

# Alchemy of the Heart: Shaykh Muhammad Maulud

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*This is an edited transcription of excerpts from the audio tapes of the course Shaykh Hamza gave based on his translation of Shaykh Muhammad Maulud's Matharatul Qulub: The Alchemy of the Heart. This class took place in Hayward, California in 1999.*

## Part 2: Introduction and the Disease of Miserliness

**Praise is due to the One who has clarified what is needed to purify the heart and adorn it.**

**Praise and peace be upon Muhammad and his family as long as he is the means by which it is achieved and grant him safety.**

**The lights of the pearls of *tasawwuf* in relation to other lights is like the pearl in relation to the oyster shell**

**Or like the ninety-nine lines written in gold next to the one line written in ink.**

**Having said this, the condition of people, in this time of preoccupation and movement, seems to seek from me a book about the rectification of the hearts. Suddenly, I find a down-pouring of the bounty of Allah.**

**I responded by bringing forth a clarifying poem that fulfils the most important needs.**

**It draws the distant close even for one of slow comprehension, and with it the illiterate becomes literate.**

### *Courtesy with Allah*

**I began by starting with the heart of beginnings [which is courtesy spelled backwards]**

**Since this is the highest and noblest of beginnings.**

**Thus, have courtesy with Allah, the High, the**

**Majestic by practising incessantly modesty and humility,**

**Dejected out of shame, humbled, imploring Him.**

Shaykh Muhammad Maulud says in this poem, "*Fa qultu badian bi qalbi al-bada'*," and this line has two meanings. The first, more literal meaning is "I begin with the heart of beginnings." The word "*al-bada'*," has to do with "beginning," and the word "*qalb*" has two meanings: "heart" and "to turn over." Thus, this is a play on words, and so the author is also saying, "I am beginning by flipping the beginning over." If you flip over the word "*bada'*" (beginning), you get "*adab*" (courtesy). Hence, the author says he begins with *adab* because courtesy is the highest and noblest of beginnings, and Muslims should have *adab* with Allah.

The word "*adab*" has many meanings in Arabic. A person who is erudite is called "*adib*," because, generally, with learning comes manners. Thus, the root meaning of the word "*adab*" is related to "courtesy." In addition, a *mu'addib* is a teacher of children, and the word literally means "the one who is causing somebody to have *adab*." An educator of children is someone who teaches the students how to behave properly, and proper behaviour is at the heart of this science. Thus, the shaykh emphasizes the extreme importance of having proper *adab* with Allah and of behaving properly with Him before anyone else.

## Shame and Humility

We show *adab* to Allah in two ways: one, by expressing *haya* and the other, by having *dhul*. The root-word of

"*haya*" is related to life. "*Hay*" means "living," and "*hayat*" means "life" itself. According to a famous Hadith, "Every religion has a quality that is characteristic of that religion, and the characteristic of my religion is *haya*." *Haya* is important not only in Muslim culture but in many other cultures as well, such as the Filipino culture. "*Hayah*," meaning shame in Tagalog, is significant to the Christian Filipinos as well as for many other northern Filipinos. (This is from the Muslim influence because the Muslims had a strong and lasting influence on the Filipinos before the Spanish arrived there).

Although this is no longer the case, there was once a time when if you had grown up in this culture, you most probably would have heard the phrase "shame on you" as a child. In modern American culture however, "shame" has become a bad word. We are told that shaming a child is a bad thing to do because it will harm the child's self-esteem. Therefore, everything a child does is okay, and we must make him feel good about himself, no matter what he does. If he just slit his brother's throat, they say, "well, he has had a trying childhood, so we have to make allowances for him." This is an extreme this culture has reached.

Anthropologists have divided traditional cultures into shame and guilt cultures where guilt is an inward mechanism, and shame is an outward mechanism. The word "guilt" comes from a German word that has to do with debt. When indebted, you feel an obligation to the person to whom you are indebted. The idea with guilt is that if you have done something wrong, there is an internal mechanism that caused you to feel guilty about your actions and thus you want to relieve that guilt by rectifying your wrongdoing.

Most primitive cultures are not guilt-based cultures but shame-based. For them, the reason why you refrain from doing something wrong is because you loathe being shamed by other people and do not desire others to say such things as, "how could you?" "how dare you!" or "shame on you!" Furthermore, you do not want to bring shame upon your family, your tribe, and the like due to your own actions. While this culture has almost entirely lost and even dishonours this concept, Islam not only honours the idea of feeling shame for your wrong actions, it takes it to another level by instructing you to have shame before Allah and the unseen world. Thus, you recognize that even if people cannot see you, Allah and the angels always see you, so you have shame before

Him and the angels. Hence, Muslims have a shame-based culture; however, that shame transcends the cultural sense of feeling shame towards one's elders or towards one's parents and takes it to another level which has an interior mechanism that is not akin to guilt.

