

## 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 People:

From Allah Almighty's wisdom regarding His creation and His mercy towards them is that when He created them, He apportioned their livelihoods. And made some at the service of others to rectify affairs and to realize benefits.

نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ بَعْضًا

سُخْرِيًّا-الزُّخْرَف:32

Az Zukhruf (43) 32: **It is We who have apportioned among them their livelihood in the life of this world and have raised some of them above**

**others in degrees [of rank] that they may make use of one another for service.**

Allah Almighty made some wealthy and others poor. And the honorable and the humble. And the strong and the weak. And the boss and the subordinate. So that this serves that and that needs this.

And from His blessings is that He made the benefits of the earth subservient to them and what is extracted from it for their benefit and what He provided for them from its bounties:

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذُلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِنْ رِزْقِهِ وَإِلَيْهِ النُّشُورُ-الملك:15

**Al Mulk (67) 15: It is He who made the earth tame for you - so walk among its slopes and eat of His provision - and to Him is the resurrection.**

And at the peak of this provision is the wealth that people have. Thus it satisfies needs. And suffices them from needing others. And Allah Almighty explained that He tests His servants with wealth. And He entrusts them with it to see how they manage it in terms of earning and spending:

وَأَنْفِقُوا مِمَّا جَعَلَكُم مُّسْتَخْلَفِينَ فِيهِ-الحديد:7

**Al Hadid (57) 7: And spend out of that in which He has made you successive inheritors.**

Islam has come with what suffices to explain the relationship of man to this wealth that Allah Almighty provided him. And to clarify the limits and requirements in earning and spending in a manner to benefit both communities and individuals. If he adheres to the limits and controls, he will attain two benefits. First, the wealth itself. Second, adhering to Allah Almighty's ordainments. And if he violated what Allah commanded him regarding wealth, then the blessing of the wealth will disappear. And he will be held to account on the Day of Resurrection for his violation.

And what keeps most people from adhering to Allah Almighty's ordainments regarding wealth in earning and spending is their inherent love of wealth that crowds out being conscious and mindful of Allah.

وَتُحِبُّونَ الْمَالَ حُبًّا جَمًّا-الفجر:20

Al Fajr (89) 20: **And you love wealth with immense love.**

And Allah said:

وَإِنَّهُ لِحُبِّ الْخَيْرِ لَشَدِيدٌ-العاديات:8

Al Adiyat (100) 8: **And indeed he is, in love of wealth, intense.**

And Allah made wealth an adornment for the children of Adam in front of other people regarding what they eat, drink, wear, ride and live in. As Allah said:

الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا-الكهف:46

Al Kahf (18) 46: **Wealth and children are [but] adornment of the worldly life.**

And for this reason, wealth is a great trial that tempts people. On one hand, they love it immensely and they would not have enough of it even if they owned valleys of gold and silver. And on the other hand, Allah did not give mankind the freedom to acquire and spend wealth however he wishes. Rather, Allah established limits to direct them. So it is a trial for people and a test for the wealthy.

Allah Almighty said:

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ-التغابن:15

At Taghabun (64) 15: **Your wealth and your children are but a trial, and Allah has with Him a great reward.**

And in spite of that, the shariah describes wealth as good in view of the lawful and permissible ways of earning it and spending it on what benefits. As was narrated in the hadith of Abu Hurairah (may Allah be pleased with him) who said that the Messenger of Allah ﷺ said:

أيها الناس، إن الله طيب لا يقبل إلا طيباً وإن الله أمر المؤمنين بما أمر به المرسلين، فقال

**O you people! Indeed Allah is Tayyib (good) and he does not accept but what is good. And indeed Allah ordered the believers with what He ordered the Messengers. He ﷺ said:**

يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ-المؤمنون:51

Al Mominoon (23) 51: **O (you) Messengers! Eat of the tayyibat [all kinds of halal (legal) foods], and perform righteous deeds.**

and the Almighty has said:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِنَّ كُنتُمْ إِيَّاهُ تَعْبُدُونَ-البقرة:172

Al Baqarah (2) 172: **O you who believe! Eat of the lawful things that We have provided you.**

ثم ذكر الرجل يطيل السفر، أشعث أغبر، يمد يديه إلى السماء: يا رب، يا رب؛ ومطعمه حرام، ومشربه حرام، وملبسه حرام، وغذي بالحرام، فأنى يستجاب لذلك؟" رواه مسلم.

**And he mentioned a man who is undertaking a long journey, whose hair is disheveled and he is covered with dust. He raises his hands to the heavens and says: "O Lord! O Lord!" Yet his food is from the unlawful, his drink is from the unlawful, his clothing is from the unlawful, and he was nourished by the unlawful. So how can that be accepted? [Muslim 1015]**

And the Prophet صلى الله عليه وسلم instructed his companions that no one should enter into his stomach except from good earnings. They said to him صلى الله عليه وسلم: Advise us. So he صلى الله عليه وسلم said:

إن أول ما ينتن من الإنسان بطنه فمن استطاع أن لا يأكل إلا طيبًا فليفعل - رواه البخاري.

