

Ministry of Islamic Affairs, Mal'e,
Republic of Maldives.



17th Rajab 1446 (17th January 2025) Friday Sermon

Consuming Wealth Unjustly

الْحَمْدُ لِلَّهِ، نَحْمَدُهُ وَنَسْتَعِينُهُ وَنَسْتَغْفِرُهُ، وَنَعُوذُ بِاللَّهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ
سَيِّئَاتِ أَعْمَالِنَا، مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ لَهُ، وَمَنْ يُضِلِّهِ فَلَا هَادِيَ لَهُ، وَأَشْهَدُ أَنْ
لَا إِلَهَ إِلَّا اللَّهُ، وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ سَيِّدَنَا مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ، اَللَّهُمَّ
صَلِّ وَسَلِّمْ وَبَارِكْ عَلَيْهِ وَعَلَى آلِهِ وَأَصْحَابِهِ وَاتَّبَاعِهِ وَعَلَى كُلِّ مَنْ اهْتَدَى بِهَدْيِهِ
وَاسْتَنَّ بِسُنَّتِهِ إِلَى يَوْمِ الدِّينِ.

أَمَّا بَعْدُ: فَاتَّقُوا اللَّهَ عِبَادَ اللَّهِ! فَقَدْ قَالَ اللَّهُ تَعَالَى: ﴿وَاتَّقُوا يَوْمًا لَا تَجْزِي نَفْسٌ

عَنْ نَفْسٍ شَيْئًا وَلَا يُقْبَلُ مِنْهَا شَفَعَةٌ وَلَا يُؤْخَذُ مِنْهَا عَدْلٌ وَلَا هُمْ يُبْصَرُونَ﴾¹

Praise be to Allah, the Lord of Glory, Majesty, and Power. I bear witness that there is no god but Him. I bear witness that Muhammad is the servant of Allah and His Messenger. O our Creator and Sustainer! Send salutations, peace and blessings upon the Noble Prophet Muhammad (peace be upon him)! And include in these salutations, peace and blessings his family, his companions and all those who follow him with righteousness until the Day of Judgement! Amen!



O servants of Allah! Fear Allah, the Almighty. He has revealed: "And fear a Day when no soul will suffice for another soul at all, nor will intercession be accepted from it, nor will compensation be taken from it, nor will they be aided."²

O servants of Allah! Wealth is a significant blessing from Allah, the Almighty, to His servants. It is also a means by which God tests His servants.

Wealth is a double-edged sword. It can be used to build or to destroy. If a person acquires wealth lawfully, spends it wisely, and invests it properly, it will bring him happiness.

Wealth is an important part of human life and should be treated with great care. Otherwise, one may stray from the right path. Thus, the Noble Prophet (peace and blessings be upon him) advised avoiding the trials of wealth. The Prophet (peace and blessings of Allah be upon him) said:

(إِنَّ لِكُلِّ أُمَّةٍ فِتْنَةً وَفِتْنَةُ أُمَّتِي فِي الْمَالِ)³

"Verily, there is a Fitnah (trial) for every nation and the trial for my nation (or Ummah) is wealth."

O Muslim brothers! Islam has a robust system for acquiring and spending wealth. Therefore, encroaching on others' property is forbidden. This religion prohibits the acquisition of wealth through embezzlement, robbery, theft, fraud, bribery, usury, and gambling. It is also forbidden to use influence and power to gain wealth from public and state property. Allah has revealed:

2 - Ibid.

3 - Narrated by Thirmidhi (2336) and he said: This is a good authentic hadeeth.



﴿وَمَا كَانَ لِنَبِيٍّ أَنْ يَغُلَّ وَمَنْ يَغُلَّ يَأْتِ بِمَا غَلَّ يَوْمَ الْقِيَامَةِ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظَالَمُونَ﴾⁴

“It is not [attributable] to any prophet that he would act unfaithfully [in regard to war booty]. And whoever betrays, [taking unlawfully], will come with what he took on the Day of Resurrection. Then will every soul be [fully] compensated for what it earned, and they will not be wronged.”

