

Module 3: Tawakkul — The Reliance That Sets You Free

The most misunderstood word in Islam — and the most liberating

Tawakkul is the heart's reliance upon Allah alongside complete action. You do everything within your power — and you entrust the outcome to the One Who governs all things. This word is often heard, but rarely understood in its full depth. This module is about what stands behind it and how it changes a life.

A Misconception That Costs Dearly

Almost every Muslim knows the word "tawakkul." But it is understood in different ways. And one of the most widespread understandings is incorrect.

It sounds something like this:

"Tawakkul means a person relies on Allah and worries about nothing. Working, planning, searching — none of it is necessary. Allah will provide if He wills."

This understanding seems pious. Yet in reality it distorts the essence — and causes double harm: the person neither acts, nor reaches the peace that true tawakkul promises.

The Prophet ﷺ answered this misconception once and for all. A man came to him and asked: "Should I tie my camel or put my trust in Allah?" The Prophet ﷺ replied:

I *"Tie it — and then put your trust in Allah"*

Sunan al-Tirmidhi, hadith 2517 — hasan

اغفلها وتوكل

Two actions — not one. Tie it — that is kasb, your effort. Trust — that is the state of the heart once you have done everything possible. The first without the second is anxiety. The second without the first is self-deception.

What Tawakkul Truly Is

Before examining the levels and examples — let us see how Ibn al-Qayyim, one of the greatest scholars of Islam, explained tawakkul:

Tawakkul is the firm reliance of the heart upon Allah in attaining benefit and warding off harm, while making full use of the available means and causes. The heart knows: the outcome belongs to Allah. The hands, meanwhile, remain at work.

Notice the combination: "while making full use of the available means." Tawakkul does not cancel action — it frees action from fear. You do everything you are able to — and you do not carry the burden of the outcome. Because the outcome is not your part.

Definition of Tawakkul

Tawakkul (التوكل) — the heart's reliance upon Allah alongside complete action. I do everything within my power — and I entrust the outcome to the One Who governs all things. This is not passivity. This is freedom.

The Birds That Do Not Worry

One of the most beautiful hadith about tawakkul is the hadith of the birds. Read it slowly:

لَوْ أَنَّكُمْ كُنْتُمْ تَوَكَّلُونَ عَلَى اللَّهِ حَقَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا يَرْزُقُ الطَّيْرَ، تَعْدُو خِمَاصًا وَتَرُوحُ بِطَانًا

"If you were to rely upon Allah with true reliance — He would provide for you as He provides for the birds: they go out in the morning hungry and return in the evening full"

Sunan al-Tirmidhi, hadith 2344 — hasan

Notice: the birds do not sit in their nests waiting for food to fall to them. They go out. They search. They move.

But — they do not worry. Not a single bird has ever spent the night in fear: "What if I cannot find food tomorrow?" It simply goes out in the morning — and returns full. Because its rizq rests with Allah.

This is tawakkul. Movement — without fear. Action — without anxiety. Kasb — without the attempt to take the outcome upon oneself.

Three Levels of Tawakkul

Ibn al-Qayyim described tawakkul as a state that has depth. It is not "either present or absent" — it grows. And understanding these levels helps one see where they currently stand, and where they can move.

First Level: Knowledge Without Doubt

The person knows in their mind: Allah is Ar-Razzaq, rizq is written, all things are in His hands. They accept this as truth. Yet anxiety still lives in the heart — because knowledge has not yet become conviction.

This is the beginning of the journey. It is not a fault — it is an honest starting point. Most of us begin exactly here.

Second Level: Reliance Without Panic

The person knows — and now feels it. Difficulties come, but they do not knock them down. Rizq is delayed, but it does not drive them to despair. They continue to act — and in doing so, do not lose their inner stability. Their faith is no longer only in the mind — it has begun to descend into the heart.

This is the level of the majority of sincere practising Muslims who are working on themselves.

