

## Module 7: The Wisdom of Allah in the Distribution of Rizq

*Wealth is not a reward. Poverty is not a punishment. Behind each lies a trial.*

*This is the final module of the course. And perhaps the deepest. Because here we touch upon a question that lives in the hearts of many: "Why does he have more and I have less? Is this fair?" The answer that Allah gives is deeper and more beautiful than any human logic.*

### The Question Everyone Asks

There is one question that almost every person asks themselves in one form or another. It may sound different each time:

*"Why does he have it and I do not? I strive as well. I believe as well. Why did Allah give him more — and me less? Is this fair?"*

This question is not a sign of weak faith. It is a human question. And Allah answered it in the Quran — directly and clearly. He did not evade it. He did not skirt around it. He answered.

The answer begins with one word: trial.

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### Neither Wealth a Reward, Nor Poverty a Punishment

This is one of the most important understandings in Islam — and one of the rarest in real life. Because the world around us says the opposite: whoever has more is better, more successful, more worthy.

Allah dismantles this view with a single verse:

*"And We test you with evil and with good as trial"*

Surah Al-Anbiya, verse 35

وَنَبْلُوكُم بِالشَّرِّ وَالْخَيْرِ فِتْنَةً

"With evil and with good" — both poverty and wealth. Both are a trial. Both are fitnah — a test. Not punishment and not reward. A test.

And one more verse — yet clearer:

فَأَمَّا الْإِنْسَانُ إِذَا مَا ابْتَلَاهُ رَبُّهُ فَأَكْرَمَهُ وَنَعَّمَهُ فَيَقُولُ رَبِّي أَكْرَمَنِ ۖ وَإِذَا مَا ابْتَلَاهُ  
فَقَدَرَ عَلَيْهِ رِزْقَهُ فَيَقُولُ رَبِّي أَهَانَنِ

*"As for the human being, when his Lord tests him and is generous to him and favours him, he says: My Lord has honoured me. But when He tests him and restricts his provision, he says: My Lord has humiliated me"*

Surah Al-Fajr, verses 15–16

Notice: Allah does not say "he is right" or "he is wrong." He simply describes — this is how the human being thinks. And within this description is a gentle indication of the error.

Wealth is not a sign that Allah is pleased with you. Poverty is not a sign that He has turned away. Both states are a question: how do you handle it?

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## The Trial of Wealth — Harder Than It Appears

When a person is in poverty — they understand: this is a trial. It is felt. It requires patience.

But wealth is a subtler trial. Because it does not look like a trial. It looks like a reward. And this is precisely why it is more dangerous.

Allah warned of this through the story of Qarun — a man from the people of Musa ﷺ, who was given immense wealth:

إِنَّ قَارُونَ كَانَ مِنْ قَوْمِ مُوسَى فَبَغَى عَلَيْهِمْ ۖ وَآتَيْنَاهُ مِنَ الْكُنُوزِ مَا إِنَّ مَفَاتِحَهُ لَتَنُوءُ  
بِالْعُصْبَةِ أُولِي الْقُوَّةِ

*"Indeed, Qarun was from the people of Musa, but he tyrannised them. And We gave him of treasures whose keys would burden a band of strong men"*

Surah Al-Qasas, verse 76

When Qarun was told to give a portion of his wealth, he replied: "I was only given it because of knowledge I possess" (Al-Qasas, 78). He decided: wealth is his own merit. His dignity. His right.

And the earth swallowed him together with his palaces.

*Those who yesterday envied Qarun and said "if only we had such" — the next day were saying: "Allah extends provision to whom He wills of His servants and restricts it — had it not been that Allah was gracious to us, He would have caused it to swallow us" (Al-Qasas, 82). Wealth turned out to be not a reward — but a trial that Qarun did not pass.*

The trial of wealth is a test: will you be grateful? Will you be generous? Will the heart remain humble when much is in your hands? Will you not become arrogant?

#### **The Sign of One Who Has Passed the Trial of Wealth**

His money flows to where Allah commands. He gives zakat and sadaqah without regret. His heart does not cling to possessions. He is wealthy — but does not depend on wealth. This is freedom.

