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THE TREASURERS OF GOD: ABŪ SAʿĪD AL-KHARRĀZ AND THE ETHICS OF WEALTH IN EARLY SUFISM

John Zaleski

Introduction

In the Book on Truthfulness (Kitāb al-Ṣidq), the Sufi author Abū Saʿīd al-Kharrāz (d. ca. 286/899) intervened in an early Islamic conversation concerning the ethics of wealth.¹ The fundamental issues of this conversation had emerged by the close of the second century. On the extreme end, some renunciants seem to have held that any effort at all to pursue economic gain (kasb) undermined the ideal of tawakkul, or trusting that God will provide for one’s needs. According to al-Muḥāsibī (d. 243/857), the Khurāsānī shaykh Shaqīq al-Balkhī (d. 194/810) even asserted that “pursuit of gain is an act of disobedience [to God].”² Such a view, however, was a minority position, and most early Muslims, including those of an ascetic and mystical bent, accepted the legitimacy of labor and trade as means of securing a livelihood.³

¹. The text, al-Kharrāz’s longest extant work, survives in only one manuscript (Istanbul Süleymaniye MS Sehit Ali Paşa 1374), copied by Ismāʿīl ibn Sawdakīn (d. 646/1248), an important student and commentator of Ibn ʿArabī (d. 638/1240). The work was first edited and translated into English by Arthur Arberry: The Book of Truthfulness (Kitāb al-Ṣidq), ed. and trans. Arthur Arberry (London: Humphrey Milford; Oxford University Press, 1937). Citations of the Kitāb al-Ṣidq in this essay are to the Arabic page numbers of Arberry’s edition. All translations, except for Qur’anic passages, are my own.
³. The classic treatment of debates concerning tawakkul and kasb is Benedikt Reinert, Die Lehre vom tawakkul in der klassischen Sufik (Berlin: de Gruyter, 1968).
Yet a more difficult question remained — to what extent was it legitimate to earn or retain wealth beyond that needed for daily sustenance? One of the earliest discussions of this topic is preserved in the *Book on Gain* (*Kitāb al-Kasb*), a composite text, the first layer of which was produced by the Iraqi jurist Muhammad ibn al-Ḥasan al-Shaybānī (d. 189/805). As Michael Bonner has shown, although al-Shaybānī defended the legitimacy of economic gain (*kasb*), he also condemned extravagance and suggested that people should avoid superfluous goods (*faḍl*, *fuḍūl*). Moreover, according to al-Shaybānī, the poor have a “right” (*ḥaqq*) to the superfluous goods of the wealthy, who thus have an obligation to distribute their surplus to the poor.

In making these arguments, al-Shaybānī appealed to the example of the prophets and the early caliphs. The fact that they practiced trades and earned a living justifies the *kasb* of contemporary believers. Yet several of the prophets and early Muslims were known not simply for earning a basic livelihood, but even for acquiring significant wealth. While al-Shaybānī appealed to the authority of these figures in order to defend the legitimacy of *kasb*, their very financial success could become a liability for those, like al-Shaybānī, who criticized the pursuit of superfluous goods. If the prophets and early Muslims retained wealth beyond that needed to sustain themselves, should not contemporary believers, who seek to follow their example, also seek to imitate their acquisition and retention of wealth?

This was precisely the dilemma confronted by al-Kharrāz in the *Kitāb al-Ṣidq*. In this text, composed as a dialogue between a student and a teacher, al-Kharrāz instructed Sufi novices (*murīdūn*) on how to attain “truthfulness” (*ṣidq*) in several stations (*maqāmāt*) of the Sufi path, such as sincerity, patience, and repentance. In the seventh chapter, “Truthfulness concerning the permissible (*ḥalāl*) and the pure (*ṣāfī*),” the teacher in al-Kharrāz’s dialogue advises the student on the proper treatment of legally permissible goods. The teacher affirms that Sufis should take whatever licit things are necessary to sustain themselves; like al-Shaybānī, however, the teacher warns against extravagance (*saraf*) and the pursuit of superfluous goods (*fuḍūl*), the retention of which reveals a lack of trust in God. Yet here the student raises an objection:

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9. Al-Kharrāz, *Ṣidq*, 17–18. While this idea is clearly connected to the concept of *tawakkul*, al-Kharrāz here uses the term *al-thiqa billāh*. 
Then how did the prophets (upon whom be peace) own wealth\textsuperscript{10} and estates, such as David, Solomon, Abraham, Job, and their peers, and Joseph (upon whom be peace) over the treasuries of the land,\textsuperscript{11} and Muhammad (God bless him and grant him peace), and the righteous who followed them?\textsuperscript{12}

“This is a big question,” the teacher responds, “and there is much to it.”\textsuperscript{13} Al-Kharrāz devotes the remainder of the chapter to addressing this question, attempting to justify the seemingly superfluous wealth of the prophets and their successors, the caliphs Abū Bakr, ʿUmar, ʿUthmān, and ʿAlī, as well as Tālḥa and al-Zubayr.\textsuperscript{14} Only by assessing how these pious forbears approached wealth is al-Kharrāz able to answer the broader question of how contemporary Muslims, and in particular Sufi novices, should treat superfluous goods.

