

SIFAH LECTURE SERIES · NO. 02

التَّوَكَّلُ

Anchored: Trusting Allah in an Age of Anxiety

A practical lecture — trust that works while you do the work

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June 2026 · Muḥarram 1448 AH · ~30 min read · Trust & Reliance



SIFAH

SCHOOL OF ISLAMIC
FOUNDATIONS &
ADVOCACY FOR HUMANITY

Anchored: Trusting Allah in an Age of Anxiety

A heart at rest in a restless age — what tawakkul truly is, how the Prophets lived it when the means ran out, and a concrete plan to build a trusting heart, starting this week.

WHY THIS MATTERS

A heart at rest in an age of anxiety

Look around at the condition of people today and you will notice something strange. We possess more than any generation before us. Our homes are filled with comforts our grandparents could not have imagined, knowledge sits in our pockets, and provision reaches us from across the world. Yet hearts have rarely been more restless. Anxiety, sleeplessness, and a quiet fear of the future weigh upon young and old alike. People plan and calculate and worry, and still they do not find peace.

The reason is that the heart was never built to rest upon the means. It was built to rest upon the One who controls the means. That resting of the heart upon Allah is what our religion calls *tawakkul*, and it is among the most healing and most empowering principles Allah ever placed in the breast of a believer. This lecture is not meant to leave you admiring the idea. It is meant to change how you wake up tomorrow, how you open your laptop, how you walk into the exam, the interview, or the hospital room. By the end, you will have a concrete plan you can begin today.

Let us define it precisely, because a vague idea changes nothing. Tawakkul is to take every lawful means that Allah has placed before you, and then to place the result entirely in His hands — certain that nothing reaches you except what He has written, and that whatever He writes for the believer is good. It is not a feeling we summon in a crisis and then forget. It is a settled state of the heart that shapes how we earn, how we raise our children, how we face illness, and how we meet the unknown. Allah made this reliance a condition of faith itself:

وَعَلَى اللَّهِ فَتَوَكَّلُوا إِن كُنْتُمْ مُؤْمِنِينَ

“And upon Allah rely, if you are truly believers.”

Sūrah al-Mā'idah 5:23

Notice how Allah ties reliance directly to belief. He does not say, “Rely upon Allah and you will become a believer.” He says, “Rely upon Him *if* you are believers,” as though faith and reliance

cannot be separated. The measure of your tawakkul is the measure of your knowledge of your Lord. The more you know His names, His power, His mercy, and His wisdom, the more naturally your heart turns to Him when the ground shakes beneath you. So the first work of tawakkul is not in the hands; it is in knowing the One you rely upon.

CLEARING THE CONFUSION

What tawakkul is — and what it is not

A misunderstanding must be cleared away at the very beginning, because it has caused real harm. Some imagine that tawakkul means to abandon effort — to sit back and leave everything to Allah while neglecting the means He Himself created. This is not the reliance of the Prophets. This is laziness wearing the garment of religion. The one who truly relies upon Allah is the one who works hardest, because he knows that taking the means is itself an act of worship and an act of obedience to the One he relies upon.

A man once came to the Prophet ﷺ and asked whether he should leave his camel untied and place his trust in Allah, or tie it first. The Prophet ﷺ taught him in a few words a lesson that has guided this Ummah ever since:

اعقلها وتوكل

“Tie your camel, and then rely upon Allah.”

Jāmi‘ at-Tirmidhī 2517

This draws the line with perfect clarity. You tie the camel — that is the means. Then you trust Allah — that is the reliance of the heart. The one who refuses to tie his camel and calls it tawakkul has misunderstood his religion. And the one who ties his camel and then forgets Allah, imagining his rope has saved him, has misunderstood it too. The believer does both at once, and his heart rests not on the rope but on the One who made the rope hold.

Ibn al-Qayyim defined it in a way that has been quoted ever since: *tawakkul is the truthful reliance of the heart upon Allah in obtaining what benefits the servant and repelling what harms him, in the matters of his religion and his worldly life.* Look at the precision: the reliance of the *heart*, not the inactivity of the body. The hands work, the feet move, the mind plans — while the heart leans upon Allah alone. This is why Sa‘īd ibn Jubayr said something that should make us weigh our own hearts: “*Reliance upon*

Allah is the sum of faith.” Not a branch of it, not a corner of it, but a gathering place into which all the other branches flow.

