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Rizq Management: Balancing Other-worldly Credits and Debts

Introduction

Asad was barreling down a village road in his Toyota Hillux pickup truck toward the starting line. We had traveled from the city of Lahore to a small town named Jhal Magsi for an annual off-road desert race that attracted dozens of teams from around Pakistan, including Azaan Valley, the real estate development firm I was conducting fieldwork with. The Jhal Magsi rally is not the longest running or biggest one in the country, but among drivers it is known for being the riskiest. The 145-kilometer track traverses multiple different terrains, including narrow farm roads bordered by irrigation ditches, deep water river crossings, and mountain paths with steep, 300-foot descents. Around the campfire in the nights leading up to the race, participants described the route as a *gari ki qabarstan*, or graveyard of trucks. Indeed, nearly half of the racers did not complete the track at all, their vehicles either toppling or malfunctioning before reaching the finish line. Suddenly, Asad pulled over. A group of five local boys were standing alongside the road cheering for trucks as they passed by. Asad grabbed a wad of cash from the glove compartment and gave each of them a crisp thousand-rupee note before speeding off to compete in the race. Though his final time was spoiled by a punctured tire, Asad was one of the thirty-three racers to complete the track. As he accelerated across the finish line and then came to a stop, a small crowd rushed his vehicle to offer congratulations, shake hands, and take selfies. Asad recognized one of the men and reached into the glove compartment to give out another thousand-rupee note. Then he drove back to the campsite to continue the celebration, half of the crowd accompanying him in the truck bed.

Later, I asked Asad why it had been so important to distribute the thousand-rupee notes. The short answer was charity. The long answer was more complicated. Like many Muslims in

Pakistan and around the world, Asad believed that the amount he gave to charity would be returned by 700 times in this life or the hereafter. At Azaan Valley, these charitable investments were explicitly linked to *rizq*, or material wealth provided by God. During my fieldwork at the real estate developer's office, I observed how prosperity was inextricably linked to *rizq*, which came in the form of sold-out projects, legal victories in land disputes, and surviving death-defying desert races.

Real estate in Pakistan is big business. The real estate market revolves around housing schemes, or master-planned communities divided into rectangular plots on which owners construct their homes. With an estimated valuation of between US$1.4 trillion, real estate is the second largest industry in Pakistan and described by critics and proponents alike as the backbone of the country's economy. In Lahore, real estate is the most sought-after investment as the city is one of only a handful in the world where returns are regularly greater than 100%. Nevertheless, real estate is incredibly risky: developers sell land before they have acquired it; investors make high-risk, high-reward purchases in illegal projects; and even gains can become losses due to an unstable national currency. In this paper, I draw on my fieldwork at a real estate developer's office to consider how *rizq* links the worldly economy of real estate and the other-worldly economy of Islam. Reducible to neither Islam nor capitalism, I argue that *rizq* creates a uniquely reckless form of risk-taking.

The Risks of Rewards

Home to 11 million residents, Lahore is a city that is constantly, relentlessly expanding. Located in Pakistan's agriculturally rich Punjab province, the megacity has nearly doubled in size over the past two decades through the conversion of agricultural land into urban areas.

Though Lahore has long been described as bounded to the north and west by the 450-mile Ravi River, in recent years real estate projects have emerged on the other side of the river proclaiming to belong or be a gateway to the city. Azaan Valley is a 1,000-acre housing scheme located in Sheikhupura District, a primarily agricultural area lying northwest of Lahore across the Ravi River. The project is owned and operated by Umar and Farooq, siblings whose family have been landlords in the area since the seventeenth century. In 2009, the brothers converted their combined shares to a housing scheme, which they gradually expanded by purchasing adjacent land from extended family members and other local landowners.

The first time I met Farooq, he provided brief but colorful answers to my prepared questions, detailing his plans to construct an asphalt racetrack on his land and eventually build the largest housing scheme in Pakistan. Then, he asked me to turn off my recorder. "Everything I just told you is bullshit," Farooq proclaimed. "I have no idea what I'm doing." He explained that there were actually three partners in Azaan Valley: him, his brother, and God. Like everything else in the world, the money belonged to God rather than Umar and Farooq. But as the brokers of God's wealth on earth, the brothers will be accountable for how it is spent.

