
Prophetic Supplications and Economic Stability: A Ḥadīth-Based Analysis through al-Shāṭibī's Maqāṣid al-Sharī'ah Framework

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Abstract

Objective: This study aims to analyze the role of du'ā' ma'thūr as a spiritual instrument that contributes to economic stability and social well-being through the perspective of ḥadīth and Maqāṣid al-Sharī'ah. **Theoretical framework:** The theoretical framework uses Critical Discourse Analysis (CDA) and Maqāṣid al-Sharī'ah al-Syāṭibī theory to understand the normative meaning and purpose of sharia in prayer. **Literature review:** A literature review examines the concept of du'ā' ma'thūr, al-Syāṭibī's thought, and Islamic economic ethics that emphasize character formation and social responsibility. **Methods:** This research is qualitative with the library research method, using secondary data that are analyzed descriptively and deductively. **Results:** The results of the study show that du'ā' ma'thūr has strategic significance in building holistic economic stability. From the perspective of the ḥadīth, the prayer emphasizes the interconnectedness of the spiritual, moral, psychological, and social dimensions, including the plea for protection from poverty, deprivation, and humiliation. From the perspective of al-Syāṭibī, the prayer functions as a normative wasā'il that harmonizes human efforts with tawakkul, directs the search for sustenance to the halal aspect, and strengthens individual responsibility in the management of wealth. Thus, prayer plays a role as a preventive instrument against economic damage and social dependence. **Implications:** Prayer is understood as a preventive and transformative instrument in building an ethical, stable, and sustainable economy. **Novelty:** The novelty of the research lies in the integration of CDA and Maqāṣid al-Sharī'ah in positioning prayer as an economic normative instrument, rather than simply a spiritual practice.

Keywords: ma'thūr supplications, economic stability, maqāṣid al-sharī'ah, al-shāṭibī, prophetic hadith.

INTRODUCTION

Economic stability constitutes one of the fundamental foundations for sustaining social life and ensuring societal well-being [1]–[3]. When economic stability is disrupted, its impacts are not limited to material aspects such as declining income levels and increasing poverty but also extend to social, psychological, and moral dimensions [4], [5]. Economic uncertainty often triggers collective anxiety, weakens social solidarity, and encourages the emergence of unhealthy economic behaviors, including excessive speculation, dishonesty, and consumerist orientations that exceed the boundaries of basic needs.

In the context of Muslim societies, the issue of economic stability cannot be separated from the spiritual dimension and religious values that shape the worldview and economic behavior of the ummah [6]–[8]. Islam views economic activity not merely as an effort to fulfill material needs, but as an integral part of moral responsibility and devotion to Allah Ta'ala [9], [10]. Therefore, efforts to maintain economic stability should ideally not rely solely on policy instruments and structural mechanisms, but also involve strengthening the inner spiritual dimension that is capable of guiding individuals in maintaining balanced attitudes and making sound economic decisions.

One form of strengthening the spiritual dimension that plays a significant role in the lives of Muslims is supplication (du'ā') [11]. Supplication does not function merely as a means of petitioning God, but also serves as a medium for cultivating consciousness, inner tranquility, and self-restraint [12]. In conditions of economic uncertainty, the practice of supplication can assist individuals and communities in maintaining optimism, avoiding despair, and structuring their life orientation so as not to become trapped in excessive anxiety and ambition [13]–[15]. In this way, supplication has the potential to serve as a non-material factor that supports the realization of economic stability at both the psychological and social levels.

Among the various forms of supplication recognized within the Islamic tradition, du'ā' ma'thūr occupies a significant position, as it originates from the teachings of the Prophet Muḥammad ﷺ and has been widely transmitted and practiced within the religious life of the Muslim community [16]. These supplications encompass requests for sufficiency of sustenance, blessings in wealth, protection from poverty, and safety from various forms of harm that may disrupt human life [17]. In everyday practice, du'ā' ma'thūr is not only performed on an individual basis but also constitutes part of a collective tradition that shapes the mental outlook and life ethos of Muslim society.

Based on this background, this article aims to examine the urgency of du'ā' ma'thūr in maintaining economic stability from the perspective of ḥadīth? as well as its urgency in preserving economic stability within the framework of maqāṣid al-sharī'ah as formulated by al-Shāṭibī. This study is expected to provide a conceptual contribution to understanding economic stability as the outcome of an integration between human endeavor (ikhtiyār) and divine guidance. Such an approach is anticipated to enrich the discourse of Islamic economic law, particularly by emphasizing the importance of the spiritual dimension as an integral component of efforts to maintain economic balance and sustainability within the Muslim community.