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## **The Trial of Poverty — and Its Dignity**

If wealth is a trial through abundance, then poverty is a trial through lack. And this trial has its own special worth in Islam.

The Prophet ﷺ loved the poor and remained close to them. He himself chose modesty when he could have lived otherwise. And he conveyed to us words that overturn one's view of poverty:

**يَدْخُلُ فَقَرَاءُ الْمُؤْمِنِينَ الْجَنَّةَ قَبْلَ الْأَعْيَاءِ بِنِصْفِ يَوْمٍ، وَذَلِكَ خَمْسِمِائَةَ سَنَةٍ**

*"The poor believers will enter Paradise half a day before the wealthy — and that is five hundred years"*

Sunan al-Tirmidhi, hadith 2353 — hasan

Five hundred years. Not because the wealthy are worse. But because the wealthy will be held to account for their possessions — how they earned, how they spent, how they gave. The poor person does not have this reckoning. They have already passed through.

This does not mean one should seek poverty. Islam does not condemn sufficiency — it condemns attachment to it and forgetting Allah because of it. But it does mean: the one who lives in constraint and preserves dignity, patience, and faith — holds a very honoured position with Allah.

The trial of poverty is a test: will you remain with Allah when it is difficult? Will you preserve gratitude for what is little? Will you not allow anxiety to overcome faith?

### The Sign of One Who Has Passed the Trial of Poverty

They do not complain about Allah. They do not envy those who have more. They do what is within their power — and entrust the rest to Ar-Razzaq. In their heart — a peace that does not depend on the amount in their pocket. This is tawakkul in action.

## Why Allah Distributed Rizq Unequally

This is perhaps the deepest question of the module. And it has a direct answer in the Quran:

أَمْ يَفْسِمُونَ رَحْمَتَ رَبِّكَ ۗ نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ بَعْضًا سُخْرِيًّا

*"Is it they who distribute the mercy of your Lord? It is We Who have distributed their livelihood in the life of this world, and have raised some of them above others in degrees — so that some of them may employ others"*

Surah Az-Zukhruf, verse 32

"So that some of them may employ others" — herein lies the wisdom. If everyone had equal amounts of everything — people would have no need of one another. There would be no trade, no cooperation, no assistance. There would be none of what builds society.

The one with less money needs the one with more. The one with more money needs the skills, the labour, and the help of the one with less. The difference in rizq is not injustice. It is the architecture of interdependence that Allah created.

*Your rizq is exactly as it is because it is precisely what integrates you into this world as it should be. Not more and not less. Allah sees the whole picture — you see only your own corner.*

## How to Look at Others Rightly

The Prophet ﷺ gave us specific guidance — not general words, but precise direction:

انظُرُوا إِلَى مَنْ هُوَ أَسْفَلَ مِنْكُمْ، وَلَا تَنْظُرُوا إِلَى مَنْ هُوَ فَوْقَكُمْ، فَهُوَ أَجْدَرُ أَنْ لَا تَزْدَرُوا نِعْمَةَ اللَّهِ عَلَيْكُمْ

*"Look at those who are below you, and do not look at those who are above you — for that is more likely to keep you from belittling Allah's blessing upon you"*

Sahih Muslim, hadith 2963

This is not envy in reverse. It is a tool for the heart. When you look upward — you see only what you do not have. When you look downward — you see what you do have. And what you have — turns out to be far greater than it seemed.

Billions of people on earth right now do not have what you have. Clean water. A roof. Safety. Food today. The health to read these words.

This is not cause to close your eyes to your difficulties. It is a way to see the rizq that is already present, before asking for what is not yet there.