Al-Kharrāz was not the only one concerned with this issue; there are several indications that the wealth of the prophets and the early Muslims and the implications of their wealth for contemporary believers were controversial topics in the third century. As we will see, al-Kharrāz’s predecessor in Baghdad, al-Muhāsibī—a figure who exercised considerable influence on Baghdadi Sufism—also discussed the wealth of the prophets and tried to square their riches with their status as renunciants. At the same time, al-Muhāsibī was wary of those who claimed to imitate the wealth of the pious forbears. In his semi-autobiographical work Waṣāyā, he railed against an unnamed “maniac” (maftūn) who had adduced as proof (iḥtijāj) the wealth of ʿAbd al-Raḥmān b. ʿAwf and other wealthy companions of the Prophet in order to argue that amassing wealth is better than abandoning it.\textsuperscript{15} Against this view, al-Muhāsibī insisted that renouncing wealth is superior, for even though many of the Prophet’s companions were wealthy, they were not attached to their wealth and even rejoiced in their times of want.\textsuperscript{16} Al-Muhāsibī’s treatment of this subject seems later to have circulated as an independent work, a further indication of the interest generated by this controversial subject.\textsuperscript{17}

\begin{enumerate}
\item The Arabic (and Qur’anic) term underlying my references to “wealth” and occasionally “property” in this essay is amwāl. The authors I examine typically use this term in referring to goods retained beyond those necessary for a basic level of livelihood and sustenance. In some cases, as with some of the prophets, amwāl also indicates a very high or seemingly excessive level of riches and worldly goods.
\item Q 12:55.
\item Al-Kharrāz, Ṣidq, 18.
\item Al-Kharrāz, Ṣidq, 18.
\item On the significance of al-Kharrāz including Tālḥa and al-Zubayr in this company, see n. 60 below.
\item See esp. al-Muhāsibī, Waṣāyā, 81.
\item It has been suggested that al-Muhāsibī wrote a separate treatise on this subject, quotations of which are given by al-Ghazālī (d. 505/1111) and Ibn al-Jawzī (d. 597/1200). Al-Ghazālī refers to the long passage he quotes as coming from “one of [al-Muhāsibī’s] books on The refutation of one of the wealthy scholars, inasmuch as he has adduced as proof (iḥtijāj) the wealthy companions and the great wealth of ʿAbd al-Raḥmān ibn ʿAwf.” A work with this as its title is listed as a text of al-Muhāsibī in Fuat Sezgin, Geschichte des arabischen Schrifttums (Leiden: Brill, 1967–2015), 1:642, no. 27 and Gavin Picken, Spiritual Purification in Islam: The Life and Works of al-Muhāsibī (London: Routledge, 2011), 87. Both Sezgin and Picken (following Sezgin) refer to this work as contained in two manuscripts in Turkey: Istanbul Laleli MS 3706/20 and Çorum Hasanpaşa Kütüphanesi 701/1. In his review of Picken, however, van Ess notes that the text in this first manuscript is simply a quotation from al-Ghazālī. See Josef van Ess, “Review of Spiritual Purification in Islam: The Life and Works of al-Muhāsibī, by Gavin Picken,” Iḫyāʾ Studies 2 (2011): 126–32. Yet the quotations given by al-Ghazālī and Ibn al-Jawzī are themselves simply extracts from the Waṣāyā. Al-Ghazālī, Iḥyāʾ ʿUlūm al-Dīn (Cairo: Lajnat Nashr al-Thaqāfa al-Islāmiyya, 1937–38), 3:1810–1822 (kuṭūb dhamm al-bukhl wa-dhamm ḥubb al-māl) corresponds to al-Muhāsibī, Waṣāyā, 74–93; and Ibn al-Jawzī, Talbīs Iblīs, ed. Ahmad ibn ʿUthmān al-Mazīdī (Riyadh: Dār al-Waṭan lil-ʾIlmiyya, 2001), 1052–56 corresponds to al-Muhāsibī, Waṣāyā, 77–79, 81–84, 86, and 90. It thus seems likely that al-Muhāsibī’s treatment of the wealth of the companions in the Waṣāyā was at some point extracted and circulated on its own; al-Muhāsibī himself probably did not compose a distinct work on the subject. A definitive assessment of the status of this text would, however, require an evaluation of the Çorum manuscript, which I have not yet been able to consult.
\end{enumerate}
Like al-Muḥāsibī, al-Kharrāz concludes his discussion of wealth in the Kitāb al-Ṣidq by criticizing those of his contemporaries (ahl zamāninā) who appealed to the example of the prophets and early Muslims in order to justify their own riches. As al-Kharrāz writes, “One of them has even asserted that he owns just as people in the past (man maḍā) have owned, and he adduces them as proof (yaḥtajju bihim) in order to follow his own inclinations, even though his conduct stands in complete opposition to the custom of these people (sunnat al-qawm).” Both al-Muḥāsibī and al-Kharrāz thus present themselves as articulating the correct interpretation of the wealth of the pious forbears in opposition to those who make self-serving appeals to their wealth.

In forming his own perspective on the wealth of the prophets and early Muslims, al-Kharrāz developed means for justifying their wealth that had been advanced earlier by al-Muḥāsibī. His apparent dependence on al-Muḥāsibī represents a significant and as yet unnoticed link between these two influential figures and a further indication of the important role of al-Muḥāsibī in shaping Baghdadi Sufism. At the same time, al-Kharrāz introduced a more positive valuation to wealth by presenting it as a divinely sent trial, one from which anyone who owns property may ultimately derive spiritual gain. He thus developed an ethics of wealth suited to Sufis who understood their approach to God as accompanied by and advanced through trial. Al-Kharrāz’s discussion of wealth thus illustrates the sophisticated ways in which Sufis wrestled with ethical dilemmas of broad relevance in early Islamic society. At the same time, his discussion shows how a matter of practical ethics—how to treat surplus goods—was intertwined with the central Sufi goal of drawing nearer to God.

