

## Tafseer Juzu Qad Sami'ah

(سُورَةُ التَّغَابُنِ)

### Surat al- Taghabun

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- The majority of scholars agree that *Surat al-Taghabun* is a Madani *Surah* meaning that it was revealed after the *Hijrah* of the Prophet ﷺ.
- It is the last of the *Surahs* that are *Musabbihaat*, or the *Surahs* which start by declaring the *tasbeeh* of Allah in that He is free and exalted from all imperfections.
- The *Surah* contains eighteen (18) *ayaat*. Their meaning can be summarized as follows.

**Ayaat 1-4:** In these *ayaat*, Allah praises Himself by declaring that all the worlds make *tasbeeh* (glorification) of Him. They also mention some of His Attributes which are related to both His Essence (*Dhat*) and Actions (*Af'aal*).

- **Ayaat 5-6:** These *ayaat* contain a reminder of the past nations and what befell them of punishment due to their disbelief in Allah and rejection of His Messengers.
- **Ayaat 7-10:** These *ayaat* mention how the disbelievers deny the resurrection, a refutation of their false claim, and a description of how people will be divided on the Day of Judgement into those who are happy and those who are miserable.
- **Ayaat 11-13:** These *ayaat* encourage belief in the *Qadr* (decree) of Allah, and command obedience to Allah and His Messenger ﷺ, and placing all *tawakkul* (trust) in Allah.
- **Ayaat 14-18:** In these *ayaat*, Allah addresses His believing servants, warning them against the *fitnah* (trial) of spouses, children, and wealth. He also commands them to fear Him, and to spend in His path, and gives them glad tidings of multiplied rewards and forgiveness for doing so. The *Surah* ends by mentioning some of His Names and Attributes.

### بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

1

﴿يُسَبِّحُ لِلَّهِ مَا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ لَهُ الْمُلْكُ وَلَهُ الْحَمْدُ وَهُوَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ﴿١﴾﴾

**(1) - Whatever is in the heavens and whatever is on the earth is glorifying Allah. To Him belongs the dominion, and to Him belongs all praise, and He is capable of all things.**

- **General meaning:** In this *ayah*, Allah informs about the glorification (*tasbeeh*) to Him by the upper and lower worlds – the inhabitants of the heavens and the earth. He also informs of the perfection of His dominion (*mulk*), praise (*hamd*) and power (*qudrah*).
- **Tafseer:**

{يُسَبِّحُ لِلَّهِ مَا فِي السَّمَوَاتِ وَمَا فِي الْأَرْضِ} – “*Whatever is in the heavens and whatever is on the earth is glorifying Allah*”. Meaning everything in the heavens and everything on the earth, such as the angels, humans, jinn, stars, and celestial spheres. All declare that Allah is free from anything that does not benefit Him (*al-tanzeeh*). This *tasbeeh* is real, however we may not perceive it, as Allah says: ‘*The seven heavens and the earth and whatever is in them glorify Him. There is nothing that does not glorify Him with praise, but you do not understand their glorification.*’ [al-Isra’: 44]

The use of {مَا} instead of {مَنْ} is to include both those with intellect and those without, or to give precedence to those without intellect because they are more numerous. The repetition of {مَا} for the earth is for emphasis and to point out that what is in the heavens glorifies independently of what glorifies on the earth. The heavens were mentioned first because of their greatness and the greatness of what they contain. The word {السَّمَوَاتِ} is in the plural because each heaven is separate from the other, whereas the word {الْأَرْضِ} is singular because its parts are connected to one another.

The opening of the *Surah* with the *tasbeeh* of Allah is a good and eloquent opening because it gives an indication of what the *Surah* contains of the reasons why Allah is deserving of *tasbeeh*. This includes His absolute dominion, His Knowledge of everything and His Oneness in creation and managing affairs.

{لَهُ الْمُلْكُ} – “*To Him belongs the dominion*”. He has complete dominion and unrestricted control over all created beings. He is the originator and creator of all things. As for the dominion of others, it is limited and dependant on others.

{وَلَهُ الْحَمْدُ} – “*And to Him belongs all praise*”. All beautiful praise belongs to Him, out of love and reverence. Allah is praised for the perfection of His blessings, and He is also praised for the perfection of His Names and Attributes. The preposition {أَلِ} indicates total inclusion (*istighraaq*) - meaning, every kind of praise belongs to Allah.

{وَهُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ} – “*And He is capable of all things*”. Allah is capable over everything. Nothing escapes His *Qudra* (ability and power) and nothing is beyond Him. He gives and withholds, honours and humiliates, guides and misguides. Whatever He wills, happens without resistance or opposition, and what He does not will, does not happen.

- **Points of benefit and rulings**

1. All created beings make *tasbeeh* (glorify) of Him.
2. Allah is free from every imperfection and flaw in His Essence (*Dhaat*), Attributes (*Sifaat*) and Actions (*Af’aal*). This is the meaning of *tasbeeh*.
3. All dominion (*mulk*) belongs solely to Allah. He has no partner in His dominion.
4. All praise (*hamd*) belongs solely to Allah. He alone deserves it.
5. Affirmation of His power (*Qudra*) over all things. This is a refutation of the *Qadariyya* who claim that the actions of people are outside of His Will and Power.

2 - 4

﴿هُوَ الَّذِي خَلَقَكُمْ فَمِنْكُمْ كَافِرٌ وَمِنْكُمْ مُؤْمِنٌ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ ﴿٢﴾ خَلَقَ السَّمَوَاتِ وَالْأَرْضَ بِالْحَقِّ وَصَوَّرَكُمْ فَأَحْسَنَ صُورَكُمْ وَإِلَيْهِ الْمَصِيرُ ﴿٣﴾ يَعْلَمُ مَا فِي السَّمَوَاتِ وَالْأَرْضِ وَيَعْلَمُ مَا تُسِرُّونَ وَمَا تُعْلِنُونَ وَاللَّهُ عَلِيمٌ بِذَاتِ الصُّدُورِ ﴿٤﴾﴾

(2) - He is the One who created you, and among you are those who disbelieve and those who believe. And Allah sees everything you do. (3) - He created the heavens and the earth with truth, and He shaped you and perfected your form. And to Him is the final return. (4) -

***He knows whatever is in the heavens and the earth, and He knows what you hide and what you reveal. And Allah knows what is in the chests.***

- **General meaning:** In these *ayaat*, Allah demonstrates His complete *Qudra* (power) over all things, in that He created the Heavens and the Earth, and created mankind and perfected their creation and form, with some of them being believers and others being disbelievers. He also informs of His complete knowledge. Nothing is hidden from Him in the Heavens or the earth including what is hidden in the hearts.

