

The Qur'ān: Cover to Cover

Sūrat al-Baqara

سورة البقرة

Volume Five: Āyahs 253–286

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Sūrat al-Baqara, Volume Five: Āyahs 253–286

This book began in a weekly gathering. Since 2023 the author has sat with a small congregation on Thursday nights and read the Qur'ān with them from its opening towards its close, twenty minutes at a sitting, a few āyahs at a time. What follows gathers those sessions on the two hundred and fifty-third to the two hundred and eighty-sixth āyah of Sūrat al-Baqara and develops the notes taken from them into connected prose. The third Juz' of the Qur'ān opens at the two hundred and fifty-third āyah, and this volume carries it from that opening to the close of the sūra, which is where the longest chapter of the Book, having run for two and a half Juz', finally sets the reader down.

The Qur'ānic Arabic is given in the 'Uthmānī text. The translations of the āyahs, and of the aḥādīth quoted throughout, are the author's own, and are offered in the plain register of the gathering from which they came rather than as a rival to the established renderings. They are not reproduced from any published translation.

The general introduction to the Qur'ān and to the discipline of tafsīr stands at the front of Volume One and is not repeated here, nor is the transliteration key, which the reader will find in any of the four earlier volumes. The system used for transliteration is unchanged. The Isti'ādha and the Basmala were treated at the opening of the first volume and again where the second Juz' began, and the reader is referred there.

Where a source has been named, the reference is given in the notes at the back of the volume rather than at the foot of the page, so that the page may be read without interruption and the reader who wants the chain of the matter may go and find it.

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The Author's Introduction

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

All praise belongs to Allāh ﷻ, who sent the messengers one after another and did not leave a people without a warner, who seated Himself above His creation and told us that neither drowsiness nor sleep takes Him, and who, having spent two whole Juz' instructing this Ummah in law, closed the longest sūra of His Book with a prayer that He then answered word by word. Peace and blessings upon our master Muḥammad ﷺ, who was given the āyah of the Throne and told that it is the greatest āyah in the Book of Allāh, and upon his family and his Companions and all who follow them in excellence until the Day of Recompense.

The volume before this one closed at the end of the second Juz', where Allāh ﷻ turned to His Prophet ﷺ after ten āyahs of the history of the Children of Isrā'īl and told him that these are the signs of Allāh, recited to him in truth, and that he is one of the messengers. I said at the end of that volume that the third Juz' would open with those messengers ranked. It does. The first word of this volume is *tilka*, those, and it is picking up the word which the second Juz' ended on, and a reader who has come this far without noticing how the Qur'ān joins its Juz' to one another should stop at the join and look at it.

This volume takes the two hundred and fifty-third āyah and carries the reader to the end of the sūra. There are thirty-four āyahs in it and they are not evenly weighted. Two of them are among the most recited words in the world. The āyah of the Throne is the fifth of the thirty-four, and the last two āyahs of the sūra are the thirty-third and thirty-fourth, and between those two poles the sūra does something which the reader may not expect after everything he has been through: it argues about the resurrection, it opens the purse, and it declares war.

The shape of it is this. The messengers are ranked, and the Ummah is told to spend before a day comes when nothing may be bought. Then comes the āyah of the Throne, which says who Allāh ﷻ is, and then the āyah which says that nobody is to be forced into believing it, and then the āyah which says who takes you out of the darknesses and who takes you into them. Then three arguments

about the giving of life to the dead, one with a king who claimed he could do it, one with a man who wondered how it would be done and was made to sleep for a century, and one with a Prophet عليه السلام who believed and wanted to see it anyway. Then twenty āyahs on the giving of money, which is the longest sustained passage on charity anywhere in the Qur'ān, and which does not once let the giver forget that his heart is the thing being weighed. Then ribā, and the only declaration of war against a sin in the Book. Then the longest āyah in the Qur'ān, which is about writing a contract down. Then the reckoning of what is in the breast, and then the sūra closes on a creed and a prayer.

The reader should know what he is walking into on two counts in particular. The first is ribā, because the passage on it is short and its consequences are not, and because the ordinary worshipper lives inside an economy built on it and is entitled to be told plainly what the Qur'ān says and what it does not say. I have tried to give him the ruling and the reasoning and the disagreement, and I have not tried to make it comfortable. The second is the two hundred and eighty-second āyah, where the witnesses are mentioned, and where a clause of six words has become the most quoted sentence of the sūra in circles which have never read the sūra. I have given it its place in the chapter and then, because the matter deserves more room than a chapter can spare without deforming it, I have put a fuller treatment in an addendum at the back.

I should say a word about what I have added. The gathering these pages came from was a spoken thing, and a note which serves a man standing in front of forty people does not serve a man sitting alone with a book. Where the notes were thin I have gone back to the tafsīr literature and filled them out, and where I have taken something from a book I have said which book in the notes at the back. Where the mufasssīrūn disagreed I have said so rather than pick the tidy opinion and present it as the opinion. The mistakes which remain are my own, and I would rather a reader wrote to me about one than repeated it out of politeness.

This is the last volume of al-Baqara. It has taken five of them and the better part of two years of Thursday nights, and I am conscious, closing it, that the sūra which the Ummah is told to recite in its houses so that Shayṭān flees from them has been in this house for a long time now. May Allāh ﷻ accept this small effort of mine, and may He put it to use in abler hands than mine, and may He make the two āyahs which close it a sufficiency for whoever reads to the end. Āmīn.

Where the Fourth Volume Left Us

The second Juz' ended on a short āyah addressed to one man. *Tilka āyātu'llāhi natlūhā 'alayka bi'l-ḥaqq, wa innaka la mina'l-mursalīn*: these are the signs of Allāh, We recite them to you in truth, and indeed, you are among the messengers. It came at the end of a long stretch which had asked the community for a great deal, and it came, as I said there, like the thing a man needs to hear at the end of a long day.

The Juz' divisions of the Qur'ān are not revelation. They are a convenience, worked out so that a reader may finish the Book in a month, and the man who fixed them was not trying to make a literary point. It is worth noticing, then, how often the joins land where they land. The second Juz' ends with the word *mursalīn*, the messengers. The third Juz' begins with the words *tilka'r-rusul*, those messengers. The last word of one is the first subject of the next, and the reader who closes his muṣḥaf at the end of the second Juz' and opens it the following night at the third is being handed the same thread he put down.

So the sūra is at this point about prophethood. It has just proved it from history, by reciting to a man who had never read their books the affairs of a people who had, and now it turns to ask what the messengers are in relation to one another, and from there to who sent them, and from there to whether anybody may be compelled to accept them. The reader who has been with us from the two hundred and eleventh āyah has spent the last volume in the law of marriage and its ending, and he may find the change of altitude sudden. It is meant to be. The sūra has told him how to live with his wife and how to leave her if he must, and it now takes him up and shows him the Throne.

Those Are the Messengers

* تِلْكَ الرُّسُلُ فَضَّلْنَا بَعْضَهُمْ عَلَى بَعْضٍ مِنْهُمْ مَنْ كَلَّمَ اللَّهُ وَرَفَعَ بَعْضَهُمْ
 دَرَجَاتٍ ۚ وَآتَيْنَا عِيسَى ابْنَ مَرْيَمَ الْبَيِّنَاتِ وَأَيَّدْنَاهُ بِرُوحِ الْقُدُسِ وَلَوْ
 شَاءَ اللَّهُ مَا اقْتَتَلَ الَّذِينَ مِنْ بَعْدِهِمْ مِنْ بَعْدِ مَا جَاءَتْهُمْ الْبَيِّنَاتُ وَلَكِنْ
 اخْتَلَفُوا فَمِنْهُمْ مَنْ ءَامَنَ وَمِنْهُمْ مَنْ كَفَرَ وَلَوْ شَاءَ اللَّهُ مَا اقْتَتَلُوا وَلَكِنْ
 اللَّهُ يَفْعَلُ مَا يُرِيدُ ﴿٢٥٣﴾

Those are the messengers. We preferred some of them over others. Among them is he to whom Allāh spoke, and some of them He raised in degrees. And We gave 'Isā the son of Maryam the clear proofs and supported him with the Holy Spirit.

Had Allāh willed, those who came after them would not have fought one another after the clear proofs had come to them, but they differed, and among them was he who believed and among them was he who disbelieved. And had Allāh willed, they would not have fought one another, but Allāh does what He intends.

al-Baqara 2:253

The sūra has just finished telling the Prophet ﷺ that he is one of the messengers, and it now tells him what the messengers are. *Tilka'r-rusul*, those are the messengers, the demonstrative reaching back over the whole of what the second Juz' recited, over Ādam and Nūḥ and Ibrāhīm and Mūsā and Dāwūd and 'Isā عليهم السلام, and gathering them into one word. And having gathered them, it says something which sits oddly with what the reader has been taught to say: *faḍḍal-nā ba'ḍahum 'alā ba'ḍ*, We preferred some of them over others.¹

The Qur'ān says the same in Sūrat al-Isrā', and there it names one of them while it does so:

وَلَقَدْ فَضَّلْنَا بَعْضَ النَّبِيِّينَ عَلَى بَعْضٍ ۚ وَآتَيْنَا دَاوُدَ زُبُورًا

And We have certainly preferred some of the prophets over others, and We gave Dāwūd a Psalter.

So the preference is a fact of revelation and there is no way round it. The difficulty is that thirty-two āyahs from here the same sūra will have the believers say *lā nufarrīqu bayna aḥādīn min rusulih*, we make no distinction between any of His messengers, and the Prophet ﷺ himself, in a report every reader of this passage meets sooner or later, forbade his Companions from preferring him over the others. The two sit side by side in one sūra and the reader is entitled to ask how.

The Comfort in It

Before the difficulty, notice the kindness. This āyah is addressed, in the first instance, to a man who was being told daily that he was a liar. The mufasssīrūn read the ranking here as a consolation to the Prophet ﷺ, because the sūra has just spent ten āyahs on Mūsā's people and their kings and their box and their river, and there were men in Madīnah who used all of that history as a stick, and who would say, as one of them did say to a Muslim in the market, by Him who preferred Mūsā over all mankind.² The āyah tells the Prophet ﷺ that the ranking exists and that Allāh ﷻ is the one who does it.

And if the reader wants to know where the Prophet ﷺ stands in it, the Sunnah answers plainly enough. He said:

فُضِّلْتُ عَلَى الْأَنْبِيَاءِ بِسِتٍّ: أُعْطِيتُ جَوَامِعَ الْكَلِمِ، وَنَصِرْتُ بِالرَّعْبِ، وَأُحِلَّتْ لِي
الْغَنَائِمُ، وَجُعِلَتْ لِي الْأَرْضُ طَهُورًا وَمَسْجِدًا، وَأُرْسِلْتُ إِلَى الْخَلْقِ كَافَّةً، وَخُتِمَ بِي
النَّبِيُّونَ

I have been preferred over the prophets by six: I have been given the comprehensive words, and I have been aided by awe, and the spoils have been made lawful to me, and the earth has been made for me a means of purification and a place of prayer, and I have been sent to the whole of creation, and the prophets have been sealed with me.

Six things, and every one of them is a thing given to him rather than a quality he had in himself.³ He was given brevity that carries weight. He was helped by the awe which went before him. The spoils, which had been burned in front of the

armies before him, were made lawful to his. The whole earth was made a masjid and its dust made a purifier, where the men before him had prayed in the places set aside for it. He was sent to everybody rather than to a nation. And he was the last, and the door closed behind him. The mufasssirūn add the long list which the tradition never tires of: the moon split at his gesture, the trunk of the palm wept when he left it, the stone and the tree gave him salām, the beasts spoke and testified to his message, the water ran from between his fingers, and above all of it the Qur’ān, which the people of the heaven and the people of the earth were unable to answer with its like.⁴

The Objection

Now the report which seems to say the opposite. Bukhārī records that a Muslim and a Jew had an argument, and the Jew swore an oath by Him who preferred Mūsā over all mankind, and the Muslim raised his hand and struck him across the face and said, and over Muḥammad too, you wretch. The Jew went to the Prophet ﷺ and complained, and the Prophet ﷺ said:

لَا تَفْضِلُونِي عَلَى الْأَنْبِيَاءِ، فَإِنَّ النَّاسَ يَصْعُقُونَ يَوْمَ الْقِيَامَةِ فَأَكُونُ أَوَّلَ مَنْ يَفِيقُ،
فَأَجِدُ مُوسَى بَاطِشًا بِقَائِمَةِ الْعَرْشِ، فَلَا أَدْرِي أَفَاقَ قَبْلِي أَمْ جُوزِي بِصَعْقَةِ الطُّورِ

Do not prefer me over the prophets, for the people will be struck senseless on the Day of Resurrection and I will be the first to come round, and I will find Mūsā holding on to a leg of the Throne, and I do not know whether he came round before me or was recompensed for the swoon of the Mount.

The same prohibition comes in other wordings. *Lā tukhayyirūnī ‘alā Mūsā*, do not choose me over Mūsā. And, in the report about Yūnus عليه السلام, that no servant should say that he is better than Yūnus the son of Mattā.⁵ So here is a man who has been told by revelation that he is preferred over the prophets by six, telling his Companions not to prefer him over the prophets, and telling them so in a session which began with one of them defending his honour with his hand.

How the Two Are Read Together

The ‘ulamā’ have given several answers and they do not exclude one another.

The first is that they are all equal in the thing which makes them what they are. Prophethood is not a rank which admits of degrees. A man is a prophet or he is

not, and the message of every one of them is one message, and the believer's relation to that message is the same in every case, which is why the creed at the end of this sūra says we make no distinction between any of His messengers. The distinctions Allāh ﷻ makes are in what He gave them beyond the prophethood: the speaking, the raising in degrees, the clear proofs, the Psalter, the six. A man who says Mūsā عليه السلام was given the direct speech and Muḥammad ﷺ was given the Qur'ān and sent to the whole of creation has said what the Qur'ān says. A man who says Mūsā عليه السلام was less of a prophet has said what the Qur'ān does not say.

