The Dangers of Haram Earnings

15-minute standard · Free English Friday sermon

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First Khutbah — Arabic Opening

Innal hamda lillah,
nahmaduhu wa nasta‘eenuhu wa nastaghfiruhu,
wa na‘oodhu billahi min shuroori anfusina
wa min sayyi’aati a‘maalina. ▶ Audio

إِنَّ الْحَمْدَ لِلَّهِ، نَحْمَدُهُ وَنَسْتَعِينُهُ وَنَسْتَغْفِرُهُ، وَنَعُوذُ بِاللَّهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ أَعْمَالِنَا.

Man yah-dihi-llahu falaa mudilla lah,
wa man yud-lil falaa haadiya lah. ▶ Audio

مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ لَهُ، وَمَنْ يُضْلِلْ فَلَا هَادِيَ لَهُ.

Wa ash-hadu an laa ilaaha illallahu wahdahu laa shareeka lah,
wa ash-hadu anna Muhammadan ‘abduhu wa rasooluh. ▶ Audio

وَأَشْهَدُ أَنْ لَا إِلٰهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ.

Yaa ay-yuhal-ladheena aamanut-taqul-laha haqqa tu-qaa-tihi
wa laa tamootunna illaa wa antum muslimoon. ▶ Audio

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Yaa ayyuhan-naasu-ttaqu rabbakumul-ladhee khalaqakum min nafsin waahidah,
▶ Audio

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ،

wa khalaqa minhaa zawjahaa,
wa baththa minhumaa rijaalan katheeran wa nisaa’aa. ▶ Audio

وَخَلَقَ مِنْهَا زَوْجَهَا، وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً.

Wattaqullahal-ladhee tasaa’aloona bihi wal-arhaam.
Innallaha kaana ‘alaykum raqeebaa. ▶ Audio

وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ، إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا.

Yaa ayyuhalladheena aamanu-ttaqullaha wa qooloo qawlan sadeedaa. ▶ Audio

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَقُولُوا قَوْلًا سَدِيدًا.

Yuslih lakum a‘maalakum wa yaghfir lakum dhunoobakum. ▶ Audio

يُصْلِحْ لَكُمْ أَعْمَالَكُمْ وَيَغْفِرْ لَكُمْ ذُنُوبَكُمْ.

Wa man yuti‘illaha wa rasoolahu faqad faaza fawzan ‘azeemaa. ▶ Audio

وَمَنْ يُطِعِ اللَّهَ وَرَسُولَهُ فَقَدْ فَازَ فَوْزًا عَظِيمًا.

Ammaa ba‘d. ▶ Audio

أَمَّا بَعْدُ.

Fa inna asdaqal hadeethi kitaabullah, ▶ Audio

فَإِنَّ أَصْدَقَ الْحَدِيثِ كِتَابُ اللَّهِ،

wa khayral hadyi hadyu Muhammadin sallallahu ‘alayhi wa sallam, ▶ Audio

وَخَيْرَ الْهَدْيِ هَدْيُ مُحَمَّدٍ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ،

wa sharral umoori muh-dathaa-tuhaa,
wa kulla muh-dathatin bid‘ah,
wa kulla bid‘atin dalaalah,
wa kulla dalaalatin fin-naar. ▶ Audio

وَشَرَّ الْأُمُورِ مُحْدَثَاتُهَا، وَكُلَّ مُحْدَثَةٍ بِدْعَةٌ، وَكُلَّ بِدْعَةٍ ضَلَالَةٌ، وَكُلَّ ضَلَالَةٍ فِي النَّارِ.

First Khutbah — English

My dear brothers in Islam,

I advise myself first, and then all of you, to have taqwa of Allah.

Fear Allah, be aware of Allah, and remember that one day we will stand before Him and answer for how we lived our lives.

Today's khutbah is about something that affects every one of us.

Something that we deal with almost every day.

The money we earn, and whether it is halal or haram.

My dear brothers in Islam,

We all need money.

We need to provide food for our families.

We need to pay our bills, provide a home for our children, and meet our daily needs.

