This surah, in its totality, is an address to the Muslim community, calling upon it to fulfill faith within its own society. The community should become an embodiment of the truth of faith, enabling hearts to become so dedicated that they are ready to sacrifice all, life and property, feelings and emotions, for it. With this truth, human souls are elevated to a divine level while they still live on earth. Thus, their standards are those that God has established, and their values are those that are given weight on God’s scales. This truth enables hearts to feel the presence of God, to humble themselves when He is mentioned and to discard everything that may hinder them from turning to Him in complete dedication.

On the basis of this truth of faith, the surah calls upon the Muslim community to sacrifice life and property for God’s cause: “Believe in God and His Messenger, and give [in charity] of that of which He has made you trustees. Those of you who believe and give [in charity] will have a great reward. Why should you not believe in God when the Messenger calls upon you to believe in your Lord, and He has already taken a pledge from you, if you are true believers? It is He who bestows from on high clear revelations to His servant, to lead you out of the deep darkness into light. God is indeed most compassionate to you, ever merciful. Why should you not spend freely
in the cause of God, seeing that God’s alone is the heritage of the heavens and the earth? Those of you who gave and fought [for God’s cause] before the victory are not like others: they are higher in rank than those who gave and fought afterwards, although God has promised the ultimate good to all of them. God is well aware of all that you do.” (Verses 7–10)

The Muslim community is also called upon to humble themselves at the remembrance of God and the truth He has bestowed. This so that their sacrifices are the result of this humble acceptance of the truth of faith: “Is it not time for believers that their hearts should feel humble at the remembrance of God and the truth that has been bestowed from on high, and not to be like those who were granted revelations before them and whose hearts have hardened with the passing of time? Many of these are now transgressors!” (Verse 16)

The surah puts the values of this world against those of the next world in the balance of the truth. It invites the Muslim community to choose the clearly preponderant scale and to uphold the true value: “Know that the life of this world is but a play, a passing delight, a beautiful show, a cause of boasting among you and a quest for more riches and children. It is like the rain that causes the plants to grow, and thus gives delight to the sowers. Then it withers, and you can see it turn yellow, and in the end it crumbles into dust. In the life to come there is terrible suffering, as well as God’s forgiveness and His goodly acceptance. The life of this world is no more than an illusory pleasure. Vie with one another in seeking to attain your Lord’s forgiveness, and a paradise as vast as the heavens and the earth, prepared for those who believe in God and His messengers. Such is God’s bounty which He grants to whomever He pleases. God’s bounty is great indeed.” (Verses 20–21)

It is clear from the surah’s drift that it addresses a real situation within the Muslim community, one that existed at the time of its revelation. This situation existed in Madīnah during the period stretching from the fourth year after the Prophet’s immigration up to the time after Makkah had fallen to Islam. In Madinah at that time were the early Muslims, the Muhājirīn who had migrated from Makkah, and the Anṣār who had welcomed them into their city. Both groups set the highest example ever in human history in translating the truth of faith into practical reality. They hastened to sacrifice life and property in total dedication to their
cause, undeterred by any worldly consideration, personal desire or temptation. Yet besides these there was within the Muslim community a second group that did not attain the same high level of faith, particularly after Makkah had fallen to Islam. By then Islam was clearly triumphant and people flocked to it in large groups. Many of these new converts did not yet fully understand the basic truth of faith, nor did they dedicate their lives to it as the first group did.

People belonging to this second group found it difficult to make sacrifices of self and property for God’s cause. Such duties seemed too hard, while the comforts of this worldly life were too appealing and impossible to resist. It is to those in particular that the surah makes its inspiring address so that their souls eradicate such temptations and elevate them to the level required by the great truth of faith.

There was also in Madīnah at this time a third group consisting of hypocrites. These were unseparated from the body of the Muslim community, especially so once Islam’s power became clearly apparent. These hypocrites were forced to hide themselves, pretending to be Muslims when deep in their hearts there was doubt. They also looked for opportunities to create problems for the Muslim community and contributed to any cause of strife. The surah describes their situation when they are called out and separated from the Muslim community:

“On the day when you see all believers, men and women, with their light spreading rapidly before them and to their right, [they will be told], ‘The good news for you today is that you shall for ever abide in gardens through which running waters flow. This is indeed the supreme triumph.’ On that day the hypocrites, men and women, will say to the believers, ‘Wait for us! Let us have a ray of your light!’ They will be told: ‘Turn back and seek some other light.’ A wall with a gate will be raised between them: within it will be mercy, and outside will be suffering. [Those without] will call out to those [within], ‘Were we not with you?’ They will reply, ‘Yes, but you allowed yourselves to be led into temptation, you wavered, you doubted, and you were deceived by false hopes until God’s command came to pass, and indeed you let your deceptive thoughts about God delude you. Today no ransom will be accepted from you or from the unbelievers. The fire shall be your home: it is where you belong; and how evil a destination!’”

(Verses 12–15)
There were, in addition, a number of Jews and Christians who still lived in Arabia. The surah refers to their situation and some of their past and present attitudes. We have already quoted the verse that requires the believers “not to be like those who were granted revelations before them and whose hearts have hardened with the passing of time.” (Verse 16) This reference was most probably to the Jews. A reference to the Christians is given towards the end of the surah: “We sent other messengers to follow in their footsteps. After these We sent Jesus, son of Mary. We gave him the Gospel and put compassion and mercy in the hearts of those who truly follow him. As for monastic asceticism, We did not enjoin it upon them. They invented it themselves out of a desire for God’s goodly acceptance. Even so, they did not observe it as it should properly be observed. So We gave those of them who truly believed their due reward, but many of them were transgressors.” (Verse 27)

In establishing the great truth of faith in people’s hearts the surah follows an inspiring course, akin to Makkan surahs in aligning a host of influences that captivate hearts and feelings. Its opening in particular strikes a combination of highly inspiring notes, presenting a number of God’s attributes that emphasize the Islamic concept of Him. This includes a subtle but captivating invitation to dedicate oneself totally to God as a result of understanding the true meaning of His oneness, His total control of the universe, the fact that everything eventually returns to Him, His knowledge of what people harbour in their hearts and the fact that all beings submit to Him and extol His glory: “Everything in the heavens and earth extols God’s limitless glory. He is the Almighty, the Wise. His is the dominion over the heavens and the earth. He grants life and causes death; and He has power over all things. He is the First and the Last, the Outer and the Inner. He has full knowledge of all things. It is He who created the heavens and the earth in six days and established Himself on the throne. He knows all that goes into the earth and all that comes out of it; all that descends from the skies and all that ascends to them. He is with you wherever you may be; and God sees all that you do. His is the dominion over the heavens and the earth. Everything goes back to God. He causes the night to pass into the day, and the day to pass into the night; and He has full knowledge of what is in people’s hearts.” (Verses 1–6)
This very opening is enough to strongly shake people's hearts, inspiring them with awe and strengthening their desire to dedicate themselves to God. They should turn to God after discarding all that constitutes a hindrance to sacrifice for His cause. The rest of the sûrah, however, includes a number of elements that reaffirm this call to sacrifice, such as the bright picture it paints of believing men and women, who are seen “with their light spreading rapidly before them and to their right.” (Verse 12) Another image shows this life and its value as trifling, compared with those of the life to come.

The sûrah also portrays how God’s will is in complete control of the whole world: “No incident can take place, either on earth or in yourselves, unless it be recorded in a decree before We bring it into being – that is easy for God – so you need not grieve for what you miss or be overjoyed at what you gain. God does not love those who are arrogant and boastful; [nor] those who are niggardly and bid others to be niggardly. Those who turn away should remember that God alone is self-sufficient, worthy of praise.” (Verses 22–24) These verses give our hearts and souls all the necessary reassurance, no matter what befalls us of good or evil as we proceed along the way seeking His acceptance. We will neither despair nor be mad with joy when either eventuality happens to us; nor will we attribute whatever happens to any cause, event or circumstance. All takes place by God’s will, in accordance with what He has planned. All ultimately return to Him.

The sûrah may be divided into two closely interrelated parts, each of which we will now deal with separately.
Who Gives God a Loan?