LITERATURE REVIEW

Previous research addressing a similar theme is the study entitled “Nilai Filosofi Doa Dalam Ekonomi Syariah (The Philosophical Values of Supplication in Islamic Economics)”, written by Muhammad Khoirul Malik and Rokhmat Subagiyo [18]. The findings indicate that supplication (du'ā') occupies an important position in the practice of Islamic economics, not merely as a ritual act of worship, but as a spiritual

and moral foundation for economic actors. Supplication is understood as an inner need to attain blessing and happiness in both worldly life and the hereafter, as well as a means of self-control in economic activities. An understanding of the philosophical values of supplication is believed to minimize deviant behaviors such as dishonesty, fraud, and selfishness. By incorporating supplication into economic activities, business actors are expected to remain within the framework of Islamic values. The article concludes that supplication plays a strategic role in shaping ethical awareness and affirms that the primary objective of Islamic economics is not merely material profit, but blessing and well-being in life.

The novelty of the study entitled “The Urgency of Du‘ā’ Ma’thūr in Maintaining Economic Stability from the Perspective of Ḥadīth and Maqāṣid al-Sharī‘ah al-Syātibī” lies in its integrative approach that connects du‘ā’ ma’thūr, economic stability, and the framework of maqāṣid al-sharī‘ah. Unlike previous studies that generally position supplication as an individual spiritual practice or a general ethical value within Islamic economics, this research specifically situates du‘ā’ ma’thūr, derived from the Prophetic ḥadīth, as a normative object of analysis within Islamic economic law.

This study offers further novelty by analyzing du‘ā’ ma’thūr not merely as a ritual act of worship but as a source of values that shape the moral orientation, ethos, and economic behavior of the Muslim community, thereby contributing to economic stability. Through the framework of maqāṣid al-sharī‘ah al-Syātibī, the study demonstrates that du‘ā’ ma’thūr serves a strategic function in supporting the protection of wealth and economic sustainability. Accordingly, the novelty of this research lies in its assertion that economic stability in Islam is the result of an integration between human endeavor (ikhtiyār) and divine guidance, thereby enriching the discourse of Islamic economic law by incorporating the spiritual dimension as an integral element in maintaining economic balance and resilience within the Muslim community.

METHODOLOGY

This study employs a qualitative approach that emphasizes a deep understanding and interpretation of social phenomena based on the lived experiences and perspectives of the participants. Drawing on the traditions of Anthropology and Sociology, qualitative research assumes that aspects of social life can be systematically explored and meaningfully interpreted within a rigorous scholarly framework [19]. The primary method for data collection in this study is library research. This approach involves the use of existing documentary materials, relying on information that is already available, and is not restricted by specific time or location. Essentially, it depends on secondary sources rather than data obtained directly by the researcher [20].

In this study, the data are processed based on secondary information, which means that the information has been previously gathered by other researchers or institutions and is not collected directly by the authors themselves [21]. The sources consulted in this study include peer-reviewed academic journal articles, recent scholarly books, and classical collections of Hadith. This research applies a thematic analysis of Hadith, an approach in Hadith studies that involves systematically gathering all prophetic narrations related to a specific topic and then conducting a critical examination of them. Once the relevant Hadiths are compiled, they are analyzed to develop a coherent, contextually grounded, and comprehensive understanding of the issue being investigated [22].

This study applies two central analytical models, the theory of Maqāṣid al-Sharī‘ah. On the other hand, the theory of Maqāṣid al-Sharī‘ah in uṣūl al-fiqh refers to the foundational aims of Islamic law, which are designed to foster human welfare (maṣlaḥah) and prevent harm (mafsadah), with the ultimate goal of promoting the common good for individuals and society. Classical scholars such as Imam al-Shātibī

organized these objectives into a hierarchical structure consisting of three levels: *darūriyyāt* (necessities that safeguard fundamental aspects of life), *ḥājiyyāt* (needs that alleviate hardships), and *taḥsīniyyāt* (complementary objectives that enhance moral and social well-being). This hierarchical framework functions as a normative standard for evaluating legal rulings and public policies, ensuring that the application of Islamic legal provisions is conducted ethically, contextually, and in a manner that supports the overall welfare (*falāḥ*) of the community [23].