The second is that the prohibition is a prohibition of the setting. Look at what occasioned it. Two men were arguing, and one of them was slapped, and the ranking was being used as a weapon in a quarrel between neighbours who had to live in the same city. The Prophet ﷺ was not correcting a doctrine, he was stopping a fight, and he stopped it by taking the subject away from both of them. A truth which is true in the mouth of a scholar is a stone in the hand of a man who is angry.

The third is that this was said before he was told, and that his own words, that he is the master of the children of Ādam and says it without boasting, came after. Several of the mufasssirūn take this line and it is a clean solution to the chronology, though it should be said that the first two answers do not need it.

The fourth, and the one I find myself returning to, is the humility of it. Read the ḥadīth again and notice what he actually says. He says he does not know whether Mūsā عليه السلام was there before him. He is at the Throne, on that Day, and his instinct is to say that he does not know. A man who talks like that about his own standing has told his community more about the manners of knowledge than a book could.

He to Whom Allāh Spoke

Minhum man kallama'llāh, among them is he to whom Allāh spoke. The phrase is left indefinite and the mufasssirūn fill it in. Mūsā عليه السلام is the obvious one and the tradition gives him the title, Kalīmullāh. Ādam عليه السلام is named as well, because Allāh ﷻ addressed him in the Garden and taught him the names and spoke to him after the slip. And our Prophet ﷺ is named, on the night he was taken up, where the speech was given to him above the seven.⁶ Three men,

and the āyah does not name any of them, and the reader who wants to know which of the three is nearest is doing exactly what the ḥadīth just told him not to do.

And Had Allāh Willed

The second half of the āyah changes the subject and does it without a joint, and it says a thing which the reader of the twenty-first century will want to sit with. The people who came after the messengers fought one another. They fought after the clear proofs had reached them, which is to say that they were not fighting out of ignorance. They differed, and some of them believed and some of them disbelieved, and they took up arms about it.

And Allāh ﷻ says twice, in one āyah, that had He willed it they would not have fought. He could have made them one community. He has said so elsewhere in the Book and He says so here, and He did not do it. *Wa lākinna'llāha yaf'alu mā yurīd*, but Allāh does what He intends.

That closing is not a shrug. It is the answer to the question every believer eventually asks when he looks at the state of the Ummah and at the wars between people who face the same qibla. Why is it like this. And the answer given here is that Allāh ﷻ did not will the alternative, and that His willing is not answerable to our sense of how a thing ought to go. The reader will meet this again at the end of the sūra, where the community is told that it is not burdened beyond its capacity. Between the two statements there is room for a whole life. He does what He intends, and you are not asked for more than you can carry, and everything you actually have to do lies inside those two walls.

Spend From What We Have Provided You

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَن يَأْتِيَ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خُلَّةٌ وَلَا شَفْعَةٌ ۚ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ ﴿٢٥٤﴾

O you who believe, spend from what We have provided you, before a day comes in which there is no trade, and no friendship, and no intercession. And the disbelievers, they are the wrongdoers.

al-Baqara 2:254

The second Juz' ended with an army and a river and a boy with a sling, and the reader may think the subject has changed. It has not. The Juz' which closed had asked this community for its bodies and for its money, and it had asked in that order, and now the third Juz' opens by asking again for the money, and it asks in the vocative of belief. *Yā ayyuhā'lladhīna āmanū*. The men who crossed the river were being tested with their thirst. The men reading this are being tested with their wallets.

Anfiqū mimmā razaqnākum, spend from what We have provided you, and the preposition is doing the work. Spend *from* it. Not all of it. And the āyah has already answered the objection before it is made, because it says *razaqnākum*, We provided you, so that the man who is deciding how much of his own to give away is told in the same breath that none of it was ever his to begin with. He is being asked to give away a portion of a gift.

Before a Day Comes

Then the reason, and the reason is a description of a market with nothing in it. There are three things named and each of them is a thing we rely on here.

Lā bayʿ, no trade. Whatever we cannot solve in this world, we buy our way out of. A man in trouble pays a lawyer, a man who is ill pays a doctor, a man who is short pays interest and buys time. On that Day there is no counter to put money on.

Wa lā khulla, and no friendship. When a man cannot buy his way out he calls a friend, and the word *khulla* is not the word for an acquaintance, it is the word for the friendship which has got into the seams, from the same root as *khalīl*, which is the title given to Ibrāhīm عليه السلام. The closest thing you have. And the Qur'ān says elsewhere, in the same vein and more starkly:

فَإِذَا نُفِخَ فِي الصُّورِ فَلَا أَنْسَابَ بَيْنَهُمْ يَوْمَئِذٍ وَلَا يَتَسَاءَلُونَ

*And when the Horn is blown, there will be no kinship between them that Day,
nor will they ask about one another.*

Wa lā shafā'a, and no intercession. When money and friendship both fail here, a man finds somebody with influence to speak for him. And the āyah closes that door too. It should be said carefully, because the reader knows that intercession will happen on that Day and that the Prophet ﷺ will stand in the Station of Praise and intercede. The negation here is of the intercession we understand, which is the intercession a man arranges for himself by knowing the right people, and which happens whether or not the judge consents. There is no such thing there. What there is, as the āyah of the Throne will say in a moment, happens only by His permission, and it is His to give.

Every avenue we use to save ourselves in this world is named and shut, one after the other, and then the āyah stops. It does not say what is left. The reader is meant to work out that the only thing he will have on that Day is what he sent ahead, which is what the first word of the āyah told him to do.

And the Disbelievers, They Are the Wrongdoers

The closing clause is abrupt and the mufasssīrūn have discussed why it lands here. The most straightforward reading is that the withholding of wealth, pushed to its end, is a species of the same disease. The man who will not spend has decided, in the only way that counts, that the provision is his own and that the Day is not coming. And the āyah does not call him a disbeliever, which the reader should notice. It puts the two side by side and lets him look.

Allāh, There Is No God But He

اللَّهُ لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ لَا تَأْخُذُهُ سِنَّةٌ وَلَا نَوْمٌ لَهُ مَا فِي
السَّمَوَاتِ وَمَا فِي الْأَرْضِ مَنْ ذَا الَّذِي يَشْفَعُ عِنْدَهُ إِلَّا بِإِذْنِهِ يَعْلَمُ مَا
بَيْنَ أَيْدِيهِمْ وَمَا خَلْفَهُمْ وَلَا يُحِيطُونَ بِشَيْءٍ مِّنْ عِلْمِهِ إِلَّا بِمَا شَاءَ وَسِعَ
كُرْسِيُّهُ السَّمَوَاتِ وَالْأَرْضَ وَلَا يَئُودُهُ حِفْظُهُمَا وَهُوَ الْعَلِيُّ الْعَظِيمُ ﴿٢٥٥﴾

Allāh. There is no god but He, the Living, the Sustainer of all. Neither drowsiness takes Him nor sleep. To Him belongs whatever is in the heavens and whatever is in the earth. Who is it that could intercede with Him except by His permission? He knows what is before them and what is behind them, and they encompass nothing of His knowledge except what He wills. His Kursī extends over the heavens and the earth, and their keeping does not weary Him. And He is the Most High, the Immense.

al-Baqara 2:255

The āyah before this shut every door a man could go to on the Day of Judgement, and left him one word, intercession, hanging in the air with a negation attached to it. This āyah opens with the name of the one whose permission it needs.

There is no preface. Other āyahs of this weight are introduced. This one begins with the name and then denies that there is any other, and then does not stop for eight further clauses, and by the end of it a reader who came in knowing nothing at all has been told who Allāh ﷻ is. Ubayy ibn Ka'b رضى الله عنه was asked by the Prophet ﷺ which āyah of the Book of Allāh is the greatest, and he said the āyah of the Throne, and the Prophet ﷺ struck him on the chest and said, may knowledge be pleasant for you, Abū al-Mundhir.⁷ This is the only āyah in the Qur'ān of which the Prophet ﷺ said such a thing, and the reason is not far to find. The greatness of an āyah is measured by what it speaks about, and this one speaks about nothing except Allāh ﷻ. There is no ruling in it and no story in it and no address to a people in it. It is ten sentences about Him and nothing else.

The Living, the Sustainer

Al-Ḥayy al-Qayyūm. Two names, and the whole āyah hangs on them, and the rest of the clauses are consequences of these two.

Al-Ḥayy is the Living, and the word in our mouths means the opposite of dead, which is not what it means here. Our life had a beginning and it will have an end and it is borrowed for the middle. His life has no beginning and no end and is not received from anywhere. He does not live, in the sense of holding on to a life which was given to Him. He is the Living.

Al-Qayyūm is from *qiyām*, standing, in the intensive form, and it carries two things at once which English cannot hold in one word. He stands over everything, keeping it, running it, holding it up. And He stands by Himself, needing nothing to hold Him. Everything that exists leans on Him and He leans on nothing. Many of the ‘ulamā’ have held these two names to be the greatest of the names of Allāh ﷻ, and it is worth noticing that these two are the two which open Sūra Āl ‘Imrān as well, three āyahs later in the muṣḥaf and immediately after the sūra we are in.⁸ Abū Umāma رضي الله عنه reported that the Prophet ﷺ said:

اِسْمُ اللَّهِ الْأَعْظَمُ، الَّذِي إِذَا دُعِيَ بِهِ أَجَابَ، فِي ثَلَاثٍ: سُورَةُ الْبَقَرَةِ وَالْإِمْرَانِ وَطَه

The greatest name of Allāh, by which He answers when He is called by it, is in three: Sūrat al-Baqara, and Āl ‘Imrān, and Tā Hā.

And the ‘ulamā’ who went looking found *al-Ḥayy al-Qayyūm* in all three.⁹

Neither Drowsiness Nor Sleep

Lā ta’kudhuhū sinatun wa lā nawm. The clause follows from *al-Qayyūm*, because a keeper who sleeps is not keeping.

Notice the order. *Sina* comes before *nawm*, and *sina* is the lighter of the two, the heaviness that comes into the eyes before sleep does, the state of the man in the back of a car who would tell you he was awake. If the negation were only concerned with the greater thing it would have begun with sleep, and it does not. It begins with the smallest degree of the thing, and denies that, and then denies what it leads to. Neither the beginning of it nor the whole of it.

And the verb is worth a moment: *lā ta'khubuhū*, it does not take Him, it does not seize Him. That is exactly what sleep does to us. Sleep is not something a man does, it is something that happens to him, and the strongest man alive will lose to it inside two days. Every kind of tiredness is a weakness. It makes us less aware, and our law knows it, which is why the wuḍū' of a man who has fallen properly asleep is gone. The one thing we cannot stay awake through is denied of the one who keeps the heavens and the earth.

Who Is It That Could Intercede

Lahū mā fi's-samāwāti wa mā fi'l-ard, to Him belongs whatever is in the heavens and whatever is in the earth. All of it, and the word is the ownership word, so the angels are His and the prophets are His and the men whose names people call on are His.

Which is why the next clause can be put as a question. *Man dhā'lladhī yashfa'u 'indahū illā bi idhnih*. The construction is strong in the Arabic, and it is close to a challenge. Who is this, who dares. Who is even in a position to open his mouth in that place. Everybody in the room is owned.

And then the exception, which is the whole of the mercy of the āyah: *illā bi idhnih*, except by His permission. So it does exist. There will be intercession, and the Prophet ﷺ will make it, and men will be lifted out of the Fire by it. But it is not a lever which anybody can pull, and it is not a favour which the powerful arrange for the connected. It is a mercy which He grants, and the granting is the point of it. This is the answer to the āyah before, which said there is no intercession on that Day. There is none of the kind you know. There is what He permits.

He Knows What Is Before Them

Ya'lamu mā bayna aydihim wa mā khalfahum, He knows what is before them and what is behind them. This is the middle of the āyah, and it is the hinge, and the mufasssīrūn who have looked at the structure have noticed that the clauses on either side of it answer to one another.

And the reason for the knowledge clause standing where it does becomes clear when you read it against what came just before. Who may intercede, and only by His permission, and how would the permission be given except on the basis of knowledge. Nobody else knows who deserves to be spoken for. We do not know

it about ourselves. A man cannot say with certainty whether his own life earned him anything, and he certainly cannot say it of another. The permission rests on a knowledge which belongs exclusively to Him.

Wa lā yuḥīṭūna bi shay'in min 'ilmihī illā bi mā shā', and they encompass nothing of His knowledge except what He wills. Every scrap of knowledge any creature has ever had was released to him. The scholar in his library and the angel at the Throne have this in common, that what they know was given and what they do not know was withheld. And the exception again, *illā bi mā shā'*, so the door is not closed. He gives knowledge. He gives it to whom He wills and in the measure He wills, and He is under no obligation to any of us about it.

His Kursī Extends Over the Heavens and the Earth

Wasi'a kursiyyuhu's-samāwāti wa'l-ard. Here the reader should slow down, because this is a matter about which the 'ulamā' have spoken with great care and the ordinary worshipper has often been handed something coarse.

What is the Kursī. The reports from the Companions describe it as the footstool, and the 'Arsh, the Throne, as the greater thing. Ibn 'Abbās رضي الله عنهما is reported to have said that the Kursī is the place of the two feet, and that the 'Arsh, nobody can estimate its size.¹⁰ And he is reported to have given the comparison which has stayed in the memory of this Ummah ever since: that the seven heavens and the seven earths, next to the Kursī, are no more than a ring thrown down in an open desert, and that the 'Arsh above the Kursī is as the desert is to the ring.¹¹

The reader should hold two things together here. The first is that this is a real thing and not a figure of speech, and the Salaf affirmed it as it came without asking how. The second is that when we affirm it we affirm it of a Lord who is not like His creation, so the Kursī is not furniture and the extending is not a matter of measurement. We say what was said and we stop where they stopped, and the man who tries to picture it has already gone further than the 'ulamā' went. What the clause is actually telling us is plain enough to preach: everything you can see, and everything the telescopes can see, and everything behind that, is a ring in a desert.