"*Haya*" is having shame before Allah, and the author of this poem says that is part of having proper *adab* with Allah. Thus, if you want to have correct behaviour (*adab*) with Allah, then have a sense that Allah is always watching you so that you feel shameful to do something that is displeasing to Him. This is similar to the way most healthy people do not desire to act in a manner that displeases their parents because their parents are the means by which they came into existence. Their parents supported them; the mother cleaned the child when he was young and spent nights awake for him. By having this shame with his parents, the child honours them.

In addition to *haya*, Shaykh Muhammad Maulud says to have *dhul*. A *dhalil* person is someone who is lowly, abject, and humble. Although this is a negative quality when displayed towards others, it is a noble quality when shown toward Allah. The Qur'an mentions that people who incur the anger of Allah get *dhul* thrust upon them. The shaykh advises being *dhalil* before Allah alone. *Allahu* is someone such as a slave who is afraid to do anything in the presence of his master; there is a type of humility before God contained in this idea.

Thus, according to the shaykh, a person with *adab* is one who possesses *haya* and *dhul*. Furthermore, he says that not only should you feel this *haya* and *dhul*, but you should also feel dejected out of shame before Allah. That is, you should feel you are *munkasir*, broken. You become broken in the presence of Allah when you recognize that you are bringing to Him nothing but yourself and your wrong actions. When you seriously ponder upon all that Allah has given you and then reflect over what you have given to Him in return, you really feel this breaking (*inkisar*) out of shame; you become humbled before Allah in awe, and you realize you can only implore Him to change your state.

## ***Taqwa***

**Give up your desires for His, emptied of desire for what His servants have, hastening to fulfil His commands, fearful of the subtle fault of bad manners.**

The Prophet *sallallahu 'alayhi wa sallam* is reported to have said "none of you truly believes until his desires are in accordance with the very thing that I brought." *Muru'ah* (virtuous merit) is what the Prophet *sallallahu 'alayhi wa sallam* brought, and that is what Allah wants from us. Thus, the shaykh says that *adab* with Allah is to give up your designs for what Allah desires for you to be emptied of desire, having no *tam'a*. *Tam'a* is greed, avarice, desire, wanting something out of situations, and having ulterior motives behind your actions. *Al-tama'a* is one who desires to know what he may gain out of all situations, asking himself, "what's in it for me?" According to the shaykh, we must rid ourselves of this attitude. We should desire nothing from the servants of Allah; rather, all of our desires should be sought from Allah because He is the One who possesses everything.

Furthermore, the shaykh says that you should be quick to fulfil Allah's commands and constantly be aware of the hidden fault of having bad *adab* with Him. The subtlety of bad *adab* is illustrated by the hadith, "A man amongst you will say a word giving it no consideration at all, and it will drag him 70 seasons in the hell fire." Thus, as this hadith demonstrates, if you do not learn the commands of Allah, you will not know when you are breaking them. For example, if you do not know what is a stop sign, you just pass right through it, unaware of having done something wrong. The problem is that accidents tend to occur when people, whether knowingly or unknowingly, do not follow the rules. Similarly, when we breach *adab* with Allah, bad things happen: we bring harm upon ourselves, and this should be a serious fear of ours.

Once, a Mauritanian shaykh and I saw a mouse coming out of its hole, and we noticed that every time the mouse heard a sound, it would stop and shoot back into the hole. "That's *taqwa*," the shaykh explained. *Taqwa* is worrying about being eaten alive by your own mistakes. Having this kind of fear of Allah ultimately turns into love, and that is the highest *maqam* (spiritual station). We do not fear Allah because we think Allah is horrible — the contrary is true: Allah is the Merciful, the Compassionate, the Forgiving. However, at the same time, we wish not to incur the wrath of Allah because Allah does have wrath. Similarly, our parents will sometimes do painful things to us out of love, and often, we are not aware of the reason.

