you! Earlier my financial condition was very good, but now it is in a very bad condition.

Hazrat told him:

When you enter Kufa, arrange for ten dirhams and if you are unable to do it, sell one of your Pushti (which is kept behind a person for support). Then invite ten of your friends for meal and arrange food for them. When they finish eating ask them to pray to Allah for you.

He says when he returned to Kufa he was unable to arrange for ten dirhams, “so according to the orders of Imam, I sold one of my Pushti and bought food and invited ten of my friends. When they finished the meal, I requested them to pray for me. Within a short time wealth came to me.”²

3- To say many times:

لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ الْعَلِيِّ الْعَظِيمِ

Transliteration: *Laa h'awla Wa laa Quwwata illa billaahil A'liyyil A'z'eem.*

¹ *Tahdhib*, Shaykh Tusi, Vol. 3, Pg. 5, Chap. 13, Tr. 11

² *Biharul Anwar*, Vol. 95, Pg. 298, as narrated from Shaykh Mufid, Pg. 24, the same tradition with little difference in *Al-Kafi*, Vol. 5, Pg. 314 has also come in it

This Zikr has been advised much in traditions; we mention only one tradition over here.

Imam Sadiq (a.s.) said:

The Holy Prophet (s.a.w.s.) said:

“When a bounty reaches a person, he should recite the following Zikr more:

الْحَمْدُ لِلَّهِ

Transliteration: *Al H’amdulillaah*

One, whose grief increases, should repent a lot and do ‘Istighfar’, and if poverty strikes a person, he should recite the following in excess:

لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ الْعَلِيِّ الْعَظِيمِ

Transliteration: *Laa h’awla Wa laa Quwwata illa billaahil A’liyyil A’z’eem.*”¹

Likewise, Imam Sadiq (a.s.) said:

“One who says 100 times everyday:

لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ

Transliteration: *Laa h’awla Quwwata illa Billaah*

...will never become poor.”²

4- To recite the Zikr of *Subh’aan Allaah* thirty times.

Amirul Momineen (a.s.) said:

“One who glorifies Allah, saying:

سُبْحَانَ اللَّهِ

¹ *Al-Kafi*, Vol. 8, Pg. 93

² *Biharul Anwar*, Vol. 93, Pg. 191

Transliteration: *Subh'aan Allaah*

...30 times everyday, Almighty removes seventy types of calamities from him; poverty being the easiest of them.¹

Likewise, Imam Sadiq (a.s.) said:

“One who says thirty times everyday:

سُبْحَانَ اللَّهِ وَبِحَمْدِهِ □ سُبْحَانَ اللَّهِ الْعَظِيمِ

Transliteration: *Subh'aan Allaahi wa bih'amdihi Subh'aan Allaahil a'z'eem.*

...will become independent, leaving poverty behind and will be like one who has knocked the door of Paradise.”²

5- A Dua with lot of importance after Morning Namaz:

Abul Qamqam, an unsuccessful and poor man came to Imam Musa Kazim (a.s.) and complained about his failure in everything and of not getting any result.

Imam (a.s.) told him:

“After morning prayers, recite the following ten times:

سُبْحَانَ اللَّهِ الْعَظِيمِ وَبِحَمْدِهِ □ اسْتَغْفِرُ اللَّهَ وَ
أَسْأَلُهُ □ مِنْ فَضْلِهِ □

Transliteration: *Subh'aan Allaahil a'z'eem wa bi h'amdihi astaghfirullaaha wa as-alahu min faz"lihi.*

Abul Qamqam says:

I recited this Dua regularly, by the promise of Allah some people came from the desert and told me that one of my

¹ *Biharul Anwar*, Vol. 93, Pg. 178, narrated from *Khisaal*, Vol. 2, Pg. 93, another tradition of the same topic by Imam Sadiq (a.s) in the same book from *Amali Saduq*, Pg. 34 has been mentioned

² *Biharul Anwar*, Vol. 93, Pg. 178, as narrated from *Amali Saduq*, Pg. 169

relatives was dead leaving no inheritor, except me. I went there and got the inheritance and now I am independent.¹

6- Zikr of:

لَا إِلَهَ إِلَّا اللَّهُ الْمَلِكُ الْحَقُّ الْمُبِينُ

Laa ilaaha illalaahul malikul h'aqqul mubeen.

Imam Sadiq (a.s.) narrated from his forefathers and said:

“One who says thirty times:

لَا إِلَهَ إِلَّا اللَّهُ الْمَلِكُ الْحَقُّ الْمُبِينُ

Transliteration: *Laa ilaaha illalaahul malikul h'aqqul mubeen.*

...will become independent; poverty will go away and he has knocked the door of Paradise.”²

Imam Reza (a.s.) narrated from his forefathers that the Holy Prophet (s.a.w.s.) said:

“One who says 100 times every day:

لَا إِلَهَ إِلَّا اللَّهُ الْمَلِكُ الْحَقُّ الْمُبِينُ

Transliteration: *Laa ilaaha illalaahul malikul h'aqqul mubeen.*

...will become independent and he has driven poverty away from himself, the door of Hell is closed for him and the door of Paradise is opened for him.”³

7- Supplication from Imam Sadiq (a.s.)

Abu Basir says: I said to Imam Sadiq (a.s.):

¹ *Al-Kafi*, Vol. 5, Pg. 315

² *Makarimul Akhlaq*, Pg. 311

³ *Biharul Anwar*, Vol. 95, Pg. 294

My sustenance has become less. Hazrat was shocked and told me to recite this Dua:

اللَّهُمَّ إِنَّكَ تَكَلَّمْتَ بِرِزْقِي وَ رِزْقُ كُلِّ دَابَّةٍ يَا خَيْرَ
مَدْعُوٍّ وَيَا خَيْرَ مَنْ أَعْطَى وَيَا خَيْرَ مَنْ سُئِلَ وَيَا
أَفْضَلَ مُرْتَجِي إِفْعَلْ بِي كَذَا وَ كَذَا.

Transliteration: Allaahumma innaka takallafta bi rizqi
wa rizqi kulli daabbatin Yaa khaira mad-o'wwin wa yaa
Khaira man aa-t'a wa yaa khaira man su-ila wa yaa afz'ala
murtaja if-a'l bi kadha wa kadha.

(In place of *kadha wa kadha* mention your wishes).¹

8- Dua taught by the Holy Prophet (s.a.w.s.) to people of Suffa.

The Late Kafami has narrated in *Misbah*:

When people of Suffa complained to the Holy Prophet (s.a.w.s.) about their poverty, Hazrat told them to read the following Dua:²

اللَّهُمَّ رَبَّ السَّمَوَاتِ السَّبْعِ وَ رَبَّ الْعَرْشِ الْعَظِيمِ
إِقْضِ عَنَّا الدَّيْنَ وَ اغْنِنَا مِنَ الْفَقْرِ

Transliteration: Allaahumma Rabbas samaawaatis sab-
i' wa rabbal A'rshil a'z'eemi iqz'i a'nnad daina waghna
minal faqri.

9- Dua no. 29 of *Sahifa Sajjadiya*:

اللَّهُمَّ إِنَّكَ ابْتَلَيْتَنَا فِي أَرْزَاقِنَا بِسُوءِ الظَّنِّ، وَ فِي
أَجَالِنَا بِطَوْلِ الْأَمَلِ، حَتَّى التَّمَسَّنَا أَرْزَاقَكَ مِنْ عِنْدِ

¹ *Al-Kafi*, Vol. 2, Pg. 551, Tr. 2, also there is another tradition of the same context, Tr. 12; which is narrated with little difference.

² *Misbah*, Kafami, Pg. 169

الْمَرْزُوقِينَ، وَ طَمَعَنَا بِأَمَالِنَا فِي أَعْمَارِ الْمُعْمَرِينَ،
فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِهِ، وَ هَبْ لَنَا يَفِينًا صَادِقًا،
تُكْفِيَنَا بِهِ مِنْ مَوْوَنَةِ الطَّلَبِ، وَ أَلْهَمْنَا ثِقَةً خَالِصَةً
تُعْفِيَنَا بِهَا مِنْ شِدَّةِ النَّصَبِ، وَ اجْعَلْ مَا صَرَّحْتَ
بِهِ مِنْ عِدَّتِكَ فِي وَحْيِكَ، وَ أَتْبِعْتَهُ مِنْ قِسْمِكَ فِي
كِتَابِكَ، قَاطِعًا لِاهْتِمَامِنَا بِالرِّزْقِ الَّذِي تَكَلَّمْتَ بِهِ، وَ
حَسْمًا لِإِسْتِغَالِ بِمَا ضَمِنْتَ الْكِفَايَةَ لَهُ، فَقُلْتَ وَ
قَوْلُكَ الْحَقُّ الْأَصْدَقُ، وَ أَقْسَمْتَ وَ قَسَمُكَ الْأَبَرُّ
الْأَوْفَى: وَ فِي السَّمَاءِ رِزْقُكُمْ وَ مَا تُوعِدُونَ ثُمَّ
قُلْتَ: فَوَرَبِّ السَّمَاءِ وَ الْأَرْضِ إِنَّهُ لَحَقٌّ مِثْلَ مَا
أَنْتُمْ تَنْطِفُونَ.

Transliteration: Allaahumma innaka ibtalaitana fee
arzaaqina bis soo-iz' z'anni wa fee aajaalina bi t'oolil a'mali
h'atta iltamasna arzaaqaka min i'ndil marzooqeena wa
t'ami'na bi a'amaalina fee a-a'maaril mo-ammareena fa
s'alli a'laa Muh'ammadin wa aalihi wa hablana yaqeenan
s'aadiqan takfeena bihi min ma-oo-nati t'alabi. Wa alhimna
thiqatan khaalis'atan to'feena biha min shiddatin nas'abi
waj-a'l maa s'arraha'ata bihi min a'idatika fee wah'eeka, wa
at-ba tahu min qasamika fee kitaabika qaati-a'n li
ihtimaamina bir riziql ladhi takaffalta bihi wa h'asman lil
ishtighaali bimaa z'amimtal kifaayata lahu fa qulta wa
qaulukal h'aqqul as'daqu wa aqsamta wa qasamka abarrul
aufa. Wa fis sama-i rizqukum wa maa to-a'doona thumma
qulta fa wa rabbis samaa-i wal arz"i innahu lah'aqqun
mithla ma annakum tant'iqoona.

10- Dua Asharaat:

This Dua was taught by Amirul Momineen (a.s.) to Imam
Husain (a.s.).

He said: Read it every morning and evening and you will never become poor. Hazrat has mentioned many merits of this Dua.¹

This Dua is also mentioned in *Mafatihul Jinaan*, therefore we are not quoting it over here.

11- A supplication from Amirul Momineen (a.s.)

Hazrat Amirul Momineen Ali (a.s.) said:

“If one does not recite these words in the morning, benefits and essence from his sustenance go away.”²

الْحَمْدُ لِلَّهِ الَّذِي عَرَّفَنِي نَفْسَهُ □ وَ لَمْ يَثْرُكْنِي
عُمَيَّانَ الْحَمْدُ لِلَّهِ الَّذِي جَعَلَنِي مِنْ أُمَّةٍ مُحَمَّدٍ □
الْحَمْدُ لِلَّهِ الَّذِي جَعَلَ رِزْقِي فِي يَدَيْهِ وَ لَمْ يَجْعَلْهُ
فِي أَيْدِي النَّاسِ

Transliteration: *Al h'amdu lillaahil ladhi a'rrafani nafsahu walam yat rukni a'm yaanal qalbi. Al h'amdu lillaahil ladhi ja-a'lan min ummati Muh'ammadin (s.a.w.s.). Al h'amdu lillaahil ladhi ja-a'la rizqi fee yadihi walam yaj-a'lhu fee aidin naasi. Al h'amdu lillaahil ladhi satara a'urati walam yaf z"ah'ni bainan naasi.*

12- A supplication after Isha Namaz

Ubaid Ibne Zurarah says: I was in the presence of Imam Sadiq (a.s.) when I saw that a Shia of Hazrat was complaining about his poverty, saying that he wanders from city to city to acquire sustenance, but his poverty goes on increasing.

Imam Sadiq (a.s.) told him: When you finish Namaz Isha, read this Dua:

¹ *Jamalul Usboo*, Sayyid Ibne Tawus, Pg. 455

² *Misbah*, Kafami, Pg. 170

اللَّهُمَّ إِنَّهُ □ لَيْسَ لِي عِلْمٌ بِمَوْضِعِ رِزْقِي وَ إِنَّمَا
 أَسْأَلُكَ □ بِخَطَرَاتٍ تَخْطُرُ عَلَى قَلْبِي فَأَجُولُ فِي
 طَلْبِهِ الْبُلْدَانِ فَأَنَا فِيهَا (أَنَا طَالِبٌ) كَالْحَيْرَانِ لَا
 أَدْرِي أَمْ فِي سَهْلٍ هُوَ أَمْ فِي جَبَلٍ أَمْ فِي أَرْضٍ أَمْ
 فِي سَمَاءٍ أَمْ فِي بَرٍّ أَمْ فِي بَحْرٍ وَ عَلَى يَدَيَّ مَنْ وَ
 مِنْ قَبْلِ مَنْ وَ قَدْ عَلِمْتُ أَنَّ عِلْمَهُ □ عِنْدَكَ وَ
 أَسْبَابَهُ □ بِيَدِكَ وَ أَنْتَ تَقْسِمُهُ □ بِطُفُوكَ وَ تُسَبِّبُهُ □
 بِرَحْمَتِكَ اللَّهُمَّ فَصَلِّ عَلَى مُحَمَّدٍ وَ آلِهِ وَ اجْعَلْ يَا
 رَبِّ رِزْقَكَ لِي وَاسِعًا وَ مَطْلَبَهُ □ سَهْلًا وَ مَأْخَذَهُ □
 قَرِيبًا وَ لَا تُعَلِّبْنِي بِطَلْبِ مَا لَمْ تُقَدِّرْ لِي فِيهِ رِزْقًا
 فَإِنَّكَ غَنِيٌّ عَنْ عَذَابِي وَ أَنَا فَقِيرٌ إِلَى رَحْمَتِكَ فَصَلِّ
 عَلَى مُحَمَّدٍ وَ آلِهِ وَ جُدْ عَلَى عَبْدِكَ بِفَضْلِكَ إِنَّكَ دُو
 فَضْلٍ عَظِيمٍ

Transliteration: Allaahumma innahu laisa lee i'lmun bi
 mauz"i-e'e' rizqi wa innama at'lub hu bi khataaraatin
 takhturu a'laa qalbi fa ajoolu fee t'alabihil buldaani. Fa anaa
 feema anaa t'aalibun kal h'airaani laa adri afee sahlun huwa
 am fee jabalin am fee arz" in am fee samaa-in am fee barrin
 am fee bah'rin wa a'laa yadai man wa min qibali man waqad
 a'limtu anna i'lmahu i'ndaka wa asbaabahu bi yadika wa
 anta taqseemuhu bi lut'fika wa tusabbibhu bi rah'matika.
 Allaahumma fa s'alli a'laa Muh'ammadin wa aalihi waj-a'l
 yaa rabbi rizqaka li waasi-a'n wa mat'labahu sahlun wa maa
 khadhahu qareeban wa laa to a'nnitnee bi t'alabi maa lam
 toqaddirli feehi rizqan fa innaka ghaneeyyun a'n a'dhaabi wa
 anaa faqeerun ilaa rah'matika fa s'alli a'laa Muh'ammadin
 wa aali Muh'ammadin wa jud a'laa a'bdika bi faz"lika
 innaka dhu faz"lil a'z'eem.

Ubaid Ibne Zurarah says: Not much time passed, but that man was freed from poverty and his condition improved.¹

13- Dua to be recited in prostration

Abu Basir says: I complained to Imam Sadiq (a.s.) about my poverty and told him to teach me a Dua for sustenance. Imam taught me a Dua and after it, I was never dependent. Hazrat told me to recite the following Dua in prostration in Namaz Shab:²

يَا خَيْرَ مَدْعُوٍّ وَ يَا خَيْرَ مَسْئُولٍ وَ يَا أَوْسَعَ مَنْ
أَعْطَى وَ يَا خَيْرَ مُرْتَجَا ارْزُقْنِي وَ أَوْسِعْ عَلَيَّ مِنْ
رِزْقِكَ وَ سَبِّبْ لِي رِزْقًا مِنْ قِبَلِكَ إِنَّكَ عَلَى كُلِّ
شَيْءٍ قَدِيرٌ

Transliteration: *Yaa Khaira mad-o'o'win wa yaa khaira mas-oolin wa yaa au-sa-a' man a'at'a wa yaa khaira murtaja ar zuqni wa ausi' a'layya mir rizqika wa sab bibali rizqan min qibalika innaka a'laa kulli shayyin qadeer.*

14- A Dua to be written and kept with oneself

Hazrat Amirul Momineen (a.s.) says:

If a person has difficulties in acquiring sustenance and the ways to it are closed, he should write this Dua on deerskin or on any skin and wear it around his neck or put it in the dress he always wears. Allah will increase his sustenance and open doors of sustenance from where he least expects. Dua is as follows:³

¹ Biharul Anwar, Vol. 86, Pg. 124

² Al-Kafi, Vol. 2, book- Ad-Dua, Aalul Bayt Ad-Dua Lirizq, Tr. 5

³ Surah Talaq: 3; Surah Shura: 6; Surah Talaq: 283; and tradition from Mahjud Dawaat, Sayyid Ibne Tawus, Pg. 126, Aalami Institute, Beirut print

اللَّهُمَّ لَا طَاقَةَ لِفُلَانٍ بِنِ فُلَانٍ بِالْجُهِدِ وَلَا صَبْرَ لَهُ
 عَلَى الْبَلَاءِ وَلَا قُوَّةَ لَهُ عَلَى الْفَقْرِ وَالْفَاقَةِ اللَّهُمَّ
 فَصِّلْ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَلَا تَحْظُرْ عَلَى
 فُلَانٍ بِنِ فُلَانٍ رِزْقَكَ وَلَا تُقَيِّرْ عَلَيْهِ سَعَةً مَا عِنْدَكَ
 وَلَا تَحْرِمَهُ فَضْلَكَ وَلَا تَحْسِمُهُ مِنْ جَزِيلٍ قَسَمَكَ
 وَلَا تَكْلُهُ إِلَى خَلْقِكَ وَلَا إِلَى نَفْسِهِ فَيَعْجَزَ عَنْهَا وَ
 يَضْعَفُ عَنِ الْقِيَامِ فِيمَا يُصْلِحُهُ وَيُصْلِحُ مَا قَبْلَهُ بَلْ
 تَنْقَرُدُ بِلَمِّ شَعْبِهِ وَتَوَلَّى كِفَايَتِهِ وَانْظُرْ إِلَيْهِ فِي
 جَمِيعِ أُمُورِهِ إِنَّكَ إِنْ وَكَلْتَهُ إِلَى خَلْقِكَ لَمْ يَفْعُوهُ وَ
 إِنْ أَلَجَّاهُ إِلَى أَقْرَبَائِهِ حَرَمُوهُ وَ إِنْ أَعْطُوهُ أَعْطُوهُ
 قَلِيلًا نَكِدًا وَ إِنْ مَنَعُوهُ مَنَعُوهُ كَثِيرًا وَ إِنْ بَخَلُوا
 بَخَلُوا فَهُمْ لِلْبُخْلِ أَهْلٌ، اللَّهُمَّ اغْنِ فُلَانٍ بِنِ فُلَانٍ مِنْ
 فَضْلِكَ وَلَا تُخْلِهِ مِنْهُ فَإِنَّهُ مُضْطَرٌّ إِلَيْكَ فَقَيِّرْ إِلَى
 مَا فِي يَدَيْكَ وَ أَنْتَ غَنِيٌّ عَنْهُ وَ أَنْتَ بِهِ خَبِيرٌ عَلِيمٌ
 وَ مَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ
 قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا إِنَّ مَعَ الْعُسْرِ يُسْرًا وَ
 مَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا وَ يَرْزُقْهُ مِنْ حَيْثُ لَا
 يَحْتَسِبُ.

Transliteration: Allaahumma laa t'aaqata lifulaan ibni
 fulaan bil juhdi wa laa s'abra lahu a'lal balaa-i wa laa
 quwwata lahu a'lal faqri wal faaqati. Allaahumma fa s'alli
 a'laa Muh'ammadin wa aali Muh'ammadin wa laa tah'z'ur
 a'laa fulaa nibni fulaanin rizqaka wa laa tuqattir a'laihi sa-
 a'ta maa i'ndaka wa laa tuh'rimhu faz"laka wa laa
 tah'simhu min jazeeli qasmika wa laa takilhu ilaa khalqika
 wa laa ilaa nafsiki fa ya'juza a'nha wa yaz"-ufa a'nil
 qiyaami feema yus'lih'u hu wa yus'lih'u maa qablahu bal
 tanfarid bi lammi shaa-thihi wa tawalla kifaayatahu wan z'ur

ilaihi fee jamee-i' umoorihi innaka in wakkaltahu ilaa khalqika lam yan fa-o'o'hu wa in al jaa-athu ilaa aqribaa-i-hi h'arramuhu wa in a'a t'auhu a'a t'auhu qaleelan nakidan wa in man-o'o'hu man-o'o'hu katheeran. Wa in bakhilu bakhilu wa hum lil bukhli ahlun. Allaahumma aghni fulaan abna fulaan min faz'"lika wa laa tukhlihi minhu fa innahu muz"tarrun ilaika faqeerun ilaa maa fee yadika wa anta ghaneeyun a'nhu wa anta bihi khabeerun a'leemun. Wa mayn yatawakkal a'lallaahi fa huwa h'asbuhu. Innallaaha baalighu amrih. Qad ja-a'l Allaahu li kulli shayyin qadra. Inna ma-a'l usri yusra. Wa mayn yattaqillaaha yaj-a'l lahu makhrajan. Wa yarzuqhu min h'aithu laa yah' tasibu.

15- Dua to be recited at bed time

Imam Sajjad (a.s.) said:

“Allah will remove poverty from one who recites this Dua at bed time and protect him from the tongue of every moving creature.”¹

اللَّهُمَّ أَنْتَ الْأَوَّلُ فَلَا شَيْءَ قَبْلَكَ، وَأَنْتَ الظَّاهِرُ فَلَا شَيْءَ فَوْقَكَ، وَأَنْتَ الْبَاطِنُ فَلَا شَيْءَ دُونَكَ، وَأَنْتَ الْآخِرُ فَلَا شَيْءَ بَعْدَكَ، اللَّهُمَّ رَبَّ السَّمَاوَاتِ السَّبْعِ وَرَبَّ الْأَرْضِينَ السَّبْعِ وَرَبَّ التَّوْرَةِ وَالْإِنْجِيلِ وَالزَّبُورِ وَالْفُرْقَانِ الْحَكِيمِ أَعُوذُ بِكَ مِنْ شَرِّ كُلِّ دَابَّةٍ أَنْتَ آخِذٌ بِنَاصِيَتِهَا إِنَّكَ عَلَى صِرَاطٍ مُسْتَقِيمٍ.

Transliteration: Allaahumma antal awwalu falaa shayya qablaka wa anta z'aahiru falaa shayya fauqaka wal antal baat'inu falaa shayya doonaka wa antal aakhiru falaa shayya ba'daka. Allaahumma Rabbas samaawaatis sab-i' wa rabbal arz"eenas sab-i' wa rabbal Tauraati wal injeeli waz zaboori wal Qur-aanil h'akeemi. A'-oodhubika min sharri

¹ *Falahus Saail*, Sayyid Ibne Tawus, Pg. 285

kulli daabbatin anta aakhidhun bi naas'iyatiha innaka a'laa s'iraat'im Mustaqeem.

Worship acts

1 & 2- Hajj and Umrah

Imam Sadiq (a.s.) said:

“The Holy Prophet (s.a.w.s.) said: Perform Hajj and Umrah after each other, as these two remove poverty and sins like bellows remove rust from iron.”¹

3- Pilgrimage of Imam Sadiq (a.s.)