Al-Ḥadīd (Iron)

In the Name of God, the Lord of Grace, the Ever Merciful

Everything in the heavens and earth extols God’s limitless glory. He is the Almighty, the Wise. (1)

His is the dominion over the heavens and the earth. He grants life and causes death; and He has power over all things. (2)

He is the First and the Last, the Outer and the Inner. He has full knowledge of all things. (3)

It is He who created the heavens and the earth in six days and established Himself on the throne. He knows all that goes into the earth and all that comes out of it; all that descends
from the skies and all that ascends to them. He is with you wherever you may be; and God sees all that you do. (4)

His is the dominion over the heavens and the earth. Everything goes back to God. (5)

He causes the night to pass into the day, and the day to pass into the night; and He has full knowledge of what is in people's hearts. (6)

Believe in God and His Messenger, and give [in charity] of that of which He has made you trustees. Those of you who believe and give [in charity] will have a great reward. (7)

Why should you not believe in God when the Messenger calls upon you to believe in your Lord, and He has already taken a pledge from you, if you are true believers? (8)

It is He who bestows from on high clear revelations to His servant, to lead you out of the deep darkness into light. God is indeed most compassionate to you, ever merciful. (9)
Why should you not spend freely in the cause of God, seeing that God's alone is the heritage of the heavens and the earth? Those of you who gave and fought [for God's cause] before the victory are not like others: they are higher in rank than those who gave and fought afterwards, although God has promised the ultimate good to all of them. God is well aware of all that you do. (10)

Who will offer God a generous loan, which He will repay in multiples and will generously reward him? (11)

On the day when you see all believers, men and women, with their light spreading rapidly before them and to their right, [they will be told], 'The good news for you today is that you shall for ever abide in gardens through which running waters flow. This is indeed the supreme triumph.' (12)

On that day the hypocrites, men and women, will say to the believers, 'Wait for us! Let us have a ray of your light!' They will be told: 'Turn back and seek some other light.' A wall with a gate will be raised between them: within it will be mercy, and outside will be suffering. (13)
[Those without] will call out to those [within], 'Were we not with you?' They will reply, 'Yes, but you allowed yourselves to be led into temptation, you wavered, you doubted, and you were deceived by false hopes until God's command came to pass, and indeed you let your deceptive thoughts about God delude you. (14)

Today no ransom will be accepted from you or from the unbelievers. The fire shall be your home: it is where you belong; and how evil a destination!' (15)

**All Glorify God**

Everything in the heavens and earth extols God's limitless glory. He is the Almighty, the Wise. His is the dominion over the heavens and the earth. He grants life and causes death; and He has power over all things. He is the First and the Last, the Outer and the Inner. He has full knowledge of all things. It is He who created the heavens and the earth in six days and established Himself on the throne. He knows all that goes into the earth and all that comes out of it; all that descends from the skies and all that ascends to them. He is with you wherever you may be; and God sees all that you do. His is the dominion over the heavens and the earth. Everything goes back to God. He causes the night to pass into the day, and the day to pass into the night; and He has full knowledge of what is in every heart. (Verses 1–6)

This opening brings together a number of the attributes of Godhead as they manifest themselves in action. We see clearly that it is God who originates all, encompasses all, controls all and knows all. We see the hand of God as it works throughout the heavens and earth, tackles
innermost feelings, brings out deeply-buried secrets and looks from above on the universe and all who abide there. This powerful opening strongly shakes our hearts as it takes us on a round through the universe where we find, see and hear none other than God. We realize that we cannot escape His will, hide from His knowledge, seek refuge with, or appeal to anyone other than Him.

“Everything in the heavens and earth extols God’s limitless glory. He is the Almighty, the Wise.” (Verse 1) Thus the surah begins and the entire universe echoes God’s glorifications. Everything in the universe joins in so that every open heart, no longer shielded by preoccupations with the transitory life of this world, hears this glorification. We do not need to dig for any further meaning to the text other than the apparent significance of its words. We do not know anything about the nature of the universe that is truer and more accurate than what God tells us. Therefore, when God says that everything in the universe ‘extols God’s limitless glory,’ then this is exactly what this sentence means. No other words highlight this meaning better or closer. We may understand from this that everything in the heavens and earth has a soul that turns to God and glorifies Him. This is the verse’s closest meaning, confirmed by a number of authentic ahādīth. It is also the experience of some people, who at moments when their hearts and souls were at a high point of clarity, related to the truth inherent in everything and who could see beyond apparent shapes and forms.

In the Qur’an, we read about the Prophet David: “We said: You mountains, sing with him God’s praises! And likewise you birds!” (34: 10) And that is what happened: the mountains and the birds sang God’s praises with David who himself had a pleasant and melodious voice. In his anthology of authentic ahādīth, Muslim relates, on the authority of Jābir ibn Samurah: “The Prophet said: ‘There is in Makkah a rock that used to greet me during the early days of my mission. I can identify it now.’” ‘Alī ibn Abī Ṭalib reports: “I was with the Prophet in Makkah when we went out in a certain direction. Every tree or mountain he faced said to him: ‘Peace be to you, Messenger of God.’” [Related by al-Tirmidhī.] Al-Bukhārī relates on the authority of Mālik ibn Anas: “The Prophet used to give his sermons leaning on the branch of a tree. When the pulpit was made for him to stand on and he stood there delivering
his sermon, the branch yearned like a she-camel. The Prophet went down and rubbed it with his hand and it stopped.”

There are many Qur’anic verses that clearly express this universal fact, such as: “Are you not aware that it is God whose limitless glory all creatures that are in the heavens and earth extol, even the birds as they spread out their wings? Each of them knows how to pray to Him and to glorify Him.” (24: 41) “Are you not aware that to God bow down in worship all those who are in the heavens and on earth, the sun, the moon, the stars, the mountains, the trees and the beasts, and a great number of human beings?” (22: 18) “Indeed every single thing extols His glory and praise, but you cannot understand their praises.” (17: 44) There is no need to try to explain these clear texts in a way that suits our own preconceptions of the nature of things when these are not based on the Qur’an. Whatever ideas or thoughts we entertain about the universe should rely, first and foremost, on what is stated by God, the Creator and Originator of the universe, who bestowed the Qur’an from on high.

“He is the Almighty, the Wise.” (Verse 1) His glorification by everything in the heavens and earth is a result of His surpassing power and wisdom. He is the One who has power over everything and who controls everything according to His flawless wisdom.

**Absolute Dominion**

We hardly catch our breath after this first verse has portrayed this great universal festival of God’s glorification. The surah immediately takes us on another round in the universe: “His is the dominion over the heavens and the earth. He grants life and causes death; and He has power over all things.” (Verse 2) We have learnt that everything in the heavens and earth extols God’s glory, as He is the sole owner of the universe who has no partner in His dominion. It is, thus, a case of glorifying the Owner by His property. It is He who creates life and death, granting life to every living thing and then determining its death. Nothing happens other than what He wills.

Life continues to be a secret in its nature and source. No one can tell where it came from or how. Indeed, no one knows what life truly is. The Qur’an says that it is God who grants life to every living entity. No
one can deny this or prove anything contrary to it. Likewise, death is a deeply hidden secret whose nature is unknown to all. No one can cause it because none can take life away other than the One who granted it in the first place. Both life and death are aspects of His absolute dominion over the heavens and the earth.

"He has power over all things." (Verse 2) His power is absolute, unrestricted by anything. God's will operates without any restriction whatsoever. Any limitation, of any type, form or colour, our minds try to apply to God's will, according to our own logic, is false as it is conceived by man's finite mind. The fact that God's will determines and operates the laws that operate in the universe is part of the overall picture of His free, unrestricted will. The choice is made without restriction, and the operation of these laws does not impose any limitation on God's will to make it operate within these laws. God's choice remains free and unrestricted.

The Qur'an lays much emphasis on this fact, reiterating it on every occasion in a way that accentuates that God's will is absolutely free, unrestricted even by the results of its own actions. Thus, this fact remains clear, uncoloured by any alien conception. For example, God has promised the people of heaven that they will abide there forever, and the same promise is given to the people of hell. This promise is issued by His will, but His will is kept free beyond the very promise He has chosen to give. Therefore, He says about both groups that they will "abide [there] as long as the heavens and the earth endure, unless your Lord wills it otherwise." (11: 107 and 108) This is repeated on every occasion so as to make it clear that no exception can be made. Human logic has no say on this other than what is stated in the Qur'an.

In this way, we can appreciate the significance of this verse that states God's absolute power in His dominion in which He has no partner, where everything rightly extols His praises.

The One and Only

We are then introduced to another truth that may be greater and more profound than the previous ones: it is the truth that the only true entity is God – limitless is He in His glory. Therefore, He encompasses
everything and knows everything: "He is the First and the Last, the Outer and the Inner. He has full knowledge of all things." (Verse 3) He is the First, which means that nothing was before Him; and He is the Last, which means that nothing remains after Him. He is the Outer, which means that nothing is above Him; and He is the Inner, which means that nothing is beyond Him. The first two attributes encompass the nature of time, and the other two the nature of place. The human mind may look everywhere, but it will find that nothing has any entity except God. Indeed all qualities of existence apply to Him alone. The very existence of the human mind materializes only through God’s existence, which is the only true existence. Everything else receives its existence from Him. This is the basic truth that gives everything its nature. Nothing has an independent existence beyond this truth.