Ibn al-Qayyim, *Madārij as-Sālikīn*; Sa‘īd ibn Jubayr, narrated by al-Bayhaqī

Keep this test in your pocket for the rest of your life. Whenever you face a matter, ask two questions: *Have I taken the means Allah gave me?* and *Is my heart resting on Allah or on the means?* If you neglected the means, that is not trust – it is negligence. If your heart is clutching the means in fear, that is not trust either – it is hidden association. Tawakkul is the meeting point: full effort of the limbs, full rest of the heart.

THE PROMISE

The sufficiency of Allah for the one who relies

When you hand over your affair to a weak person, you remain anxious, because the weak cannot guarantee an outcome. But when you hand it over to the One in whose hand is the dominion of the heavens and the earth, what is there left to fear? This is the secret Allah unveils in one of the most comforting verses in His Book:

وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مَخْرَجًا ۖ وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ ۚ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ

“And whoever fears Allah, He will make for him a way out, and will provide for him from where he does not expect. And whoever relies upon Allah, then He is sufficient for him. Indeed, Allah will accomplish His purpose.”

Sūrah aṭ-Ṭalāq 65:2-3

Pause at the words, *He is sufficient for him*. As-Sa‘dī notes that Allah did not say He will give him part of what he needs. He said He is sufficient for him – completely – in his religion and his worldly life: protection from what he fears, provision in what he needs, guidance in his confusion, and comfort in his grief. Then Allah seals the verse with a promise that should settle every restless heart: *indeed, Allah will accomplish His purpose*. The plans of people may fail, but the decree of Allah never fails. The one who attaches himself to that decree attaches himself to certainty.

How many nights have we lain awake fearing for our provision, our children, our tomorrow, when Allah has told us plainly that He alone is sufficient for the one who trusts Him? The anxiety we carry is often the weight of trying to be our own providers, our own protectors, our own guarantors of outcomes that were never in our hands to begin with. Tawakkul lifts that weight. It returns the affair to the One who owns it.

And this reliance is not merely permitted – it is *beloved* to Allah. After commanding the Prophet ﷺ to consult, weigh matters, and decide, Allah said: “*So when you have decided, then rely upon Allah. Indeed, Allah loves those who rely upon Him*” (Āl ‘Imrān 3:159). Reflect on the order: the means come first – consultation, deliberation, resolve – and tawakkul comes after. Do your part fully, then release the outcome to Allah. There are forms of worship that earn reward, and there are forms of worship that earn the *love* of the One you worship. Tawakkul is among the latter.

THE IMAGE TO KEEP

The reliance that fills the birds and empties fear

The Prophet ﷺ gave us an image of tawakkul so vivid that once it enters the heart it never leaves. ‘Umar ibn al-Khaṭṭāb narrated that he said:

“If you were to rely upon Allah with the reliance He truly deserves, He would provide for you as He provides for the birds: they set out in the morning with empty stomachs and return in the evening with full ones.”

Jāmi‘ at-Tirmidhī 2344 – graded ḥasan ṣaḥīḥ

Reflect on the bird, for the Prophet ﷺ chose this example with wisdom. The bird does not stay in its nest waiting for sustenance to fall into its mouth. It rises in the morning and flies out – that is the means, the tying of the camel. But notice that the bird does not carry a granary on its back. It does not hoard a year of food in fear of tomorrow. It goes out trusting, and it returns full. Ibn Rajab explained that this hadith does not call us to abandon work, but to abandon *anxiety*. The bird works, yet its heart is empty of worry, and so Allah fills its stomach.

Once this reliance settles in the heart, it empties the heart of the fear of creation. The one who knows that harm and benefit are in the hand of Allah alone no longer trembles before people, before circumstances, before the unknown. This is why the Prophet ﷺ, describing the seventy thousand who enter Paradise without reckoning, sealed their description with one quality above all: “...and they rely upon their Lord” (al-Bukhārī 6541, Muslim 220). They are people purified of superstition, free of

the small fears that enslave so many hearts, because their reliance is upon the One who holds all things. This is the freedom that tawakkul brings: the heart that depends on Allah is the only heart that is truly free.

WHEN THE MEANS RUN OUT

The reliance of the Prophets in the fire, the cave, and the sea

If we wish to see tawakkul not as a theory but as a living power, we must look to the Prophets, for they relied upon Allah in moments when the means had completely run out. Consider Ibrāhīm, standing before a fire built to consume him. With no escape the eye could see, he did not despair and he did not bargain. Ibn ‘Abbās reported that his last words as he was cast into the flames were: *“Allah is sufficient for us, and how excellent a Guardian He is.”* And Allah commanded the fire to become coolness and safety upon him.