## Servitude to Allah

**If you realize your attributes of servitude, you are assisted with the attributes of the Independent One. Realize your abjectness and impoverishment, and you will gain dignity and wealth from the All-Powerful.**

Shaykh Muhammad Maulud then explains that if you realize the qualities of *haya* (shame), *dhul* (humility), and *faqar* (poverty) in yourself and empty yourself of all of their opposites, such as shameless behaviour and arrogance, then you will gain dignity and wealth from Allah. Thus, by realizing your *'ubudia* (servitude) to Allah, you truly gain freedom.

Freedom is gained because in completing your servitude to Allah, you are no longer a slave to yourself, and such a person is in actuality the only free human being. If you cannot control yourself, you are a slave to yourself. Someone may claim to be free, but when the food shows up, he cannot resist and stop himself. Such behaviour does not indicate freedom as far as Muslims are concerned. Another person may also claim freedom, but when an opportunity to have an illicit relation emerges, he cannot control himself, even if he is the president of the United States. One former president of the United States of America was a Rhodes scholar who went to Cambridge and received the highest level of education, yet he was a slave to the lowest aspects of himself. He is unable to control himself. Such a person is not free; he is *'abd al-hawa*, a slave of his passions.

On the contrary, when such a situation arises for a person who is *'abd Allah*, he has *taqwa* of Allah. Thus, even though the temptation might be there, as it is natural for human beings to have *shahwa* (desire), he can control it because he is not an *'abd* (slave) to his desire; rather, he is a *sayyid* (master) of it. If one has desire for one's spouse, then the *shahwa* is *mubah* (permissible). However, if the desire is for someone with whom such a relationship would be illicit, then the *'abd Allah* does not even consider it, and such a person is a truly free person. The same applies to any other *shahwa* because the *'abd Allah* is not a slave to any of his desires. They serve him, and he does not serve them.

The stronger your *taqwa* is, the more control you have over your desires. According to Imam al-Ghazzali, the stomach and the genitals are the two most dominant desires, and if you can control these two, then the other ones become easy. In addition, the desire of using the tongue is something that also causes people trouble.

There are people who cannot stop backbiting no matter how much they are admonished to stop. I have seen this occur a great deal. In fact, I once pointed out to a person that he was saying something wrong, and in less than three or four minutes, he began to say the same thing and was not even aware of what he was doing. This inability to control the tongue is a major problem for most of us. We speak badly about others, complain, and say other things that we should not be saying. Learning to control the tongue is an important matter.

Another problem with human beings is that we perceive these qualities that the shaykh mentions, of being impoverished and being humble, as abject qualities. We do not wish to be poor, yet the Prophet *sallallahu 'alayhi wa sallam* chose poverty over wealth. He had no money or jewelry in his house; he slept on the ground on a "bed" made of leather and palm fibres; he had only two pillows in his room for his guests to sit upon. He lived in total poverty. In this culture, if people lived like that, they would most likely be in a state of total humiliation and degradation, being concerned about what other people think, not about what is best for them. On the contrary, the shaykh says that if you realize your true state of *'ubudia* to Allah, you will have dignity with Allah; that is, you will be *mu'azaz* with Allah no matter what your living conditions are in this world.

In *Surat Yasin*, we are told about the two people who came to warn the town's people of Allah's punishment, yet the town's people threatened them in return. Then Allah says, "*Azazna bithalithin: We gave them 'iza with a third.*" Allah gives *'iza* to whomever He wants. He says, "*Ya'izu man yasha'u wa yudhilu man yasha'u. Tu'izu man tasha'u wa tadhilu man tasha'u: You give iza to whomever You want, and You humble whomever You want.*" Amazingly, there are people in the world today who are out on the streets begging while their ancestors were people who used to rule the world. Allah *subhanahu wa ta'ala* can do so to any people He wants.

A secret of creation is that if you realize the true attribute in yourself before Allah, Allah gives you its opposite. For example, if you realize humility before Allah, Allah will make you *'aziz* before other people, giving you dignity because of your realization of your true state of humility with Him. If you are arrogant with Allah, He may let it go for a while, but when He takes you to account, He completely humbles you before everyone. This is a big secret that the shaykh gives us in this poem.

## The Tongue: the Heart's Articulator

**Indeed, there is no salvation like the heart's salvation as all the limbs respond to its desires.**

Here, the shaykh reminds us that there is no salvation like the salvation of the heart because every limb answers to the heart. Thus, if your heart is saved, your limbs are saved whereas if your heart is not saved, your limbs are not saved. In relation to this, a hadith says, "the heart lies under the tongue" which means that the tongue is the interpreter of the heart as it tells you what is in the heart. A *munafiq* (hypocrite) is wretched for this very reason: he says with his tongue what is not in his heart. This is in opposition to the purpose of the creation of the tongue as the tongue was created to express what is in the heart. Thus, the hypocrite is in fact oppressing his tongue as well as his heart.