"He has full knowledge of all things." (Verse 3) His is the knowledge of the truth absolute. Since every existence is derived from God, it is included in His absolute knowledge, which belongs to Him alone. No one shares in God’s knowledge, much as people may get to know some aspects of the nature of their own world. Still, they will only know about what appears to them.

If this great truth is well established in a person’s heart, why should he give any consideration to anything in the universe other than God? Nothing, including that very heart, has any true existence other than what it derives from that great truth. Everything else is a transitory delusion. Only God remains, as He is the only One who is eternal. Until this great truth is firmly established in our hearts, we should look at this Qur’anic verse, contemplate and truly appreciate its message.

Sufis upheld this truth and went far and wide with it. Some of them said they could see God in everything in the universe, while others said they saw God beyond everything, and others still said that as they saw God, they could see no one else in the universe. These statements, inadequate as they are, simply point to the truth. What the Sufis are generally criticized for is that their concept led them to neglect life. Islam though is a balanced way of life. It wants the human heart to appreciate this truth, live with it and for it, while at the same time discharging all incumbent duties as vicegerents of this earth. Each person should work hard to implement the divine code of life on earth. Such implementation
is the result of a balanced appreciation of this great truth, consistent with the nature of man and the nature of the universe as created by God.

Creation, Knowledge and Dominion

Now the surah tells us how other truths branched out from that great one:

*It is He who created the heavens and the earth in six days and established Himself on the throne. He knows all that goes into the earth and all that comes out of it; all that descends from the skies and all that ascends to them. He is with you wherever you may be; and God sees all that you do. His is the dominion over the heavens and the earth. Everything goes back to God. He causes the night to pass into the day, and the day to pass into the night; and He has full knowledge of what is in people’s hearts.* (Verses 4–6)

These verses mention several truths: God’s creation of the heavens and the earth; His establishing Himself on the throne; His knowledge of particular matters about His creation; His presence with everyone wherever they happen to be; the return of everything to Him; His conduct of the affairs of this world; and His knowledge of what is in people’s hearts. All these spring out of the first great truth, but their presentation against this universal background gives them special effect. The heavens and the earth strike awe in our hearts by their expanse, beauty, harmony, accuracy of position and movement and in the consistency of their phenomena. Like the human heart, they are God’s creatures. Thus, they too relate to man’s heart. They strike some heavenly tunes on it when man looks and reflects on their creation. They say to man that they are all created by God, and that they extol His praises. Man should do the same. Like them, he should derive the truth of his existence from God’s existence.

The six days in which God created the heavens and earth are known only to God. Our own days are accidental results of the earth’s rotation in relation to the sun. This earth day came into existence after the creation of the earth and the sun. Therefore, we cannot apply this earth day to the
creation of the universe. We, therefore, leave such knowledge to God. He gives us such information in due course, if He so pleases.

The same applies to the throne. We believe in it as God has mentioned it, but we do not know its nature. As for God ‘establishing’ Himself on the throne, we can say that it is an expression that stresses God’s control of all His creation. This is based on what the Qur’an says and, as a result, we know for certain that God does not change situation or position. He is not unestablished on the throne in one situation and then in another established. To say, as some scholars do, that we believe in God’s establishing Himself on the throne without knowing how does not give us an adequate explanation of the phrase “and established Himself on the throne.” It is preferable to say that this refers to God’s absolute control of all creation. To so explain this does not depart from our method of abstaining from personal views about the meaning of things that do not belong to our world. Instead, we are relying on what the Qur’an states and the impression it gives of God and His attributes.

Added to creation and control is absolute and careful knowledge. The Qur’an describes the extent of this knowledge in a marvellous way, one that captures our minds as we try to follow it against the great expanse of the universe in a never-ceasing movement. This is far more than mere knowledge. It is an inspiring image that captures imaginations: “He knows all that goes into the earth and all that comes out of it; all that descends from the skies and all that ascends to them.” (Verse 4)

At every moment, countless numbers of creatures and things enter the earth, and countless others go out from it. Likewise, at every moment, unimaginable numbers of raindrops, rays, meteors, comets, angels, secret objects, etc. come down from the skies and similar numbers of visible and invisible creatures ascend to them. This short Qur’anic statement refers to this ever-continuous multi-way movement and to great events that are beyond count. It leaves our minds looking everywhere, watching what goes into the earth or out of it, and what comes down from the skies or goes up into them. In this way we can have a glimpse of God’s perfect knowledge as He is aware of everything that takes place everywhere. Our minds can thus roam in God’s universe while we are still placed on earth. We travel on with alert senses, shuddering at the majesty of what we experience.
As our minds continue looking at the great expanse of the universe, the Qur’ān brings us back to ourselves and touches our inner feelings. We learn that God is with us, looking at us and seeing our actions. He is so close: “He is with you wherever you may be; and God sees all that you do.” (Verse 4) This is a factual statement, not a figurative one. God sees everything; He sees everything every creature does. This is a great truth. When we fully understand it, we experience a sense of awe together with a sense of joy as we learn that He is with us. This true statement is enough, when fully understood, to elevate us above earthly considerations, while keeping us all the time on our guard, wary of indulgence in what is unbecoming.

Once more the sūrah mentions God’s dominion, putting it in a different context: “His is the dominion over the heavens and the earth. Everything goes back to God.” (Verse 5) This was mentioned the first time in the context of granting life, causing death and absolute power. Here, it is mentioned in the context of the return of everything to God. Such return closely relates to dominion over the universe. Appreciating this truth ensures that our hearts and minds never turn to anyone other than God in any situation or for any matter, at any time. Whatever we ask, we ask of God, and whatever we do will be done only to please God. Thus we are sure to follow the right way in public and private, in action and rest, in feelings and leanings, always knowing that none other than God can provide any help or protection against any adverse eventuality.

This opening concludes with a reference to a gentle aspect of God’s power we see around us in the universe, and within us in our inner feelings: “He causes the night to pass into the day, and the day to pass into the night; and He has full knowledge of what is in people’s hearts.” (Verse 6) The passing of the night into the day and the day into the night is a continuous and gentle movement. This may mean that the night extends taking part of the day at one stage and the day extends at another stage taking part of the night. Or it may mean the actual penetration of the night into the day at the time of sunset and the penetration of the day into night at the time of sunrise. A similarly gentle action is the knowledge of what is in people’s hearts, which means their guarded
secrets that are told to no one. The feeling of God's hand pushing the night into the day and the day into the night, in a very subtle and gentle way, makes our minds sensitive and reflective. The same can be said about feeling that God is fully aware of inner thoughts and feelings.

Degrees of Believers

Having softened our hearts with this opening, the sūrah calls on all people to believe and be ready to sacrifice money and property. The opening has made us ready to listen and pay full attention. Yet the address also brings its own inspiring touches and encouraging tones:

Believe in God and His Messenger, and give [in charity] of that of which He has made you trustees. Those of you who believe and give [in charity] will have a great reward. Why should you not believe in God when the Messenger calls upon you to believe in your Lord, and He has already taken a pledge from you, if you are true believers? It is He who bestows from on high clear revelations to His servant, to lead you out of the deep darkness into light. God is indeed most compassionate to you, ever merciful. Why should you not spend freely in the cause of God, seeing that God's alone is the heritage of the heavens and the earth? Those of you who gave and fought [for God's cause] before the victory are not like others: they are higher in rank than those who gave and fought afterwards, although God has promised the ultimate good to all of them. God is well aware of all that you do. (Verses 7–10)

Here, God is addressing the hearts He has created. He knows them, knows what influences them, as well as what feelings they harbour. He knows that for faith to be pure and well established in our hearts so that it gives results in practical life is very hard. He knows how hard and long the struggle is for hearts to be ready to sacrifice purely for His sake. Therefore, the sūrah brings in such a host of factors and puts before us a number of universal truths. Their combined effect makes us measure things with the accurate measure of the great truth. The Qur'ān deals with these hearts time and again, step after step. It is not satisfied with a single address or influence presenting the case. Hence advocates of
the divine faith are well advised to reflect on the way the Qur‘ān treats people’s hearts, so that they can follow its guidance.

