

The Debt of Az-Zubayr

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 slave and messenger.

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

عمران:102]

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

Be conscious of Allah and obey Him. For consciousness and obedience of Allah provide steadfastness during hardships, dignity in prosperity, salvation from misguidance and protection from tribulations.

(وَمَنْ يَتَّقِ اللَّهَ يَجْعَلْ لَهُ مِنْ أَمْرِهِ يُسْرًا * ذَلِكَ أَمْرُ اللَّهِ أَنْزَلَهُ إِلَيْكُمْ وَمَنْ يَتَّقِ اللَّهَ يُكَفِّرْ عَنْهُ سَيِّئَاتِهِ وَيُعْظِمْ لَهُ أَجْرًا) [الطلاق: 4-5].

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At-Talaq 4-5: And whoever fears Allah - He will make his matter easy for him. That is the Command of Allah, which He has sent down to you, and whosoever fears Allah and keeps his duty to Him, He will remit his sins from him, and will enlarge his reward.

Oh people:

Whomsoever leaves something for Allah's sake, He will replace it with something better. This is Allah's way, which never changes, and an expedited reward. When the companions migrated from Makkah to Madinah, they left behind their homes and wealth to safeguard their religion. It was only a few short years after that until the emigrants (may Allah be pleased with them) became among the wealthiest of people due to what Allah rewarded them in compensation for what they left behind in Makkah. Allah's compensation was multiplied many fold in addition to the great reward that they received for emigrating for Allah's sake, which is better and more lasting.

This is the story of the debt of one of the former emigrants and one of the ten people given glad tidings of paradise. He sensed that his life was coming to an end so he instructed his son to pay his debt. His estate was much more than his debts and his wives and children received plenty from it.

Abdallah bin Az-Zubayr (May Allah be pleased with him) said: When Az-Zubayr, got ready to fight in the battle of Al- Jamal (A battle took place in the year 36 AH between Ali bin Abi Talib and between Az-Zubayr, Aisha and Talha), he called me and then I came to his side and he said: "My son, none will be killed today except being a transgressor or being wronged. And I see that I will be killed unjustly today. And my biggest worry is my debts. Do

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you see that anything will be left from our wealth after the debt? Az-Zubayr said: My son, sell our property and pay off my debt and then he willed one third and one third of that to his sons, that is Abdallah's sons. He said, "One-third of the one third. If any property is left after the payment of the debts, one-third of the one-third of what is left is to be given to your sons." (Hisham, a sub narrator added: "Some of the sons of 'Abdullah were equal in age to the sons of Az-Zubayr, e.g., Khubaib and Abbad. 'Abdullah had nine sons and nine daughters at that time)". (The narrator 'Abdullah added:) He kept on instructing me about his debts and then said: "My son, should you find yourself unable to pay any portion of my debt then seek help from my Master." By Allah, I did not understand what he meant and asked: "Father, who is your Master?" He said: "Allah." By Allah! Whenever I faced a difficulty in discharging any portion of his debt; I would pray: "O Master of Zubayr, discharge his debt," and He discharged it. Zubayr was martyred and left no money, but he left lands, one of them in Al-Ghabah, eleven houses in Al-Madinah, two in Basrah, one in Kufah and one in Egypt. The cause of his indebtedness was that a person would come to him asking him to keep some money for him as a trust. Zubayr would refuse to accept it as a trust, fearing that it might be lost, but he would take it as a loan. He never accepted a governorship, revenue office, or any public office. He fought along with Messenger of Allah (ﷺ), Abu Bakr, 'Umar and 'Uthman (May Allah be pleased with them).

'Abdullah added: I prepared a statement of his debts and they amounted to (2,200,000) two million and two hundred thousand Dirhams! Hakim bin Hizam met me and asked me: "Nephew, how much is due from my brother's debt?" I kept it as secret and said: "A hundred thousand Dirhams." Hakim said: "By Allah! I do not think your assets are sufficient for the payment of

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these debts." I said: "What would you think if the amount were two million and two hundred thousand Dirhams?" He said: "I do not think that you would be able to clear off these debts. If you find it difficult seek my help."

Az-Zubayr (May Allah be pleased with him) had purchased the land in Al-Ghabah (a well known land in Madinah) for a hundred and seventy thousand Dirhams. 'Abdullah sold it for a million and six hundred thousand Dirhams, and declared that whosoever has a claim against Az-Zubayr (May Allah be pleased with him) should see him in Al-Ghabah. 'Abdullah bin Ja'far (May Allah be pleased with him) came to him as Az-Zubayr (May Allah be pleased with him) owed him four hundred thousand Dirhams. Abdullah bin Jaffar said: "if you wish I will leave it for you (cancel the debt)." 'Abdullah bin Az-Zubayr (May Allah be pleased with him) said: "No." Ibn Ja'far said: "If you wish you can postpone payment until a later date" 'Abdullah bin Az-Zubayr said: "No." Ibn Ja'far then said: "In that case, measure out a plot for me." 'Abdullah marked out a plot. Then he sold the land and discharged his father's debt. There remained four and a half shares. He then visited Mu'awiyah who had with him at the time 'Amr bin 'Uthman, Al-Mundhir bin Az-Zubayr and Ibn Zam'ah (May Allah be pleased with them). Mu'awiyah (May Allah be pleased with him) said: "What is the price of the land in Al-Ghabah?" He said: "One hundred thousand Dirhams for a each share. Mu'awiyah inquired: "How much of it is left?" 'Abdullah said: "Four and a half shares." Al-Mundhir bin Az-Zubayr said: "I will buy one share for a hundred thousand Dirhams". 'Amr bin 'Uthman said: "I will buy one share for a hundred thousand Dirhams". Ibn Zam'ah said: "I will buy one share for a hundred thousand Dirhams." Then Mu'awiyah asked: "How much of it is now left?" 'Abdullah said: "One and a half shares. Mu'awiyah said: "I will

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take it for one hundred and fifty thousand Dirhams." Later 'Abdullah bin Ja'far sold his share to Mu'awiyah for six hundred thousand Dirhams.