Their Keeping Does Not Weary Him

Wa lā ya'ūduhū ḥifẓubumā. The word *ya'ūduhū* is uncommon in the Qur'ān and it means to burden, to press down upon, to tire out. Their keeping does not press upon Him.

The clause tells us something the previous ones did not. It is one thing to be told that He holds all of it. It is another to be told what it costs Him, and the answer is that it costs Him nothing. And the reader who has followed the āyah from the beginning will see that this is the same idea he met at the second clause. Sleep does not take Him and the keeping does not weary Him, and between those two sentences the whole of creation has been named and owned and known and covered by a Kursī which the heavens are a ring inside. The one who does all of that is not tired at the end of it.

The Shape of It

Read the clauses as a series and the symmetry is hard to miss. The first and the last speak of His oneness and His greatness: *Allāhu lā ilāha illā huwa'l-Hayyu'l-Qayyūm*, and *wa huwa'l-'Alīyyu'l-'Aẓīm*. The second and the eighth speak of what does not touch Him, the sleep at one end and the weariness at the other. The third and the seventh speak of dominion, what is in the heavens and the earth belongs to Him, and His Kursī extends over the heavens and the earth. The fourth and the sixth speak of permission and of the limits set on what any creature may do or know, the intercession which needs His leave and the knowledge which is not encompassed except as He wills. And the fifth clause stands alone in the centre, which is the clause about His knowing what is before them and what is behind them, so that the whole of the human relation to Allāh ﷻ is set down inside His awareness, with the clauses folding outward from it in pairs.¹²

I do not press the point further than it will go, and a reader who does not see it has not lost anything. But the āyah of the Throne is a piece of divine speech in which the theology, the language, and the order of the clauses are doing the same work, and the man who recites it after every prayer for forty years and has never been shown the shape of it has been short-changed.

The Virtues of the Āyah of the Throne

More has been narrated about the virtue of this āyah than about any other single āyah in the Qur’ān, and some of what is narrated is firmer than the rest. The reader is entitled to both facts. What follows sets out the well-known reports with the grading indicated, because a man who is told that everything he has heard is authentic will eventually find out that it is not, and will then distrust the sound reports along with the rest.

What is reported	Where it is found
Protection from the shayāṭīn through the night for the one who recites it on going to bed	Bukhārī, no. 2311
That it is the greatest āyah in the Book of Allāh	Muslim, no. 810
That nothing stands between the one who recites it after every obligatory prayer and his entry into the Garden except that he dies	al-Nasā’ī, <i>al-Sunan al-Kubrā</i> , no. 9848, and <i>‘Amal al-Yawm wa’l-Layla</i> ; graded ṣaḥīḥ by some and disputed by others
The recitation of it in a house, and the fleeing of Shayṭān from that house	Reported by Aḥmad and others in wordings of varying strength
Its recitation on setting out, and safety on a journey	al-Ṭabarānī, <i>al-Mu’jam al-Awsaṭ</i> ; weak
Its use where a jinn is present	Drawn from the report of Abū Hurayra رضي الله عنه at Bukhārī, no. 2311, and by inference from it
Increase in provision for the one who recites it	Cited from al-Bayhaqī; the chains are weak and the ‘ulamā’ did not build on it

Three observations on the table.¹³

The first is that the two strongest reports are also the two greatest claims. That it is the greatest āyah in the Book of Allāh is in Muslim. That the one who recites it at night has a guard from Allāh ﷻ upon him until morning and no devil comes near him is in Bukhārī. A man who recited it for these two alone and ignored the rest of the table would have lost nothing.

The second is that the weak reports are weak and should be said to be weak, and that saying so takes nothing away. The ‘ulamā’ permitted the narration of a weak report in the encouragement of a good deed under conditions, and the reciting of the āyah of the Throne on a journey is a good deed on other grounds anyway. What is not permitted is to hand a man a weak report as though the Prophet ﷺ had certainly said it.

The third is about the report on reciting it after every prayer. This one has been argued over for a long time. Ibn Ḥibbān and others graded it sound and it has been acted on by this Ummah for centuries, and a body of the muḥaddithūn have criticised its chain. My own practice, and the practice I would recommend, is to recite it after every prayer and to know that the report which promises the Garden for it is contested. The deed is not made doubtful by the doubt about the report, because the deed is the recitation of the greatest āyah in the Book of Allāh ﷻ, and no man ever needed a promise attached to that.

The Man Who Came Three Nights

The Bukhārī report which stands behind the first line of the table is worth telling in full, because it is one of the strangest things in the Ṣaḥīḥ and because of the sentence it ends on.¹⁴

Abū Hurayra رضى الله عنه was put in charge of the ṣadaqa of Ramaḍān by the Messenger of Allāh ﷺ. Someone came in the night and began scooping up handfuls of the food. Abū Hurayra رضى الله عنه seized him and said, by Allāh, I will take you to the Messenger of Allāh ﷺ. The man said, I am in need, and I have dependants, and my need is severe. So he let him go.

In the morning the Prophet ﷺ asked him, what did your captive do last night. He said, O Messenger of Allāh, he complained of need and of many dependants, so I pitied him and let him go. The Prophet ﷺ said, he lied to you, and he will be back.

He came back. Abū Hurayra رضى الله عنه caught him again, and the man made the same plea and promised not to return, and was released again, and the next morning the Prophet ﷺ said the same words: he lied to you, and he will be back. He came a third night. This time Abū Hurayra رضى الله عنه said, this is the third

time, and you promise not to return and then you come. The man said, let me go and I will teach you some words by which Allāh will benefit you. He said, what are they. He said:

When you go to your bed, recite the āyah of the Throne, اللَّهُ لَا إِلَهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ, until you finish the āyah. A guard from Allāh will not cease to be over you, and no devil will come near you until morning.

So he let him go, and in the morning the Prophet ﷺ asked again, and Abū Hurayra رضى الله عنه told him what the man had taught. The Prophet ﷺ said:

أَمَّا إِنَّهُ قَدْ صَدَقَكَ وَهُوَ كَذُوبٌ، تَعْلَمُ مَنْ تَخَاطَبُ مِنْذُ ثَلَاثِ لَيَالٍ يَا أَبَا هُرَيْرَةَ؟
ذَلِكَ شَيْطَانٌ

He has told you the truth, and he is an inveterate liar. Do you know who you have been speaking to these three nights, Abū Hurayra? That was a devil.

Take the report apart and there is a great deal in it.

Notice first that Abū Hurayra رضى الله عنه was fooled three times, and that the narrator of the story is Abū Hurayra رضى الله عنه. He told it against himself. That is the standard of honesty by which this Ummah received its religion, and it is worth thinking about the next time somebody suggests these men shaped the reports to suit themselves.

Notice second what the Prophet ﷺ did. He knew from the first morning who the man was. He did not say so. He let his Companion go back and be fooled twice more, because there was something the Companion had to be taught, and it could not be taught by telling.

Notice third the sentence: *ṣadaqaka wa huwa kadhūb*, he told you the truth and he is an inveterate liar. The word is not *kādhīb*, a liar, it is *kadhūb*, the form which makes it his trade. The truth of a statement does not depend on the character of the mouth it comes out of. Our Prophet ﷺ confirmed a piece of knowledge because it was true, and named its source a devil in the same sentence.

And notice last the thing which ought to sit with the reader longest. Shayṭān knew the value of the āyah of the Throne. He knew it well enough to pay with it, three nights running, to buy his way out of trouble. He knew what it was worth

and he used it as currency, and there are Muslims who have the Qur'ān in the house and have never learned it. The enemy has better information about the weapon than the army does.

There Is No Compulsion in the Religion

لَا إِكْرَاهَ فِي الدِّينِ ^ط قَدْ تَبَيَّنَ الرُّشْدُ مِنَ الْغَيِّ ^ج فَمَنْ يَكْفُرْ بِالطَّاغُوتِ وَيُؤْمَرْ
بِاللَّهِ فَقَدْ أَصْبَحَ عَلَى الْعُرْوَةِ الْوُثْقَى لَا انْفِصَامَ لَهَا وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿٢٥٦﴾

There is no compulsion in the religion. Right guidance has become clear from error. So whoever rejects false gods and believes in Allāh has taken hold of the firmest handhold, which does not break. And Allāh is Hearing, Knowing.

al-Baqara 2:256

The āyah before this one described the Lord of the worlds, and this one says that nobody is to be forced to acknowledge Him. The order matters. If the āyah of the Throne had been followed by a command to compel, a reader could have said that the greatness was the argument for the compulsion. Instead the greatness is stated and then the door is left open, and the reader is told to walk through it himself or not.

Lā ikrāha fi'd-dīn. Four words, and they are among the most quoted in the Qur'ān, and they are quoted by people who want them to mean more than they mean and by people who want them to mean less.

Why There Is No Point in It

Begin with the reason the āyah itself gives, because it gives one. *Qad tabayyana'r-rushdu mina'l-ghayy*, right guidance has become clear from error. The compulsion is pointless because the case has been made. When a thing is plain, the man who does not accept it is not suffering from a shortage of pressure, and applying pressure will not fix what is actually wrong with him.

The mufasssirrūn put it in terms of the heart. Whoever Allāh ﷻ guides to Islam, and opens his chest to it, and gives light to his sight, enters it on certainty. And whoever has been blinded by Allāh ﷻ, and had his hearing and his heart sealed, will not be helped into it by force. You may make a man say the words. You cannot make him mean them, and the words without the meaning are worth nothing at all, and they are worse than nothing, because now you have a man in

the congregation who does not believe and knows he does not, and this sūra opened with three sets of people, and the third and longest of them was exactly that man.

So the religion cannot be compelled, and this is a statement about the nature of the thing before it is a statement about policy. Belief is an act of a heart, and hearts are not reachable by hands.

The Firmest Handhold

Then the āyah says what accepting it looks like, and it puts the two halves in an order which people reverse. *Fa man yakfur bi't-ṭāghūti wa yu'min bi'llāh*: whoever rejects false gods, and believes in Allāh. The rejection comes first. It is the same order as the kalima itself, where the negation precedes the affirmation, and it is the order of a man clearing the ground before he builds.

Ṭāghūt is from *ṭughyān*, overstepping, and the mufassirūn give it a wide field: Shayṭān, the idol, the soothsayer, the tyrant, anything at all which is obeyed in place of Allāh ﷻ and is content to be. The word is left broad on purpose, because the false god of one generation does not look like the false god of the last one, and a man who has only been taught to reject a statue will not notice what he is actually kneeling to.

And the reward for the rejecting and the believing is an image: *fa qadi'stamsaka bi'l-'urwati'l-wuthqā, la'nfiṣāma labā*, he has taken hold of the firmest handhold, which does not break. *Urwa* is the loop or the handle by which a thing is carried, and *wuthqā* is the most reliable of them. The mufassirūn have said the handhold is the religion itself, and have said it is the Qur'ān, and have said it is the kalima, and there is no need to choose. What the reader should notice is the passive in *la'nfiṣāma labā*, there is no breaking of it. The rope does not fail. It is not going to snap in your hand while you are holding it. Which means that when a man falls, the failure was in his grip, and the Qur'ān has told him in advance where to look.

Then *wa'llāhu Samī'un 'Alīm*, and Allāh is Hearing, Knowing. Placed at the end of an āyah about compulsion, the two names are doing exact work. Hearing, for the words a man is made to say. Knowing, for what he actually held while he said them.

The Handle in the Dream

The Ṣaḥīḥayn preserve a report about this very word, and it should be told here.¹⁵

Qays ibn ‘Ubād said: I was in the masjid when a man came in whose face showed humility, and he prayed two rak‘as which were modest in length. The people said, this is a man of the people of the Garden. When he left I followed him until he entered his house, and I went in after him and spoke with him, and when he was at his ease I said, when you came into the masjid the people said such and such about you.

He said, subḥānallāh, no man should say what he has no knowledge of. I will tell you why they said it. I saw a vision in the time of the Messenger of Allāh ﷺ and I told him of it. I saw that I was in a green garden, and he described the plants of it and its spaciousness, and in the middle of the garden was a pillar of iron fixed in the earth, and its top reached the sky, and at the top there was a handle. I was told, climb it. I said, I cannot. Then a helper came and lifted my robe from behind and said, climb. So I climbed until I took hold of the handle, and he said to me, hold fast to the handle. And I woke, and the handle was in my hand. I came to the Messenger of Allāh ﷺ and told him, and he said:

أَمَّا الرُّوْضَةُ فَرَوْضَةُ الْإِسْلَامِ، وَأَمَّا الْعَمُودُ فَعَمُودُ الْإِسْلَامِ، وَأَمَّا الْعُرْوَةُ فَفِي
الْعُرْوَةِ الْوُثْقَى، أَنْتَ عَلَى الْإِسْلَامِ حَتَّى تَمُوتَ

As for the garden, it is the garden of Islām. As for the pillar, it is the pillar of Islām. As for the handle, it is the firmest handhold. You are upon Islām until you die.

The man was ‘Abdullāh ibn Salām رضى الله عنه, who had been a scholar of the Jews of Madīnah before he came to this religion, and who therefore knew better than most what it costs a man to take hold of the handle. Two details of the dream repay attention. He could not climb it on his own and said so, and a helper came and lifted him. And when he woke the handle was still in his hand, which is the whole of the āyah in one image: the holding is a thing you go on doing after you have woken up.

Was It Spread by the Sword?