The beat at the sūrah’s opening is so powerful and profound that it shakes and softens hardened hearts, making them sensitive. The Qur‘ān, however, does not use only those influences as it calls on people to believe and to be charitable: “Believe in God and His Messenger, and give [in charity] of that of which He has made you trustees.” (Verse 7) The addressees now are Muslims, yet they are called upon to believe in God and His Messenger. This means that they are called upon to ensure that the truth of faith, in its full meaning, takes hold of their hearts. This is a fine touch. They are also called upon to spend in charity, and this call is also coupled with an inspiring touch. They do not spend out of their own property, but rather out of the portion of God’s kingdom that He has given them on trust. It is He who has the ‘dominion over the heavens and the earth,’ which means that it is He who made the human race generally trustees over a part of His property. It is He who ‘grants life and causes death.’ In this way He passes the trust from one generation to another.

Thus, this instruction is linked to what the opening of the sūrah said of universal facts, before it makes people ashamed of their behaviour before God. It is He who has given them all they have. What then will they say when He asks them to give in charity some of what He has given them? It is God who gives everything, and what He has will never end. What, then, stops them giving in charity when what they have depends on what God granted them. The sūrah does not merely give them this reminder, with all its connotations of shame, kindness and hope. Instead, it also gives them another incentive, making them aspire to more of what God bestows: “Those of you who believe and give [in charity] will have a great reward.” (Verse 7) How can anyone abstain from belief and giving in charity when they are shown such limitless kindness and generosity?

The sūrah goes further presenting more incentives to believe and accept the divine message. This time it highlights facts from people’s own lives and what takes place in their very midst: “Why should you not believe in God when the Messenger calls upon you to believe in your Lord,
and He has already taken a pledge from you, if you are true believers? It is He who bestows from on high clear revelations to His servant, to lead you out of the deep darkness into light. God is indeed most compassionate to you, ever merciful.” (Verses 8–9) The surah asks: what stops them from being truly believers when the Prophet calls on them to believe, and when they have already given him pledges of allegiance? What stops them from higher degrees of faith in God when it is He who bestows on His servant clear revelations that are sure to replace their error, doubt and anxiety with the light of faith and certainty? These are indeed aspects of God's compassion and mercy that He bestows on all.

The fact that the Prophet was among those people, calling on them to believe, addressing them with God's own words, establishing a link between them and God which they felt within their own souls was a great blessing, one that we now find difficult to imagine. That period of revelation when the Prophet was living among the Muslims was indeed remarkable. It was a time when God - limitless is He in His glory - addressed man, whom He created, through His servant, (peace be upon him), in a kindly and compassionate way. He said to them: ‘Take this and leave that. This is My way, so follow it. You have slipped here, so pick up this rope leading to Me. You have erred and sinned, so repent; My door remains open, so come forward and never let despair creep into you, for My grace will erase all. You man! You said this and that which is wrong; or intended such and such which is a sin; or committed that, which is an act of disobedience. Therefore, come now before Me, declare your repentance, purging yourself of all that and return to My fold. And you man! Here is the solution to the problem you have been struggling with; or this is the answer to the question that has been troubling you; or this is the value of the deed you have committed.’

It is God who says this to people. They live under His care, feeling that He is truly and actually with them, listening to their complaints in the middle of the night and providing their solutions, guiding their every step.

This is something too great to imagine by a person who did not live during that period. The people these verses address actually lived through it, and yet they needed this treatment and these compassionate touches and reminders. This is another aspect of God's grace added to the first
aspect. Both can be appreciated by us who did not have the blessing of living during that remarkable period. “The Prophet said once to his Companions: ‘Which believers do you think most remarkable?’ They said: ‘The angels.’ He said: ‘Why would they not believe when they are with their Lord?’ They rejoined: ‘The prophets, then.’ He said: ‘Why would they not believe when revelations were given to them from on high?’ Said they: ‘Then we ourselves.’ He said: ‘Why would you not believe when I am in your midst? The most remarkable of believers are people who come after you, look at scriptures and believe in what is in them’.” [Related by al-Bukhārī.]

It is true what the Prophet says. It is true that the gulf is indeed wide. The pointers and incentives to faith in their case were great and remarkable. Hence the sūrah asks: ‘Why would you not believe?’ Then, it requires them to translate their faith into reality, if they are truly believers.

Classes of Actions

The sūrah then adds the incentive to spend in charity, putting this in an emphatic way: “Why should you not spend freely in the cause of God, seeing that God’s alone is the heritage of the heavens and the earth?” (Verse 10) This reference takes us back to the fact already mentioned in the opening verses: “His is the dominion over the heavens and the earth. Everything goes back to God.” (Verse 5) The heavens and the earth are His own property and they revert back to Him. What has been assigned to people on trust will also go back to Him as part of this inheritance. Why should they, then, not be charitable when He is asking them to spend in charity? When this is put into perspective, there can be no justification for stinginess.

The elite community of the early believers, the Muhājirīn and the Anṣār, came forward with what they could of sacrifice, in life and property, during a very hard time, before the great triumph was achieved. The victory mentioned here may refer to either the fall of Makkah to Islam, or to the signing of the peace treaty at al-Hudaybiyah. Both were events that greatly consolidated the position of Islam at a time when it was still besieged by enemies on all fronts. These people offered their
sacrifices to God, entertaining no thought of worldly gain or currying favour with a powerful Muslim state, for there was none. Their sacrifice was the result of a choice they made for God's sake. It was in support of a faith they wholeheartedly accepted and loved, valuing it dearer than their lives and properties. Yet what they sacrificed was, in quantity, much less than what those who flocked to Islam after its victory were able to sacrifice. Some of these offered sacrifices, stopping at the amount they heard the early Muslims gave. Therefore, the Qur'an gives these offerings their true values, making it clear that it is not the quantity that determines the value; rather, it is the motive pointing to the truth of faith: “Those of you who gave and fought [for God's cause] before the victory are not like others: they are higher in rank than those who gave and fought afterwards.” (Verse 10)

A person who makes financial sacrifices and fights when the faith he believes in is struggling against great odds, able to call on the support of only a few, and when there is little hope of personal gain is totally different from the one who makes such sacrifices and fights at the time of security, when supporters are plentiful and victory is assured. The first is totally dedicated to his faith, placing his complete trust in God, with no quick gains to be hoped for. Nothing but faith urges him to make such sacrifices. The other always finds those who encourage him to do good deeds, even when his intention is right and he is totally dedicated to faith. Anas reports: “Some verbal disagreement occurred between Khālid ibn al-Walīd and ‘Abd al-Rahmān ibn ‘Awf. Khālid said to ‘Abd al-Rahmān: ‘You take pride against us because of the period you had ahead of us.’” We heard that this was mentioned to the Prophet. He said: ‘Leave my Companions alone. By Him who holds my soul in His hand, should any of you spend the like of Mount Uhud, [or he might have said, ‘the weight of mountains’] in gold, he would not achieve the like of their deeds.’” [Related by Ahmad.] The Prophet is also authentically quoted as saying: “Do not curse my Companions. By Him who holds my soul in His hand, should any of you spend the like of Mount Uhud

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1. Khālid, who believed in Islam shortly before the conquest of Makkah but after the peace treaty of al-Hudaybiyah, meant that ‘Abd al-Rahmān’s position in the Muslim community was only due to his being among the early Muslims. In fact, ‘Abd al-Rahmān ibn ‘Awf was one of the first ten people to accept Islam. – Editor’s note.
in gold, he would not achieve the measure of any one of them, not even half that measure.”

Having established the true measure of both groups in God’s sight, the surah now states that they will all reside in heaven: “Although God has promised the ultimate good to all of them.” (Verse 10) Despite their difference in degree, they have all done well. This difference in rank and the promise of the great reward to all are due to God’s knowledge of their respective situations, intentions, determination and actions: “God is well aware of all that you do.” (Verse 10) This is a reference to real intentions beyond apparent actions. It is after all the intention that determines the value of any action.

A Breathtaking Scene

The surah goes a stage further in motivating addressees to be true believers and to make financial sacrifices. It provides further incentives and inspiration:

Who will offer God a generous loan, which He will repay in multiples and will generously reward him? On the day when you see all believers, men and women, with their light spreading rapidly before them and to their right, [they will be told], ‘The good news for you today is that you shall for ever abide in gardens through which running waters flow. This is indeed the supreme triumph.’ On that day the hypocrites, men and women, will say to the believers, ‘Wait for us! Let us have a ray of your light!’ They will be told: ‘Turn back and seek some other light.’ A wall with a gate will be raised between them: within it will be mercy, and outside will be suffering. [Those without] will call out to those [within], ‘Were we not with you?’ They will reply, ‘Yes, but you allowed yourselves to be led into temptation, you wavered, you doubted, and you were deceived by false hopes until God’s command came to pass, and indeed you let your deceptive thoughts about God

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2. These hadith, and similar ones, provide a definite meaning to the group that formed the Prophet’s Companions. They are those who accepted Islam in its early days. The Prophet used to say to the Muslims around him, who ranked among his Companions: ‘Leave my Companions alone...’ This indicates that he was referring to a special companionship. Referring to Abu Bakr, he once said: ‘Leave my Companion alone.’
delude you. Today no ransom will be accepted from you or from the unbelievers. The fire shall be your home: it is where you belong; and how evil a destination!” (Verses 11–15)

This address is not merely inspiring; it is captivating. It says to those who are always in need of help, ‘Who will offer God a generous loan?’ The mere thought that he, a poor, little human being, can offer a loan to God should make a Muslim rush to do so. People normally compete to lend to someone who is rich – when they, including the rich, are all poor – because they know that repayment is certain. They are proud to lend money to such a wealthy person. So how would they feel when they make a loan to the One who is self-sufficient, worthy of all praise?

