

## Module 2: What Is Rizq — A Complete Understanding

*Why You Are Wealthier Than You Think*

*This module will change the way you look at your life. Not because we will say something beautiful. But because Allah has said something that we often overlook.*

### We Think of Rizq Too Narrowly

Be honest with yourself: when you hear the word "rizq" — what is the first thing that comes to mind?

Most likely — money. A salary. Earnings. Income. That is understandable — money occupies a large place in life, and the anxiety around it is real.

But listen to what Allah says:

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا

*"There is no creature on earth but that its provision rests with Allah"*

Surah Hud, verse 6

"No creature" — not only human beings. Every creation. The fish in the depths of the ocean. The worm beneath the ground. The bird in the mountains where no human foot has trodden. Their rizq rests with Allah.

And now — another verse that reveals the true scale:

وَإِنْ مِنْ شَيْءٍ إِلَّا عِنْدَنَا خَزَائِنُهُ وَمَا نُنزِلُهُ إِلَّا بِقَدَرٍ مَعْلُومٍ

*"And there is nothing but that its treasures are with Us, and We do not send it down except in a known measure"*

Surah Al-Hijr, verse 21

The treasures of all things — are with Allah. Not "some things." Not only spiritual blessings. Everything. Including health, time, knowledge, abilities, peace of heart — and money too.

This means: rizq is far broader than a bank account. Let us look at it as it truly is.

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## Five Forms of Rizq That Are Already Yours

Each of these forms has its own verse, its own story, its own beauty. Read slowly.

### First Form: Health and Shelter

You woke up today. Your heart is beating — on its own, without your effort. Your lungs breathe. Your eyes see these words. Your legs carry you upon the earth.

This is not something to be taken for granted. This is rizq.

The Prophet ﷺ once said words that are worth reading slowly:

مَنْ أَصْبَحَ مِنْكُمْ آمِنًا فِي سِرْبِهِ، مُعَافَى فِي جَسَدِهِ، عِنْدَهُ قُوتٌ يَوْمِهِ، فَكَأَنَّمَا حِيزَتْ لَهُ  
الدُّنْيَا

*"Whoever among you wakes in the morning safe in his household, healthy in his body, and has his food for the day — it is as though the whole world has been gathered for him"*

Sunan al-Tirmidhi, hadith 2346 — hasan

The whole world. The Prophet ﷺ said this about a person who has health and food for today. Not for a year ahead. Not a million in reserve. Simply — today. Many of us are exactly in this position right now — and do not see this wealth.

### Second Form: Peace of Heart

There are things that cannot be bought. One can have an expensive car and not sleep at night. One can live in a spacious home and feel trapped. And one can live humbly — and wake each morning with lightness in the chest.

Peace is rizq. And Allah has directly pointed to its source:

أَلَا بِذِكْرِ اللَّهِ تَطْمَئِنُّ الْقُلُوبُ

*"Verily, in the remembrance of Allah do hearts find rest"*

Surah Ar-Ra'd, verse 28

A person with peace of heart and modest means is wealthier than a person with anxiety and a large bank account. Because peace is the form of rizq that people ultimately seek money for. Yet they do not find it there.

### Third Form: Intellect, Skills and Abilities

You know how to think. You know how to learn. You have skills built up over years. Hands that know how to do something specific. A tongue with which you explain, persuade, and help. All of this was given to you by Allah.

This is rizq. Allah placed within you the very things through which provision arrives. Not everyone is given the same. You have been given precisely what you have been given — and in that there is already a path.

It is through these very abilities that Allah most often opens the path to material rizq. He arranged the world so that rizq comes through what is already within you. This is the wisdom of Ar-Razzaq.

### Fourth Form: The People Around You

Is there someone near you who is glad you exist? A mother who makes du'a for you. A friend you can call. A spouse with whom you greet the morning. Children who look at you with trust.

Allah calls children a "hibah" — a gift:

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يَهَبُ لِمَن يَشَاءُ إِنَاثًا وَيَهَبُ لِمَن يَشَاءُ الذُّكُورَ

*"He gives daughters to whom He wills and gives sons to whom He wills"*

Surah Ash-Shura, verse 49

A gift. Not a burden. Not a coincidence. A bestowal from Ar-Razzaq — just as money is. Perhaps even more precious. Because no amount of money can replace a person who loves you simply for who you are.

### Fifth Form: Time

This is the quietest form of rizq. It cannot be seen. It cannot be touched. Yet it is the most irreplaceable of all.

Right now you have this moment. This page. This thought. Tomorrow morning has been promised to no one. But today — is here.

The Prophet ﷺ said that two blessings in which most people are at a loss are health and free time. Not money. Not power. Health and time.

A person who has time is wealthy. Even if they do not yet feel it. Because time is the only resource that cannot be returned, bought, or borrowed.

*If you are living, breathing, and thinking right now — you have rizq. Five forms of it. And only one of them is money.*

## Kasb and Rizq: Your Part and Allah's Part

Before comparing these two concepts — each must be understood individually.

### What Is Kasb (الكسب)?

Kasb is the human being's effort: their labour, their search, their choice of path, their action. This is what is entirely in your hands. How you work. How honestly. With what intention. Kasb is your responsibility before Allah.

### What Is Rizq (الرزق) in the Context of Work?

Rizq is what ultimately comes to you as the fruit of your kasb. The result. How much will come, when, and by which path — this is in Allah's hands. It is His part. His decision. His wisdom.

Now — the comparison:

Kasb — Your Part	Rizq — Allah's Part
Effort, labour, choosing the path	What ultimately comes to you
How honestly and diligently	How much, when, and by which path
In your hands	In Allah's hands

Anxiety arises when a person tries to take on both parts at once. They carry the kasb — and simultaneously try to "guarantee" the rizq through their worry. This burden is unbearable, because the second part is not theirs to carry.

Your task is kasb. With ihsan — that is, doing your work in the finest manner possible, putting into it everything you have. With intention. With honesty. Rizq is Allah's task. And He fulfils it.

## A New Way of Looking at Your Life

Allah said:

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وَإِنْ تَعُدُّوا نِعْمَتَ اللَّهِ لَا تَحْصُوهَا

*"And if you were to count the blessings of Allah, you could not enumerate them"*

Surah An-Nahl, verse 18

Not "many blessings." Precisely this: you could not enumerate them — even if you began counting and never stopped. This is your life. This is your rizq. It is greater than you thought.

### Practice

Today, write down three forms of rizq in your life that are not related to money. Next to each one, write: "This is from Allah." Not an exercise in positive thinking — but an acknowledgement that Ar-Razzaq is already giving.

## Next Module

Module 3 is about tawakkul. Many know this word — but few know what truly stands behind it. In the next module we will uncover it fully: what it is, how it appears in life, and why it is precisely tawakkul that opens for a person the path to what they are seeking.

*"If you were to rely upon Allah with true reliance — He would provide for you as He provides for the birds"*

Sunan al-Tirmidhi, hadith 2344