No serious treatment of this āyah can avoid the charge, and the ordinary worshipper is asked about it more often than he is asked about the āyah of the Throne. He is usually asked by somebody who is not really asking. He should still know the answer.

The claim is that Islām was spread by force, and that *lā ikrāha fi'd-dīn* is either abrogated or was never meant. I want to answer it from the inside of the religion rather than from the history books, because the history is contested and the reasoning is not.

Start with what compulsion would achieve. Islām is a matter of the heart, and a heart cannot be reached with a weapon, and the man who says the words at the point of a sword has not entered anything. He is a munāfiq, and the Qur'ān has more to say against the munāfiq than against the open disbeliever, and it says it in this very sūra, at length, in the third paragraph of it. A religion which was interested in numbers could compel. A religion which opens its longest sūra by dividing mankind into the believer, the disbeliever, and the man who says he believes and does not, and then spends thirteen āyahs on the third, cannot possibly be interested in producing more of him.

Then look at the law. Under an Islamic order the non-Muslim who does not accept the religion pays the jizya and is left to it, and his churches stand and his synagogues stand, and the Qur'ān said so in Sūrat al-Ḥajj, which I discussed at the end of the last volume. If the aim were conversion, the jizya is an odd instrument, because it produces revenue from people who have declined and gives the state a material interest in their declining. A conquering religion that wanted converts would not have invented a tax which is only payable by those who refuse to convert.

Then the peace. The Qur'ān instructs the Muslims that if the other side inclines to peace, they are to incline to it and rely on Allāh ﷻ. That is a command, and it is not conditional on how the campaign has been going. An expansionist doctrine does not write an obligation to accept a ceasefire into its scripture.

Then the refuge. A non-Muslim could take protection with a Muslim, and the protection given by the least of them bound the whole of them, and even the

sanctuary given by a woman was binding, which the Prophet ﷺ affirmed on the day of the conquest of Makkah. And the non-combatant was not a target. The prohibitions on killing the woman, the child, the old man, the hired labourer, and the man in his cell, are in the ḥadīth literature and were the operative law of every army that fought under this banner, and where they were broken they were broken against the law and not by it.

What remains is the harder part of the argument, and it should be conceded rather than hidden, because the honest reader will find it anyway. Islām does permit fighting, and it permits it for reasons which include the pre-emptive and the punitive, and the Muslim who pretends otherwise is not defending his religion, he is embarrassed by it. The point is that this is the common property of every political order which has ever existed. Israel struck the reactor at Osirak in 1981 and called it pre-emption. Iraq was invaded in 2003 on a claim about weapons which were not there. The United States struck Iran a few weeks before these words were written, on a claim about a nuclear capability. Every one of those was defended in the language of necessity by the state which did it, and the states which did them are not accused of spreading a religion by the sword. What is being demanded of Islām is not that it renounce force. It is that it be the only system in human history which has ever done so, and the demand is not made in good faith, and it does not need to be met.

So the answer to the question, put briefly for the man who has to give it briefly: the religion permits fighting, for reasons which every state on earth also uses, and it forbids compelling belief, which is what the charge actually alleges, and it forbids it in the āyah which follows the greatest āyah in the Book. Whoever wants the long answer should read the sūra.

Allāh Is the Protector of Those Who Believe

اللَّهُ وَلِيُّ الَّذِينَ ءَامَنُوا يُخْرِجُهُم مِّنَ الظُّلُمَاتِ إِلَى النُّورِ ۚ وَالَّذِينَ كَفَرُوا
أَوْلِيَائُهُمُ الطَّاغُوتُ يُخْرِجُونَهُم مِّنَ النُّورِ إِلَى الظُّلُمَاتِ ۚ أُولَٰئِكَ أَصْحَابُ
النَّارِ ۖ هُمْ فِيهَا خَالِدُونَ ﴿٢٥٧﴾

Allāh is the Protector of those who believe. He brings them out of the darknesses into the light. And those who disbelieve, their protectors are the false gods. They bring them out of the light into the darknesses. Those are the companions of the Fire. They will remain in it forever.

al-Baqara 2:257

The āyah before named the two things a man does, the rejecting of the tāghūt and the believing in Allāh ﷻ, and this āyah tells him what each of the two gets him. It is built as a mirror, clause against clause, and the reader should read it that way.

Walī

Allāhu waliyyu'lladhīna āmanū. The word *walī* is one of those Arabic words which arrives in English in pieces. It is the protector, the guardian, the friend, the one who is near. The root carries the sense of closeness with nothing in between, so a *walī* is one who stands so close to you that there is no gap, and who is there in the best of it and the worst of it and does not leave.

The family of the word runs through the law and the reader will meet it everywhere. *Wilāya* is the guardianship, the authority. *Mawlā* means the patron and the client and the master and the freed slave, and which of them it means depends on where it stands. And the Qur'ān uses the plural of it for the believers with one another:

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ

And the believing men and the believing women are the protectors of one another.

And the fuqahā' use it in the marriage contract, on the strength of the ḥadīth لَا نِكَاحَ إِلَّا بِوَلِيِّيَّ, there is no marriage except with a guardian.¹⁶ So when the āyah says that Allāh ﷻ is the *walī* of those who believe, it is saying all of it at once. He is their protector and their guardian and the one near to them with nothing in between, and the man who has that has no need of a patron anywhere else.

Out of the Darkesses Into the Light

Yukhrijubum mina'z-ẓulumāti ila'n-nūr, He brings them out of the darkesses into the light. Every reader of the Qur'ān should notice the number. The darkesses are plural and the light is singular, and the Qur'ān is consistent about this from one end to the other. It never once says the lights.

Error has no limit to its forms. There is the darkness of shirk and the darkness of doubt and the darkness of desire and the darkness of a man who knows and does not act, and they multiply, and a man can spend a life going from one to another and think he is making progress. Guidance has one form. Sūrat al-An'ām says it in as many words:

وَأَنَّ هَذَا صِرَاطِي مُسْتَقِيمًا فَاتَّبِعُوهُ وَلَا تَتَّبِعُوا السُّبُلَ فَتَفَرَّقَ بِكُمْ عَنْ سَبِيلِهِ
ذَلِكُمْ وَصَّيْتُكُمْ بِهِ لَعَلَّكُمْ تَتَّقُونَ

And this is My path, straight, so follow it. And do not follow the ways, for they will separate you from His way. That is what He has enjoined upon you, that you may be conscious of Him.

His path, singular, and the ways, plural, and the following of the plural scatters you off the single one.

The Mirror

Then the other side. *Wa'lladhīna kafarū awliyā'uhumu't-ṭāghūt*. Notice that their protectors are plural where His protection was one, because a man who leaves the one has not thereby become free, he has acquired a committee. And notice the direction of travel: *yukhrijūnahum mina'n-nūri ila'z-ẓulumāt*, they bring them out of the light into the darkesses.

The reader should stop at that clause, because it says something about the original condition of every human being. They are brought out *of the light*. There

is light there to begin with. Every child is born on the *fiṭra*, and the taking of him out of it is a work which somebody has to do, and the *āyah* names who does it. Disbelief is not the natural state which belief is added to. It is a removal.

Ulā'ika aṣḥābu'n-nār, hum fihā khālidūn. Those are the companions of the Fire, remaining in it forever. The permanence of the punishment answers to the permanence of the choice. A man who would have gone on rejecting forever, had he been given forever, is dealt with according to what he was, and the 'ulamā' have long made this point about the eternity of the Fire for those who die on disbelief. The sentence matches the intention and not merely the years.

Where the Āyah Sits

It is worth naming the shape of this stretch before we go on. The *āyah* of the Throne stated the sovereignty. The *āyah* after it removed compulsion from the religion. This *āyah* states what happens to the man who accepts and the man who refuses, and names the agent in each case. And the *āyah* which follows, as the reader is about to see, gives a worked example of both, in the person of a Prophet *عليه السلام* whom Allāh ﷻ brought into the light and a king who was taken out of it, standing in the same room, having the same argument.

The One Who Argued With Ibrāhīm About His Lord

أَلَمْ تَرَ إِلَى الَّذِي حَاجَّ إِبْرَاهِيمَ فِي رَبِّهِ أَنْ آتَاهُ اللَّهُ الْمُلْكَ إِذْ قَالَ
إِبْرَاهِيمُ رَبِّيَ الَّذِي يُحْيِي وَيُمِيتُ قَالَ أَنَا أُحْيِي وَأُمِيتُ ۖ قَالَ إِبْرَاهِيمُ فَإِنَّ
اللَّهَ يَأْتِي بِالشَّمْسِ مِنَ الْمَشْرِقِ فَأْتِ بِهَا مِنَ الْمَغْرِبِ فَبُهِتَ الَّذِي كَفَرَ
وَاللَّهُ لَا يَهْدِي الْقَوْمَ الظَّالِمِينَ ﴿٢٥٨﴾

Have you not seen the one who argued with Ibrāhīm about his Lord, because Allāh had given him kingship? When Ibrāhīm said, my Lord is the one who gives life and causes death, he said, I give life and I cause death. Ibrāhīm said, then Allāh brings the sun from the east, so bring it from the west. And the one who disbelieved was struck dumb. And Allāh does not guide the wrongdoing people.

al-Baqara 2:258

The previous āyah said that Allāh ﷻ brings the believers out of the darknesses into the light and that the ṭāghūt takes the disbelievers out of the light into the darknesses. Here are the two of them in a room.

Alam tara, have you not seen. The Qur'ān is addressing the Prophet ﷺ and through him the reader, and the man is not named. The mufasssirūn say he was Namrūd, and that he was from the line of Nūḥ عليه السلام, which is a detail worth pausing on before it is passed over. The tyrant who told Ibrāhīm عليه السلام that he gives life and death was descended from a Prophet عليه السلام. Ancestry saves nobody, and this sūra has been saying so since the Children of Isrā'īl were told, in the second Juz', that being the seed of a Prophet عليه السلام earns you exactly nothing.

Mujāhid is reported to have said that four kings ruled the east and the west of the world, two of them believers and two disbelievers. The two believers were Sulaymān ibn Dāwūd عليهما السلام and Dhu'l-Qarnayn, and the two disbelievers were Namrūd and Bukhtnaṣṣar.¹⁷

Because Allāh Had Given Him Kingship

Read the clause carefully because it is easy to read past. *An ātāhu'llāhu'l-mulk*, because Allāh had given him the kingship. The kingship was a gift from Allāh ﷻ, and the man used the gift as the reason for arguing about the giver.

That is the mechanism of the thing, and it has not changed in four thousand years. A man is given something, and the having of it persuades him that he is the sort of person who has things by right, and from there it is a short walk to arguing with the one who handed it to him. The Qur'ān does not say he argued in spite of the kingship. It says he argued because of it.

The First Argument and the Cheat

Ibrāhīm عليه السلام opens with the plainest statement available to him: *rab-biya'lladhī yuhyī wa yumīt*, my Lord is the one who gives life and causes death. He picks the attribute no man has ever had.

And the king says, *anā uhyī wa umīt*, I give life and cause death, and the mufasssirrūn tell us what he did next. He had two men brought who were under sentence of death. He ordered one to be executed and it was done. He ordered the other to be released and it was done. There, he said. I gave life and I caused death.

It is a swindle and everybody in the room knew it. He had not given life to the man he released, he had merely declined to take it. But look at what he had that Ibrāhīm عليه السلام did not: he had a demonstration, in front of a crowd, involving real men, and it happened while they watched. Ibrāhīm عليه السلام could have taken the argument apart on the meaning of *iḥyā'*, and the 'ulamā' note that he would have been right to, and that a debate about definitions in front of a court which belongs to your opponent is a debate you have already lost.

So Bring It From the West

So he moved. *Fa inna'llāha ya'tī bi'sh-shamsi minā'l-mashriqi fa'ti bibā minā'l-maghrib*. Allāh brings the sun from the east, so bring it from the west.

Everything about the choice is deliberate. He went to a place where the tricks do not work. A man may create an illusion on the earth, and he may bring two prisoners and dress the killing of one as the sparing of the other, and he may do it in a hall he controls with an audience he has paid. Nobody has ever created an

illusion in the sky. The sun is not in the room. It cannot be brought in and shown to the crowd and manipulated, and the man in the chair has no access to it whatsoever, and neither does anyone else.

And the beauty of it is that Ibrāhīm عليه السلام did not abandon his first argument, he extended it. The one who owns the giving of life is the one who owns the running of the world, and if you claim the first, take the second. It is the same claim. You said you have the power. Here is the power. Use it.

Fa buhita 'lladhī kafar. And the one who disbelieved was struck dumb. The word is exact and it is not the word for defeated. *Buhita* is the state of a man whose mouth is open and nothing is coming out of it. He had no answer, and he did not have a false answer either, and the Qur'ān leaves him standing there.

Two Things to Take From It

The first is about arguing. Ibrāhīm عليه السلام did not raise his voice and he did not repeat himself and he did not answer the cheat on the cheat's terms. He changed the ground to somewhere the other man could not follow, and he did it in one sentence, and then he stopped talking. There is a whole manual of da'wa in that.

The second is that the sun coming from the west is not an idle example. It is going to happen. The Prophet ﷺ told us that the rising of the sun from its place of setting is among the great signs, and that when it comes, belief will no longer benefit a soul that did not believe before. So the challenge which Ibrāhīm عليه السلام threw at a king who could not meet it will one day be met, by the one to whom it always belonged, and on that morning the argument will be over for everybody.

Wa'llāhu lā yahdi'l-qawma'z-zālimīn, and Allāh does not guide the wrongdoing people. He had the proof in front of him and it did not move him. The man had been given the kingship and the argument and the silence, and he was not guided, because guidance was not what he was looking for.