Furthermore, Allah has revealed:

﴿يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنَتِكُمْ وَأَنْتُمْ تَعْلَمُونَ﴾⁵

“O you who have believed, do not betray Allah and the Messenger or betray your trusts while you know [the consequence]. The Prophet (peace be upon him) said:

(إِنَّ رَجَالًا يَتَخَوَّضُونَ فِي مَالِ اللَّهِ بِغَيْرِ حَقٍّ، فَلَهُمُ النَّارُ يَوْمَ الْقِيَامَةِ)

"Many people misappropriate (acquire wrongfully) Allah's Property (meaning Muslims' property). These people will be cast in Hell on the Day of Resurrection".

O Muslim brothers! Illegitimate use of funds entrusted to a treasurer constitutes the misappropriation of state property, which is forbidden. This act is a betrayal of trust, as well as a form of fraud and deception. 'Adiy ibn 'Ameera, may Allah be pleased with him,

4 - Surah Aal Imran: 161

5 - Surah al-Anfal: 27

6 - Narrated by al-Bukhari (3118)



said: One day, the Prophet (peace be upon him) addressed us and said:

(مَنْ اسْتَعْمَلَنَا مِنْكُمْ عَلَى عَمَلٍ، فَكَتَمْنَا مَخِيطًا فَمَا فَوْقَهُ، كَانَ غُلُولًا يَأْتِي بِهِ
يَوْمَ الْقِيَامَةِ)⁷

"Whosoever among you is appointed by us to a position and he conceals from us even a needle or less, it will amount to misappropriation, and he will be called upon to restore it on the Day of Resurrection".

O Muslim brothers! Illegitimate consumption of wealth includes failing to perform your job properly and wasting time during working hours. Carrying out work diligently is a sign of the perfection of a servant's faith. A true believer will not go to the office and engage in activities unrelated to their responsibilities. A person who knows that Allah is watching over their work will strive to perform equally well, whether their supervisor is present or not. Allah has revealed:

﴿وَمَا تَكُونُ فِي شَأْنٍ وَمَا تَتْلُوا مِنْهُ مِنْ قُرْآنٍ وَلَا تَعْمَلُونَ مِنْ عَمَلٍ إِلَّا كُنَّا عَلَيْكُمْ شُهُودًا إِذْ تُفِيضُونَ فِيهِ
وَمَا يَعْزُبُ عَنْ رَبِّكَ مِنْ مِثْقَالِ ذَرَّةٍ فِي الْأَرْضِ وَلَا فِي السَّمَاءِ وَلَا أَصْغَرَ مِنْ ذَلِكَ وَلَا أَكْبَرَ إِلَّا فِي كِتَابٍ
مُبِينٍ﴾⁸

“And, [O Muhammad], you are not [engaged] in any matter or recite any of the Qur'an and you [people] do not do any deed except that We are witness over you when you are involved in it. And not absent from your Lord is any [part] of an atom's weight within the

7 - Narrated by Muslim (1833)

8 - Surah Yunus: 61



earth or within the heaven or [anything] smaller than that or greater but that it is in a clear register.”

O Our Lord! Make us those who acquire wealth lawfully and spend it lawfully.

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ. أَقُولُ قَوْلِي هَذَا، وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ الْجَلِيلَ لِي وَلَكُمْ، وَلِجَمِيعِ الْمُؤْمِنِينَ وَالْمُسْلِمِينَ مِنْ كُلِّ ذَنْبٍ فَاسْتَغْفِرُوهُ، إِنَّهُ هُوَ الْعَفُورُ الرَّحِيمُ.

Second Sermon

الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ، وَأَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ نَبِيَّنَا مُحَمَّدًا عَبْدُ اللَّهِ وَرَسُولُهُ، وَأُصَلِّي وَأُسَلِّمُ عَلَى نَبِيَّنَا وَحَبِيْبِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ أَجْمَعِينَ.

أَمَّا بَعْدُ: فَيَا أَيُّهَا الْمُسْلِمُونَ! اتَّقُوا اللَّهَ حَقَّ التَّقْوَى! قَالَ اللَّهُ تَعَالَى: ﴿وَاتَّقُوا

اللَّهَ وَعَلِمُوا أَنَّ اللَّهَ بِكُلِّ شَيْءٍ عَلِيمٌ﴾⁹

All praise and thanks be to Allah. He provides for whom He wills without measure. I bear witness that there is no god but Allah, and I bear witness that Muhammad is His servant and Messenger.

O our Creator and Sustainer! Send salutations, peace and blessings upon him! And include in these salutations, peace and blessings his family, his companions and all those who follow him with righteousness until the Day of Judgement! Amen!