Under the weight of other-worldly responsibility, Umar and Farooq have launched several extraordinary charity efforts. Donating one-quarter of their shares in Azaan Valley, the brothers sponsor a public hospital, a girl's grammar school, and hundreds of individual widows and orphans. The grandest example of their charity is a cafeteria within the housing scheme itself. Providing free meals to manual laborers and their families from the Sheikhupura region, the double-story kitchen serves approximately 10,000 people daily. According to the company's accountant, Azaan Valley's charitable expenses amount to tens of thousands of dollars per month. However, the movement of credit between worldly and other-worldly goes both ways.

Like Asad, Farooq reminded me that what was given to charity would be returned by 700 times as *rizq*.

Several years later, I met on Farooq on his newly constructed racetrack. Along with several of his employees, Farooq spent his nights jerking around the winding 2-mile track in a tiny Honda sports car, testing his steering and breaking skills in preparation for races. Occasionally, I sat in the passenger seat, losing myself in the thrill of screaming engines and burnt rubber and as we hurled through the darkness. When I shared this with Farooq, he replied, "If you're in control, you're not driving fast enough." Indeed, Farooq's charity was only surpassed by his risk-taking. Farooq and his inner-circle lived fast both on and off the track. At desert races, some of them snorted crystal methamphetamine to induce an extra euphoric rush while navigating the course. Once per month, Farooq organized raves at Azaan Valley. In a secret room constructed within the housing scheme's main gate called "The Tunnel," Azaan Valley employees popped ecstasy tablets imported from Russia and partied with invited guests until morning.

Sometimes, the partying and drug-use turned violent. One night, Farooq and two colleagues were joyriding in Farooq's bright red Mustang when they saw a robbery taking place. Farooq's party opened fire, which the other side returned. But the robbers fled when one of the Azaan Valley men used a submachine gun. Acknowledging the conspicuousness of his car and weapons, Farooq smirked and said, "The problem is that they know who we are, but we have no idea who they are." When I followed up with Farooq about the incident a month later, he told me that not only had the robbers been identified, but one of them was an accused rapist. "We made sure that the police didn't find him. Now he's," Farooq made a chopping motion with his hand, "and the people who did it will be rewarded."

There was no end to Farooq's stories about local clashes, which usually began with a perceived injustice and ended in violence. But like charity, violence had an arithmetic quality. Farooq frequently expressed his desire for martyrdom, or dying in defense of Islam. What appealed most to Farooq about martyrdom was the immediate remission of sin and entry into Paradise: "Bro, you can't imagine the trouble that I caused in my youth. I've been here 40 years, and I don't know if I'll have 40 more. I don't even know if I'll make it home tonight. You can't know the future, but you can do right in the present to fix the past."

The strict disciplinary requirements of Islam contrast starkly with the reckless and morally fraught risk-taking that prevails at Azaan Valley. I once asked Farooq's brother-in-law, Haider, how Farooq reconciled the two. Haider answered by summarizing a lecture from Maulana Tariq Jamil, a popular television preacher in Pakistan. Jamil told a story about a close friend who had recently passed away. Jamil's friend had a short temper and constantly bickered with friends, family, and strangers, but also regularly practiced *tasbih*, an Islamic devotional act that is viewed as supplemental to the daily requirements of Muslims. Jamil was feeling anxious about the fate of his friend until one night the friend appeared smiling in Jamil's dream. Jamil reasoned that God weighed his friend's good deeds against his bad ones and accepted him into heaven. In other words, the credits balanced the debts.

God's Product

At Azaan Valley, land fuels a constant interplay between risk and *rizq*. As a real estate developer, Azaan Valley's charity depends on the risky business of land acquisition. At the same time, risks are the rewards of good works. Thus, risk and *rizq* are deeply intertwined: God's wealth is spread through the constant acquisition of land, which in turn provides the *rizq* to undertake those risks. For Farooq, the circulation of credit between worldly and other-worldly created an aura of invincibility. With God as a partner, he could not fail: "I could shit in a box and it would be God's product."

Land acquisition is headed by Azaan Valley's dedicated Land Department, where I stationed myself during research. The department is headed by Bilal, whose greatest asset was his copy of a 1967 government map dividing the outlying area into one-acre squares. An acre is typically the smallest meaningful measurement of land for farmers and therefore the building block of real estate projects. Square by square, Azaan Valley works to expand the housing scheme.

