

# The Qur'an Chart

(Ten Laws of Wealth  
in the Qur'an)

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اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا مُحَمَّدٍ

# About the Laws...

Ten Laws of Wealth lead (if applied with sincerity) to the greatest prize which is *Jannah* (Paradise): the place of ultimate wealth.

“Wealth is not excess possessions, true wealth is self-content.” Agreed upon (*Bukhari & Muslim*)

Seeking wealth is encouraged in Islam.

Wealth is a good thing in the hand of a righteous person. (*Hadeeth Shareef*)

This research took more than ten  
years to appear on a single page!

It will provide a serious student of the Qur'an more  
than ten or twenty years worth of inspiration.

*Insha'Allah.*

# Surat Al Fatiha - Chapter 1

- ❖ In Surat Al Fatiha there are 7 *ayaat* (verses).
- ❖ 1<sup>st</sup> *Ayah*: بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
- ❖ “In the Name of Allah, the Most Merciful, the Most Gracious.”
- ❖ This *ayah* represents **Remembrance**; the 1<sup>st</sup> Law of Wealth in the Qur’an.
- ❖ This law is explained further in Suwar: 1, 11, 21, 31, 41, 51, 61, 71, 81, 91, 101, 111.
- ❖ For example, in Surat Hud (11: 3), *istighfar*, a form of remembrance, leads to wealth.
- ❖ Remembrance of Allah which includes reading the Qur’an is the greatest form of worship.
- ❖ Teaching children to remember Allah is key to making them noble, happy, and successful.
- ❖ It is a great blessing to mention Allah’s Name.
- ❖ A Muslim should focus on what the Prophet(s) taught us to say.
- ❖ Allah is the Greatest Name of the Almighty(swt).

# Surat Al Fatiha - Chapter 1 continued

- ❖ 2<sup>nd</sup> *Ayah*: اَلْحَمْدُ لِلّٰهِ رَبِّ الْعَالَمِيْنَ
- ❖ “Praise be to Allah, the Lord of the worlds.”
- ❖ This *ayah* represents *Shukr* - Gratitude, which is the 2<sup>nd</sup> Law of Wealth.
- ❖ *Thikr* + *Shukr* or Remembrance and Gratitude are the mission of the Muslim.
- ❖ This law is explained further in Suwar: 2, 12, 22, 32, 42, 52, 62, 72, 82, 92, 102, 112.
- ❖ For example, in Surat Yusuf (12:101) a grateful Joseph(as) states his wish to die as a Muslim and to be admitted among the righteous.
- ❖ Gratitude is the most important quality of a human being. (Surat Saba 34:13)
- ❖ *Salah*, *Zakah*, *Sawm*, and *Hajj* are all forms of gratitude towards Allah(swt).

# Surat Al Fatiha - Chapter 1 continued

- ❖ 3<sup>rd</sup> *Ayah*: الرَّحْمَنِ الرَّحِيمِ
- ❖ “The Most Merciful, the Most Gracious.”
- ❖ This *ayah* represents **Success**; the 3rd Law of Wealth.
- ❖ It is through the Mercy of Allah Almighty that we realize our ultimate success which is entering *Jannah*.
- ❖ Islam is a success-oriented faith. You’re called to succeed at least 30 times a day in the *athaan* and *iqamah* (call to prayer).
- ❖ This law is explained further in Suwar: 3, 13, 23, 33, 43, 53, 63, 73, 83, 93, 103, 113.
- ❖ Success is best defined in Surat Al ‘Asr (103) as: faith, good deeds, truth, and perseverance.

# Surat Al Fatiha - Chapter 1 Continued

- ❖ 4<sup>th</sup> *Ayah*: مَلِكِ يَوْمِ الدِّينِ
- ❖ “Owner of the Day of Judgment.”
- ❖ This *ayah* represents Wisdom; which is the 4<sup>th</sup> Law of Wealth
- ❖ The *ayah* establishes the fact that we are certainly going to stand before Allah on the Judgment Day.
- ❖ This belief creates in the heart and mind of a Muslim *taqwa* (a fear of God) which is the highest level of wisdom. To fear Allah(swt) is to run towards Him!
- ❖ Fearing God allows people to calculate their moves and what they say and do.
- ❖ Wisdom is defined as: “Doing the right thing”
- ❖ This law is explained further in Suwar: 4, 14, 24, 34, 44, 54, 64, 74, 84, 94, 104, 114.
- ❖ For example, in Surat An-Nisa' (4: 1), Allah(swt) implies that *taqwa*, which leads to wisdom, is key to a great family life!