- **Tafseer:**

{هُوَ الَّذِي خَلَقَكُمْ} – “**He is the One who created you**”. Meaning, it was Allah who brought you into existence after non-existence, as this is the essence of creation (*khalq*). This is addressing all of mankind.

{فَمِنْكُمْ كَافِرٌ} – “**And among you are those who disbelieve**”. Among mankind are those who disbelieve and deny Allah’s Oneness.

{وَمِنْكُمْ مُّؤْمِنٌ} – “**And those who believe**”. Also, among mankind are those who believe in Allah and affirm His Oneness.

Allah created mankind upon the innate nature (*fitrah*) of *tawheed*. Therefore, what is required from them is that they uphold this *shukr* (thankfulness) by worshipping Him alone and not associating partners with Him. This is what agrees with the *fitrah*. However, some people are the opposite of that. Their *fitrah* changed and became skewed, so they followed their desires and disbelieved.

The disbelievers were mentioned before the believers because they are more numerous. Allah said: ‘*However, most people do not believe*’. [Hud: 17]

{وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ} – “**And Allah sees everything you do**”. Allah has full knowledge of your affairs, and He is aware of all your deeds. This includes the *imaan* of the believer and the *kufr* of the disbeliever. Nothing is hidden from Him, and He will call them to account for all their deeds. This is both a promise and a threat.

{خَلَقَ السَّمَوَاتِ وَالْأَرْضَ بِالْحَقِّ} – “**He created the heavens and the earth with truth**”. Allah created the heavens and the earth accompanied by truth (*haqq*) and perfect wisdom (*hikmah baaligha*). He did not create them in vain or amusement as Allah says: ‘*And We did not create the heaven and the earth and that between them aimlessly*’. [Saad: 27]

The heavens are mentioned before the earth because of their height and vastness, and because the effects of Allah’s power and wisdom in them are more apparent to the minds and more wonderous.

{وَصَوَّرَكُمْ فَأَحْسَنَ صُوْرَكُمْ} – “**And He shaped you and perfected your form**”. He created you in the best form (*soorah*) as Allah says: ‘*We have certainly created man in the best form*’. [al-Tin: 4]

Allah created the human being in the most beautiful shape, with proportionate limbs and upright stature. They are not bent over on their face like the animals. He gave them an intellect, enabled them to speak and placed in them outward and inward faculties. Therefore, Allah alone is worthy of being worshipped and thanked, not disbelieved in.

{وَالِيَهُ الْمَصِيرُ} – “**And to Him is the final return**”. To Him alone, not to anyone else is the final return on the Day of Judgement where He will recompense every soul for what it earned.

{يَعْلَمُ مَا فِي السَّمَوَاتِ وَالْأَرْضِ} – “**He knows whatever is in the heavens and the earth**”. He knows what goes on in them regardless of whether it is hidden or apparent. The use of the present tense {يَعْلَمُ} indicates the continuance of His knowledge of the present and the future. His knowledge encompasses all that occurs at all times. Nothing escapes Him, not even the weight of the smallest particle in the earth or in the heaven, nor anything smaller than that or larger.

{وَيَعْلَمُ مَا تُسْرُونَ وَمَا تُعْلِنُونَ} – “*And He knows what you hide and what you reveal*”. Allah repeated the verb {يَعْلَمُ} to emphasize His encompassing knowledge. His knowledge of what His servants hide, and reveal is more specific than His knowledge of what is in the heavens and the earth. All of this demonstrates Allah’s encompassing knowledge.

Therefore, Allah knows what His servants hide and what they manifest of deeds and intentions. They are all the same in Allah’s knowledge. Allah says in this regard: ‘*It is all the same to Him whether one conceals his speech or declares it openly*’. [al-Ra’d: 10]

The hiding is mentioned before the revealing because it is more likely to be hidden from the creation. Therefore, if the hidden is not hidden from Him, then what is revealed is more obviously not hidden.

{وَاللَّهُ عَلِيمٌ بِذَاتِ الصُّدُورِ} – “*And Allah knows what is in the chests*”. Meaning, Allah knows what is in the hearts of secrets and inner thoughts. If Allah knows what a person hides in their chest, then it is even more so that He knows their outward actions and speech, and He will call them to account for them.

● **Points of benefit and rulings**

1. Allah created His servants and made them into two groups: believers and disbelievers.
2. Affirmation of the perfection of His knowledge of the deeds of His servants.
3. Affirmation that Allah created the heavens and earth in truth.
4. He is the one who fashioned His servants in whatever form he willed.
5. Affirmation of the resurrection and recompense, as all will return to Allah.
6. Affirmation of Allah’s encompassing knowledge of what is in the heavens and the earth, and what the servants conceal and what they reveal.
7. Affirmation of His knowledge of the deeds of the hearts and the thoughts of the souls.