However, the tidy squares displayed on the village map are often more dubious than they appear. Following generations of inheritance and subdivision, ownership of a given square might be divided between 15–20 different family members across several households. Moreover, additional claims to these smaller parcels often exist due to enduring family disputes. The acquisition of a single square can create deep chasms within extended families over whether to sell, how much to sell for, and who is entitled to payment. Nevertheless, acquisition depends not on which land is readily available but the particular squares that are required as the housing scheme incrementally expands. As Bilal explained, "We will go for land anywhere that we need to. We are hungry for land. Large chunks, small chunks. We need this land. We will pay anything for this land."

But landowners often took advantage of Azaan Valley's need for specific squares. In 2016, company launched a 150-acre project for which they sold 3,000 plots. During the next year, Azaan Valley began purchasing the land one acre or more at a time. However, when my fieldwork began at Azaan Valley in 2020, the company still legally owned less than half of the land. In the Shiekhupura District Court, more than one-hundred cases were filed against the housing scheme forcing stay orders on the transfer of ownership.

Two of the cases were filed by Hasan, a large agricultural landowner who owned 120 acres bordering Azaan Valley. Hasan agreed to sell forty acres at Azaan Valley's standard rate of US$30,000 per acre. However, measuring the forty acres against Azaan Valley's developed area and the company's holdings on the other side of his land, Hasan realized that nineteen acres would be used for the project's main boulevard, often the most expensive plots in a housing scheme. Hasan demanded three times the price, but Azaan Valley refused. When Hasan filed a case in court, Farooq viewed it as dishonoring their agreement, and he hired two-hundred armed guards to occupy the land. The small army remained for several days, after which they were replaced by a large shipping container and a handful of regular guards. In retaliation, Hasan brokered a deal with his neighbor. Not only did Hasan's neighbor also receive the standard rate for premium land, but Azaan Valley was delaying the payment. Hasan beat the company's price and legally added the neighbor's land under his name.

Several months later, I was eating lunch with Bilal and Adnan, a lawyer on staff with the company. In Sheikhupura, Adnan is known for his elite education and brilliant legal mind. At Azaan Valley, he has the impeccable reputation of never losing a land dispute case. Today, Bilal and Adnan were celebrating the resolution of several cases in the court, including Hasan's. The parties agreed to the price of US$60,000 per acre for the land that fell on the main boulevard. The agreement was reached after Adnan filed a case against Hasan for shooting into one of the company's vehicles, which Bilal admitted had been done by Azaan Valley's own guards. Adnan smiled, took a sip of water, and said, "Thanks to God." Bilal replied, "Thanks to the cafeteria," referring to Azaan Valley's charity. Then he looked at me and said, "Charity is the reason we're winning. We're just puppets. We're the bodies behind the gun. But charity is the gun."

Conclusion

I left the Jhal Magsi rally with Salim, a member of the racing team who had also completed the track and was driving his truck back to Lahore. After navigating backroads for several hours, we finally entered the motorway, and I lay down on the backseat and closed my eyes. Moments later, our rear tire burst. Salim lost control, and my body crashed against the inside of the vehicle as we tumbled. I woke up to bystanders dragging me from the truck, which had fallen sixty feet from a bridge and landed upside-down.

Miraculously, Salim and I survived without any serious injuries. I spent one week in the hospital followed by two more resting at home. When I returned to Azaan Valley, I was still nursing stitches and deep bruises. As I gingerly sat down to lunch, Shahzad, Azaan Valley's director of sales and a racing team member, asked if I was ready for an upcoming rally. "Ready to take notes," I joked. "C'mon!" Shahzad countered. Recalling his own accident one year earlier when his car rolled six times, he continued, "You got into an accident, but God spared you. So, you thank Him and keep going." Then Adnan asked me from across the table whether I gave to charity. "I do," I replied. "That's why you're still alive. Keep giving to charity and you will be fine." Shahzad and Adnan's view of *rizq* differed markedly from my own. Like Farooq, I felt a responsibility to give what I could to the poor, but I never presumed to know the time and place of rewards. If anything, I felt humbled by the accident, which I interpreted as a stark reminder of my human limitations. By contrast, Shahzad and Adnan viewed my life being spared as credit well spent. It was fine to keep taking risks so long as I continued to increase my *rizq*.