Imam Sadiq (a.s.) said:

“One who visits me, his sins will be forgiven and he will not die poor.”²

We end this chapter mentioning three ways: One for protection of wealth and two for sale of goods:

Way of protecting wealth

Imam Sadiq (a.s.) said:

“Protect your wealth, women and slaves by recitation of Surah Fath.”³

Way of Sellings commodities

1- Imam Sadiq (a.s.) said:

“If Surah Qaariya is tied to one who is unemployed or if his goods are remaining unsold, the Almighty Allah makes his goods attractive. In the same way, one who recites this

¹ *Al-Kafi*, Vol. 4, Pg. 255

² *Tahdhib*, Vol. 6, Pg. 78

³ *Biharul Anwar*, Vol. 92, Pg. 303, quoting from *Sawabul Aamaal*, Pg. 104

Surah regularly will get the same effect by the permission of the Almighty Allah.”¹

2- Muhammad Ibne Ali Halabi says:

A man complained to Imam Sadiq (a.s.) about his needfulness, work and business. The Imam told him to go to the Haraam of the Holy Prophet (s.a.w.s.), pray two rakat Namaz between the grave and pulpit and recite this Dua a hundred times:

اللَّهُمَّ إِنِّي أَسْأَلُكَ بِقُوَّتِكَ وَ قُدْرَتِكَ وَ بِعِزَّتِكَ وَ مَا
أَحَاطَ بِهِ عِلْمُكَ أَنْ تُيَسِّرَ لِي مِنَ التَّجَارَةِ أَوْسَعَهَا
رِزْقًا وَ أَعَمَّهَا فَضْلًا وَ خَيْرَهَا عَاقِبَةً

Transliteration: *Allaahumma inni as-asluka bi Quwwatika wa qudratika wa bi i'zzatika wa maa ah'aata bihi i'lmuka antu yassira lee minat tijaarati ausa-a'-ha rizqan wa a-a'mmaha faz"lan wa khairaha a'aqibatan.*

That man says: I did that; after which Allah gave me sustenance from every work I turned to.²

¹ *Tafsir Burhan*, Vol. 4, Pg. 499

² *Al-Kafi*, Vol. 3, Pg. 473

Chapter Four: Ways for repayment of debts and recovering loans

This chapter consists of two parts: The first part dealing with orders regarding repayment of debts and the other part with recovering ones loaned money.

Part One: Ways for repayment of debts

In this part, we will mention seventeen ways for repayment of debts.

1- To fast for three days

Anyone who has a wish should fast for three days: Wednesday, Thursday and Friday. In the evening, he should give something in charity and when he prays Isha Namaz on Thursday night [apparently, Friday night], he should go into prostration and recite this Dua:

اللَّهُمَّ إِنِّي أَسْأَلُكَ بِوَجْهِكَ الْكَرِيمِ وَاسْمِكَ الْعَظِيمِ وَ
عَيْنِكَ الْمَاسِيَّةِ أَنْ تُصَلِّيَ عَلَيَّ مُحَمَّدٍ وَآلِهِ وَأَنْ
تَقْضِيَ الدَّيْنَ وَتُوسِّعَ رِزْقِي

Transliteration: *Allaahumma inni as-aluka bi waj-hikal kareemi wa ismikal a'z'eemi wa a'inikal maaz"iyati antus'alli a'laa Muh'ammadin wa aalihi wa an taqz"iya daini wa to-wassi-a' a'layya rizqi.*

If a person does this continuously, Allah will increase his sustenance and repay his debt.¹

2- Namaz Shab (Midnight Prayers)

Imam Sadiq (a.) says:

“Namaz Shab makes the face glow, improves behavior, smell, increases sustenance, repays debts and also removes grief and sadness; and increases the Light of the Eyes.”²

3- Two rakat Namaz at night

The Late Muhaddith Qummi says in *Mafatihul Jinaan*:

Shaykh Tusi has narrated that a man came to Imam Sadiq (a.s.) and said:

Maula, I complain to you for the loan, which I have taken and the ruler who is doing injustice to me. I request you to teach me a Dua so that I can repay my loan and be safe from the injustice of the ruler.

Hazrat said:

When it is night, pray two rakat Namaz: In the first rakat recite Surah Hamd and Ayatal Kursi and in the second rakat Surah Hamd and last part of Surah Hashr:

لَوْ أَتَرْنَا هَذَا الْقُرْآنَ عَلَىٰ جَبَلٍ لَّرَأَيْتَهُ خَاشِعًا مُّتَصَدِّعًا مِّنْ خَشْيَةِ اللَّهِ وَتِلْكَ الْأَمْثَالُ نَضْرِبُهَا لِلنَّاسِ لَعَلَّهُمْ يَتَفَكَّرُونَ ﴿٢١﴾ هُوَ اللَّهُ الَّذِي لَا إِلَهَ إِلَّا هُوَ عَالِمُ الْغَيْبِ وَالشَّهَادَةِ هُوَ الرَّحْمَنُ الرَّحِيمُ ﴿٢٢﴾ هُوَ اللَّهُ الَّذِي لَا إِلَهَ إِلَّا هُوَ الْمَلِكُ الْقُدُّوسُ السَّلَامُ الْمُؤْمِنُ الْمُهَيْمِنُ الْعَزِيزُ الْجَبَّارُ

¹ *Jamalul Usboo*, Sayyid Ibne Tawus, Chap. 4, Pg. 122

² *Sawabul Aamal*, Shaykh Saduq, Pg. 14

الْمُتَكَبِّرِ سُبْحَانَ اللَّهِ عَمَّا يُشْرِكُونَ ﴿٢٣﴾ هُوَ اللَّهُ الْخَالِقُ
الْبَارِئُ الْمُصَوِّرُ لَهُ الْأَسْمَاءُ الْحُسْنَىٰ يُسَبِّحُ لَهُ مَا فِي
السَّمَاوَاتِ وَالْأَرْضِ وَهُوَ الْعَزِيزُ الْحَكِيمُ ﴿٢٤﴾

Transliteration: Lau anzalna haadhal qur-aana a'laa jabalin la raitahu khaashi-a'n muta s'addi-a'n min khashyitillaahi wa tilkal amthaalu naz"ribuha lin naasi la-a'llahum yatafakkaroon. Huwallaahul ladhi laa ilaaha illa huwa a'alimul ghaibi wash shahaadati huwar rah'maanur rah'eem. Huwallaahul ladhi laa ilaaha illa huwal malikul quddoosus salaamul mo-minul muhaiminul a'zeezul jabbaarul mutakabbiru subh'aanallaahi a'mma yushrikoon. Huwallaahul khaaliqu baari-u al Musawwiru lahu asmaa-ul h'usna. Yusabbihu lahu maa fis samaawaati wal arz"i wa huwal a'zeezul h'akeem.

Then keep the Quran on your head and recite this Dua:

بِحَقِّ بِذَا الْقُرْآنِ وَبِحَقِّ مَنْ أَرْسَلْتَهُ □ بِه □ وَبِحَقِّ
كُلِّ مُؤْمِنٍ مَدَحْتَهُ □ فِيهِ وَبِحَقِّكَ عَلَيْهِمْ فَلَا أَحَدَ
أَعْرَفُ بِحَقِّكَ مِنْكَ.

Transliteration: Bi H'aqqi haadhal qur-aani bi H'aqqi man arsaltahu bihi wa Bi H'aqqi kulli mo-minin madah'tahu feehi wa Bi H'aqqika a'laihim falaa ah'ada a'arafu Bi H'aqqika minka.

After recite each of the following names ten times:

بِكَ يَا اللَّهُ، يَا مُحَمَّدٌ □، يَا عَلِيٌّ، يَا فَاطِمَةُ، يَا حَسَنُ،
يَا حُسَيْنُ، يَا عَلِيَّ بْنَ الْحُسَيْنِ، يَا مُحَمَّدَ بْنَ عَلِيٍّ،
يَا جَعْفَرَ بْنَ مُحَمَّدٍ، يَا مُوسَى بْنَ جَعْفَرٍ، يَا عَلِيَّ بْنَ

مُوسَى، يَا مُحَمَّدَ بْنَ عَلِيٍّ، يَا عَلِيَّ بْنَ مُحَمَّدٍ، يَا
حَسَنَ بْنَ عَلِيٍّ، بِالْحُجَّةِ (يَا أَيُّهَا الْحُجَّةُ)

*Yaa Allaahu. Yaa Muh'ammad (s.a.w.s.). Yaa A'liyyu.
Yaa Faat'imatu. Yaa H'asanu. Yaa H'usainu. Yaa
A'liyyabnal H'usaini. Yaa Muh'ammad Ibna A'liyyin. Yaa
Jaa'far ibna Muh'ammadin. Yaa Moosabna Ja'farin. Yaa
A'liyyabna Moosa. Yaa Muh'ammad Ibna A'liyyin. Yaa
A'liyyabna Muh'ammadin. Yaa H'asanabna A'liyyin. Bil
H'ujjati(or Yaa Ayyohal H'ujja).*

After that ask your wishes.

The narrator says: That man went away and returned after some time, in the condition that his loan was repaid and his wealth had increased and he was also free from injustice of the ruler.

Late Muhaddith Qummi says:

Apparently this should be done after Namaz.¹

4- Two rakat Namaz

Imam Baqir (a.s.) said:

A man came to the Holy Prophet (s.a.w.s.) and said: O Prophet of Allah, I have wife and children and I am also indebted and have severe problems. Teach me a Dua through which I may call Allah, so that He gives me wealth through which I may repay my debts and I and my family may benefit from it.

Hazrat told him:

O slave of Allah; make Wuzu (ablution) and do it completely; and then recite this Dua:¹

¹ Margins of *Mafatihul Jinaan*, Namaz for repayment of loan.

يَا مَاجِدُ يَا وَاحِدُ يَا كَرِيمُ اتَّوَجَّهُ إِلَيْكَ بِمُحَمَّدٍ نَبِيِّكَ
 نَبِيِّ الرَّحْمَةِ صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ يَا مُحَمَّدُ يَا
 رَسُولَ اللَّهِ إِنِّي اتَّوَجَّهُ بِكَ إِلَى اللَّهِ رَبِّي وَرَبِّكَ وَ
 رَبِّ كُلِّ شَيْءٍ وَ أَسْأَلُكَ اللَّهُمَّ أَنْ تُصَلِّيَ عَلَى مُحَمَّدٍ
 وَ أَهْلِ بَيْتِهِ وَ أَسْأَلُكَ نَفْحَةَ كَرِيمَةٍ مِنْ نَفَحَاتِكَ وَ
 فَتْحًا يَسِيرًا وَ رِزْقًا وَاسِعًا أَلُمُّ بِهِ شَعْنِي وَ أَقْضِي
 بِهِ دَيْنِي وَ أَسْتَعِينُ بِهِ عَلَى عِيَالِي.

Transliteration: *Yaa Maajidu Yaa Waah'idu Yaa Kareemu Atawajjahu ilaika bi Muh'ammadin Nabiyyika Nabiyyi Rah'mati (s.a.w.s.). Yaa Muh'ammadu Yaa Rasool Allaahi inni Atawajjahu bika ilallaahi Rabbika wa Rabbi wa Rabbi kulli shayyin an tus'alli a'laa Muh'ammadin wa ahli baitihi wa as-aluka naf-h'atan kareematan min naf-h'aatika wa fat-h'an yaseeran wa rizqan waas-i-a'n Alummu bihi shaathi wa aqz"*I bihi daini was ta'inu bihi a'laa i'yaali.

5- Recitation of Surah Qadr

Amirul Momineen (a.s.) said:

“This Surah is the best companion, due to it debts of a person will be repaid, greatness will be given to his religion, his honesty will become apparent, his life will prolong and his condition will improve and one who recites this Surah in excess will meet Allah in a condition that He will be listed in the list of ‘The Truthful’ and ‘The Martyrs.’”²

6- Recitation of Surah Nahl

Imam Baqir (a.s.) said:

¹ *Al-Kafi*, Vol. 2, Pg. 552, Kitabud Dua Li Rizq, Tr. 6, and the Muhaddith Tabarsi in *Makarimul Akhlaq*, Pg. 336 this tradition with little difference in the little of Namaz for the acquisition of sustenance and Pg. 331 in the chapter of poverty is being mentioned.

² *Biharul Anwar*, Vol. 92, Pg. 331

“One who recites Surah Nahl every month will be protected from debts and seventy types of calamities; the easiest being insanity, leprosy and white spots.”¹

7. Reading of Surah Hamd, Istighfar and Duas which are narrated:

“One who is very much in debts should recite Surah Hamd, repent a lot and read this Dua:²

سُبْحَانَ اللَّهِ وَبِحَمْدِهِ □ اَسْتَغْفِرُ اللَّهَ وَأَسْأَلُهُ □ مِنْ
فَضْلِهِ □.

Transliteration: *Subh'aanallaahi wabi h'amdihi astaghfirullaaha wa as-asluhu min faz"lihi.*

8- Writing of Surah Kahf

The Holy Prophet (s.a.w.s.) said:

“One who writes this Surah and keeps it in his house in a glass vessel with a small mouth; he and his family will be safe from poverty, debts and oppression of people.”³

9- Reciting verse of Mulk and a Dua:

Maaz Ibne Jabal says:

I was unable to come to the Holy Prophet (s.a.w.s.) on Friday to pray Jumua Namaz with him.

The Holy Prophet (s.a.w.s.) asked me:

Maaz, why did you not attend the Jumua Namaz?

I replied: O Prophet of Allah, I am indebted to Yuhanna Jew for one Awqiya of wheat and he was hiding near my house. So I was afraid he might arrest me.

¹ *Makarimul Akhlaq*, Pg. 364

² *Misbah*, Kafami, Pg. 175

³ *Tafsir Burhan*, Vol. 2, Pg. 455

Hazrat said: Maaz, do you want Allah to repay your debt? I said: Yes, O Prophet of Allah.

Hazrat said: Recite the following:

قُلِ اللَّهُمَّ مَالِكَ الْمُلْكِ...بَغَيْرِ حِسَابٍ ﴿٢٧﴾

Transliteration: Qulillaahumma maalikal mulki...bi ghairi h'isaabin.

Then recite:

يَا رَحْمَنَ الدُّنْيَا وَالْآخِرَةِ وَرَحِيمَهُمَا تُعْطِي مِنْهُمَا
مَا تَشَاءُ وَتَمْنَعُ مِنْهُمَا مَا تَشَاءُ صَلِّ عَلَيَّ مُحَمَّدٍ وَ
آلَ مُحَمَّدٍ إِقْضِ عَنِّي دَيْنِي يَا كَرِيمُ.

Transliteration: Yaa Rah'maanad duniya wal aakhirati wa rah'eema huma to't'i' min huma maa tashaa-u wa tamna-u' min huma maa tashaa-u s'alli a'laa Muh'ammadin wa aali Muh'ammadin iqz'i a'nni daini Yaa kareemu.

If you are in debts equal to the gold of the whole earth, Allah will repay it all.¹

Verse of Qullillaahumma:

قُلِ اللَّهُمَّ مَالِكَ الْمُلْكِ تُؤْتِي الْمُلْكَ مَنْ تَشَاءُ وَتَنْزِعُ الْمُلْكَ
مِمَّنْ تَشَاءُ وَتُعِزُّ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ بِيَدِكَ الْخَيْرُ إِنَّكَ
عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ﴿٢٦﴾ تُولِجُ اللَّيْلَ فِي النَّهَارِ وَتُولِجُ
النَّهَارَ فِي اللَّيْلِ وَتُخْرِجُ الْحَيَّ مِنَ الْمَيِّتِ وَتُخْرِجُ الْمَيِّتَ
مِنَ الْحَيِّ وَتَرْزُقُ مَنْ تَشَاءُ بِغَيْرِ حِسَابٍ ﴿٢٧﴾

¹ Oddatud Daai, Allamah Hilli, Pg. 54). (... that verse is of Aale Imran 3:25-26

Transliteration: *Qulillaahumma maalikal mulki tu-tial mulka man tashaa-u wan tanzi-u'l mulka mimman tashaa-u wa to-i'zzu man tashaa-u wa to-dhillu man tasha-u bi yadikal khair innaka a'laa kulli shayyin qadeer. Toolijul Laila fin nahaari wa toolijun nahaara fil laili wa tukhrijul h'ayya minal mayyiti wa tukhrijul mayyita minal h'ayyi wa tarzuqu man tasha-u bi ghairi h'isaabin.*

10- Dua taught by Almighty Allah to the Holy Prophet (s.a.w.s.):

The Almighty Allah said to the Messenger of Allah (s.a.w.s.): O Muhammad, if anyone from your Ummah falls into debts, he should turn to Me and recite this Dua:

يَا مُبْتَلِيَ الْفَرِيقَيْنِ أَهْلَ الْفَقْرِ وَ أَهْلَ الْغِنَى وَ
جَازِيَهُمْ بِالصَّبْرِ فِي الَّذِي ابْتَلَاهُمْ بِهِ وَ يَا مُزِينَ
حُبِّ الْمَالِ عِنْدَ عِبَادِهِ وَ مُلْهِمِ الْإِنْفُسَ الشَّحَّ وَ
السَّخَاءَ وَ فَاطِرَ الْخَلْقِ عَلَى الْفُظَاظَةِ وَ اللَّيْنَ غَمَنِي
دَيْنَ فُلَانِ بْنِ فُلَانٍ وَ قَضَحْنِي بِمَنِّهِ عَلَيَّ بِهِ وَ
أَعْيَانِي بِأَبْ طَلَبَتِهِ إِلَّا مِنْكَ يَا خَيْرَ مَطْلُوبٍ إِلَيْهِ
الْحَوَائِجُ يَا مُفَرِّجَ الْأَهَاوِيلِ فَرِّجْ هَمِّي وَ أَهَاوِيلِي
فِي الَّذِي لَزَمَنِي مِنْ دَيْنِ فُلَانٍ بِتَيْسِيرِكَ □ لِي مِنْ
رِزْقِكَ فَاقْضِهِ يَا قَدِيرُ وَ لَا تَهْمَنِي بِتَأْخِيرِ أَدَائِهِ وَ لَا
بِتَضْيِيقِهِ عَلَيَّ وَ يَسِّرْ لِي أَدَاءَهُ □ فَإِنِّي بِهِ مُسْتَرْقٌ
فَافْكُ رَقِّي مِنْ سَعَتِكَ الَّتِي لَا تَبِيدُ وَ لَا تَغِيضُ أَبَدًا.

Transliteration: *Yaa Mubtaliyyal fareeqaini ahlil faqri ahlil ghina wa jaaziyahum bis's'abri fil ladhi ibtilaahum bihi wa yaa Muzaiyyina h'ubbil maali i'nda i'baadi wa mulhimal anfusish shoh'h'a wa sakhaa-a wa faat'iral khalqi a'lal faz'aaz'ati wal leeni ghammani dainu (fulaanubni fulaani) wa faz'ah'ani bi mannihi a'layya bihi wa a'yaani baabu t'aalibatihii illa minka Yaa Khaira mat'loobin ilaihil*

h'awaaiju Yaa mufarrijal ahaaweela farrij hammi wa ahaaweeli fil ladhi lazimani min daini (fulaanin) bi taiseerikahu lee min rizqika faqz"ihi Yaa Qadeeru wa laa tohammani bi taakheeri adaaihi wa laa bi taz"eeqihi a'layya wa yassirli adaa-uhi fa inni bihi mustaraqun fafkuk riqqi min sa-a'atikal latee laa tubeedu wa laa tugheez"u abadan.

Allah says: When he reads this Dua, I will change the mind of the creditor and repay his debt Myself.¹

11- Dua Sahifa

This Dua was brought by Jibraeel (a.s.) for the Prophet (s.a.w.s.), who mentioned its strange effect that when a sad person reads it, his sadness will be dispelled and if any person having wishes recites this Dua Allah will fulfill his wishes in this world and the hereafter. Also Allah will protect him from sudden death, fear of grave and poverty; and when an indebted person recites this Dua, Allah will repay his debt and send someone to repay his debt. This Dua is narrated by the great scholar, Sayyid Ibne Tawus² and we also have narrated it in the book *Irtebat ba Arwah dar Aalam Roya*³, that's why we will not repeat it over here.

12- Dua taught by Holy Prophet (s.a.w.s.) to Amirul Momineen (a.s.)

Imam Baqir (a.s.) has narrated from his father and he from his forefathers as follows:

"I complained to the Holy Prophet (s.a.w.s.) about debt. Hazrat said: O Ali, read this Dua:

اللَّهُمَّ اغْنِنِي بِحَلَالِكَ عَنْ حَرَامِكَ، وَبِفَضْلِكَ عَمَّنْ سِوَاكَ.

¹ *Mustadrakul Wasail*, Vol. 13, Pg. 289

² *Muhajjud Dawaat*, Pg. 109

³ Page 99

Transliteration: *Allaahumma Aghini bi h'alaalika a'n h'araamika wa bi faz"lika a'mman siwaaka.*

If you have a debt equivalent to that of 'Sabeer', Allah will repay it and 'Sabeer' is a mountain in Yemen and there is no mountain bigger than it.¹

13- Dua taught by Holy Prophet (s.a.w.s.) to his daughter, Lady Zahra (s.a.)

Imam Baqir (a.s.) said:

One day Lady Fatima (s.a.) went to see her father, the Holy Prophet (s.a.w.s.). The Prophet asked: O my daughter, should I give you a valuable thing? Yes, O Messenger of Allah (s.a.w.s.) said Lady Fatima (s.a.). The Holy Prophet (s.a.w.s.) said: Recite this Dua:²

اللَّهُ رَبُّنَا وَ رَبُّ كُلِّ شَيْءٍ مُّنْزِلُ التَّوْرَةِ وَ الْإِنْجِيلِ
وَ الزَّبُورِ وَ الْفُرْقَانِ فَالِقُ الْحَبِّ وَ النَّوَى أَعُوذُ بِكَ
مِنْ شَرِّ كُلِّ دَابَّةٍ أَنْتَ آخِذٌ بِنَاصِيَتِهَا أَنْتَ الْأَوَّلُ
فَلَيْسَ قَبْلَكَ أَحَدٌ وَ أَنْتَ الْآخِرُ فَلَيْسَ بَعْدَكَ أَحَدٌ وَ
أَنْتَ الظَّاهِرُ فَلَيْسَ فَوْقَكَ أَحَدٌ وَ أَنْتَ الْبَاطِنُ فَلَيْسَ
دُونَكَ أَحَدٌ أَقْضِ عَنِّي الدَّيْنَ وَ أَغْنِنِي مِنَ الْفَقْرِ.

Transliteration: *Allaahu Rabbona wa rabbu kulli shayyin munzilut tauraati wal injeeli waz zaboori wal furqaani faaliqul h'abbi wan nawa. A-o'o'dhubika min sharri kulli daabbatin anta aakhidhun bi naas'ihatiha antal awwalu fa laisa qablaka ah'adun wa antal aakhiru fa laisa ba'daka ah'adun wa anta z'aahirun fa laisa fauqaka ah'adun wa antal baat'inu fa laisa doonaka ah'adun iqz"i a'nni ad-daina wagh nini minal faqri.*

¹ Biharul Anwar, Vol. 95, Pg. 301, narrated from *Amali Saduq*, Pg. 233 and *Amali Tusi*, Vol. 2, Pg. 45)

² Biharul Anwar, Vol. 95, Pg. 297

14- A famous and important Dua

Imam Sadiq (a.s.) said:

A person came to the Holy Prophet (s.a.w.s.) and said: O Messenger of Allah (s.a.w.s.), I am severely suffering from bad thoughts and I am indebted, poor and needy. Hazrat told him to repeat these words:

تَوَكَّلْتُ عَلَى الْحَيِّ الَّذِي لَا يَمُوتُ وَالْحَمْدُ لِلَّهِ الَّذِي
لَمْ يَتَّخِذْ صَاحِبَةً وَلَا وَلَدًا وَلَمْ يَكُنْ لَهُ □ شَرِيكٌ فِي
الْمُلْكِ وَلَمْ يَكُنْ لَهُ □ وَلِيٌّ مِنَ الذُّلِّ وَكَبَّرَهُ تَكْبِيرًا.

Transliteration: *Tawakkaltu a'lal h'ayyil ladhi laa yamootu wal h'amdu lillaahil ladhi lam yattakhidh s'aah'ibatan wa laa waladan walam yakullahu shareekun fil mulki walam kullahu waliyyun minadh dhulli wa kabbirhu takbeera.*

After a short time, he came to the Holy Prophet (s.a.w.s.) and said: Allah has removed evil thoughts from my heart, has paid off my debts and increased my sustenance.¹

Also, Abdullah Ibne Sinan says: I complained to Imam Sadiq (a.s.). Hazrat said:

Should I not teach you something that whenever you read it, the Almighty Allah will pay off your debts, remove poverty and improve your condition? He said: I am in great need of such a Dua. Hazrat told him to recite the following after Morning Namaz:²

تَوَكَّلْتُ عَلَى الْحَيِّ الَّذِي لَا يَمُوتُ وَالْحَمْدُ لِلَّهِ الَّذِي
لَمْ يَتَّخِذْ صَاحِبَةً وَلَا وَلَدًا وَلَمْ يَكُنْ لَهُ □ شَرِيكٌ

¹ *Al-Kafi*, Vol. 2, Pg. 555, Tr. 3, and the same thing in *Man Laa Yahzaruhul Faqih*, Vol. 1, Pg. 338 and also in *Makarimul Akhlaq*, Pg. 328 with little difference in the Dua has been mentioned

² *Biharul Anwar*, Vol. 95, Pg. 302

فِي الْمُلْكِ وَلَمْ يَكُنْ لَهُ □ وَلِيٍّ مِنَ الدُّلِّ وَكَبَّرَهُ
تَكْبِيرًا اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْبُؤْسِ وَالْفَقْرِ وَمِنْ
غَلَبَةِ الدَّيْنِ وَالسُّقْمِ وَأَسْأَلُكَ أَنْ تُعِينَنِي عَلَى أَدَاءِ
حَقِّكَ إِلَيْكَ وَإِلَى النَّاسِ.