God’s Treasurers

At the beginning of al-Kharrāz’s discussion, the student highlights the Prophet Joseph’s wealth by describing him as “over the treasuries of the land” (ʿalā khazāʾin al-arḍ)—a Qur’anic phrase (Q 12:55) referring to Joseph’s administration of the storehouses of Egypt. Later, al-Kharrāz discusses a Hadith according to which the Prophet Muḥammad is offered the “keys to the treasuries of the land” (mafātīḥ khazāʾin al-arḍ). As we will see, the notion of God’s “treasuries” and of the prophets and their righteous followers as God’s “treasurers” played an important role in al-Kharrāz’s understanding of wealth. As the treasurers of God, the prophets and the righteous could be understood as rich renunciants, who amassed superfluous goods.

18. Al-Kharrāz, Ṣidq, 26–27. John Wainwright suggests that this may be directed against al-Muḥāsibī, on the supposition that al-Muḥāsibī understood his own wealth as following the manner of the prophets. Wainwright, Treading the Path of Salvation, 138. Nevertheless, as we will see, the echoes of al-Muḥāsibī’s writings in al-Kharrāz’s treatment of wealth are so clear that it seems just as likely that al-Kharrāz is here reproducing al-Muḥāsibī’s own polemic against those who “adduce as proof” the wealthy forbears in order to justify their own riches.

19. Al-Muḥāsibī does not seem to have identified himself as a Sufi or to have been named as such by his contemporaries. Nevertheless, he exercised significant influence on early Sufism both through his writings and through his personal instruction of Baghdadi Sufis like al-Junayd. See, e.g., Khalil, Repentance, 123–126; Christopher Melchert, “The Transition from Asceticism to Mysticism at the Middle of the Ninth Century C. E,” Studia Islamica 83 (1996): 55–56; Josef van Ess, Die Gedankenwelt des Ḥāriṯ al-Muḥāsibī (Bonn: Selbstverlag des Orientalischen Seminars der Universität Bonn, 1961), 6, 15, 20, 218–224.
goods only to distribute them to others and who abandoned their wealth in spirit despite retaining many possessions.

These ideas had roots in the teachings of al-Muḥāsibī. In a work known as the Masāʾil fī l-zuhd, al-Muḥāsibī described how even a rich person might be considered a renunciant (zāhid) if he or she assumed the proper attitude toward wealth:

If a person’s resolution and intention is spending on the “rights” (ḥuqūq), and if his lower soul’s refusal to assent to this spending does not prevent him from spending, then this person is one of the treasurers of God (khāzin min khuzzān Allāh). And if his retaining the wealth is not due to stinginess with it or greed for it, then he is a renunciant (zāhid), even if he has many possessions.20

As al-Muḥāsibī suggests, being a zāhid is not a matter of material possessions, but of intention. The rich may thus be considered renunciants as long as they do not retain wealth due to the stinginess and greed of their lower soul (nafs). Moreover, the rich are “treasurers of God” as long as they intend to spend their wealth on the ḥuqūq—the “rights” or “claims.” Al-Muḥāsibī here invokes a complex term that signified a host of interrelated ideas about the obligations of wealth. As in the Kitāb al-Kasb of al-Shaybānī, haqq/ḥuqūq could denote the “right” that the poor have to the surplus goods of the rich and so the duty of the wealthy to distribute their surplus to the poor.21 In al-Muḥāsibī’s use, the term also recalls the idea of the ḥuqūq Allāh—the “rights of God,” and so the obligation of God’s servants to render Him His due. Al-Muḥāsibī employs this concept frequently throughout his works, including, of course, in his magnum opus, The Observation of the Rights of God (Al-Riʿāya li-Ḥuqūq Allāh). His reference to spending wealth on the ḥuqūq may thus be understood either to mean that the treasurers of God devote their riches to God’s causes or that they devote their riches to the benefit of the poor. Al-Muḥāsibī likely would have seen these two ideas as interrelated. As al-Kharrāz will suggest, God’s right to all property obliges the rich to distribute their wealth to the rest of God’s servants.22

To illustrate the proper relationship of God’s treasurers to their wealth, al-Muḥāsibī turns to the example of the prophets. Recalling a saying of the Prophet Jesus, he writes:

It has been related by one of the learned that he read in the wise sayings of Jesus (upon whom be peace): “I have seen those who have little but who have intense love for this world, and I have seen others who have much but are without love for this world, such as the chosen ones, Abraham, Jacob, David, and Solomon. When God wanted them, they departed from every kind of possession (kharajū min kull ramala).”23

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23. Al-Muḥāsibī, Masāʾil fī l-zuhd, 45. I translate the last clause, kharajū min kull ramala, idiomatically. Literally, ramala derives from raml, rimāl, “sand, grains of sand;” by extension, it conveys the notion of a possession, especially one that is excessive or superfluous.
This saying of Jesus is somewhat ambiguous concerning the wealth of the prophets, describing them as “having much,” but then suggesting that, as a result of their lack of worldly desire, they “departed” from their possessions. Al-Muḥāsibī explains that this departure was in mind only; the prophets and those who follow them do not literally abandon their wealth but cease to devote their attention to it. As he states:

Those who undertake what God has commanded them to undertake by His order are mindful neither of their family nor their wealth, but [God] has made them concerned with what they were ordered to do. So they are only mindful of what they are about, due to their intense concern for it. Thus they have departed (kharajū) from the lowliness of ownership of family and wealth.