A hadith warns us that the tongue is what takes people to the hell fire. If the heart is rectified, then the tongue becomes sound as the tongue is the heart's articulator. For this reason, Allah says, "*Ya ayuhallathina amanuttaqu Allah wa qulu qawlan sadida. Yuslih lakum a'amalakum...*" (33:70-71). Allah tells you to be upright in the way you speak because when the tongue serves to translate what is in the heart, this is an indication that the heart is upright. Thus, if your tongue is upright, this means that your heart is upright. According to a hadith, all the limbs shake every morning when they wake up in the spiritual world and say to the tongue, "*Itaqi Allah fina ini istakamta istakmina wa ini'wajajta i'wajajna: fear Allah with us because if you are straight, we are all straight, and if you go crooked, we are all crooked.*" Thus, the significance of the tongue is clear from this hadith, and therefore a good deal of spiritual work should be performed upon the tongue, such as practising much *dhikr* (remembrance) of Allah. We should replace empty chatter with remembrance of Allah, using the tongue for what it was created for, and not wasting time with it. The tongue is second in its importance only to the heart and is connected strongly to the heart.

## Stages to Allah

**After you have a firm grasp of this foundation, then**

**a mastery of the heart's infirmities is the second stage.**

According to the shaykh, the beginning foundation of this science is realizing what *adab* is and that the whole point of existence in this world is to have *adab* with Allah and with His creation. That is, you were created simply to have *adab* with Allah and to have *adab* with the creation of Allah. According to a hadith, the Qur'an is called, "*madabatu Allah*: the place you learn *adab* with Allah" because the Qur'an was revealed to teach us *adab*.

The shaykh says that after you have a firm grasp of this foundational understanding of *adab*, then a mastery of the heart's infirmities is the second stage. Your ultimate goal, the highest station, is to be with Allah, and you cannot reach the higher *maqamat* (spiritual stations) without having mastered the primary stations. You want to raise yourself in degrees, and you cannot get to the level you wish to reach without going up the stages (*darajat*). Allah says that He raises people in degrees. The first degree is recognizing that you want *adab*, and then you have to recognize that what is preventing you from getting it is a diseased heart.

## **The Obligation of a Pure Heart**

**Knowledge of the heart's ailments, what causes all of them, and those things that remove them is an obligation incumbent upon every responsible individual.**

Knowledge of the diseases of the heart, what causes them, and how to remove them is an obligation incumbent upon every human being: it is a binding obligation on every adult Muslim. According to the scholars of Islam, you must have some knowledge of the diseases in order to be able to free yourself from them. This ruling is based on the Quranic verse: "*Qad aflaha man zakaha wa qad khaba man dasaha*: the one who nurtures his soul is the one who has success, and the one who stunts its growth is destroyed" (91:9-10). Thus, the Qur'an is talking about *tazkiya* of the *nafs*. Allah also says, "*Yawma la yanfa'u malun wa la banuna illa man ata Allaha bi qalban salim*: on that day, neither wealth nor children will benefit, only the one who comes to Allah with a pure heart" (26:88-89). Thus, according to the Qur'an, the only people saved on the Day of Judgement are people with *qulub salima* (sound hearts).

"*Salim*" (sound) is related to the word "*aslama*" because "Islam" is moving towards that state of soundness.

## **The Inherent Nature of Man: Good or Evil?**

**This is the ruling of Imam al-Ghazzali. This ruling does not apply to one who was granted a sound heart according to scholars other than al-Ghazzali.**

**Al-Ghazzali reckoned the heart's illnesses inherently part of a human being. Other scholars deemed them predominant in man but not necessarily qualities inherent to his nature.**

In agreement with Imam al-Ghazzali's ruling, the shaykh states that purification of the heart is an obligation upon every individual. Imam al-Ghazzali is really the master of this science, and this poem is an abridgement of al-Ghazzali's fourth volume of the *Ihya*, the section on *munjiat wal muhlikat*. Not only is al-Ghazzali *radi Allahu 'anhu* a master of this science, he is also the *mujadid* (reviver of Islam) of the fifth century according to the consensus of the *'ulama* who came after him. Al-Ghazzali considers knowledge of the diseases of the heart *fard 'ayn*, incumbent upon every individual Muslim, because he considers the diseases of the heart to be instinctual, something that is inherent to the human condition and part of the Adamic nature (*gharaiz*). Some other scholars disagree: they maintain that while these diseases are predominant in man, nevertheless, there are some people who are born with a completely pure heart having none of the diseases, and therefore knowledge of this science is not obligatory upon those people.