5 - 6

﴿أَلَمْ يَأْتِكُمْ نَبُؤُا الَّذِينَ كَفَرُوا مِنْ قَبْلُ فَدَاقُوا وَبَالَ أَمْرِهِمْ وَلَهُمْ عَذَابٌ أَلِيمٌ ﴿٥﴾ ذَلِكَ بِأَنَّهُمْ كَانَتْ تَأْتِيهِمْ رُسُلُهُمْ بِالْبَيِّنَاتِ فَقَالُوا أَبَشَرٌ يَهْدُونَنَا فَكَفَرُوا وَتَوَلَّوْا وَأَسْتَغْنَى اللَّهُ وَاللَّهُ غَنِيٌّ

﴿حَمِيدٌ ﴿٦﴾﴾

***(5) - Has there not come to you the news of those who disbelieved before? They tasted the evil consequence of their affair, and they will have a painful punishment. (6) - That is because their messengers used to come to them with clear evidences, but they said: ‘Shall human beings guide us?’ So, they disbelieved and turned away, but Allah was not in need; and Allah is Self-Sufficient and Praiseworthy.***

- **General meaning:** In these two *ayaat*, Allah rebukes and threatens the disbelievers of Quraysh and others for their disbelief. This is because the news of those who disbelieved before them has come to them, and what Allah did to them when they disbelieved in Him and disobeyed His Messengers. They still disbelieved and turned away despite the messengers bringing to them clear evidences and proofs. However, their disbelief does not harm Allah in any way because He is the Self-Sufficient (*al-Ghaniyy*) and the Praiseworthy (*al-Hameed*).

● **Tafseer:**

{أَلَمْ يَأْتِكُمْ} – “*Has there not come to you*”. This is addressing the disbelievers of Quraysh specifically and addressing all the disbelievers in general. The question form is to affirm and to threaten. Meaning, the news of the disbelievers before has indeed come to you.

{نَبَأٌ} – “**The news of those who disbelieved before?**”. The term {نَبَأٌ} refers to news that holds significant importance. Therefore, the meaning is: ‘Has there not reached you the news of the disbelieving deniers before you, such as ‘Aad, Thamud and the people of Nuh, whom Allah destroyed and annihilated?’ What happened to them should be a lesson and admonition for you to take heed.

{فَذَاقُوا وَبَالَ أَمْرِهِمْ} – “**They tasted the evil consequence of their affair**”. They tasted the punishment of their disbelief. The use of the word {ذَاقُوا} (tasted) is metaphorical, and conveys the intensity of the sensation of pain experienced by the punishment. They deeply felt and experienced its horrors in both body and soul.

The term {وَبَالَ} refers to anything harmful and evil which the soul dislikes. In this case, it refers to the punishment of Allah sent down upon them.

Their disbelief (*kufur*) was expressed as the word {أَمْرٌ} (affair) because of its ugliness and because it is a great crime. In Arabic, you can say {فَعَلَ زَيْدٌ أَمْرًا} (Zayd did something ) when you intend to magnify his action and show how serious it was without mentioning what the action was.

{وَلَهُمْ عَذَابٌ أَلِيمٌ} – “**And they will have a painful punishment**”. What was mentioned previously was their punishment in this world. However, in the Hereafter they will have a painful and terrible punishment in the Hellfire. This is the ultimate loss.

{ذَٰلِكَ} – “**That is**”. Meaning what was previously mentioned of the worldly punishment and what awaits them of the punishment in the Hereafter.

{بِأَنَّهُ كَانَتْ تَأْتِيهِمْ رُسُلُهُمْ بِالْبَيِّنَاتِ} – “**Because their messengers used to come to them with clear evidences**”. They were punished in this world and will be punished in the Hereafter because their messengers came to them with clear signs proving their truthfulness. The signs (*ayaat*) they came with were both universal (*kawni*) and legislative (*shar’i*).

{فَقَالُوا أَبَشَرٌ يَهْدُونَنَا} – “**But they said: ‘Shall human beings guide us?’**”. Meaning, will people like us be guides and messengers sent from Allah? The question form is to deny. Meaning, they denied that a human messenger would be sent to them.

{فَكَفَرُوا وَتَوَلَّوْا} – “**So, they disbelieved and turned away**”. They disbelieved in the messengers and the clear signs they came with and turned away from their obedience and reflecting on the signs they came with.

{وَأَسْتَغْنَىٰ اللَّهُ} – “**But Allah was not in need**”. Allah was not in need of their *Imaan* and obedience. Their disbelief does not harm Him in any way, nor would their belief (had they believed) benefit Him in any way.

{وَاللَّهُ غَنِيٌّ} – “**And Allah is Self-Sufficient**”. Allah has absolute freedom from needing anyone in every respect. Therefore, the disobedience of the disobedient does not harm Him just as the obedience of the obedient does not benefit Him. Rather, the effect of the disobedience or obedience returns to those who do them.

{حَمِيدٌ} – “**And Praiseworthy**”. Allah is deserving of all praise. He is praised for His statements (*aqwaal*), actions (*af’aal*) and attributes (*sifaat*). From that is His kindness (*ihsaan*) to His servants, of which he is also deserving of praise.

These two Noble Names of Allah are often mentioned together in the Quran as is the case in this *ayah*. The reason for this (and Allah knows best) is to indicate that Allah does not need their *Imaan* and obedience, and that He is exalted from their actions in which they associate others with Him. For this self-sufficiency, He is deserving of all praise because this shows His perfection.

- **Points of benefit and rulings**

1. Among the proofs of Allah against the deniers is what He has related of the news of the past people.
2. Allah's way (*Sunnatul Allah*) with the deniers is that He seizes them with a painful torment in this world.
3. The reason for what befell them is disbelief and disobedience.
4. Allah is free of need and exalted from being dependant on His creation. Their obedience does not benefit Him, nor does their disobedience harm him.
5. Among the Names of Allah are *al-Ghaniyy* and *al-Hameed*. These Names affirm the attributes of *ghina* (freedom of need) and *hamd* (praiseworthiness).
6. Sending the Messengers cuts off the *hujjah* (argument) of the servants against Allah.
7. The foolishness of the disbelievers in rejecting that the Messengers could be human while at the same time taking stones as objects of worship.