Transliteration: Tawakkaltu a'la h'ayyil ladhi laa
yamootu wal h'amdu lillaahil ladhi lam yattakhidh
s'aah'ibatan wa laa waladan walam yakullahu shareekun fil
mulki walam kullahu waliyyun minadh dhulli wa kabbirhu
takbeera. Allaahumma inii a-o'o'dhibika minal bo-oosi wal
faqri wa min ghalabatid daini was suqmi wa as-aluka a'nto-
e'e'nani a'laa adaai h'aqqika ilaika wa ilannaasi.

15- Dua 30 of Sahifa Sajjadiya

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِهِ □ وَهَبْ لِي الْعَافِيَةَ
مِنْ دَيْنٍ تُخْلِقُ بِهِ □ وَجْهِي وَيَحَارُ فِيهِ ذَهْنِي وَ
يَتَشَعَّبُ لَهُ □ فَكْرِي وَيَطْوِلُ بِمُمارَسَتِهِ □ شُغْلِي وَ
أَعُوذُ بِكَ يَا رَبِّ مِنْ هَمِّ الدَّيْنِ وَفَكْرِهِ □ وَشُغْلِ
الدَّيْنِ وَسَهْرِهِ □ فَصَلِّ عَلَى مُحَمَّدٍ وَآلِهِ □ وَ
أَعِزَّنِي مِنْهُ وَاسْتَجِيرُ بِكَ يَا رَبِّ مِنْ ذِلَّتِهِ □ فِي
الْحَيَاةِ وَمِنْ تَبِعَتِهِ □ بَعْدَ الْوَفَاةِ فَصَلِّ عَلَى مُحَمَّدٍ
وَآلِهِ □ وَاجْرِنِي مِنْهُ بِوُسْعِ فَاضِلٍ أَوْ كِفَافٍ
وَاصِلًا اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِهِ □ وَاحْجُبْنِي عَنِ
السَّرْفِ وَالْإِزْدِيَادِ وَقَوْمِنِي بِالْبَدْلِ وَالْإِقْتِصَادِ وَ
عَلِّمْنِي حُسْنَ التَّقْدِيرِ وَأَقْبِضْنِي بِلُطْفِكَ عَنِ التَّبَذِيرِ
وَاجْرُ مِنْ أَسْبَابِ الْحَلَالِ أَرْزَاقِي وَوَجْهِي فِي
أَبْوَابِ الْبِرِّ انْفَاقِي وَارْزُقْ عَنِّي مِنَ الْمَالِ مَا يُحْدِثُ
لِي مَخِيلَةً أَوْ تَادِيًا إِلَى بَغْيٍ أَوْ مَا آتَعَقِبُ مِنْهُ
طُغْيَانًا اللَّهُمَّ حَبِّبْ إِلَيَّ صُحْبَةَ الْفُقَرَاءِ وَاعِزَّنِي عَلَى

صُحِبَّتْهُمْ بِحُسْنِ الصَّبْرِ وَمَا زَوَّيْتَ عَنِّي مِنْ مَنَاعِ
الدُّنْيَا الْفَاقِيَةِ فَأَذْخُرُهُ لِي فِي خَزَائِنِكَ الْبَاقِيَةِ وَاجْعَلْ
مَا خَوَّلْتَنِي مِنْ حُطَامِهَا وَ عَجَّلْتَ لِي مِنْ مَنَاعِمَا
بُلْغَةٍ إِلَى جَوَارِكَ وَ وَصَّلَهُ إِلَى قُرْبِكَ وَ ذَرِيعَةً إِلَى
جَنَّتِكَ إِنَّكَ دُو الْفَضْلِ الْعَظِيمِ وَ أَنْتَ الْجَوَادُ الْكَرِيمُ.

Transliteration: Allaahumma s'alli a'laa Muh'ammadin
wa aalihi wa habliyal a'afiyata min dainin tukhliqu bihi waj-
hi wa yah'aaru feehi dhihni wa yatasha-a'bu lahu fikri wa
yat'oolu bi mumaarasatihi shughli wa a-a'oodhubika yaa
rabbi min hammid daini wa fikrihi wa shughlid daini wa
saharihi fa s'alli a'laa Muh'ammadin wa aalihi wa a'-idhni
minhu was tajeeru bika yaa rabbi min dhillatihi fil h'ayaati
wa min tabi'-atihi ba'dal wafaati. Fa s'alli a'laa
Muh'ammadin wa aalihi ajirni minhu bi wus-i'n faaz"ilin au
kafaafin waas'ilin Allaahumma s'alli a'laa Muh'ammadin wa
aalihi wah'jubni a'nis sarafi wal izdiyaadi wa qawwimni bil
badhli wal iqtis'aadi wa a'llimni h'usnat taqdeeri waq biz"ni
bi lut'fika a'nit tabdheeri wa ajir min asbaabil h'alaali
arzaaqi wa wajjih' fee abwaabil birri infaaqi wazwi a'nni
minal maali maa yuh'dithuli makheelatan au ta-addiyan ilaa
baghyin au maa ata-ata'kkabu minhu tughyaanan.
Allaahumma h'abbib ilayya s'oh'batal fuqraa-i wa a-i'nni
a'laa s'oh'batihim bi h'usnis' s'abari wa maa zawaita a'nni
min mata'id duniya al faaniyati fa adh khurhooli fee
kadhainikal baaqiyati waj-a'l maa khawwaltani min
h'ut'aamiha wa a'jjal tali min mataai'ha bul ghatan ilaa
jiwaarika wa fus'latan ilaa qurbika wa dhariyatan ilaa
jannatika innaka dhul faz"lil a'z'eem. Wa antal jawaadul
kareemu.

16- A Dua for the paying off debts and for going to Hajj

Abdullah Ibne Fazl Hashmi says: I said to Imam Sadiq
(a.s.):

I have wife and children and I am deeply in debt and I also don't have the capacity to go for Hajj, please teach me a Dua, so that I can read it.

Hazrat said:

Read this Dua after every Wajib (obligatory) Namaz:

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَاقْضِ عَنِّي
دَيْنَ الدُّنْيَا وَدَيْنَ الْآخِرَةِ.

Transliteration: Allaahumma s'alli a'laa Muh'ammadin wa aali Muh'ammadin waqz"i a'nni dainad duniya wa dainal aakhirati.

Translation: O Allah, bless Muhammad and the progeny of Muhammad and repay my debts of the world and debts of the hereafter.

I asked: I am aware of my debt of this world, but what is the debt of hereafter? Hajj, said the Hazrat.¹

17- To specially pray for it. The great traditionist, Late Saduq says in *Amali*: For repayment of debts, a person should recite this Dua many times:

يَا ذَا الْجَلَالِ وَالْإِكْرَامِ بِحُرْمَةِ وَجْهِكَ الْكَرِيمِ اقْضِ
عَنِّي دَيْنِي.

Transliteration: Yaa dhal jalaali wal ikraami bi h'urmati waj-hikal kareemi iqz"i a'nni daini.

...and he should read it regularly.

¹ Biharul Anwar, Vol. 95, Pg. 301, from Maniul Akhbar, Pg. 175

Part Two: Two ways of recovering ones loaned money

1- Dua from Hazrat Musa Ibne Ja'far (a.s.)

Husain Ibne Khalid says:

I was in Baghdad and was in debts of 3,00,000 dirhams, but people owed me 4,00,000 dirhams and my creditors were not giving me respite to recover my money. This continued till Hajj season. I went out to meet Imam Musa Ibne Ja'far (a.s.), but was not successful. So I wrote a letter to him about my debtors and creditors. Hazrat replied that I should recite the following Dua every Namaz:

اللَّهُمَّ إِنِّي أَسْأَلُكَ يَا لَا إِلَهَ إِلَّا أَنْتَ بِحَقِّ لَا إِلَهَ إِلَّا أَنْتَ
أَنْ تَرْحَمَنِي بِمَا إِلَهَ إِلَّا أَنْتَ اللَّهُمَّ إِنِّي أَسْأَلُكَ يَا لَا إِلَهَ
إِلَّا أَنْتَ بِحَقِّ لَا إِلَهَ إِلَّا أَنْتَ أَنْ تَرْضَى عَلَيَّ بِمَا إِلَهَ
إِلَّا أَنْتَ اللَّهُمَّ إِنِّي أَسْأَلُكَ يَا لَا إِلَهَ إِلَّا أَنْتَ بِحَقِّ لَا إِلَهَ
إِلَّا أَنْتَ أَنْ تَغْفِرَ لِي بِمَا إِلَهَ إِلَّا أَنْتَ.

Transliteration: Allaahumma inni as-aluka yaa laa
ilaaha illa anta bi h'aqqi laa ilaaha illa anta a'n tarh'amani
bi laa ilaaha illa anta. Allahumma inni as-aluka yaa laa
ilaaha illa anta bi h'aqqi laa ilaaha illa anta a'n tarz''a a'nni
bi laa ilaaha illa anta. Allaahumma inni as-aluka yaa laa
ilaaha illa anta bi h'aqqi laa ilaaha illa anta a'n tagh firali bi
laa ilaaha illa anta.

Recite this Dua three times after every Wajib Namaz, surely your wish will be fulfilled, Insha Allah.

Husain says: I continued reciting this Dua. As per the promise of Allah, four months did not pass, but that I

recovered my money and paid my debts. 1,00,000 dirhams were left for me.¹

2- Dua from Imam Sadiq (a.s.)

Walid Ibne Sabeeh says: I complained to Imam Sadiq (a.s.) about the money I had loaned, which I was not able to recover. Hazrat told me to recite this Dua:²

اللَّهُمَّ لِحِظَةٍ مِنْ لِحْظَاتِكَ تُبَسِّرُ عَلَيَّ غُرْمَائِي بِهَا
الْقَضَاءُ وَ تُبَسِّرُ لِي بِهَا الْإِقْتِضَاءَ إِنَّكَ عَلَيَّ كُلِّ
شَيْءٍ قَدِيرٌ.

Transliteration: Allaahumma lah'z'atan min la'z'atika
to-yassiru a'laa ghurmaai bihal qaz"a-a wa to-yassiru li
bihal iqtiz"a-a innak a'laa kulli shayyin qadeer.

¹ Makarimul Akhlaq, Pg. 347

² Al-Kafi, Vol. 2, Kitab-ul-Dua, Aalul BaytAd-Dua liddeen, Tr. 1

Chapter Five: Factors, which increase wealth and prosperity

In this chapter, we mention factors, which increase wealth and prosperity.

They can be divided into worship acts and non-worship acts. Although in the part of non-worship acts, some worship acts are also mentioned.

Part One: Non-worship Acts

In this part, we will mention forty-six things, which increase sustenance.

The Holy Prophet (s.a.w.s.) mentioned sixteen things, which increase sustenance. Hazrat asked his companions, “Should I not tell you about those things, which increase sustenance?” The companions replied: “Why not?” His Eminence mentioned sixteen things, which specially increase sustenance and which are as follows:

1- To pray Namaz one after another.¹ It means a person should pray Zuhr and Asr; likewise Maghrib and Isha in one time, although *Taqeebaat* (post prayer recitations) are not counted as time gap. Abbas Naqid says: In a span of time, I lost my wealth and my workers left me. I complained to

¹ The things, which will be mentioned from 1 to 5 in other traditions in *Khisaal*, Shaykh Saduq Advab al-sitta Ashar are also narrated.

Imam Askari (a.s.) about this. Hazrat told me: Pray Zuhr and Asr one after another, you will gain your wish.¹

2- To recite Duas after morning Namaz

It is narrated from Amirul Momineen (a.s.) that he said:

“By Allah, to recite the Zikr of Allah after Morning Namaz till the sun rises is more effective than acquiring sustenance through business and trading.”²

Also Imam Sadiq (a.s.) said:

“One who is busy in recitations after Morning Namaz till the sun rises is more successful in acquiring sustenance than through business for a whole month.”³

Hamid Ibne Isa says: I heard Imam Sadiq (a.s.) say:

Reciting Zikr and supplications after Morning Namaz till the sunrises is more effective than business in acquiring sustenance.

I asked: Sometimes a person has some work, which should be performed at that moment only, otherwise it goes away, what should one do? He replied: He should do that, but in that situation also, he should be in remembrance of Allah, because till Wuzu is there he is in the *Taaqib* of Namaz.⁴

It is better to mention that it does not mean that a person should not work and strive; and only recite Duas. That is why the Holy Infallible Imams encouraged people to work. So in order to be successful, one should do both the things.

3- To recite Duas and *Taaqibaat* after Namaz Asr.

4- Doing good with relatives.

¹ *Al-Kafi*, Vol. 3, Pg. 287

² *Makarimul Akhlaq*, Pg. 305

³ *Makarimul Akhlaq*, Pg. 304

⁴ *Al-Kafi*, Vol. 5, Pg. 310

Likewise, the Holy Prophet (s.a.w.s.) said:

“One who assures me about one thing, I will guarantee four things for him, that one thing is that he should do good to relatives, in that case Allah loves him, increases his sustenance and lifespan and gives him Paradise, which He has promised.”¹

5- To sweep the outer portion of the house.²

6- To fulfill trusts.³

7- To be independent (and not ask from others).

Imam Sadiq (a.s.) said:

A companion of Holy Prophet (s.a.w.s.) was in difficulties and poverty. His wife advised him to go to the Holy Prophet (s.a.w.s.) and ask for some help. He accepted, but when he came to the Hazrat, Prophet (s.a.w.s.) told him:

“We give one who asks from us and one who is independent and does not ask; Allah will make him self sufficient.”

When that man heard this and understood what the Hazrat meant, he came to his wife and told her about it. But his wife said: The Prophet is also human being (it is possible he is unaware of our condition, go and tell him about it. That man again came to the Holy Prophet (s.a.w.s.), but as the Prophet saw him, he repeated his words.

This happened thrice, after which this man borrowed an axe, went to the mountains, collected some firewood and sold it for five kilos of flour. He did the same next day and continued this till he saved enough to purchase an axe. Then

¹ *Biharul Anwar*, Vol. 74, Pg. 92

² This is also mentioned in other traditions like *Makarimul Akhlaq*, Pg. 127, and tradition in *Wasailush Shia*, Vol. 5, Pg. 311 – Aalul Bayt

³ This is also mentioned in another tradition.

he saved money and purchased two slave girls and a slave boy. At last his wealth increased and he became financially sound. Now he came to the Holy Prophet (s.a.w.s.) and told him about his coming and going for help. Hazrat said: Yes, I told you, we give anyone who asks from us, but whoever becomes independent and does not ask from others, Allah will make him self sufficient.¹

8- To help brothers in faith.²

9- To go early morning for sustenance and work

10- To repeat the Azaan

It means whatever the Muezzin says a person should repeat those sentences. Also Imam Reza (a.s.) said that a person complained to Imam Sadiq (a.s.) about poverty.

Hazrat said:

Whenever you hear Azaan you should repeat the sentences.³

11- Not to talk in the washroom.

12- Keeping away from greed.

Likewise, Amirul Momineen (a.s.) said:

“One who is content becomes independent.”⁴

13- To thank Allah for bounties.

The Holy Quran says:

لَئِنْ شَكَرْتُمْ لَأَزِيدَنَّكُمْ

¹ *Oddatud Daai*, Allamah Hilli, Pg. 90

² All the specialities which will be mentioned from no.8 to 16, in other traditions in *Khisaal*, Shaykh Saduq, Advab Sitta Ashara is narrated by Amirul Momineen (a.s.).

³ *Makarimul Akhlaq*, Pg. 348

⁴ *Ghurarul Hikam*, Chap. 77, Tr. 45, Pg. 612

“If you are grateful, I would certainly give to you more.” (Surah Ibrahim 14:7)

Amirul Momineen (a.s.) also said:

Thanking for bounties increases bounties and doubles them.¹

Please note: Thanks are of three types: Sincere thanks, verbal thanks and practical thanks; and the best kind of it is practical thanks; and it means that a person should use the bounties in the way ordered by Allah.

Amirul Momineen (a.s.) said:

“Never can a person give thanks on the bounties like giving away (to gift).²

Ibrahim Ibne Muhammad says: Imam Sadiq (a.s.) said:

“Bounties of Allah do not come to a person continuously, except that his responsibilities towards people increase. When such a person does not strive in removing problems of others, his bounties become extinct. The narrator asked: May I be sacrificed on you, who can fulfill the needs of people? Hazrat replied: By Allah, people implies believers.”

14- Not to take false oath

15- To wash hands before eating

Likewise, there are many traditions exhorting washing of hands before and after meals and it is a factor, which increases sustenance.

Imam Sadiq (a.s.) said:

To wash hands before and after meals removes poverty and increases sustenance.¹

¹ *Ghurarul Hikam*, Chap. 40, Tr. 12, Pg. 441

² *Ghurarul Hikam*, Chap. 72, Tr. 34, Pg. 591

In other tradition, the Hazrat said:

One who washes his hands before and after meals, his life will pass nicely and he will be safe from physical disorders.²

Likewise, it is advised that after washing the hands one should put them on the face.

Imam Sadiq (a.s.) said:

“One who washes his hands should not dry them with a towel, because till wetness remains, there is *barakat* in food.”³

Mazarim says: When Hazrat Musa Ibne Ja’far (a.s.) washed his blessed hands before meals, he did not dry them with a towel, but when he washed them after meals, he dried them with a towel.⁴

16- To eat fallen crumbs from the table cover (dinner spread)

These are sixteen factors according to the Holy Prophet (s.a.w.s.), which increase sustenance.

17- To have little salt with the first morsel of food.

Imam Sadiq (a.s.) said:

“One who puts salt in his first morsel will become capable and independent.”⁵

18- To use toothpick

Imam Sadiq (a.s.) said that the Holy Prophet (s.a.w.s.) remarked:

¹ *Makarimul Akhlaq*, Pg. 140

² *Al-Kafi*, Vol. 6, Pg. 290

³ *Makarimul Akhlaq*, Pg. 139, other tradition also with the same context is in *Al-Kafi*, Vol. 6, Pg. 291

⁴ *Al-Kafi*, Vol. 6, Pg. 291

⁵ *Wasailush Shia*, Vol. 24, Pg. 407

“Use a toothpick after meals, because this will make your mouth and teeth strong and also increase your sustenance.”¹

19- To eat chicory

Imam Sadiq (a.s.) said:

“One who wants his wealth and children to increase, should eat chicory.”²

And in another tradition, he said:

“Eat chicory regularly.”³

And the Hazrat also declared:

“One who wants more wealth and male children should eat much chicory (Kasni).”⁴

20- Washing of utensils

Imam Sadiq (a.s.) said:

“Washing of utensils and sweeping outside the house brings sustenance.”⁵

21- To lend flour, bread and fire (as a lighter).

Imam Sadiq (a.s.) said:

“Lend flour, bread and fire and do not refuse it, because this work is of young man and this increases sustenance.”⁶

22- To do Good to others

Imam Baqir (a.s.) said:

“Surely doing of good increases sustenance.”¹

¹ *Makarimul Akhlaq*, Pg. 153

² *Makarimul Akhlaq*, Pg. 177

³ *As-sia wa Rizq*, Pg. 77, as narrated from *Al-Kafi*

⁴ *As-sia wa Rizq*, Pg. 77, as narrated from *Wasailush Shia*

⁵ *Makarimul Akhlaq*, Pg. 137, and *Khisaal*, Baabul Isnain, Tr. 73

⁶ *Al-Kafi*, Vol. 5, Pg. 315

23- Doing of good with one parents

Holy Prophet (s.a.w.s.) said:

“Anyone who wants that his life should increase and also his sustenance, then he should do good to his parents, because it is from the commands of Allah.”²

Hazrat also said:

“Anyone who guarantees me doing a good turn and Sile Rahm to his parents, I will guarantee to him more wealth, long life and love of his family members.”³

24- Doing good to Relatives

Imam Sadiq (a.s.) said:

“One who is truthful his character becomes good, anyone whose intention is good his lifespan increases and one who does a good turn to his relatives, his sustenance will increase.”⁴

25- Good behavior with neighbors

Imam Sadiq (a.s.) said:

“Good behavior with neighbors increases sustenance.”⁵

26- Good nature and morals.

Amirul Momineen (a.s.) said:

“The treasure of sustenance is in good nature and morals.”⁶

27- Talking in a nice way.

¹ *Biharul Anwar*, Vol. 71, Pg. 81

² *Oddatud Daai*, Allamah Hilli, Pg. 76

³ *Mustadrakul Wasail*, Vol. 15, Pg. 176

⁴ *Biharul Anwar*, Vol. 66, Pg. 407

⁵ *Al-Kafi*, Vol. 2, Pg. 666

⁶ *Ghurarul Hikam*, Chap.58, Tr. 71, Pg. 514

Imam Sajjad (a.s.) said:

“Good talks increase wealth, delay death, endear one to the relatives and also makes one enter Paradise.”¹

28- Good intention

Amirul Momineen (a.s.) said:

“One whose intention is good, his sustenance increases.”²

29- Hospitality, especially in the way of Allah

Imam Baqir (a.s.) narrated from Imam Sadiq (a.s.) and he from the Holy Prophet (s.a.w.s.) that he said:

“The effect of hospitality and feeding people is to bring sustenance faster than a knife moves in camel humps.”³

Also Imam Sadiq (a.s.) said:

“Surely the Almighty Allah likes one who gives food in His name and is hospitable in His way and barakat comes more swiftly in his house than a knife cuts into humps of camel.”⁴

30- Business (Buying and Selling)

In Persian, it means buying and selling of precious goods, but in Arabic it includes all kinds of trading. In many traditions, buying and selling is encouraged much and it can be said that the best profession is business and nothing is better for increasing sustenance. Now pay attention to a tradition about it.

Muhammad Zafarani says that Imam Sadiq (a.s.) said:

¹ *Wasailush Shia*, Vol. 2, Pg. 186

² *Kanzul Fawaid*, Karajki, Pg. 291, this same thing in *Al-Kafi* from Imam Sadiq (a.s.) Vol. 2, Pg. 261 has been narrated

³ *Al-Kafi*, Vol. 4, Pg. 51

⁴ *Makarimul Akhlaq*, Pg. 135

“One who does business will become independent.” I asked: “Even if he has many children?” Imam replied: “Even if he has many children, surely 9/10th of sustenance is in business.”¹

And Amirul Momineen (a.s.) said:

“Practice trading, so that Allah may give you barakat, because I heard the Holy Prophet (s.a.w.s.) say: Sustenance has 10 parts, nine parts are in business and one part in other than it.”²

31- Taking the work easy

Imam Sadiq (a.s.) said: Holy Prophet (s.a.w.s.) said:

“May Allah give barakat to one who takes easy buying, selling, justice and accepting the judgment.”³

Thus one having the above qualities will be remembered in the supplications of the Holy Prophet (s.a.w.s.) and his sustenance would increase.