For example, there are altruistic children who have no problem with sharing: they are not greedy about toys. Although this is not the norm, they do exist. Some hearts, for some reason and whatever secret, do not suffer from diseases of the heart, but most do. Children manifest diseases such as greed, avarice, and hatred. Little children will say, "I hate you." They have learned the concept of hate, and at that brief moment of uttering those words, hatred is what they feel. Thus, these diseases begin to show up even in children, and we believe that all children are born into *fitra* (a natural, inherent state). Hence, if these diseases are in fact inherent, do Muslims then believe in the Christian concept of original sin, that people are corrupt by nature?

The difference between the Muslims and Christians on this issue is that according to the Muslims, there is an inclination to these diseases that is instinctual. Muslims do not believe in any way that this inclination is a result of the wrong action of Adam '*alayhi salaam*' because we do not believe that Prophet Adam '*alayhis salaam*' did anything to bring the wrath of Allah upon himself; we do not believe that he fell from Grace. Such ideas are Christian. According to the Qur'an, Adam '*alayhis salaam*' is a prophet who made *tawbah* to Allah, and Allah accepted his *tawbah*, and therefore, he has no blemish. His offspring do not suffer because of anything he did.

What, then, do we mean by the fact that there is an instinctual inclination that manifests in the erring of human beings? This relates to the black area of the heart. The heart is a spiritual organ, and inside the heart, there is a black dot, a seed that has the potential of spreading like cancer and overwhelming the heart. For example, although most people are unaware of this, many people in the world have tuberculosis. They have a bacillus in their lungs, but it is dormant. If they were in a situation where they began to get ill or starve and their immune system shut down, then the tuberculosis would emerge. Similarly, there is a dormant element in the human heart that, if nurtured, will destroy the human being. For this reason, a hadith says that if the son of Adam does something wrong, a black spot appears on his heart. If a person makes *tawbah*, the black spot gets erased, but if he does not, the black spot continues to grow until the whole heart becomes pitch black. This is when one loses his humanity. We often refer to this as hard-heartedness.

This idea of the heart's ability to become corrupt, lose its light, and turn black is found in many cultures. For example, a Hausa man in Africa once explained to me that Hausas refer to someone who has a really bad heart with a word which meant "black-hearted." Hausas are dark skinned people, and there is no racist connotation attached to this phrase. "Black" and "white" are used similarly in the Qur'an. Allah says, "Their faces become bright, and their faces become black." This "white" does not refer to white skin but refers to light. There is a light, and the absence of that light is darkness. For this reason, a black person can have light in his face while a white person can have a completely dark face and vice versa. We are speaking here about spiritual entities and not about skin colours.

**Understand that complete obliteration of these**

**diseases until there is no trace is simply not in the capacity of human beings.**

While knowledge of the diseases and their removal is obligatory, keep in mind that to remove these diseases until nothing is left is not in the human capacity. The Qur'an says, '*Wa man yuka shuha nafsihi fa ulayka humulmuflihun*': the one who has protection from the evil of his soul is from the people of success." Allah does not say "the one who removes that *shuh* (evil) or the one the *shuh* is removed from." Rather, Allah says, "the one who is protected from it." This is similar to that bacillus sitting in the lungs: if you are protected from it, it never becomes tuberculosis; it only remains dormant. According to a hadith, every child is born on *fitra*. Many Muslims think this hadith means that every child is born a Muslim. However, the hadith does not say that. The Qur'an refers to Islam as "*din al-fitra*," so Islam is *fitra*, and this means that we are naturally inclined to Islam. "*Fitra*" is the inherent nature that human beings incline towards naturally, and what the human being is naturally inclined to is goodness. When human beings are raised and nurtured correctly, they usually incline towards the truth. However, they also have the susceptibility to go astray.

Obviously, there are various factors that affect the *fitra* state; one of them is legitimacy. According to the *sharia'*, there is no fault on the child, but there is an effect that illegitimacy has in the unseen realm, and this is confirmed by several hadiths. Thus, it is important for people to choose righteous mates before having children. If there were no reality to the parents, there would be no meaning to choosing righteous people as mates.

