

Al-Wakīl: The Trustee of All Affairs and the Quranic Architecture of Tawakkul

Abstract

This essay offers a comprehensive lexical, theological, and psychological study of the divine attribute Al-Wakīl (The Trustee, Guardian, and Disposer of Affairs) and the Quranic disposition of tawakkul (trust and reliance upon God). Taking as its spine the triliteral Arabic root wāw-kāf-lām (و ك ل), which occurs seventy times across the Quran in four derived forms — the form II verb wukkila (twice), the form V verb tawakkal (forty times), the noun wakīl (twenty-four times), and the form V active participle mutawakkilūn (four times) — the study surveys the full Quranic semantic field of "entrusting." It argues, with the classical mufasssīrūn (al-Ṭabarī, al-Zamakhsharī, Fakhr al-Dīn al-Rāzī, al-Qurṭubī, Ibn Kathīr) and the spiritual masters (al-Ghazālī, al-Qushayrī, Ibn al-Qayyim), that Quranic tawakkul is emphatically not passive fatalism but an active, integrative disposition that conjoins maximal effort and the taking of means (asbāb) with an inner release of the outcome to God. The essay then sets this classical synthesis in dialogue with contemporary psychology — attachment theory (Bowlby, Ainsworth, Kirkpatrick), locus of control (Rotter), religious coping styles (Pargament), surrender research (Wong-McDonald and Gorsuch), Acceptance and Commitment Therapy, and Seligman's work on learned helplessness and learned optimism — and with the "Inshallah universe," occasionalist, and "Four Books of God" framing of Dr. Zia H. Shah, MD. The central thesis is that the prophetic logic of "tie your camel and trust in God" parallels the healthiest findings of modern psychology — collaborative coping, secure attachment, active acceptance — rather than learned helplessness or an externalized locus of control, while remaining honest about where such parallels are suggestive analogies rather than identities. Required scholarly caveats distinguish mainstream Sunni tafsīr from Ahmadiyya/Lahore-Ahmadiyya and science-and-Quran readings, flag apologetic overreach, and note contested attributions.

I. The Root and Its Seventy Occurrences: A Lexical Map

The Arabic root wāw-kāf-lām carries in classical lexicography a cluster of related senses: to entrust or commit a matter to another, to appoint an agent or representative, to delegate authority, to rely upon, to lean upon, and to consign one's affairs to a guardian. From this single root the Quran generates a precise theological vocabulary. According to the morphological concordance compiled at thequran.love, the root occurs seventy times in four derived forms:

- twice as the form II verb wukkila (وُكِّلَ), "to be put in charge, to be given charge over";
- forty times as the form V verb tawakkal (تَوَكَّلَ), "to put one's trust, to rely";
- twenty-four times as the noun wakīl (وَكِيلٌ), "trustee, guardian, disposer of affairs";
- four times as the form V active participle mutawakkilūn (مُتَوَكِّلُونَ), "those who put their trust."

The grammatical distribution is itself theologically eloquent. The form II verb (wukkila/wakkalnā) denotes God's act of placing someone in charge of a task; the noun wakīl names God Himself as the perfect Trustee; the form V verb tawakkal is the human response — the act of entrusting — and is overwhelmingly the most frequent form; and the participle mutawakkilūn names the community of those who have made trust their settled character. The morphology thus traces a complete circuit: God appoints (form II), God is the Trustee (noun), the believer entrusts (form V verb), and the believer becomes a truster (participle).

The form II verb: God's appointing and the angel of death

The two form II occurrences frame the discussion by establishing that "being put in charge" is itself a delegated, contingent office. At Q 6:89 the divine voice declares of the prophetic heritage: "fa-qad wakkalnā bihā qawman laysū bihā bi-kāfirīn" — "then We have entrusted it to a people who are not disbelievers in it" (Sahih International). The custodianship of revelation is something God assigns; it is not self-generated.

The second, Q 32:11, is among the most arresting verses in the corpus, because it names the angel of death as one who has been "given charge":

قُلْ يَتَوَفَّاكُم مَّلَكُ الْمَوْتِ الَّذِي وُكِّلَ بِكُمْ ثُمَّ إِلَىٰ رَبِّكُمْ تُرْجَعُونَ

Qul yatawaffākum malaku l-mawti lladhī wukkila bikum thumma ilā rabbikum turjaʿūn.

Sahih International: "Say, 'The angel of death will take you who has been entrusted with you. Then to your Lord you will be returned.'" Pickthall: "the angel of death, who hath charge concerning you, will gather you." Yusuf Ali: "The Angel of Death, put in charge of you, will (duly) take your souls." The verse establishes that even death — the event human beings most fear and least control — operates under a delegated, divinely supervised commission (wukkila bikum). The same verb that describes the believer's voluntary entrusting describes the angel's involuntary appointment: the cosmos is a structure of entrusted offices, and the One who entrusts is the only ultimate Wakīl.

II. Al-Wakīl as a Divine Name: The Perfect Trustee

Among the twenty-four occurrences of the noun wakīl, a significant subset uses the word as a divine name, and it is counted among the ninety-nine Beautiful Names (al-asmāʾ al-ḥusnā). The lexical sense is the one to whom affairs are entrusted and who is wholly sufficient to discharge them: the perfect Guardian, Trustee, Administrator, and Disposer of Affairs. The legal background is illuminating: in Islamic law a wakīl is an agent or holder of a power of attorney — one to whom a principal transfers responsibility, trusting the agent to act in the principal's best interests. To call God al-Wakīl is to say that He is the supremely competent Agent to whom one may transfer the whole burden of one's affairs.