Or Like the One Who Passed by a Town

أَوْ كَالَّذِي مَرَّ عَلَى قَرْيَةٍ وَهِيَ خَاوِيَةٌ عَلَى عُرُوشِهَا قَالَ أَنَّى يُحْيِي هَذِهِ
 اللَّهُ بَعْدَ مَوْتِهَا فَأَمَاتَهُ اللَّهُ مِائَةَ عَامٍ ثُمَّ بَعَثَهُ قَالَ كَمْ لَبِثْتَ قَالَ لَبِثْتُ
 يَوْمًا أَوْ بَعْضَ يَوْمٍ قَالَ بَلْ لَبِثْتَ مِائَةَ عَامٍ فَانْظُرْ إِلَى طَعَامِكَ وَشَرَابِكَ
 لَمْ يَتَسَنَّهْ وَانْظُرْ إِلَى حِمَارِكَ وَلِنَجْعَلَكَ آيَةً لِلنَّاسِ وَانْظُرْ إِلَى الْعِظَامِ
 كَيْفَ نُنشِزُهَا ثُمَّ نَكْسُوهَا لَحْمًا فَلَمَّا تَبَيَّنَ لَهُ قَالَ أَعْلَمُ أَنَّ اللَّهَ عَلَى كُلِّ
 شَيْءٍ قَدِيرٌ ﴿٢٥٩﴾

Or like the one who passed by a town, and it had collapsed upon its roofs. He said, how will Allāh give life to this after its death? So Allāh caused him to die for a hundred years, then raised him. He said, how long did you remain? He said, I remained a day, or part of a day. He said, rather, you remained a hundred years. Look at your food and your drink, it has not spoiled. And look at your donkey. And so that We may make you a sign for the people. And look at the bones, how We raise them up, then clothe them with flesh. So when it became clear to him, he said, I know that Allāh is over all things Powerful.

al-Baqara 2:259

Aw ka'lladhī, or like the one. The *aw* joins this to the āyah before it, so the Qur'ān is giving a second example of the same subject, and the reader should hold the two together. The first was a man who denied the giving of life and was silenced. This one is a man who did not deny it and wondered about it, and was answered in a manner nobody would have chosen for himself.

The mufasssirrūn have discussed who he was and most of them name 'Uzayr عليه السلام, and the town is Bayt al-Maqdis after Bukhtnaṣṣar had destroyed it, and the reader will notice that Bukhtnaṣṣar was one of the two disbelieving kings named in the previous chapter, so the wreckage this man is standing in was made by the successor of the man Ibrāhīm عليه السلام silenced.¹⁸

How Will Allāh Give Life to This

He is standing in a ruin. *Khāwiyatun ‘alā ‘urūshihā*, fallen in upon its own roofs, which is a precise image of a collapsed building: the roof has come down and the walls have come down on top of the roof, so the roof is underneath. He looks at it and says, *annā yuhyī hādhibi’llāhu ba’dā mawtibā*, how will Allāh give life to this after its death.

The ‘ulamā’ have divided over how to read the question. If he were denying, he would not be a Prophet عليه السلام, and most read the *annā* as a question about the manner rather than a rejection of the fact. He is a man looking at a dead city and asking, in the way a believer asks, how on earth is this going to be put back. He believed it would. He could not see it from where he stood.

A Hundred Years

So Allāh ﷻ caused him to die for a hundred years and then raised him, and the questioning begins. *Kam labitbt*, how long did you remain. He said, a day, or part of a day. And the correction: *bal labithta mi’ata ‘ām*, rather, you remained a hundred years.

Then the evidence is produced in an order which repays attention.

Fa’nzur ilā ta’āmika wa sharābika lam yatasannah, look at your food and your drink, it has not spoiled. A century has gone by and the food is as it was. If the man had been asked to believe he had slept a day, the food would have proved it. Instead the food proves the opposite of what it appears to prove, because the point is that Allāh ﷻ holds a thing out of time when He wishes.

Wa’nzur ilā ḥimārik, and look at your donkey. And the donkey is bones. The same century which left the bread untouched has reduced the animal to a skeleton, and both of those happened in the same hundred years, in the same place, at the same time. Whatever a man thinks he knows about how decay works, here are two objects lying next to each other, and one of them has been exempted.

Wa li naj’alaka āyatan li’n-nās, and so that We may make you a sign for the people. This clause interrupts, and it is telling him what the whole business was for. He is not being given a private demonstration. He is going to walk back into a city and be a sign, a man who left it a hundred years ago and is standing here at the age he left at, and the mufassirūn tell us the city was rebuilt some seventy

years after he died and its people had increased and the Children of Isrā'īl had come back to it, so he walked into a living city he had last seen in rubble.¹⁹

Then the last of it: *wa'nẓur ila'l-'izāmi kayfa nunshizubā thumma naksūbā laḥmā*, and look at the bones, how We raise them up, then clothe them with flesh. He watched it. The donkey was reassembled in front of him, the bones lifting and joining and then being dressed in flesh, and the question he had asked over the ruined town was answered with an animal.

Ibn Kathīr relates from the reports that when Allāh ﷻ raised him, the first thing raised was his eyes, so that he could watch the rest of his own body being brought back.²⁰ I do not press the report beyond what it is, and it is worth telling for what it says about the manner of the teaching. The man asked how. He was not given a lecture on how. He was made to watch it happen to his donkey and, if the report is taken, to himself.

I Know

Fa lammā tabayyana labū qāla a'lamu anna'llāha 'alā kulli shay'in qadīr. When it became clear to him, he said, I know that Allāh is over all things Powerful.

He does not say, now I believe. He says *a'lamu*, I know. What he had before was belief and what he has now is sight, and the man who has seen a thing does not say the same sentence afterwards that he said before. This is what he asked for without asking for it, and the reader should notice the price of it. He was dead for a hundred years to get one question answered, and Allāh ﷻ gave it to him, and the giving of it cost him a century of his life which he did not feel go past. There is a kind of certainty which is only available on those terms, and most of us are not going to be offered it, and the Qur'ān has put this man's face on the page so that we can have his answer without his hundred years.

My Lord, Show Me How You Give Life to the Dead

وَإِذْ قَالَ إِبْرَاهِيمُ رَبِّ أَرِنِي كَيْفَ تُحْيِي الْمَوْتَىٰ قَالَ أَوَلَمْ تُؤْمِنَ قَالَ بَلَىٰ
وَلَكِن لِّيَطْمَئِنَّ قَلْبِي قَالَ خُذْ أَرْبَعَةً مِّنَ الطَّيْرِ فَصُرْهُنَّ إِلَيْكَ ثُمَّ أَجْعَلْ
عَلَىٰ كُلِّ جَبَلٍ مِّنْهُنَّ جُزْءًا ثُمَّ أَدْعُهُنَّ يَأْتِينَكَ سَعْيًا وَاعْلَمْ أَنَّ اللَّهَ عَزِيزٌ
حَكِيمٌ

And when Ibrāhīm said, my Lord, show me how You give life to the dead. He said, do you not believe? He said, of course, but so that my heart may be at rest.

He said, then take four of the birds and draw them to yourself, then put a portion of them on every mountain, then call them, they will come to you in haste. And know that Allāh is Mighty, Wise.

al-Baqara 2:260

The third of the three, and it completes the set. A man who denied the giving of life was silenced. A man who wondered at it was shown it in his own body. And now a Prophet عليه السلام who believed it entirely asks to see it, and is not refused.

This is the same Ibrāhīm عليه السلام from two āyahs ago, and the Qur'ān has put him on both sides of the passage on purpose. He stood in front of a king and staked everything on *rabbīya 'lladhī yuḥyī wa yumīt*, my Lord is the one who gives life and causes death, and he said it with total conviction, and then his curiosity got the better of him and he asked to watch. And Allāh ﷻ does not criticise him for it.

Do You Not Believe?

Qāla awalām tu'min. He said, do you not believe. The question stings on a first reading and it is not meant to. Ibrāhīm عليه السلام's answer comes back instantly: *balā*, of course, *wa lākin li yaṭma'inna qalbī*, but so that my heart may be at rest.

The 'ulamā' say that the question was asked in order to produce the answer. Allāh ﷻ knew what was in the heart of His *khalīl*. The question was put so that

Ibrāhīm عليه السلام would say *balā* out loud, and it would be written, and every man who ever came after and wondered whether wanting to see is a failure of faith would have the answer in the mouth of Ibrāhīm عليه السلام and the silence of Allāh ﷻ after it. It closes the mouths of the people who would have used the request against him.

Which is where the ḥadīth belongs, the one every reader of this āyah eventually meets. The Prophet ﷺ said:

نَحْنُ أَحَقُّ بِالشَّكِّ مِنْ إِبْرَاهِيمَ إِذْ قَالَ رَبِّ أَرِنِي كَيْفَ تُحْيِي الْمَوْتَى

We have more right to doubt than Ibrāhīm, when he said, my Lord, show me how You give life to the dead.

The ‘ulamā’ read this as its speaker meant it, which is a denial by way of concession.²¹ If what Ibrāhīm عليه السلام asked were doubt, then we would be the ones with a claim to it and not him, and since nobody imagines the Prophet ﷺ doubting, nobody should imagine it of Ibrāhīm عليه السلام either. It is a defence of Ibrāhīm عليه السلام in the form of a self-deprecation, which is a manner of speaking our Prophet ﷺ used more than once.

And the substance of it is this. The question was never *whether*. The question was *how*. He asked *kayfa*, and the word is right there in the āyah. It is the same distinction as the Companions asking about the Hour, who never doubted that it was coming and wanted to know when. A man who asks how a thing works has already accepted that it works.

Four Birds

Fa khudh arba‘atan mina’ṭ-ṭayri fa ṣurbunna ilayk. Take four of the birds and draw them to you. The species are not named, and the reports name them, and none of it is essential. *Ṣurbunna ilayk* carries the sense of drawing them close and making them familiar with you, so that he would know them, and the mufasssīrūn say he was to cut them up and mix the parts together thoroughly, so that no piece could be traced to the bird it came from.²²

Then a portion on every mountain, and then the call. And the promise: *ya’īnaka sa’yā*, they will come to you in haste. The word *sa’y* is running, and it is the word used of the rushing between Ṣafā and Marwa. They will come running.

Consider what the running is for. Allāh ﷻ could have had them appear at his side, assembled, in an instant. That would have answered the question of *whether* and left the question of *how* exactly where it was. Instead the parts come off the mountains and the birds are assembled and then they run to him, in his sightline, across open ground, and he watches every yard of it. He asked to see how. He was made to see it happen at a speed his eye could follow.

The Most Hopeful Āyah

Ibn ‘Abbās رضي الله عنهما is reported to have said that the āyah in the Qur’ān which offers the most hope is this one.²³ That is a large claim about an āyah concerning birds, and the reason he gave is worth having.

Allāh ﷻ asked him, do you not believe. And Ibrāhīm عليه السلام said one word: *balā*, yes. And Allāh ﷻ accepted it. No proof was demanded of him, no defence of his record, no accounting for the request. He said yes and it was taken.

And Ibn ‘Abbās رضي الله عنهما is understood to have meant this for the thoughts which attack a believer’s heart, the things Shayṭān throws at a man in the middle of his prayer which horrify him and which he would never say aloud. The āyah says that when Allāh ﷻ asks a man whether he believes, and the man says yes, that is the end of the matter. The reader will find this again at the close of the sūra, where the Companions were terrified of being reckoned for what passed through them, and were told what they were and were not answerable for. Ibrāhīm عليه السلام said *balā*, and it was enough, and the man reciting this in his kitchen may say it too.

Like a Grain Which Grew Seven Ears

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سَنَبِلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾

The likeness of those who spend their wealth in the way of Allāh is as the likeness of a grain which grew seven ears, in every ear a hundred grains. And Allāh multiplies for whom He wills. And Allāh is All-Encompassing, Knowing.

al-Baqara 2:261

Here the sūra opens the purse, and it does not close it again for twenty āyahs. This is the longest sustained passage on the giving of money anywhere in the Qur'ān, and the reader who works through it will notice that it spends far more of its length on the heart of the giver than on the sum he gives.

It begins with arithmetic. One grain, seven ears, a hundred grains in each ear. Seven hundred, and the āyah has not finished, because *wa'llāhu yuḍā'ifu li man yashā'*, and Allāh multiplies for whom He wills, so seven hundred is the floor and not the ceiling.

Why a Seed

The Qur'ān could have said that Allāh ﷻ returns your money seven hundred times over. It chose an image, and the choice of image is the tafsīr.

Take the seed itself first. A grain of wheat is a soft thing you could crush between two fingers, and it comes up through packed earth. Nothing about it looks capable of that. Every farmer who has ever lived has watched it happen and none of them has ever manufactured one.

Then take what a farmer does with a seed. He does not eat it. He takes the best of what he has and throws it into the dirt and walks away, and to a man who has never farmed this looks like waste, and it looks like waste right up until the point where it is the only reason anybody eats at all. That is zakāh. You take good

money out of your hand and you put it somewhere you cannot see it, and it disappears, and everything about the transaction resembles a loss.

Then take the conditions. Every farmer knows that the yield is not a fixed function of the seed. It depends on the land and whether it is clean, and on the water and whether it is fresh, and on the quality of the seed itself, and on whether the man came back and tended it or left it to whatever happened. Which is exactly the doctrine on charity, and it is why the āyah says *li man yashā'*, for whom He wills, rather than naming a rate. The 'ulamā' list the factors: the purity of the wealth it came from, the eagerness of the man giving it, his sincerity, his hope in the reward, the avenue he chose, and the need of the one who received it.²⁴ Two men give a hundred pounds on the same night to the same fund, and there is no reason on earth to think the two hundred pounds are worth the same.