7 - 8

﴿زَعَمَ الَّذِينَ كَفَرُوا أَنْ لَنْ يُبْعَثُوا قُلْ بَلَىٰ وَرَبِّي لَشَاعِرٌ ثُمَّ لَتَنبَوْنَ بِمَا عَمِلْتُمْ وَذَٰلِكَ عَلَى اللَّهِ يَسِيرٌ ﴿٧﴾ فَآمِنُوا بِاللَّهِ وَرَسُولِهِ وَالنُّورِ الَّذِي أَنْزَلْنَا وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿٨﴾﴾

**(7) - Those who disbelieve have claimed that they will never be resurrected. Say: 'Yes, by my Lord, you will surely be resurrected; then you will surely be informed of what you did. And that, for Allah, is easy.' (8) – So, believe in Allah and His Messenger and the Light which We have sent down. and Allah is All-Aware of what you do.**

- **General meaning:** in the first *ayah*, there is affirmation of a fundamental principle of *Imaan* which is the resurrection after death. This is by way of a reinforced oath as a refutation of the claim of the disbelievers that they will never be resurrected. The second *ayah* contains the command to believe in three principles of *Imaan* namely belief in Allah, His Messenger ﷺ and His Books.

● **Tafseer:**

{زَعَمَ الَّذِينَ كَفَرُوا أَنْ لَنْ يُبْعَثُوا} – **“Those who disbelieve have claimed that they will never be resurrected”**. The verb *za'ama* carries the meaning of an unfounded and baseless claim to knowledge. It is often used regarding falsehood, as is the case here, meaning the disbelievers falsely claim to know that they will never be resurrected. Allah has mentioned this denial from them and the reason that drives them in many *ayaat*: 'If you are astonished, then astonishing is their saying: 'When we have become dust, will we really be created anew?' [al-Ra'd: 5] 'They say: 'When we have become bones and dust, will we really be raised up as a new creation?' [al-Isra: 49] 'What! When we are dead and have become dust, will we really be brought back? That is a far return!' [Qaf: 3]

{قُلْ} – **“Say”**. Meaning reply to them, O Messenger ﷺ openly. This is a command from Allah to His Messenger ﷺ which shows the importance of the statement and that the Messenger ﷺ is commanded by Allah and is responsible to fulfill these commands (*mukallaf*).

{بَلَىٰ وَرَبِّي لَشَاعِرٌ} – **“Yes, by my Lord, you will surely be resurrected”**. The word *balaa* nullifies what was previously negated and affirms it. Meaning, the matter is not as you claim, rather the resurrection will occur. I swear by my Lord that you will surely be resurrected after death. This is the third *ayah* in the Quran in which Allah orders His Messenger ﷺ to swear by his Lord that the resurrection will occur. The first is in Surat Yunus: 'They ask you: 'Is it true?' Say: 'Yes, by my Lord, it is indeed true, and you cannot escape it'. [Yunus: 53] The second is in Surat Saba: 'The disbelievers say: 'The Hour will never come to us.' Say: 'Yes, by my Lord, it will surely come to you'. [Saba :3] The third is in this *ayah*.

{ثُمَّ لَتُبَيَّنَنَّ بِمَا عَمِلْتُمْ} – “Then you will surely be informed of what you did”. You will surely be told of all your deeds in this world, good or bad, small or great, and you will be held accountable and recompensed for them.

{وَذَلِكَ عَلَى اللَّهِ يَسِيرٌ} – “And that, for Allah, is easy”. Even though it is difficult (and in fact impossible) for humans. If all their strength was combined to revive one dead person, they would not be able to do that. But for Allah it is easy because when He wills a matter, He merely says to it ‘Be’ and it is. Therefore, what was mentioned before of the resurrection and recompense is easy for Allah, as He is capable of all things. Allah says: ‘He is the One who originates creation, then brings it back again — and that is even easier for Him’. [al-Rum: 27]

{فَأْمِنُوا بِاللَّهِ وَرَسُولِهِ} – “So, believe in Allah and His Messenger.” If the matter is as we have mentioned that the resurrection will certainly occur, then believe in Allah and His Messenger ﷺ. This is what will save a person from wretchedness and misery when they are resurrected.

{وَالنُّورِ الَّذِي أَنْزَلْنَا} – “And the Light which We have sent down”. Meaning, also believe in the Quran. Allah called it light because it guides in the darkness of ignorance just as light guides in physical darkness. This is similar to Allah’s statement: ‘There has come to you from Allah a light and a clear Book’. [al-Ma’idah :15] Allah attributed the sending of the Quran to Himself to show the importance and honour of the Quran.

{وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ} – “And Allah is All-Aware of what you do”. Allah has perfect knowledge of your deeds - outward, inward, small and great. He recompenses you for your deeds both righteous and otherwise. This is a promise as well as a threat.

#### ● Points of benefit and rulings

1. Denying the resurrection is disbelief.
2. Among the methods of refuting the disbelievers is by denying what they have negated and affirming it.
3. Swearing by the Name of the Lord is appropriate to what is sworn upon, which is that the resurrection will certainly occur. This is because the resurrection manifests Allah’s Lordship.
4. The resurrection, gathering and reckoning are easy for Allah because of the perfection of His power and knowledge.
5. Belief in resurrection is part of belief in Allah, His Messenger ﷺ, and His Book, just as denial of resurrection is disbelief in Allah, His Messenger ﷺ and His Book.
6. The revelation is light by which there is guidance to the path of success and happiness.
7. The promise and the threat in mentioning Allah’s awareness of the deeds of His servants.