The surah, however, does not leave it at this, but instead promises to repay such a goodly loan, given purely to Him without any thought of pleasing anyone else, in double or multiples. In addition, it promises a very generous reward: “Who will offer God a generous loan, which He will repay in multiples and will generously reward him?” (Verse 11) The surah then presents a brilliant image of this generous reward in a scene of the day when this is granted: “On the day when you see all believers, men and women, with their light spreading rapidly before them and to their right.” (Verse 12)

The scene presented here is unique both in framework and detail. It is a scene brought to life by a dialogue that enhances the clearly delineated image. As we read, a lustrous image is drawn before us in which we see believing men and women and a gently shining light radiating through them and flowing to their right. These human bodies are beaming with a light that spreads from them so that it can be seen both before them and to their right. It is the light into which God brought them out of darkness; the light that beamed into their souls to overshadow their original nature. Or is it, perhaps, that the light from which God created this universe and all who live in it, now appears in this group of people who have been true to their nature?

3. It is now believed that the original substance from which the universe was created is light, and that it is composed of atoms, and that the atom is, in essence, radiation. This theory may be the closest to the truth because it appears to be in line with the Qur'ān.
We then listen to the address made to believers, men and women, combining honour with good news: “The good news for you today is that you shall for ever abide in gardens through which running waters flow. This is indeed the supreme triumph.” (Verse 12)

The scene does not end with this pleasant image. We have a contrasting one in which we see the hypocrites, men and women, lost in error, abandoned and humiliated. They try to cling to the believers: “On that day the hypocrites, men and women, will say to the believers, ‘Wait for us! Let us have a ray of your light!’” (Verse 13) Wherever the believers look, their gentle, transparent light spreads before them. How can hypocrites, who have spent all their lives in darkness, enjoy even a ray of that light? A voice coming from where they do not know tells them: “Turn back and seek some other light.” (Verse 13) This seems to be said in a sarcastic way, reminding them of what they used to do in their first lives when they engaged in hypocrisy, conspiring in the dark. They are told to go back to this world where light is sought through good action. On this Last Day, no light can be sought.

Immediately a barrier is erected to separate the believers from the hypocrites. These two groups were mixed in their first lives, but now they are sorted out: “A wall with a gate will be raised between them: within it will be mercy, and outside will be suffering.” (Verse 13) It appears that they cannot see through this wall, but it does not stop the people on both sides talking to and hearing each other. Now the hypocrites call out to the believers asking them: “Were we not with you?” (Verse 14) Were we not living with you at the same place, and were we not resurrected with you on the same plane? The believers confirm this, but their ways were different: “They will reply, ‘Yes, but you allowed yourselves to be led into temptation.’” Thus you turned yourselves away from divine guidance. “You wavered.” You did not make the right choice. “You doubted.” You could not bring yourselves to have certainty of faith and make the right choice. “And you were deceived by false hopes.” You were always deluding yourselves thinking that by holding the stick in the middle would ensure your safety in all situations. “Until God’s command came to pass,” and all was lost. “Indeed you let your deceptive thoughts about God delude you.” (Verse 14) These thoughts were whispered by Satan who deceived you by raising false hopes before your eyes.
The believers go on with this reminder and statement, as if they are the ones assigned to make the judgement: "Today no ransom will be accepted from you or from the unbelievers. The fire shall be your home: it is where you belong; and how evil a destination!" (Verse 15) Or perhaps this is said by angels, or maybe by God Almighty.

From an artistic point of view, the image of light in this particular instance is most appropriate. The surah is speaking about hypocrites, men and women, who conceal their feelings and intentions, giving false appearances. They live in darkness, engage in hypocrisy and conspiracy and cause trouble. Light will expose what has been carefully hidden. Moreover, it provides a bright image that contrasts with the grimly dark one of hypocrisy. It is the best image to radiate the whole scene, and to flow before the believers and to their right while the hypocrites remain lost in what amounts to double darkness.

What heart would not aspire to have that sort of light on that day? What heart would not respond to the call to donate in plenty when listening to such an inspiring discourse? Thus, the Qur’an deals with human hearts in a steady, consistent way, basing its address on perfect knowledge of their nature, how they are influenced and how they respond.

The second part of the surah continues this same line of address and inspiration.
A Race to Forgiveness

Is it not time for believers that their hearts should feel humble at the remembrance of God and the truth that has been bestowed from on high, and not to be like those who were granted revelations before them and whose hearts have hardened with the passing of time? Many of these are now transgressors! (16)

Know that God restores the earth to life after it has been lifeless. We have made Our revelations clear to you so that you may use your reason. (17)

Those who give generously in charity, men and women, and thus offer a goodly loan to God, [their loan] will be repaid in multiples, and they will have a generous reward. (18)
Those who believe in God and His messengers are the ones who uphold the truth, and who will bear witness to it before their Lord. They will have their reward and their light. Those who disbelieve and deny Our revelations are the dwellers of the blazing fire. (19)

Know that the life of this world is but a play, a passing delight, a beautiful show, a cause of boasting among you and a quest for more riches and children. It is like the rain that causes the plants to grow, and thus gives delight to the sowers. Then it withers, and you can see it turn yellow, and in the end it crumbles into dust. In the life to come there is terrible suffering, as well as God’s forgiveness and His goodly acceptance. The life of this world is no more than an illusory pleasure. (20)

Vie with one another in seeking to attain your Lord’s forgiveness, and a paradise as vast as the heavens and the earth, prepared for those who believe in God and His messengers. Such is God’s bounty which He grants to whomever He pleases. God’s bounty is great indeed. (21)
No incident can take place, either on earth or in yourselves, unless it be recorded in a decree before We bring it into being – that is easy for God – (22)

so you need not grieve for what you miss or be overjoyed at what you gain. God does not love those who are arrogant and boastful; (23)

[nor] those who are niggardly and bid others to be niggardly. Those who turn away should remember that God alone is self-sufficient, worthy of praise. (24)

We sent Our messengers with clear evidence of the truth, and through them We bestowed the book from on high, setting the balance, so that people could uphold justice. We have also sent down iron, with its mighty strength and diverse uses for mankind. Thus God may mark out those who would stand up for Him and His messengers, even though He is beyond the reach of human perception. God is indeed powerful, almighty. (25)
And We sent Noah and Abraham, and gave prophethood and revelation to their descendants. Among them there are some who were rightly guided, but many who were transgressors. (26)

We sent other messengers to follow in their footsteps. After these We sent Jesus, son of Mary. We gave him the Gospel and put compassion and mercy in the hearts of those who truly follow him. As for monastic asceticism, We did not enjoin it upon them. They invented it themselves out of a desire for God’s goodly acceptance. Even so, they did not observe it as it should properly be observed. So We gave those of them who truly believed their due reward, but many of them were transgressors. (27)

Believers, remain God-fearing and believe in His Messenger. He will then give you a double measure of His mercy, and will provide you with a light to walk in, and will forgive you. God is Much-Forgiving, Ever Merciful. (28)
The people of earlier revelations should know that they have no power whatever over any of God’s bounty. All bounty is in God’s hand: He grants it to whomever He wills. God’s bounty is limitless. (29

Overview

This part continues with the main theme of the surah: fulfilment of the true meaning of faith in people’s hearts so that they come forward with financial sacrifice purely for God’s sake. It includes inspiring touches similar to those found in the first part. It begins with a note of remonstration addressed to the believers who had not at that time attained the standard God wanted them to attain. It puts before them the situation of communities from among the people of earlier revelations whose hearts had hardened as time went by and, as a result, transgressed. The believers are warned against ending up in the same position, but a pleasant prospect is also put before them, telling them that God gives hearts a fresh life in the same way as He restores life to the earth after it has been lifeless.

Then we take a look at the next world. This is coupled with a repeat call to offer a generous loan to God, one that promises multiple repayment and a generous reward. This, thus, mirrors what was stated in the first part of the surah.

