

The Trial of Wealth

First Khutbah

إِنَّ الْحَمْدَ لِلَّهِ , نَحْمَدُهُ , وَنَسْتَعِينُهُ وَنَسْتَغْفِرُهُ , وَنَعُوذُ بِاللَّهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ أَعْمَالِنَا , مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ لَهُ , وَمَنْ يَضِلَّ فَلَا هَادِيَ لَهُ , وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ

Verily, all praise is for Allah. We praise Him, we seek His assistance and we ask for His forgiveness. And we seek refuge in Him from the evils of our selves. Whoever Allah guides, none can misguide. Whoever He misguides, none can guide. And I bear witness that there is no deity other than Allah and I bear witness that Mohammad is His servant and messenger.

(يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ) [آل

عمران:102]

Al Imran(3) 102 : **O you who believe! Fear Allah as He should be feared, and die not except in a state of Islam.**

Oh Believers:

I advise you, and myself, to be conscious of Allah Almighty and to be mindful of Him in private and in public, and to prepare for the Day of Return. Indeed, the Hour is coming – there is no doubt about it – and Allah will resurrect those who are in the graves.

Competition in fulfilling worldly aims is a well-known phenomenon in times new and old. And this competition only intensifies with greed, the more that one chases worldly adornments and charms– to the point that those charging ahead stare towards a mirage in a vast plain, thinking it to

be water, but it is not water. This is only due to people's intense infatuation with the worldly life and its glitter.

And at the forefront of these worldly temptations is wealth, which Allah has distributed among His servants – they exchange it among themselves, some selling to others, and some profiting from others.

People find in this wealth a source of energy that is constantly being unleashed in the form of speculation and profit-making schemes .

Until competition and recklessness become defining features of people's ventures and risks.

It is as though they are fleeing from certain poverty that incites them.

Until they have fallen into what the Prophet ﷺ warned about when he said:

فَأَبْشِرُوا وَأَمْلُوا مَا يَسُرُّكُمْ فَوَاللَّهِ لَا الْفَقْرَ أَخْشَى عَلَيْكُمْ وَلَكِنْ أَخْشَى عَلَيْكُمْ أَنْ
تُبْسِطَ عَلَيْكُمْ الدُّنْيَا كَمَا بُسِطَتْ عَلَى مَنْ كَانَ قَبْلَكُمْ فَتَنَافَسُوهَا كَمَا تَنَافَسُوهَا
وَتُهْلِكَكُمْ كَمَا أَهْلَكَتْهُمْ

So rejoice and hope for what brings you gladness. For by Allah, I do not fear poverty for you. But I fear that the world will be spread out for you just as it was spread out for those before you, and that you will compete for it as they competed for it, and it will destroy you as it destroyed them.
[al-Bukhari 6425]

Moreover, this frenzied competition is not free from wrongdoing, slander, malice, envy, and unjust plundering of people's wealth. Any competition that strays from the framework of moderation and balance will have dire consequences and painful consequences. From here, discord arises among people, with some transgressing against others and cursing one

another. This result is a confirmation of the words of the Chosen One صلى الله عليه وسلم :

إِنَّ لِكُلِّ أُمَّةٍ فِتْنَةً وَإِنَّ فِتْنَةَ أُمَّتِي الْمَالُ

Every Ummah has its trial, and the trial of my Ummah is wealth. [Jami' al-Tirmidhi 2336, Grade: Sahih]

Indeed, hating poverty and loving wealth are two innate traits. The pure Shariah does not stand as a rigid obstacle in the way of the innate nature with which Allah created people. However, at the same time, it stands as a rectifier of the path, urging moderation in everything, even wealth. For the Prophet صلى الله عليه وسلم sought refuge with Allah from the evil of both wealth and poverty.

The Prophet صلى الله عليه وسلم said:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ فِتْنَةِ النَّارِ وَعَذَابِ النَّارِ وَمِنْ شَرِّ الْغِنَى وَالْفَقْرِ

O Allah. I seek refuge in You from the trials of the Fire, and the punishment of the Fire, and from the evils of affluence and poverty. [Abu Dawud 1543, Grade: Sahih]

It is mentioned in the Musnad of Imam Ahmad that the Prophet صلى الله عليه وسلم said the Hour will not be established until wealth becomes abundant. And indeed, one of the realities of our time is the vast increase in wealth and the diversity of its sources, and the overflowing abundance of investment proposals and profit-sharing opportunities, to the point where people flock to them like moths flock to a lamp. No household has been spared from being touched by its smoke.