And there is nothing wrong with working hard and wanting to provide a comfortable life for our families.

In fact, earning an honest living and fulfilling our responsibilities are good things in Islam.

But there is something very important that we must never forget.

It is not only how much money we earn that matters. It is also HOW we earn it.

A person may earn a great deal of money, but if it comes through cheating, stealing, lying or other haram activities, then that wealth may become a source of punishment rather than a blessing.

Allah says in Surah Al-Baqarah, (verse 188):

"Do not consume your property wrongfully"

Think about these words.

Allah has not left us free to earn money in whatever way we choose.

There are limits.

There are things that are halal, and there are things that are haram.

And as Muslims, we must respect those limits.

My dear brothers in Islam,

Sometimes we hear people say, "Money is money."

Or, "Everyone does it."

Or, "As long as I provide for my family, what difference does it make?"

But my dear brothers in Islam, **a good intention does not make a haram action halal.**

Providing for our families is a good intention.

But we cannot use that intention to justify cheating someone, stealing from an employer, or taking money that does not belong to us.

We cannot knowingly do something haram and then excuse it by saying that our children need the money.

Our families deserve to be provided for through honest and halal earnings.

My dear brothers in Islam,

One of the greatest dangers of haram earnings is that they can affect our relationship with Allah.

The Prophet Muhammad, Sallahu Alayhi wa Salam, gave us a serious warning in Sahih Muslim, (Hadith 1015).

He spoke about a man travelling on a long journey.

The man was tired, dusty and in great need.

He raised his hands towards the sky and called upon Allah.

But the Prophet, Sallahu Alayhi wa Salam, explained that the man's food, drink, clothing and nourishment came from haram sources.

He then questioned how such a person's supplication could be accepted.

My dear brothers in Islam,

Think carefully about this.

A person may be making dua.

He may be asking Allah for help.

He may be calling upon Allah with great need.

But at the same time, he may be filling his life with wealth and food earned through haram means.

This hadith teaches us that what we earn and consume matters greatly.

And it warns us about the serious spiritual harm that can come from unlawful earnings.

My dear brothers in Islam,

Haram earnings are not limited to stealing or running an obviously forbidden business.

Sometimes, they enter our lives through things that people consider small.

A worker claims hours that he never worked.

A business owner charges for work that was never completed.

A seller hides a serious problem with a car so that he can get a better price.

Someone makes a false insurance claim.

Another person takes money from customers for a service he knows he cannot provide.

And someone else deliberately lies about the condition of something he is selling.

My dear brothers in Islam,

These are not simply clever ways of making extra money.

They are forms of dishonesty, and we will answer to Allah for them.

Imagine buying a second-hand car.

The seller knows that the engine has a serious problem.

But instead of telling you, he hides the problem and tells you that everything is perfect.

You buy the car with your hard-earned money.

A few days later, the engine fails.

How would you feel?

You would feel cheated.

You would feel angry.

And you would want your money back.

Then why would we ever think it is acceptable to do the same thing to someone else?

My dear brothers in Islam,

The Prophet Muhammad, Sallahu Alayhi wa Salam, taught us in Sahih al-Bukhari, (Hadith 2079), that when buyers and sellers are truthful and make the condition of their goods clear, Allah places blessings in their transaction.

But when they lie and hide defects, those blessings are lost.

This is a powerful lesson for anyone involved in business.

A successful transaction is not simply one where we make the most money.

A truly successful transaction is one where we earn honestly and do not wrong another person.

My dear brothers in Islam,

Allah also warns those who cheat others in business.

In Surah Al-Mutaffifin, (verse 1), Allah says:

"Woe to those who give short measure"

This warning concerns people who demand their full rights when receiving something, but give less than they should when dealing with others.

Think about how this applies to us today.

A person expects to be paid his full wages, but does not want to complete his work properly.

A customer expects an honest price, but when he becomes the seller, he tries to deceive others.

A business owner expects his employees to be honest, but is dishonest with his own customers.