Al-Ghazālī, in his exposition of the name, captures the criterion of perfection. A person trusts a human agent to the degree that the agent possesses competence, knowledge, eloquence, and benevolence; but every human wakīl is deficient in one or more of these, and is entrusted only with "some things." Only One can be entrusted with everything: "those so entrusted may be distinguished into one entrusted with some things (and that one is deficient) or one to whom everything is entrusted, and this is none but God." (My Islam)

The Quran makes the same point through its repeated formula of sufficiency, "wa kafā bi-llāhi wakīlan" — "and Allah is sufficient as Disposer of affairs" — which occurs at Q 4:81, Q 4:132, Q 4:171, Q 33:3 and Q 33:48. The universal scope of the name is asserted at Q 6:102 and Q 39:62 in nearly identical words: "Allāhu khāliq kulli shay'in wa-huwa 'alā kulli shay'in wakīl" — "Allah is the Creator of all things, and He is, over all things, Disposer of affairs" (Q 39:62, Sahih International). The same phrase appears at Q 6:102 and the cognate "wa-llāhu 'alā kulli shay'in wakīl" at Q 11:12. The Wakīl is thus not merely the believer's private guardian but the cosmic Administrator of everything that exists.

Crucially, the Quran also draws a sharp boundary: the Prophet himself is repeatedly told that he is *not* a wakīl over people's choices. At Q 6:66 — "lastu 'alaykum bi-wakīl" ("I am not over you a manager") — and Q 6:107, Q 10:108, Q 17:54, Q 39:41, and Q 42:6, the messenger's role is delimited: he is a warner and a guide, not the disposer of others' destinies or the guarantor of their guidance. This negation is theologically vital. It prevents the sacralization of any human authority as a substitute trustee and reserves the office of Wakīl for God alone — a point with direct bearing on the psychology of healthy versus pathological dependence.

III. The Form V Verb: The Quranic Grammar of Trust

The forty occurrences of tawakkal constitute the heart of the corpus's teaching on trust. They fall into several recognizable rhetorical patterns, each carrying a distinct theological lesson.

Trust commanded after effort: Q 3:159

The single most important verse for the active interpretation of tawakkul is Q 3:159, revealed in the aftermath of the reverse at Uḥud:

وَشَاوِرْهُمْ فِي الْأَمْرِ فَإِذَا عَزَمْتَ فَتَوَكَّلْ عَلَى اللَّهِ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ
...wa-shāwirhum fī l-amri fa-idhā 'azamta fa-tawakkal 'alā llāh; inna llāha yuḥibbu l-
mutawakkilīn.

Sahih International: "...and consult them in the matter. And when you have decided, then rely upon Allah. Indeed, Allah loves those who rely [upon Him]." Yusuf Ali: "...and consult them in affairs (of moment). Then, when thou hast taken a decision, put thy trust in Allah." Pickthall: "...and consult with them upon the conduct of affairs. And when thou art resolved, then put thy trust in Allah." Muhammad Asad: "...and take counsel with them in all matters of public concern; then, when thou hast decided upon a course of action, place thy trust in God." Maududi: "...and

consult them in matters. Then when you are resolved (upon a course of action) place your trust in Allah." Maulana Muhammad Ali of Lahore: "...and consult them in (important) matters. But when thou hast determined, put thy trust in Allah." (My Islam)

The structure is decisive for the entire theology of tawakkul. Trust is commanded *after* two prior actions: consultation (shūrā) and resolve (‘azm). The grammatical sequence — consult, then resolve, then trust — embeds tawakkul within a deliberative, agentic process. The commentators seize on precisely this point. The Ma‘ārif al-Qur‘ān tradition states plainly that the words "fa-idhā ‘azamta fa-tawakkal" "clarify that placing one's trust in Allah does not mean that the efforts to provide means and make plans should be abandoned... placing one's trust in Allah while leaving off means near at hand is contrary to the blessed practice of prophets, and against the teachings of the Holy Qur'an." Ibn Kathīr notes that the command of consultation came to the Prophet not from his own need but to honor the companions and to establish shūrā as binding precedent; al-Qurṭubī develops its legal and social implications as a mechanism against tyranny. That the verse places the command to trust *immediately after* the command to consult, in the wake of a military defeat, is itself the Quran's refutation of fatalism: the response to crisis is more deliberation and more trust, not less. The verse also closes with the participle: God "loves the mutawakkilīn," making trust an object of divine love. (Ihsan + 3)

The believer's defining trait: trust as a marker of faith

A second pattern presents reliance as a constitutive feature of true belief. The locus classicus is Q 8:2:

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَتْ قُلُوبُهُمْ ... وَعَلَىٰ رَبِّهِمْ يَتَوَكَّلُونَ
Innamā l-mu`minūna lladhīna idhā dhukira llāhu wajilat qulūbuhum ... wa-‘alā rabbihim yatawakkalūn.

Sahih International: "The believers are only those who, when Allah is mentioned, their hearts become fearful... and upon their Lord they rely." Pickthall: "...and put their trust in their Lord." Maududi: "...and they put their trust in their Lord." The same descriptive formula — "‘alā rabbihim yatawakkalūn" — recurs at Q 16:42, Q 16:99, Q 29:59, and Q 42:36, in each case as the climactic trait of the patient believer (the verses pair tawakkul with ṣabr: "alladhīna ṣabarū wa-‘alā rabbihim yatawakkalūn," Q 16:42 and Q 29:59). Trust is thus not an occasional act but a standing orientation of the heart, woven together with patience.

The jussive forms ("wa-‘alā llāhi fa-l-yatawakkali l-mu`minūn," "and upon Allah let the believers rely") recur as a refrain at Q 3:122, Q 3:160, Q 5:11, Q 9:51, Q 14:11, Q 58:10, and Q 64:13. The refrain at Q 9:51 is especially important for the doctrine of decree:

قُلْ لَنْ يُصِيبَنَا إِلَّا مَا كَتَبَ اللَّهُ لَنَا ... وَعَلَىٰ اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ
Qul lan yuṣībanā illā mā kataba llāhu lanā ... wa-‘alā llāhi fa-l-yatawakkali l-mu`minūn.