They did not condemn their accumulation of wealth. They accumulated it neither for amusement nor pleasure in any sort of disobedience [to God]. Rather, they accumulated it in order by it to enact the rights (ḥuqūq). So they are only mindful of it with regard to that of which God made them mindful by it, in order to dispose of it in its proper aims. When an opportunity for spending was presented them, they did not hold it back. They are not24 stingy with it, but if retaining it is better, they retain it, and if expending it is better, they expend it. So whoever stands in this station is in the station of the prophets and the righteous believers.25

As al-Muḥāsibī explains, the prophets were concerned not with their wealth per se, but only with how to spend their wealth in fulfilling the rights of others. In this sense, the prophets may be said to have “departed” from their wealth, even though they continued to possess many things.

Al-Kharrāz repeats these ideas in the Kitāb al-Ṣidq. Like al-Muḥāsibī, he describes as “treasurers of God” those who retain wealth with the intention of spending it on the “rights.” This can be seen most clearly in the chapter in the Kitāb al-Ṣidq on “trust in God” (tawakkul), which appears two chapters after the section on the permissible and the pure. The two most relevant passages in al-Muḥāsibī and al-Kharrāz run as follows:

Al-Muḥāsibī: If a person’s resolution and intention (niyya) is spending on the rights (ḥuqūq), and if his lower soul’s refusal to assent to this spending does not prevent him from spending, then this person is one of the treasurers of God (khāzin min khuzzān Allāh).26

Al-Kharrāz: Thus when God gives possession of a worldly thing to a person who trusts in God, and it is superfluous for him, he only stores it for the morrow with the intention (niyya) that the thing belongs to God alone and is assigned to the rights of God (ḥuqūq Allāh), and he is one of the treasurers of God (khāzin min khuzzān Allāh).27

24. Literally: “there is no stinginess with them regarding it.” I follow here the reading jaysa in Istanbul Suleymaniye MS Carullah 1101, f. 2a, l. 12, rather than labisa in the edition of ‘Abd al-Qādir Ahmad ʿAtā.
25. Al-Muḥāsibī, Masāʾil fī l-zuhd, 45. I am grateful to Jeremy Farrell for discussions concerning the translation of these passages of al-Muḥāsibī.
26. We have seen the extended version of this passage earlier. See corresponding text at n. 20 above.
27. Al-Kharrāz, Ṣidq, 36.
It is important to recall that al-Kharrāz opens the chapter on the permissible and pure by advising that one avoid superfluous goods (al-fuḍūl). Here, however, he clarifies that it is acceptable to own something that is superfluous (faḍala) inasmuch as one acts as God’s treasurer. His understanding of this concept follows that of al-Muḥāsibī. Being a treasurer of God implies both an attitude of detachment toward what one owns (“the thing belongs to God alone”), as well as an intention to spend one’s wealth in fulfillment of the “rights” (ḥuqūq). In this case, al-Kharrāz identifies these explicitly as the ḥuqūq Allāh, the rights of God. His point is that God has a claim to wealth as its true owner. Al-Kharrāz continues by saying, “When [one of the treasurers of God] sees the proper occasion for [expending] a thing, he is quick to expend it in rendering assistance, since he and his brothers are equal (sawāʾ) in what he owns.” To affirm God’s ownership of one’s property is thus to recognize that others have an equal claim to one’s wealth, and this equal right obliges the wealthy to give their surplus to those who lack.

In the chapter on the permissible and the pure, al-Kharrāz applies these ideas to the prophets and their righteous followers. As he writes:

The prophets (God’s blessings be upon them) and the righteous who came after them . . . were treasurers for God (exalted be His remembrance) in everything of which He had given them possession, spending it to fulfill the rights of God (ḥuqūq Allāh).

Like al-Muḥāsibī, al-Kharrāz concludes from this that the prophets and the righteous may be understood as “departing” (khārijīn) from their wealth, even though, in a literal sense, they retain superfluous riches:

So, these people were departing from their property while amidst their property (kānū khārijīn min milkihim fī milkihim), taking delight in the remembrance and worship of God and not relying on what they owned. They neither despaired at its loss when they lost it nor rejoiced in anything, and they needed no remedy or effort in expending it (ikhrājih).

Al-Kharrāz repeats this idea later in the chapter, stating “these people were departing from what they owned, even while it was in their hands (kānū khārijīn mimmā malakū wa-huwa fī aydīhim), counting it as belonging to God.” As these passages suggest, the wealthy prophets and their rich followers may be understood as “departing” from their wealth in two senses, which match the senses in which they are treasurers of God: first, they departed from their wealth by regarding God, not themselves, as the owner of what they possessed, and secondly, they made their wealth “depart” (ikhrāj) by spending it to fulfill God’s rights.

Al-Kharrāz thus appears to draw upon al-Muḥāsibī’s understanding of prophetic and pious wealth both lexically and conceptually. Following al-Muḥāsibī, he is able
to justify the wealth of the prophets and righteous forbears while, at the same time, emphasizing their detachment and even “departure” from their wealth. The prophets and their righteous followers thus provide the model for contemporary “treasurers of God,” who retain wealth only with the intention of distributing it, in recognition of the rights of God, who is the true owner of all property. Beyond simply justifying the retention of surplus goods, however, al-Kharrāz presents the proper treatment of wealth as bearing a positive spiritual value, one that could be shared by affluent Sufis. As we will see, al-Kharrāz indicates that wealth is not merely a justifiable by-product of the life of a prophet, caliph, or Sufi; rather, it is a divinely sent trial, designed to test a person and ultimately nourish his or her spiritual growth. In developing this idea, al-Kharrāz departed from al-Muḥāsibī, who tended to associate trial not with wealth, but with poverty.