All values of this present life are then put on God’s scales and weighed against the values of the life to come. The first seem like small and light playthings while the others appear serious, capturing our attention. Believers are, therefore, invited to hasten to those real values so that they can enjoy their results in a heaven that is immeasurably vast. Furthermore, this heaven has been made ready to receive those who believe in God and His messengers.

The believers are then brought back to their present condition in this life and its events. They realize that whatever happens, good or bad, is by God’s will. Thus, financial sacrifice becomes easy for them and the
luxuries of this world are of no consequence. Instead, all their thoughts and feelings aspire to heaven.

The sūrah then presents an aspect of the history of the divine message, reflecting its unity of approach and direction. Those who deviate from this line, no matter what generation they belong to, are transgressors. Again, an image of what people who were given scriptures in the past did is shown to the believers. This concludes with a final address to them to remain God-fearing and to truly believe in Him and His Messenger so that He will then give them a double share of His grace, provide them with light in their lives and forgive them their slips. God's bounty is not limited to the people of earlier revelations, as such people allege. It is limitless and remains in God's hands, who grants it to whom He wills.

We thus see that from start to finish the sūrah is closely knit. It follows a consistent line playing varying and similar notes and using repetition to the extent that is needed. All to make a strong impression on our hearts.

A Higher Degree of Faith

Is it not time for believers that their hearts should feel humble at the remembrance of God and the truth that has been bestowed from on high, and not to be like those who were granted revelations before them and whose hearts have hardened with the passing of time? Many of these are now transgressors! Know that God restores the earth to life after it has been lifeless. We have made Our revelations clear to you so that you may use your reason. (Verses 16–17)

This profoundly touching remonstration by God, the Ever Merciful, urges a complete response from hearts that have been slow to bask in His grace after He has sent them His Messenger calling on them to believe. He granted him revelations that are sure to take them out of darkness into light. He has also shown them enlightening signs in the universe around them and in all His creation. This note of remonstration overflows with tenderness as it arouses in them feelings of His majesty so that they humble themselves when He is mentioned. In this way can they receive the truth bestowed from on high with what it deserves of
obedience, submission and obedience to God. This is coupled with a touch of criticism for their slow response: “Is it not time for believers that their hearts should feel humble at the remembrance of God and the truth that has been bestowed from on high.” (Verse 16)

To this note of urging and encouragement is added a warning against slackening and negligence. It tells them how hearts harden when time passes without refreshment provided by remembrance of God and His truth: “And not to be like those who were granted revelations before them and whose hearts have hardened with the passing of time? Many of these are now transgressors.” (Verse 16) When hearts harden, all they produce is sin and disobedience. The human heart is subject to quick changes, it easily forgets. When it brightens up it is like a ray of light spreading life. Should it stay long without reminders, it becomes blunted, hardened and loses its light. Therefore, it requires constant reminders so that it remains soft and enlightened. It must always be alert so as not to harden.

If a heart does become hardened, this must not, however, lead to despair. It can be brought back to life and revived with divine light. God restores the earth to life. After it has been lifeless for long, it quickens and produces plants, flowers, fruits and rich varieties in plenty. The same applies to hearts, by God’s will: “Know that God restores the earth to life after it has been lifeless.” (Verse 17) This Qur’an has plenty of what brings hearts back to life, supplying them with proper nourishment, just like lifeless earth is restored to life: “We have made Our revelations clear to you so that you may use your reason.” (Verse 17)

In the Highest Position

A new incentive to sacrifice now follows:

Those who give generously in charity, men and women, and thus offer a goodly loan to God, [their loan] will be repaid in multiples, and they will have a generous reward. Those who believe in God and His messengers are the ones who uphold the truth, and who will bear witness to it before their Lord. They will have their reward and their light. Those who disbelieve and deny Our revelations are the dwellers of the blazing fire. (Verses 18–19)
Those who give generously in charity do not couple their action by pressing for favours from the recipients of that charity. In all this, they do not deal with people. They deal directly with God, offering Him a loan. What better incentive for charity! Can there be a more profound feeling for a charitable believer than that he is giving a loan to God who has no need of anyone and who repays good deeds in multiples. Can he hope for anything better than dealing with the One who has dominion over the entire universe, and that whatever he spends in charity will be given back in multiples together with a generous reward?

Those who uphold the truth enjoy a very high status, as indicated by several statements made by the Prophet. Yet this high status is, by the grace of God, easy to achieve. It is not reserved for any individual or group. Whoever truly believes in God and His messengers can aspire to this height. God’s grace is without limit: “Those who believe in God and His messengers are the ones who uphold the truth.” (Verse 19) This is the distinctive characteristic of this religion. It is a way open to all people, a lofty standard to which all can aspire. There is no privileged position for anyone in particular. Only good action elevates people to the highest level. There is no class system in this religion.

Imam Malik reports on the authority of Abū Sa‘īd al-Khudrī that the Prophet said: “The people of heaven look up to those in lofty mansions above them as you would try to locate a bright star moving away in the far horizon to the east or the west.” People asked him whether these are mansions reserved for prophets and whether none other than a prophet achieves them. He said: “By Him who holds my soul in His hand, others achieve them: people who believe in God and in his messengers.” [Related by al-Bukhārī and Muslim.]

This speaks about belief, which is followed by a reference to sacrificing one’s life, speaking about those who ‘bear witness’, which is a reference to martyrs. In Arabic, the term ‘shahid’ carries both meanings: “And who will bear witness to it before their Lord. They will have their reward and their light.” (Verse 19) The high position given to martyrs is mentioned several times in the Qur’ān, and in numerous statements made by the Prophet. This religion cannot be properly established in human life without having a guarding force, and without a hard struggle. The struggle aims to secure the faith, protect its followers when they face
testing times, and preserve its code from corruption. Therefore, martyrs for God’s cause, who are the only ones to deserve this name and to bear witness, have their special status and position close to their Lord.

In an authentic hadith the Prophet says: “The spirits of martyrs are in the craws of green birds which fly in heaven unrestricted. They ultimately home back to these lanterns. God looks at them and asks what they wish for. They say: ‘We would love to go back to the world so that we can fight again for your cause and be killed like we were the first time.’ He will say to them: ‘I have already decreed that people will never return there’.” [Related by al-Bukhārī and Muslim.] Anas quotes the Prophet as saying: “None of the people of heaven would ever like to return to this world even though he would have all that the earth contains, except for martyrs who wish to return and be killed ten times fighting for God’s cause. This is because of the honour that is given to them.” [Related by al-Bukhārī and Muslim.]

Thus life seemed too trivial for those who listened to all this and realized what position God grants to martyrs. Imām Mālik reports on the authority of Yahyā ibn Sa‘īd: “God’s Messenger encouraged people to fight for God’s cause and he mentioned the garden of heaven. A man from the Anšār who was eating a few dates as he listened said: ‘If I continue sitting here and eating these dates, I am certainly of those who are eager to stay in this life.’ He then threw his dates away and pushed forward in the fighting until he was killed.”

Having mentioned the positions of those who uphold the truth and those who bear witness to it, the sūrah refers to the unbelievers who deny God’s revelations: “Those who disbelieve and deny Our revelations are the dwellers of the blazing fire.” (Verse 19) Who would wish to abandon a position of honour in order to be among the dwellers of hell?

A Life of Trivialities

The next touch comments on this call to a high standard of faith and the sacrifice of life and property. It shows the life of this world to be too trivial to have any value for people who aspire to heaven.

Know that the life of this world is but a play, a passing delight, a beautiful show, a cause of boasting among you and a quest for more
It is like the rain that causes the plants to grow, and thus gives delight to the sowers. Then it withers, and you can see it turn yellow, and in the end it crumbles into dust. In the life to come there is terrible suffering, as well as God's forgiveness and His goodly acceptance. The life of this world is no more than an illusory pleasure. (Verse 20)

When evaluated by its own measures and standards, this world appears great indeed. However, when it is looked at against the life to come and its standards, it appears trivial. In the picture drawn in this verse, it looks like children’s toys compared to the seriousness of the life to come where people’s fates are decided. A play, a passing delight, a beautiful show, mutual boasting, and a quest for riches; this is the truth behind all our apparent hard work and preoccupation. An animated picture gives an example of what this life is like: “It is like the rain that causes the plants to grow, and thus gives delight to the sowers.” (Verse 20) The word used in this verse for ‘sowers’ is ‘kuffār’ which primarily means ‘unbelievers’. The choice is deliberate as it provides a clear hint to the fact that unbelievers are delighted by the riches of this world. “Then it withers, and you can see it turn yellow.” (Verse 20) It is ready for harvest. It is all temporary, lasting but for a short while. It attains its fullness “and in the end it crumbles into dust.” Thus the film of life, shown in a host of lively and familiar images, comes to an end as it all crumbles into dust.