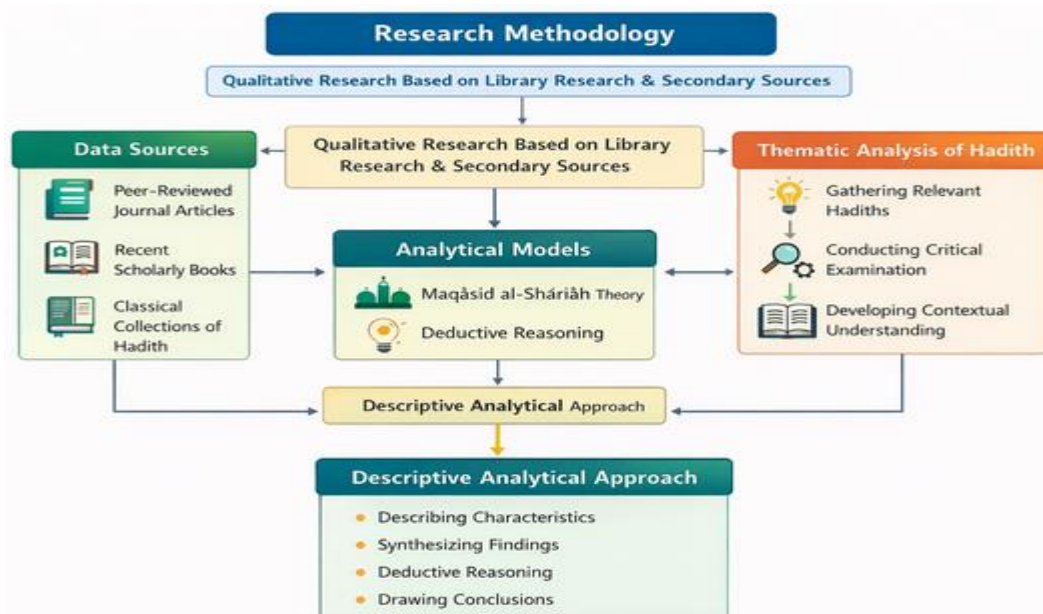


Figure 1. Research Method Flow Chart

To analyze the data, this study employs a descriptive analytical approach, which systematically outlines the characteristics and details of the information obtained rather than testing hypotheses or making future predictions. After the initial description is completed, the findings are then interpreted and synthesized using a deductive reasoning process, enabling the researcher to draw logical conclusions that are grounded in established theoretical foundations and general principles. This approach first examines broader or general observations and then narrows them down into detailed, evidence-supported findings [24].

RESULTS AND DISCUSSION

Analysis of the Urgency of Du‘ā’ Ma’thūr in Maintaining Economic Stability

From the perspective of Maqāsid al-Sharī‘ah al-Shāṭibī, the primary objectives of the Shariah are to safeguard five essential interests (*al-darūrāt al-khamsah*): religion (*dīn*), life (*nafs*), intellect (*‘aql*), progeny (*nasl*), and wealth (*māl*) [25]. The economic stability of the Muslim community is directly related to the preservation of wealth (*ḥifẓ al-māl*), as wealth is not merely a means to fulfill material needs, but also a vehicle to support social resilience, strengthen moral integrity, and sustain religious devotion [26]. In this context, *du‘ā’ ma’thūr* holds strategic urgency because it functions as a spiritual instrument that reinforces the principle of reliance upon Allah (*tawakkul*), ensures that provision is oriented towards what is lawful (*ḥalāl*), and cultivates awareness of individual responsibility in managing resources.

Theoretically, *al-Shāṭibī* emphasizes that the *maqāsid al-sharī‘ah* cannot be separated from the means (*wasā’il*) that support the achievement of legal objectives. The *du‘ā’ ma’thūr* constitutes one of these normative means, aligning human effort (*‘amal*) with

divine guidance (ta'āwun al ilāhī) [27]. When an individual supplicates for lawful and blessed provision through prayer, this act is not merely a spiritual request, but also serves as a mechanism for cultivating economic consciousness, ensuring that effort, expenditure, and the distribution of wealth remain consistent with the principles of the maqāṣid. Accordingly, the du'ā' ma'tsūr can be regarded as a reinforcement of moral and ethical economic structures that indirectly safeguard the economic stability of society, preventing practices such as usury, excessive speculation, greed, and economic injustice that undermine communal welfare.

Moreover, du'ā' ma'thūr supports the preventive and corrective dimensions within the framework of maqāṣid al sharī'ah [28]. Al Shāṭibī explains that the objectives of the Shariah are achieved when potential harm (mafsadah) is minimized and benefits (maṣlaḥah) are maximized [29]. By supplicating for lawful, sufficient, and blessed provision, du'ā' ma'thūr helps individuals and communities avoid economic vulnerabilities that could lead to poverty, excessive dependence, or social disruption [30]. This demonstrates that du'ā' is not merely a ritual practice, but an integral part of an economic protection mechanism that balances human effort ('amal) with divine guidance (ta'āwun ilāhī).

Furthermore, du'ā' ma'thūr has a transformational function within the perspective of maqāṣid al sharī'ah [31]. It instills a productive work ethic, honesty in transactions, moderation in fulfilling needs, and awareness of social responsibility [32]. In this way, supplication not only preserves economic stability on a material level but also shapes a sustainable socio-economic structure in which the distribution of provision, social solidarity, and economic justice can be achieved [33]. Within the framework of maqāṣid al sharī'ah al Shāṭibī, du'ā' ma'thūr serves as both a normative and practical instrument that connects spiritual, moral, and economic dimensions, so that the economic stability of the Muslim community is not merely the result of human effort but also a manifestation of divine will, integrated with the principles of justice, balance, and blessing.

The urgency of du'ā' ma'thūr in maintaining economic stability can also be understood through its interconnection with other maqāṣid that are integrally related [34]. The preservation of wealth (ḥifẓ al-māl), in al-Syāṭibī's view, does not stand alone; rather, it is closely intertwined with the preservation of religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), intellect (ḥifẓ al-'aql), and progeny (ḥifẓ al-nasl). Economic stability that emerges from spiritual awareness cultivated through du'ā' ma'thūr contributes directly to the continuity of worship, inner tranquility, clarity of intellect in making economic decisions, and the sustainability of family life and future generations [35]. Accordingly, du'ā' ma'thūr functions as a normative bond that ensures economic activities do not deviate from the fundamental objectives of the Sharī'ah comprehensively.