#### 9 - 10

﴿يَوْمَ يَجْمَعُكُمْ لِيَوْمِ الْجَمْعِ ذَلِكَ يَوْمُ التَّعَابِنِ وَمَنْ يُؤْمِنِ بِاللَّهِ وَيَعْمَلْ صَالِحًا يُكْفِّرْ عَنْهُ سَيِّئَاتِهِ وَيُدْخِلْهُ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا أَبَدًا ذَلِكَ الْفَوْزُ الْعَظِيمُ ﴿٩﴾ وَالَّذِينَ كَفَرُوا وَكَذَّبُوا بِآيَاتِنَا أُولَٰئِكَ أَصْحَابُ النَّارِ خَالِدِينَ فِيهَا وَبِئْسَ الْمَصِيرُ ﴿١٠﴾﴾

**(9) - The Day He will gather you for the Day of Gathering - that is the Day of Loss and Gain. And whoever believes in Allah and performs righteous deeds, He will expiate from him his sins and admit him to gardens beneath which rivers flow, wherein they will abide forever. That will be the great success. (10) - But those who disbelieved and denied Our signs,**

***those are the companions of the Fire, to abide therein forever; and worst indeed is the destination.***

- **General meaning:** In these two *ayaat*, Allah reminds of the Day of Resurrection of which the disbelievers denied. It is called the Day of Gathering (*Yawmul Jam'*) and Allah informs about the outcome of people on that Day into two groups: the successful ones and they are the believers, and the wretched ones, and they are the disbelievers. This is why it is called the Day of Loss and Gain (*Yawmul Taghabun*).

- **Tafseer:**

{يَوْمَ يَجْمَعُكُمْ لِيَوْمِ الْجَمْعِ} – **“The Day He will gather you for the Day of Gathering”**. Remember the great Day when Allah will gather all the creation on a single plane. The first and the last will be gathered, as Allah says: ‘That will be a Day when all people will be gathered, and that will be a Day for everyone to witness’. [Hud:103] It is a Day that the believers will succeed, and the disbelievers will fail, which is why Allah subsequently says:

{ذَلِكَ يَوْمُ التَّعَابُنِ} – **“That is the Day of Loss and Gain”**. The word *taghabun* refers to mutual loss and gain. It would be said: ‘The people lost and gained (*taghabanal qawm*) in trade’, when some of them were outdone by others.

In the Hereafter, there will occur the greatest loss for the disbeliever because the believers will outgain the disbelievers by taking their homes and families prepared for them in Paradise, had they believed. The Prophet ﷺ said: ‘No one enters Paradise except that he will be shown the place he would have had in the Hellfire if he had done wrong, so he becomes more grateful. And no one enters the Hellfire except that he will be shown the place he would have had in Paradise if he had done good, so it becomes a source of regret for him.’ [Bukhari]

The disbelievers are also in loss in the Hereafter due to their negligence in their trade with Allah. Allah says: ‘And among the people is the one who sells himself, seeking Allah’s pleasure’. [al-Baqarah: 207] And Allah also says: ‘Indeed, Allah has purchased from the believers their lives and their wealth, in exchange that Paradise will be theirs’. [al-Tawbah: 111]

{وَمَنْ يُؤْمِنُ بِاللَّهِ وَيَعْمَلْ صَالِحًا} – **“And whoever believes in Allah and performs righteous deeds”**. It is as if it was asked: how do you attain success and bliss or incur doom and loss? Allah subsequently mentions the causes of both. The successful believer joined between true *Iman* and righteous deeds. They believed in Allah, which includes believing in everything that Allah has commanded people to believe in. They also performed the obligatory and voluntary acts of worship by fulfilling their duties to Allah and to other people.

{يَكْفُرُ عَنْهُ سَيِّئَاتِهِ} – **“He will expiate from him his sins”**. Allah will pardon them and conceal them.

{وَيُدْخِلُهُ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ} – **“And admit him to gardens beneath which rivers flow”**. Rivers which flow beneath its palaces and trees. The rivers of Paradise are many. There are in it rivers of water that does not spoil, rivers of milk whose taste does not change, rivers of wine delicious for the drinkers and rivers of purified honey.

{خَالِدِينَ فِيهَا أَبَدًا} – **“Wherein they will abide forever”**. This is from the perfection of the *na’eem* (bliss) of Paradise in that they will remain in it forever, never to be removed. Allah says: ‘They will not be touched by any tiredness there, and they will never be made to leave’. [al-Hijr: 48]

{ذَلِكَ} – **“That”**. Meaning, what was mentioned previously of the expiation of sins and admittance into Paradise.

{الْفَوْزُ الْعَظِيمُ} – **“Will be the great success”**. The success greater than which there is none. The term *fawz* (success) refers to the attainment of what is sought and salvation from what is feared. They have attained Paradise which they sought, and have gained salvation from the Hellfire which they feared.

{وَالَّذِينَ كَفَرُوا النَّارَ} – “*But those who disbelieved*”. They disbelieved in Allah, His Oneness and everything else Allah ordered the people to believe in.

{وَكَذَّبُوا بآيَاتِنَا} – “*And denied Our signs*”. What Allah sent His Messengers with of the signs which lead to His Lordship (*Rububiyyah*) and Divinity (*Uloohiyyah*), and which lead to the truthfulness of his Messengers. The disbelievers denied all these signs.

{أُولَئِكَ أَصْحَابُ} – “*Those are the companions of the Fire*”. Meaning, they are bound to it, never to escape its punishment.

{خَالِدِينَ فِيهَا} – “*To abide therein forever*”. Eternity after eternity, never to end, with continuous punishment.

{وَبئسَ الْمَصِيرُ} – “*And worst indeed is the destination*”. This is a severe threat and condemnation. It is the worst of destinations because it will contain all suffering, hardship, misery, and torment. We seek refuge in Allah from it.

● **Points of benefit and rulings**

1. Allah will gather his servants on the Day of Resurrection, the first and the last, for judgment and recompense.
2. From the names of the Day of Resurrection are the Day of Gathering (*Yawmul Jam'*) and the Day of Loss and Gain (*Yawmul Taghabun*).
3. Mention of the cause of happiness on that day which is *Iman* and righteous deeds, and the cause for wretchedness on that day which is disbelief and denial.
4. The reward of the believers is twofold: removal of sins and admission into Paradise. With the removal of sins there is salvation from the Hellfire, and with the admission into Paradise there is great success.
5. Eternity in Paradise is the utmost success, while eternity in Hellfire is the utmost wretchedness.
6. For the believers is the utmost profit, and for the disbelievers is the utmost loss. This is why the Day of Judgment is called *Yawmul Taghabun* (The Day of Loss and Gain) defined with {ال} indicating completeness and absoluteness.