Sahih International: "Say, 'Never will we be struck except by what Allah has decreed for us; He is our protector.' And upon Allah let the believers rely." Here trust is grounded explicitly in the

conviction of divine decree (qadar): because nothing reaches the believer except what God has written, the appropriate response is not paralysis but serene reliance. The same logic appears at Q 14:12: "wa-mā lanā allā natawakkala 'alā llāhi wa-qad hadānā subulanā" — "And why should we not rely upon Allah while He has guided us to our [proper] ways?" (Sahih International). The verse frames trust as the rational response to the experience of guidance — anticipating the psychological point that secure trust is built upon a track record of reliable care.

Trust as personal confession: "'alayhi tawakkaltu"

A third pattern is the first-person confession of trust, "'alayhi tawakkaltu" ("upon Him I have placed my trust"), spoken by the prophets. It appears at Q 9:129, Q 11:56, Q 11:88, Q 12:67, Q 13:30, Q 42:10, and in the plural "'alā llāhi tawakkalnā" at Q 7:89, Q 10:84–85, and Q 67:29. The confession of Shu'ayb at Q 11:88 — "wa-mā tawfiqī illā bi-llāhi 'alayhi tawakkaltu wa-ilayhi unīb" ("And my success is not but through Allah. Upon Him I have relied, and to Him I return") — binds tawakkul to both effort ("tawfiq") and repentant return (inābah). Noah's declaration at Q 10:71 — "fa-'alā llāhi tawakkaltu fa-ajmi'ū amrakum" ("So upon Allah I have relied, so resolve upon your plan") — explicitly places trust and the marshaling of one's adversaries' plans in the same breath: Noah trusts and then challenges his opponents to do their utmost. Trust is not the abandonment of confrontation but the inner ground of courage in it.

Trust in the Living who does not die: Q 25:58

A particularly rich verse anchors trust in the divine attribute of eternal life:

وَتَوَكَّلْ عَلَى الْحَيِّ الَّذِي لَا يَمُوتُ وَسَبِّحْ بِحَمْدِهِ

Wa-tawakkal 'alā l-ḥayyi lladhī lā yamūtu wa-sabbih bi-ḥamdih.

Sahih International: "And rely upon the Ever-Living who does not die, and exalt [Allah] with His praise." Yusuf Ali: "And put thy trust in Him Who lives and dies not." Pickthall: "And trust thou in the Living One Who dieth not." Maulana Muhammad Ali: "And rely on the Ever-living Who dies not." The verse supplies the deepest rationale for the supremacy of divine trust over every human attachment: every created trustee — parent, spouse, ruler, physician — will die, but the Wakīl is al-Ḥayy, the Ever-Living. To anchor one's ultimate reliance in a mortal object is to build on what must perish; to anchor it in the Living One is to build on what cannot fail. This is the theological foundation of the psychological observation, developed below, that God can function as an "absolutely adequate attachment figure" in a way no human caregiver can. (My Islam + 3)

Other imperatives gather the same force: "wa-tawakkal 'alā l-'azīzi l-raḥīm" ("And rely upon the Exalted in Might, the Merciful," Q 26:217); "fa-tawakkal 'alā llāhi innaka 'alā l-ḥaqqi l-mubīn" ("So rely upon Allah; indeed, you are upon the clear truth," Q 27:79); "wa-tawakkal 'alā llāhi wa-kafā bi-llāhi wakīlan" (Q 33:3); "wa-ilayhi yurja'u l-amru kulluhu fa-'budhu wa-tawakkal 'alayhi" ("And to Him will be returned the matter, all of it, so worship Him and rely upon Him," Q 11:123). The last is structurally significant: it pairs worship ('ibādah) with trust (tawakkul), exactly as Ibn

al-Qayyim would later note that the two halves of religion correspond to "Iyyāka na'budu" (worship) and "iyyāka nasta'in" (seeking help), the latter being the domain of tawakkul.

IV. The Noun in Action: *hasbunā Allāhu wa ni'ma al-wakīl*

The most celebrated of all the wakīl verses is the confession of Q 3:173, with its sequel in Q 3:174:

فَرَادَهُمْ إِيمَانًا وَقَالُوا حَسْبُنَا اللَّهُ وَنِعْمَ الْوَكِيلُ
...*fa-zādahum imānan wa-qālū ḥasbunā llāhu wa-ni'ma l-wakīl.*

Sahih International: "...But it [merely] increased them in faith, and they said, 'Sufficient for us is Allah, and [He is] the best Disposer of affairs.'" Pickthall: "Allah is sufficient for us! Most Excellent is He in Whom we trust!" Yusuf Ali: "For us Allah sufficeth, and He is the best disposer of affairs." Asad: "God is enough for us; and how excellent a guardian is He!" Maududi: "Allah is Sufficient for us, and what an excellent Guardian He is!" Maulana Muhammad Ali: "Allah is sufficient for us and most excellent is the Guardian!"

Q 3:174 then reports the outcome: "*fa-nqalabū bi-ni'matin mina llāhi wa-faḍlin lam yamsashum sū'un*" — "So they returned with favor from Allah and bounty, no harm having touched them" (Sahih International). The narrative context, at Ḥamrā' al-Asad after Uḥud, is the prototype of agentic trust under psychological pressure: confronted with intimidating reports designed to demoralize them, the believers did not freeze but *marched out* while declaring God their sufficiency. Ibn 'Abbās famously connected this confession to Abraham: "Allah is Sufficient for us and He is the Best Disposer of affairs" was said by Abraham when he was thrown into the fire, and it was said by Muhammad." The phrase thus links the two supreme exemplars of trust and demonstrates that tawakkul is precisely *not* inaction: it is the inner state that makes bold action possible against overwhelming odds. (My Islam)

The cognate formula of sufficiency, "*ḥasbiya llāhu*" / "*fa-huwa ḥasbuhu*," recurs at Q 9:129 and reaches its most concentrated expression at Q 65:3:

وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ
Wa-man yatawakkal 'alā llāhi fa-huwa ḥasbuh; inna llāha bālighu amrih.