And this is not what is surprising – for the Prophet صلى الله عليه وسلم already informed us of this competition. What is truly surprising is that this preoccupation and immersion in the wave of financial booms among investors is devoid

of caution, clarity, or distinction between what Allah has made lawful and unlawful. The goal for many has become acquiring – by any means – without regard to the Islamic rulings and established guidelines in matters of transactions, including buying, selling, and profiting.

And such a calamity did not come suddenly without preludes; rather, it is the echo of a lack of knowledge and a weak concern for acquiring wealth through clear and evident means regarding what is permissible and forbidden. And this is what the Prophet ﷺ warned against in saying:

يَأْتِي عَلَى النَّاسِ زَمَانٌ لَا يُبَالِي الْمَرْءُ مَا أَخَذَ مِنْهُ أَمِنَ الْحَلَالِ أَمْ مِنَ الْحَرَامِ

There will come a time upon the people when a man will not care from where he acquires his wealth – whether from halal or haram. [al-Bukhari 2059]

The massive financial revolution has generated a wave of resentment, conflict, and lawsuits among investors, in addition to some investment opportunities being afflicted with sudden insolvency and accumulated losses. As a result, disputes flare up and calamities abound. And although they often appear suddenly they are not mere coincidences. All of this necessitates that we clarify and explain certain matters for those who have become negligent and careless in this arena and have breathed in its dust – by way of some guidelines.

The first guideline is that the affairs of people and their wealth are often governed by contention and holding each other accountable. Generally, investors are blind to those managing their wealth—as long as they are succeeding and profiting. They neither ask about neither minor nor major matters, and they even go to extremes in praising, admiring, and complimenting those managing their wealth. But if those managing their wealth incur a loss or stumble, they turn on them—reviling then and filing claims against them. In reality, they are loyal to them in times of profit and hostile to them in times of loss.

The second guideline is that the default ruling regarding people's wealth and rights is that they are inviolable and protected. It is not permissible to violate them, delay their return or to be negligent about them.

For the Prophet ﷺ said:

كُلُّ الْمُسْلِمِ عَلَى الْمُسْلِمِ حَرَامٌ دَمُهُ وَمَالُهُ وَعِرْضُهُ

Every Muslim is inviolable to another Muslim—in his blood, his wealth, and his honor. [Muslim 2564a]

The third guideline is that contentment and graciousness in the financial arena are recommended, as they are means of blessing. In contrast, greed, avarice, and lack of contentment are signs of downfall and a lack of blessing.

Profit seeking has a forceful rush—like the rush of wine—it overwhelms its drinker until they become intoxicated. Once intoxicated, they return to it again and again until they become addicted. They do not wake up from the intoxication of risk-taking and greed until they can no longer distinguish between drunkenness and sobriety—and at that point, regret is of no benefit.

The Prophet ﷺ said:

فَمَنْ يَأْخُذْ مَالًا بِحَقِّهِ يُبَارِكْ لَهُ فِيهِ وَمَنْ يَأْخُذْ مَالًا بِغَيْرِ حَقِّهِ فَمَثَلُهُ كَمَثَلِ الَّذِي يَأْكُلُ وَلَا يَشْبَعُ

Whoever takes wealth rightfully, it will be blessed for him; and whoever takes wealth unlawfully, then it is like one who eats but is never satisfied. [al-Bukhari 6427 and Muslim 1052]

And the Prophet ﷺ also said:

رَحِمَ اللَّهُ رَجُلًا سَمَحًا إِذَا بَاعَ وَإِذَا اشْتَرَى وَإِذَا اقْتَضَى

May Allah have mercy on a man who is gracious when he sells, when he buys, and when he demands his due. [al-Bukhari 2076]

The fourth guideline is a correction of some misconceptions held by those seeking profit.

They think that prohibited transactions are only forbidden if they involve some form of riba (usury), and that any transaction free from riba must therefore be halal. This is an incorrect assumption. In reality, prohibited transactions are broader in scope, as they fall under three main principles.