Fi Sabīlillāh

A word about *fi sabīlillāh*, in the way of Allāh, because the phrase is sometimes narrowed to jihād and it is not narrow here. The mufasssīrūn take the āyah generally, and the reward is for spending in the way of Allāh ﷻ in whatever the way of Allāh ﷻ consists of, and the passage which follows will name the poor and the restrained and the man too proud to ask, and the reader should not let anybody shrink the phrase on him.

Aḥmad records that a man gave a camel in the way of Allāh ﷻ with its bridle still on it, and the Messenger of Allāh ﷺ said:

لَتَأْتِيَنَّ يَوْمَ الْقِيَامَةِ إِسْبَعِمَائَةٌ نَاقَةٌ مَخْطُومَةٌ

You will certainly come on the Day of Resurrection with seven hundred she-camels, bridled.

The reader should notice that the bridle came back too.²⁵ The multiplication is not approximate. It reproduced the detail of what he gave, down to the strap on its head, seven hundred times.

Sanābil and Sunbulāt

One point of language which the men who read the Qur'ān closely have noticed. The word for the ears of corn here is *sanābil*. In Sūra Yūsuf, where the king dreams of seven green ears, the word is *sunbulāt*. Arabic has plurals of paucity and

plurals of abundance, and *sunbulāt* belongs to the smaller and *sanābil* to the larger. The dream of a king about the harvest of a country uses the lesser plural, and the giving of a Muslim in the way of Allāh ﷻ uses the greater. That is the Qur'ān's estimate of the relative size of the two harvests.

Then They Do Not Follow It With Reproach

لَا

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتَّبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَذًى
لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٦٢﴾

Those who spend their wealth in the way of Allāh, then do not follow what they spent with reproach or with hurt, they have their reward with their Lord, and there is no fear upon them, nor shall they grieve.

al-Baqara 2:262

The previous āyah promised seven hundred. This one attaches the condition, and the condition is not about the money.

Thumma lā yutbi'ūna mā anfaqū mannan wa lā adhā. Then they do not follow what they spent with *mann* or with *adhā*. Two words, and this is the adab of giving in the space of two words.

Mann is the reminding of the favour. It is the man saying, after the fact, look what I did for you. And notice that it comes first, and the 'ulama' have said it comes first because it is the commoner disease. It is easier to be generous than to be quiet about it afterwards. Every masjid has a plaque and every appeal has a top table, and the man who wrote the largest cheque has a way of finding his way onto the committee, and none of that is a foreign import. It is *mann*, and it is in this āyah, and it was in the Ummah before we had committees.

Adhā is the hurt. It is speaking badly to the one who took it, or cursing him for having taken it, or making him work for what was given as a gift, or bringing it up in front of others, or any of the hundred ways a man can be made to pay in dignity for what he received in cash.

And the Prophet ﷺ said:

ثَلَاثَةٌ لَا يُكَلِّمُهُمُ اللَّهُ يَوْمَ الْقِيَامَةِ، وَلَا يَنْظُرُ إِلَيْهِمْ، وَلَا يَزَكِّيهِمْ، وَلَهُمْ عَذَابٌ أَلِيمٌ:
الْمَنَانُ بِمَا أُعْطِيَ، وَالْمُسِيلُ إِزَارَهُ، وَالْمُنْفِقُ سَلْعَتَهُ بِالْخَلْفِ الْكَاذِبِ

Three whom Allāh will not speak to on the Day of Resurrection, nor look at, nor purify, and they shall have a painful punishment: the one who reproaches with what he gave, the one who lets his lower garment trail, and the one who sells his goods with a false oath.

The one who reproaches with what he gave is in the same sentence as the man who swears falsely to make a sale.²⁶ He gave the money. He is in this list because of what he said afterwards.

Labum ajrubum 'inda rabbihim, they have their reward with their Lord. The reward is *'inda rabbihim*, kept with Him, which is the answer to what the *mann* is looking for. A man reminds people of his generosity because he wants something for it here. The āyah tells him his account is held elsewhere, and that the withdrawals he is making in this world are coming out of it.

Wa lā khawfun 'alayhim wa lā hum yahzanūn, and no fear upon them, and they shall not grieve. Where a man's giving was clean, he is not to spend the rest of his life wondering whether it was accepted. The anxiety about acceptance is answered by the condition. Did you keep quiet about it. Then it is with Him.

A Kind Word and Forgiveness

* قَوْلٌ مَعْرُوفٌ وَمَغْفِرَةٌ خَيْرٌ مِّنْ صَدَقَةٍ يَتْبَعُهَا أَذًى وَاللَّهُ غَنِيٌّ حَلِيمٌ



A kind word and forgiveness are better than a charity followed by hurt. And Allāh is Free of need, Forbearing.

al-Baqara 2:263

The āyah before named the two things which spoil a gift. This one draws the conclusion, and the conclusion is more radical than most givers are ready for: it is better to give nothing.

Qawlun ma'rūfun wa maghfiratin khayrun min sadaqatin yatba'uhā adhā. A kind word and forgiveness are better than a charity followed by hurt. So the man who has nothing, or who has something and would rather not part with it, has a door which is better than the door the ungracious giver went through. Say something decent to the man. Make a du'ā for him. Give him an excuse and let him keep his face. Every one of those outranks the pound coin handed over with a lecture attached.

And *maghfira*, forgiveness, in this position, is understood by the mufasssirrūn as the overlooking of what the asker did in the asking. A man who begs is often not graceful about it. He comes at the wrong hour, he says the wrong thing, he asks in front of people, he asks again having asked last month. To let all of that go and not mention it is called *maghfira* here, and it is ranked above the giving.

The practical upshot is a rule the ordinary worshipper can carry. If you are going to give, give and say nothing. If you cannot give, or will not, then be decent about the refusal and pray for the man. What you may not do is give and then make him pay for it. That is the one option the āyah takes off the table, and it takes it off by naming the two lesser things and telling you they are better.

Wa'llāhu Ghaniyyun Ḥalīm, and Allāh is Free of need, Forbearing. Free of need, so your money was never required. Forbearing, so He does not deal with the

ungracious giver as the ungracious giver deals with the poor. The two names together are a rebuke and a mercy in one breath, and the man who was going to say something clever as he handed over the note should read them twice.

Do Not Cancel Your Charities

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَبْطِلُوا صَدَقَاتِكُم بِالْمَنِّ وَالْأَذَى كَالَّذِي يُنْفِقُ مَالَهُ
رِثَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَتُلْهُهُ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ
فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا لَا يَقْدِرُونَ عَلَى شَيْءٍ مِّمَّا كَسَبُوا وَاللَّهُ لَا
يَهْدِي الْقَوْمَ الْكَافِرِينَ ﴿٣٦٤﴾

O you who believe, do not cancel your charities with reproach and hurt, like the one who spends his wealth to be seen by the people and does not believe in Allāh and the Last Day. So his likeness is as the likeness of a smooth rock with dust upon it, and a downpour struck it and left it bare. They have no power over anything of what they earned. And Allāh does not guide the disbelieving people.

al-Baqara 2:264

Three āyahs on the same disease and this is the third, and the verb has escalated. The first said the reward belongs to the man who avoids *mann* and *adhā*. The second said a kind word beats a charity spoiled by them. This one says *lā tubṭilū*, do not cancel, do not void, do not render null. The money is not merely reduced in value. It is struck out.

And a fourth destroyer is added to the two: *ka'lladhī yunfiq mālāhū ri'ā'a'n-nās*, like the one who spends his wealth to be seen by people. So *riyā'* joins *mann* and *adhā*, and the āyah does not say that the reproacher is as bad as the show-off, it says his charity ends the same way, which is worse to hear.

The Rock

Then the image. *Ṣafwān* is a smooth stone, the kind of flat rock a man might walk across. *ʿAlayhi turāb*, with dust on it. And to look at, that is a field. It has soil on it, it looks like the ground either side of it, and you could scatter seed on it and it would sit there looking exactly as seed looks in a field.

Then *wābil*, a downpour. Not a drizzle, a heavy rain, the sort a farmer prays for and which turns the field either side into a crop. And it strikes the rock and leaves it *ṣald*, bare, scoured, the naked stone with nothing on it at all.

Look at what the image says. The dust was not the rock's. It had blown onto it. There was never any depth there, and the appearance of a field was an appearance the whole time, and the rain did not damage the rock, it revealed it. The very thing which makes a real field produce is what strips the fake one, and it strips it in an afternoon, and the man who owned it did not know what he had until the weather told him. Your deeds are the dust. That is what the āyah is saying. Not the rock, the dust, and the wind can have them, and the rain can have them, and on the day the rain comes there will be nothing there.

Lā yaqdirūna 'alā shay'in mim mā kasabū, they have no power over anything of what they earned. They earned it. The word is *kasabū*, so there was a real transaction and real money left a real hand. And they have no power over any of it. The account exists and they cannot draw on it.

The First Three

The ḥadīth which belongs here is the one about the first three men against whom judgement is passed on the Day of Resurrection, and it should be given in full because it is the commentary on the rock.²⁷

The first of the people to be judged on the Day of Resurrection will be a man who was martyred. He will be brought, and Allāh will make known to him His favours and he will recognise them. He will say, what did you do with them? He will say, I fought for You until I was martyred. He will say, you have lied. You fought so that it would be said, he is bold. And it was said. Then it will be ordered concerning him, and he will be dragged on his face until he is thrown into the Fire.

And a man who acquired knowledge and taught it, and recited the Qur'ān. He will be brought, and Allāh will make known to him His favours and he will recognise them. He will say, what did you do with them? He will say, I acquired knowledge and I taught it, and I recited the Qur'ān for You. He will say, you have lied. You acquired knowledge so that it would be said, he is a scholar, and you recited the Qur'ān so that it would be said, he is a reciter. And it was said. Then it will be ordered concerning him, and he will be dragged on his face until

he is thrown into the Fire.

And a man upon whom Allāh had expanded, and to whom He had given of every kind of wealth. He will be brought, and Allāh will make known to him His favours and he will recognise them. He will say, what did you do with them? He will say, I left no path in which You love that spending should be done except that I spent in it for You. He will say, you have lied. You did it so that it would be said, he is generous. And it was said. Then it will be ordered concerning him, and he will be dragged on his face and thrown into the Fire.

Three men, and every one of them did the deed. The martyr died. The scholar taught. The rich man gave, and gave in every avenue, and could list them. And the sentence which finishes each of them is the same three words: *fā qad qīl*, and it was said. They wanted to be talked about and they were talked about. They were paid in the currency they asked for, in full, and the receipt is being read back to them.

These are the first three. Not the drunk and the thief and the gambler. The martyr, the scholar, and the philanthropist, which is to say the three men any Muslim community would put on its wall.

Like a Garden on a Height

وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ ابْتِغَاءَ مَرْضَاتِ اللَّهِ وَتَثْبِيتًا مِّنْ أَنفُسِهِمْ كَمَثَلِ
جَنَّةٍ بَرِيَّةٍ أَصَابَهَا وَابِلٌ فَتَاتَتْ أَكْطُهَا ضِعْفَيْنِ فَإِن لَّمْ يُصِبْهَا وَابِلٌ فَطَلٌّ
وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ ﴿٢٦٥﴾

*And the likeness of those who spend their wealth seeking the pleasure of Allāh
and making firm from their own selves is as the likeness of a garden on a height.*

*A downpour struck it and it brought forth its produce twofold, and if a
downpour does not strike it, then a light dew. And Allāh is Seeing of what you
do.*

al-Baqara 2:265

The rock in the previous āyah had a downpour on it and was left bare. This āyah sends the same downpour onto a real garden, and the reader is meant to feel the pairing. Same rain, two grounds.

The givers here are described by two things. *Ibtighā'a marḍāti'llāh*, seeking the pleasure of Allāh ﷻ, which is the sincerity, and it carries in it the hoping for the reward, because a man who seeks His pleasure is seeking what His pleasure brings and there is no contradiction in that. Being conscious that Allāh ﷻ rewards is the thing which keeps a deed alive. Take it away and the deed becomes a habit, and a habit is a thing a man does with his hands while his heart is elsewhere.

And *tathbītan min anfusihim*, making firm from their own selves. The phrase is discussed at length by the mufasssīrūn and it holds two things. Inwardly it is the confirming of the intention, the man checking his own footing before he acts. Outwardly it is the doing of the thing properly, the due diligence, the finding out where the money is going, the placing of it where it will hold.

The Height and the Rain

Jannatin bi rabwa, a garden on a height. A garden on high ground gets the light and the air and the water runs off it rather than standing and rotting the roots,

and a farmer will tell you what a garden on a slope is worth. It produced twofold when the heavy rain came.

And then the clause which is the whole point of the āyah: *fa in lam yuṣibhā wābilun fa ṭall*, and if a downpour does not strike it, then a light dew. The dew is enough. A garden with that soil under it, in that position, will live on a mist.

Two readings, and both are sound and the ‘ulamā’ have given both. The first is about amounts. The heavy rain is the large gift and the dew is the small one, and a garden of this kind takes either and returns. Small giving from a sound heart is enough and it will carry a man to what he needs in the Hereafter. The second is about circumstances, and it reads the *wābil* as difficulty. The heavy rain is the giving which came out of hardship, and it doubles, which is why the Prophet ﷺ answered the man who asked which charity is greatest with *an taṣaddaqa wa anta ṣaḥīḥun ṣaḥīḥ*, that you give while you are healthy and tight-fisted, fearing poverty and hoping for wealth.²⁸ And the Qur’ān says the same about the men who gave before the conquest:

لَا يَسْتَوِي مِنْكُمْ مَنْ أَنْفَقَ مِنْ قَبْلِ الْفَتْحِ وَقَتَلَ أُولَئِكَ أَعْظَمُ دَرَجَةً مِنَ الَّذِينَ
أَنْفَقُوا مِنْ بَعْدُ وَقَتَلُوا وَكُلًّا وَعَدَ اللَّهُ الْحُسْنَىٰ

*Not equal among you are those who spent before the conquest and fought.
Those are greater in degree than those who spent afterwards and fought. And
to all Allāh has promised the best.*

The Two Footballs

I have used an illustration in the gathering for this and it has been of some use, so I set it down. Take two footballs of the same size. One is hollow and floats. The other is solid rubber and is heavy in the hand. Put them side by side and they are the same object. Throw them and you will find out which is which.