Wealth as a Trial

The idea of wealth as a trial has Qurʾanic roots. “Your wealth and your children are only a trial (fitna),” God says (Q 8:28 and Q 64:15). 34 Again, “you will surely be tried (la-tublawunna) in your wealth and in your souls” (Q 3:186). Several Hadiths echo these Qurʾanic assertions. “Every community,” the Prophet declares, “has a fitna, and the fitna of my community is wealth.” 35 Yet such Qurʾanic and prophetic statements left open the question of how exactly wealth poses a trial for believers. In turn, Muslim exegetes generally articulated two senses in which the possession of wealth causes trial. It will be useful to consider these senses before examining how al-Muḥāsibī and al-Kharrāz understood the trial of wealth.

1. First, when a person possesses wealth and then loses some or all of it, this loss of wealth constitutes a trial. One passage in the Qurʾan presents this idea explicitly: “We will indeed test you with something of fear and hunger, and loss of wealth (naqṣ min al-amwāl), souls, and fruits; and give glad tidings to the patient—those who, when affliction (muṣība) befalls them, say, ‘Truly we are God’s, and unto Him we return’” (Q 2:155–56). Several exegetes suggest that other Qurʾanic statements about the trial of wealth also refer to loss of or afflictions in wealth. For example, al-Ṭabarī (d. 310/923) comments on “You will surely be tried in your wealth and in your souls” (Q 3:186) by stating “[God] means by this saying: You will surely be tested by afflictions (maṣāʾib) in your wealth.” 36 The gloss of al-Ṭabarānī (d. 360/971) is yet more explicit: “You will surely be tried in your wealth and in your souls (Q 3:186); that is, you will surely be tested by loss (naqṣ) and vanishing of wealth.” 37

34. Translations of the Qurʾan are from The Study Quran: A New Translation and Commentary, eds. Seyyed Hossein Nasr, Caner Dagli, Maria Dakake, Joseph Lumbard, and Mohammed Rustom (New York: HarperOne, 2015), with slight modification.
2. Other exegetes, however, suggest that the very possession of wealth, even apart from its loss, constitutes the financial trial of believers. The early *muḥāsib* Muqātil ibn Sulāyman (d. 150/767) comments on Q 64:15—“Your wealth and your children are only a fitna”—by saying, “that is, a trial (balā') and an occupation away from the world to come (shughl ‘an al-ākhira).” In this sense, wealth and children constitute a trial because their presence occupies a person’s attention and distracts him or her from attending to the afterlife. Al-Kharrāz’s contemporary, the Sufi author Sahl al-Tustarī (d. 283/896), expands upon this idea. Commenting on the same passage, he states, “If God gives you wealth, you will occupy yourself (ṭashāghalta) in retaining it. But if he does not give it to you, you will occupy yourself in seeking it. So when will you become free for Him?” For al-Tustarī, wealth is a trial not because it distracts one from the world to come, but because it distracts one from God. To be free for God, a person must avoid becoming preoccupied with either seeking or retaining wealth.

These two approaches are not, of course, incompatible or even necessarily in tension. An author could reasonably present both the loss and the acquisition of wealth as a trial, and in one place, al-Kharrāz suggests precisely this point. Nevertheless, we can identify different tendencies in how al-Muḥāsibī and al-Kharrāz consider the relationship between trial and wealth. Al-Muḥāsibī, for his part, tends to associate trial with poverty or the loss of wealth. For example, in his treatment of the wealth of the early Muslims in the *Waṣāyā*, he recalls the following saying of a companion of the Prophet: “The happiest of my days is that it should be said that there is nothing in the house, neither dinars nor dirhams nor food. For when God loves a servant, he imposes trials upon him (ibtalāhu).” So, al-Muḥāsibī explains, to be like the pious forbears (salaf), a person must be “content with poverty and trial” (rādin bi-l-faqr wa-l-balā'). Similarly, in his treatment of wealth and poverty in the *Masāʾil fī l-zuhd*, al-Muḥāsibī associates trial with God’s withholding of worldly goods:

There can be a person who has much but who is not occupied with acquiring more . . . [such a person] is grateful for what God has given him of [worldly things]. If [a worldly thing] is given, the coming down of the blessing does not prevent him from offering thanks for it, but if it is withheld, the sending down of the trial (baliyya) does not prevent him from looking toward the repository of the good. So he is patient in trial (balā'), knowing that the hardship of his condition is better for him than ease, and he receives the trial (baliyya) with patience and thanksgiving . . . he prefers whatever God has preferred for him, and when trial (balā') comes down upon him, he does not reject from his Master what He has preferred.
Al-Muḥāsibī thus tends to associate trial (balāʾ, baliyya) with adversity, especially financial adversity.⁴⁴ Such trials present an opportunity for believers to cultivate patience and thanksgiving by accepting, even in times of poverty, what God has chosen for those whom He loves.