First, the principle of riba in all its forms and types,

Second, principle of excessive uncertainty in all its categories and manifestations.

Third, the principle of deception and fraud in all their variations and contexts.

This is something few traders and profit-seekers realize, because a transaction may be prohibited simply due to its lacking a condition required for the validity of a sale, even if it does not involve an obvious form of riba.

Indeed, the utmost blessing lies in halal earnings, and the utmost ruin lies in earnings gained through haram.

So be conscious of Allah and fear wealth—for the trial of this ummah is wealth. Listen to the statement of the Most High:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

An-Nisa (4) 29: **O you who have believed, do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you to consume a portion of the wealth of others in sin, while you know [it is unlawful].**

أَقُولُ مَا تَسْمَعُونَ وَأَسْتَغْفِرُ اللَّهَ لِي وَلَكُمْ مِنْ كُلِّ ذَنْبٍ فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

I say what you have heard and I seek forgiveness from Allah for me and you from every sin. So seek forgiveness from Him, Verily He is Oft-Forgiving, the Most Merciful.

Second Khutbah

الْحَمْدُ لِلَّهِ, وَالصَّلَاةُ وَالسَّلَامُ عَلَى رَسُولِ اللَّهِ, وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ
وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ

All praise is to Allah, and peace and blessings upon the Messenger of Allah, and I bear witness that there is no deity other than Allah and I bear witness that Mohammad is His slave and messenger.

Oh people:

Indeed, the Islamic Shariah has come in agreement with the rest of the divinely revealed laws in preserving the five essential necessities: religion, life, intellect, lineage, and wealth.

Trade, buying and selling, and profit-based transactions all fall under the necessity of preserving wealth.

And in consideration preserving this necessity, the All-Wise Ordainer did not leave individuals free to act financially without boundaries and guidelines such that wealth does not deviate from its intended purpose, with which the children of Adam were entrusted. And so that it does not go from being a blessing and a favor to becoming a curse and a burden

for its owner, for which they will be questioned on the Day of Resurrection. The Prophet ﷺ said:

لَا تَزُولُ قَدَمَا عَبْدٍ يَوْمَ الْقِيَامَةِ حَتَّى يُسْأَلَ عَنْ عُمْرِهِ فِيمَا أَفْنَاهُ وَعَنْ عِلْمِهِ مَا فَعَلَ بِهِ
وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ وَفِيمَا أَنْفَقَهُ وَعَنْ جِسْمِهِ فِيمَا أَبْلَاهُ

The feet of a servant will not move on the Day of Resurrection until he is asked about: his life and how he spent it; his knowledge and what he did with it; his wealth—how he earned it and how he spent it; and his body—how he used it and wore it out. [al-Tirmidhi 2417, Grade: Sahih (Arnaout)]

It is obligatory upon every Muslim to understand the true nature of wealth and that it is a double-edged sword.

And they must be extremely careful lest it turn into a trial and a calamity against them. Because Allah Almighty said:

اعْلَمُوا أَنَّهَا الْحَيَاةُ الدُّنْيَا لَعِبٌ وَلَهْوٌ وَزِينَةٌ وَتَفَاخُرٌ بَيْنَكُمْ وَتَكَاثُرٌ فِي الْأَمْوَالِ وَالْأَوْلَادِ
كَمَثَلٍ غَيْثٍ أَعْجَبَ الْكُفَّارَ نَبَاتُهُ ثُمَّ يَهِيجُ فَتَرَاهُ مُصْفَرًّا ثُمَّ يَكُونُ حُطَامًا وَفِي الْآخِرَةِ
عَذَابٌ شَدِيدٌ وَمَغْفِرَةٌ مِنَ اللَّهِ وَرِضْوَانٌ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعُ الْغُرُورِ

Al-Hadid (57) 20: **Know that the life of this world is but amusement and diversion and adornment and boasting to one another and competition in increase of wealth and children—like the example of a rain whose [resulting] plant growth pleases the tillers; then it dries and you see it turned yellow; then it becomes [scattered] debris. And in the Hereafter is severe punishment and forgiveness from Allah and approval. And what is the worldly life except the enjoyment of delusion.**

We seek refuge in Allah Almighty from the evil of wealth and from the evil of poverty. May Allah Almighty grant us contentment and success in

taking the path of moderation in all of our affairs. Indeed Allah is All Hearing, Answering.