11 - 13

﴿مَا أَصَابَ مِنْ مُصِيبَةٍ إِلَّا بِإِذْنِ اللَّهِ وَمَنْ يُؤْمِنْ بِاللَّهِ يَهْدِ اللَّهُ قَلْبَهُ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ ﴿١١﴾  
وَأَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ فَإِنْ تَوَلَّيْتُمْ فَإِنَّمَا عَلَى رَسُولِنَا الْبَلَاغُ الْمُبِينُ ﴿١٢﴾ اللَّهُ لَا إِلَهَ إِلَّا هُوَ  
وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ ﴿١٣﴾﴾

***(11) - No calamity occurs except by permission of Allah. And whoever believes in Allah, He will guide his heart. And Allah has knowledge of all things. (12) - And obey Allah and obey the Messenger; but if you turn away - then the duty of Our messenger is only to convey (the message) plainly. (13) – Allah, there is no deity except Him. And upon Allah let the believers rely.***

- **General meaning:** In these *ayaat*, Allah informs that every calamity that occurs on the earth or within ourselves is by His permission. Therefore, whoever believes in Allah's decree, Allah will guide their heart. These *ayaat* also contain the command to obey Allah and to obey His Messenger ﷺ, and the warning in turning away from them. This is because Allah is the true deity and there is no deity besides Him, which is why the believers should not place their *tawakkul* (reliance) except in Him.

- **Tafseer:** These *ayaat* clarify a foundation from the foundations of *Imaan*, which is belief in *al-Qadr* (the Divine Decree). This is after affirming *Imaan* in Allah and His Messenger ﷺ, His Books, and the Last Day in the previous *ayaat*.

{مَا أَصَابَ مِنْ مُصِيبَةٍ} – “**No calamity occurs**”. A *museebah* is anything which adversely affects a person within themselves, their wealth, their children, their loved ones, and so on.

{إِلَّا بِإِذْنِ اللَّهِ} – “**Except by permission of Allah**”. Every calamity that befalls a person, happens by the will and decree of Allah. It was already known to Allah and was written by His Pen and ordained and decreed by His Will (*mashee’ah*). Therefore, what matters is whether the individual will do what is required of them during calamities, which is why Allah says:

{وَمَنْ يُؤْمِنْ بِاللَّهِ يَهْدِ قَلْبَهُ} – “**And whoever believes in Allah, He will guide his heart**”. Meaning, if when the calamity strikes, a person believes that it is from Allah and they accept it and submit to His decree, then Allah will guide their heart. From this guidance is that Allah will grant them patience during the calamity and will place in their heart satisfaction and submission to His decree. Therefore, nothing appears from them that shows anger and discontent at the decree of Allah. Whoever believes that Allah is their Lord must be content with their Lord's decree and must be patient with what Allah trials them with.

It is understood from the *ayah* that whoever does not believe in Allah, then Allah will not guide their heart and will not rectify their condition. Rather, He entrusts them to themselves and that is the real forsakenness and loss. At the time of calamity, they will have nothing except panic and despair in this world and punishment in the hereafter.

{وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ} – “**And Allah has knowledge of all things**”. His knowledge encompasses everything, hidden and apparent before its existence and after its existence. Nothing is hidden from Him. He knows what is in the heart of the believer from satisfaction and submission to His decree. This is an encouragement towards *Imaan* in *al-Qadr* and that it requires submission to Allah. This is why Allah subsequently says:

{وَأَطِيعُوا اللَّهَ} – “**And obey Allah**”. Obey Allah in everything which He has commanded you and obey Him in everything He has forbidden you from.

{وَأَطِيعُوا الرَّسُولَ} – “**And obey the Messenger**”. Because obedience to Him is obedience to Allah. The repetition of the command to obey indicates that obedience to him is absolute.

{فَإِنْ تَوَلَّيْتُمْ} – “**But if you turn away**”. If you turn away from obedience to Allah and His Messenger ﷺ, then you have no excuse because the *hujjah* (proof) has been established against you. You will not harm Allah nor His Messenger ﷺ because the Messenger ﷺ has conveyed what is upon him.

{فَإِنَّمَا عَلَىٰ رَسُولِنَا الْبَلْغُ الْمُبِينُ} – “**Then the duty of Our messenger is only to convey (the message) plainly**”. The only duty of the Messenger ﷺ is to convey to you what was revealed to him from Allah in such a way that it becomes clear to you, and the proof is established against you, leaving no excuse for you. The Messenger ﷺ has no power to guide (the guidance of *tawfeeq*) you or to call you to account. Only Allah can guide you and call you to account for your obedience to Him and His Messenger ﷺ or otherwise. Allah says: ‘Indeed, your duty is only to convey the message, and the reckoning is upon Us.’

[al-Ra’d: 40]

{اللَّهُ لَا إِلَهَ إِلَّا هُوَ} – “**Allah, there is no deity except Him**”. Allah alone is truly deserving of all worship and devotion. Everything that is worshipped besides Him is false. From the acts of worship which only belong to Allah is *al-Tawakkul* (reliance) on Allah in the times of ease and hardship. This is why Allah subsequently says:

{وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ} – “**And upon Allah let the believers rely**”. Meaning, upon Him alone and not upon others should the believers place their *tawakkul* in. The believers should depend upon Allah in all their affairs and entrust their matters to Him, while taking the means (*asbaab*).

Allah specifically mentions the believers because true *Imaan* necessitates that *tawakkul* be entirely upon Him. The stronger a person's *Imaan* is, the stronger their *tawakkul* in Allah is.

