

Module 5: What Blocks Rizq

What is rarely spoken about — yet essential to understand

This module is not meant to frighten or accuse. It is meant to give understanding. Tawbah — is an Arabic word meaning return: a return to Allah, a turning of the heart away from what distances, toward the One Who forgives. It is not a punishment and not an ending — it is a door. Because sometimes the answer to financial difficulties is not a new plan, but precisely this turning. And this is not weakness. This is wisdom.

The Mirror Question

In the previous module we spoke about what opens rizq. Now — the mirror question: what closes it?

This must be understood honestly. Because a person may be making du'a, giving sadaqah, and maintaining ties of kinship — yet something in their life is creating a resistance they do not notice.

Ibn al-Qayyim wrote about this directly: "Sins are one of the greatest causes by which rizq is delayed and blocked." This is not theory. It is a pattern he derived from the Quran and Sunnah.

Below are four main barriers. Each comes with a verse or hadith, an explanation of the mechanism, and one concrete step.



First Barrier: Sins

They are not only between a person and Allah — they are between a person and their rizq

Sins are commonly understood as something that concerns only the next life. But Allah and the Prophet ﷺ revealed otherwise: sins act here and now.

Ibn Majah narrates the words of the Prophet ﷺ:

إِنَّ الرَّجُلَ لَيُحْرَمُ الرِّزْقَ بِالدَّنْبِ يُصِيبُهُ

"Verily, a man is deprived of rizq due to a sin he commits"

Sunan Ibn Majah, hadith 4022 — hasan

How does this work? A sin is a fracture in one's relationship with Allah. Not a complete severance — but a crack. And through this crack, barakah escapes. Rizq may still arrive — but it will carry no blessing. Money is present, yet it is never enough. Opportunities appear, but do not come to fruition. Something is constantly going wrong.

This is not punishment in a crude sense. It is consequence. Just as dirty water does not quench thirst, even if there is much of it — rizq without barakah does not give what it is sought for.

Ibn al-Qayyim compared sins to stones a person places in their own pocket. They walk — and the stones press down. Not because someone is punishing them. Simply — it is heavy to carry what should not be there.

This is precisely why the key that follows dhikr is istighfar. It is not coincidental. It is a logical chain: dhikr purifies the heart, istighfar removes what was blocking the path.

Practice

Sit quietly and ask yourself honestly: is there something in your life that you know is wrong — yet you continue? Not for self-condemnation. Simply — honestly. One sin that can be abandoned today. This is the beginning of tawbah.

Second Barrier: Haram Earnings

The money is there — but there is no barakah in it

This is one of the least visible barriers. The person earns — and it appears that all is well. Money is coming in. But something inside is unsettled. It seems as though it does not stay. Or it stays — but does not bring what it was earned for.

The Prophet ﷺ warned of this clearly:

أَيُّهَا النَّاسُ إِنَّ اللَّهَ طَيِّبٌ لَا يَقْبَلُ إِلَّا طَيِّبًا

"O people, indeed Allah is Tayyib — pure and good — and He accepts only what is pure and good"

Sahih Muslim, hadith 1015

"Tayyib" (طَيِّب) means pure and good. Allah is Himself Tayyib, and only what is tayyib ascends to Him. This means: du'a, sadaqah, and deeds are accepted when they are pure. When the source of earnings is impure — du'a over that money is not accepted, and sadaqah from it bears no fruit. Not because Allah is severe — but because He has established a law: to the Pure ascends only the pure.

The Prophet ﷺ then described a man on a long journey — exhausted, far from home. He raises his hands to the sky and calls out: "O Lord, O Lord!" — sincerely, with need. It would seem all conditions for the acceptance of du'a are met. Yet his food is haram, his drink is haram, his clothing was bought with haram. And the Prophet ﷺ said: "Then how will his du'a be accepted?" (Sahih Muslim, hadith 1015). The man was calling out sincerely — but standing between him and Allah was what he himself had placed there. Haram is a barrier. Quiet, imperceptible, yet real. This is precisely why the purity of earnings is not only a matter of the permissible. It is a matter of whether your du'as will be heard.

What Is Haram Earnings?

It is not only the obvious — bribes, theft, usury (riba). It also includes: deception in trade, concealing a defect in goods, dishonest weights, selling what is forbidden. Each person knows their own situation better than others — and it is toward oneself that one must be honest.

This is not cause for panic if there were mistakes in the past. Tawbah is accepted. Haram earnings abandoned for the sake of Allah — this is the beginning of purification. And it is precisely after this that doors often open which had been closed for years.

Practice

Examine your earnings honestly: is there anything doubtful in them? If so — there is no need to change everything in a single day. Begin with the intention: "I want my earnings to be pure." This intention alone already changes the direction.

Third Barrier: Severing Ties of Kinship

What opens rizq — its severing also closes it

In Module 4 we saw: maintaining ties of kinship expands rizq. This is a law established by Allah. And this law has an opposite side.

The Prophet ﷺ said:

لَا يَدْخُلُ الْجَنَّةَ قَاطِعٌ

"The one who severs ties of kinship will not enter Paradise"

Sahih al-Bukhari, hadith 5984; Sahih Muslim, hadith 2556

Severing ties of kinship is one of the gravest sins in Islam. And it directly affects rizq. Not because Allah "punishes" mechanically. But because severance is a closed door. Literally: the very door through which rizq could have arrived.