From al-Syāṭibī's perspective, the Sharī'ah does not merely regulate outcomes (al-maqāṣid), but also places significant emphasis on the processes and means (al-wasā'il) employed by human beings to attain those objectives [36]. In this regard, du'ā' ma'thūr serves as an inner wasīlah that shapes the orientation of intention and the direction of economic conduct [37]. Through supplication, individuals are guided to realize that provision (rizq) is a trust from Allah that must be sought through lawful means, managed proportionately, and distributed justly. This awareness constitutes an ethical foundation that prevents the emergence of destructive economic behaviors, such as exploitation, hoarding of wealth, market manipulation, and the neglect of the social rights of the vulnerable.

Furthermore, du'ā' ma'thūr plays a significant role in strengthening the preventive dimension of maqāṣid al-sharī'ah [38]. Al-Syāṭibī emphasizes that the Sharī'ah aims to close the avenues leading to harm (sadd al-dharā'ī) before damage actually occurs

[39]. In the economic context, supplications contained in *du'ā' ma'thūr* seeking protection from poverty, deprivation, overwhelming debt, and humiliation function as psychological and moral safeguards [40]. They cultivate inner vigilance so that individuals do not fall into economic conditions that threaten human dignity, foster injustice, or weaken religious commitment. In other words, supplication becomes an instrument for preventing the emergence of economic mafsadah that could potentially undermine the social order.

In addition to its preventive nature, *du'ā' ma'thūr* also performs a corrective function within the framework of al-Syātibī's *maqāṣid al-sharī'ah*. In the realities of life, economic inequality, structural poverty, and financial crises are often unavoidable. Under such conditions, *du'ā' ma'thūr* serves as a mechanism of inner correction that reorients life perspectives and economic attitudes at both individual and communal levels. It teaches patience without resignation, *qanā'ah* without laziness, and *tawakkul* that does not negate human effort (*ikhtiyār*). These values enable society to recover from economic crises while preserving moral integrity and social solidarity, thereby allowing economic stability to be restored sustainably. Within a transformational framework, *du'ā' ma'thūr* also contributes to the formation of an economic culture that is aligned with the objectives of the *Sharī'ah*. Continuous engagement in supplication instills an awareness that economic success is not measured solely by the accumulation of wealth, but by the presence of blessing (*barakah*), justice, and social benefit. This awareness encourages the emergence of a productive yet ethical work ethic, moderate patterns of consumption, and a strong commitment to the redistribution of wealth through *zakāt*, *infāq*, and *ṣadaqah*. In this way, *du'ā' ma'thūr* plays a role in shaping an inclusive and just socio-economic structure, as envisioned by *maqāṣid al-sharī'ah*.

Ultimately, from the perspective of al-Syātibī's *maqāṣid al-sharī'ah*, the urgency of *du'ā' ma'thūr* in maintaining economic stability lies in its capacity to integrate spiritual, moral, and structural dimensions simultaneously. Supplication does not function merely as an expression of dependence upon Allah, but also as a means of cultivating normative awareness that guides individual and collective economic behavior. By maintaining a balance between human effort and divine guidance, *du'ā' ma'thūr* ensures that the economic stability of the Muslim community is not morally and socially fragile, but rather firmly grounded in the values of justice, responsibility, and blessing that constitute the very core of *maqāṣid al-sharī'ah*.

Analysis of the Urgency of Du'ā' Ma'thūr in Maintaining Economic Stability

The discussion on the urgency of *du'ā' ma'thūr* in maintaining economic stability from the perspective of ḥadīth is grounded in the understanding that Islam does not separate the spiritual dimension from the socio-economic realities of the ummah. The ḥadīths of the Prophet Muḥammad ﷺ clearly record various *du'ā' ma'thūr* related to supplications for sufficiency of sustenance, blessings in wealth, protection from poverty, the pressures of debt, and inner tranquility in confronting the dynamics of life. These supplications indicate that economic issues are not viewed merely as material concerns, but also entail moral, psychological, and social implications that require spiritual guidance.

The following is a presentation of the ḥadīths relevant to this discussion:

عن أبي هريرة أن رسول الله - ﷺ - كان يقول: «اللهم! إني أعوذ بك من الفقر، والقلة، والذلة، وأعوذ بك من أن أظلم أو أظلم» (رواه رواه أبو داود، والنسائي وأحمد، والبخاري في الأدب المفرد، وصححه ابن حبان، والحاكم، والضياء).

Narrated by Abū Hurayrah, the Messenger of Allah ﷺ used to say: O Allah, I seek refuge in You from poverty, scarcity, and humiliation, and I seek refuge in You from

committing injustice or being wronged. (This ḥadīth was narrated by Abū Dāwūd, al-Nasā'ī, Aḥmad, and al-Bukhārī in al-Adab al-Mufrad, and it was authenticated by Ibn Ḥibbān, al-Ḥākim, and al-Diyā').