When choosing a husband, a woman should look for his *taqwa*, and when choosing a wife, a man should look for her *din*. One of the *salaf* said, "Don't marry your daughter except to a *taqy* (a man of *taqwa*) because if he loves her, he will show her *ihsan* (goodness), and if he doesn't like her, he will not oppress her." When marrying, you should think of future generations and want your children to be raised properly. The parents are important, and the effects they have on a child are extraordinary, so you want parents who have *taqwa* and *din*.

**Be [that] as it may, here I am giving you what you need to know of their definitions, their etiology, and their cures.**

The shaykh says he is going to give us the definitions of the diseases of the heart from their root, explaining how

the diseases are caused and how to cure them. He begins with *bukhl*, not because it is the worst disease but because he is going in alphabetical order.

## The Diseases and their Cures

### Miserliness (*bukhl*)

**To begin with, the refusal to give what is necessary either by sacred law or by virtuous merit is the essence of miserliness that is mentioned [among the diseases of the heart].**

A *bakhil* is a miser. *Bukhlun* is miserliness. According to the shaykh, the refusal to give what is necessary either by sacred law or by virtuous merit is at the essence of miserliness. Thus, there are two aspects to *bukhl*, one that relates to the sacred law (*shari'a*) and the other to *murū'ah* (virtuous merit). *Muru'ah* is an important concept in Arabic, and it comes from the word for "man." Its meaning has connotations of chivalry, manhood, and virtue.

**As for the necessities of sacred law, they are such things at *zakat*, support of one's dependants, and similar rights due to others, such as relieving one in distress.**

An example of the first aspect of *bukhl* that is related to *shari'a* is failure to give *zakat*. If you are not giving *zakat*, you are *bakhil* by *shari'a*, and that *bukhl* is *haram* (forbidden). The same is true for a man who is not giving support (*nafaqat*) for his wife and children because men are maintainers and caretakers of women and children. If a man gets divorced, he must pay child support because that is a *shari'a* right of the mother of his children. Similarly, the *shari'a* demands that you fulfil the rights of other people and spend on others where the need exists if you have been given the capacity to do so. Allah *subhanahu wa ta'ala* says, "In their wealth there's a *haq* (right) to the beggar and to the one who doesn't have money and so his needs are taken care of." The miser is the one who does not take care of people even though he is able to do so. These examples are related to *shari'a*.

**Examples of meritorious character are not giving people a hard time over some paltry matter or abandoning nitpicking over trivialities. Avoiding such things is even more important for a**

**neighbour, a relative, or a wealthy person or when hosting guests or concerning something in which such behaviour is simply inappropriate, such as purchasing a shroud. The same is true for one buying a sacrificial animal or purchasing something one wants to donate to the needy.**

Not being *bakhil* by standards of *murū'ah* (virtuous merit) has to do with not constricting people or making matters difficult for them. The shaykh's example of this is not giving people a hard time over some paltry, insignificant, trivial matter. For instance, if someone owes you ten dollars, and you give him a hard time over it even though you have plenty of money and have no need for it, then you are considered *bakhil* by the standards of *murū'ah*, not by *shari'a*. You have a right to that money by *shari'a*, but by *murū'ah*, such an attitude is despicable. The shaykh points out that refraining from such an attitude is even more important when dealing with a neighbour or a relative.

Furthermore, it is even worse to lack virtuous merit if you are wealthy because a wealthy person should have a type of magnanimity, a generosity that allows one to say, "don't worry about it" to others. According to a hadith, there was a wealthy man who had no good actions to his record except that he used to say to his servant when he went to collect money, "If they don't have it, tell them they don't have to worry about it." On the Day of Judgement, Allah says to the angels, "this man was forgiving of people's transgressions against him, and I am more worthy of forgiving transgressions." Thus, Allah says, "if he is going to forgive people for the debts that were owed to him, then I'll forgive him for the debts he owes Me." Having this kind of *murū'ah* is not insignificant: wealthy people are encouraged to let go of debts they really do not need paid off. If the wealthy see the indebted are having a hard time, they should just say "*Bismillah*. Don't worry about it;" such an attitude is encouraged by the *shari'a* also.

Similarly, if you are hosting a guest, and your guest spills something on the carpet, you should not say, "Can't you watch yourself a little bit? That's a brand new carpet I have;" saying such a thing is not showing *murū'ah*. On the contrary, you should try to keep them from feeling bad, saying such things as, "Don't worry about it. I love tea on my carpet. In fact, I heard a proverb that says, 'The best thing for a carpet is spilt tea.'" Obviously, this proverb makes the guest feel good when he spills tea. The point is that you do not show more concern for you

carpet than for your guest.