In contrast, in the Kitāb al-Ṣidq, al-Kharrāz associates trial primarily not with the loss, but with the acquisition of wealth. This may be in part because, even more than al-Muḥāsibī, al-Kharrāz focuses on the questions of the justifiability of wealth and the obligations that possessing it entails. Much more than for al-Muḥāsibī, al-Kharrāz’s reflections on trial play a central role in his evaluation of the wealth of the prophets and their followers. Near the beginning of the chapter on the permissible and the pure, al-Kharrāz describes the trial of wealth as central to God’s plan for the prophets:

These people were certain that they and their very souls belonged to God the Exalted, and thus that whatever He bestowed on them and made them own belonged only to Him, except inasmuch as they were in the abode of testing (ikhtibār) and trial (balwā), and they were created for testing and trial in this abode.⁴⁵

Al-Kharrāz’s point is that the apparently superfluous “wealth and estates” owned by the prophets were not accidental to their mission. Rather, God gave them wealth in order to try them. This trial is of such importance that al-Kharrāz even says the prophets were “created” (khuliqū) for testing and trial.

Yet this trial, al-Kharrāz continues, applies also to Sufis who own worldly goods. As he explains, both adversity (ḍarrāʾ) and divine favor (niʿma) can represent forms of trial (balāʾ).⁴⁶ The trial of adversity demands patience, while the trial of divine favor demands gratitude.⁴⁷ As a result, owning property—a form of divine favor—imposes both a trial and a demand:

Every person of labor from God the Exalted and every person of truthfulness (ṣidq) who owns a worldly thing believes that the thing belongs to God, may He be glorified and exalted, not to him, except inasmuch as he is on the path of the right (ḥaqq) of that which God the Exalted has bestowed upon him; and he is tried (mublā) until he undertakes the right therein.⁴⁸

The trial of owning property thus obliges a person to fulfill the right of others (whether God or the poor) that inheres in his or her property. In turn, the prophets and their righteous followers reveal how contemporary believers should respond to this trial. As al-Kharrāz writes:

The prophets and the righteous who came after them, who were aware that God has tried them (ablāhum) in the world by means of the abundance (saʿa) He bestowed upon them, were reliant upon God, may He be glorified and exalted, and not on any thing.

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⁴⁴. Zargar identifies the trial discussed by al-Muḥāsibī here as “the trial [of poverty].” Zargar, Polished Mirror, 193.
⁴⁵. Al-Kharrāz, Ṣidq, 19.
⁴⁶. Al-Kharrāz thus implies that both the loss and the acquisition of wealth may present a trial.
They were treasurers for God, exalted be His remembrance, in [every] thing of which He had given them possession, spending it in the rights of God, neither falling short, nor being excessive, nor slackening, nor applying interpretation to God. They did not take pleasure in what they were made to own, and their hearts were not occupied (mashghūlīn) by what they owned, nor did they appropriate it to themselves at the exclusion of [other] servants of God the Exalted.49

Al-Kharrāz’s statement that the hearts of the prophets and the righteous were not “occupied” by their wealth recalls the view advanced by Muqātil ibn Sulaymān and Sahl al-Tustari that wealth is a trial because it occupies the heart from divine realities. The prophets and their righteous followers, however, kept their hearts and their pleasure trained on God. At the same time, they spent what they possessed on God’s rights—that is, they distributed their wealth to those who lacked, “not appropriating it to themselves at the exclusion of [other] servants of God.”

The ultimate fruit of the trial of wealth may thus be seen in the lives of the prophets and early caliphs, and al-Kharrāz peppers his discourse with stories of their austere manners and generous hands. Solomon, as he relates, used to eat only barley;50 yet he would feed his family and guests bread made from pure white flour. Abraham would not eat at all unless in the presence of a guest. And although Joseph was “over the treasuries of the land,” he never ate to the point of satiety.51 What, then, of the Prophet Muḥammad? According to several Hadiths that circulated in the third century, the Prophet declared that he had been given the keys to the treasuries of the earth.52 In the Waṣāyā, however, al-Muḥāsibī related a version of this account according to which the Prophet refused the keys: “Gabriel brought me the keys of the treasuries of the earth, “ the Prophet says, “but by Him in whose hands is the soul of Muḥammad, I did not stretch forth my hands to them!”53 Similarly, al-Kharrāz emphasizes that the Prophet declined the heavenly offer:

He [an angel]54 came to the Prophet . . . and said to him: “These are the keys of the treasuries of the earth, which shall make gold and silver travel in your company. In them you shall remain until the Day of Judgment, and they shall not lessen at all what you have with God.” But the Prophet (God bless him and grant him peace) did not accept that, saying, “I shall hunger one time and be full another time.”

49. Al-Kharrāz, Ṣidq, 20–21.
50. Shaʿīr, a diet also adopted by the Prophet Muḥammad.
51. Al-Kharrāz, Ṣidq, 22.
54. In contrast to al-Muḥāsibī, al-Kharrāz indicates that the angel was not Gabriel, but rather an angel “who had never descended” to earth and at whose presence even Gabriel became afraid. Al-Kharrāz, Šidq, 22–23.
He counted that as a trial (balwā) and test (ikhtibār) from God, may He be exalted and glorified. He did not see it as a thing preferred by God the Exalted, and had it been a thing preferred by God the Exalted, he would have accepted it. But he knew that the love of God the Exalted consists in abandoning this world and turning away from its splendor and delight. Like his predecessors, the Prophet Muhammad saw wealth as a trial and a test. Thus although he did not renounce wealth per se, he did reject excessive riches and submitted instead to a life of balance between wealth and poverty—to “hunger one time and be full another time.” In so doing, he oriented his love toward God and away from this world.