Māhir ibn 'Abd al-Ḥamīd explains the phrase “*Allāhumma innī a'ūdhu bika mina al-faqr*” as follows: “O Allah, protect me from the lack of sufficient wealth by which I can sustain myself, my family, and my children. I fear that poverty may lead me to impatience, dissatisfaction, lack of contentment, and the domination of Satan over me through constant comparison with the blessings granted to the wealthy. I also seek refuge in You, O my Lord, from severe dependence on other people, from exposing myself to them through begging, requests, and reliance on anyone other than You. I seek refuge from these conditions because they may lead to corruption in one's religion, moral integrity (*murū'ah*), and dignity.” This supplication emphasizes that protection from poverty is not merely a matter of material needs but also entails preserving spiritual, moral, and personal dignity, so that an individual remains steadfast in faith and honor even when facing the limitations of life.

Māhir ibn 'Abd al-Ḥamīd further explains the term “*al-qillah*” (with *kasrah*) as meaning: “I seek refuge in You from scarcity of wealth, which may result in a lack of patience due to insufficiency. It may also refer to scarcity in opportunities for goodness and righteousness, or a deficiency in numbers, support, or assistance. There is no objection to intending all of these meanings collectively, since the original principle is that general expressions remain general unless a specific qualifier is provided. The Lawgiver did not restrict this term to any single form of scarcity, nor did He specify a particular type thereof.” This text emphasizes that the supplication for protection from scarcity encompasses all forms of material limitations, opportunities for goodness, or social support, and remains general unless specifically qualified. Based on the ḥadīth narrated by Abū Hurayrah, the *du'ā' ma'thūr* taught by the Prophet ﷺ reflects a prophetic awareness of the close interrelationship between economic conditions and moral–social stability. The supplication for protection from poverty (*al-faqr*), scarcity (*al-qillah*), and humiliation (*al-dhillah*) affirms that Islam does not view poverty merely as a material issue, but also as a potential factor that may disrupt inner equilibrium, human dignity, and social order.

From the perspective of ḥadīth, economic stability constitutes an essential prerequisite for preserving individual honor and preventing society from falling into imbalanced social relations, such as excessive dependence, begging, or forms of subordination that undermine self-respect. The explanation of Māhir ibn 'Abd al-Ḥamīd further deepens the sense of urgency embedded in this supplication by highlighting the destructive impact of poverty on religion and moral character. Material deprivation that is not spiritually managed may give rise to impatience, dissatisfaction, and the domination of satanic temptations through envy and negative social comparison. In this context, *du'ā' ma'thūr* functions as a preventive mechanism that structures a Muslim's economic consciousness so that it remains grounded in *tawakkul*, *qanā'ah*, and proportionate human effort (*ikhtiyār*). Thus, the supplication does not merely seek protection from fragile economic conditions but also safeguards the psychological and ethical stability that forms the foundation of sound economic behavior.

Furthermore, the inclusion of a plea for protection from committing injustice and from being wronged within the same supplication indicates that economic stability, from the ḥadīth perspective, cannot be separated from justice. Economic deprivation often becomes a catalyst for injustice, whether in the form of exploitation, violation of rights, or social conflict. Accordingly, this *du'ā' ma'thūr* reflects a comprehensive Islamic vision: economic stability must be built upon dignified sufficiency and just social relations. Within the framework of ḥadīth, supplication serves as a normative instrument that guides the community to maintain a balance between material needs

and the values of justice, so that economic order is not only financially resilient but also morally and socially robust.

عن أنس، قال: كان النبي ﷺ - يدعو، يقول: «اللهم! إني أعوذ بك من العجز والكسل، والبخل، والهرم، والقسوة، والغفلة، والذلة والمسكنة، وأعوذ بك من الفقر، والكفر، والشرك، والنفاق، والسمعة، والرياء، وأعوذ بك من الصمم، والبكم، والجنون، والبرص، والجذام، وسيئ الأسقام» (رواه ابن حبان والحاكم والطبراني وصححه الضياء).

Narrated by Anas, he said: The Prophet ﷺ used to supplicate, saying: “O Allah, I seek refuge in You from incapacity and laziness, miserliness, senility, hardness of heart, heedlessness, humiliation, and destitution. I also seek refuge in You from poverty, disbelief, polytheism, hypocrisy, ostentation, and showing off. And I seek refuge in You from deafness, muteness, insanity, leprosy, elephantiasis, and severe illnesses.” (This ḥadīth was narrated by Ibn Ḥibbān, al-Ḥākim, and al-Ṭabarānī, and it was authenticated by al-Ḍiyā’).

Māhir ibn ‘Abd al-Ḥamīd explains the term “*al-maskanah*” as follows: “Destitution (*al-maskanah*) refers to scarcity of wealth and a deteriorated condition. It involves submission and humiliation that arise when one is faced with need.” He further explains the meaning of “*al-faqr*” (poverty): “Its original linguistic meaning is the breaking of the vertebrae of the back, and it refers to the emptiness of one’s hand from wealth.” This emphasizes that poverty is not merely a lack of material wealth, but also encompasses vulnerability, humiliation, and dependence that undermine one’s dignity.

