174515 - Du`a for Wealth and Paying off Debts

the question

Because of the declining economic situation in the US these days, my father is facing problems at work, and we do not know for how much longer he will remain in his job. They have given him notification that he should resign… And he is the only breadwinner for our family. I would like to learn a supplication (Du`a) that I can recite, so that Allah may grant us relief and we will have more income. I looked on the Internet, and I found a supplication, but I do not know if it is sound, because it asks the individual to recite it twelve thousand times in one sitting. I hope that you can help, may Allah reward you with good.

Summary of answer

1- You can say this Du`a to pay off our debts: “Allahumma ikfini bi halalika `an haramika wa aghnini bi fadlika `amman siwaka.”
2- One of the most beneficial means of attaining provision is praying a great deal for forgiveness.

Detailed answer

Praise be to Allah.

Du`a for relief of distress, paying off debts and acquisition of wealth

We ask Allah, may He be Exalted, to make things easy for you, to help your father and to grant you lawful and blessed provision.

There are several supplications for relief of distress , help to pay off debts and acquisition of wealth that are proven in the authentic Sunnah. They include the following:

- Ahmad (3712) narrated that `Abdullah ibn Mas`ud (may Allah be pleased with him) said: The

Messenger of Allah (blessings and peace of Allah be upon him) said: “No person suffers any anxiety or grief , and says: ‘Allahumma inni `abduka wabnu `abdika wabnu amatika, nasiyati bi yadika, madin fiyya hukmuka, `adlun fiyya qada’uka, as’aluka bi kulli ismin huwa laka sammayta bihi nafsaka aw `allamtahu ahadan min khalqika aw anzaltahu fi kitabika aw ista’tharta bihi fi `ilm il-ghaybi `andak an taj`ala Al-Qurana rabi`a qalbi wa nura sadri wa jala’a huzni wa dhahaba hammi (O Allah, I am Your slave, son of Your slave, son of Your female slave, my forelock is in Your hand, Your command over me is forever executed and Your decree over me is just. I ask You by every Name belonging to You by which You have named Yourself, or You have taught to any of Your creation, or You have revealed in Your Book, or You have preserved in the knowledge of the unseen with You, that You make the Quran the life of my heart and the light of my chest, and a departure for my sorrow and a release for my anxiety)’ but Allah will take away his sorrow and grief, and give him joy instead.” It was said: O Messenger of Allah, should we not learn them (these words)? He (blessings and peace of Allah be upon him) said: “Yes indeed; whoever hears them should learn them.” (Classed as authentic by Al-Albaani in Sahih At-Targhib wa At-Tarhib, 1822)

- Muslim (2713) narrated that Abu Hurayrah (may Allah be pleased with him) said: The Messenger of Allah (blessings and peace of Allah be upon him) used to tell us, when any one of us wanted to lie down and sleep, to say: “Allahumma Rabb As-samawati wa Rabb Al-ardi wa Rabb Al-`Arsh il-`Adhim, Rabbana wa Rabba kulli shay’, faliq Al-habbi wan-nawa wa munzil At-Tawrati wal-Injili wal-Furqan, a`udhu bika min sharri kulli dabbatin anta akhidhun bi nasiyatiha. Allahumma anta Al-awwal fa laysa qablaka shay’, wa anta Al-akhiru fa laysa ba`daka shay’. Wa anta adh-dhahiru fa laysa fawqaka shay’, wa anta Al-batinu fa laysa dunaka shay’. Iqdi `anna ad-dayna wa aghnina min Al-faqr (O Allah, Lord of the heavens and the earth, and Lord of the Mighty Throne, our Lord and Lord of all things, Splitter of the seed and the date seed, Revealer of the Tawrat, the Injil and the Furqan, I seek refuge in You from the evil of all creatures that You seize by the forelock [i.e., have full control over them]. O Allah, You are the First and there is nothing before You; You are the Last and there is nothing after You. You are the Manifest and the Most High (Adh-Dhahir) and there is nothing above You; You are the Most Near (Al-Batin) and there is nothing nearer than You. Settle our debt

and spare us from poverty)."