هَذَا وَصَلُّوا وَسَلِّمُوا عَلَى نَبِيِّكُمْ كَمَا أَمَرَكُمْ بِذَلِكَ رَبُّكُمْ , فَقَالَ

I conclude with this and send prayers of blessings and peace upon your Prophet as your Lord commanded:

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ آمَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا

Al Ahzaab (33) 56: Indeed, Allah confers blessing upon the Prophet, and His angels [ask Him to do so]. O you who have believed, ask [Allah to confer] blessing upon him and ask [Allah to grant him] peace.

اللَّهُمَّ اهْدِنَا فِيمَنْ هَدَيْتَ وَعَافِنَا فِيمَنْ عَافَيْتَ وَتَوَلَّنَا فِيمَنْ تَوَلَّيْتَ وَبَارِكْ لَنَا فِيمَا أَعْطَيْتَ وَقِنَا شَرَّ مَا قَضَيْتَ إِنَّكَ تَقْضِي وَلَا يُقْضَى عَلَيْكَ وَإِنَّهُ لَا يَذُلُّ مَنْ وَالَيْتَ تَبَارَكْتَ رَبَّنَا وَتَعَالَيْتَ

O Allah, guide us with those whom You have guided, grant us well-being among those You have granted well-being, be an ally to us along with those whom You are an ally to, and bless what You have bestowed upon us, and save us from the evil of what You have decreed. For verily You decree and none can decree over You. He whom You support can never be humiliated. Glory is to You, our Lord, You are Blessed and Exalted.

اللَّهُمَّ إِنَّا نَسْأَلُكَ مِنَ الْخَيْرِ كُلِّهِ عَاجِلِهِ وَآجِلِهِ مَا عَلِمْنَا مِنْهُ وَمَا لَمْ نَعْلَمْ وَنَعُوذُ بِكَ مِنَ الشَّرِّ كُلِّهِ عَاجِلِهِ وَآجِلِهِ مَا عَلِمْنَا مِنْهُ وَمَا لَمْ نَعْلَمْ اللَّهُمَّ إِنَّا نَسْأَلُكَ مِنْ خَيْرِ مَا

سَأَلَكَ عَبْدُكَ وَنَبِيُّكَ وَنَعُوذُ بِكَ مِنْ شَرِّ مَا عَاذَ بِهِ عَبْدُكَ وَنَبِيُّكَ اللَّهُمَّ إِنَّا نَسْأَلُكَ
الْجَنَّةَ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ عَمَلٍ وَنَعُوذُ بِكَ مِنَ النَّارِ وَمَا قَرَّبَ إِلَيْهَا مِنْ قَوْلٍ أَوْ
عَمَلٍ وَنَسْأَلُكَ أَنْ تَجْعَلَ كُلَّ قَضَاءٍ قَضَيْتَهُ لَنَا خَيْرًا

O Allah, We ask You for all that is good, in this world and in the Hereafter, what we know and what we do not know. O Allah, we seek refuge with You from all evil, in this world and in the Hereafter, what we know and what we do not know. O Allah, we ask You for the good that Your servant and Prophet has asked You for, and we seek refuge with You from the evil from which Your servant and Prophet sought refuge. O Allah, we ask You for Paradise and for that which brings one closer to it, in word and deed, and we seek refuge in You from Hell and from that which brings one closer to it, in word and deed. And we ask You to make every decree that You decree concerning us good.

عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَى وَيَنْهَى عَنِ الْفَحْشَاءِ
وَالْمُنْكَرِ وَالْبَغْيِ، يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

Servants of Allah. Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded.

أذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُوا يَزِدْكُمْ وَاسْتَغْفِرُوا يُغْفِرْ لَكُمْ وَاتَّقُوا يَجْعَلْ
لَكُمْ مِنْ أَمْرِكُمْ مَخْرَجًا ، وَأَقِمِ الصَّلَاةَ

Remember Allah, the Great - He will remember you. Thank Him for His favors - He will increase you therein. And seek forgiveness from Him - He will

forgive you. And be conscious of Him - He will provide you a way out of difficult matters. And, establish the prayer.