32- To be the partner of a wealthy person

Amirul Momineen (a.s.) said:

“Be a partner to a wealthy person, as it is more beneficial, profitable and preferable.”⁴

And Hazrat said:

“You should also turn to one towards whom wealth has come, as it is beneficial, profitable and preferable.”⁵

33- Good handwriting

¹ *Al-Kafi*, Muhaddith Kulaini, Vol. 5, Pg. 148, Tr. 3

² *Biharul Anwar*, Vol. 103, Pg. 13

³ *Wasailush Shia*, Vol. 17, Pg. 450

⁴ *Ghurarul Hikam*, Chap. 42, Tr. 36

⁵ *Ibid.* Chap. 3, Tr. 52

The Late Khwaja Nasiruddin Tusi says in a statement, about which it is unclear whether it is a saying of the Prophet (s.a.w.s.) or his own words – although his words are also valuable - “Good handwriting is key to sustenance.”¹

34- Proper planning in life

Amirul Momineen (a.s.) said:

“Good planning increases less money and bad planning decreases wealth.”²

35- To be content with the destined sustenance

The Holy Prophet (s.a.w.s.) said:

“I have told you of all that, due to which you can keep away from fire of Hell, and nothing brings you near to Paradise, except that which I have guided you to. Surely Ruhul Quds has revealed in my heart that till a person does not consume his destined sustenance, he is not going to die. Therefore, take slow steps in acquisition of sustenance and if it comes to you slowly, it should not be obtained through sinful ways, because whatever is with the Lord cannot be attained, except through His worship. One should know that everybody has his own sustenance, which is bound to reach him, with the condition that barakat and expansion is for one who is satisfied and barakat will not come to the sustenance of one who is not satisfied.”³

36- Charity (*Sadaqah*)

Imam Musa Ibne Ja'far (a.s.) has narrated from his forefathers (a.s.) from the Holy Prophet (s.a.w.s.) that he said:

¹ *Aadabul Mutaalemin*, Chap. 12, in the footnotes of *Jameul Muqaddamat*

² *Ghurarul Hikam*, Aamadi, Chap. 27, Tr. 30, Pg. 377

³ *Mustadrakul Wasail*, Vol. 13, Pg. 29

“Never has wealth decreased by giving; therefore give charity and do not be afraid.”¹

Likewise, Imam Sadiq (a.s.) said:

“Treat your sick through charity, drive away calamities through Duas and bring down sustenance through charity.”²

Also, Hazrat told his son, Imam Baqir (a.s.): “Do you not know that there is a key for everything and the key of sustenance is charity.”³

37- Gifting

Amirul Momineen (a.s.) said:

“Excess of wealth and gifting of it is same and welfare of religion is also fixed as destruction of the world.”⁴

38- Marriage

Holy Prophet (s.a.w.s.) said:

“Ask for sustenance due through marriage.”⁵

He also said:

“Marry women, as they indeed bring wealth with them.”⁶

Imam Sadiq (a.s.) said:

“Sustenance is with wife and children.”⁷

39-40 & 41. Cutting nails, trimming moustache and washing the head with *Khatmi* flowers.

Imam Sadiq (a.s.) said:

¹ *Biharul Anwar*, Vol. 96, Pg. 131

² *Al-Kafi*, Vol. 4, Pg. 9

³ *Al-Kafi*, Vol. 4, Pg. 3

⁴ *Ghurarul Hikam*, Aamali, Chap. 83, Tr. 66

⁵ *Makarimul Akhlaq*, Pg. 196

⁶ *Makarimul Akhlaq*, Pg. 196

⁷ *Al-Kafi*, Vol. 5, Pg. 330

“Cutting nails, trimming moustache (that exceeds the lips) and washing the head with Khatmi removes poverty and increases sustenance.”¹

Likewise, Ali Ibne Aqba quotes his father that he said: I went to Abdullah bin Hasan and asked him to teach me a Dua for sustenance. He replied:

I said this to Imam Sadiq (a.s.) and he asked:

Shall I teach you something more beneficial? Then he said: Every Friday, cut your nails and trim your moustache although it may be just filing of the nails.²

42- Washing head with Sidr

Hazrat Musa Ibne Ja'far (a.s.) said:

“To wash the head with Sidr increases sustenance.”³

43- Combing the hair

Holy Prophet (s.a.w.s.) said:

“Regular combing removes infectious diseases and brings sustenance.”⁴

44- Wearing white or yellow shoes

Sudair Sairafi says: I went to Imam Sadiq (a.s.) wearing white shoes.

Hazrat said: O! Sudair what are these shoes? Did you buy them due to the knowledge (about their specialty)? I replied: No, by Allah, may my life be sacrificed on you.

Hazrat said: One who buys white shoes; before they become old, he will get wealth from a source he never

¹ *Makarimul Akhlaq*, Vol. 6, Pg. 491

² *Al-Kafi*, Muhaddith Kulaini, Vol. 6, Pg. 491

³ *Biharul Anwar*, Vol. 76, Pg. 87

⁴ *Al-Kafi*, Vol. 6, Pg. 489

thought of. Abu Naeem says: Sudair told me that the shoes did not become old, but that he received a hundred thousand dinars from a source he had least expected.¹

Also, Imam Sadiq (a.s.) said about wearing yellow shoes:

“One who wears yellow shoes will receive wealth before they become old.”

At that time Hazrat recited the following verse:

صَفْرَاءُ فَاقِعٌ لَوْنُهَا تَسُرُّ النَّاظِرِينَ ﴿٦٩﴾

“...her color is intensely yellow, giving delight to the beholders.” (Surah Baqarah 2:69)

“One who wears yellow shoes will remain happy till they become old; as Almighty Allah says: Complete yellow that which makes the viewer happy.”²

45- To put on the lights before sunset.

Imam Sadiq (a.s.) said:

“Certainly Allah likes to see the effect of the bounty He has given to His servants. Hazrat was asked: How? He replied: He wears clean clothes, whitewashes his house and sweeps the surrounding; also puts on the lights before sunset, which removes poverty and increases sustenance.”³

46- Changing routes while going and coming

Pay attention to this tradition. Musa Ibne Umar bin Bazi says: I asked Imam Reza (a.s.): May I be sacrificed for you! Some have narrated that Prophet (s.a.w.s.) used to take one route on the onward journey and return by another route. Is this true?

¹ *Sawabul Aamal*, Shaykh Saduq, Pg. 15

² *Tafsir Majmaul Bayan*, Tabarsi, under the verse

³ *Makarimul Akhlaq*, Muhaddith Tabarsi, Pg. 41

Hazrat replied: Yes, I also do this many times. Then He said: Know that this increases your sustenance.¹

Part Two: Worship Acts

This part deals with actions, which expand sustenance: consisting of different prayers (Namaz), Quranic Surahs and verses, supplications, recitations and all worship acts.

Prayers

1- Daily Namaz (5 times)

Holy Prophet (s.a.w.s.) has narrated:

“The goodness of this world and hereafter lies in Namaz, due to it an unbeliever is differentiated from the believer and that is the base of religion, shelter for the body, décor of Islam, a supplication of a friend with a friend. Due to it wishes are fulfilled, repentance for repenting people, barakat in wealth, expansion in sustenance and it brings light.”²

2- Namaz Shab

Imam Sadiq (a.s.) said:

“Namaz Shab makes the face glow and fragrance comes from that person and also brings sustenance.”³

3- Namaz Vatira

Imam Sadiq (a.s.) said:

¹ The Late Shahid says in *Durus*: For a person who goes after sustenance it is recommended that while returning he should change his way for this will increase his sustenance *As-sia wa Rizq*, Pg. 78

² *As-sia wa Rizq*, Pg. 65 as narrated from *Jamiul Akhbar*

³ *Wasailush Shia*, Vol. 8, Pg. 15, Aalul Bayt

“Do not leave two rakat recommended prayer after Isha Namaz, because it brings sustenance.”¹

And also Hazrat said:

“Do not leave two-rakat prayer after Isha Namaz, because it brings sustenance. In the first rakat, recite Surah Hamd, Ayatal Kursi and Surah Kafirun and in the second, recite Surah Hamd and thirteen times Surah Tauheed and after Salaam, raise your hands and recite this Dua:

اللَّهُمَّ إِنِّي أَسْأَلُكَ يَا مَنْ لَا تَرَاهُ الْعَيُونَ وَلَا تُخَالِطُهُ
الْظُّنُونُ وَلَا يَصِفُهُ الْوَاصِفُونَ يَا مَنْ لَا تُغَيِّرُهُ
الدُّهُورُ وَلَا تُبْلِيهِ الْأَزْمِنَةُ وَلَا تُحِيلُهُ الْأُمُورُ يَا مَنْ
لَا يَذُوقُ الْمَوْتَ وَلَا يَخَافُ الْقَوْتَ يَا مَنْ لَا تُضِرُّهُ
الدُّنُوبُ وَلَا تَنْقُصُهُ الْمَغْفِرَةُ صَلِّ عَلَى مُحَمَّدٍ وَآلِهِ
وَهَبْ لِي مَا لَا يَنْقُصُكَ وَاعْفِرْ لِي مَا لَا يَضُرُّكَ وَ
افْعَلْ بِي كَذَا وَكَذَا.

Transliteration: Allaahumma inni as-aluka yaa man laa
Taraahul uyoonu wa laa tukhaalit'uhudh dhunoonu wa laa
yas'ifuhul waasifoona Yaa man tughiaayyiruhud duhooru wa
laa tubleehil azminatu wa laa tuh'eeluhul umooru Yaa man
laa yadhooqul mauta wa laa yakhaaful fauta yaa man laa
taz"urruhudh dhunoobu wa laa tunqis'uhul magh firatu s'alli
a'laa Muh'ammadin wa aalihi wa habli maa laa yanqus'uka
wagh firlee maa laa yaz"urruka waf-a'l bi kadha wa kadha.

...and in the end ask for your needs. Hazrat said: The Almighty Allah will make a house in Paradise for one who recites this Namaz.²

4- Namaz Rizq

¹ Safinatun Bihar

² Mustadrakul Wasail, Vol. 6, Pg. 383

The Holy Prophet (s.a.w.s.) narrated from Jibraeel:

“One can pray this Namaz reciting in the first rakat (unit) Surah Hamd once, Surah Kauthar and Surah Ikhlas thrice each; in the second rakat, Surah Hamd once, Surah Falaq and Surah Naas thrice each.”¹

5- Namaz Tavangiri (acquiring wealth)

It is of two rakat: In every rakat, recite Surah Hamd and ten times:

قُلِ اللَّهُمَّ مَالِكَ الْمُلْكِ تُؤْتِي الْمُلْكَ مَنْ تَشَاءُ وَتَنْزِعُ الْمُلْكَ
مِمَّنْ تَشَاءُ وَتُعِزُّ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ يَبْدِكَ الْخَيْرُ إِنَّكَ
عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ﴿٢٦﴾ تُولِجُ اللَّيْلَ فِي النَّهَارِ وَتُولِجُ
النَّهَارَ فِي اللَّيْلِ وَتُخْرِجُ الْحَيَّ مِنَ الْمَيِّتِ وَتُخْرِجُ الْمَيِّتَ
مِنَ الْحَيِّ وَتَرْزُقُ مَنْ تَشَاءُ بِغَيْرِ حِسَابٍ ﴿٢٧﴾

Transliteration: *Qulillaahumma maalikal mulki tu-tial mulka man tashaa-u wan tanzi-u'l mulka mimman tashaa-u wa to-i'zzu man tashaa-u wa to-dhillu man tasha-u bi yadikal khair innaka a'laa kulli shayyin qadeer. Toolijul Laila fin nahaari wa toolijun nahaara fil laili wa tukhrijul h'ayya minal mayyiti wa tukhrijul mayyita minal h'ayyi wa tarzuqu man tasha-u bi ghairi h'isaabin.*

After Salaam, say ten times:

رَبِّ اغْفِرْ وَارْحَمْ وَأَنْتَ خَيْرُ الرَّاحِمِينَ

Transliteration: *Rabbighfir war h'am wa anta Khairur raah'imeen*

And also say ten times:

¹ Makarimul Akhlaq, Pg. 333

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ رَبِّ اغْفِرْ لِي وَ
 هَبْ لِي مُلْكًا لَا يَنْبَغِي لِأَحَدٍ مِنْ بَعْدِي إِنَّكَ أَنْتَ
 الْوَهَّابُ.

Transliteration: *Allaahumma s'alli a'laa Muh'ammad
 inw wa aali Muh'ammad.*

Then go into prostration and say:

رَبِّ اغْفِرْ لِي وَهَبْ لِي مُلْكًا لَا يَنْبَغِي لِأَحَدٍ مِنْ بَعْدِي إِنَّكَ
 أَنْتَ الْوَهَّابُ ﴿٣٥﴾

Transliteration: *Rabbighfirli wa habli mulkan laa
 yambaghi li ah'adim mim ba'di innaka antal wahhaab.*
 (Surah Saad 38:35)

This Namaz is mentioned in *Makarimul Akhlaq*, Tabarsi;
 Pg. 335) The verses are:

قُلِ اللَّهُمَّ مَالِكَ الْمُلْكِ تُؤْتِي الْمُلْكَ مَنْ تَشَاءُ وَتَنْزِعُ الْمُلْكَ
 مِمَّنْ تَشَاءُ وَتُعِزُّ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ بِيَدِكَ الْخَيْرُ إِنَّكَ
 عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ﴿٢٦﴾ تُولِجُ اللَّيْلَ فِي النَّهَارِ وَتُولِجُ
 النَّهَارَ فِي اللَّيْلِ وَتُخْرِجُ الْحَيَّ مِنَ الْمَيِّتِ وَتُخْرِجُ الْمَيِّتَ
 مِنَ الْحَيِّ وَتَرْزُقُ مَنْ تَشَاءُ بِغَيْرِ حِسَابٍ ﴿٢٧﴾

Transliteration: *Qulillaahumma maalikal mulki tu-tial
 mulka man tashaa-u wan tanzi-u'l mulka mimman tashaa-u
 wa to-i'zzu man tashaa-u wa to-dhillu man tasha-u bi yadikal
 khair innaka a'laa kulli shayyin qadeer. Toolijul Laila fin
 nahaari wa toolijun nahaara fil laili wa tukhrijul h'ayya
 minal mayyiti wa tukhrijul mayyita minal h'ayyi wa tarzuqu
 man tasha-u bi ghairi h'isaabin.*

6- Another Namaz for Tavangiri (Prosperity)

It is two rakat Namaz: Recite Surah Hamd and fifteen times Surah Quraish and after Salaam say Salawat ten times. Then go into Sajdah and say ten times:¹

اللَّهُمَّ اغْنِنِي بِفَضْلِكَ عَنْ خَلْقِكَ.

Transliteration: *Allaahumma aghnini bi faz'lika a'n khalqika.*

7- Another Namaz for Prosperity

It is four rakats (in units of two rakats). In the first rakat after Surah Hamd recite ten times Surah Falaq. In the second rakat after Surah Hamd recite ten times Surah Kafiroon, ten times Ayatal Kursi and also verses of *Aamanar Rasool* (Surah Baqarah, verse 285 and 286) ten times. After Salaam recite ten times as follows:

سُبْحَانَ اللَّهِ أَبَدَ الْأَبَدِ، سُبْحَانَ اللَّهِ الْوَاحِدِ الْكَادِ،
سُبْحَانَ اللَّهِ الْفَرْدِ الصَّمَدِ، سُبْحَانَ اللَّهِ الَّذِي رَفَعَ
السَّمَوَاتِ بِغَيْرِ عَمَدٍ، الْمُتَقَرِّدِ بِمَا صَاحِبَةٌ وَلَا وَلَدٍ.

Transliteration: *Subh'aaanallaahi Abadal Abadi. Subh'aaanallaahil Waah'idil Ah'adi Subh'aaanallaahil fardis' s'amadi. Subh'aaanallaahil Ladhi rafa'as Samaawaati bi ghairi amadin al Mutafarridi bilaa S'aah'ibatin wa laa waladin.*

In the third rakat (first rakat of second Namaz) recite Surah Hamd once and Surah Takathur thrice and in fourth rakat Surah Hamd once and Surah Qadr and Surah Zilzal thrice each. After Namaz go into Sajdah and recite the following Dua seven times:

¹ *Makarimul Akhlaq*, Pg. 335

اللَّهُمَّ إِنِّي أَسْأَلُكَ التَّيْسِيرَ فِي كُلِّ عَسِيرٍ فَإِنَّ تَيْسِيرَ
العَسِيرِ عَلَيْكَ يَسِيرٌ.

Transliteration: Allaahumma inni As alukat Taiseera
fee kulli a'seerin fa inna Taiseeral A'seeri a'laika yaseerun.

Then raise the head from Sajdah and recite ten times:

فَلِلَّهِ الْحَمْدُ رَبُّ السَّمَاوَاتِ وَرَبُّ الْأَرْضِ رَبُّ الْعَالَمِينَ
﴿٣٦﴾ وَلَهُ الْكِبْرِيَاءُ فِي السَّمَاوَاتِ وَالْأَرْضِ وَهُوَ الْعَزِيزُ
الْحَكِيمُ ﴿٣٧﴾

Transliteration: Fa lillaahil h'amdu rabbis samaawaati
wa rabbil arz"i rabbil a'alameen. Wa lahul kibriyaa-o fis
samaawaati wal arz"i wa huwal a'zezul h'akeem.

Verses of Aamanar Rasool:

أَمِنَ الرَّسُولُ بِمَا أُنْزِلَ إِلَيْهِ مِنْ رَبِّهِ وَالْمُؤْمِنُونَ كُلٌّ آمَنَ بِاللَّهِ
وَمَلَائِكَتِهِ وَكُتُبِهِ وَرُسُلِهِ لَا تُفَرِّقُ بَيْنَ أَحَدٍ مِنْ رُسُلِهِ وَقَالُوا
سَمِعْنَا وَأَطَعْنَا غُفْرَانَكَ رَبَّنَا وَإِلَيْكَ الْمَصِيرُ ﴿٢٨٥﴾ لَا
يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا
اَكْتَسَبَتْ رَبَّنَا لَا تُؤَاخِذْنَا إِنْ نَسِينَا أَوْ أَخْطَأْنَا رَبَّنَا وَلَا
تَحْمِلْ عَلَيْنَا إَصْرًا كَمَا حَمَلْتَهُ عَلَى الَّذِينَ مِنْ قَبْلِنَا رَبَّنَا وَلَا
تُحْمِلْنَا مَا لَا طَاقَةَ لَنَا بِهِ وَاعْفُ عَنَّا وَاعْفِرْ لَنَا وَارْحَمْنَا أَنْتَ
مَوْلَانَا فَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ ﴿٢٨٦﴾

Transliteration: Aamanar Rasoolu bima unzila ilaihi
mir rabbihi wal mo-minoona kullun aamana billaahil wa

*malaatikatihi wa kutubihi wa rosolihi laa nufarriqu baina ah'adim mir rosolihi wa qaaluu sami'na wa a't'aana ghufraanaka Rabbana wa ilaikal mas'eer. Laa yukallifullaahu nafsani illa wus-a'-haa laha maa kasabat wa a'laiha mak tasabat rabbana laa tuaakhidhna in naseena aw akht'aana rabbana wa laa tah'mil a'laina is'ran kamaa h'amaltahu a'lal ladheena min qablina rabbana wa laa tuh'ammilna maa laa t'aaqata lanaa bihi wa'-fu a'nnu waghfir lana war h'amna anta maulaana fans'urna a'lal qaumil kaafireen.*¹

8- Four rakat Namaz in the second night of the holy month of Ramadhan

Amirul Momineen (a.s.) said: "One who prays four rakat Namaz in the month of Ramadhan reciting in every rakat Surah Hamd once and Surah Qadr twenty times, Allah will forgive all his sins, increase his sustenance and it will be enough for his bad deeds of the year."²

9- Twenty rakat Namaz (10 units of 2 rakats each) with Surah Hamd and 31 times Surah Tauheed.

Allah will increase the sustenance of one who prays this Namaz.³

10- Four rakat Namaz on Sunday in the month of Zilqad

The benefits and procedure of this Namaz is mentioned by Late Muhaddith Qummi in his *Mafatihul Jinaan*; that is why we have not mentioned it here.

¹ This prayer is mentioned in *Makarimul Akhlaq*, Pg. 335

² *Biharul Anwar*, Vol. 94, Pg. 381

³ *As-sia wa Rizq*, Kalbasi, Pg. 73, as narrated from *Baladul Amin*, Kafami

Surahs and Verses

1- Recitation of Quran in the house

Iman Sadiq (a.s.) says that Amirul Momineen (a.s.) said:

“The house in which Quran is recited and remembered, its blessings increase, angels come there, satans go away and that house gives light to folks of the sky as stars give light to the dwellers of the earth and surely that house, where Quran is not recited, its barakat is reduced, angels go away from there and satans comes there.”¹

2- Surah Yasin

Imam Sadiq (a.s.) said:

“Indeed everything has a heart and the heart of Quran is Surah Yasin. Thus one who recited it before the day breaks will be protected and sustenance would be provided to him. And one who recites this before going to bed, Allah will make a thousand angels protect him from every satan and every loss and if he dies that day, Allah will make him enter Paradise.”²

3- Surah Saffat

Imam Sadiq (a.s.) said:

“One who recites Surah Saffat every Friday will always be protected from evil, loss and calamities in life. His sustenance in the world will reach its peak and Almighty will increase his wealth, children and physical body and drive satan from him and not harm him through his enemy.”³

4- Surah Zariyat

Imam Sadiq (a.s.) said:

¹ *Al-Kafi*, Vol. 2, Pg. 498

² *Makarimul Akhlaq*, Pg. 364

³ *Makarimul Akhlaq*, Pg. 364

“One who recites Surah Zariyat during the day or night, Allah will improve the issues of his life, increase his sustenance and light a lamp in his grave, which will give light till Judgment Day.”¹

5- Surah Qiyamat

The Holy Prophet (s.a.w.s.) said in one of his traditions:

“Continuous recitation of Surah Qiyamat increases sustenance, grants protection and creates love in the people.”²

6- Surah Qaf

Imam Baqir (a.s.) said:

“One who recites Surah Qaf in his Wajib or Mustahab Namaz, Allah will increase his sustenance, give his record of deeds in his right hand and make his accounts easy.”³

7- Surah Dukhan

Holy Prophet (s.a.w.s.) said:

“If this Surah is written and kept where transactions take place, traders will get benefit and their money will increase very fast.”⁴

8- Surah Hijr

Holy Prophet (s.a.w.s.) said:

“One who writes this Surah with saffron (washes it and administers its water) to a woman whose breast milk is less, it will increase. One who is in business should write it and tie it to his arm, his business will increase, people will like to

¹ *Majmaul Bayan*, Tabarsi, Vol. 9, Pg. 279

² *Tafsir Burhan*, Vol. 4, Pg. 405

³ *Tafsir Majmaul Bayan*, Tabarsi, Vol. 9, Pg. 257

⁴ *Tafsir Burhan*, Vol. 2, Pg. 324

transact with him and till the written Surah is with him, his sustenance will increase with the permission of Allah.”¹

9- Surah Yusuf

Imam Ja’far Sadiq (a.s.) has said in a tradition that:

“Better than all this is that he should write and drink it. Allah, the Mighty and the High will make his sustenance easy for him and appoint a share for him by permission of Allah.”

10- Verse of *Wa may-yattaqillah*²

These verses are very effective in increase in sustenance. The Holy Prophet (s.a.w.s.) said to Abu Zar: O Abu Zar, if all the people attach themselves to this verse, it will be enough for them.³

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا ﴿٢﴾ وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ

Translation: *Wa mayn yattaqillaaha yaj-a’l lahu makhrajan. Wa yarzuqhu min h’aithu laa yah’ tasibu. Wa mayn yatawakkal a’lallaahi fa huwa h’asbuhu. Innallaaha baalighu amrih.*

The continuation of this verse is not mentioned in traditional reports.

Here we will mention six ways of reciting this verse:

First way: The Late Shirwani in his *Sadaf* has mentioned a way to recite this verse and says: I found it in the writings of elders. He elaborates that this verse is experienced one for increase of sustenance. He says: Start this Amal of verse from Thursday or Friday or Monday and before starting, perform

¹ *Tafsir Burhan*, Vol. 2, Pg. 324

² Surah Talaq 65:2-3

³ *Makarimul Akhlaq*, Pg. 468

Ghusl and pray two rakat Namaz. *Layaliul Makhzuna* adds: Make an intention of wish and also Ghusl with the intention of fulfillment of wish and acceptance of Dua; then for forty days recite Salawat a hundred times everyday on the Holy Prophet (s.a.w.s.), then recite this verse 159 times and on the last day recite it 188 times, this Amal should be performed after morning Namaz.

According to *Layaliul Makhzuna*, starting this Amal on Thursday is better than Friday and Monday and the numbers mentioned should not be more or less and on the last day it should be recited 179 times. It means twenty times more than other days. In this way, the verse will be recited 6380 times according to its *Abjad* number. On the last day, after reciting the verse, recite Salawat 100 times. This Amal is for increase in sustenance, wealth and other worldly purposes and is proven effective. It is also narrated from Amirul Momineen (a.s.).¹

Second way: The Late Allamah Sayyid Muhammad Razavi Kashmiri Najafi says:

“One who recites this verse for forty days: everyday 150 times and on the fortieth day 170 times, Allah will give him sustenance from where he least expected.”²

Third way: On Tuesday and Wednesday night and on Thursday after Maghrib Namaz before Nawafil (recommended prayers), one should read Surah Qadr six times and after every time should puff at one of the six sides as mentioned below: up, down, right, left, front, behind. Then read the verse of ‘Wa may-yataqillah’ 114 times [equal to total number of Surahs of Quran], then again read Surah Qadr 6 times and as said earlier, he should puff on the 6 sides in the same order.