# Surat Al Fatiha - Chapter 1 continued

- ❖ 5<sup>th</sup> *Ayah*: **إِيَّاكَ نَعْبُدُ وَإِيَّاكَ نَسْتَعِينُ**
- ❖ “We worship only you O Allah, and Your aid we seek.”
- ❖ This *ayah* represents **Justice**; which is the Fifth Law of Wealth.
- ❖ The *ayah* mentions a relationship; a covenant between the servant and the Almighty(swt), in which the aid of Allah is maximized when a human being serves Allah.
- ❖ Allah(swt) will fulfill His end of the contract if we fulfill ours.
- ❖ This law is explained further in Suwar: 5, 15, 25, 35, 45, 55, 65, 75, 85, 95, 105.
- ❖ For example, in Surat Al Maida (5: 8) the believers are admonished to stand for the sake of Allah as just witnesses.
- ❖ A just nation will be victorious regardless of its faith. (Ibn Taymiyyah(ra))

# Surat Al Fatiha - Chapter 1 continued

- ❖ 6<sup>th</sup> *Ayah*: أَهْدِنَا الصِّرَاطَ الْمُسْتَقِيمَ
- ❖ “Guide us to the straight path.”
- ❖ This *ayah* represents Knowledge; which is The Sixth Law of Wealth.
- ❖ This *dua*' (supplication) is the most important in the Qur'an. That's why it is in Surat Al Fatiha.
- ❖ This law is explained further in Suwar: 6, 16, 26, 36, 46, 56, 66, 76, 86, 96, 106.
- ❖ For example, in Surat Al An'am (6: 83-90) Allah(swt) mentions some of the Prophets that He chose, guided to the straight path, favored with revelations, authority, and Prophethood.
- ❖ Everything that is good in the world today is the fruit of following Prophets' knowledge and instructions. Every evil is due to the lack thereof.
- ❖ We need Allah's guidance in the hundreds of decisions we make everyday. It is essential to remember this when we recite this *ayah*.

# Surat Al Fatiha - Chapter 1 continued

- ❖ 7<sup>th</sup> Ayah: صِرَاطَ الَّذِينَ أَنْعَمْتَ عَلَيْهِمْ غَيْرِ الْمَغْضُوبِ عَلَيْهِمْ وَلَا الضَّالِّينَ
- ❖ “The path of those on whom You bestowed Your Grace, not those who earned Your Wrath, nor those who go astray.”
- ❖ This *ayah* represents the 7<sup>th</sup>, 8<sup>th</sup>, 9<sup>th</sup>, and 10<sup>th</sup> Laws of Wealth.
- ❖ The 7<sup>th</sup> Law of Wealth is Worship.
- ❖ The way of those Allah Bestowed His Blessings upon, is continuous worship of Allah.
- ❖ The Prophets, the righteous, and the noble servants of Allah Almighty throughout the history of humanity, served Allah(swt) with total devotion and sacrifice.
- ❖ This law is explained further in Suwar: 7, 17, 27, 37, 47, 57, 67, 77, 87, 97, 107.
- ❖ For example, in Surat Al 'Isra (17:3) Allah(swt) mentioned Noah(as) as a grateful servant of Allah.

# Surat Al Fatiha - Chapter 1 continued

- ❖ The 7<sup>th</sup> *Ayah* continued. . .
- ❖ “Those on whom you Bestowed your Grace.”
- ❖ This portion of the *ayah* represents the 8<sup>th</sup> Law of Wealth which is: Abundance.
- ❖ Abundance is the foundation of Islamic Economics.  
See: (2:29), (7:96), (16:96), (72:16)
- ❖ This law is explained further in Suwar: 8, 18, 28, 38, 48, 58, 68, 78, 88, 98, 108.
- ❖ For example, in Surat Al Kahf (18) we see four stories of abundance: faith, wealth, knowledge, and power.