The ḥadīth narrated from Anas ibn Mālik demonstrates that the Prophet’s ﷺ *du‘ā’ ma’tḥūr* embodies a highly comprehensive awareness of internal factors that directly influence economic stability. The supplication for protection from *al-‘ajz* (incapacity) and *al-kasal* (laziness) underscores that Islam views productivity and a strong work ethic as fundamental pillars of economic sustainability. Likewise, seeking refuge from *al-bukhl* (miserliness) indicates that the accumulation of wealth without just distribution has the potential to undermine economic balance and social solidarity. From the perspective of ḥadīth, economic stability is determined not only by the availability of resources but also by the quality of inner attitudes and human conduct in managing those potentials.

Furthermore, the inclusion of *al-dhillah* (humiliation), *al-maskanah* (destitution), and *al-faqr* (poverty) within a single supplication highlights the social-moral dimension of Islamic economics. The explanation of Māhir ibn ‘Abd al-Ḥamīd clarifies that *al-maskanah* does not merely signify a lack of wealth, but rather a condition of submission and humiliation arising from pressing need. Such a condition may weaken human dignity, foster dependency, and create space for unhealthy economic practices. Accordingly, *du‘ā’ ma’tḥūr* functions as a preventive instrument that cultivates awareness of the importance of dignified sufficiency, thereby enabling individuals and communities to avoid economic vulnerability that could disrupt social order.

Moreover, the linkage between seeking protection from poverty and seeking refuge from disbelief, hypocrisy, and other spiritual maladies indicates that, from the perspective of ḥadīth, economic stability has direct implications for the stability of faith and moral integrity. Extreme and prolonged poverty can become a triggering factor for deviations in belief, the erosion of integrity, and the emergence of opportunistic behavior for the sake of survival. Thus, this *du‘ā’ ma’tḥūr* affirms the urgency of safeguarding economic stability as an integral component of preserving religion and morality within the community. Supplication serves as a means of shaping normative consciousness that guides the ummah to build an economy that is productive, just, and dignified, ensuring the sustainable balance of material, spiritual, and social dimensions.

عن أبي وائل قال: أتى علياً رجل فقال: يا أمير المؤمنين إني عجزت عن مكاتبتي فأعني. فقال علي: ألا أعلمك كلمات علمنين رسول الله - ﷺ - لو كان عليك مثل جبل صير دنانير، لأداه الله عنك. قلت: بلى قال: قل: «اللهم اكفني بحلالك عن حرامك، وأغنني بفضلك عن سواك» (رواه الترمذي وحسنه الضياء).

Narrated by Abū Wā'il, he said: A man came to 'Alī and said, "O Commander of the Faithful, I am unable to fulfill my contract of emancipation (*mukātabah*), so assist me." 'Alī replied, "Shall I teach you some words that the Messenger of Allah ﷺ taught me? If you had a debt equal to Mount Ṣīr in gold dinars, Allah would surely discharge it on your behalf." He said, "Yes." 'Alī then said, "Say: 'O Allah, suffice me with what You have made lawful instead of what You have made unlawful, and enrich me by Your grace so that I am independent of all besides You'" (This ḥadīth was narrated by al-Tirmidhī and classified as ḥasan, and it was also authenticated by al-Dīyā').

The scholars emphasize that this supplication contains a request to be granted sufficiency through lawful provision, to be kept away from unlawful means, and to be endowed with contentment without dependence upon other people. The ḥadīth affirms that Allah is the best Helper for His servants, encourages an attitude of *tawakkul* (reliance upon God), and teaches the importance of offering constructive assistance to those in need—whether through supplication, knowledge, or spiritual guidance. This supplication emphasizes that economic sufficiency in Islam does not rely solely on material effort, but on lawful (*ḥalāl*) provision, dignified self-reliance, and *tawakkul* (trustful reliance) upon Allah as the ultimate Helper.

The ḥadīth narrated from Abū Wā'il affirms that *du'ā' ma'thūr* has fundamental urgency in safeguarding individual economic stability, particularly under conditions of limitation and financial pressure. The context of the ḥadīth concerning a *mukātab* who was unable to fulfill his financial obligation reflects an economic reality that is prone to driving a person toward despair or toward impermissible means. The response of 'Alī ibn Abī Ṭālib, by teaching a supplication transmitted directly from the Prophet ﷺ, demonstrates that economic solutions in Islam are not purely material, but also spiritual and normative in nature. This supplication directs the individual to seek sufficiency from lawful sources, thereby ensuring that economic stability is built upon the foundations of honesty and adherence to *Sharī'ah*.

