

NAMES OF ALLAH · PRACTICE GUIDE

يَا غَنِيّ

YĀ GHANIYY

The *Ya Ghaniyu* Action Plan & Tracker

A 40-Day Companion for Dhikr, Contentment & Provision

— ◉ —

01

THE MEANING

02

THE PRACTICE

40

DAY TRACKER

PRINTABLE GUIDE · KEEP NEAR YOUR PRAYER SPACE

Understanding Al-Ghaniyy

الغني

AL-GHANIYY

The Self-Sufficient · The Enricher · The Needless One

99 NAMES

Al-Ghaniyy describes the One who is free of every need, while every creation depends entirely on Him. Reflecting on this name is a reminder that true wealth is not simply money in hand, but a heart that is content and a reliance placed correctly. Many people pair the remembrance of this name with practical steps toward provision — honest work, budgeting, giving, and dua — rather than treating it as a substitute for effort.

Why People Recite It

Tradition holds that reflecting on Allah's self-sufficiency helps loosen the heart's attachment to people and possessions, replacing anxiety about provision with contentment (qana'ah) and trust (tawakkul). It is commonly recited alongside practical financial planning, not instead of it.

How To Use This Guide

Set a clear, honest intention. Recite the phrase at a consistent time each day, pair it with one small real-world action toward your goals, and log both on the tracker. Consistency over forty days is the aim — not perfection.

A Note Before You Begin

This guide reflects common devotional practice and is offered for spiritual encouragement. It is not a guarantee of any financial outcome, and it is not a substitute for sound financial decisions, budgeting, or — where appropriate — professional advice. If you are new to this practice, it's worth asking a knowledgeable teacher in your community about wording, counts, and timing local to your tradition.

The Daily Practice

Below is the core phrase used in this practice, its transliteration, and its meaning — followed by a simple three-step structure you can repeat each day of the forty.

يَا غَنِيُّ اغْنِنِي بِحَالِكَ عَنْ حَرَامِكَ وَبِفَضْلِكَ عَمَّنْ سِوَاكَ

YĀ GHANIYY, AGHNINĪ BI-ḤALĀLIKA ‘AN ḤARĀMIKA, WA BI-FAḌLIKA ‘AMMAN SĪWĀK

"O Enricher, enrich me through what You have made lawful, away from what You have forbidden, and through Your favour, make me needless of all besides You."

ELEMENT	ARABIC	GUIDANCE
The Name	يَا غَنِيُّ	Recited on its own as a short dhikr, often in sets of 33, 100, or 1000 — choose a count you can sustain daily.
Best Times	—	After the dawn (Fajr) and evening (Maghrib) prayers are commonly favoured times for daily adhkar.
Posture	—	Facing the qiblah, in a clean, calm space, with presence of heart rather than speed of repetition.

1	Set Your Intention (Niyyah) Before reciting, quietly state — to yourself — why you are doing this: gratitude, contentment, and lawful provision.
2	Recite & Reflect Recite your chosen count, then sit for a minute and reflect on one area of dependence you want to hand over.
3	Pair With One Real Action Take one concrete step that day — save a set amount, give in charity, apply for something, or review your budget.
4	Log It Mark today's box on the tracker in Part Three. A short mark is enough — the goal is honesty, not decoration.

Ya Ghaniyu Action Plan & Tracker — Part Two of Three · Pronunciation and wording can vary slightly by school and region; adapt to what you have learned from your teachers.

40-Day Habit Tracker • Days 1-20

Mark each box as you complete it. Missing a day is normal — simply continue; the tracker rewards consistency, not perfection.

DAY 01 ☐ Dhikr ☐ Dua ☐ Action	DAY 02 ☐ Dhikr ☐ Dua ☐ Action	DAY 03 ☐ Dhikr ☐ Dua ☐ Action	DAY 04 ☐ Dhikr ☐ Dua ☐ Action	DAY 05 ☐ Dhikr ☐ Dua ☐ Action
DAY 06 ☐ Dhikr ☐ Dua ☐ Action	DAY 07 ☐ Dhikr ☐ Dua ☐ Action	DAY 08 ☐ Dhikr ☐ Dua ☐ Action	DAY 09 ☐ Dhikr ☐ Dua ☐ Action	DAY 10 ☐ Dhikr ☐ Dua ☐ Action
DAY 11 ☐ Dhikr ☐ Dua ☐ Action	DAY 12 ☐ Dhikr ☐ Dua ☐ Action	DAY 13 ☐ Dhikr ☐ Dua ☐ Action	DAY 14 ☐ Dhikr ☐ Dua ☐ Action	DAY 15 ☐ Dhikr ☐ Dua ☐ Action
DAY 16 ☐ Dhikr ☐ Dua ☐ Action	DAY 17 ☐ Dhikr ☐ Dua ☐ Action	DAY 18 ☐ Dhikr ☐ Dua ☐ Action	DAY 19 ☐ Dhikr ☐ Dua ☐ Action	DAY 20 ☐ Dhikr ☐ Dua ☐ Action

40-Day Habit Tracker · Days 21-40

DAY

21

☐ Dhikr

☐ Dua

☐ Action

DAY

22

☐ Dhikr

☐ Dua

☐ Action

DAY

23

☐ Dhikr

☐ Dua

☐ Action

DAY

24

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DAY

40

☐ Dhikr

☐ Dua

☐ Action

Legend: ● Dhikr = phrase recited · Dua = reflection / dua made · Action = one practical step taken · Note = optional one-line reflection.

Reflection & Closing Dua

At the end of the forty days, take ten quiet minutes to answer the prompts below. They are meant for your own reflection — write as much or as little as feels honest.

What changed in how I think about provision over these 40 days?

Which practical action was hardest to keep up — and why?

One thing I want to carry forward after today:



اللَّهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ وَأَغْنِنِي بِفَضْلِكَ عَمَّنْ سِوَاكَ

Allāhumma-kfinī bi-ḥalālika ‘an ḥarāmik, wa aghninī bi-faḍlika ‘amman siwāk

"O Allah, suffice me with what You have made lawful, away from what You have forbidden, and enrich me by Your favour, from all besides You."

This guide is offered for spiritual encouragement and does not constitute financial, legal, or religious ruling (fatwa). For questions on wording or practice specific to your school of thought, please consult a qualified local teacher. May every sincere effort you make be accepted.