¹ *Mujarrabatul Imamiya*, Muhammad Razi Rizvi, Pg. 16

² *Mujarrabatul Imamiya*, Pg. 15

This method is mentioned by Syed Fazil, Muhammad Ali Jawahri Haeri who adds that he has personally experienced it many times. That is why he has named it as ‘Shajaratul Maal’ (the tree of money).¹

Fourth way: This verse should be recited 11 times after Morning Namaz.

It is mentioned that a group of people became economically weak during a journey and mentioned their problems to a scholar, who taught them this Amal. They performed it accordingly and got the results.²

Fifth way: The Late Allamah Muhammad Hasan Naeeni writes in *Kashkol*:

An important ritual, which is proven effective for expansion of sustenance, is to recite the verse of *Wa may-yattaqillah* till *Kulle Shayyin Qadra* sandwiched by 3 times Salawat.³

Sixth way: According to Late Allamah Majlisi: Allah will expand the sustenance of one who performs it and this way is proven effective:

On the first night of every month, recite Surah Hamd 1000 times then recite this verse 21 times:

رَبَّنَا أَنْزِلْ عَلَيْنَا مَائِدَةً مِنَ السَّمَاءِ تَكُونُ لَنَا عِيدًا لِأَوَّلِنَا
وَأَآخِرِنَا وَآيَةً مِنْكَ وَارْزُقْنَا وَأَنْتَ خَيْرُ الرَّازِقِينَ ﴿١١٤﴾

¹ *Mujarrabatul Imamiya*, Pg. 15

² *Mujarrabatul Imamiya*, Pg. 16

³ *Mujarrabatul Imamiya*, Pg. 16

Transliteration: *Rabbana anzil a'laina maaidatan minas samaai takoonu lana e'e'dan li awwalina aakhirina wa aayatan minka, war zuqna wa anta khairur raaziqeen.*¹

Then recite this 21 times:

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا ﴿٢﴾ وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ
قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا ﴿٣﴾

Translation: *Wa mayn yattaqillaaha yaj-a'l lahu makhrajn. Wa yarzuqhu min h'aithu laa yah' tasibu. Wa mayn yatawakkal a'lallaahi fa huwa h'asbuhu. Innallaaha baalighu amrih, qad ja-a'llaahu li kulli shayyin Qadra.*²

In the end, recite 10 times as follows:³

يَا رَازِقُ يَا فَتَّاحُ يَا وَهَّابُ يَا غَنِيُّ يَا مُعْنِي يَا
بَاسِطُ.

Transliteration: *Yaa Razzaaqu, Yaa Fattaah'u, Yaa Wahhaabu, Yaa Ghaneeyyu, Yaa Mughneeyu, Yaa Baasit'u.*

11- Verse of *Maa-sha-Allaah laa Quwwata illa billaah*

Imam Sadiq (a.s.) said: I am surprised at one who is afraid of four things, why he does not take shelter in four things?

I am astonished why he does not take shelter in the saying of Allah:

حَسْبُنَا اللَّهُ وَنِعْمَ الْوَكِيلُ ﴿١٧٣﴾

¹ Surah Maida 5:114

² Surah Talaq 65:2-3

³ *Mujarrabatul Imamiya*, Pg. 13

Transliteration: *H'sabunallaahu wa ni'mal wakeel.*¹

Because the Almighty Allah says after it:

فَاتَقَبُوا بِنِعْمَةٍ مِّنَ اللَّهِ وَفَاضِلٍ لَّمْ يَمَسَّسَهُمْ سُوءٌ

“So they returned with favor from Allah and (His) grace, no evil touched them.” (Surah Aale Imran 3:174)

I am surprised at one who is sad and unhappy with someone, why does he not take refuge in the saying of Allah:

لَا إِلَهَ إِلَّا أَنْتَ سُبْحَانَكَ إِنِّي كُنْتُ مِنَ الظَّالِمِينَ ﴿٨٧﴾

Transliteration: *Laa ilaaha illa anta subh'aanaka inni kuntu minaz' z'aalimeen.*

“There is no god but Thou, glory be to Thee; surely I am of those who make themselves to suffer loss.” (Surah Anbiya 21:87)

Because I heard that my Lord says after it:

“So We responded to him and delivered him from the grief and thus do We deliver the believers.” (Surah Anbiya 21:87)

It is strange about one who is the target of cheating, why does he not take refuge in the saying of Allah:

وَأَفْوِضْ أَمْرِي إِلَى اللَّهِ إِنَّ اللَّهَ بَصِيرٌ بِالْعِبَادِ ﴿٤٤﴾

Transliteration: *Wa Ufawwiz'u amri ilallaahi. Innallaaha bas'eerum bil i'baad.*

“...and I entrust my affair to Allah, Surely Allah sees the servants.” (Surah Ghafir 40:44)

¹ Surah Aale Imran 3:173

After that He said:

فَوَقَّاهُ اللَّهُ سَيِّئَاتِ مَا مَكَرُوا وَحَاقَ بِآلِ فِرْعَوْنَ سُوءُ
الْعَذَابِ

“Then Allah protected him from the evil which was planned by them.” (Surah Ghafir 40:45)

I am astonished at one who wants the world and its beauty, how does he not take refuge in the saying of Allah:

مَا شَاءَ اللَّهُ لَا قُوَّةَ إِلَّا بِاللَّهِ

Transliteration: *Maa Sha Allaahu laa quwwata illa billaah.*

Because I heard that the Almighty Allah says after that:

إِنْ تَرَنِ أَنَا أَقَلُّ مِنْكَ مَالًا وَلَدًا ﴿٣٩﴾ فَعَسَىٰ رَبِّي أَن
يُؤْتِيَنِي خَيْرًا مِنْ جَنَّتِكَ

“If you consider me to be inferior to you in wealth and children. Then may be my Lord will give what is better than your garden.” (Surah Kahf 18:39-40)

And the words ‘may be’ denotes ‘it is hoped’, which means that it is expected that it will take place.¹

12- Recitation of this verse:

إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ ﴿٥٨﴾

Transliteration: *Innallaaha huwar razzaaqu dhul quwwatil mateen.*¹

¹ *Biharul Anwar*, Vol. 93, Pg. 184, as narrated by Shaykh Saduq, Pg. 5 and *Khisaal*, Vol. 1, Pg. 103

It is narrated by Aalim Fazil Late Shaykh Muhammad Rashti Najafi that this verse should be recited for forty days, each day 27 times after morning prayers without any gap. The Aalim says: I did it accordingly and before completing 40 days I got excessive wealth. My father also experienced it and taught others. They also benefited from this verse.²

Duas and Zikr

1- To supplicate

Imam Baqir (a.s.) has narrated from his respected forefathers from the Holy Prophet (s.a.w.s.) that he said:

“Shall I not tell you about a weapon, which will drive away your enemy and increase your sustenance? The companions said: Yes! Hazrat said: Supplicate to the court of your Lord day and night and call Him, because supplication is the weapon of the believer.”³

2- To pray for other believers

Imam Sadiq (a.s.) said:

“Praying of a Muslim for his Muslim brother in his absence brings sustenance for one who prays, calamities turn away from him and the angels say: “For you also double of it.”⁴

3- Seeking forgiveness (*Istighfar*)

The Holy Prophet (s.a.w.s.) said:

¹ Surah Zariyat 51:58

² *Mujarrabatul Imamiya*, Pg. 13

³ *Falahus Saael*, Sayed Ibne Tawus, Pg. 28

⁴ *Sawabul Aamal*, Pg. 85

“Seek forgiveness (*Istighfar*) a lot, because it brings sustenance to you.”¹

The Hazrat also said:

“One who does *Istighfar* (repentance) continuously, Allah will relieve him from his grief and make a way for solving his problems and give him sustenance from where he must not have thought of.”²

4- *Istighfar* causes increase in knowledge and wealth

The Holy Prophet (s.a.w.s.) said:

“One who recites this Dua 400 times daily for two months Allah will give him much knowledge or wealth. The Dua is:³

اَسْتَغْفِرُ اللهَ الَّذِي لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ الرَّحْمَنُ
الرَّحِيمُ، بَدِيعُ السَّمَوَاتِ وَالْأَرْضِ مِنْ جَمِيعِ ظُلْمِي
وَجُرْمِي وَإِسْرَافِي عَلَى نَفْسِي وَ أَتُوبُ إِلَيْهِ

Transliteration: *Astagh firullaa hal ladhi laa ilaaha illa huwal h'ayyul qayyoom. Ar rah'maanir rah'eem. Badi'us samaawaati wal arz"i min jame'e-i z'ulmi wa jurmi wa israafi a'laa nafsee wa atoobu ilaih.*

5- *Istighfar* (repentance) as taught by Amirul Momineen (a.s.)

Imam Ali Ibne Musa Reza (a.s.) has narrated from his forefathers (a.s.) and they from Imam Husain (a.s.) that:

One day I was sitting with Amirul Momineen (a.s.) when a Bedouin entered and said: O Amirul Momineen! I have wife and many children, but I don't have any money.

¹ *Kanzul Fawaid*, Karajki, Pg. 290

² *Biharul Anwar*, Vol. 93, Pg. 287

³ *Mafatihul Jinaan*

Amirul Momineen (a.s.) asked: O brother Arab, why don't you do Istighfar, so that your condition improves? The Bedouin said: I do a lot of Istighfar, but don't find any change in my condition.

Amirul Momineen (a.s.) said: The Almighty Allah says:

اسْتَغْفِرُوا رَبَّكُمْ إِنَّهُ كَانَ غَفَّارًا ﴿١٠﴾ يُرْسِلِ السَّمَاءَ
عَلَيْكُمْ مِدْرَارًا ﴿١١﴾ وَيُمْدِدْكُمْ بِأَمْوَالٍ وَبَنِينَ وَيَجْعَلْ
لَكُمْ جَنَّاتٍ وَيَجْعَلْ لَكُمْ أَنْهَارًا ﴿١٢﴾

“Ask forgiveness of your Lord, surely He is the most forgiving, He will send down upon you the cloud, pouring down abundance of rain, and help you with wealth and sons, and make for you gardens, and make for you rivers.” (Surah Nuh 71:10-12)

Now, I will teach you an Istighfar, which you should recite at the time of going to bed. Without any doubt, Allah will increase your sustenance.

The Hazrat wrote that Istighfar for him and told him: Read it before bed and cry; if tears don't fall, make your face forlorn.

Imam Husain (a.s.) said:

That Bedouin returned the following year and said: O Amirul Momineen! Surely Allah has bestowed bounties in such excess that I hardly have space to keep all my camels and sheep.

Amirul Momineen (a.s.) said:

Arab brother, by the one who sent Hazrat Muhammad (s.a.w.s.) as Prophet! No creature recites this Istighfar, but

that Allah forgives his sins, accepts his lawful wishes and increases his wealth and children. The Istighfar¹ is as follows:

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ. اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ مِنْ
 كُلِّ ذَنْبٍ قَوِيَ عَلَيْهِ بَدَنِي بِعَافِيَتِكَ أَوْ نَالَهُ قُدْرَتِي
 بِفَضْلٍ نِعْمَتِكَ أَوْ بَسَطْتَ إِلَيْهِ يَدِي بِسَائِغِ رِزْقِكَ أَوْ
 أَتَكَلْتُ فِيهِ عِنْدَ خَوْفِي مِنْهُ عَلَى أَنْتِكَ أَوْ احْتَجَبْتُ
 فِيهِ مِنَ النَّاسِ بِسِرِّكَ أَوْ وَثَقْتُ مِنْ سَطَوَتِكَ عَلَيَّ
 فِيهِ بِحِلْمِكَ أَوْ عَوَّلْتُ فِيهِ عَلَيَّ كَرَمَ عَفْوِكَ اللَّهُمَّ
 إِنِّي أَسْتَغْفِرُكَ مِنْ كُلِّ ذَنْبٍ خُنتُ فِيهِ أَمَانَتِي أَوْ
 بَخَسْتُ بِفِعْلِهِ □ نَفْسِي أَوْ احْتَطَبْتُ بِهِ □ عَلَيَّ بَدَنِي
 أَوْ قَدَمْتُ فِيهِ لَدَتِي أَوْ ائْتَرْتُ فِيهِ شَهَوَتِي أَوْ سَعَيْتُ
 فِيهِ لِغَيْرِي أَوْ اسْتَعْوَيْتُ إِلَيْهِ مَنْ نَبَعْنِي أَوْ كَايَدْتُ
 فِيهِ مَنْ مَنَعْنِي أَوْ قَهَرْتُ عَلَيْهِ مَنْ عَادَانِي أَوْ غَلَبْتُ
 عَلَيْهِ بِفَضْلٍ حِيلَتِي أَوْ أَحَلْتُ عَلَيْكَ مَوْلَايَ فَلَمْ
 تَغْلِبْنِي عَلَيَّ فِعْلِي إِذْ كُنْتُ كَارِهًا لِمَعْصِيَتِي فَحَلُمْتَ
 عَلَيَّ لَكِنْ سَبَقَ عِلْمُكَ فِيَّ بِفِعْلِي ذَلِكَ لَمْ تُدْخِلْنِي يَا
 رَبِّ فِيهِ جَبْرًا وَلَمْ تَحْمِلْنِي عَلَيْهِ قَهْرًا وَلَمْ تَظْلِمْنِي
 فِيهِ شَيْئًا فَاسْتَغْفِرُكَ لَهُ □ وَاجْمِيعَ ذُنُوبِي اللَّهُمَّ إِنِّي
 أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ ثُبْتُ إِلَيْكَ مِنْهُ وَ أَقْدَمْتُ عَلَيَّ
 فِعْلِهِ □ فَاسْتَحْيَيْتُ مِنْكَ وَ أَنَا عَلَيْهِ وَ رَهْبْتُكَ وَ أَنَا
 فِيهِ تَعَاطَيْتُهُ □ وَ عُدْتُ إِلَيْهِ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ
 لِكُلِّ ذَنْبٍ كَتَبْتَهُ □ عَلَيَّ بِسَبَبِ خَيْرٍ أَرَدْتُ بِهِ □
 وَجْهَكَ فَخَالَطَنِي فِيهِ سِوَاكَ وَ شَارَكَ فِعْلِي مَا لَا
 يَخْلُصُ لَكَ أَوْ وَجِبَ عَلَيَّ مَا أَرَدْتُ بِهِ □ سِوَاكَ وَ

¹ Sahifa Alawiya, Muhaddith Noori, Pg. 64

كَثِيرٌ مِنْ فَعْلِي مَا يَكُونُ كَذَلِكَ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ
لِكُلِّ ذَنْبٍ تَوَرَّكَ عَلَيَّ بِسَبَبِ عَهْدٍ عَاهَدْتُكَ عَلَيْهِ أَوْ
عَقْدٍ عَقَدْتُهُ □ لَكَ أَوْ ذِمَّةٍ وَآتَقْتُ بِهَا مِنْ أَجْلِكَ لِأَحَدٍ
مِنْ خَلْقِكَ ثُمَّ نَقَضْتَ ذَلِكَ مِنْ غَيْرِ ضَرُورَةٍ لَزِمْتَنِي
فِيهِ بَلْ اسْتَزَلَّنِي إِلَيْهِ عَنِ الْوَفَاءِ بِهِ الْإِسْرُ وَ مَنْعَنِي
عَنْ رِعَايَتِهِ الْبَطَرُ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ
رَهَبْتُ فِيهِ مِنْ عِبَادِكَ وَ خِفْتُ فِيهِ غَيْرَكَ وَ
اسْتَحْبَبْتُ فِيهِ مِنْ خَلْقِكَ ثُمَّ أَفْضَيْتُ بِهِ □ فَعْلِي إِلَيْكَ
اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ أَقْدَمْتُ عَلَيْهِ وَ أَنَا
مُسْتَيْقِنٌ أَنَّكَ تُعَاقِبُ عَلَيَّ ارْتِكَابَهُ □ فَأَرْتَكِبُهُ □
اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ قَدَّمْتُ فِيهِ شَهْوَتِي
عَلَيَّ طَاعَتِكَ وَ أَثَرْتُ مَحَبَّتِي عَلَيَّ أَمْرِكَ وَ
أَرْضَيْتُ فِيهِ نَفْسِي بِسَخَطِكَ وَ قَدْ نَهَيْتَنِي عَنْهُ
بَنَهْيِكَ وَ تَقَدَّمْتُ إِلَيْهِ بِإِعْذَارِكَ وَ احْتَجَبْتُ عَلَيَّ
فِيهِ بِوَعِيدِكَ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ عَلِمْتُهُ □
مِنْ نَفْسِي أَوْ ذَهْلْتُهُ □ أَوْ نَسِيتُهُ □ أَوْ تَعَمَّدْتُهُ □ أَوْ
أَخْطَأْتُهُ □ مِمَّا لَا أَسُكُّ أَنَّكَ سَائِلِي عَنْهُ وَ أَنَّ نَفْسِي
مُرْتَهَنَةٌ بِهِ □ لَدَيْكَ وَ إِنْ كُنْتُ قَدْ نَسِيتُهُ □ أَوْ غَفَلْتُ
نَفْسِي عَنْهُ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ وَاجَهْتُكَ
بِهِ □ وَ قَدْ آيَفَنْتُ أَنَّكَ تَرَانِي وَ أَغْفَلْتُ أَنْ أَثُوبَ
إِلَيْكَ مِنْهُ أَوْ نَسِيتُ أَنْ أَثُوبَ إِلَيْكَ مِنْهُ أَوْ نَسِيتُ أَنْ
أَسْتَغْفِرُكَ لَهُ □ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ دَخَلْتُ
فِيهِ وَ أَحْسَنْتُ ظَنِّي بِكَ أَنْ لَا تُعَذِّبَنِي عَلَيْهِ وَ أَنَّكَ
تَكْفِينِي مِنْهُ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ اسْتَوْجَبْتُ
بِهِ □ مِنْكَ رَدَّ الدُّعَاءِ وَ حَرَمَانَ الْجَابَةِ وَ خِيَةَ

الطَّمَعُ وَ انْفِسَاخَ الرَّجَاءِ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ
ذَنْبٍ يُعَقِّبُ الْحَسْرَةَ وَ يُورِثُ النَّدَامَةَ وَ يَحْبِسُ
الرِّزْقَ وَ يَرُدُّ الدُّعَاءَ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ
يُورِثُ الْاِسْقَامَ وَ يُعَقِّبُ الضَّنَاءَ وَ يُوجِبُ النِّقَمَ وَ
يَكُونُ آخِرُهُ □ حَسْرَةً وَ نَدَامَةً اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ
لِكُلِّ ذَنْبٍ مَدَحْتَهُ □ بِلِسَانِي أَوْ هَشَتَ إِلَيْهِ نَفْسِي أَوْ
اِكْتَسَبْتُهُ □ بِيَدِي وَ هُوَ عِنْدَكَ قَبِيحٌ تُعَاقِبُ عَلَيَّ
مِثْلَهُ □ وَ تَمْفُتُ مَنْ عَمِلَهُ □ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ
لِكُلِّ ذَنْبٍ خَلَوْتُ بِهِ □ فِي لَيْلٍ أَوْ نَهَارٍ حَيْثُ لَا
يَرَانِي أَحَدٌ مِنْ خَلْقِكَ فَمَلْتُ فِيهِ مِنْ تَرْكِهِ □ بِخَوْفِكَ
إِلَيَّ ارْتِكَابِهِ □ بِحُسْنِ الظَّنِّ بِكَ فَسَوَّلْتَ لِي نَفْسِي
الْقِدَامَ عَلَيْهِ فَوَاقَعْتُهُ □ وَ أَنَا عَارِفٌ بِمَعْصِيَتِي لَكَ
فِيهِ اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ اسْتَقْلَلْتُهُ □ أَوْ
اسْتَصْغَرْتُهُ □ أَوْ اسْتَغْظَمْتُهُ □ وَ تَوَرَّطْتُ فِيهِ اللَّهُمَّ
إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ مَالَيْتُ فِيهِ عَلَيَّ أَحَدٌ مِنْ
بَرِيَّتِكَ أَوْ زَيْنَّتُهُ □ لِنَفْسِي أَوْ أَوْمَأْتُ بِهِ □ إِلَيَّ
غَيْرِي وَ دَلَلْتُ عَلَيْهِ سِوَايَ أَوْ أَصْرَرْتُ عَلَيْهِ
بِعَمْدِي أَوْ أَقَمْتُ عَلَيْهِ بِحِيلَتِي اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ
لِكُلِّ ذَنْبٍ اسْتَعْنْتُ عَلَيْهِ بِحِيلَتِي بِشَيْءٍ مِمَّا يُرَادُّ
بِهِ □ وَجْهَكَ أَوْ يُسْتَظْهَرُ بِمِثْلِهِ □ عَلَيَّ طَاعَتِكَ أَوْ
يُتَّقَرَّبُ بِمِثْلِهِ □ إِلَيْكَ وَ وَارَيْتُ عَنِ النَّاسِ وَ لَبَسْتُ
فِيهِ كَائِي أُرِيدُكَ بِحِيلَتِي وَ الْمُرَادُّ بِهِ □ مَعْصِيَتُكَ وَ
الْهُوَيَّ فِيهِ مُتَّصِرَفٌ عَلَيَّ غَيْرَ طَاعَتِكَ اللَّهُمَّ إِنِّي
أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ كَتَبْتَهُ □ عَلَيَّ بِسَبَبِ عُجْبٍ كَانَ
بِنَفْسِي أَوْ رِيَاءٍ أَوْ سُمْعَةٍ أَوْ خِيَلَاءٍ أَوْ فَرَحٍ أَوْ مَرَحٍ

أَوْ أَشْرَ أَوْ بَطَرَ أَوْ حَفَدَ أَوْ حَمِيَّةٍ أَوْ غَضَبٍ أَوْ
 رَضِيَ أَوْ شَجَّ أَوْ بُخَلَ أَوْ ظَلِمَ أَوْ خِيَانَةٍ أَوْ سَرَقَةٍ
 أَوْ كَذَبٍ أَوْ لَهْوٍ أَوْ لَعِبٍ أَوْ نَوْعٍ مِنْ أَنْوَاعِ مَا
 يُكْتَسَبُ بِمِثْلِهِ الدُّنُوبُ وَ يَكُونُ بِاجْتِرَاحِهِ الْعَطْبُ
 اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ سَبَقَ فِي عِلْمِكَ إِنِّي
 فَاعَلُهُ □ فَدَخَلْتُ فِيهِ بِشَهْوَتِي وَ اجْتَرَحْتُهُ □
 بِإِرَادَتِي وَ قَارَفْتُهُ □ بِمَحَبَّتِي وَ لَدَّتِي وَ مَشِيَّتِي وَ
 شِئْتُهُ □ إِذْ شِئْتُ أَنْ أَشَاءَهُ □ وَ أَرَدْتُهُ □ إِذْ أَرَدْتُ
 أَنْ أُرِيدَهُ □ فَعَمِلْتُهُ □ إِذْ كَانَ فِي قَدِيمِ تَقْدِيرِكَ وَ
 نَافِذِ عِلْمِكَ إِنِّي فَاعَلُهُ □ لَمْ تُدْخِلْنِي فِيهِ جَبْرًا وَ لَمْ
 تُحْمِلْنِي عَلَيْهِ قَهْرًا وَ لَمْ تَظْلِمْنِي فِيهِ شَيْئًا
 فَاسْتَغْفِرُكَ لَهُ □ وَ لِكُلِّ ذَنْبٍ جَرَى بِهِ □ عِلْمَكَ
 عَلَيَّ وَ فِيَّ إِلَى الْآخِرِ عُمْرِي اللَّهُمَّ إِنِّي أَسْتَغْفِرُكَ
 لِكُلِّ ذَنْبٍ مَالٍ بِسَخَطِي فِيهِ عَنْ رِضَاكَ وَ مَالَتْ
 نَفْسِي إِلَى رِضَاكَ فَسَخَطْتُهُ □ أَوْ رَهَبْتُ فِيهِ سِوَاكَ
 أَوْ عَادَيْتُ فِيهِ أَوْلِيَاءَكَ أَوْ وَالَيْتُ فِيهِ أَعْدَاءَكَ أَوْ
 اخْتَرْتُهُمْ عَلَيَّ أَصْفِيَاءَكَ أَوْ خَذَلْتُ فِيهِ أَحِبَّاءَكَ أَوْ
 قَصَرْتُ فِيهِ عَنْ رِضَاكَ يَا خَيْرَ الْغَافِرِينَ اللَّهُمَّ إِنِّي
 أَسْتَغْفِرُكَ لِكُلِّ ذَنْبٍ ثُبْتُ إِلَيْكَ مِنْهُ ثُمَّ عُدْتُ فِيهِ وَ
 أَسْتَغْفِرُكَ لِمَا أَعْطَيْتُكَ مِنْ نَفْسِي ثُمَّ لَمْ أَفِ بِهِ □ وَ
 أَسْتَغْفِرُكَ لِلنِّعْمَةِ الَّتِي أَنْعَمْتَ بِهَا عَلَيَّ فَقَوَّيْتُ بِهَا
 عَلَيَّ مَعْصِيَتِكَ وَ أَسْتَغْفِرُكَ لِكُلِّ خَيْرٍ أَرَدْتُ بِهِ □
 وَجْهَكَ فَخَالَطَنِي مَا لَيْسَ لَكَ وَ أَسْتَغْفِرُكَ لِمَا دَعَانِي
 إِلَيْهِ الرُّخْصُ فِيمَا اسْتَنْبَهَ عَلَيَّ مِمَّا هُوَ عِنْدَكَ حَرَامٌ
 وَ أَسْتَغْفِرُكَ لِلدُّنُوبِ الَّتِي لَا يَعْلَمُهَا غَيْرُكَ وَ لَا