Sahih International: "And whoever relies upon Allah - then He is sufficient for him. Indeed, Allah will accomplish His purpose." Pickthall: "And whosoever putteth his trust in Allah, He will suffice him. Lo! Allah bringeth His command to pass." Yusuf Ali: "And if any one puts his trust in Allah, sufficient is (Allah) for him." Asad: "And for everyone who places his trust in God He [alone] is enough." Maududi: "Whoever puts his trust in Allah, He shall suffice him." Maulana Muhammad Ali: "And whoever trusts in Allah, He is sufficient for him." The verse comes immediately after the promise that the God-conscious will be given "a way out" (*makhraj*) and provision "from where he does not expect," tying tawakkul concretely to the resolution of life's material difficulties. (Quranic Arabic Corpus + 6)

The grand declaration at Q 39:38 fuses verb, noun, and participle into a single statement of confidence: "qul ḥasbiya llāhu 'alayhi yatawakkalu l-mutawakkilūn" — "Say, 'Sufficient for me is Allah; upon Him [alone] rely the reliers'" (Sahih International). And Q 73:9 commands the simplest possible act of appropriation: "rabbu l-mashriqi wa-l-maghribi lā ilāha illā huwa fa-ttakhidhhu wakīlan" — "[He is] the Lord of the East and the West; there is no deity except Him, so take Him as Disposer of [your] affairs" (Sahih International). The imperative "fa-ttakhidhhu wakīlan" — "take Him as your wakīl" — is the practical heart of the matter: trust is something one does, an active appointment of God as the agent of one's affairs. [IslamOnline](#)

V. The Participle: The Community of the Mutawakkilūn

The four occurrences of the active participle mutawakkilūn name those for whom trust has become character. Twice the participle appears as the object of divine love or the subject of reliance: "inna llāha yuḥibbu l-mutawakkilīn" (Q 3:159) and "'alayhi yatawakkalu l-mutawakkilūn" (Q 39:38). And twice it appears in the mouths of the prophets as an exhortation: "wa-'alā llāhi fa-l-yatawakkali l-mutawakkilūn" (Q 12:67, the words of Jacob, and Q 14:12, the words of the messengers). Jacob's usage at Q 12:67 is psychologically acute: having instructed his sons to enter the Egyptian city "by different gates" — a prudential precaution — he immediately adds, "the decision is only for Allah; upon Him I have relied, and upon Him let the reliers rely." The taking of a precaution and the confession of trust are spoken in the same sentence. Jacob neither dispenses with the means (he gives concrete instructions) nor relies on the means (he refers the decision wholly to God). This is the camel-hadith in scriptural miniature.

VI. Abraham as Exemplar: Q 60:4

The Quran presents Abraham as the supreme human exemplar of tawakkul. At Q 60:4 the believers are told they have "an excellent pattern" (uswatun ḥasanah) in Abraham and those with him, whose prayer of disassociation from idolatry culminates in:

رَبَّنَا عَلَيْنَا تَوَكَّلْنَا وَإِلَيْكَ أَنَبْنَا وَإِلَيْكَ الْمَصِيرُ

Rabbanā 'alayka tawakkalnā wa-ilayka anabnā wa-ilayka l-maṣīr.

Sahih International: "Our Lord, upon You we have relied, and to You we have returned, and to You is the destination." Pickthall: "Our Lord! In Thee we put our trust, and unto Thee we turn repentant, and unto Thee is the journeying." Asad: "O our Sustainer! In Thee have we placed our trust, and unto Thee do we turn: for unto Thee is all journeys' end." Maududi: "Our Lord, in You have we put our trust, and to You have we turned, and to You is our ultimate return." The verse fuses trust (tawakkalnā), repentant return (anabnā), and eschatological destination (al-maṣīr) into a single posture. Abraham's trust is not quietism: it is voiced in the very act of confronting and breaking with his people's idolatry — trust as the inner spine of moral courage. The tradition that Abraham uttered "ḥasbunā Allāhu wa ni'ma al-wakīl" as he was cast into Nimrod's fire, after which God commanded the fire to be "coolness and safety" (Q 21:69), completes the portrait:

Abraham did not abandon the means available to him, but when all means were exhausted and he was physically helpless, his trust remained whole. (Quranic Arabic Corpus + 2)

VII. Classical Commentary: Tafsīr and the Spiritual Tradition

The mufassirūn on the syntax of trust

The classical commentators — al-Ṭabarī (d. 310/923), al-Zamakhsharī (d. 538/1144), Fakhr al-Dīn al-Rāzī (d. 606/1210), al-Qurṭubī (d. 671/1273), and Ibn Kathīr (d. 774/1373) — converge on reading tawakkul as compatible with, indeed dependent upon, the taking of means. On Q 3:159 al-Ṭabarī glosses shūrā through the image of extracting the best opinion as one extracts pure honey, and the exegetical tradition uniformly reads the sequence "consult... resolve... then trust" as integrating deliberation into the very definition of trust. Al-Rāzī, whose Mafātīḥ al-Ghayb is the great philosophical-theological commentary, treats the dual attribution of acts (the human act and the divine act) at length — for example on Q 8:17, "you did not throw when you threw, but Allah threw" — establishing that the believer acts genuinely even as God is the true and ultimate agent. This dual-attribution principle is the exegetical seed of the occasionalist reading discussed below: causes are real at the level of God's customary practice, but God alone is the efficacious agent.