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## Two States That Determine Everything

The Prophet ﷺ once said words that can be repeated throughout an entire lifetime:

عَجَبًا لِأَمْرِ الْمُؤْمِنِ، إِنَّ أَمْرَهُ كُلَّهُ خَيْرٌ، وَلَيْسَ ذَلِكَ لِأَحَدٍ إِلَّا لِلْمُؤْمِنِ: إِنْ أَصَابَتْهُ سَرَاءٌ شَكَرَ فَكَانَ خَيْرًا لَهُ، وَإِنْ أَصَابَتْهُ صَرَاءٌ صَبَرَ فَكَانَ خَيْرًا لَهُ

*"How wondrous is the affair of the believer — all of it is good for him. And this is the case for no one except the believer: if happiness reaches him, he thanks Allah, and that is good for him. If hardship reaches him, he endures patiently, and that too is good for him"*

Sahih Muslim, hadith 2999

Look at this formula. It covers every outcome. Rizq came — shukr. Rizq was delayed — sabr. In both cases — khayr, goodness. The believer cannot lose — as long as they remain a believer.

Shukr — gratitude — we explored in Module 6. It is the state of the heart that sees a gift in what is present.

Sabr — patience — is not a passive "I endure and stay silent." In Islam, sabr is an active stance. It is when a person in difficulty does not lose their direction. They continue to act. They continue to make du'a. They continue to believe. Not because it is easy — but because they trust the One Who knows more.

### The Definition of Sabr

Sabr is patience, steadiness, and firmness in the face of trial. It is not silence and not indifference. It is — when a person holds on to Allah in the moment when they wish to let go. Sabr is one of the highest qualities in Islam. Allah said: "Indeed, Allah is with the patient" (Al-Baqarah, 153).

## The Story of the Prophet Ayyub ﷺ — The Pinnacle of Sabr

No example of sabr in trial is more well-known or more profound than the story of the Prophet Ayyub ﷺ.

He was wealthy — and lost everything. He was healthy — and was struck by severe illness for long years. He lost his children. He lost his possessions. He lost his health. He was left alone.

And what did he do? Did he complain about Allah? Did he doubt? Did he pull away?

وَأَيُّوبَ إِذْ نَادَىٰ رَبَّهُ أَنِّي مَسَّنِيَ الضُّرُّ وَأَنْتَ أَرْحَمُ الرَّاحِمِينَ

*"And Ayyub — when he called out to his Lord: Adversity has touched me, and You are the Most Merciful of the merciful"*

Surah Al-Anbiya, verse 83

He turned to Allah — not with accusation, but with acknowledgement: You are the Most Merciful. He did not say "why me." He said "You know." This is the pinnacle of tawakkul in trial.

And Allah's answer was not long in coming:

فَأَسْتَجَبْنَا لَهُ فَكَشَفْنَا مَا بِهِ مِنْ ضُرِّهِ وَأَتَيْنَاهُ أَهْلَهُ وَمِثْلَهُمْ مَعَهُمْ رَحْمَةً مِنَّا

*"So We responded to him and removed what afflicted him of adversity. And We restored his family to him and the like thereof with them as mercy from Us"*

Surah Al-Anbiya, verse 84

"And the like thereof with them" — Allah did not merely return what was. He doubled it. Because the one who passes through a trial with tawakkul receives not only what was, but more. In this world or the next — Allah is never indebted to the patient one.

## What Remains in the Heart

This is the final module of the course. And what needs to be taken from it fits into just a few lines.

**Your rizq is not the measure of your worth.**

*Wealth is not a sign of Allah's approval.*

*Poverty is not a sign of His displeasure.*

**Both are a trial. And in both lies a path to Him.**

*Rizq came — give thanks. Rizq was delayed — be patient and continue.*

**In both cases — you are with Allah. And this is the victory.**

### Practice

Take a sheet of paper and write the answers to two questions. First: what is my trial right now — in abundance or in lack? Second: which of the two states do I need to strengthen — shukr or sabr? There is no need to send it anywhere or show anyone. This is a conversation between you and Allah. Honest. Quiet. And it is precisely such conversations that change a life from within.

## Course Conclusion

You have completed all seven modules. Ahead lies the course conclusion: a final map of beliefs that gathers everything covered into one place, a collection of du'as about rizq from the Sunnah, and a closing word about what you carry with you as you leave this course.

*"How wondrous is the affair of the believer — all of it is good"*

Sahih Muslim, hadith 2999