The leaders of the Islamic community who followed the Prophet also turned their hearts away from their wealth. As al-Kharrāz relates, Abū Bakr wore only one garment held together by two pins, though the whole world lay at his feet. ‘Umar ibn al-Khaṭṭāb gained the treasures of Caesar and Khusraw, yet he lived on only bread and oil. ‘Uthmān trained his nafs by humble dress and manual labor, while ‘Ali borrowed the knife of a cobbler (kharrāz) to shorten his shirt. Al-Kharrāz also emphasizes that the caliphs expended their wealth on the “rights.” Abū Bakr left his children no inheritance but God and His Prophet, for whenever he saw “the occasion for the right” (mawdiʿ al-ḥaq), he gave away what he owned. ‘Umar left only half his legacy to his family. ‘Uthmān expended his riches to equip the military expedition to Tabuk as well as to purchase a well in Medina for the use of the Muslim community. Al-Zubayr died deep in debt, and Ṭalḥa gave away even his family jewels to whoever asked. Such examples add flesh to al-Kharrāz’s understanding of the trial of wealth. From Abraham to Ṭalḥa, the prophets and their righteous followers knew that they were tested by their wealth; yet throughout this trial, they took pleasure in God alone, and by distributing their wealth to the poor of their community, they rendered God His due.

The Trial of Sufis and the Trial of Wealth

At the end of the Kitāb al-Ṣidq, al-Kharrāz describes the meaning of trial in broader terms, connecting the trials of the prophets and their followers to those faced by contemporary Sufis. Although an examination of this final section takes us away, for a moment, from the trial of wealth, it can help us understand this trial more fully as an integral part of the testing undergone by Sufis on the path to God.

55. Al-Kharrāz, Ṣidq, 23.
56. Al-Kharrāz, Ṣidq, 25.
57. An unusual detail, which our author, Abū Saʿīd the Cobbler, could not resist including!
60. Al-Kharrāz, Ṣidq, 26. That al-Kharrāz includes al-Zubayr and Ṭalḥa along with the “Rashidun” caliphs as the leaders who succeeded the Prophet reflects their position as candidates, rival to ‘Ali, for the succession to ‘Uthmān, as well as their status as among the “ten promised Paradise,” following Abū Bakr, ‘Umar, ‘Uthmān, and ‘Ali. The connection between these figures is also reflected in the pious works known as kutub al-zuhd. The kitāb al-zuhd of Ahmad ibn Hanbal (d. 241/855) includes, after a chapter on the Prophet Muhammad, chapters on Abū Bakr, ‘Umar, ‘Uthmān, and ‘Ali (explicitly identified as “Commander of the Faithful”), with chapters on Ṭalḥa and al-Zubayr following shortly thereafter. In turn, the kitāb al-zuhd of Abū Dāwūd al-Sijistānī (d. 275/889) has, in order, chapters on the Prophet Muhammad, Abū Bakr, ‘Umar, ‘Uthmān, ‘Ali, Ṭalḥa, and al-Zubayr.
The context for al-Kharrāz’s discussion of trial in this final chapter is his statement that once disciples have advanced through the stations (maqāmāt) outlined in the Kitāb al-Ṣidq, they will attain rest and joy in the knowledge of God. This prompts the student in al-Kharrāz’s dialogue to ask whether, in this exalted state, a person would practice truthfulness (ṣidq) almost automatically, “without occupying himself [with it] and without weariness.” This is indeed the case, the teacher explains. In the end, God will grant a Sufi ease and pleasure in the service of God:

[God] makes easy for him what is hard and what he found difficult on his own, and [God] gives him sweetness in place of bitterness, lightness in place of heaviness, softness and gentleness in place of roughness. Rising up [in prayer] at night becomes easy. Converse with God the Exalted and seclusion in His service becomes pleasant after his intense suffering... at that time his characteristics change and his nature transforms... truthfulness (ṣidq) and its characteristics become natural to him... truthfulness and its characteristics become an attribute for him.

Nevertheless, this self-transformation can only be attained following great struggle. Al-Kharrāz emphasizes this point by recounting the trials (balwā, balāʾ) overcome by the prophets. Moses was hunted as an infant, Joseph cast into a pit by his brothers, Muḥammad and Abū Bakr forced to seek refuge in a cave—such were the prophets and their companions, afflicted for a season, but in the end triumphant. Al-Kharrāz summarizes their travails by saying:

God... imposed trial (balāʾ) on them, and they bore the trial (balāʾ) in accordance with the honor He had given them, such that He trained them (rāḍahum) by trial (balāʾ), and they gained knowledge by it and were patient in it for God, until they were given victory (nuṣirū).

As this indicates, the trials of the prophets had a pedagogical and salvific function; through them, the prophets gained knowledge and patience and, at last, victory. Al-Kharrāz dwells on this point because, in his view, Sufis undergo their own form of trial in the pursuit of truthfulness, a trial which, though different in content from the trial of the prophets, follows a similar structure. After al-Kharrāz has related the prophets’ many trials, the student asks: “Is there no escape from this trial (balwā) and testing (ikhtibār)?” The teacher responds, “There is no escape from it for a person of high value in God’s sight among the people who have direct knowledge of God (ahl al-maʿrifa billāh).”