يَطْلُعُ عَلَيْهَا سِوَاكَ وَ لَا يَحْتَمِلُهَا إِلَّا حِلْمُكَ وَ لَا
يَسْعُهَا إِلَّا عَفْوُكَ وَ اسْتَغْفِرُكَ وَ أَثُوبُ إِلَيْكَ مِنْ
مَظَالِمَ كَثِيرَةٍ لِعِبَادِكَ قَبْلِي يَا رَبِّ فَلَمْ أَسْتَطِعْ رَدَّهَا
عَلَيْهِمْ وَ تَحْلِيلَهَا مِنْهُمْ أَوْ شَهْدُوا فَاسْتَحْيَيْتُ مِنْ
اسْتِحْلَالِهِمْ وَ الطَّلَبِ إِلَيْهِمْ وَ إَعْلَامِهِمْ ذَلِكَ وَ أَنْتَ
الْقَادِرُ عَلَيَّ أَنْ تَسْتَوْهِبَنِي مِنْهُمْ وَ تُرْضِيَهُمْ عَلَيَّ
كَيْفَ شِئْتَ وَ بِمَا شِئْتَ يَا أَرْحَمَ الرَّاحِمِينَ وَ أَحْكَمَ
الْحَاكِمِينَ وَ خَيْرَ الْغَافِرِينَ اللَّهُمَّ إِنَّ اسْتَغْفَارِي إِيَّاكَ
مَعَ الْإِصْرَارِ لَوْمْ وَ تَرْكِي الْإِسْتِغْفَارَ مَعَ مَعْرِفَتِي
بِسَعَةِ جُودِكَ وَ رَحْمَتِكَ عَجَزٌ فَكَمْ تَتَحَبَّبُ إِلَيَّ يَا
رَبِّ وَ أَنْتَ الْغَنِيُّ عَلَيَّ وَ كَمْ أَتَبَعَضُ إِلَيْكَ وَ أَنَا
الْفَقِيرُ إِلَيْكَ وَ إِلَيَّ رَحْمَتِكَ فَيَا مَنْ وَعَدَ فَوْقًا وَ أَوْعَدَ
فَعَقَا إِغْفِرْ لِي خَطَايَايَ وَاعْفُ وَارْحَمْ وَ أَنْتَ خَيْرُ
الرَّاحِمِينَ.

Transliteration: Bismillaahir Rah'maanir Rah'eem.
Allaahumma inni astagh firuka min kulli dhanbin qawiyya
a'laiyyhi badani bi a'afiyatika awnaalat hu qudrati bi faz"li
ni'matika aw basat'tu ilaihi yadi bi saabighi rizqika
awittakkaltu feehi i'nda khaufi minhu a'laa anaatika awwih
tajabtu feehi minan naasi bi sitrika aw wat'iqtu min
sat'watika a'laiyya feehi bi h'ilmika aw awwaltu feehi a'laa
karami a'fwika. Allaahumma inni astagh firuka min kulli
dhanbin khuntu feehi amaanati aw bakhastu bi fi'-lihi nafsi
awih'ta t'abtu bihi a'laa badani aw qaddamtu feehi ladh'dhati
aw aatartu feehi shahwati aw sa-ai'tu feehi li ghairi
awistaghwaitu ilaihi man tabi'-ani awkaayadtu feehi man
mana'li aw qahartu a'laihi man a'adaani aw ghalabtu a'laihi
bi faz"li h'eelati aw ah'altu a'laika maulaaya falam taghlibni
a'laa fi'li idh kunta kaarihan li ma's'eeyati fah'-lumta a'nni
laakin sabaqa i'lmuka feeya bi fi'-li dhaalika lam tudkhlilni

*yaa rabbi feehi jabran walam tah'milni a'laihi tahrán walam
 taz'limni feehi shayyan fa as-taghfiruka lahu wal li jami-i'
 dhunoobi. Allaahumma inni astagh firuka li kulli dhanbin
 tubtu ilaika minhu wa aqdamtu a'laa fi'-lihi fas tah' yaytu
 minka wa anaa a'laihi wa rahibtuka wa anaa feehi ta'a
 t'aituhu wa u'dtu ilaihi. Allaahumma inni astagh firuka li
 kulli dhanbin katabtahu a'laiyya bi sababi khairin araddtu
 bihi waj-haka fakhaalat'a in siwaaka wa shaaraka fi'-li
 maala yakhlus'u laka aw wajaba a'layya maa araddtu bihi
 siwaaka wa katheerun min fi'-li maa yakoonu ka dhaalika.
 Allaahumma inni astagh firuka li kulli dhanbin tawarraka
 a'laiyya bi sababi a'hadin a'ahad tuka a'laihi aw a'qdin
 a'qadtuhu laka aw dhimmatin waathaqtu biha min ajlika li
 a'hadim min khalqika thumma naqaz"tu dhaalika min ghairi
 dharooratin lazimatni feehi bal istazallani ilaihi a'níl wafaai
 bihil asharu wa mana'-ni a'n riyaa yatihil bat'aru.
 Allaahumma inni astagh firuka li kulli dhanbin rahibtu feehi
 min i'baadika wa khiftu feehi ghairaka wastah' yaytu feehi
 min khalqika thumma afz"aitu bihi fi'-li ilaika. Allaahumma
 inni astagh firuka li kulli dhanbin aqdabtu a'laihi wa anaa
 mustaiqinun innaka to aaqibu a'laa irtikaabihi far takabtuhu.
 Allaahumma inni astagh firuka li kulli dhanbin qaddamtu
 feehi shahwati a'laa t'a'-atika wa aatartu mah'abbati a'laa
 amrika wa arz"aitu feehi nafsi bi sakhat'ika wa qad
 nahiatani a'nhu bi nahyika wa taqaddamta ilaiyya feehi bi i'-
 zaarika wa ah'tajabta a'layya feehi bi we'e'dika.
 Allaahumma inni astagh firuka li kulli dhanbin a'limtuhu min
 nafsi aw dhahaltuhu aw naseetuhu aw ta-a'mmadtuhu aw
 akht'aatuhu mimma laa ashukku annaka saa-ili a'nhu wa
 anna nafsi murtahanatun bihi ladaika wa in kuntu qad
 naseetuhu aw ghafalat nafsi a'nhu. Allaahumma inni astagh
 firuka li kulli dhanbin wa aajahtuka bihi wa qad aigantu
 annaka taraani wa aghfaltu a'n atooba ilaika minhu aw
 naseetu a'n atooba ilaika minhu aw naseetu a'n astagh firuka
 lahu. Allaahumma inni astagh firuka li kulli dhanbin
 dhakhaltu feehi wa ah'santu z'anni bika a'n laa to-*

a'dh'dhibani a'laihi wa a'nnaka takfeeni minhu. Allaahumma inni astagh firuka li kulli dhanbin is taujabtu bihi minka raddad dua'a-i wa h'irmaanal ijaabati wa khaibatat' t'ama-i' wan fisaaqar raja-i. Allaahumma inni astagh firuka li kulli dhanbin yu aqqibul h'asrata wa yoo-rithun nadaamata wa yah'bisur rizqa wa yaruddud dua'a-a. Allaahumma inni astagh firuka li kulli dhanbin yoo-rithu asqaama wa yu aqqibu z''anaa-a wa yoojibul niqama wa yakoonu aakhiruhu h'asratan nadaamatan. Allaahumma inni astagh firuka li kulli dhanbin Madah'tuhu bi lisaani aw hashshat ilaihi nafsi awik tasab tuhu bi yadi wa huwa i'ndaka qabeeh'un to a'aqibu a'laa mithlihi wa tamqutu man a'milahu. Allaahumma inni astagh firuka li kulli dhanbin khalaatu bihi fee lailin aw nahaarin h'aithu laa yaghaani ah'adun min khalqika fa mintu feehi min tarkihi bi khaufika ilaa irtikaabihi bi h'usniz' z'anni bika fasawwalat li nafsiyal iqdaama a'laihi. Fawaa qaatuhu wa anaa a'arifun bi ma's'eeyati laka feehi. Allaahumma inni astagh firuka li kulli dhanbin is-taqlaltuhu awistas' ghartuhu awista' z'amtuhu wa tawarrattu feehi. Allaahumma inni astagh firuka li kulli dhanbin maa la-tu feehi a'laa ah'adin min bareeyaka aw zaiyyantuhu li nafsi aw awmaatu bihi ilaa ghairi wadallaltu a'laihi siwaaya aw as'rartu a'laihi bi a'mdi aw aqamtu a'laihi bi h'eelati. Allaahumma inni astagh firuka li kulli dhanbin is-ta a'ntu a'laihi bi h'eelati bi shayyin mimma yuraadu bihi waj-huka aw yustaz'haru bi mithlihi a'laa t'a-a'tika aw yutaqarrabu bi mithlihi ilaika wa waaraitu a'nin naasi wa labbastu feehi ka anni oreeduka bi h'eelati wal muraadu bihi ma's'eeyatuka wal hawaa feehi mutasarрифun a'laa ghairi t'a-a'tika. Allaahumma inni astagh firuka li kulli dhanbin katabtahu a'laiyya bi sababi u'jibin kaana bi nafsi aw riyaain aw sum-a'tin aw khuyulaa-a aw farah'in aw marah'in aw asharin aw bat'arin aw h'iqdin aw h'ameeyatin aw ghaz''abin aw riz''an aw shoh'h'in aw bukhlin aw z'ulmin aw khiyaanatin aw sarqatin aw kidhbin aw lahwin aw la-i'bin aw nau-i'n min anwaa-i'n maa yuk tasabu bi mithlihi dhunoobu wa yakoonu bi ij tiraah'ih i al

a't'abu. Allaahumma inni astagh firuka li kulli dhanbin sabaqa fee i'lmika inni faa-i'lu fa dakhaltu feehi bi shahwati wak tarah'tuhu iraadati wa qaaraf tuhu bi mah'abbati wa ladhhati wa masheeyati wa shi'-tuhu idh shi'-ta an ashaa-ahu wa arad tuhu idh aradta an oreedahu fa a'amiltuhu idh kaana fee qadeemi taqdeerika wa naafidhi i'lmika anni faa-i'luhu lam tudkhilni feehi jabran walam tah'milni a'laihi qahrana walam taz'limni feehi shayyan fa astagh firuka lahu wa li kulli dhanbin jaraabihi i'lmuka a'laiyya wa feeya ilaa aakhiri u'mri. Allaahumma inni astagh firuka li kulli dhanbin maa laa bi sakhat'i feehi a'n riz"aaka maalat nafsi ilaa riz"aaka fa sakhit' tuhu aw rahibtu feehi siwaaka aw a'adaitu feehi awliyaa aka aw waalaitu feehi a'ada aka awikhtar tuhum a'laa as'fiyaa-ika aw khadhaltu feehi ah'ibba aka aw qas'artu feehi a'n riz"aaka yaa khairal ghafireena. Allaahumma inni astagh firuka li kulli dhanbin tubtu ilaika minhu thumma u'dtu feehi was tagh firuka kamaa a'ataituka min nafsi thumma lam afee bihi was taghfiruka lin ni'-matil lati an-a'mta biha a'layya faqawaitu biha a'laa ma's'eeyatika was taghfiruka li kulli khairin aradtu bihi waj haka fa khaa lat'ani maa laisa laka. Was taghfiruka li maa da-a'ani ilaihi arrukhs'u fee mash tabaha a'layya mimma huwa i'ndaka h'araamun wa as taghfiruka li dhunoobil lati laa ya'lamuha ghairuka. Wa laa yat tali-o' a'laiha siwaaka wa laa yah'tamiluha illa h'ilmuka wa laa yasa-u'-ha illa a'fwuka was taghfiruka wa atoobu ilaika min maz'aalima katheeratin li i'baadika qibali yaa rabbi falam as-ta t'-i' raddaha a'laihim wa tah'leelaha minhum aw shahidu fastah' yaytu min istih' laali him wat' t'alabi ilaihim wa i'-laamihim dhaalika wa antal qaadiru a'laa an tas tauhibani minhum wa turz"iyahum a'nni kaifa shi'-ta wa bimaa shi'-ta yaa ar h'amar raah'imeen wa ah'kamal h'aakimeen wa khairal ghaafireen. Allaahumma innas tigh faari iyyaka ma'al is'raari laumun wa tar kiyal istighfaara ma'a ma'rifati bi sa'ati joodika wa rah'matika a'jzun fakam tata h'abbabu ilaiyya yaa rabbi wa antal ghaniyyu a'nni wa kam ata

*baghghaz"u ilaika wa anal faqeeru ilaika wa ilaa rah'matika
fa yaa man wa'da fa wafaa aw a'ada fa a'-fa ighfirli khat'aa
yaya wa'-fu war h'am wa anta khairur raah'imeen.*

6- Dua taught by Holy Prophet (s.a.w.s.)

Imam Sadiq (a.s.) said that the Holy Prophet (s.a.w.s.) taught the following Dua:¹

يَا رَازِقَ الْمُقْلِينَ يَا رَاحِمَ الْمَسَاكِينَ يَا وَلِيَّ
الْمُؤْمِنِينَ يَا ذَا الْقُوَّةِ الْمَتِينِ صَلِّ عَلَيَّ مُحَمَّدٍ وَ أَهْلَ
بَيْتِهِ □ وَ ارْزُقْنِي وَ عَافِنِي وَ اكْفِنِي مَا أَهْمَنِي.

Transliteration: *Yaa Raaziqal muqilleena Yaa
raah'imal masaakeena Yaa waliyyal mo-mineena Yaa dhal
quwwatil mateeni s'alli a'laa Muh'ammadin wa ahli baitihi
war zuqni wa a'afinee wak finee maa ahammani.*

7- Dua prayed by Imam Sajjad (a.s.)

Imam Sadiq (a.s.) said: Imam Sajjad (a.s.) used to recite this Dua:²

اللَّهُمَّ إِنِّي أَسْأَلُكَ حُسْنَ الْمَعِيشَةِ مَعِيشَةً أَنْفَوَى بِهَا
عَلَى جَمِيعِ حَوَائِجِي وَ أَتَوَصَّلُ بِهَا فِي الْحَيَاةِ إِلَى
آخِرَتِي مِنْ غَيْرِ أَنْ تُثْرِفَنِي فِيهَا فَأَطْعَى أَوْ تُفْقِرَ بِهَا
عَلَيَّ فَأَسْتَقَى أَوْسَعَ عَلَيَّ مِنْ حَلَالِ رِزْقِكَ وَ أَفِضْ
عَلَيَّ مِنْ سَيِّبِ فَضْلِكَ نِعْمَةً مِنْكَ سَابِغَةً وَ عَطَاءً
غَيْرَ مَمْنُونٍ ثُمَّ لَا تَشْعَلْنِي عَنْ شُكْرِ نِعْمَتِكَ بِإِكْتَارِ
مِنْهَا لِّلْهَيْبِنِي بِهِجْتِهِ □ وَ تَقْنِئِي زَهْرَاتِ زَهْوَتِهِ وَ لَا
بِإِقْلَالِ عَلَيَّ مِنْهَا يَقْصُرُ بَعْمَلِي كَدُّهُ □ وَيَمَلَأْ
صَدْرِي هَمَّهُ □ أَعْطِنِي مِنْ ذَلِكَ يَا إِلَهِي غَنًى عَنْ

¹ *Al-Kafi*, Vol. 2, Pg. 552, Tr. 7

² *Al-Kafi*, Vol. 2, Kitabud Dua, Tr. 13

شِرَارَ خَلْقِكَ وَ بَلَاغًا أَنَالَ بِهِ رِضْوَانَكَ وَ أَعُوذُ بِكَ
 يَا إِلَهِي مِنْ شَرِّ الدُّنْيَا وَ شَرِّ مَا فِيهَا لَا تَجْعَلِ الدُّنْيَا
 عَلَيَّ سَجْنًا وَ لَا فِرَاقَهَا عَلَيَّ حُزْنًا أَخْرِجْنِي مِنْ
 فِتْنَتِهَا مَرْضِيًّا عَنِّي مَقْبُولًا فِيهَا عَمَلِي إِلَى دَارِ
 الْحَيَوَانِ وَ مَسَاكِنِ الْأَخْيَارِ وَ أَبْدِلْنِي بِالدُّنْيَا الْفَانِيَةِ
 نَعِيمَ الدَّارِ الْبَاقِيَةِ اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ إِزْلِهَا وَ
 زَلْزَلِهَا وَ سَطَوَاتِ شَيَاطِينِهَا وَ سَلَّاطِينِهَا وَ نَكَالِهَا
 وَ مِنْ بَغْيٍ مَنْ بَغَى عَلَيَّ فِيهَا اللَّهُمَّ مَنْ كَادَنِي فَكَدَّهُ
 وَ مَنْ أَرَادَنِي فَأَرَدَهُ وَ قُلَّ عَنِّي حَدٌّ مَنْ نَصَبَ لِي
 حَدَّهُ □ وَ أَطْفِ عَنِّي نَارَ مَنْ شَبَّ لِي وَفُودَهُ □ وَ
 اكْفِنِي مَكْرَ الْمَكْرَةِ وَ افْقَأْ عَنِّي عُيُونَ الْكُفْرِ وَ
 اكْفِنِي هَمَّ مَنْ أَدْخَلَ عَلَيَّ هَمَّهُ □ وَ ادْفَعْ عَنِّي شَرَّ
 الْحَسَدَةِ وَ اعْصِمْنِي مِنْ ذَلِكَ بِالسَّكِينَةِ وَ أَلْبِسْنِي
 دِرْعَكَ الْحَصِينَةِ وَ اخْبَأْنِي فِي سِتْرِكَ الْوَاقِي وَ
 أَصْلِحْ لِي حَالِي وَ صَدِّقْ قَوْلِي بِفَعَالِي وَ بَارِكْ لِي
 فِي أَهْلِي وَ مَالِي.

Transliteration: Allaahumma inni as-aluka h'usnal ma-
 e'e'shati ma-e'e'shatan ata qawwaa biha a'laa jami-e'e
 h'awaaiji wa atawassala biha ilaa aakhirati min ghairi an-
 tutrifani feeha wa at'gha aw tuqattira biha a'laiyya fa ash-
 qaa awsi' a'layya min h'alaali rizqika wa afiz" a'layya min
 saibi faz"lika ni'-matan minka saabighatan wa at'aa a'n
 ghaira mamnoonin thumma laa tash ghalni a'n shukri ni'-
 matika bi ikthaaril minha tulheeni bah'jatuhu wa taf tinni
 zahraatu zahwatihi wa laa bi iqalaalin a'layya minha yaqs'uru
 bi a'mali kadduhu wa yam la-u s'adri hummuhu a'at'ini min
 dhaalika yaa ilaahi ghinan a'n shiraari khalqika wa
 balaaghan anaalu bihi riz"waanaka wa a-o'o'dhubika min
 sharrid duniya wa sharri maa feeha laa taj-a'lid duniya

a'layya sijnan walaa firaaqaha a'layya h'uznan akhrijni min fitantiha marz''iyyan a'nni maqboolan feeha. A'mali ilaa daaril h'aiwaani wa masaakinil akhyaari wa abdilni bid duniyal faaniyati na-e'e'mad daari baaqiyati. Allaahumma inni a-o'o'dhubika min izliha wa zilzaaliha wa sat'awaat'i shayaa t'eenaha was salaata'eenaha wa nakaaliha wa min baghyi man baghiya a'layya feeha. Allaahumma man qaadani fakidhu wan man araadani fa aridhu wa fulla a'nni h'adda man nasaba li h'addahu wa at'fi a'nni naara man shab bali wa qoodahu wakfini makral makrati wafqa a'nni u'yoonal kafarati wakfini hamma man adkhala a'layya hammahu wad fa'a a'nni sharral h'asadati wa'-s'imni min dhaalika bis sakeenati wa albisni dir akal h'as'eenata wakh baani fee sitrikal waaqi wa aslikhli khaali wa s'addiq qauli bi fi'-aali wa baarik li fee ahli wa maali.