Two men give the same sum. On the ledger they are identical. One of them is hollow. Spending in the way of Allāh ﷻ is not weighed by the amount, and the amount is the only part of it anybody else can see.

Which is why the āyah closes on *wa'llāhu bimā ta'malūna Baṣīr*, and Allāh is Seeing of what you do. Not Hearing, though He is. Seeing. The eye that goes through the surface of the thing.

And one last observation which the reader should carry through the rest of this passage. Everybody is given wealth of some kind. Only the ones Allāh ﷻ loves are given the giving of it. The money is a test handed to all of us. The capacity to open the hand is a second gift, and it is not distributed with the first.

Would Any of You Wish for a Garden

أَيُّودُ أَحَدُكُمْ أَنْ تَكُونَ لَهُ جَنَّةٌ مِّنْ نَّخِيلٍ وَأَعْنَابٍ تَجْرِي مِنْ تَحْتِهَا
الْأَنْهَارُ لَهُ فِيهَا مِنْ كُلِّ الثَّمَرَاتِ وَأَصَابَهُ الْكِبَرُ وَلَهُ ذُرِّيَّةٌ ضُعَفَاءُ
فَأَصَابَهَا إِعْصَارٌ فِيهِ نَارٌ فَاحْتَرَقَتْ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ الْآيَاتِ لَعَلَّكُمْ
تَتَفَكَّرُونَ ﴿٢٦٦﴾

Would any of you wish to have a garden of date palms and vines, with rivers running beneath it, in which he has of every fruit, and old age has struck him and he has offspring who are weak, and then a whirlwind with fire in it struck it and it burned? Thus does Allāh make clear to you the signs, that you may reflect.

al-Baqara 2:266

The third parable in a row, and the most frightening thing in this passage. The rock was a man whose giving was hollow. The garden on the height was a man whose giving was sound. This one is a garden which was real, and which burned.

The Qur'ān puts it as a question and the question is put to the reader personally. *Ayawaddu aḥadukum*, would any of you wish. Then it builds the garden in front of him piece by piece, and every piece is an increase.

Date palms and vines, which are the two most valuable crops a man in that place could name. Rivers running beneath it, so the water is not carried and not paid for and does not fail, and nobody has to stand there with a bucket. Every fruit in it, so there is nothing it lacks. It is, in short, a perfect holding, and a man who owned it would be set for life.

And then the two clauses which change the temperature. *Wa aṣābahu'l-kibar*, and old age has struck him. He is not forty. He is at the end, and this garden is what he has to show for the whole of it, and he is not going to plant another one. *Wa labū dhurriyyatun du'afā'*, and he has offspring who are weak. Young

children, dependent, not able to earn. So the garden is not only his life's work, it is theirs too, and everything he leaves behind him rests on it.

Then: *fa aṣābābā iṣārūn fīhi nārūn fa'ḥtaraqat*. A whirlwind with fire in it struck it, and it burned.

Not a drought, which comes slowly and can be managed. Not a bad season, which a man survives. A firestorm, arriving in an afternoon, at the one moment in his life when he has no time left to recover from it. And the āyah stops there. It does not tell you what he did afterwards. It leaves him in the ash, at seventy, with the children behind him.

What the Parable Is Of

Ibn 'Abbās رضي الله عنهما is reported to have explained it plainly: this is a man who does deeds his whole life, and then it is destroyed at the end.²⁹ The garden is the record of works. The old age is the arrival at the point where nothing can be replanted. The fire is what *mann* and *adbā* and *riyā'* do to a lifetime of it.

And the Qur'ān says the same in Sūrat al-Furqān without the parable:

وَقَدِمْنَا إِلَىٰ مَا عَمِلُوا مِنْ عَمَلٍ فَجَعَلْنَاهُ هَبَاءً مَّنْثُورًا

And We shall turn to whatever deeds they did, and We shall make them scattered dust.

And the reader who has been through Sūrat al-Kahf will recognise the whole structure, because the man with the two gardens there is this man, and his gardens went the same way, and he said the same thing at the end of it.

Old Age

The choice of old age in the parable is the sharp edge of it, and it deserves a moment on its own. A young man who loses everything has a life in front of him to rebuild in. An old man who loses everything has the losing and then the dying. And it is precisely at that age that a man's hope turns to what he planted, because he cannot work anymore and the fruit is all there is.

The Prophet ﷺ is reported to have made the du'ā:

اللَّهُمَّ اجْعَلْ أَوْسَعَ رِزْقِكَ عَلَيَّ عِنْدَ كِبَرِ سِنِيَّ وَأَنْقِضْ عُمْرِي

*O Allāh, make the most ample of Your provision upon me at the age of my old
age and the ending of my life.*

Which is a du‘ā’ worth learning, and it is reported by al-Ḥākim and cited by Ibn Kathīr here.³⁰

Kadhālika yubayyinu’llāhu lakumu’l-āyāti la’allakum tatafakkarūn, thus does Allāh make clear to you the signs, that you may reflect. The closing is not *ta‘qilūn* and not *tadbakkarūn*. It is *tatafakkarūn*, that you may think it through. This is not an āyah to nod at. It is an āyah to sit with for a while, at some point when you are alone, and ask what your own garden is standing in.

Spend of the Good Things You Have Earned

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ
الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا
فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ﴿٢٦٧﴾

O you who believe, spend of the good things you have earned, and of what We have brought out for you from the earth. And do not head for the bad of it to spend, when you would not take it yourselves unless you shut your eyes to it. And know that Allāh is Free of need, Praiseworthy.

al-Baqara 2:267

The passage has been working on the heart of the giver for six āyahs. Now it turns to the thing in his hand.

Anfiqū min tayyibāti mā kasabtum, spend of the good things you have earned. Two categories are named, what you earned and what We brought out of the earth for you, which covers the trader and the farmer between them, and the reader should notice that the earned wealth is described as earned and the grown wealth is described as brought out by Allāh ﷻ. The man who traded for it did work for it. The man whose field produced watched Allāh ﷻ do it.

The Dates on the Rope

The occasion of the revelation is reported and it is gentler than the āyah sounds.³¹

When the season for harvesting the date palms came, the Anṣār would bring branches of ripe dates from their gardens and hang them on a rope strung between two pillars in the masjid of the Messenger of Allāh ﷺ, and the poor among the Muhājirūn would eat from them. Some of them, though, would slip a lesser sort of date in among the good branches, thinking there was no harm in it, and the āyah came down about that.

Consider who is being addressed. These are the Anṣār. These are the men who gave their houses and split their properties with strangers who had arrived from Makkah with nothing, and whom the Qur'ān praises in Sūrat al-Ḥaṣhr in terms it uses for almost nobody else. And they hung the poor dates on the rope with the good ones, and the Qur'ān stopped and said something about it. That is the standard, and it is worth knowing when we look at our own giving.

Unless You Shut Your Eyes

Wa lā tayammamu'l-khabīṭha minhu tunfiqūn. Do not *head* for the bad of it. The verb is deliberate, and it is the same root as *tayammum*, which is the aiming for a thing, the making for it. So this is not a man who happened to have poor dates. This is a man who went looking for what he did not want and set it aside to give away.

And then the test, and it is one of those Qur'ānic clauses which needs no explanation in any century: *wa lastum bi ākhibhīhi illā an tughmiḍū fīh*, when you would not take it yourselves unless you shut your eyes to it. Would you accept this? If somebody handed you this, in settlement of a debt, would you take it, or would you have to look away and pretend not to notice in order to accept it? Then do not give it.

Everybody knows exactly what this āyah is about because everybody has done it. The clothes going to the charity shop are the ones nobody in the house will wear. The tins going to the food bank are the ones at the back which nobody opened. The furniture donated to the masjid is the furniture the family had finished with. None of that is forbidden, and there is good in it, and a poor man in a cold month is not fussy. What the āyah forbids is the aiming. The going through your possessions to find the worst of them and calling the worst of them a gift to Allāh ﷻ.

And the Qur'ān says the thing positively in Āl 'Imrān, in a phrase this Ummah has never been able to shake off:

لَنْ تَأْلَوْا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ

You will never attain righteousness until you spend from what you love.

Abū Ṭalḥa and Bayrūḥā

When that āyah came down, Abū Ṭalḥa رضى الله عنه came to the Messenger of Allāh ﷺ and said that the most beloved of his property to him was Bayrūḥā, a garden opposite the masjid which the Prophet ﷺ used to enter and drink from its sweet water. He said, it is charity for Allāh, and I hope for its reward and its store with Allāh, so put it, Messenger of Allāh, where Allāh shows you. And the Prophet ﷺ said:

بِحَجٍّ، ذَاكَ مَالٌ رَاجِحٌ، ذَاكَ مَالٌ رَاجِحٌ، وَقَدْ سَمِعْتُ، وَأَنَا أَرَى أَنْ تَجْعَلَهَا فِي
الْأَقْرَبِينَ

Well done, well done. That is property which profits, that is property which profits. I have heard what you said, and I think you should put it among your relatives.

So he divided it among his relatives and his cousins.³² Two things in the report. He gave the one he loved most, which is what the āyah asked. And the Prophet ﷺ sent it back into his own family, because the Sunnah does not accept a generosity which steps over the people at your door on its way to a cause.

Wa'lamū anna'llāha Ghaniyyun Ḥamīd, and know that Allāh is Free of need, Praiseworthy. He does not need the dates, good or bad. And He is Praiseworthy, deserving of praise in Himself, so the question was never what He would do with your gift. It was what your gift said about your estimate of Him.

Shayṭān Promises You Poverty

الشَّيْطَانُ يَعِدُكُمُ الْفَقْرَ وَيَأْمُرُكُم بِالْفَحْشَاءِ ۗ وَاللَّهُ يَعِدُكُم مَّغْفِرَةً مِّنْهُ وَفَضْلًا
ۚ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦٨﴾

Shayṭān promises you poverty and commands you to indecency, and Allāh promises you forgiveness from Him and bounty. And Allāh is All-Encompassing, Knowing.

al-Baqara 2:268

Having told us to give the good of it, the Qur'ān now tells us who has been whispering that we cannot afford to.

Ash-Shayṭānu ya'idukumu'l-faqr, Shayṭān promises you poverty. The verb is *ya'id*, which is the verb of promising, and it is normally used of something good. He promises you poverty, as if it were a thing on offer. He is not warning you, he is pledging it. Give this away and you will be short. You have children. Nobody else is giving. Wait until things are steadier.

And notice what he pairs it with: *wa ya'murukum bi'l-fahshā'*, and commands you to indecency. Two apparently unconnected things in one clause, the fear of poverty and the drive to shamelessness, and the 'ulamā' have said that the connection is that both are the shutting down of a man into himself. The fear of losing makes him tight, and the tightness makes him hard, and a hard man will do things a soft one will not. The miserliness and the indecency come from the same hand and are delivered together.

Forgiveness First

Then the other promise. *Wa'llāhu ya'idukum maghfiratan minhu wa faḍlā*, and Allāh promises you forgiveness from Him and bounty.

The reader should stop at the order, because it is the whole āyah. Shayṭān offered poverty, which is a matter of money. The answer he gets is forgiveness first, and

the bounty second. Why is the forgiveness there at all? Nobody who was worrying about his bank balance asked to be forgiven.

Because the money is not the point of the transaction and never was. A man gives, and what he actually receives is that Allāh ﷻ covers his sins, and that is worth more than any return on capital that could be named. The *fadl* comes after, and it is real and the passage has already promised seven hundred of it. But the first thing named is the mercy, and it is named first because it is the greater of the two, and because a man who is haggling about the return has not understood what he is being offered.

Shayṭān offers a certainty about a small thing. Allāh ﷻ offers a mercy and then some money on top.

The Two Angels

And the Prophet ﷺ said:

مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلَّا مَلَكَانِ يَنْزِلَانِ، فَيَقُولُ أَحَدُهُمَا: اللَّهُمَّ أَعْطِ مُنْفِقًا خَلَفًا، وَيَقُولُ الْآخَرُ: اللَّهُمَّ أَعْطِ مُمْسِكًا تَلَفًا

There is no day in which the servants rise except that two angels descend, and one of them says, O Allāh, give the one who spends a replacement, and the other says, O Allāh, give the one who withholds destruction.

Every morning, on both counts.³³ The du‘ā’ of an angel is made for the man who opened his hand and it is made against the man who closed it, and neither of them knows it is being made, and both of them will feel it. The withholder thinks he is preserving his wealth. There is an angel above his roof asking for it to be destroyed.

He Gives Wisdom to Whom He Wills

يُؤْتِي الْحِكْمَةَ مَنْ يَشَاءُ ۚ وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا ۚ وَمَا يَذَّكَّرُ
إِلَّا أُولُو الْأَلْبَابِ ﴿٢٦٩﴾

He gives wisdom to whom He wills, and whoever has been given wisdom has been given much good. And none takes heed except those of understanding.

al-Baqara 2:269

The āyah before set two promises side by side, one from Shayṭān and one from Allāh ﷻ, and left them there. This āyah tells you what it takes to tell the difference.

Yu'ti'l-ḥikmata man yashā'. He gives wisdom to whom He wills. And the immediate context is money, which is worth holding on to. The man who can look at the offer of poverty and the offer of forgiveness and know which of the two is the better deal is not being clever. He has been given something.

What Ḥikma Is

The word has been defined many times and the definitions converge.