● **Points of benefit and rulings**

1. Calamities are by Allah's decree.
2. The virtue of *Imaan* in *al-Qadr* and that it is a cause for the guidance of the heart.
3. The best guidance is the guidance of the heart. When the heart is sound, the whole body is sound.
4. Allah's encompassing knowledge of everything.
5. The obligation of obeying Allah and His Messenger ﷺ in every command and prohibition.
6. A threat against whoever turns away from obedience to Allah and His Messenger ﷺ.
7. What is obligatory upon the Messenger ﷺ is to convey the message clearly and plainly and that he has no share in guiding the hearts.
8. Allah is the true deity, and everything worshipped besides Him is false.
9. The obligation of reliance upon Allah and that it is a requirement of *Imaan* in Allah.

14 - 15

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ فَاحْذَرُوهُمْ وَإِن تَعَفَوْا وَتَصَفَحُوا  
وَتَعَفَرُوا فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ﴿١٤﴾ إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ ﴿١٥﴾

**(14) - O you who believe, indeed, among your wives and your children are enemies to you, so beware of them. But if you pardon and overlook and forgive - then indeed, Allah is Forgiving and Merciful. (15) - Indeed, your wealth and your children are but a trial, and Allah has with Him a great reward.**

- **General meaning:** In these two *ayaat*, Allah warns His believing servants against the trial (*fitnah*) of spouses, children, and wealth. This is because they are among the greatest causes for disobeying Allah and His Messenger ﷺ by following desires in these three matters. Allah also reminds the believers of what He has with Him of great reward, so that they prefer His reward over these beloved matters.
- **Tafseer:** After Allah encouraged contentment and submission to His decree and commanded obedience to Himself and His Messenger ﷺ, He warned against what distracts from this.

{يَا أَيُّهَا الَّذِينَ ءَامَنُوا} – “**O you who believe**”. O you who have believed in Allah and His Messenger ﷺ and have believed in His *Shari'ah*. When Allah addresses the believers this way, He is drawing their attention to the ruling that follows it, and that acting upon it is from the requirements of *Imaan*.

{إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ} – “**Indeed, among your wives and your children are enemies to you**”. Meaning, some of your spouses and children are enemies to you because they distract you from acts of obedience to Allah and earning good deeds, and distract you from going out in the path of Allah for *hijrah* or *jihad*. Love for them might even lead a person to earn the *haram* in order to provide for them. Many a man has followed his wife in her desires, and so that they both perished.

The enmity may also be real. The wife might hate her husband and oppose him, and this is witnessed. Similarly, a child may oppose his father, disobey him, or even kill him. The wording of the *ayah* is applicable to both meanings of unintentional and intentional enmity. Since the enmity from wives is more common than from children, they were mentioned first.

{فَاحْذَرُوهُمْ} – **“So beware of them”**. Be extremely cautious of them and do not obey them in everything they ask of you, particularly if it is in the disobedience of Allah or being distracted from His disobedience. Allah uses the word {مِنْ} (from) to show that some spouses and children may be enemies to you, not all of them. Many women have been the cause of goodness opening upon their husbands. Similarly, righteous children are a great support to their parents in worldly and religious matters. We ask Allah for sincerity and righteous offspring.

{وَإِنْ تَعَفَّوْا} – **“But if you pardon”**. Meaning, if you pardon them by not imposing any punishment upon them for their faults.

{وَتَصْفَحُوا} – **“And overlook”**. Meaning, you turn away from reprimanding them and overlook their errors. This is stronger in meaning than pardoning. It was called *saf’han* because the one who turns away and overlooks, shows the offender the side of his neck (*safhatu ’unuqihi*).

{وَتَغْفِرُوا} – **“And forgive”**. Meaning, you conceal the sin, and you let nothing remain in your heart against them. This is even stronger than pardoning and overlooking, which makes these meanings progressive from lowest to highest.

{فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ} – **“Then indeed, Allah is Forgiving and Merciful”**. Allah is abundant in forgiveness and vast in His mercy. This is the answer to the condition (*jawab al-shart*). Meaning, if you pardon, overlook and forgive, then Allah will treat you as you treated them, by pardoning, overlooking and forgiving you.

{إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ} – **“Indeed, your wealth and your children are but a trial”**. This confirms the earlier meaning of warning against the enmity of spouses and children. Wealth and children are nothing but a test and trial from Allah to see who will obey Him in them and who will disobey Him. Wealth was mentioned before children because its trial is greater and more frequent. This is as Allah says: ‘Nay! Indeed, man transgresses. When he sees himself self-sufficient.’ [al-’Alaq: 6-7]

{وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ} – **“And Allah has with Him a great reward”**. For the one who obeys Him and does not disobey Him for the sake of his wealth and children. This is a generous and noble reward from several perspectives.

- Allah mentioned His Majestic Name before the reward.
- Allah mentioned that the reward is with Him.
- Allah literally describes the reward as being great (*’atheem*).

● **Points of benefit and rulings**

1. True *Imaan* necessitates obedience to Allah and His Messenger ﷺ. It is the root of all righteous deeds.
2. Among the beloved to a person are those who are enemies to him, such as some spouses and children, by what they call to of disobedience to Allah and by what they discourage of obedience to Him.
3. Whoever does this to the one who loves them is in the position of their enemy, even if they do not intend their harm.
4. The obligation of caution from anyone who calls to disobedience and discourages from obedience, even if they are the closest relative.
5. The affirmation of two of Allah's names: al-Ghafoor (the Forgiving) and al-Raheem (the Merciful), and what they affirm of the attributes of forgiveness and mercy.
6. The recommendation of pardoning, overlooking, and forgiving loved ones who may unintentionally wrong or harm you.

7. The difference between these meanings; *'afwu* is leaving punishment, *saf'h* is leaving reprimand, and *maghfirah* is concealing and excusing.
8. What a person is given of wealth and children is a test from Allah, to show who prefers Allah's pleasure over them, and who prefers them over Allah's pleasure.
9. The reward from Allah for those who obey Him is great as indicated by its description and its *'indiyah* with Allah.