The shaykh also gives the example of buying a funeral shroud. Haggling over the price is inappropriate because the funeral shroud should remind you of death, and you should put things into perspective, forgetting about the ephemeral world. The same advice applies to buying a sacrificial animal. Since you are sacrificing an animal for Allah, you should want to get a good animal and not say, "No, no; that's too much." In addition, when purchasing something you wish to donate to needy people, you should desire to get something that is good and not cheap or else *bukhl* is exhibited in that act. Similarly, trying to get a bargain for something you are going to give as *sadaqah* for the sake of Allah is *bukhl*.

E.J. Cullen wrote a brilliant short story about a rummage sale for the church, "How Some People Feel about Jesus." In it, Cullen pointed out that people cared so much about the church that they were going to sell their worst junk to support it with their rummage sales. Muslims may learn from this important idea: it is shocking that some Muslim mosques are also having these rummage sales. You should give the masjid the best things you have, not the worst things or the garbage you wish to get rid of.

**Thus, one who makes matters difficult for one whose rights make it clearly inappropriate to do so has indeed torn away the veils of dignity. This is as the majestic and wise guides have stated.**

**The same goes for one who fulfils his obligations without good cheer or spending from the least of what he possesses.**

If you owe someone, such as your neighbour, a right and go to fulfil that right to him but are unpleasant with him in doing so, then that is inappropriate. Furthermore, the shaykh says that by being unpleasant, you have torn away the veils of your dignity and of your *murū'ah*, and this is according to the "majestic and wise guides" who are the *'ulama*. Thus, someone who fulfils his obligations without good cheer falls into this category, such as a man who frowningly or proudly says, "Here's your *zakat*" to the receiver. The proper way to give *zakat* is to actually put your hand down, allowing the recipients to take it with their hands above yours. You should give it to them with a smiling face feeling honoured to pay your *zakat*. Indeed, the recipients of your *zakat* truly are honouring you by helping you to fulfil the *haq* of Allah.

Thus, by the standards of both *shari'a* as well as *murū'ah*, *bukhl* is considered low in Islam as *karam* (generosity) is one of the highest qualities of our Messenger *sallallahu 'alayhi wa sallam*. In fact, it could be said that his *karam* follows immediately after his *rahmah* (mercy). *'Inna akramakum 'inda Allah atqakum*: indeed, the most *karim* of you in the sight of Allah is he who has the most *taqwa*" (49:13). The Prophet *sallallahu 'alayhi wa sallam* was the most *atqa* (person with *taqwa*) of us, so he was the most generous, the noblest. "*Karim*" means generous and noble, so the Arabs view generosity as nobility. Allah is *al-Karim*, the Generous. Therefore, it is important to recognize that doing just what the *shari'a* states is not enough: you should go above and beyond that by showing generosity to Allah *subhanahu wa ta'ala*.

**Its root is love of this world for its own sake or just so the self can acquire some of its fleeting pleasures.**

The origin of this disease is love of *dunya* (this ephemeral world). You are *bakhil* because you love the stuff with which you are *bakhil*. If you did not love it, then giving it up would be easy: you would just say "*bismillah*" and give it up. However, when you love something, you want to hold on to it. In Mexican culture, they say *kudah*, meaning he has no hand to give out; he got cut off at the elbow; he is cheap. Similarly, another word for *bakhil* is *mumsik*. "*Mumsik*" means "constipated"; the idea is that the *mumsik* is unable to let go of what is actually of beneficial to let go. Thus, if you do not give out from your wealth, it will poison and kill you. You must let it go. For this reason, *imsak* is miserliness.

Furthermore, the root word for pure gold (*'ikyan*) is *'iky* which is the meconium stool of an infant. Thus, gold is related to feces. In a hadith in the *musnad* of Imam Ahmad, the Prophet *sallallahu 'alayhi wa sallam* said, "Allah has made what comes out of the son of Adam a metaphor for the *dunya*." Ultimately, the *dunya* is like that: it is beautiful while it lasts, but in the end, it is what it is.