Al-Ghazālī: tawḥīd, the cause of causes, and the three degrees

The classic systematic treatment is al-Ghazālī's Kitāb al-tawḥīd wa'l-tawakkul, Book 35 of the Iḥyā' 'Ulūm al-Dīn, translated by David B. Burrell as Faith in Divine Unity and Trust in Divine Providence. Al-Ghazālī's foundational thesis is that tawakkul is the practical fruit of tawḥīd, and that the root of tawḥīd is the recognition that "there is no agent but God Most High" (lā fā'ila illā Allāh). Everything that exists — "sustenance given or withheld, life or death, riches or poverty, and everything else that can be named" — is initiated by God alone. The believer's eyes are to be diverted "from attending to means and causes to the cause of causes" (musabbib al-asbāb). Faith (tawḥīd) and practice (tawakkul) reinforce one another: the more one truly sees that each created thing reflects God's agency, the more one can release one's affairs to Him. (Fonsvitae + 2)

Al-Ghazālī analyzes tawakkul into three constituents — knowledge (‘ilm) of the divine unity as its root, the inner state (ḥāl) of entrusting as its trunk, and action (‘amal) as its fruit — and then describes three ascending degrees (darajāt) of the state itself. In the *first* degree, the truster's reliance resembles a wrongly accused defendant's reliance on a skilled, trustworthy advocate (wakīl), in whom one has confidence because he is "rightly guided, exquisitely able and powerful, flawlessly eloquent, and utterly compassionate" — qualities possessed perfectly only by God. In the *second* degree, the truster is "as a child with its mother," knowing no one else, instinctively running to her and crying out for her at every need — a dependence rooted not in calculation but in love. In the *third* and highest degree, the servant is before God "like a corpse in the hands of the washer," without will or motion of his own; or, in the gentler image, like a child so secure that he no longer needs to cry out, "confident that his mother is looking for him whether he screams

for her or not," a state that "results in one leaving petitionary prayer behind, confident in His magnanimity and solicitude." (Fonsvitae + 2)

Decisively, al-Ghazālī insists that tawakkul does *not* mean abandoning the means. To equate trust with the abandonment of earning (kasb), effort (sa'y), and medical treatment (tadāwī) is, he holds, ignorance (jahl) and even forbidden; the Prophet, "master of the mutawakkilīn," sought treatment and engaged in commerce, knowing that it is God, not the medicine, who heals. He classifies legitimate action toward the means into four functions — acquiring a benefit, preserving a benefit, repelling a harm, and removing a harm — and grades the means themselves by certainty (decisive, probable, doubtful), holding the believer obliged to take the certain and probable means. The reality of tawakkul lies in the heart's non-reliance on the means, not the limbs' abandonment of them. This is the doctrinal substance behind the famous prophetic exchange recorded by al-Tirmidhī: a man asked, "O Messenger of Allah, shall I tie my camel and trust in Allah, or leave her untied and trust in Allah?" The Prophet replied, "Tie her and trust in Allah" (i'qilhā wa tawakkal). The complementary ḥadīth, "If you relied upon Allah as He should be relied upon, He would provide for you as He provides for the birds: they go out hungry in the morning and return full," makes the same point — for the birds, too, *go out*; they do not wait in the nest. (Utrujj + 2)

Al-Qushayrī, the early ascetics, and the degrees of trust

The Sufi manuals systematized tawakkul as a station (maqām) on the spiritual path. Al-Qushayrī's Risāla treats tawakkul among its definitions of the technical terms of the Sufis, tracing the word to Quran and Sunnah and citing the early masters. The concept was first formalized, according to the historical sources, by Shaqīq al-Balkhī (d. 810), who treated it as a spiritual state (ḥāl). An early and influential strand, represented by Sahl al-Tustarī (d. 283/896), held that "perceiving secondary causes was a sign of a lack of reliance on God" — a maximalist position tending toward the renunciation of means. This extreme, associated with certain "rejectionist ascetics" and illustrated by legends such as that of Rābi'a refusing aid in the desert, was precisely what later, more balanced authorities — al-Ghazālī, and after him Ibn al-Qayyim — corrected by reaffirming the legitimacy of "earning a living" (kasb). The Sufi tradition also preserved a threefold ranking of trust: the trust of the generality of believers (living one day at a time, not anxious about the morrow); the trust of the elect (trusting God without ulterior motive or desire); and the trust of the elect of the elect (giving oneself over to God so completely that His will becomes one's own). (SLIFE + 6)

Ibn al-Qayyim: tawakkul, tafwīḍ, and thiqa

Ibn al-Qayyim al-Jawziyya (d. 751/1350), in his Madārij al-Sālikīn — a commentary on al-Harawī al-Anṣārī's Manāzil al-Sā'irīn, translated in full by Ovamir Anjum as Ranks of the Divine Seekers — provides the most precise analytic distinctions. Following al-Harawī, he distinguishes three related stations. Tawakkul is "entrusting all the matters to their Master and relying upon His trusteeship (wakāla)." Tafwīḍ (consigning, delegating) is "subtler in allusion and wider in

meaning than tawakkul," of which "tawakkul is [merely] a branch": in tawakkul the servant appoints God as his agent over his own concerns, whereas in tafwīḍ he sees no power or capacity in himself at all and consigns absolutely every affair to God as its true Owner. Thiqa (confidence) is the inner core of both, described as "the [black of the] eye of tawakkul, the central point of the circle of tafwīḍ, and the inmost heart of taslīm [surrender]" — the animating certainty without which none of the stations can be realized.