8- A Dua narrated by Imam Sajjad (a.s.) for sustenance.¹

اللَّهُمَّ سَأَلْتُ عِبَادَكَ قَرْضًا مِمَّا تَفَضَّلْتَ بِهِ عَلَيْهِمْ وَ
 ضَمَيْتَ لَهُمْ مِنْهُ خَلْقًا وَ وَعَدْتَهُمْ عَلَيْهِ وَعَدًّا حَسَنًا
 فَبَخَلُوا عَنْكَ فَكَيْفَ يَمَنْ هُوَ دُونَكَ إِذَا سَأَلَهُمْ قَالُوا لَيْلٍ
 لِمَنْ كَانَتْ حَاجَّتُهُ □ إِلَيْهِمْ فَأَعُوذُ بِكَ يَا سَيِّدِي أَنْ
 تُكَلِّنِي إِلَى أَحَدٍ مِنْهُمْ فَإِنَّهُمْ لَوْ يَمْلِكُونَ خَزَائِنَ
 رَحْمَتِكَ لَأَمْسَكُوا خَشْيَةَ الْإِنْفَاقِ بِمَا وَصَفْتَهُمْ وَكَانَ
 الْإِنْسَانُ قَتُورًا اللَّهُمَّ اقْذِفْ فِي قُلُوبِ عِبَادِكَ مَحَبَّتِي
 وَ ضَمِّنِ السَّمَاوَاتِ وَالْأَرْضِ رِزْقِي وَأَلْقِ الرُّعْبَ
 فِي قُلُوبِ أَعْدَائِكَ مِنِّي وَ أَنْسِنِي بِرَحْمَتِكَ وَ أَثْمِمْ
 عَلَيَّ نِعْمَتَكَ وَ اجْعَلْهَا مَوْصُولَةً بِكَرَامَتِكَ إِيَّايَ وَ
 أَوْزِعْنِي شُكْرَكَ وَ أَوْجِبْ لِي الْمَزِيدَ مِنْ لَدُنْكَ وَ لَا
 تُنْسِنِي وَ لَا تَجْعَلْنِي مِنَ الْغَافِلِينَ أَحَبِّبْنِي وَ حَبِّبْنِي وَ

¹ Biharul Anwar, Allamah Majlisi, Vol. 95, Pg. 298

حَبَّبَ إِلَيَّ مَا تُحِبُّ مِنَ الْقَوْلِ وَالْعَمَلِ حَتَّى أَدْخُلَ
فِيهِ بِلَدَةٍ وَأَخْرَجَ مِنْهُ بِنَسَاطٍ وَأَدْعُوكَ فِيهِ بِنَظْرِكَ
مَنِّي إِلَيْهِ لِأَدْرِكَ بِهِ مَا عِنْدَكَ مِنْ فَضْلِكَ الَّذِي مَنَنْتَ
بِهِ عَلَيَّ أَوْلِيَائِكَ وَأَنَالَ بِهِ طَاعَتَكَ إِنَّكَ قَرِيبٌ مُجِيبٌ
رَبِّ إِنَّكَ عَوَّدْتَنِي عَافِيَتَكَ وَغَدَوْتَنِي بِنِعْمَتِكَ وَ
تَعَمَّدْتَنِي بِرَحْمَتِكَ تَعُدُّوْا وَتَرُوحُ بِفَضْلِ ابْتِدَائِكَ لَا
أَعْرِفُ غَيْرَهَا وَرَضِيْتَ مِنِّي بِمَا أَسَدَيْتَ إِلَيَّ أَنْ
أَحْمَدَكَ بِهَا شُكْرًا مَنِّي عَلَيْهَا فَضَعُفَ شُكْرِي لِقَلَّةِ
جُهِدِي فَأَمُنْ عَلَيَّ بِحَمْدِكَ كَمَا ابْتَدَأْتَنِي بِنِعْمَتِكَ
فَبِهَا تَتِمُّ الصَّالِحَاتُ فَلَا تَنْزَعْ مِنِّي مَا عَوَّدْتَنِي مِنْ
رَحْمَتِكَ فَأَكُونَ مِنَ الْقَانِطِينَ فَإِنَّهُ □ لَا يَقْطَعُ مِنْ
رَحْمَتِكَ إِلَّا الضَّالُّونَ رَبِّ إِنَّكَ قُلْتَ وَفِي السَّمَاءِ
رِزْقُكُمْ وَمَا تُوعَدُونَ وَقَوْلُكَ الْحَقُّ وَاتَّبَعْتَ ذَلِكَ
مِنْكَ بِالْيَمِينِ لَأَكُونَ مِنَ الْمُؤَقِنِينَ فَقُلْتَ قَوْ رَبِّ
السَّمَاءِ وَالْأَرْضِ إِنَّهُ □ لِحَقٍّ مِثْلَ مَا أَتَّكُمُ تَنْطِفُونَ
فَعَلِمْتُ ذَلِكَ عِلْمَ مَنْ لَمْ يَنْتَفِعْ بِعِلْمِهِ حِينَ أَصْبَحْتُ وَ
أَمْسَيْتُ وَأَنَا مُهَيَّئٌ بَعْدَ ضَمَانِكَ لِي وَحَلْفِكَ لِي
عَلَيْهِ هَمًّا أُنْسَانِي ذِكْرَكَ فِي نَهَارِي وَنَفَى عَنِّي
النُّومَ فِي لَيْلِي فَصَارَ الْفَقْرُ مُمْتَلًا بَيْنَ عَيْنَيَّ وَمَلَأَ
قَلْبِي أَقُولُ مِنْ أَيْنَ وَإِلَى أَيْنَ وَكَيْفَ أَحْتَالُ وَمَنْ
لِي وَمَا أَصْنَعُ وَمِنْ أَيْنَ أَطْلُبُ وَأَيْنَ أَذْهَبُ وَمَنْ
يَعُودُ عَلَيَّ أَخَافُ شِمَاتَةَ الْأَعْدَاءِ وَأَكْرَهُ □ حُزْنَ
الْأَصْدِقَاءِ فَقَدْ اسْتَحْوَذَ الشَّيْطَانُ عَلَيَّ إِنْ لَمْ
تُذَارِكْنِي مِنْكَ بِرَحْمَةٍ تُلْقِيْ بِهَا فِي نَفْسِي الْغِنَى وَ
أَقْوَى بِهَا عَلَيَّ أَمْرَ الْآخِرَةِ وَالْدُّنْيَا فَارْضَنِي يَا

مَوْلَايَ بَوَعْدِكَ كَيْ أَوْفِي بَعْدِكَ وَ أَوْسَعُ عَلَيَّ مِنْ
 رِزْقِكَ وَ اجْعَلْنِي مِنَ الْعَامِلِينَ بِطَاعَتِكَ حَتَّى أَلْقَاكَ
 سَيِّدِي وَ أَنَا مِنَ الْمُتَّقِينَ اللَّهُمَّ اغْفِرْ لِي وَ أَنْتَ خَيْرُ
 الْغَافِرِينَ وَ ارْحَمْنِي وَ أَنْتَ خَيْرُ الرَّاحِمِينَ وَ اعْفُ
 عَنِّي وَ أَنْتَ خَيْرُ الْعَافِينَ وَ ارْزُقْنِي وَ أَنْتَ خَيْرُ
 الرَّازِقِينَ وَ أَفْضَلُ عَلَيَّ وَ أَنْتَ خَيْرُ الْمُفْضَلِينَ وَ
 تَوْفِّقْنِي مُسْلِمًا وَ الْحَقْنِي بِالصَّالِحِينَ وَ لَا تُخْزِنِي
 يَوْمَ الْقِيَامَةِ يَوْمَ يُنْعَتُونَ يَوْمَ لَا يَنْفَعُ مَالٌ وَ لَا بَنُونَ
 يَا وَلِيَّ الْمُؤْمِنِينَ اللَّهُمَّ إِنَّهُ □ لَا عِلْمَ لِي بِمَوْضِعِ
 رِزْقِي وَ إِنَّمَا أَطْلُبُهُ □ بِخَطَرَاتٍ تَخْطُرُ عَلَى قَلْبِي
 فَأَجُولُ فِي طَلَبِهِ فِي الْبُلْدَانِ وَ أَنَا مِمَّا أَحَاوِلُ طَالِبٌ
 كَالْحَيْرَانِ لَا أَدْرِي فِي سَهْلٍ أَوْ فِي جَبَلٍ أَوْ فِي
 أَرْضٍ أَوْ فِي سَمَاءٍ أَوْ فِي بَحْرٍ أَوْ فِي بَرٍّ وَ عَلَى
 يَدَيَّ مَنْ هُوَ وَ مِنْ قَبْلِ مَنْ وَ قَدْ عَلِمْتُ أَنَّ عِلْمَ ذَلِكَ
 كُلُّهُ عِنْدَكَ وَ أَنَّ أَسْبَابَهُ □ بِيَدِكَ وَ أَنْتَ الَّذِي
 تَقْسِمُهُ □ بِلُطْفِكَ وَ تُسَبِّبُهُ □ بِرَحْمَتِكَ فَاجْعَلْ رِزْقَكَ
 لِي وَاسِعًا وَ مَطْلَبَهُ □ سَهْلًا وَ مَأْخَذَهُ □ قَرِيبًا وَ لَا
 تُعْنِنِي بِطَلَبِ مَا لَمْ تُعْذِرْ لِي فِيهِ رِزْقًا فَإِنَّكَ غَنِيٌّ
 عَنْ عَذَابِي وَ أَنَا إِلَى رَحْمَتِكَ فَقِيرٌ فَجُدْ عَلَيَّ
 بِفَضْلِكَ يَا مَوْلَايَ إِنَّكَ دُو فَضْلٍ عَظِيمٍ .

Transliteration: Allaahumma sa-alta i'baadaka
 qarz"an mimma tafaz"z"alta bihi a'laihim wa z'aminta
 lahum minhu khalafan wa wa-a'd tahum a'laihi wa'-dan
 h'asanan fa bakhilu a'nka fa kaifa bi man huwa doonaka
 idhaa sa-a-lahum fal wailu liman kaanat h'aajatuhu ilaihim
 fa a-o'o'dhubika yaa sayyidi an takilani ilaa ah'adim minhum
 fa innahum lau yamlikoona khazaaina rah'matika li amsaku

khasyatal infaaqi bimaa was'af tahum wa kaanal insaanu qatooran. Allaahumma iqdhif fee quloobi i'baadika mah'abbati wa z'amminis samaawaati wal arz'a rizqi wa alqi ru'ba fee quloobi aa'daaika minni wa anis nee bi rah'matika wa atmim a'layya ni'-mataka waj-a'l ha mausoolatan bi karaamatika iyaaya wa aw zi'-li shukraka wa aujib liyal mazeeda mil ladunka wa laa tunseeli wa laa taj-a'l ni minal ghafileena ah'ibbani wa h'abbibni wa h'abbib ilayya maa tuh'ibbu minal qauli wal a'mali h'atta ad-khula feehee bi ladhhdhatin wa akhruja minhu bi nashaatin wa ad roo ka feehee bi naz'arika minni ilaihi li udrika bihi maa i'ndaka min faz''likal ladhi mananta bihi a'laa awliyaatika wa anaalabihi t'-a'ataka innaka qareebun mujeeb.

Rabbi innaka a'wwad tani a'afiyataka wa ghadhautani bi ni'matika wa taghammadtani bi rah'matika taghdu wa tarooh'u bi faz''li ibtidaatika laa a'rifu ghairaha wa raz''eeta minni bima usdaita ilaiyya an ah'madaka biha shukram minni a'laiha faz''a-o'o'fa shukri li qillati juhdi famnun a'layya bi h'amdika kamab tada tani bi ni'matika fa biha tatimmus' s'aalih'aatu fa laa tanzi' minni maa a'wwadtani mir rah'matika fa akoona minal qaanit'een fa innahu laa yaqnat'u mir rah'matika illaz'' z''aalloon.

Rabbi innaka qulta "wa fis samaa-i rizqukum wa maa to-a'adoona" wa qaulukal h'aqqu wat ba'ta dhaalika minka bil yameeni li akoona minal moo-qineen wa qulta "fa wa rabbis samaai wal arz''i innahu la h'aqqun mithla maa annakum tant'iqoon" fa a'limtu dhaalika i'lma mallam yan tafi' bi i'lmihi h'eena as' bah'tu wa amsaitu wa anaa mohtammun ba'ada z''imaanika li wa h'alfika li a'laihi h'amman ansaani dhikraka fee nahaari wa nafa a'nni nauma fee laili fa saaral faqru mumaththalan baina a'inaiyya wa milaa-a qalbi aqoolu min aina? wa ilaa aina? Fa kaifa ih'taalu? Wa man li? Wa maa as'na-u'? Wa min aina at'lubu? Wa aina adh-habu wa mayn ya o'o'du a'layya? Akhaafu shama tatal a'adai wa akrahu h'uznal as'diqaa-i faqadis tah'wadhash shayt'aanu

a'layya illam tudaariknee minka bi rah'matin tulqi biha fee nafsiyal ghina wa aqwaabiha a'laa amril aakhi rati wad duniya.

Fa arz"ini yaa maulaaya bi waa'dika kai oofi bi ah'adika wa ausi' a'layya mir rizqika waj-a'lni minal a'amileena bi t'aa-a'tika h'atta alqaaka sayyidi wa anaa minal muttaqeena.

Allaahummagh firli wa anta khairul ghaafireen war h'amni wa anta khairur raah'imeen wa'-fu a'nni wa anta khairul a'afeen war zuqni wa anta khairur raaziqeen. Wa afz"il a'layya wa anta khairul mufz"ileena wa tawaffani musliman wa alh'iqni bis' s'aalih'eena wa laa tukhzini yaumal qiyaamati yauma yub-athoona yauma laa yan fa-o' maalun wa laa banoona yaa waliyyal mo-mineena.

Allaahumma innahu laa i'lma li bi mauz"-i' rizqi wa innama at'lubhu bi khaat'a raatin takht'uru a'laa qalbi fa ajoolu fee t'alabihi fil buldaani wa anaa mimma uh'aawilu t'aalibun kal h'airaani laa adri fee sahlun aw fee jabalin aw fee arz"in aw samaa-in aw fee bah'rin aw fee barrin wa a'laa yadai man huwa? Wa min qabli man? Wa qad a'limtu a'нна i'lma dhaalika kullihi i'ndaka wa anna asbaabahu bi yadika wa antal ladhi to qassimuhu bi lut'fika wa to sabbibuhu bi rah'matika faj-a'l rizqaka li waasi'-an wa mat'labahu sahlun wa maa khadhahu qareeban wa laa to annini bi t'alabi maa lam toqaddirli feehee rizqan fa innaka ghaniyyun a'n adhaabi wa anaa ilaa rah'matika faqeerun fajud a'layya bi faz"lika yaa maulaaya innaka dhu faz"lin a'z'eem.

9- Dua for sustenance and for having a child.

Imam Sajjad (a.s.) advised some of his companions to recite this Dua 70 times for getting a child:

رَبِّ لَا تَدْرِنِي فَرْدًا وَ أَنْتَ خَيْرُ الْوَارِثِينَ وَ اجْعَلْ
لِي مِنْ لَدُنْكَ وَلِيًّا يَرْتْنِي فِي حَيَاتِي وَ يَسْتَعْفِرُ لِي

بَعْدَ مَوْتِي وَ اجْعَلْهُ لِي خَلْقًا سَوِيًّا وَ لَا تَجْعَلْ
لِلشَّيْطَانِ فِيهِ نَصِيبًا، اَللّٰهُمَّ اِنِّيْ اَسْتَغْفِرُكَ وَ اَتُوْبُ
اِلَيْكَ اِنَّكَ اَنْتَ الْعَفُوْرُ الرَّحِيْمُ.

Transliteration: Rabbi laa tadharnee fardanw wa wanta
khairul waarithheen waj-a'l lee mil ladunka waliyyan
yarithuni fee h'ayaati wa yastaghfirulee ba'da mauti waj-a'l
hu lee khalqan sawiyyan wa laa taj-a'l lish Shait'aani feehee
nas'eegan. Allaahumma inni astaghfiruka wa atoobu ilaika
innaka antal ghafoorur rah'eem.

He also said that one who reads this Dua many times,
Allah will give him whatever his desires are: wealth, children
and the good of this world and hereafter, because He Himself
says:

اَسْتَغْفِرُوا رَبَّكُمْ اِنَّهٗ كَانَ غَفَّارًا ﴿١٠﴾ يُرْسِلِ السَّمَاءَ
عَلَيْكُمْ مِّدْرَارًا ﴿١١﴾ وَيُمْدِدْكُمْ بِاَمْوَالٍ وَبَنِيْنَ وَيَجْعَلْ
لَكُمْ جَنَّاتٍ وَيَجْعَلْ لَكُمْ اَنْهَارًا ﴿١٢﴾

*“Ask forgiveness of your Lord, surely He is the
most forgiving, He will send down upon you the
cloud, pouring down abundance of rain, and help
you with wealth and sons, and make for you
gardens, and make for you rivers.” (Surah Nuh
71:10-12)*

10- Dua to be recited in Sajdah:

Zaid Shahham says: Imam Baqir (a.s.) said:

Read this Dua in Sajdah of Wajib Namaz for
sustenance:¹

¹ Al-Kafi, Vol. 2, Kitabud Dua, Tr. 4

يَا خَيْرَ الْمَسْئُولِينَ وَ يَا خَيْرَ الْمُعْطِينَ ارْزُقْنِي وَ
ارْزُقْ عِيَالِي مِنْ فَضْلِكَ الْوَاسِعِ فَإِنَّكَ ذُو الْفَضْلِ
الْعَظِيمِ.

Transliteration: Yaa Khairal Mas-ooleen wa Yaa Khairal mo'-t'eenar zuqni war zuq ayaali min faz"likal waasi'. Fa innaka dhul faz"lil A'z'eem.

11- Dua narrated by the Late Muhaddith Tabarsi from Imam Sadiq (a.s.):¹

اللَّهُمَّ إِنْ كَانَ رِزْقِي فِي السَّمَاءِ فَأَنْزِلْهُ وَ إِنْ كَانَ
فِي الْأَرْضِ فَأُظْهِرْهُ وَ إِنْ كَانَ بَعِيدًا فَقَرِّبْهُ وَ إِنْ
كَانَ قَرِيبًا فَأَعْطِنِيهِ وَ إِنْ كَانَ قَدْ أُعْطِيَ نِيَّهِ فَبَارِكْ
لِي فِيهِ وَ جَنِّبْنِي عَلَيْهِ الْمَعَاصِيَ وَ الرَّدَى.

Transliteration: Allaahumma in kaana rizqi fis samaa-i fa anzilhu wa in kaana fil arz"i fa az'hirhu wa in kaana ba-e'edan faqarribhu wa in kaana qareeban fa a'at'eenihi wa in kaana qad a'at'ai-taneehi fa baarik lee feehi wa jannibni a'laihil ma'aas'i warrada.

12- Dua taught by Imam Sadiq (a.s.).

Muawiyah Ibne Ammar says: I requested Imam Sadiq (a.s.) to teach me a Dua for sustenance. Hazrat taught me a Dua and I didn't find anything better than it. The Dua is:²

اللَّهُمَّ ارْزُقْنِي مِنْ فَضْلِكَ الْوَاسِعِ، الْحَلَالِ الطَّيِّبِ،
رِزْقًا حَلَالًا طَيِّبًا، بَلَاغًا لِلدُّنْيَا وَ الْآخِرَةِ، صَبًّا
صَبًّا هَنِيبًا مَرِيئًا، مِنْ غَيْرِ كَدٍّ وَ لَا مَنْ مِنْ أَحَدٍ مِنْ

¹ Makarimul Akhlaq, Pg. 348

² Al-Kafi, Vol. 2, Kitabud Dua, Tr. 1 and also Allamah Majlisi narrates this Dua with little difference from Dawat Rawandi in Biharul Anwar, Vol. 95, Pg. 297

خَلْقِكَ، إِلَّا سَعَةً مِنْ فَضْلِكَ الْوَاسِعِ، فَإِنَّكَ قُلْتَ. وَ
اسْأَلُوا اللَّهَ مِنْ فَضْلِهِ. فَمِنْ فَضْلِكَ أَسْأَلُ، وَ مِنْ
عَطِيَّتِكَ أَسْأَلُ، وَ مِنْ يَدِكَ الْمَلَأَ أَسْأَلُ.

Transliteration: Allaahummar zuqni min faz"likal
waasi'-il h'alaalit' t'ayyibi rizqan waasi'-an h'alaalan
t'ayyiban wa balaaghan lid duniyaa wal aakhirati s'abban
s'abban haniyyan mareeya min ghairi kaddin wal aa mannin
min ah'adi khalqika illa saa-a'tan min faz"likal waasi'-i fa
innaka qulta. Was alullaaha min faz"lihi fa min faz"lika as-
alu wa min a't'ee yatika as-alu wa min yadikal mal-aa as-al.

13- Another Dua from Imam Sadiq (a.s.)

Mufazzal Ibne Mazid says: Imam Sadiq (a.s.) said:
Recite this Dua:¹

اللَّهُمَّ أَوْسِعْ عَلَيَّ فِي رِزْقِي وَ أَمْدُدْ لِي فِي عُمْرِي
وَ اجْعَلْنِي مِمَّنْ تَنْصِرُ بِهِ □ لِإِدِينِكَ وَ لَا تُسَبِّدْ بِي
غَيْرِي.

Transliteration: Allaahumma A'uasi' a'layya fee rizqi
wamdudli fee u'mri waj a'linee mimman tan tas'iru bihi li
deenika wa laa tastabdil bi ghairi.

14- Dua from Imam Musa Ibne Ja'far (a.s.) for
sustenance:²

يَا اللَّهُ يَا اللَّهُ يَا اللَّهُ أَسْأَلُكَ بِحَقِّ مَنْ حَقَّهُ □ عَلَيْكَ
عَظِيمٌ أَنْ تُصَلِّيَ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ أَنْ

¹ Al-Kafi, Vol. 2, Kitabud Dua, Bad-ad-doa lirezq, Tr. 10

² Al-Kafi, Vol. 2, Kitabud Dua, Bad-ad-doa lirezq, Tr. 11, Late Allamah
Majlisi, this same Dua is narrated by Imam Sadiq (a.s.) in the book
Oddatud Daai has been mentioned in Biharul Anwar, Vol. 95, Pg. 297

تَرْزُقْنِي الْعَمَلَ بِمَا عَلَّمْتَنِي مِنْ مَعْرِفَتِ حَقِّكَ وَ أَنْ
تَبْسُطَ عَلَيَّ مَا حَظَرْتَ مِنْ رِزْقِكَ.

Transliteration: Yaa Allaahu Yaa Allaahu Yaa Allaahu
As-aluka bi h'aqqi man h'aqquhu a'laika a'z'eemun an
t'us'allia a'laa Muh'ammadin wa aali Muh'ammadin wa an
tarzuqaniyal a'mala bimaa a'llamtanee mim ma'rifa h'aqqika
wa an tabsut'a a'layya maa h'az'arta mir rizqika.

15- Dua to be read after Morning Namaz

Halqam Ibne Muhammad Ibne Haris Naufali says: I went to Hazrat Musa Ibne Ja'far (a.s.) and said: May I be sacrificed on you! Teach me a Dua due to which I may acquire the world and hereafter.

Hazrat said: Recite this Dua after some whiteness appears and till the sun rises:¹

سُبْحَانَ اللَّهِ الْعَظِيمِ وَ بِحَمْدِهِ □ اسْتَغْفِرُ اللَّهَ وَ
أَسْأَلُهُ □ مِنْ فَضْلِهِ □.

Transliteration: Subh'aanallaahi' A'z'eemi wa bi
h'amdihī astaghfirullaaha wa as-asluhu min faz'lihi.

16- Dua taught by Imam Reza (a.s.)

Imam (a.s.) said: Recite this Dua after every Wajib Namaz for sustenance:²

يَا مَنْ يَمْلِكُ حَوَائِجَ السَّائِلِينَ وَ يَعْلَمُ لِكُلِّ مَسْأَلَةٍ مِنْكَ
سَمْعٌ حَاضِرٌ وَ جَوَابٌ عَتِيدٌ وَ لِكُلِّ صَامِتٍ مِنْكَ
عِلْمٌ بَاطِنٌ مُحِيطٌ أَسْأَلُكَ بِمَوَاعِيدِكَ الصَّادِقَةِ وَ
أَيَادِيكَ الْفَاضِلَةِ وَ رَحْمَتِكَ الْوَاسِعَةِ وَ سُلْطَانِكَ

¹ Al-Kafi, Vol. 2, Kitabud Dua, Bad-ad-doa lirezq, Tr. 12

² Misbah, Kafami, Pg. 168

الْقَاهِرَ وَ مُلْكِكَ الدَّائِمَ وَ كَلِمَاتِكَ التَّامَّاتِ يَا مَنْ لَا
تَنْفَعُهُ □ طَاعَةُ الْمُطِيعِينَ وَ لَا تَضُرُّهُ □ مَعْصِيَةُ
الْعَاصِينَ صَلِّ عَلَى مُحَمَّدٍ وَ آلِهِ وَ ارْزُقْنِي مِنْ
فَضْلِكَ وَ أَعْطِنِي فِيمَا تَرْزُقُنِي (رَزَقْتَنِي) الْعَافِيَةَ
بِرَحْمَتِكَ يَا أَرْحَمَ الرَّاحِمِينَ.