The life to come has a totally different appearance. People should not only take this into account but also prepare themselves for it: “In the life to come there is terrible suffering, as well as God’s forgiveness and His goodly acceptance.” (Verse 20) It does not end in a moment, like this present world. It does not crumble into nothing like those withered plants. It involves reckoning, accountability, and continuity. “The life of this world is no more than an illusory pleasure.” (Verse 20) Its pleasure has no real substance. Its attraction is based on illusions that make people overlook reality.

When we think carefully about all this, it immediately appears true. As the Qur'ān states this truth, it does not want us to ignore the life of this world altogether, or to forget the duty requiring us to build human
life on earth. Rather, it aims to rectify our standards and values so that we rise above the temptation of worldly pleasures, for these are transitory in nature. Rising above such temptations was needed by those addressed by the surah in order that they make faith their reality. It is also needed by anyone with faith if he wants his faith to become reality. This is not an easy task; it may also ultimately require sacrifice of one's life for it.

A Great Prize to Compete for

The surah calls the believers to compete in the proper field for the one and only worthwhile prize that will define their permanent status in the everlasting world:

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\text{Vie with one another in seeking to attain your Lord's forgiveness, and a paradise as vast as the heavens and the earth, prepared for those who believe in God and His messengers. Such is God's bounty which He grants to whomever He pleases. God's bounty is great indeed. (Verse 21)}
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Competing in play, pastimes and delightful pursuits, and seeking more riches and offspring are not worthy of adults who have outgrown childish play. The real race aims to win the greatest of all prizes, 'a paradise as vast as the heavens and the earth.' In the past, before the facts about the vastness of this universe were discovered, people might have thought this verse and similar statements made by the Prophet to be figurative. Today, with observatories indicating the great, endless dimensions of the universe, the reference to the widths of heaven and the lofty mansions seen over the horizon sound factual and need not be treated as figurative. The distance between the earth and the sun, for example, seems insignificant when set against other distances in the universe.

This great prize in the garden of heaven is there for anyone to achieve. All are invited to strive for it. The only requirement to taking part is to believe in God and His Messenger: "Such is God's bounty which He grants to whomever He pleases. God's bounty is great indeed." (Verse 21) God's bounty is not restricted in any way. It is available to all. This is

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4. This is discussed in detail in the commentary on verse 51 of Sūrah 56 in this volume.
the prize to compete for. A believer must deal with this great existence, not limiting himself or restricting his concerns and feelings to life in this little earthly world. He needs to do this if he is to fulfil the role worthy of a person who has faith, the role that is in conflict with the petty greed of ordinary people, and with erring thoughts, deviant ideas and twisted minds. He will face stiff resistance by falsehood and its exponents, all of whom will defend their positions aggressively. No one can withstand this except a believer who looks at an existence that is greater than this life, bigger than the earth and everlasting.

Earthly standards and values do not represent truth that should be established in a believer’s consciousness. In relation to the truth, earthly standards and values are as small as the earth in relation to the universe, and as short as the earth’s lifespan to immortality. The difference is simply immeasurable by any earthly standard.

Thus a believer who looks up to the great horizon of the truth rises above the trifling reality of this earth, no matter how large or extensive it appears. Instead, he deals with this great immortal truth, one that belongs to the life to come, and he upholds the values of faith that cannot be swayed by any thing. Such is the role of faith in the life of its advocates.

The Will That Will Be Done

The surah now adds a profound note about God’s will, which will always be done:

No incident can take place, either on earth or in yourselves, unless it be recorded in a decree before We bring it into being – that is easy for God – so you need not grieve for what you miss or be overjoyed at what you gain. God does not love those who are arrogant and boastful; [nor] those who are niggardly and bid others to be niggardly. Those who turn away should remember that God alone is self-sufficient, worthy of praise. (Verses 22–24)

This universe is so perfectly designed that nothing happens in it unless it has been preordained and pre-planned. Nothing occurs as a
result of coincidence or blind accident. Prior to the creation of the earth and those who live and have lived on it, God's perfect and accurate knowledge encompassed every happening seen at its appropriate time. As far as God's knowledge is concerned, there is no past, present or future. Such time demarcations serve a purpose for us, who are mortal, so as to put things within suitable frameworks. We cannot comprehend and distinguish things without limits. In particular, humans need time and place limits. We cannot go beyond these to touch the absolute except in certain flashes when our spirit receives such contact in some way other than that which we normally use to comprehend what is around us. God Almighty is the absolute truth who looks at life and existence in its totality, without boundaries, limits or restraints. This universe, its events and the stages it goes through from its beginning to its end exists in God's knowledge as one complete whole, with no limits or separations of time and place. Every event has its place in an overall design known only to God. Every incident, good or bad, occurring in any part of the earth or to people generally or those addressed at the time of the surah's revelation in particular, is entered in that eternal record prior to the earth's creation or people in the form they have been created in: "That is easy for God." (Verse 22)

When our minds contemplate the great truth of existence, we realize that this is the inevitable fact resulting from it. Hence, it gives us peace and reassurance about whatever may happen, good or bad. Thus, we are not overwhelmed with grief when suffering terrible misfortune, nor are we too overjoyed with life's pleasantries: "So you need not grieve for what you miss or be overjoyed at what you gain." (Verse 23) When we look with a broad perspective, remember eternity, and see events in their respective positions as defined in the design of the universe and determined by God's knowledge, this gives us a steadier outlook on passing events. Man panics when he separates himself from the universe and looks at events as though they are accidents that collide with his own small existence. Conversely, when he realizes fully that he and the events that occur to him or to anyone else or to the whole earth are merely molecules in a great body, which is the universe, and that these molecules are all in their right positions in this perfect design, and that they are all mutually complementary, he feels reassured and comfortable. He does not grieve
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for what he has missed, nor is he overly joyed with what he gains. He accepts God's will with comfort, realizing that what takes place is what actually should take place.

This is a level to which only the elite few can rise. Other believers are only required not to let their feelings of grief at misfortune or joy at good fortune take them away from their duty to remember God in both situations, attributing everything to Him. They must moderate their feelings in either case. 'Ikrimah says: “Everyone experiences joy and sorrow. Therefore, make your joy an occasion for thanksgiving and your sorrow one for showing patience.” Such is the balanced attitude Islam encourages.

“God does not love those who are arrogant and boastful; [nor] those who are niggardly and bid others to be niggardly.” (Verses 23–24) The link between what we have been discussing and arrogance and boastfulness on the one hand, and being niggardly and encouraging niggardliness on the other, is that a person who truly feels that whatever befalls him, good or bad, comes from God will not show any of these feelings. It is the one who does not feel this that thinks that the wealth, position or honour he has is of his own making and, therefore, he boasts and behaves arrogantly. He is the one who then becomes niggardly, unwilling to give away any of what he has. He also encourages others to be similarly niggardly in a demonstration that his is the right approach.

“Those who turn away should remember that God alone is self-sufficient, worthy of praise.” (Verse 24) When a person spends money in charity, he does so to his own good; when he responds to God's call, he serves his own interest. God needs none of His creatures. He is worthy of all praise, but in need of none.

Far Back in History

The third part of the surah briefly outlines the history of the divine message, starting with Noah and Abraham. It states its aims and objectives in people’s lives, referring briefly to the conditions of the people of earlier revelations, particularly those who followed Jesus (peace be upon him).
We sent Our messengers with clear evidence of the truth, and through them We bestowed the book from on high, setting the balance, so that people could uphold justice. We have also sent down iron, with its mighty strength and diverse uses for mankind. Thus God may mark out those who would stand up for Him and His messengers, even though He is beyond the reach of human perception. God is indeed powerful, almighty. And We sent Noah and Abraham, and gave prophethood and revelation to their descendants. Among them there are some who were rightly guided, but many who were transgressors. We sent other messengers to follow in their footsteps. After these We sent Jesus, son of Mary. We gave him the Gospel and put compassion and mercy in the hearts of those who truly follow him. As for monastic asceticism, We did not enjoin it upon them. They invented it themselves out of a desire for God's goodly acceptance. Even so, they did not observe it as it should properly be observed. So We gave those of them who truly believed their due reward, but many of them were transgressors. (Verses 25–27)

In essence, the divine message is the same. All messengers preached it, equipped with clear evidence of the truth it teaches. Most of them were also given miracles of a preternatural kind. Some were given books of scripture. In reference to this, the surah says, 'through them We bestowed the book from on high,' making them all one unit in the same way as all divine revelations are one. This confirms the unity of the divine message. The divine message also sets 'the balance,' because all divine messages were given to establish a proper balance in human life to which people should refer in their evaluation of actions, events, people, indeed in everything. It is this balance that keeps human life safe from conflicting desires and interests that pull in different directions. The balance does not give special favour to anyone because it works for all on the basis of divine truth. It does no injustice to anyone because God is the Lord of all.