In describing the trials that attend these knowers, al-Kharrāz draws upon a developing Sufi understanding of “trial” as a return to human realities following an elevated experience of nearness to God. As al-Kharrāz’s contemporary, al-Junayd,
described this process, those who have undergone annihilation (fanāʾ) in God will then undergo a “trial” (balāʾ) consisting in the loss of this self-annihilation and a continued consciousness of their own human qualities.\(^\text{68}\) Al-Kharrāz portrays an analogous, albeit less sublime, process of attainment and trial, centered not on fanāʾ, but rather on the effortless service of God, which is the immediate goal of the stations in the Kitāb al-Ṣidq. Like al-Junayd, however, al-Kharrāz describes a “trial” that consists in the loss of this exalted state and a renewed consciousness of human limitations:

> When the spirit becomes established in a person’s heart, and he takes pleasure in pious works, then, after that, [God] imposes on him trial (balāʾ), testing (ikhtibār), disasters, adversity, hardship, and strain. Yes, then the sweetness that he had found is taken from him, and the energy in piety. So obedience [to God] becomes heavy for him after its lightness, and he finds bitterness after sweetness, sluggishness after energy, and turbidity after purity. That is due to the trial (balāʾ) and testing (ikhtibār).\(^\text{69}\)

Nevertheless, like the trial of the prophets described by al-Kharrāz, the trial of the Sufis is temporary and leads ultimately to a form of victory. As al-Kharrāz writes:

> Then a languor befalls him.\(^\text{70}\) But if he struggles now and is patient and endures this despised matter, he will come to the limit of rest and attainment, and his piety will be doubled in a manifest and a hidden manner (udʿifā lahu l-birru zāhiran wa-bāṭinan).

Thus it is related in the Hadith that: “For every eagerness, there is a languor. He whose languor leads toward a sunna is delivered, and he whose languor leads toward an innovation is destroyed.”\(^\text{71}\) . . . And it is related in the Hadith that God commands Gabriel, saying, “Seize the sweetness of obedience from the heart of my servant. If he grieves for it, return it to him, and give him an increase (wa-zidhu), but if not, then leave him.”\(^\text{72}\)

Al-Kharrāz here describes the trial of the Sufis, like the trial of the prophets, as serving to aid their spiritual development. If Sufis continue their struggle despite losing their joy and ease in divine service, then their piety will be doubled. These knowers of God thus recapitulate the process of trial and spiritual growth undergone by the prophets; like them, Sufis are trained by their trial, and like the prophets, they can emerge victorious and with spiritual gain.

I suggest that al-Kharrāz sees the trial of wealth as belonging to this broader process of trial undergone by the prophets, the pious, and the Sufis, and as sharing with this broader trial a shared end of spiritual development. As Sufi novices struggle to develop “truthfulness” in all aspects of their spiritual life, they

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\(^{69}\) Al-Kharrāz, \textit{Ṣidq}, 69.

\(^{70}\) Following the reading fa-taʿtarīh in Istanbul Süleymaniye MS Sehit Ali Paşa 1374, f. 26b, l. 7, rather than \textit{fa-taʿtariya} in Arberry’s edition. Arberry’s translation also appears to reflect \textit{fa-taʿtarīh}.


\(^{72}\) Al-Kharrāz, \textit{Ṣidq}, 69.
encounter various tests. Owning superfluous goods is one of these, for the pleasure of wealth threatens to divert one’s attention from God. Like the prophets and their righteous followers, however, Sufis can respond to this trial by orienting their pleasure away from their possessions and toward God, in part by using their surplus to help those in need. Wealth thus presents not only a trial, but also an occasion to advance on the path to God by cultivating truthfulness in one’s material affairs. Here we may see the flowering in al-Kharrāz of a seed planted by al-Muḥāsibī. If, as al-Muḥāsibī suggested, the ethical significance of wealth is a matter of one’s intentions and attachments, so for al-Kharrāz wealth is a means by which God tests the attachments of His servants and by which they, in turn, render their intention truthful by affirming God as the true owner and rightful claimant of all they possess.

Conclusion

In writing the chapter on the permissible and the pure, al-Kharrāz sought to determine the proper attitude toward and treatment of superfluous wealth and so resolve an ethical dilemma concerning the apparently excessive wealth of some of the prophets and pious forbears. In so doing, he intervened in a conversation carried on by a wide range of figures in the second and third centuries, from jurists like al-Shaybānī to ascetics and spiritual masters like Shaqīq al-Balkhī and al-Muḥāsibī as well as those, like al-Muḥāsibī’s unnamed “maniac,” who remain unknown to us. On the one hand, this suggests that we should not draw too stark a line between Sufi and non-Sufi ethical questions. At least in this case, a debate concerning financial ethics, which began in non-Sufi circles, was continued and deepened first by a figure who stood at the threshold of Baghdadi Sufism—al-Muḥāsibī—and later by one—al-Kharrāz—who stood squarely within the formative Baghdadi Sufi tradition.

Yet al-Kharrāz seems to have brought a distinctively Sufi perspective to this conversation. In addition to adopting many of al-Muḥāsibī’s teachings on wealth, he drew upon earlier and contemporary traditions about wealth as a form of trial (balāʾ, balwā, baliyya, ikhtibār). These ideas, which had roots in Qur’anic and exegetical reflection on wealth, coalesced with Sufi understandings of the trials of God’s friends. As al-Kharrāz suggests, Sufis should see in wealth a trial that at first threatens to veil their hearts from God but through which they may train their hearts even more in the pleasure of divine service. In al-Kharrāz’s analysis, the ethical questions concerning the legitimacy of wealth, the proper treatment of superfluous goods, and the moral status of the wealthy forbears thus also became the spiritual question of how Sufis may approach God not only through poverty, but also through property—not only through their dependence on God, but also through the devotion of their surplus to those who depend on them. In this sense, al-Kharrāz tells us, the ethical valuation of wealth is inseparable from its significance as either an obstacle to or means of progress on the mystical path.
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