My dear brothers in Islam,

We cannot demand honesty from others while refusing to practise it ourselves.

And we must remember that Allah sees what people do not see.

A customer may never discover that he was cheated.

An employer may never realise that someone stole from him.

And another person may never know that money was taken from them unfairly.

But Allah knows.

Nothing is hidden from Him.

My dear brothers in Islam,

We must also be careful with income connected to things that Allah has forbidden.

This includes earnings from gambling, selling prohibited products, and knowingly taking part in transactions involving riba, or interest, where Islamic law forbids that involvement.

Some financial situations are complicated, and not every job or transaction has the same ruling.

When we are uncertain, we should seek advice from a qualified scholar who understands the details.

We should not simply assume something is halal because it is common, or haram because somebody on social media says so.

But once we know that something is clearly forbidden, we should not ignore Allah's command simply because the money is attractive.

My dear brothers in Islam,

Another danger is allowing our desire for wealth to control our lives.

Sometimes, a person already has enough to meet his needs.

But he wants more.

A bigger house.

A more expensive car.

A larger bank account.

And as his desire for money grows, he may begin making choices that he knows are wrong.

He may tell himself, "I will only do this once."

Or, "When I make enough money, I will stop."

But how many people have continued doing wrong because they kept waiting for that day?

My dear brothers in Islam,

We should never sell our obedience to Allah for a little more wealth.

Money can buy many things.

But it cannot buy forgiveness from Allah.

It cannot guarantee that our children will be righteous.

It cannot guarantee good health.

And it cannot save us from death.

The money we have today may belong to someone else tomorrow.

But the deeds we perform will remain on our record.

My dear brothers in Islam,

We should also teach our children the importance of halal earnings.

When they see us working honestly, keeping our promises and refusing to cheat people, we are teaching them an important lesson.

We are showing them that pleasing Allah matters more than making quick money.

And when we make mistakes, we should correct them rather than teaching our children to make excuses.

May Allah protect us from haram earnings.

May Allah place barakah in our work and businesses.

May Allah forgive us for any wealth we have taken unjustly.

And may Allah provide for our families through honest and halal means, Ameen.

End of First Khutbah — Asking for Forgiveness

Aqoolu qawlee haadhaa,
wa astaghfirullaha lee wa lakum,
wa li saa'i-ril muslimeena min kulli dhanb.
Fastaghfirooh, innahu huwal ghafoorur raheem. ▶ Audio

أَقُولُ قَوْلِي هَذَا، وَأَسْتَغْفِرُ اللَّهَ لِي وَلَكُمْ، وَلِسَائِرِ الْمُسْلِمِينَ مِنْ كُلِّ ذَنْبٍ، فَاسْتَغْفِرُوهُ، إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.

Sit briefly between the two khutbahs.

Second Khutbah — Arabic Opening

Alhamdulillahi rabbil 'aalameen, was-salaatu was-salaamu 'alaa ashrafil anbiyaa'i wal mursaleen, nabiyyinaa Muhammadin, wa 'alaa aalihi wa sahbihi ajma'een. ▶ Audio

الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ، وَالصَّلَاةُ وَالسَّلَامُ عَلَى أَشْرَفِ الْأَنْبِيَاءِ وَالْمُرْسَلِينَ، نَبِيِّنَا مُحَمَّدٍ، وَعَلَى آلِهِ وَصَحْبِهِ أَجْمَعِينَ.

Ash-hadu an laa ilaaha illallahu wahdahu laa shareeka lah, wa ash-hadu anna Muhammadan 'abduhu wa rasooluh. Ammaa ba'd. ▶ Audio

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. أَمَّا بَعْدُ.

Second Khutbah — English

My dear brothers in Islam,

Again, I advise myself and all of you to have taqwa of Allah.

We have spoken about the dangers of haram earnings and the importance of earning our money honestly.

But now we need to ask ourselves:

What should we do if we discover that some of our earnings are haram?

My dear brothers in Islam,

The first thing we must do is turn back to Allah.

We must not continue doing something wrong simply because we have been doing it for many years.