**The stomach is the first thing of the human body to rot, so whoever is able to eat nothing but pure (Halal and earned lawfully) should do so.**

And when Amr bin Al Aas (may Allah be pleased with him) entered into Islam the Prophet صلى الله عليه وسلم said to him:

إني أريد أن أبعثك على جيش فيُسلِّمك الله ويغنمك، وأزعبُ لك من المال زَعْبَةً صالحة، قال: فقلت:

يا رسول الله، ما أسلمت من أجل المال، ولكني أسلمت رغبة في الإسلام، وأن أكون مع رسول الله،

فقال: "يا عمرو، نِعَمًا بالمال الصالح للرجل الصالح"

**Amr, I want to put you in charge of an army and Allah will protect you and give you spoils. And I will give you a fair portion of the spoils.' I said, 'I did not become Muslim for the sake of wealth. I became Muslim out of the desire for Islam and so that I would be with the Messenger**

of Allah ﷺ ' He said, "Amr! Sound (legitimately acquired) wealth is very excellent for a righteous man." [Sahih Adab Al Mufred (Albani) 229]

These textual evidences describe wealth as good and sound if it is with a righteous man who observes the ordainments of Allah Almighty in earning and spending it.

The Prophet ﷺ made it permissible to yearn for this characteristic saying:

لا حسد إلا في اثنتين" وذكر منهما: "ورجل آتاه الله مالاً فسلطه على هلكته في الحق" أخرجه الشيخان.

**There is no coveting except for two: A man whom Allah has given wealth and caused him to dispose of it in a proper manner..** [Al Bukhari 7316, Muslim 816]

And due to the great place and value of wealth with people, it is from the five necessities of life – Preservation of religion, preservation of life, preservation of the mind, preservation of honor, preservation of wealth. Life is not established without these five necessities. Regarding wealth, the Messenger of Allah ﷺ said:

مَنْ قُتِلَ دُونَ مَالِهِ فَهُوَ شَهِيدٌ

**Whoever is killed protecting his wealth, he is a martyr.** [Sunan an-Nasa'i 4095]

However, preserving wealth has the lowest position among the five necessities. Therefore, one sacrifices wealth for safeguarding the religion, protecting life, preserving the mind and defending honor.

Allah Almighty said:

زُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَاَبِ-آل عمران:14

Al Imran (3)14: **Beautified for people is the love of that which they desire - of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but Allah has with Him the best return [i.e., 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، وَ أَشْهَدُ 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:

Wealth is not a place for absolute condemnation or for absolute praise. Rather, one views its source and how it is spent. For if its source is good then it is sound wealth. And if it is with a Muslim that is conscious of Allah who spends it, then it is with a righteous man. Then the wealth is praiseworthy as is its owner.

However, if it is corrupt wealth whose source is usury, bribes, devouring rights or unlawful trade, then it is bad wealth. And it lacks blessing and is often a liability for its owner.

And questioning about wealth on the Day of Resurrection is unlike questioning about other matters. For the questioning has two aspects. From the aspect of earning and the aspect of spending.

As was related in the Hadith that the Prophet صلى الله عليه وسلم said:

لا تزول قدما عبد يوم القيامة حتى يُسأل عن أربع، وذكر منها: وعن ماله من أين اكتسبه وفيم أنفقه"  
رواه الترمذي وقال حديث حسن صحيح.

The feet of the servant shall not move on the Day of Resurrection, until he is asked about four (matters): ... about his wealth and how he earned it, and what he spent on... [Sahih At Tirmithi (Albani) 2417]

And on the Day of Resurrection, wealth will bear witness upon its owner.

As the Prophet ﷺ said:

وإن هذا المال خضرة حلوة، فنعم صاحب المسلم ما أعطى منه المسكين واليتيم وابن السبيل... وإنه من يأخذه بغير حقه كالذي يأكل ولا يشبع، ويكون شهيداً عليه يوم القيامة - أخرجه الشيخان.

**This wealth is attractive and sweet. It is a good companion for a Muslim who gives it to orphans, the poor and wayfarers. And the one who takes it unlawfully is like the one who eats but is never satisfied, and it will be a witness against him on the Day of Resurrection. [Al Bukhari 1465 , Muslim 1052c]**

I ask Allah Almighty to suffice with His lawful over His prohibitions. And with His obedience over His disobedience. And with His grace over all else. 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

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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، يَعْظُمُكُمْ لِعَلَّكُمْ تَذَكَّرُونَ



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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.