O servants of Allah! Fear Allah, the Almighty, as conveyed in the meaning of a verse revealed by Him: “And fear Allah and know that Allah is Knowing of all things.”¹⁰

O Muslim brothers! Embezzlement of state property includes bribery, which is a grave affliction. It is a plague that corrupts integrity, transforming truth into falsehood and falsehood into truth. Bribery serves as a sharp weapon that ensnares individuals and leads to injustice. A gift, tea, or any other name can be considered a bribe. Even if one escapes punishment in this world, they will certainly face consequences in the Hereafter.

O Muslim brothers! Allah has commanded us to send salutations, blessings and peace upon His Messenger. He has revealed:

﴿إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ آمَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا﴾¹¹

“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 صَلِّ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ، كَمَا صَلَّيْتَ عَلَى إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ، إِنَّكَ حَمِيدٌ مَجِيدٌ. اللَّهُمَّ بَارِكْ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ، كَمَا بَارَكْتَ عَلَى إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ، إِنَّكَ حَمِيدٌ مَجِيدٌ. وَأَرْضَ اللَّهُمَّ عَنِ الْخُلَفَاءِ الرَّاشِدِينَ الْمُهَدِيِّينَ. أَبِي بَكْرٍ، وَعُمَرَ، وَعُثْمَانَ، وَعَلِيٍّ، وَعَنْ سَائِرِ الصَّحَابَةِ وَالتَّابِعِينَ أَجْمَعِينَ. وَعَنَا مَعَهُمْ بِرَحْمَتِكَ يَا أَرْحَمَ الرَّاحِمِينَ. آمِينَ!

10 - Ibid.

11 - Surah al-Ahzab: 56



O our Creator and Sustainer! Protect and purify us and our society from the scourge of unjustly consuming wealth, embezzlement, and bribery. Remove from us all diseases and illnesses! Heal the sick and grant us the blessings of health and wellness. May Allah bestow goodness upon those with special needs and grant patience and reward to their families and caregivers.

O our Creator and Sustainer! Prosper our country, bless fisheries and agriculture, and increase our abundance! Strengthen the economic sectors of the nation and grant it prosperity. Bless the efforts of those striving to earn their sustenance lawfully! Alleviate the debts of the debtors and enhance their prosperity.

O our Creator and Sustainer! Grant guidance, victory, and strength to the leaders You have chosen to guide Islam and the affairs of the world towards reform. Bestow upon us goodness in this world and the Hereafter and save us from the torment of Hell. Forgive and have mercy on all believers and Muslims! Forgive the sins of both the living and the deceased among us and have mercy on us. Amen!

اللَّهُمَّ انصُرْ إِخْوَانَنَا الْمُسْلِمِينَ الْمُسْتَضْعَفِينَ فِي عَزَّةٍ وَفِي كُلِّ مَكَانٍ. اللَّهُمَّ
انصُرْ إِخْوَانَنَا الْمُجَاهِدِينَ فِي سَبِيلِكَ فِي فَلَسْطِينَ وَفِي كُلِّ مَكَانٍ. اللَّهُمَّ وَحْدَ
صُفُوفِهِمْ، وَسَدِّدْ رَمِيَّهُمْ، وَاجْبُرْ كَسْرَهُمْ، وَاشْفِ مَرْضَاهُمْ، وَتَقَبَّلْ شُهَدَاءَهُمْ،
وَانصُرْهُمْ عَلَى عَدُوِّكَ وَعَدُوِّهِمْ. اللَّهُمَّ عَلَيْكَ بِالْيَهُودِ الْغَاصِبِينَ. اللَّهُمَّ مُنْزِلَ



الْكِتَابِ، وَمُجْرِي السَّحَابِ، وَهَازِمِ الْأَحْزَابِ، إِهْزِمْتُهُمْ وَزَلَّزَلْتُهُمْ، وَأَنْصُرِ إِخْوَانَنَا عَلَيْهِمْ يَا رَبَّ الْعَالَمِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ، وَالْمُسْلِمِينَ وَالْمُسْلِمَاتِ، الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ يَا رَبَّ الْعَالَمِينَ. ﴿رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ﴾¹² ﴿وَأَقِمِ الصَّلَاةَ إِنَّ الصَّلَاةَ تَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا تَصْنَعُونَ﴾¹³

Ministry of Islamic Affairs



12 - Surah al-Baqarah: 201

13 - Surah al-Ankabut: 45