If our income comes from a clearly forbidden activity, we should make a sincere effort to leave it and seek halal work.

If we have been cheating customers, we should stop.

If we have been taking money that does not belong to us, we should return it or repay those we have wronged.

And if we have been dishonest in our dealings, we should correct our behaviour.

Repentance must be followed by real change.

My dear brothers in Islam,

The second thing we should remember is that we must trust Allah while making a sincere effort.

Sometimes, a person becomes frightened about leaving haram income.

He worries about how he will pay his bills.

How he will feed his children.

And how he will provide for his family.

These concerns are real, and we should never dismiss them.

But we should not allow fear to convince us that haram earnings are our only option.

Seek advice.

Look for halal work.

Make a practical plan.

And ask Allah to help you find a better way.

My dear brothers in Islam,

The third thing we should do is become more honest in our everyday dealings.

If you run a business, give your customers what they paid for.

If you work for someone, fulfil the duties you agreed to perform.

If you sell something, be truthful about its condition.

And if you borrow money, make a sincere effort to repay it.

Do not take advantage of another person's trust.

My dear brothers in Islam,

We should also remember that having less money does not mean we have fewer blessings.

A person may have a modest income but enjoy peace in his home, good health and a loving family.

Another person may have enormous wealth but constantly live with fear, worry and unhappiness.

The amount of money we have does not measure how much Allah loves us.

And we should not measure our success by comparing our possessions with those of others.

What matters is that we earn in a way that pleases Allah and fulfil our responsibilities honestly.

My dear brothers in Islam,

One day, we will leave this world.

Our houses, cars, money and possessions will remain behind.

But we will stand before Allah and answer for how we earned and spent our wealth.

So let us leave this masjid today determined to protect our income from haram.

Let us become people who can be trusted.

People who fulfil their promises.

People who never knowingly take what belongs to others.

And people who would rather earn a little through halal means than gain much through haram.

May Allah forgive our shortcomings.

May Allah guide those who are struggling to find halal employment.

May Allah protect our children from dishonesty and greed.

May Allah place barakah in our earnings and make us content with what He has provided.

And may Allah grant us success in this life and the Hereafter, Ameen.

Closing Dua — Arabic Transliteration

In-nal-laaha wa ma-laaa-e-ka-ta-hoo yu-sal-loo-na 'alan-na-bee,
yaaa ay-yu-hal-la-thee-na aa-ma-noo sal-loo 'a-lay-hi wa sal-li-moo tas-lee-maa.

▶ Audio

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

Allah humma Sali wa salam wa barik ala Muhammadin wa ala alley Muhammad

▶ Audio

اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ.

Allahummaghfir lil-muslimeena wal-muslimaat, wal-mu'mineena wal-mu'minaat, al-ahyaa'i minhum wal-amwaat. ▶ Audio

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ، وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ، الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ.

Rabbanaa zalamnaa anfusanaa, wa illam taghfir lanaa wa tarhamnaa, lanakoonanna minal-khaasireen. ▶ Audio

رَبَّنَا ظَلَمْنَا أَنْفُسَنَا وَإِنْ لَمْ تَغْفِرْ لَنَا وَتَرْحَمْنَا لَنَكُونَنَّ مِنَ الْخَاسِرِينَ.

Rabbanaa aatinaa fid-dunyaa hasanah, wa fil-aakhirati hasanah, wa qinaa 'adhaaban-naar. ▶ Audio

رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ.

Final Khutbah Closing — Arabic Transliteration

Ibaadallah,
innallaha ya’muru bil-‘adli
wal-ihsaani
wa eetaa’i dhil-qurbaa,
wa yanhaa ‘anil fahshaa’i wal-munkari wal-baghy.
Ya‘izukum la‘allakum tadhakkaroon. ▶ Audio

عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ، وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ، يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ.

Wa akhiroo da3wanal humdoolilahi rubul Alameen.
Wa Aqimis-salaah. ▶ Audio

وَآخِرُ دَعْوَانَا أَنِ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ. وَأَقِمِ الصَّلَاةَ.