# Surat Al Fatiha - Chapter 1 continued

- ❖ 7<sup>th</sup> *Ayah* continued. . .
- ❖ The *ayah* describes a *siraat* (path) that has been trodden upon by leaders.
- ❖ The leaders have been described in Surat An-Nisa' (4: 69).
- ❖ The 9<sup>th</sup> Law of Wealth is: **Leadership**.
- ❖ **Leadership is to be responsible!**
- ❖ This law is explained further in Suwar: 9, 19, 29, 39, 49, 59, 69, 79, 89, 99, 109.
- ❖ The best definition of a leader is mentioned in Surat At-Taubah (9:128).
- ❖ Personal leadership is defined in Surat Az-Zalzalah (99: 7-8): taking one step towards goodness, and one step away from evil, everyday.

# Surat Al Fatiha - Chapter 1 continued

- ❖ 7<sup>th</sup> *Ayah*
- ❖ The *ayah* mentions three groups:
- ❖ One that is favored by Allah(swt). They are the ones who know and put their knowledge to action.
- ❖ One that has earned His anger. They are the ones who know but do not apply.
- ❖ One that goes astray. They do not take time to learn, and insist on ignoring the signs of Allah(swt).
- ❖ In studying history we find that unity has always been a determining factor for any group of people becoming influential.
- ❖ A disunited nation will not be able to attain greatness or maintain it.
- ❖ Therefore Unity is the 10<sup>th</sup> Law of Wealth.
- ❖ It is further explained in Suwar: 10, 20, 30, 40, 50, 60, 70, 80, 90, 100, 110.
- ❖ For example, in Surat Yunus 10: 87, Allah(swt) instructs Moses(as) and his brother Harun(as) (Aaron) to establish a community in Egypt for their people, to unite and share resources, to revive the spirit of prayer in their homes, and to remain optimistic.

# Surat Al Fatiha - Chapter 1 continued

- ❖ Surat Al Fatiha summarizes the whole Qur'an. This has been proven in this research, *al hamdulillah*.
- ❖ The 1<sup>st</sup> *ayah* summarizes Surat Al Fatiha. This is an upcoming research topic, *insha'Allah*.

# Ten Laws of Wealth

- ❖ 1<sup>st</sup> Remembrance
- ❖ 2<sup>nd</sup> Gratitude
- ❖ 3<sup>rd</sup> Success
- ❖ 4<sup>th</sup> Wisdom
- ❖ 5<sup>th</sup> Justice
- ❖ 6<sup>th</sup> Knowledge
- ❖ 7<sup>th</sup> Worship
- ❖ 8<sup>th</sup> Abundance
- ❖ 9<sup>th</sup> Leadership
- ❖ 10<sup>th</sup> Unity

# A Very Important Observation!

- ❖ Not only do the *suwar* (chapters) of the Qur'an follow this order of the ten laws. . .
- ❖ The *ayaat* (verses) also follow the same order!
- ❖ So in any given *surah*, you will see that. . .  
*Ayah* 1 has remembrance as a theme. For example when we recite “Alif-Lam-Meem”, we gain 30 *hasanat* as our Prophet(s) said. Similarly, *Ayah* 2 has gratitude as a theme, *Ayah* 3 has success as a theme, and so on till *Ayah* 10, which is unity.
- ❖ The pattern can be found in all subsequent *ayaat* (i.e., 11-20, 21- 30, 81-90, 201-210) and so on.



# Opposing themes continued. . .

❖ 6<sup>th</sup> Knowledge

❖ 7<sup>th</sup> Worship

❖ 8<sup>th</sup> Abundance

❖ 9<sup>th</sup> Leadership

❖ 10<sup>th</sup> Unity

6<sup>th</sup> Ignorance

7<sup>th</sup> Idolatry

8<sup>th</sup> Scarcity

9<sup>th</sup> Irresponsibility

10<sup>th</sup> Disunity

# Ten Laws of Wealth

- ❖ Remember Allah(swt) at all times.
- ❖ Be grateful even for the smallest favors.
- ❖ Think success! Failure is not an option.
- ❖ Wisdom is doing the right thing.
- ❖ Be Just! Work towards justice for everyone regardless of creed.
- ❖ Seek knowledge every day.
- ❖ Worship Allah(swt) by following the *Sunnah* of the Prophet(s).
- ❖ Think abundance! Be generous. Beware of scarcity mentality.
- ❖ Leadership is being responsible.
- ❖ Work towards unity. Build consensus.

والحمد لله رب العالمين

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