Furthermore, the wording of the supplication, "*Allāhumma ikfinī biḥalālīka 'an ḥarāmīka*", embodies a highly fundamental principle of Islamic economics, namely the prevention of unlawful economic practices as a source of instability. When debt pressure and living needs intensify, the risk of falling into usury, deception, or exploitation becomes significantly greater. This supplication functions as a preventive mechanism that reorients the inner disposition so that economic sufficiency is pursued through lawful and dignified means. Accordingly, economic stability is not understood merely as the ability to repay debts or meet basic needs, but as a condition of security from ethical and legal violations of the *Sharī'ah*, which would otherwise undermine the long-term economic order [41].

In addition, the petition "*wa aghninī bifadlīka 'amman siwāk*" emphasizes the dimensions of self-reliance and *tawakkul* as pillars of economic stability. This supplication teaches that true sufficiency does not lie in dependence upon other people, but rather in reliance upon the grace of Allah, which engenders contentment (*qanā'ah*) and dignified self-confidence. From the perspective of ḥadīth, this attitude is crucial for maintaining socio-economic balance, as excessive dependence on others may produce unequal relationships and open avenues for oppression. Therefore, this *du'ā' ma'thūr* functions as an instrument for cultivating economic consciousness that harmonizes human effort (*ikhtiyār*), the lawfulness of means, and *tawakkul*, thereby ensuring the sustainable preservation of economic stability at both individual and communal levels.

عن عبد الله بن عمرو بن العاص، أن رسول الله - ﷺ - كان يدعو بهؤلاء الكلمات: «اللهم! إني أعوذ بك من غلبة الدين، وغلبة العدو، وشيئة الأعداء» (رواه النسائي وحسنه الضياء).

‘Abd Allāh ibn ‘Amr ibn al-‘Āṣ narrated that the Messenger of God, may God's peace and blessings be upon him, would supplicate with these words: "O God, I seek refuge in You from being overwhelmed by debt, from being overpowered by an enemy, and from the gloating of enemies." (Narrated by al-Nasā'ī, and al-Ḍiyā' graded it as *ḥasan*).

The Shaykh Māhir ibn ‘Abd al-Ḥamīd said: "O God, I seek refuge in You from being overwhelmed by debt": The Prophet may God's peace and blessings be upon him—sought refuge from the severity and burden of debt, to the point of being incapable of repaying it, especially when pressed for payment. This is due to the risk of falling into religiously prohibited matters, such as breaking a promise and lying, as the Prophet informed us, and from being distracted from acts of obedience [to God]. It also leads to distress of the heart, exhausting the mind, and weakening the body and spirit. He specifically sought refuge from its *overwhelming* nature, because taking on debt without being overwhelmed by it is something many servants [of God] may need. Indeed, the Prophet, may God's peace and blessings be upon him, passed away while his armor was pawned for a measure of barley." This hadith emphasizes that excessive debt not only creates material burdens but also threatens moral integrity, spiritual well-being, and the capacity for worship, highlighting the importance of seeking refuge in Allah from being overwhelmed by debt.

The ḥadīth narrated from ‘Abd Allāh ibn ‘Amr ibn al-‘Āṣ demonstrates that *ma`thūr* supplication holds strong urgency in maintaining economic stability by positioning debt as a serious threat to both individual and social life. The request for protection from *ghalabat al-dayn* (the oppressive burden of debt) reflects the Prophet's ﷺ awareness that economic instability often originates from financial dependence that exceeds one's capacity. Māhir ibn ‘Abd al-Ḥamīd's explanation further affirms that burdensome debt is not merely a material issue but also a psychological and spiritual one, as it generates inner anxiety, mental exhaustion, and weakens a person's vitality. Thus, this supplication functions as a normative warning that economic stability must be safeguarded through prudence in incurring debt and responsible financial management [42].

Moreover, this ḥadīth highlights the close interconnection between economic stability and moral integrity. The Prophet ﷺ associates the danger of excessive debt with the potential to fall into reprehensible conduct, such as breaking promises and lying, which ultimately undermines social trust. From the ḥadīth perspective, the erosion of trust and honesty due to economic pressure constitutes a major factor in the fragility of a society's economic order. Therefore, this *ma`thūr* supplication serves as a preventive instrument that structures ethical awareness, so that individuals do not become trapped in economic patterns that provoke moral violations in the pursuit of illusory survival.

Beyond the individual dimension, the supplication for protection from the domination of debt, defeat by enemies, and the gloating of adversaries also carries social and structural implications. When individuals or communities are excessively entangled in debt, their bargaining position weakens, rendering them vulnerable to pressure, exploitation, and humiliation. In this context, *ma`thūr* supplication functions as a means of cultivating dignified economic resilience, as economic stability is understood as a condition that enables individuals to remain independent, honorable, and focused on obedience to Allah. Accordingly, from the perspective of ḥadīth, the urgency of *ma`thūr* supplication lies in its role as a spiritual and moral mechanism that

maintains a balance between economic needs, ethical integrity, and the social resilience of the ummah.

عن أم سلمة كان النبي ﷺ - يقول بعد صلاة الفجر: «اللهم! إني أسألك وعلمًا نافعًا، رزقًا طيبًا، وعملاً متقبلاً» (رواه الطبراني وصححه الضياء).