Ibn al-Qayyim is equally emphatic that tawakkul has two pillars: the inner reliance of the heart upon God alone, *and* the outward taking of the means. "The secret and reality of tawakkul," he writes, "is for the heart to rely on Allah alone; therefore, taking the means does not harm [one's tawakkul], as long as the heart is void of relying on [the means]." He condemns the person who "claims complete divestment from causality and true reliance in Allah alone while he sits in the middle of the way having abandoned the straight path." His famous parable of the king and the stolen dirham captures the emotional logic: a servant given a dirham by a king, who then loses it, will not grieve if he truly trusts the king's promise to give him "from my treasures much more than that" upon his arrival. He summarizes the structural place of trust by noting that religion rests on worship (ʿibādah) and seeking help (istiʿānah), keyed to "You alone we worship, and You alone we ask for help" (Q 1:5), with tawakkul belonging to the second. (Islam21c)

VIII. The Psychological and Pragmatic Dimension: Trust and the Human Mind

The Quranic insistence that tawakkul is active reliance rather than passive resignation places the concept in striking dialogue with several bodies of modern psychological research on dependence, control, and coping. The parallels are illuminating, but — as the closing caveats stress — they are analogies that require careful handling, not identities.

Attachment theory: God as secure base and safe haven

Attachment theory, founded by John Bowlby and elaborated empirically by Mary Ainsworth, holds that human beings are evolutionarily disposed to seek proximity to a caregiver who functions as a "safe haven" in distress and a "secure base" from which to explore the world. Ainsworth specified the defining criteria of an attachment bond: maintaining proximity to the figure, using the figure as a secure base for exploration, turning to the figure as a haven of safety, and experiencing anxiety on separation. Lee A. Kirkpatrick, in a body of work culminating in *Attachment, Evolution, and the Psychology of Religion* (2005), argued that the believer's relationship with God meets these criteria: believers seek proximity to God (most characteristically through prayer), turn to Him as a haven in crisis, and draw from the conviction of His presence the security of a secure base. As Kirkpatrick (2005) puts it, "God may be the absolutely adequate attachment figure (i.e., an omnipotent, omniscient, omnipresent, and infallible one), whereas humans are oftentimes inadequate."

This is precisely the theological point of Q 25:58, "rely upon the Ever-Living who does not die." A mortal trustee cannot be a fully secure base, because the bond is always shadowed by the

prospect of loss; the Wakīl who is al-Ḥayy is, by definition, never lost. Empirical work in this tradition has found that secure attachment to God is associated with lower psychological distress, while anxious attachment to God correlates with neuroticism and negative affect. Notably, in the development study by Gondal, Adil, Yasin and Shujja (Journal of Religion and Health, 2021, DOI 10.1007/s10943-021-01449-6), validated on a sample of 300 and then 350 Pakistani Muslim adults, the Tawakkul Scale's four-factor structure — "belief in the sufficiency of God, unconditional acceptance of God's will, efforts, and annihilation of one's own will" — explained 76.67% of the variance, and "Tawakkul had a positive relationship with secure attachment to God and a negative relationship with insecure attachment to God." This furnishes an empirical bridge between the classical virtue and the attachment construct, and it is worth noting that "efforts" stands as an explicit, measurable factor of trust itself — the psychometric vindication of the camel-hadith.

Locus of control and the nuance of "God control"

Julian Rotter's construct of locus of control distinguishes an internal locus (the belief that outcomes follow from one's own efforts) from an external locus (the belief that outcomes are governed by fate, luck, or powerful others). At first glance, trust in God might appear to be a paradigmatically external locus — and indeed naïve fatalism would be exactly that. But the research literature has complicated this picture. Studies developing an "Islamic locus of control" describe a construct integrating ikhtiyār (effort), tawakkul (reliance on God), and qadr (divine decree), in which trust functions not as the abdication of agency but as its spiritual frame. The validation study of the Tawakkul Scale found that tawakkul correlated moderately to strongly with *internal* locus of control and only weakly with external locus of control — empirically distinguishing healthy Quranic trust from the externalized, helpless orientation that genuine fatalism would predict.

Pargament's coping styles and the surrender construct

Kenneth Pargament's research on religious coping offers the most precise mapping. Pargament distinguished three problem-solving styles: the self-directing style (the individual solves problems alone, with little reference to God), the deferring style (the individual passively defers all problem-solving to God and waits), and the collaborative style (the individual and God work together as partners). Pargament's research repeatedly found that the collaborative style is associated with the best psychological outcomes — higher self-esteem and lower depression — while the deferring style shows mixed or negative implications. Quranic tawakkul, with its insistence on consultation, resolve, and the taking of means *together with* reliance on God, maps closely onto the collaborative style and pointedly *not* onto the passive, deferring style.

Pargament's framework was subsequently extended by Wong-McDonald and Gorsuch (2000), in their study "Surrender to God: An Additional Coping Style?", who identified "surrender" as a distinct coping style — defined not as passive waiting but as "an active choice to relinquish one's will to God's rule." This active-surrender construct is the psychologist's near-translation of

tawakkul: an effortful, volitional handing-over that coexists with, rather than replaces, personal agency. In their study of 151 Christian undergraduates, "Self-Directing coping associated negatively with [Spiritual Well-Being], while locus of control in God and Surrender coping related positively with it" — again converging with the classical insistence that trust is a chosen, active disposition rather than a passive deferral. [ResearchGate](#)

Acceptance, ACT, and the distinction from resignation

Clinical psychology's "third wave" — especially Acceptance and Commitment Therapy (ACT) — has elaborated a distinction directly parallel to the camel-hadith: the difference between *acceptance* and *resignation*. ACT teaches patients to accept the internal experiences and external realities they cannot control (through acceptance and cognitive defusion) precisely in order to free their energy for committed action in the directions they value. Acceptance, in this framework, is not the abandonment of effort; it is the focusing of effort on what can be changed. The clinical literature is careful to distinguish healthy radical acceptance — accepting a terminal diagnosis while remaining actively engaged in comfort, relationship, and meaning — from resignation, which applies "acceptance" to circumstances one could and should change (the example given is a person applying "radical acceptance" to ongoing abuse). This is exactly the line the classical tradition draws between tawakkul and tawākul (culpable passivity disguised as trust): one accepts the decree while tying the camel.

