

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, Most Gracious, Most Merciful

Surah Aal-e-'Imran

وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ ۚ بَلْ هُوَ شَرٌّ لَّهُمْ ۗ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿١٨٠﴾

180. And let not those who covetously withhold of the gifts which Allah Hath given them of His Grace, think that it is good for them: Nay, it will be the worse for them: soon shall the things which they covetously withheld be tied to their necks Like a twisted collar, on the Day of Judgment. To Allah belongs the heritage of the heavens and the earth; and Allah is well-acquainted with all that ye do.

The gifts are of all kinds: material gifts, such as wealth, property, strength of limbs, etc., or intangible gifts, such as influence, birth in a given set, intellect, skill, insight, etc., or spiritual gifts of the highest kind. The spending of all these things (apart from what is necessary for ourselves) for those who need them, is charity, and purifies our own character. The withholding of them (apart from our needs) is similarly greed and selfishness, and is strongly condemned.

By an apt metaphor the miser is told that his wealth or the other gifts which he hoarded will cling round his neck and do him no good. He will wish he could get rid of them, but he will not be able to do so. According to the Biblical phrase in another connection they will hang like a millstone round his neck (Matt. 18:6). The metaphor here is fuller. He hugged his wealth or his gifts about him. They will become like a heavy collar, the badge of slavery, round his neck. They will be tied tight and twisted, and they will give him pain and anguish instead of pleasure, Cf. also 17:13 .

Another metaphor is now introduced. Material wealth or property is only called ours during our short life here. So all gifts are ours in trust only; they ultimately revert to Allah, to Whom belongs all that is in the heavens or on earth (Cf. 6:165). (R).

The Noble Quran/Yusuf Ali

... 'let them not suppose...that their niggardliness is better for them', nay, it is worse for them; what they were niggardly with, namely, the obligatory almsgiving of their wealth, they shall have hung around their necks on the Day of Resurrection, when he will have a snake around his neck biting viciously at him, as reported in a hadīth...

Tafsir Jalalayn

...This āyah was revealed about miserliness in respect of wealth and spending in the Way of Allah and not paying the obligatory zakāt...It is reported from the Prophet ﷺ: 'There is no one who has a

relative who comes to him and asks him for some of the surplus wealth he has and then he is miserly towards him, but that on the Day of Rising a serpent of fire will be brought to him, smacking its lips, and wrapped around his neck....

Tafsir Qurtubi

Allah... will inherit the earth after the annihilation of His creation and departure of their kingdoms when there is no one left to claim their wealth. This is a reference to customary practice in human inheritance and this is not what actually happens because the heir is the one who inherits what he did not own before whereas Allah is, in any case, the Owner of the heavens and the earth and what is between them, the heavens and what is in them, and the earth and what is in it. Property and wealth are in reality merely loaned to their owners in this world and, when they die, return to their original Owner. It is also like the āyah: 'It is We who will inherit the earth and all those on it.' (19:40) In both āyahs Allah Almighty commanded His servants to spend and not to be miserly before they die and leave that to be inherited by Allah Almighty. They only benefit from what they spend....

Tafsir Qurtubi

... miserliness (**بُخْل** Bukhl) refers to the act of not spending that which it is obligatory to spend in the way of Allah. Therefore, miserliness is forbidden (haram)...As for occasions where spending is not obligatory (wajib) but only recommended (mustahabb), then not spending there is not included under the miserliness which is forbidden. However, this too is called miserliness in its general sense...there is another word - **شُحَّ** Shuhh - also used in the sense of **بُخْل** Bukhl or miserliness. By definition, it means not spending what it was obligatory to spend - one may go even farther than that by remaining consumed with greed to increase one's wealth. This then, shall be a crime much more severe than ordinary miserliness. Therefore, the Holy Prophet صلی اللہ علیہ وسلم said: **لَا يَجْتَمِعُ شُحٌّ وَ اِيْمَانٌ فِي قَلْبِ رَجُلٍ مُسْلِمٍ اَبَدًا** That is, miserliness (Shuhh) and faith (Iman) can never coexist in the heart of a Muslim.

Tafsir Qurtubi

The punishment for miserliness (**بُخْل** Bukhl) mentioned in this verse: 'They shall be forced, on the Doomsday, to put on round their necks the shackles of what they were miserly with' has been explained by the Holy Prophet صلی اللہ علیہ وسلم in the following words reported by Sayyidna Abu Hurairah (رض) 'Anyone Allah blessed with some wealth and who did not pay the zakah due on it properly will find his or her wealth turn into a deadly snake shackled round the neck chomping at the person's mouth from one to the other end of the lips and saying: 'I am your wealth. I am your capital gain.' Thereafter, the Holy Prophet صلی اللہ علیہ وسلم recited this verse (180). (Al-Nas'i, from Tafsir al-Qurtubi)

Tafsir Qurtubi

Compilers notes:

- **الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ ط وَمَنْ يَتَوَلَّ فَإِنَّ اللَّهَ هُوَ الْغَنِيُّ الْحَمِيدُ** Such persons as are covetous and commend covetousness to men. And if any turn back (from Allah's Way), verily Allah is Free of all Needs, Worthy of all Praise [57:24]

- عَنْ أَبِي هُرَيْرَةَ، قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " مَنْ آتَاهُ اللَّهُ مَالًا فَلَمْ يُؤَدِّرْ كَاتِبَهُ، مُثِّلَ لَهُ مَالُهُ شُجَاعًا أَقْرَعَ، لَهُ زَبَيْبَتَانِ يُطَوَّقُهُ يَوْمَ الْقِيَامَةِ، يَأْخُذُ بِلَهْزِمَتَيْهِ - يَعْنِي بِشِدْقَيْهِ - يَقُولُ أَنَا مَالُكَ أَنَا كَنْزُكَ ". ثُمَّ تَلَاهُ هَذِهِ الْآيَةَ { وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ } إِلَى آخِرِ الْآيَةِ.

Narrated Abu Huraira: Allah's Messenger (صلى الله عليه وسلم) said, "Anyone whom Allah has given wealth but he does not pay its Zakat, then, on the Day of Resurrection, his wealth will be presented to him in the shape of a bald-headed poisonous male snake with two poisonous glands in its mouth and it will encircle itself round his neck and bite him over his cheeks and say, "I am your wealth; I am your treasure." Then the Prophet (صلى الله عليه وسلم) recited this Divine Verse:- "And let not those who covetously withhold of that which Allah has bestowed upon them of His Bounty." (3.180) [Bukhari, Sunan an-Nasa'i]