This balance or standard bestowed by God is the only guarantee of safety for humanity in the midst of tempests, earthquakes and other turmoil that overwhelms it as it finds itself in the middle of an ocean of conflicting desires and sentiments, competition and selfishness. Hence it is imperative that people should have an accurately balanced and
steady standard that points them to the truth, justice and fairness with no favouritism whatsoever. The purpose of this balance, then, is "that people could uphold justice." (Verse 25) This accurate balance that is an essential part of divine law is indispensable. Without it, people would not be able to recognize justice. Even if they recognized it, it would not remain steady and consistent in their hands.

"We have also sent down iron, with its mighty strength and diverse uses for mankind. Thus God may mark out those who would stand up for Him and His messengers, even though He is beyond the reach of human perception." (Verse 25) The phrase, 'We have also sent down iron,' is similar to the statement, 'He has bestowed on you four kinds of cattle in pairs.' (39: 6) Both refer to God's will and planning as He creates things and events. Thus, they are all sent down, or bestowed from on high, by God's will and wisdom. Use here of the expression 'sent down' in reference to iron ensures harmony within the verse which speaks of sending down, or bestowing from on high, the book setting the balance. Likewise, everything God creates is according to His accurate planning.

So, God has sent down iron which gives strength in war and peace. In addition to its 'mighty strength', iron provides 'diverse uses for mankind.' Indeed the present human civilization is based primarily on iron and its uses. "Thus God may mark out those who would stand up for Him and His messengers, even though He is beyond the reach of human perception." (Verse 25) This is a reference to using arms in Jihād, or striving for God's cause. This is the appropriate place to refer to such striving in the surah that speaks of sacrifice of life and property for God's cause. The comment at the end of the verse explains the meaning of people 'standing up' for Him and His messengers. It means standing up for and advocating His message. God Himself is in no need of support from any quarter: "God is indeed powerful, almighty." (Verse 25)

The surah then speaks of the unity of the divine message in the men who advocated it, i.e. His messengers. They are all descendants of Noah and Abraham. "And We sent Noah and Abraham, and gave prophethood and revelation to their descendants." (Verse 26) They form a single tree, with interlinked branches stretching wide, bearing prophethood and receiving divine revelations, stretching from the dawn of humanity at the time of Noah. When it reached the time of Abraham, it branched
out further. Thus all prophethood belonged to that main branch that has become a root in its own right.

The offspring to whom prophets and messengers were sent were not of the same type: “Among them there are some who were rightly guided, but many who were transgressors.” (Verse 26) Towards the end of the line, Jesus was sent with his message: “We sent other messengers to follow in their footsteps. After these We sent Jesus, son of Mary.” (Verse 27) He followed in the footsteps of earlier messengers from among the descendants of Noah and Abraham, making the divine message a continuous chain, with one coming after another, up to Jesus’ own time.

At this point, the surah mentions a prominent characteristic of those who followed Jesus: “We gave him the Gospel and put compassion and mercy in the hearts of those who truly follow him.” (Verse 27) These are the natural fruits of his message that emphasizes spiritual purity. Indeed such compassion and mercy are clearly noticed among those who truly believe in Jesus’ message and who properly follow him. Other verses in the Qur’an refer to these qualities. History has given us some images of these, with reports about Negus, the ruler of Abyssinia, and the Christian delegation from Najran who came to the city of Islam willing to accept it, motivated by the truth established in their hearts, since they truly followed Jesus, son of Mary.

The surah mentions another phenomenon that prevailed among the followers of Jesus: “As for monastic asceticism, We did not enjoin it upon them. They invented it themselves out of a desire for God’s goodly acceptance.” (Verse 27) The weightier explanation of this statement is that monastic asceticism, well known in Christian history, was a personal choice, an invention made by some of Jesus’ followers who sought to win God’s acceptance. Through it, they sought to steer themselves away from the burdens of this life and its many attractions. It was not something that God imposed on them in the first place. Yet when they made this choice, binding themselves to it, they were committed before God to observe its requirements such as purity, contentment, chastity, worship and piety; this so as to dedicate themselves to God’s cause. However, such asceticism lost its grip on reality, and ended up as mere rituals devoid of spirituality. Many are those who make a show of it, without real substance. The fact is that only the very few are capable of rigorously
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fulfilling its requirements: “Even so, they did not observe it as it should properly be observed. So We gave those of them who truly believed their due reward, but many of them were transgressors. (Verse 27) God does not value people by appearances and rituals; He assigns their value on the basis of their actions and intentions. He holds them to account on the basis of what they truly feel and how they actually conduct themselves. He alone knows the reality of what they harbour in their hearts.

Twice the Mercy

Now, the surah makes its final address to the believers in Islam. They are the last chain of believers in the divine message in its long history. They will continue to be the custodians of the heritage of this divine message until the Day of Judgement:

Believers, remain God-fearing and believe in His Messenger. He will then give you a double measure of His mercy, and will provide you with a light to walk in, and will forgive you. God is Much-Forgiving, Ever Merciful. The people of earlier revelations should know that they have no power whatever over any of God’s bounty. All bounty is in God’s hand: He grants it to whomever He wills. God’s bounty is limitless. (Verses 28–29)

Addressing them as ‘believers’ touches their hearts tenderly. It arouses in them their sense of belief and reminds them of their duty to give their faith its due. It brings alive their bond with their Lord who addresses them by this quality that is so dear to them. It is on the basis of this bond that they are called upon to be God-fearing and to believe in His Messenger. Thus, such belief possesses a special meaning, one that reflects true faith and all its practical manifestations.

“Believers, remain God-fearing and believe in His Messenger. He will then give you a double measure of His mercy.” (Verse 28) This is an unusual expression speaking of a double measure of God’s mercy, which is indivisible. It is enough that God’s mercy should touch a person for that person to receive it in full. The wording here gives a feeling of extended mercy and kindness.
"And will provide you with a light to walk in." (Verse 28) This is a reference to a divine gift which God bestows on hearts that are truly conscious of Him, fear Him, and truly believe in His Messenger. This gift makes those hearts beam with light so as to see the truth, see beyond appearances shedding the covers and barriers that try to screen it. Thus, they are not prone to confusion, nor do they follow divergent ways. They have the 'light to walk in.' "And will forgive you. God is Much-Forgiving, Ever Merciful." (Verse 28) No matter how much light a person has, he remains human: he may slip despite knowing the way. Hence, he needs God's forgiveness and mercy.

"Believers, remain God-fearing and believe in His Messenger," so that you may receive a double measure of His mercy, be granted light to walk in, and benefit by God's mercy when you slip or fail in your duty. "The people of earlier revelations should know that they have no power whatsoever over any of God's bounty. All bounty is in God's hand: He grants it to whomever He wills." (Verse 29) Peoples of earlier revelations claim that they are God's chosen people, or that they are God's sons and beloved ones. "They say, 'Follow the Jewish faith — or, follow the Christian faith — and you shall be rightly guided.'" (2: 135) "They declare, 'None shall enter Paradise unless he is a Jew or a Christian.'" (2: 111) God, therefore, calls on believers to act so that they become well deserving of His mercy, forgiveness and admittance to His heaven. In this way, those people of earlier religions will realize that they cannot monopolize God's bounty or even a measure of it. It is all in His hands, and He grants it to whomever He wills. His bounty is not reserved for any community or group, nor is it limited or scanty. Indeed, "God's bounty is limitless." (Verse 29)

The surah concludes with this address to the believers that is full of encouragement to compete for the great prize of God's mercy and heaven. It is a fitting conclusion to a surah that repeatedly calls on believers to fulfil the requirements of their faith, humble themselves before God and make the necessary sacrifices of self and property, in complete dedication to Him.

In conclusion, we say that this surah is a clear example of the Qur'ānic method of addressing human hearts in a profound and effective way. In its opening, flow and conclusion, in its music, images and connotations, in its handling of its subject matter and how it develops it stage after
stage, the sūrah provides a highly effective lesson to advocates of the divine message. It teaches them how to address people and how to bring human nature and hearts alive. It is a lesson taught by the Maker of hearts, the author of the Qur‘ān, and the Creator of everything in due measure. It is from this school that successful advocates of God’s message graduate.