Learned helplessness versus agentic reliance

Martin Seligman's foundational work on learned helplessness describes how organisms exposed to uncontrollable aversive events come to behave passively even when escape later becomes possible — a model Seligman extended to human depression through attributional style. The contrast Seligman himself later developed, "learned optimism," describes the cultivation of an explanatory style that preserves agency and hope. Quranic tawakkul, properly understood, is the structural opposite of learned helplessness: it does not teach that effort is futile, but that effort is meaningful precisely because it is referred to a competent and benevolent Wakīl who guarantees that no good effort is wasted ("Indeed, Allah will accomplish His purpose," Q 65:3). Where learned helplessness arises from the perception that outcomes are uncoupled from action under a hostile or indifferent regime, tawakkul rests on the perception that the regime is the most competent and compassionate of agents. The empirical findings bear this out: in studies of Pakistani Muslim adults, tawakkul was found to be inversely related to neuroticism, depression, and anxiety, and to mediate the relationship between religious orientation and lower depression; and in Saba Ghayas et al., *Mental Health, Religion & Culture* 27(4): 391-404 (published online 28 November 2024), a purposive sample of 300 Muslim adults examining "the mediating role of Tawakkul with perceived social competence between locus of control and flourishing" found that tawakkul mediated those relationships, linking trust to human flourishing. [PubMed](#)

The serenity-prayer logic

The structural parallel to the camel-hadith in the Christian and recovery traditions is the Serenity Prayer: "God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference." The earliest documented occurrence is YWCA official Winnifred Wygal's diary entry of October 31, 1932, attributing to "R.N." (Reinhold Niebuhr): "The victorious man in the day of crisis is the man who has the serenity to accept what he cannot help and the courage to change what must be altered." The quotation scholar Fred Shapiro (*The Chronicle of Higher Education*, April 28, 2014) concluded that this 1932 entry "clinches the argument for 'R.N.' (Reinhold Niebuhr)... as its originator." Wygal published a tripartite version in the March 1933 *Woman's Press*; in June 1941 the prayer appeared in a *New York Herald Tribune* obituary, from which the first Alcoholics Anonymous group adopted it, initially calling it "the AA prayer." The tripartite logic — accept what cannot be changed, act on what can, and discern between them — is a near-perfect secular-devotional restatement of the prophetic instruction to tie the camel (act on the controllable) and then trust in God (accept the uncontrollable). The distribution of labor is identical: human effort governs the domain of the controllable; trustful acceptance governs the domain of the uncontrollable; and wisdom — in Quranic terms, the discernment cultivated by *shūrā* and reflection — marks the boundary.

IX. The Contemporary Synthesis: Dr. Zia H. Shah on Providence, Occasionalism, and the "Four Books"

The *thequran.love* corpus of Dr. Zia H. Shah, MD — a physician in Upstate New York and Chief Editor of the *Muslim Times* — situates *tawakkul* within a distinctive contemporary framework that fuses classical theology, the philosophy of science, and the psychology of religion, and his arguments must be engaged with explicit attribution. Three of his theses bear directly on *Al-Wakīl*.

First, Shah reads the everyday Muslim expression "Inshallah" ("if God wills") as the popular crystallization of a rigorous theology of radical contingency. In his telling, the Quranic worldview presents Allah "not as a distant clockmaker but as the intimate, moment-to-moment sustainer of all reality," such that "nothing occurs except by God's will." On this reading, to say "Inshallah" is implicitly to affirm that no causal outcome is guaranteed independently of the divine decree — the precise cognitive posture that *tawakkul* names. The "Inshallah universe" is thus the cosmological backdrop against which entrusting one's affairs to the *Wakīl* becomes the only coherent response to a world whose every event is contingent on God. [Thequran](#) [Thequran](#)

Second, Shah revives al-Ghazālī's occasionalism — the doctrine, articulated in the *Tahāfut al-Falāsifa*, that "God alone is the true cause behind all events, while what we call 'causes' in nature are merely occasions for God's action." Shah argues that what appear to be fixed "laws of nature" are in fact God's customary practice, the *sunnat Allāh*, which He maintains habitually but can override at will; science, on this view, is "essentially observing the *sunnat Allāh*," not discovering

a rival autonomous machinery. Shah controversially proposes that modern quantum indeterminacy — the fact that, for example, the fate of an individual photon at a water surface is not determined by any physical law — provides a contemporary "looseness at the joints" consistent with continuous divine discretion, and he maps the Quranic name al-Qayyūm (the Self-Subsisting Sustainer) onto the image of a programmer continuously rendering reality "frame by frame." This occasionalist metaphysics is the precise philosophical correlate of al-Ghazālī's theological thesis that "there is no agent but God": if God is the only true agent, then He is the only true Wakīl, and tawakkul is simply the lived recognition of that fact. (The strength of the quantum-occasionalism analogy is assessed in the caveats below.) (Thequran + 4)

Third, Shah's "Four Books of God" thesis — that God reveals Himself through the Book of Scripture (the Quran), the Book of Nature (the created universe), and, in his fuller articulations, further "books" of revelation and the self — rests on the premise that "if there is One Creator, then the 'Book of Nature' (the universe) and the 'Book of Scripture' (the Quran) must speak with one voice," so that any apparent conflict is "a symptom of the 'quarreling partners,' a failure to perceive the single, coherent will of the One Master." This unity-of-truth framework grounds Shah's broader project of reading Quranic theology in concert with modern science, and it provides a rationale for the very enterprise of this essay: if trust in the Wakīl is true, its psychological correlates should be discoverable in the Book of Nature — in the empirical findings of attachment research, coping research, and the science of well-being — which is precisely what the convergences surveyed above suggest. (Thequran) (Thequran)

X. Required Scholarly Caveats

Intellectual honesty requires several explicit distinctions and qualifications.