This is especially difficult when the hurt is real. When the relative has genuinely caused pain. When communication requires effort. The Prophet ﷺ did not say "maintain ties only when things are good." He said:

لَيْسَ الْوَاصِلُ بِالْمُكَافِي، وَلَكِنَّ الْوَاصِلَ الَّذِي إِذَا قُطِعَتْ رَحْمُهُ وَصَلَهَا

"The one who maintains ties is not the one who reciprocates. The one who truly maintains ties is the one who restores them when they are severed from the other side"

Sahih al-Bukhari, hadith 5991

This is not about weakness. It is about what you do for Allah's sake — not for the person's sake. And it is precisely this action that opens what was closed.

Is there a relative in your life with whom ties have been severed or have grown very cold? There is no need to restore everything at once. The first step is the intention. The second is one small action. Allah sees even the intention.

Practice

Recall one relative with whom ties have been severed or long interrupted. There is no need to make a decision right now. Simply say inwardly: "I want to restore this for Allah's sake." This — is already a beginning.

🚧 Fourth Barrier: Extravagance and Miserliness

Two extremes — and both block barakah

Allah described the believers as those who find the middle way in their spending — and this is not an incidental detail:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

"And those who, when they spend, are neither extravagant nor miserly, but hold a middle course between those"

Surah Al-Furqan, verse 67

Two extremes — and both destroy barakah.

Extravagance (Israf)

Israf is spending beyond measure: on what is unnecessary, on the ostentatious, on what will be discarded tomorrow. Allah says directly:

إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ

"Indeed, the wasteful are the brothers of the devils"

Surah Al-Isra, verse 27

Extravagance does not merely reduce money. It removes barakah from it. Because money spent without purpose or gratitude is money that was not appreciated. And what is not appreciated does not multiply.

Miserliness (Bukhl)

Miserliness is the other extreme. The person is afraid to spend. Afraid to give. They hold money as a dead weight — out of fear that there will not be enough.

The Prophet ﷺ described two people: one generous, one miserly. And he said that the angels make du'a every day for the generous person: "O Allah, give him in return" — and du'a against the miser: "O Allah, bring loss upon the miser" (Sahih al-Bukhari, hadith 1442).

Miserliness born of fear of poverty is the very whisper of Shaytan spoken of in the verse in Al-Baqarah. The person holds their money tighter — and it leaves faster. Because barakah departs together with generosity.

The Middle Way Is Not Asceticism

Islam does not forbid a good life. The Prophet ﷺ wore beautiful clothes, ate good food, and lived with dignity. The middle way is when spending matches the rizq given, does not exceed it out of pride, and does not diminish out of fear. This is barakah in action.

Practice

Look honestly at your spending over the past month. Is there something that was spent without purpose — out of impulse, out of a desire to impress? Is there something you do not spend on out of fear, even though it would be the right thing to do? Simply seeing it — is already a step.

Tawbah Is Not an End — It Is a Beginning

After this module, a heavy feeling may arise. "So something like this is in my life — and that is why rizq is closed?"

Perhaps. But here is what is important to understand: Allah showed us these barriers — not in order to condemn. But so that we would know where the door is.

Tawbah — repentance — is not tears and self-flagellation. In Islam, tawbah is a turning. You were going in one direction. You saw. You turned. And you went in another. Allah says:

قُلْ يَا عِبَادِيَ الَّذِينَ أَسْرَفُوا عَلَىٰ أَنفُسِهِمْ لَا تَقْنَطُوا مِن رَّحْمَةِ اللَّهِ إِنَّ اللَّهَ يَغْفِرُ
الذُّنُوبَ جَمِيعًا

"Say: O My servants who have transgressed against themselves — do not despair of the mercy of Allah. Indeed, Allah forgives all sins"

Surah Az-Zumar, verse 53

All sins. Not some. All. This is not poetry. This is the promise of Allah.

The person who makes tawbah sincerely removes from themselves what was blocking the path. Not because they have now "earned" rizq. But because the barrier is gone — and the path has opened.

Rizq is not delayed forever. It is delayed while something stands in the way. Remove the barrier — and you will see that Ar-Razzaq never stopped caring for you for a single moment. While you were worrying, while you were doubting, while you were searching for a way out — He already knew of you. He was already holding your rizq. He was already waiting for the path to clear. He does not tire. He does not forget. He does not turn away. This is Ar-Razzaq.

Practice

Close this module with one action: recite istighfar — sincerely, without hurrying. "Astaghfirullah al-'Azim alladhi la ilaha illa huwa al-Hayyul-Qayyum wa atubu ilayh" — "I seek forgiveness from Allah the Almighty, besides Whom there is no deity, the Ever-Living, the Sustainer — and I turn to Him in repentance." Recite it three times. With the intention — to release what is standing in the way. Tawbah is a gift that Allah gave specifically to you. Not to the angels — they have no sins. Not to those who have already gone — they have no more time. To you, right now, while you are living and breathing. Every time you make tawbah — you become closer to Allah than you were before the sin. Because tawbah is not simply "erasing." It is a meeting. A meeting with the One Who said: "Indeed, Allah loves those who repent" (Surah Al-Baqarah, verse 222).

Next Module

Module 6 is about barakah. About why some have much money yet no peace — while others have little, yet it is enough. This is one of the most subtle and most important sections of the course. Because the true goal is not maximum money. The true goal is barakah in what one has.

"O Allah, grant us barakah in what You have provided for us"

Sunan Abu Dawud, hadith 3730