Those same words carried the believers when they were warned that a great army had gathered to destroy them:

حَسْبُنَا اللَّهُ وَنِعْمَ الْوَكِيلُ

“...But it only increased them in faith, and they said: Allah is sufficient for us, and how excellent a Guardian He is.”

Sūrah Āl ‘Imrān 3:173

When the threat grew, their faith grew, because their reliance was not upon their own numbers but upon the One who has no equal. Consider too the Hijrah, when the Prophet ﷺ and Abū Bakr lay hidden in the cave of Thawr while the Quraysh stood at its very mouth. Abū Bakr whispered that if one of them merely looked down, he would see them. A man relying on the means alone would have been crushed by terror. But the Prophet ﷺ turned to his companion with the calm of an anchored heart: *“Do not grieve. Indeed, Allah is with us”* (at-Tawbah 9:40) — and Allah sent down His tranquillity upon them. This is the inner gift of tawakkul: it is not that the danger always disappears, but that the heart is given a peace the danger cannot touch.

And let no one say, “They were Prophets and we are not,” for at Badr the Prophet ﷺ did two things at once that define this religion. He arranged his ranks, prepared his weapons, and chose his ground — taking every means with the care of a commander — and then he stood through the night with his hands raised, weeping and begging his Lord, until Abū Bakr feared for him. The means in his

hands, the reliance in his heart. That is tawakkul. And when Mūsā stood at the shore with Pharaoh's cavalry behind and the sea ahead, his people cried out that they were surely overtaken – every means exhausted. Mūsā answered with words to carve into your heart for the day your own means run out: *“No! Indeed, my Lord is with me; He will guide me”* (ash-Shu‘arā’ 26:62). He did not yet see the path. He trusted the One who makes paths. And the sea split.

HONESTY FIRST

Three places our tawakkul quietly breaks

Before the plan, name the leaks – because trust does not usually collapse in one dramatic moment; it drains slowly through small habits. **First, over-planning the outcome.** We rehearse worst-case scenarios at night as though worry were a form of control. It is not; it is reliance on our own imagination instead of on Allah. **Second, attaching the heart to the giver instead of the Provider** – the boss, the client, the salary – so that our peace rises and falls with them rather than with the One who moves their hearts. **Third, abandoning the means and calling it faith** – skipping the effort, the doctor, the application, the hard conversation, and dressing the negligence in religious language. Real tawakkul corrects all three: it plans without dread, it works without idolizing the work, and it hands the result to Allah.

☰ Your Action Plan: 8 ways to build real tawakkul

Trust is a muscle, not a mood. Pick what you will commit to and put it where you will see it today.

1 Separate the means from the outcome – on paper

Take the one matter weighing on you most. Write two columns: “what is mine to do” and “what is Allah's to decide.” Act fully on the first; deliberately hand over the second.

TODAY

2 Tie your camel fully before you trust

Choose the area where you have been spiritually lazy and called it reliance – the unsent application, the avoided doctor, the delayed conversation – and take the means.

THIS WEEK

3 Make Ḥasbunā-Allāhu wa ni‘ma al-wakīl your reflex

The moment fear rises – before the meeting, the result, the scan – say it and mean it. Train your tongue so your heart follows.

DAILY

4 Recite the morning & evening adhkār

Hand your day and night to Allah’s protection. Anchor your morning with them before you check your phone, and your night before you sleep.

MORNING & NIGHT

5 Pray Istikhārah before big decisions

Consult, weigh, decide – then ask Allah to choose what is best and make your heart content. Afterward, move forward without second-guessing.

WHEN DECIDING

6 Set a worry cut-off

When the “what if” spiral begins, ask: is there an action I can take now? If yes, write it for tomorrow. If no, return it to Allah and say the dhikr.

EACH NIGHT

7 Loosen one grip on provision

Give a deliberate ṣadaqah from what you fear losing – the clearest declaration that your rizq is from Allah, not your grip.

THIS MONTH

8 Keep a “He was enough” journal

Each week, write one past moment where you feared the worst and Allah carried you through. Reread it when the next fear comes.

WEEKLY

🚩 The 10-Day Reliance Challenge

For ten days: anchor your morning with the adhkār before touching your phone; the moment anxiety rises, take one lawful action then say Ḥasbunā-Allāhu wa ni‘ma al-wakīl and release the rest; and each night write one line in your “He was enough” journal.