- It was narrated from `Ali (may Allah be pleased with him) that a slave who had entered into a contract of manumission came to him and said: "I am unable to pay off my manumission; help me." He said: Shall I not teach you some words which the Messenger of Allah (peace and blessings of Allah be upon him) taught me? And if you have debt like the mountain of Sir, Allah will pay it off for you . He said: "Say: Allahumma ikfini bi halalika `an haramika wa aghnini bi fadlika `amman siwaka (O Allah, suffice me with what You have permitted so that I have no need of that which You have forbidden, and make me independent of means by Your bounty so that I have no need of anyone besides You).'" (Narrated by At-Tirmidhi, 3563; classes as sound by Al-Albani in Sahih At-Tirmidhi)
- At-Tabarani narrated in Al-Mu`jam As-Saghir that Anas ibn Malik (may Allah be pleased with him) said: "The Messenger of Allah (blessings and peace of Allah be upon him) said to Mu`adh (may Allah be pleased with him): 'Shall I not teach you a Du`a which you may say; even if you have debt like Mount Uhud, Allah might pay it off for you?' Say, O Mu'adh: 'Allahumma Malik Al-mulk, tu'ti Al-mulka man tasha' wa tanzi` Al-mulka mimman tasha', wa tu`izzu man tasha' wa tudhillu man tasha', bi yadika Al-khayr, innaka `ala kulli shay'in qadir, Rahman Ad-dunya wal-akhirati wa rahimahuma, tu'tihima man tasha' wa tamna`u minhuma man tasha', irhamni rahmatan tughnini biha `an rahmati man siwaka (O Allah, Sovereign of all, You give dominion to whomsoever You will and You take dominion away from whomsoever You will, You exalt whomsoever You will and You bring low whomsoever You will. In Your hand is all goodness and You are able to do all things. Most Merciful and Most Compassionate in this world and in the Hereafter, You give them to whomsoever You will and withhold them from whomsoever You will. Bestow mercy upon Me in such a manner that I have no need of the mercy of anyone but You).'" (Classed as sound by Al-Albani in Sahih At-Targhib wa At-Tarhib, 1821)
- One of the most beneficial means of attaining provision is praying a great deal for forgiveness.

Allah, may He be Exalted, says (interpretation of the meaning):

{And said, ‘Ask forgiveness of your Lord. Indeed, He is ever a Perpetual Forgiver.

He will send [rain from] the sky upon you in [continuing] shower,

And give you increase in wealth and children and provide for you gardens and provide for you rivers} [Nuh 71:10-12].

Can you repeat these Du`as a specific number of times?

As for stipulating a specific number of times to repeat any of these supplications, this is an innovation (Bid`ah) that has been introduced into the religion.

It says in Fatawa Al-Lajnah Ad-Da’imah:

“The basic principle with regard to Adhkar and acts of worship is that they are Tawqifi [meaning that they cannot be proven except on the basis of sound religious texts], and Allah is not to be worshipped except in the ways that He has prescribed. This also applies to deciding whether a particular act of worship may be done at any time or is limited to a certain time, how it is to be done and how many times it is to be done. With regard to whatever Allah has prescribed of Adhkar, supplication and all other acts of worship that are not limited to a specific time, number, place or manner, it is not permissible for us to commit ourselves to a particular manner, time or number; rather we worship Allah by doing these acts of worship with no restrictions, as they were prescribed. Whatever is proven on the basis of reports which indicate on the basis of the Prophet’s words or deeds that they are limited to a particular time or number, or limited to a particular place or manner, we worship Allah by doing them in accordance with what is proven by the religious texts.” (Shaykh `Abd Al-`Aziz ibn Baz, Shaykh `Abd Ar-Razzaq `Afifi, Shaykh `Abdullah ibn Ghadyan, Shaykh `Abdullah ibn Qa`ud." (Majallat Al-Buhuth Al-Islamiyyah, 21/53) and Fatawa Islamiyyah, 4/178)

For more details, please see this category: Supplication

And Allah knows best.