When 'Abdullah bin Az-Zubayr (May Allah be pleased with him) finished the debts, the heirs of Az-Zubayr (May Allah be pleased with him) asked him to distribute the inheritance among them. He said: "I will not do that until I announce during four successive Hajj seasons: 'Let anyone who has a claim against Az-Zubayr come forward and we shall discharge it.'" He made this declaration on four Hajj seasons and then distributed the inheritance among the heirs of Az-Zubayr (May Allah be pleased with him) according to his will. Az-Zubayr (May Allah be pleased with him) had four wives. Each of them received a million and two hundred thousand Dirhams. Thus Az-Zubayr's total property was amounted to (50,200,000) fifty million and two hundred thousand Dirhams.

This great amount was from the blessings of his striving in the path of Allah. May Allah be pleased with Az-Zubayr and his son Abdallah and all of the companions. May Allah gather us with them in paradise.

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 forgives 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 Muslims:

The story of the debt of Az-Zubayr and the distribution of his estate has many lessons to reflect on and benefit from. All goodness is from following the way of the predecessors of this ummah. The last part of this ummah will only be rectified with what rectified the first part of this ummah.

The story of the debt of Az-Zubayr (may Allah be pleased with him) indicates:

The Companions' mindfulness and consciousness of Allah and the genuine advice that they gave people. When people when to Az-Zubayr requesting him to look after their wealth he insisted that he take it as a loan and not as a trust. This was for their benefit because a loan must be repaid. On the other hand, a trust is not guaranteed if it is stolen or damaged due to factors other than the trustee's negligence.

Also, it indicates the keenness of Az-Zubayr (may Allah be pleased with him) to discharge his liabilities when he felt that his term was approaching. He instructed his son Abdullah to discharge his debt

In addition, the story of the debt of Az-Zubayr indicates the risk that debt poses to the person incurring it. Az-Zubair (may Allah be pleased with him) in spite of his early entry to Islam, participation in campaigns, his sacrifice in

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the way of Allah's religion, he feared the debt and instructed his son to take care of it. He understood its enormity and the intensity of the Prophet's (صلى الله عليه وسلم) words regarding it.

A person must write down what debts they owe and instruct his offspring or friends to discharge it if he is not able while he is alive or if he senses that his death is approaching.

Moreover, the story of the debt of Az-Zubayr (may Allah be pleased with him) indicates that possessing significant quantities of wealth does not harm a person if he earned it in a halal manner, if its source is halal and he spent it in a manner that pleases Allah. The Prophet (صلى الله عليه وسلم) said in this regard: The pure money in the righteous man's hands is blessed. [Ahmad]

On the other hand, wealth is a liability if it is from a prohibited transaction, or wrongly taken from the Muslim treasury or if the zakat is not paid on it or if it is spent in a manner that displeases Allah. In this case, the wealth is a trial and occupies his heart which prevents him from giving its due right.

(يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمَانَاتِكُمْ وَأَنْتُمْ تَعْلَمُونَ *
وَاعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَأَنَّ اللَّهَ عِنْدَهُ أَجْرٌ عَظِيمٌ) [الأنفال: 27-28].

Al Anfal 28 - O you who have believed, do not betray Allah and the Messenger or betray your trusts while you know [the consequence]. And know that your properties and your children are but a trial and that Allah has with Him a great reward.

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Also the story of the debt of Az-Zubayr indicates his strong trust in Allah, his certainty in Him, his reliance on Him and his genuineness with Him. For he directed his son Abdallah to rely on Allah if he faced any obstacle in repaying the debt. Abdallah said:

By Allah! Whenever I faced a difficulty in discharging any portion of his debt; I would pray: "O Master of Zubayr, discharge his debt," and He discharged it.

Az-Zubayr's positive attitude towards his Lord opened doors of ease with regards to discharging his debt and people's interest in his lands. His wealth was significantly more than his debt and the inheritors received a large portion of it. AzZubayr's debt (may Allah be pleased with him) was 2,200,000 Dirham. When his property was put on the market, Allah blessed it and the value of his estate reached 50,200,000 Dirham. This is because of his positive attitude towards Allah. For Allah is as his servant thinks of Him. So let us think well of Allah the Most High and we will find good. Particularly in these times with many adversities and trials. Matters appear confusing and many people deviate from the right path. A person has no strength or steadfastness on the truth except through the help of Allah, The Most High.

(وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا)
[الطلاق: 3].

At-Talaaq 3: And whoever relies upon Allah - then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a decreed extent.

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

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

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.

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.