The height of *dunya* is gold, and the desire to hold on to it is like someone who cannot let go of his waste matter. *Zakat* is considered the waste matter of your wealth; it purifies your wealth. For this reason, *bani Hashim*, the family of the Prophet *sallallahu 'alayhi wa sallam* cannot take *zakat*. It is the filth of your wealth because



everyone who earns money will always have doubtful (*shubahat*) or prohibited matters (*muharramat*) in their wealth acquisition: there are always doubtful matters concerning financial transactions, and by giving *zakat*, you are purifying your wealth. Similarly, when you eat food, there is benefit and harm in your food. Hopefully, the body absorbs the benefit and removes the harm. The Prophet *sallallahu 'alayhi wa sallam* said a *du'ah* after coming out of the bathroom: "Praise be to the One who has provided me with its delight [the taste of the food] and retained in me its benefit [its strength, the energy derived from food] and removed from me its harm." The idea here is much like the idea behind *zakat*: with it, Allah allows you to remove what is harmful from your wealth. When the *bakhil* holds on to his wealth, it harms him in the end.

According to Imam Ali, the worst person is the *bakhil* because in *dunya*, he is *mahrum* (deprived), and in *akhira*, he is *mu'adhab* (punished). In *dunya*, he does not even benefit from his wealth. There are several hidden millionaires in America who live middle class lives and have millions of dollars in the bank. These millionaires do not want to spend their money because they want to save it. Such is the nature of a *bakhil*: he does not benefit from his wealth in the *dunya*, and then, in the *akhira*, he is punished for hoarding it. Once, the Prophet *sallallahu 'alayhi wa sallam* asked who was the *sayyid* of a certain tribe. The tribe's people replied, Jad ibn Qays "*illa nastbakhilahu*: except he's a little bit of a miser" to which the Prophet *sallallahu 'alayhi wa sallam* replied, "he cannot be your *sayyid*" because the *sayyid* cannot be a miser. He then asked rhetorically, "Is there any disease you know that is worse than miserliness?" The point is that one cannot be a *sayyid* and a *bakhil* at the same time.

Hence, the origin of this disease is either love of *dunya* for its own sake, simply because it is *dunya*, or because the self wants some benefit from the *dunya*. However, ibn Hazam would probably say that one of the benefits that the self is trying to secure by hoarding wealth is to alleviate the fear of poverty. The fact that the *bakhil* has millions in the bank makes him feel good even though he is not benefiting from it. This feeling is assuaging his *hala'* (anxiety). The amazing thing is that such people never feel good because they are always worried about such things as the stock index, NASDAQ. They pace up and down when the prices are falling, exclaiming, "Oh look at that! What's going to happen? I am only worth six billion now; I was worth 12 billion." There is such a man, and he is 70 years old; even if he set out to spend one

million dollars every day for the rest of his life, he would be unable to finish the amount of money he has. *Bukhl* is a deep disease; ultimately, it is a type of worshiping of money. How wretched is the servant of the *dinar* and the *dirham*, "trusting in the almighty dollar," as they say. One day, when the stock market crashes, it is gone; and it may be sooner than when we think.

### The Cure to *Bukhl*

**Treat it by realizing that those who indeed have achieved it [*dunya*] did so only by exhausting themselves over long periods of time. By doing so, they finally did accumulate the very things they were seeking.**

*Bukhl's* cure is realizing that those who achieved *dunya* did so by exhausting themselves over a long period of time. Thus, ask yourself how bad you want *dunya*. If you want it really bad, you have to work for it, and working for it means working day and night while life passes you by. Many people spend a tremendous amount of time at work; they never have time for their families because of *dunya*. They possess that "I have to keep working and making more and more" mentality. It becomes an obsession. Actual life passes them by, and the experiences of life are lost. People are obsessively searching for wealth and security, and in the end, their lives are over. The shaykh is telling us to look at those people and how they exhausted themselves chasing after the *dunya*.

**Meanwhile, just as they are approaching the heights of its splendour, suddenly, without their permission, death assails them.**

Just as they are beginning to get everything they want, suddenly, without their permission, death assails them. Dodi and Diana are good examples of that. People in England were devastated by Diana's death. They thought, "No, no! She can't die." Her life was the life people wanted: fame, beauty, lineage, and wealth. She "had it all" as the saying goes. She was right at the prime of her life, only 38 years old. Death is not invited in; it comes without invitation. It simply arrives when it is time to go, and it takes the person. All those wealthy people have to die too.

**[Treat it also by recognizing] the disdain shown to misers and the hatred people have for them even**

**amongst themselves.**

Nobody likes a miser. Even misers do not like each other.

**With the same treatment, treat the one whose heart's ailment is love of wealth.**

The disease of *hub al dunya* (love of the ephemeral world) is treated as you treat *bukhl*. The two diseases are related as we have already seen.