16 - 18

﴿فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ وَمَنْ يُوقِ شُحَّ نَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ ﴿١٦﴾﴾  
 ﴿عَلِيمٌ ﴿١٧﴾ الْغَيْبِ وَالشَّهَادَةِ الْعَزِيزُ الْحَكِيمُ ﴿١٨﴾﴾

*(16) - So, fear Allah as much as you are able and listen and obey and spend [in the way of Allah]; it is better for yourselves. And whoever is protected from the stinginess of his soul - it is those who will be the successful. (16) - If you loan Allah a goodly loan, He will multiply it for you and forgive you. And Allah is Appreciative and Forbearing. (15) - Knower of the unseen and the seen, the Almighty, the All-Wise.*

- **General meaning:** These three *ayaat* are the conclusion of the *Surah*. They contain Allah's command to have *taqwa* of Him, to listen, to obey, and to spend. They also include His promise of success, multiplied rewards, and forgiveness to those who comply to these commands. The *ayaat* are ended with some of Allah's Noble Names which are befitting to the subject of the *ayaat*, and also to the subject of the entire *Surah*.

- **Tafseer:**

{فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ} – “**So fear Allah as much as you are able**”. If you have knowledge of what has preceded in the previous *ayah* (that your wealth and children are a *fitnah* and that with Allah is a great reward), then have *taqwa* of Allah. *Taqwa* is to take a shield or protection against Allah's punishment by complying with His commands and avoiding His prohibitions. *Taqwa* of Allah should be according to a person's capacity for both obligatory and voluntary acts of worship. The Prophet ﷺ said: ‘When I command you to do something, do as much as you can of it, and whatever I forbid for you, then avoid it.’ [Bukhari, Muslim]

{وَأَسْمِعُوا} – “**And listen**”. Listen to what Allah admonishes you with and what He has legislated for you of rulings. Learn it and submit to Him upon it.

{وَأَطِيعُوا} – “**And obey**”. Obey Allah and His Messenger ﷺ in all your affairs.

{وَأَنْفِقُوا} – “**And spend [in the way of Allah]**”. From what we have provided you in the ways of goodness including obligatory spending and voluntary spending.

{خَيْرًا لِّأَنْفُسِكُمْ} – “**It is better for yourselves**”. Having *taqwa* of Allah, listening, obeying, and spending is better for you in this life and in the Hereafter. You will find it in the form of reward. Allah says in this regard: ‘And whatever good you put forward for yourselves, you will find it with Allah’. [al-Baqarah: 110] This goodness could also only be referring to spending in the way of Allah as indicated by the subsequent context.

{وَمَنْ يُوقِ شُحَّ نَفْسِهِ} – “**And whoever is protected from the stinginess of his soul**”. Whoever Allah protects (through His *tawfeeq*) from the greed of his soul by safeguarding him and opening his chest

for giving and generosity. The *shuh* (stinginess) is attributed to the soul because it is inherent in human nature. Allah says: ‘*And present in [human] souls is stinginess*’. [al-Nisa’: 128]

{فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ} – “***It is those who will be the successful***”. They are the ones who will gain every good in this world and in the Hereafter.

{إِن تَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا} – “***If you loan Allah a goodly loan***”. If you spend wealth for the sake of Allah in the various ways of goodness, whether obligatory or voluntary spending. Allah referred to it as *qardh* (loan) because like a loan it will be returned and the one who spends it hopes for its return from Allah, since Allah has promised to reward it and multiply it. This encourages charity since Allah made it a loan to Him when in fact the servant sends it forward for himself. Allah is not in need of a loan because He is *al-Ghaniyy* (The Self-Sufficient). What they lend to Allah is from what he has given them, and its benefit returns back to them.

Allah referred to it as *qardh hassan* (goodly loan) meaning it should be pure, from lawful wealth, given sincerely for Allah's sake, seeking his reward, without extravagance or miserliness. All these meanings are included in the word *hassan* (goodly).

{يُضَاعَفْ لَهُ كُفْرًا} – “***He will multiply it for you***”. This is *jawaab al-shart* (answer to the condition) meaning Allah will multiply it tenfold because Allah may multiply a good deed tenfold, up to seven-hundred times and even more than that.

{وَيَغْفِرْ لَكُمْ} – “***And forgive you***”. He will pardon your sins, conceal them for you. Therefore, this *qardh* has two rewards. One is multiplied rewards, and the other is forgiveness of sins.

{وَاللَّهُ شَكُورٌ} – “***And Allah is Appreciative***”. Allah is appreciative of the good deeds of the servant even if they are little and rewards them abundantly.

{حَلِيمٌ} – “***And Forbearing***”. He does not hasten to punish His servants for their sins, and He overlooks and pardons them even if they are great like greed and stinginess. Therefore, Allah is *Shakur* to those who obey Him and follow His commands and *Haleem* to those who disobey Him.

{عَلِيمُ الْغَيْبِ وَالشَّهَادَةِ} – “***Knower of the unseen and the seen***”. Allah's knowledge encompasses everything that we see and what we don't see. Nothing is hidden from Him, not even the weight of a *dharra* (small ant). The *ghayb* (unseen) is everything hidden from the perception of humans that they do not sense or know. The *shahadah* (seen) is everything that is perceived and seen by humans.

{الْعَزِيزُ} – “***The Almighty***”. The Powerful who cannot be overcome.

{الْحَكِيمُ} – “***The All-Wise***”. He is wise in His actions and words. He has perfect wisdom in everything. These two names relate to all that has been mentioned in the *Surah* of reward and punishment in this world and in the Hereafter.

- **Points of benefit and rulings**

1. Belief in the great reward with Allah requires taking its *asbaab* (causes) such as fearing Allah, listening, obey, and spending.
2. Allah's mercy to His servants whereby He only obligated from *taqwa* what they are able to bear.
3. What a person spends from his wealth is what truly belongs to him of wealth.
4. Spending in the path of Allah is a protection from greed and a cause for success.
5. Spending in the path of Allah is a cause for forgiveness of sins.
6. Multiplying of rewards by Allah is an effect of His Name al-Shakur (The Appreciative).
7. His Name Allah is the root of His Beautiful Names, gathering all their meaning and attributes.