Third Level: Peace as the Default State

This is the level of those of whom it is said they "live in tawakkul." Anxiety about rizq finds no place in their hearts — not because they do not think about the future, but because their certainty in Allah has become so alive that fear simply cannot exist beside it.

This is not achieved in a single day. But it is a real state. The Sahabah lived in it.

How Those Who Saw the Prophet ﷺ Lived in Tawakkul

The Sahabah were the most active people of their time. They traded — Abdurrahman ibn Awf built one of the largest trading houses of Madinah. They fought, travelled, built, and farmed.

Yet — they did not worry about rizq. Because action and tawakkul were inseparable for them. They did everything possible — and did not carry the burden of the outcome.

Abdurrahman ibn Awf arrived in Madinah with nothing. The Ansar offered him half of their wealth. He declined — and asked only one thing: "Show me where the marketplace is." Within a few years he was one of the wealthiest people of the ummah.

He acted — but his heart did not rely on the marketplace. It relied on Allah.

Tawakkul does not make a person passive. It makes them free. Free from fear. Free from dependence on people. Free from panicked decisions. This is precisely why people with tawakkul often achieve more — their actions are purer, their judgements calmer, their path — straighter.

Tawakkul in Financial Decisions

What does tawakkul look like in practice — in real financial situations? Here are several examples that will help make it tangible.

When Rizq Is Delayed

The person without tawakkul: panic, chaotic actions, attempts to control everything at once, the feeling that "everything is falling apart."

The person with tawakkul: continues doing what is within their power — and increases du'a, istighfar, and sadaqah. They know: a delay in rizq is not a refusal. It may be protection from something they are not yet ready for. Or a trial that strengthens. Or a wisdom whose meaning will become clear later. Allah knows — and the person sees only this one moment.

When a Financial Decision Must Be Made

The person without tawakkul: makes decisions out of fear. "Better to take a loan before it is too late." "Better not to risk it." Fear is what drives them.

The person with tawakkul: performs istikhara, takes counsel, thinks — and makes a decision without panic. Because they know: if they have acted honestly and turned to Allah — the outcome is in trustworthy hands.

When It Seems That "Others Have More"

The person without tawakkul: envy, comparison, a sense of injustice. "Why does he have it and I do not?"

The person with tawakkul: understands — each person's rizq is individually written. What another person has could not have been theirs. This is not injustice. It is the wisdom of Allah, Who knows what each person needs.

The Du'a of Tawakkul

The Prophet ﷺ taught us to express tawakkul in words. Here is the du'a he recommended to recite in the morning:

حَسْبِيَ اللَّهُ لَا إِلَهَ إِلَّا هُوَ عَلَيْهِ تَوَكَّلْتُ وَهُوَ رَبُّ الْعَرْشِ الْعَظِيمِ
"Sufficient for me is Allah; there is no deity except Him. Upon Him I rely, and He is the Lord of the Great Throne"

Sunan Abu Dawud, hadith 5081 — hasan

"Sufficient for me is Allah" — "Hasbiyallah." These are not merely beautiful words. They are a declaration of the heart: I need no other guarantee. He is sufficient.

The Prophet ﷺ said that whoever recites this seven times in the morning and evening with sincerity — Allah will be sufficient for them in all that concerns them. (Sunan Abu Dawud, hadith 5081)

Practice

Take one situation in your life where you currently feel anxiety about money or the future. Write it down. Then write beside it: "I have done everything within my power. The outcome belongs to Allah." This is not surrender. This is tawakkul. Recite "Hasbiyallah" seven times morning and evening this week.

Next Module

In Module 4 we move to specific actions. Allah did not only explain to us the nature of rizq — He pointed us to the paths that open it. Seven keys from the Quran and Sunnah. Each with a living example and one simple action.

"And whoever fears Allah — He will make for him a way out and will provide for him from where he does not expect"

Surah At-Talaq, verses 2–3