Transliteration: *Yaa manyy yamliku h'awaaijas saa-
ileena wa ya'lamu zameeras' s'aamiteena li kulli mas-alatin
minka sam-u'n h'aaz''irun wa jawaabun a'teedun wa li kulli
s'aamitin minka I'lmun baat'inun Muheet'un as-aluka bi
mawa-I'dikas' s'aadiqati wa ayaadeeka faaz''ilati wa
rah'matikal waasi'ati wa sult'aanikal qaahiri wa mulkikat
daaimi wa kalimaatikat taammaati yaa man laa tanfa-u'hu
t'aa-a'tul mut'i-e'e'na wa laa yaz''urruhu ma's'eeyatul
a'a's'eena s'alli a'laa Muh'ammadin wa aalihi war zuqni
min faz''lika wa'-t'ini fee maa razaq taniyal a'a'fiyata bi
rah'matika yaa arh'amar raah'imeen.*

17- Supplication of sustenance from Imam Jawad (a.s.):

Ibrahim Ibne Muhammad Ibne Haris Naufali says: My father, a servant of Imam Jawad (a.s.) said: When Mamun got his daughter married to Imam Jawad (a.s.), Hazrat wrote to him in a letter:

Every woman has Mehr from the property of her husband and Almighty Allah has accumulated our property and delayed it for the hereafter. In the same way, your property is cash in this world and it is much over here. I fix the Mehr of your daughter as factors to reach the goal. They are whispered supplications (Munajat) given to me by my father by his father, Musa Ibne Ja'far (a.s.)...and in this way the Imam before him passed it on from Amirul Momineen (a.s.) from the Holy Prophet (s.a.w.s.) from Jibraeel (a.s.), who said: O Muhammad (s.a.w.s.): Allah sends you honor and salaams, and says: These are keys of the treasure of this world and the

hereafter, use them to reach your wishes. You will reach your aims and be successful in your affairs. Do not choose them only for worldly purposes otherwise you will lose the benefits of hereafter. They are door to twenty wishes and wishes will be fulfilled through them and this is its prescription:

Hazrat narrated all those supplications, but we will mention only the fourth supplication:¹

اللَّهُمَّ ارْسِلْ عَلَيَّ سَجَالَ رِزْقِكَ مِذْرَارًا وَ امْطِرْ
عَلَيَّ سَحَابَ إِفْضَالِكَ غِزَارًا وَ أَدِمْ غَيْثَ نَيْلِكَ إِلَيَّ
سِجَالًا وَ أَسْبِلْ مَزِيدَ نِعْمِكَ عَلَيَّ خَلْتِي إِسْبَالًا وَ
أَفْقِرْنِي بِجُودِكَ إِلَيْكَ وَ أَغْنِنِي عَمَّنْ يَطْلُبُ مَا لَدَيْكَ
وَ دَاوْ دَاءَ فَقْرِي بِدَوَاءِ فَضْلِكَ وَ انْعَشْ صِرْعَةَ
عَيْلَتِي بِطَوْلِكَ وَ تَصَدَّقْ عَلَيَّ إِقْلَالِي بِكَثْرَةِ عَطَائِكَ
وَ عَلَيَّ اخْتِلَالِي بِكَرِيمِ حَبَائِكَ- وَ سَهِّلْ رَبِّ سَبِيلَ
الرِّزْقِ إِلَيَّ وَ تَبَّتْ قَوَاعِدُهُ □ لَدَيَّ وَ بَجَسَ لِي
عُيُونُ سَعَتِهِ بِرَحْمَتِكَ وَ فَجَّرْ أَنْهَارَ رَغَدِ الْعَيْشِ
قَبْلِي بِرَأْفَتِكَ وَ أَجْدِبْ أَرْضَ فَقْرِي وَ أَخْصِبْ
جَذَبَ ضُرِّي وَ اصْرِفْ عَنِّي فِي الرِّزْقِ الْعَوَاقِقَ وَ
اقْطَعْ عَنِّي مِنَ الضِّيقِ الْعَلَائِقَ وَ ارْمِنِي مِنْ سَعَةِ
الرِّزْقِ اللَّهُمَّ بِأَخْصَبِ سِهَامِهِ وَ احْبُنِي مِنْ رَغَدِ
الْعَيْشِ بِأَكْثَرِ دَوَامِهِ وَ اكْسِنِي اللَّهُمَّ سَرَابِيلَ السَّعَةِ
وَ حَلَابِيبَ [جَلَابِيبَ الدَّعَةِ فَإِنِّي يَا رَبِّ مُنْتَظِرٌ
لِإِنْعَامِكَ بِحَذَفِ الْمَضِيقِ وَ لِنَطْوُلِكَ بِقَطْعِ التَّغْوِيقِ
وَ لِنَقْضِكَ بِإِزَالَةِ التَّقْتِيرِ وَ لَوْصُولِ حَبْلِي بِكَرَمِكَ
بِالتَّيْسِيرِ وَ امْطِرْ اللَّهُمَّ عَلَيَّ سَمَاءَ رِزْقِكَ بِسِجَالِ

¹ Muhajjud Dawaat, Sayyid Ibne Tawus, Pg. 261

الدَّيْمِ وَأَغْنِنِي عَنْ خَلْقِكَ بِعَوَائِدِ النِّعَمِ وَارْمِ مَقَاتِلَ
 الْإِقْتَارِ مِنِّي وَاحْمِلْ كَشْفَ الضَّرِّ عَنِّي عَلَى مَطَايَا
 الْإِعْجَالِ وَاضْرِبْ عَنِّي الضِّيقَ بِسَيْفِ الْإِسْتِصَالِ
 وَاتَّحِفْنِي رَبِّ مِنْكَ بِسَعَةِ الْإِفْضَالِ وَامْدُدْنِي بِئُمُورِ
 الْأُمُورِ وَاحْرُسْنِي مِنْ ضَيْقِ الْإِقْلَالِ وَاقْبِضْ
 عَنِّي سُوءَ الْجَذْبِ وَابْسُطْ لِي بِسَاطَ الْخَصْبِ وَ
 اسْقِنِي مِنْ مَاءِ رِزْقِكَ غَدَقًا وَانْهَجْ لِي مِنْ عَمِيمِ
 بَذَلِكَ طَرُقًا وَفَاجِنِي بِالثَّرْوَةِ وَالْمَالِ وَاعْشِنِي بِهِ
 مِنَ الْإِقْلَالِ وَصَبِّحْنِي بِالْإِسْتِظْهَارِ وَمَسْنِي
 بِالتَّمَكُّنِ مِنَ الْيَسَارِ إِنَّكَ ذُو الطَّوْلِ الْعَظِيمِ وَالْفَضْلِ
 الْعَمِيمِ وَالْمَنِّ الْجَسِيمِ وَأَنْتَ الْجَوَادُّ الْكَرِيمُ.

Transliteration: Allaahumma arsil a'layya sijaala
 rizqika midraaran wa amt'ir a'layya sah'aa-iba if z"aalika
 ghizaaran wa adim ghaitha nailika ilayya sijaalan wa as-bil
 mazeeda ni-a'mika a'laa khallati isbaalan wa akhfirnee bi
 joodika ilaika wa aghnini a'mman yat'lubu maa ladaika wa
 daawwi daa-a faqri bi da waa-i faz"lika wan a'sh s'ar-aata
 a'ilati bi t'aulika wa tas'addaqa a'laa iqlaali bi kasrati
 a't'aaika wa a'laa ikhtilaali bi kareemi h'ibaaika wa sahhil
 rabbi sabeelar rizqi ilayya wa thabbit qawaaidahu ladayya
 wa bajjisli u'yoona sa-a'tihi bi rah'matika wa fajjir an haara
 raagha dil a'ishi qibaali bi raafatika wa ajdib arz"a faqri wa
 akhs'ib jadba z"urri was' rif a'nni fir rizqil a'waaiga waq t'a
 a'nni minaz" z'aiqil a'laaiqi war mini min sa-a'tir rizqi.
 Allaahumma bi akha s'abi sihaamihi wah'buni min raghadil
 a'ishi bi aktari dawaamihi waksuni. Allaahumma saraabeelas
 sa-a'ti wa jalaabibad daa-a'ti fa inni yaa rabbi muntaz'irun
 li in-a'a'mika bi h'az"fil maz"eeqi walita t'awwulika bi qat-
 i't'aabeeqi wali tafaz"z"ulika bi izaalati taqteeri wali busooli
 habli bikaramika bit taiseeri wa-amtir. Allaahumma a'layya
 sama-a rizqika bi sijaalib diyami wa aghnini a'n khalqika bi

awaaidil ni-a'mi wa armi maqaatilal ikhtaari minni wah'mil kashfaz" z"urri a'nni a'laa mataayal I'jaali waz" rib a'nniz" z"aiqa bi saifil istis'aali wat h'ifni rabbi minka bis sa-a'til if z"aali wam dud nee bi numuwwil amwaali wah' rusni z"aiqil iqlaali waq biz" a'nni soo-al jadbi wab sut'li bisaat'al khiz"bi wasqini mimmaai rizqika ghadaqan wan hajli min a'meemi badhaalika t'urqan wa faa ji-ni bi tharwati wal maali wan ashni bihi minal iqlaali was s'abbih-ni bil istiz'haari wa massini bit tammakkuni minal yasaari innaka dhut't'oolil a'z'eemi wal faz"lil a'meemi wal mannil jaseemi wa antal jawaadul kareemu.

18- Dua to be recited in prostration of thanks, which is for sustenance:¹

يَا مَنْ لَا يَزِيدُ فِي مُلْكِهِ □ حَسَنَاتِي وَ لَا تَشِيئُهُ
 سَيِّئَاتِي وَ لَا يَنْقُصُ خَزَائِنَهُ □ غَنَائِي وَ لَا يَزِيدُ فِيهَا
 فَقْرِي صَلِّ عَلَيَّ مُحَمَّدٍ وَ آلِ مُحَمَّدٍ وَ أَثْبِتْ رَجَائِكَ
 فِي قَلْبِي وَ اقْطَعْ رَجَائِي عَمَّنْ سِوَاكَ حَتَّى لَا أَرْجُو
 إِلَّا إِيَّاكَ وَ لَا أَخَافُ إِلَّا مِنْكَ وَ لَا أَتَّقِي إِلَّا بِكَ وَ لَا
 أَكْلِلَ إِلَّا بِكَ وَ أَجْرُنِي مِنْ تَحْوِيلٍ مَا أَنْعَمْتَ بِهِ □
 عَلَيَّ فِي الدِّينِ وَ الدُّنْيَا وَ الْآخِرَةِ أَيَّامَ الدُّنْيَا بِرَحْمَتِكَ
 يَا أَرْحَمَ الرَّاحِمِينَ.

Transliteration: *Yaa man laa yazeedu fee mulkihi h'asanaati wa laa tasheenuhu sayyi-aati wa laa yanqus'u khazaainahu ghinaaya wa laa yazeedu feeha faqri sa'lli a'laa Muh'ammadin wa aali Muh'ammadin wath bit rajaa-aka fee qalbi waq t'-a' rajaa-I a'mman siwaaka h'atta laa arjua illa iyyaaka wa laa akhaafa illa minka walaa asiqa illa bika wa laa attakila illa a'laika wa ajirni min tah'weeli maa a'n-amta*

¹ Biharul Anwar, Vol. 95, Pg. 297

bihi a'layya fid deeni wad duniya wal aakhirati ayyamad duniya bi rah'matika yaa arh'amar raah'imeen.

19- Three important ways; also recommended by Imam Zamana (a.s.).

The Late Muhaddith Nuri narrates from his respected teacher, Mulla Fath Ali Muqaddas Mulla Muhammad Sadiq Iraqi, who for a long time was in a tight position, problems and difficulties, and did not find any solution for them, till one night he saw in dream as if he was in a desert and there was a huge tent. He asked: Who is the owner of this tent?

He was told: Imam Muntazar, Hazrat Mahdi Qaim (a.t.f.s.) is present in it. As soon as he heard this, he hastened to it.

When he came to Imam (a.s.), he complained to him about his bad condition and family problems and asked for a Dua, due to which his grief and problems may go away.

Imam (a.s.) sent him to a Sayyid from his descendants and pointed to his tent. There he met a great scholar, Sayyid Muhammad Sultanabaadi sitting on a prayer mat and busy in supplications. After greetings, he told him about the advice of Hazrat Hujjat (a.s.).

He taught him a Dua to remove poverty and increase sustenance. At that time he woke up and the Dua was in his memory. Then he went to the house of the Sayyid, although earlier he had avoided it due to some reason, which he has not mentioned. When he went to the Sayyid, he saw as in the dream; he was sitting on the prayer mat busy reciting supplications. When he greeted him, the Sayyid replied and smiled, as if he was aware of the incident.

He repeated the same thing as in the dream.

He gave the same Dua he had taught him in the dream.

The Late Sayyid Muhammad Sadiq recited it only for a short time, but that money came to him from all the sides.

But the Duas learnt by the Late Sayyid in the dream and while awake are three:

1- After morning prayers keep the right hand on the chest and say seventy times:

يَا فَتَّاحُ

Transliteration: *Yaa Fattah*’.

2- The Dua narrated by Muhaddith Kulaini: A companion of the Holy Prophet (s.a.w.s.) did not come to see Hazrat for a long time. Hazrat asked: Why you didn’t come to us for a long time? He replied: Due to illness and poverty. Hazrat told him to recite this Dua:

لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ الْعَلِيِّ الْعَظِيمِ تَوَكَّلْتُ عَلَى
الْحَيِّ الَّذِي لَا يَمُوتُ وَالْحَمْدُ لِلَّهِ الَّذِي لَمْ يَتَّخِذْ وَلَدًا
وَلَمْ يَكُنْ لَهُ شَرِيكٌ فِي الْمُلْكِ وَلَمْ يَكُنْ لَهُ وَلِيٌّ مِّنَ
الدُّلَّ وَكَبَّرَهُ تَكْبِيرًا

Transliteration: *Laa h’awla wa laa quwwata illa billaahil a’liyyil a’z’eem tawakkaltu a’lal h’ayyi. Al ladhi laa yamootu wal h’amdu lillaahil ladhi lam yattakhidh s’aah’ibatan wa laa waladan. Walam yakullahu shareekun fil mulki walam yakullahu waliyyun minadh dhulli wa kabbirhu takbeera.*

Not long after did the same man came to Holy Prophet (s.a.w.s.) and said: O! Prophet of Allah, Almighty has removed my illness and poverty.

3- Dua narrated by Late Allamah Hilli from the Holy Prophet (s.a.w.s.). Hazrat said: One who recites this Dua after

morning prayers, all his wishes will be fulfilled and Allah will be sufficient for him. That Dua is:¹

بِسْمِ اللَّهِ وَ صَلَّى اللَّهُ عَلَى مُحَمَّدٍ وَ آلِهِ □ وَ أَقْوَضُ
أَمْرِي إِلَى اللَّهِ إِنَّ اللَّهَ بَصِيرٌ بِالْعِبَادِ فَوْقَاهُ اللَّهُ
سَيِّئَاتٍ مَا مَكْرُوهًا، لَا إِلَهَ إِلَّا أَنْتَ سُبْحَانَكَ إِنِّي كُنْتُ
مِنَ الظَّالِمِينَ. فَاسْتَجِبْنَا لَهُ □ وَ نَجِّنَاهُ مِنَ الْعَمِّ، وَ
كَذَلِكَ نُنَجِّي الْمُؤْمِنِينَ، حَسْبُنَا اللَّهُ وَ نِعْمَ الْوَكِيلُ
فَأَقْلَبُوا بِنِعْمَةٍ مِنَ اللَّهِ وَ فَضْلٍ، لَمْ يَمَسْسَهُمْ سُوءٌ،
مَا شَاءَ اللَّهُ لَا حَوْلَ وَ لَا قُوَّةَ إِلَّا بِاللَّهِ، مَا شَاءَ اللَّهُ لَا
مَا شَاءَ النَّاسُ، مَا شَاءَ اللَّهُ وَ إِنْ كَرِهَ النَّاسُ، حَسْبِيَ
الرَّبُّ مِنَ الْمَرْبُوبِينَ، حَسْبِيَ الْخَالِقُ مِنَ
الْمَخْلُوقِينَ، حَسْبِيَ الرَّازِقُ مِنَ الْمَرْزُوقِينَ، حَسْبِيَ
اللَّهُ رَبُّ الْعَالَمِينَ، حَسْبِيَ مَنْ هُوَ حَسْبِي، حَسْبِيَ
مَنْ لَمْ يَزَلْ حَسْبِي، حَسْبِيَ مَنْ كَانَ مُدُّ كُنْتُ لَمْ
يَزَلْ حَسْبِي، حَسْبِيَ اللَّهُ لَا إِلَهَ إِلَّا هُوَ عَلَيْهِ تَوَكَّلْتُ
وَ هُوَ رَبُّ الْعَرْشِ الْعَظِيمِ.

Transliteration: Bismillaahi wa s'allaahu a'laa
Muh'ammadin wa aalihi wa ofawwiz"u amri ilallaahi
inallaaha bas'eerum bil I'baad fa waqayahul laahu sayyi-aati
maa makaru laa ilaaha illa anta subh'aanaka inni kuntu
minaz' z'aalimeen fas tajab naa lahu wa najjainaaahu minal
ghammi wa kadhaalika nunjil mo-mineena wa h'asbo
nallaahu wa ni'mal wakeel fan qalabu bi ni'matin minallaahi
wa faz"lin lam yamsashum soo-un maa shaa Allaahu laa
h'awla wa laa quwwata illa billaah maa shaa Allaahu laa
maa shaa an naasu. Maa shaa Allaahu wa in karihan naasu
h'asbiyyar rabbu minal marboobeena h'asbiyal khaaliqu

¹ Darus Salaam, Muhaddith Nuri, Vol. 2, Pg. 266

*minal makhlooqeena h'asbiyar raaziqu minal marzooqeena
h'asbiyallaahu rabbul a'lameena h'asbi man huwa h'asbi,
h'asbi man lam yazal h'asbi, h'asbi man kaana mudhkuntu
h'asbi, h'asbi Allaahu laa ilaaha illa huwa a'laihi tawkkaltu
wa huwa rabbul a'rshil a'z'eemi.*

Other Worship acts

In this part we will mention nine things, which increase sustenance.

1- Fear of Allah (*Taqwa*)

The Holy Quran says:

وَلَوْ أَنَّ أَهْلَ الْقُرَىٰ آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ
السَّمَاءِ وَالْأَرْضِ وَلَكِن كَذَّبُوا فَأَخَذْنَاهُم بِمَا كَانُوا يَكْسِبُونَ

﴿٩٦﴾

“And if the people of the towns had believed and guarded (against evil) we would certainly have opened up for them blessings from the heaven and the earth, but they rejected, so we overtook them for what they had earned.” (Surah Araaf 7:96)

And in other place, He says:

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا ﴿٢﴾ وَيَرْزُقْهُ مِنْ حَيْثُ لَا
يَحْتَسِبُ

“And whoever is careful of (his duty to) Allah, He will make for him an outlet, And give him sustenance from whence he thinks not.” (Surah Talaq: 2-3)

It is said that it was revealed about Auf bin Malik Ashjaee, when the enemies apprehended, his son, he came to Holy Prophet (s.a.w.s.) and told him the story and also complained about his poverty.

The Prophet (s.a.w.s.) said: “Be careful of your duty to Allah and have patience and recite in excess:

لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ

Transliteration: *Laa h'awla wa laa Quwwata illa billaah.*

Auf did accordingly. One day when he was at home, his son managed to escape by a camel and return. The Holy verse is:

وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ

“And give him sustenance from whence he thinks not.” (Surah Talaq: 2-3).¹

2- Payment of Zakat

Amirul Momineen (a.s.) said:

“A man came to the Holy Prophet (s.a.w.s.) and said:

“Teach me a trait of character due to which Allah and His creatures may love me and Allah may expand my sustenance, my body may remain healthy, my life may be prolonged and I should be with you on Judgment Day.

Hazrat told:

These are six things and they require six qualities: Whenever you want Allah to love you, be afraid of Him and be careful of your duties towards Him. Whenever you want to be dear among others, do good with them and don't be greedy

¹ *Tafsir Majmaul Bayan*, Tabarsi

for what they have. Whenever you want your wealth to increase, give Zakat (wealth tax). If you want health from Allah, give a lot of charity. If you want Allah to increase your lifespan, do good to your relatives and if you want to be with me on Judgment Day, prolong your prostration for Allah.¹

3- Pilgrimage of the House of Allah

Visitation to the house of Allah - Hajj or Umrah causes expansion of sustenance.

Imam Baqir (a.s.) said:

Holy Prophet (s.a.w.s.) remarked:

“One who wants this world and hereafter should visit this house.”²

And in another tradition, he said: “Travel, so that you may remain healthy, fight a war to get war booty and perform Hajj, so that you become independent.”³

Also, Imam Sadiq (a.s.) said:

Imam Zainul Abideen (a.s.) stated:

“Perform Hajj and Umrah, so that your body remains healthy, your sustenance expands to be enough for you and your family.”⁴

4- To stop on the mountains of Safa and Marwah

Imam Sadiq (a.s.) said:

“One who wants his wealth to increase, should stop a lot on the mountains of Safa and Marwah.”⁵

¹ *Mustadrakul Wasail*, Vol. 4, Pg. 472

² *Wasailush Shia*, Vol. 11, Pg. 151

³ *Makarimul Akhlaq*, Tabarsi, Pg. 240

⁴ *Makarimul Akhlaq*, Tabarsi, Pg. 242

⁵ *Al-Kafi*, Vol. 4, Pg. 433

Although apparently stopping on Mt. Safa has more reward as the name of Safa is mentioned in one tradition: “If you want your wealth to increase, stop on Mt. Safa.”¹

5- Ziyarat (visitation) of Imam Husain (a.s.)

Imam Baqir (a.s.) said:

“Order our Shias to perform the Ziyarat of Imam Husain (a.s.), surely Hazrat’s Ziyarat expands sustenance, increases lifespan and secures a person from untoward incidents. It is necessary for those believers who have faith in his Imamate, which is from Allah, to perform his Ziyarat.”²

Likewise Halabi says:

I asked Imam Sadiq (a.s.):

May I be sacrificed for you! What do you say about a person who has the capacity to perform the Ziyarat of Imam Husain (a.s.) and he does not do it?

Hazrat replied:

Such a person is *Aaq* (dissociated) of the Holy Prophet (s.a.w.s.) and our *Aaq*. He has taken lightly that which is beneficial for him. Allah will fulfill the wishes of one who performs the Ziyarat of Hazrat, and his necessary worldly affairs will be enough for him. Surely the Ziyarat of Hazrat brings sustenance to the pilgrim and whatever he spends, will be recovered by him, his sins of fifty years will be forgiven and he will return to his family with all his sins forgiven and all his mistakes erased from his register of deeds. If the pilgrim dies during the journey, angels come down and give him Ghusl (bath) and a door of heaven will be opened for him and a smooth wind will blow towards him till Judgment Day. And if he returns safely, the door through which sustenance

¹ *Wasailush Shia*, Kitabul Hajj, Abwab As-saee, Chap. 476, Aalul Bayt

² *Tahdhib*, Vol. 6, Pg. 42

comes down, will be opened for him and against each dirham he spent, rewards of 10,000 dirhams will be written for him and when he comes on Judgment Day, he will be told: The Almighty has stored 10,000 dirhams' reward against each dirham spent.”¹

Also, Imam Baqir (a.s.) said:

“Surely the Chief of Kerbala, Imam Husain (a.s.) was martyred with grief, thirst and injustice and Allah has vowed that every problem-stricken, anxious, sad, sinner, depressed, thirsty and ill, who goes to Hazrat and prays there and through Hazrat, seeks the proximity of Allah, Allah will remove his difficulties, fulfill his wishes, forgive his sins, prolong his life and increase his sustenance. So, O people of vision, take advice.”²

6- Tawassul of Imam Jawad (a.s.)

In a Dua of *Mafatihul Jinaan*, we read:

“O my God, I ask thee in the name of Your beloved, Hazrat Muhammad Ibne Ali (a.s.) grant me from Your grace, grant me from Your capacity, expand my sustenance and make me only Your dependent and not of others and my wishes towards You and only You fulfill my wishes, surely You are master of all things.”

7- To keep four fasts in the month of Shaban

The Holy Prophet (s.a.w.s.) said in a tradition:

“One fasts for four days in the month of Shaban, his sustenance will expand.”³

8- To keep nine fasts in the month of Zilhajj (1st to 9th).

¹ *Tahdhib*, Vol. 6, Pg. 45

² *Biharul Anwar*, Vol. 101, Pg. 46, as quoted from *Kamiluz Ziaraat*

³ *Wasailush Shia*, Vol. 10, Pg. 498

There is a tradition that one should from first to ninth of Zilhajj, Allah will give him ten bounties:

Prolong his life

Expand his sustenance

Protect his family

Forgive his sins

Double or multiply his rewards

Ease his death

Give light in darkness

His scale will be heavy

He would be freed from fire

He will get upper stage among the good people.¹

In a tradition, the first ten days of Zilhajj are mentioned, but it in fact refers to first *nine* days, because the tenth is Eid and it is forbidden to fast on that day.

9- To be always in ablution

A man complained to the Prophet (s.a.w.s.) about less sustenance.

Hazrat replied:

“Remain in ablution always, so that sustenance should always come to you.”

He did accordingly and his sustenance increased.²

Also, Imam Sadiq (a.s.) said:

“If one who goes without Wuzu for a work and his aim is not achieved, then he should know that it is his own fault.”¹

¹ *As-sia wa Rizq*, Pg. 89 as quoted from *Baladul Amin*

² *Mustadrakul Wasail*, Vol. 13, Pg. 41

Ways for getting the honor to visit the house of Allah

As the subject of this book is widening of sustenance and visitation to Allah's House is the best sustenance, here we will mention three ways of getting this sustenance.

Imam Sadiq (a.s.) said:

“One who reads Surah Naba regularly everyday will not pass that year till he visits the House of Allah.”²

Imam Sadiq (a.s.) said:

“One who says 1,000 times *Maasha Allaah* in one sitting; that same year he will go for Hajj, Allah will delay his death till he does not perform the Hajj.”³

Imam Sadiq (a.s.) said:

“One who says 1,000 times *Laa h'awla wa laa quwwata illa billaah*; Allah will make Hajj his sustenance and if his death is nearby, Allah will delay it till he performs Hajj.”⁴

The End

¹ *Tahdhib*, Vol. 1, Pg. 359, Chap. 16, Tr. 7

² *Biharul Anwar*, Vol. 92, Pg. 319, as quoted from *Sawabul Aamal*, Pg. 109

³ *Biharul Anwar*, Vol. 93, Pg. 190

⁴ *Biharul Anwar*, Vol. 93, Pg. 191