First, on interpretive schools. The occasionalist and "science-and-Quran" readings advanced by Dr. Zia H. Shah, and the broader habit of reading miracle as operation-within-the-laws-of-God, have a specific intellectual lineage. The view that "the so-called 'laws of nature' are only a perceptible manifestation of 'God's way' (sunnat Allah)" is articulated by Muhammad Asad in *The Message of the Quran*, and is, as the Lahore-Ahmadiyya sources themselves note, closely aligned with the position of Maulana Muhammad Ali of Lahore and the Ahmadiyya understanding that a miracle takes place within God's laws even when it appears to breach the laws of nature as humans imperfectly know them. Readers should be aware that this naturalizing, law-of-nature framing — while it has genuine resonances with classical Ash‘arī occasionalism — is not identical to mainstream Sunni tafsīr, which generally affirms the reality of supernatural miracle as a suspension of the ordinary order. The six translations used in this essay span this spectrum: Sahih International, Yusuf Ali, Pickthall, and Maududi represent mainstream Sunni sensibilities, while Asad and especially Maulana Muhammad Ali carry rationalizing and Lahore-Ahmadiyya inflections. These differences are doctrinally significant and should not be elided. (It should also be noted that the Lahore Ahmadiyya movement, and Ahmadiyya communities generally, are regarded as outside the fold of orthodoxy by many

mainstream Sunni authorities; their translations are cited here for their genuine scholarly merit and influence on later translation, not as an endorsement of their theology.) (Ahmadiyya)

Second, on apologetic overreach. The convergences between Quranic tawakkul and modern psychology are real and, in several cases, empirically measured — but they are convergences of structure and function, not proofs of doctrine. That collaborative religious coping outperforms deferring coping, or that secure attachment to God reduces distress, demonstrates that a certain *posture* of trust is psychologically adaptive; it does not, and cannot, demonstrate the metaphysical claim that God exists or that He is the Wakīl. The psychological data are consistent with the Quranic teaching and lend it experiential plausibility, but to present them as scientific verification of theology would be a category error. Similarly, Shah's proposed parallel between quantum indeterminacy and occasionalism is a suggestive analogy, not an established result: quantum mechanics does not require a theistic interpretation, the measurement problem remains contested among physicists, and reading divine action into the statistical gaps of quantum theory risks a "God of the gaps" that recedes as physics advances. These parallels should be offered as resonances that may enrich a believer's understanding, not as demonstrations that compel assent.

Third, on contested attributions. Several of the texts central to this study carry attribution problems that scholarship has noted. The Serenity Prayer was for decades attributed to figures ranging from St. Francis to Augustine before Fred Shapiro established, "to a high degree of confidence," that Reinhold Niebuhr originated it; even so, the rhetorician William FitzGerald argues that Niebuhr's student Winnifred Wygal wrote it (attributing the misattribution to sexism), and in his 2021 revision of the Yale Book of Quotations Shapiro himself states that Wygal "was the author of the earliest known occurrence." In the Islamic tradition, al-Ghazālī himself was not a ḥadīth specialist, and some narrations in the Iḥyā' were later scrutinized and graded by ḥadīth critics such as Ibn al-Jawzī and al-ʿIrāqī; the camel-hadith ("tie her and trust in Allah"), though widely cited, is graded ḥasan rather than ṣaḥīḥ in the collection of al-Tirmidhī. And the precise verbatim phrasing of Ibn al-Qayyim's distinctions among tawakkul, tafwīḍ, and thiqa is best verified against the critical Arabic edition of the Madārij or Ovamir Anjum's scholarly translation, since the formulations circulate widely online in paraphrased form and several originate in al-Harawī's Manāzil al-Sā'irīn, the base text on which Ibn al-Qayyim is commenting. None of these qualifications undermines the substantive argument, but each should be stated plainly rather than smoothed over. (Quote Investigator)

XI. Epilogue: Tying the Camel of the Heart

The seventy occurrences of the root wāw-kāf-lām trace, in the end, a single movement of the soul. God appoints offices and gives charge (wukkila); God is Himself the perfect and only sufficient Trustee (al-wakīl); the believer, recognizing this, takes God as the disposer of his affairs (tawakkal); and the one who does so habitually becomes a member of the community God loves (al-mutawakkilūn). The grammar is a theology in miniature: a world of entrusted and contingent tasks, presided over by the one Agent to whom everything may be safely consigned.

What the classical tradition saw with unanimous clarity, and what modern psychology has begun to measure, is that this consignment is not the death of effort but its liberation. Al-Ghazālī's defendant still retains his advocate; Jacob's sons still enter by different gates; the Prophet still ties the camel; the believers at Ḥamrā' al-Asad still march out to meet the enemy — and in each case the inner reliance on God is what makes the outward action fearless. Tawakkul is the disposition that lets a person pour maximal effort into the controllable while releasing the uncontrollable outcome to the Living One who does not die. Psychologically, this is the profile not of learned helplessness or an externalized locus of control, but of secure attachment, collaborative coping, and active acceptance — the profile, in short, of human flourishing. The mufassirūn would add only that the convergence is no accident: if the same God authored both the Book of Scripture and the Book of Nature, then the trust the Quran commands and the trust the mind is built to thrive on should turn out, when properly examined, to be one and the same. The believer is therefore invited to tie the camel of the body with every available means — and to tie, at the same time, the camel of the heart, by entrusting all that remains to al-Wakīl, "and sufficient is Allah as Disposer of affairs."