Narrated by Umm Salamah, she said: The Prophet ﷺ used to say after the Fajr prayer: "O Allah, I ask You for beneficial knowledge, goodly provision, and accepted deeds." (This ḥadīth was narrated by al-Ṭabarānī and authenticated by al-Ḍiyā').

Māhir ibn 'Abd al-Ḥamīd explains the term *rizqan tayyiban* (goodly provision) as follows: It indicates that provision (*rizq*) can be of two types: good (*tayyib*) and impure (*khabiṭh*), and Allah only accepts the good. Allah commands the believers, as He commanded the messengers, saying: "O messengers, eat of the good foods and do righteous deeds" (Qur'an 23:51) and "O you who believe, eat of the good things We have provided you" (Qur'an 2:172). Thus, one of the greatest causes that facilitates the acceptance of supplication (*du'ā'*) is consumption of good and lawful sustenance. The consumption of good and lawful provision is a key factor in the acceptance of supplication, highlighting the importance of blessing and permissibility in fulfilling one's needs.

The ḥadīth narrated from Umm Salamah demonstrates that *ma'tsūr* supplication holds significant urgency in maintaining economic stability by positioning *rizqan tayyiban* (good and lawful provision) as the foundation of a Muslim's life. The Prophet's ﷺ supplication for good provision affirms that, in the ḥadīth perspective, economic stability is not measured merely by the abundance of wealth, but by the quality and lawfulness of one's sources of livelihood. Māhir ibn 'Abd al-Ḥamīd's explanation reinforces this view by emphasizing that provision is divided into that which is good (*tayyib*) and that which is reprehensible (*khabiṭh*), and that only lawful and good provision is accepted by Allah. Accordingly, this supplication functions as a normative instrument that directs economic activity to remain within the framework of the *Shari'ah*, ensuring economic stability without compromising moral and spiritual integrity [43].

Furthermore, the interconnection between the request for good provision, beneficial knowledge, and accepted deeds indicates an economic structure grounded in intellectual and ethical awareness. Beneficial knowledge guides individuals in choosing livelihoods that are proper, efficient, and responsible, while accepted deeds serve as an indicator that such economic activities are aligned with the values of worship. From the ḥadīth perspective, economic stability cannot be separated from the quality of knowledge and the orientation of intention, as both determine whether acquired wealth becomes a means of goodness or a source of social harm. Therefore, this *ma'thūr* supplication instills the awareness that a stable economy emerges from the synergy between knowledge, ethics, and practices that are pleasing to Allah.

In addition, this ḥadīth underscores the preventive dimension of *ma'thūr* supplication in safeguarding the economic stability of the ummah. By emphasizing the acquisition and consumption of lawful and good provision, this supplication prevents individuals and societies from falling into destructive economic practices such as fraud, *ribā*, and exploitation. The consumption of *tayyib* provision not only brings blessing to wealth but also constitutes one of the primary causes for the acceptance of supplication, which in turn strengthens spiritual and social resilience. Thus, in the ḥadīth perspective, the urgency of *ma'thūr* supplication lies in its role as a mechanism for fostering sustainable economic development, in which material stability proceeds in harmony with the purity of provision, the clarity of knowledge, and the quality of deeds.

CONCLUSION

In the perspective of ḥadīth, *du'ā' ma'tsūr* emphasizes the interconnection between spiritual and economic dimensions, where the supplication for protection from poverty, scarcity, and humiliation is not merely material but also moral, psychological, and social. Māhir ibn 'Abd al-Ḥamīd explains that this prayer instills awareness of self-reliance, *qana'ah* (contentment), and *tawakkul* (trust in God), while simultaneously fostering a work ethic and moral responsibility, making it a means for cultivating ethical and sustainable economic character. At the social level, *du'ā' ma'tsūr* functions as a normative discourse regulating human relations with wealth and moral values, encouraging the formation of a productive, independent, and dignified society. By emphasizing lawful and blessed provision, this prayer prevents harmful economic behavior and fosters collective awareness regarding justice, solidarity, and moral balance. Therefore, the urgency of *du'ā' ma'tsūr* lies in its role as a preventive and transformative instrument that maintains the economic stability of the community holistically through the integration of spiritual, moral, and social dimensions. From al-Syātibī's perspective, *du'ā' ma'tsūr* has strategic significance in maintaining economic stability because it affirms the balance between human effort and divine guidance (*tawakkul*), ensures the orientation of provision remains lawful, and cultivates individual awareness of responsibility in wealth management. The prayer functions as a normative *wasā'il* that prevents economic damage, minimizes poverty and dependence, and instills a work ethic, honesty, moderation, and social responsibility. Thus, *du'ā' ma'tsūr* is not merely a spiritual request but a preventive and transformative instrument that strengthens moral integrity, ethical conduct, and the holistic sustainability of the community's economy.

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Author's Contributions

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Conflicts of Interest

The authors of the manuscript have no financial or non-financial conflict of interest in the subject matter or materials discussed in this manuscript.

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