The root sense is putting each thing in the place which belongs to it. That is *ḥikma* in its plainest form, and it is why the mufasssirrūn have said that in its ideal form it can only be achieved through prophethood, and why some of them read *ḥikma* in this āyah as prophethood itself, since the Qur'ān says of Dāwūd عليه السلام, *wa ātāhu'llāhu'l-mulka wa'l-ḥikma*, and Allāh gave him the kingship and wisdom.

al-Rāghib al-Iṣfahānī gives the distinction in his *Mufradāt*: when the word *ḥikma* is used of Allāh ﷻ it denotes the comprehensive knowledge of things and the soundness of their making, and when it is used of a creature it means the rightly-guided knowledge of what exists together with the action which corresponds to it.³⁴ So in us it is two things and not one, and the knowledge without the action is not called *ḥikma* at all.

Fakhr al-Dīn al-Rāzī says the same and adds a note on the derivation. Wisdom is the perfection of knowledge and the acting according to it, and the word is from *ḥukm*, which carries the sense of prevention, because it prevents its possessor from falling into error. And he quotes the saying that wisdom descended on the tongues of the Arabs, the minds of the Greeks, and the hands of the Chinese.³⁵

And Ibn ‘Abbās رضي الله عنهما is reported to have said that it is knowledge of the Qur’ān: the abrogating and the abrogated, the plain and the less plain, what it permits and what it forbids, and its parables.³⁶

Put them together and you have the shape of it. A man who knows what a thing is worth, and knows where it goes, and then puts it there.

Much Good

Wa man yu’ta’l-ḥikmata fa qad ūtiya khayran kathīrā, whoever has been given wisdom has been given much good. Notice both verbs are passive. He gives it, and the man is given it. Nowhere in the āyah does anybody acquire it. And *khayran kathīrā* is indefinite and undefined, so the good is left uncounted, and set against the counting of the previous āyahs, the seven hundred and the doubling and the twofold, the reader is meant to feel that here the Qur’ān has stopped counting.

The Prophet ﷺ said:

لَا حَسَدَ إِلَّا فِي اثْنَتَيْنِ: رَجُلٌ آتَاهُ اللَّهُ مَالًا فَسَلَّطَهُ عَلَىٰ هَلَكَةٍ فِي الْحَقِّ، وَرَجُلٌ
آتَاهُ اللَّهُ حِكْمَةً فَهُوَ يَقْضِي بِهَا وَيُعَلِّمُهَا

There is no envy except in two: a man to whom Allāh gave wealth and gave him power to spend it away in the truth, and a man to whom Allāh gave wisdom, and he judges by it and teaches it.

Two men, and they are the two men this passage has been about.³⁷ The one with the money who destroys it in the right cause, and the one with the wisdom who uses it and passes it on. And the ‘ulamā’ point out that in both cases the envy which is permitted is not the wishing that the other man lose it. It is the wishing to have the like of it, and the difference between the two is the difference between a believer and a diseased heart.

Wa mā yadhdbakkaru illā ulu'l-albāb, and none takes heed except those of understanding. *Albāb* is the plural of *lubb*, which is the kernel, the thing inside the shell. The Qur'ān does not say those with brains. It says those who have got to the inside of themselves.

Whatever You Spend, Allāh Knows It

وَمَا أَنْفَقْتُمْ مِنْ نَفَقَةٍ أَوْ نَذَرْتُمْ مِنْ نَذْرٍ فَإِنَّ اللَّهَ يَعْلَمُهَا وَمَا لِلظَّالِمِينَ مِنْ
أَنْصَارٍ

And whatever you spend of an expenditure, or vow of a vow, Allāh knows it.

And for the wrongdoers there are no helpers.

al-Baqara 2:270

A short āyah which does two jobs. It gathers up everything that has been said about spending and puts a witness on it, and it introduces a subject the passage has not yet touched.

Wa mā anfaqtum min nafāqa, whatever you spend of an expenditure. Any of it. The indefinite is deliberate, and the mufasssīrūn take it to cover every kind of spending, obligatory and voluntary, on family and on strangers, the pound and the thousand. Every one of them is worth a reward and every one of them is known.

And the knowing is the point. It is a promise and it is a warning and it is the same sentence for both. The man who gave in the dark and told nobody is told that it was seen. The man who gave badly, or gave what he had aimed for out of the back of the cupboard, or gave and then reminded, is told the same thing in the same words.

Nadhr

Then the vow. *Aw nadhartum min nadhr*. A *nadhr* is a man binding himself to Allāh ﷻ to do something, and the common form of it is conditional: if such a thing happens, I will do such and such. If the operation goes well I will fast a month. If the business comes through I will give a thousand.

The Qur'ān mentions it here without praising it, and the mufasssīrūn say that the mention is so that people should observe the conditions and the limits of it and be warned about failing to.³⁸ Because the man who vows has made a binding

thing, and the vow of obedience must be discharged, and this is not a matter of enthusiasm any longer, it is a debt.

And the Prophet ﷺ said something about the vow which every reader should have:

إِنَّ النَّذْرَ لَا يُقَدِّمُ شَيْئًا وَلَا يُؤَخِّرُ، وَلَا يَرُدُّ شَيْئًا، وَلَا يَأْتِي ابْنَ آدَمَ بِشَيْءٍ لَمْ يَكُنْ
قَدَرَهُ، وَلَكِنَّهُ يُسْتَخْرَجُ بِهِ مِنَ الْبَخِيلِ

*The vow does not bring anything forward and does not put anything back,
and it does not turn anything away, and it does not bring to the son of Ādam
anything which was not decreed for him. But it is a means by which something
is extracted from the miser.*

That is a devastating sentence and it should be read slowly.³⁹ The vow does not work. It does not change the decree by so much as an hour. What it does is get money out of a tight man, because he will not give for the sake of Allāh ﷻ and he will give if he thinks he is buying something. The Prophet ﷺ has named the mechanism of the thing exactly, and named the sort of man who uses it, and the man who has made a vow in his life should ask himself which of the two he was.

No Helpers

Wa mā li'z-ẓālimīna min anṣār. And for the wrongdoers there are no helpers. The *ẓālimīn* here, as the mufasssīrūn read it, are the ones who did not observe the necessary conditions, who spent without the adab of spending or vowed and did not discharge it, and who were given clear warning and went on.⁴⁰

And *anṣār* is the plural. There is not one helper anywhere for them. Which brings the reader back to the āyah which opened this Juz', where the day was described in which there is no trade and no friendship and no intercession. They cannot buy their way out of it. It is the same warning, and it has been repeated because the twenty āyahs in between have been about money, and money is exactly the thing which makes a man believe that everything is negotiable.

If You Disclose the Charities

إِنْ تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِنْ تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ خَيْرٌ لَكُمْ
ج وَيُكَفِّرُ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿٢٧١﴾

If you disclose the charities, then how good it is. And if you conceal them and give them to the poor, then that is better for you, and He will remove from you some of your bad deeds. And Allāh is Aware of what you do.

al-Baqara 2:271

The question every giver asks. Do I say, or do I not say.

And the āyah answers with a generosity the reader should notice before he takes the ruling out of it. *In tubdu's-sadaqāti fa ni'immā hiya*. If you disclose them, how good it is. It does not say, it is permitted. It does not say, there is no sin in it. It praises it. Giving openly is a good thing and the Qur'ān says so warmly, and the man who gives in public has done well, and nobody should be made to feel that he has not.

And then: *wa in tukhfūhā wa tu'tūha l-fuqarā'a fa huwa khayrun lakum*, and if you conceal them and give them to the poor, that is better for you. Better. Not merely also acceptable. And notice *khayrun lakum*, better *for you*, because the poor man's rent is paid either way and the difference is entirely in what happens to the giver.

And what happens to the giver is stated: *wa yuka'ffiru 'ankum min sayyi'ātikum*, and He will remove from you some of your bad deeds. The public gift got praise. The private one gets expiation.

The Shade

The ḥadīth of the seven whom Allāh ﷻ will shade in His shade on the Day when there is no shade but His belongs here, because one of the seven is exactly this man:

سَبْعَةٌ يُظِلُّهُمُ اللَّهُ فِي ظِلِّهِ يَوْمَ لَا ظِلَّ إِلَّا ظِلُّهُ: إِمَامٌ عَادِلٌ، وَشَابٌّ نَشَأَ فِي عِبَادَةِ
 اللَّهِ، وَرَجُلٌ قَلْبُهُ مُعَلَّقٌ بِالْمَسَاجِدِ، وَرَجُلَانِ تَحَابَّا فِي اللَّهِ اجْتَمَعَا عَلَيْهِ وَتَفَرَّقَا عَلَيْهِ،
 وَرَجُلٌ دَعَتْهُ امْرَأَةٌ ذَاتُ مَنْصِبٍ وَجَمَالٍ فَقَالَ إِنِّي أَخَافُ اللَّهَ، وَرَجُلٌ تَصَدَّقَ
 بِصَدَقَةٍ فَأَخْفَاهَا حَتَّى لَا تَعْلَمَ شِمَالُهُ مَا تُنْفِقُ يَمِينُهُ، وَرَجُلٌ ذَكَرَ اللَّهَ خَالِيًا فَفَاضَتْ
 عَيْنَاهُ

Seven whom Allāh will shade in His shade on the Day when there is no shade but His: a just ruler, a young man who grew up in the worship of Allāh, a man whose heart is attached to the masjids, two men who loved one another for Allāh, meeting for that and parting on that, a man whom a woman of position and beauty called and he said, I fear Allāh, a man who gave a charity and concealed it until his left hand did not know what his right hand spent, and a man who remembered Allāh alone and his eyes overflowed.

Look at the six he is standing with.⁴¹ The just ruler, the young man who never went astray, the man in the masjid, the men who loved for Allāh ﷻ, the man who walked away from the woman, the man who wept alone. Six of the seven are men who kept something hidden or gave something up. The man who gave the secret charity is in the highest company this religion has, and he got there by not telling anybody.

And the Prophet ﷺ gave the same principle in another form:

الْجَاهِرُ بِالْقُرْآنِ كَالْجَاهِرِ بِالصَّدَقَةِ، وَالْمُسِرُّ بِالْقُرْآنِ كَالْمُسِرِّ بِالصَّدَقَةِ

The one who recites the Qur'ān aloud is like the one who gives charity openly, and the one who recites it quietly is like the one who gives charity in secret.

When to Say It

The rule is therefore not that concealment is always better, and the āyah did praise the disclosure, so the fuqahā' have identified the cases where the open giving is the superior of the two.

Where the giving encourages others. A man stands up at an appeal and pledges, and the room moves, and forty other men give who would have gone home. His

name being known was the instrument of their giving, and the reward of it is a matter between him and Allāh ﷻ.

Where trust requires it. A fund which never publishes who gave and how much is a fund which will eventually be suspected, and a community has a right to know that its money is going where it was said to be going.

Where the giving is obligatory. The ‘ulamā’ have generally said that the open giving of zakāh is better and the concealed giving of the voluntary charity is better, because zakāh is a duty and a man performing a duty in public is clearing himself of the suspicion of not performing it, in the same way that he prays in the congregation rather than at home.

Beyond those, the general rule stands, and it has a test attached which every man can apply on his own: if the naming of you is doing work for the money, say it. If the naming of you is the reason you gave, do not.

Their Guidance Is Not Upon You

لَيْسَ عَلَيْكَ هُدَاهُمْ وَلَكِنَّ اللَّهَ يَهْدِي مَنْ يَشَاءُ وَمَا تُنْفِقُوا مِنْ خَيْرٍ
فَلِأَنْفُسِكُمْ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُوَفَّ
إِلَيْكُمْ وَأَنْتُمْ لَا تَظْلُمُونَ ﴿٢٧٢﴾

Their guidance is not upon you, but Allāh guides whom He wills. And whatever good you spend is for yourselves, and you do not spend except seeking the face of Allāh. And whatever good you spend will be repaid to you in full, and you will not be wronged.

al-Baqara 2:272

The reports say that the Muslims of Madīnah had begun to withhold their voluntary charity from their relatives who had not become Muslim, wanting to press them into the religion by it. This āyah came about that.

Laysa ‘alayka hudāhum. Their guidance is not upon you. It is not your file. You are not answerable for it and you cannot deliver it and you should stop trying to buy it. And it comes two āyahs after *lā ikrāha fi’d-dīn* was stated as a principle, and here is the same principle applied to a purse rather than a sword. A man who withholds bread from his cousin until the cousin prays is compelling, and he is compelling with a slower instrument.

The Ruling

The fuqahā have taken the ruling out of this āyah plainly and the reader should be clear on it, because it is asked about constantly and answered badly.⁴²

The *ṣadaqa* meant here is the voluntary kind, the *nafl*, and it may be given to a non-Muslim, including a *dhimmī* living under Muslim protection, and the man giving it has the reward of it. The obligatory zakāh is not what the āyah is about, and it is not permitted to give zakāh to other than a Muslim, and the two must not be confused, and a great deal of confusion has come from people quoting this āyah as though it settled the zakāh question, which it does not.

So the neighbour who is not a Muslim may be fed. The colleague may be helped. The appeal for a famine in a country of people who do not pray may be given to, and it is a good deed and it is written. The zakāh has its eight avenues and they are named elsewhere in the Book and they are not open on this āyah.

For Yourselves

Wa mā tunfiqū min khayrin fa li anfusikum, whatever good you spend is for yourselves. The whole āyah pivots here. You thought you were giving to him. You were making a deposit in your own name.

Then *wa mā tunfiqūna illa 'btighā'a wajhi'llāh*, and you do not spend except seeking the face of Allāh. Read as a statement, it is a compliment paid to the believers, and the mufassirūn note that it is put in the indicative rather than the imperative. Allāh ﷻ does not say, do not spend except seeking My face. He says, you do not. He describes them as being what they ought to be, and there is more force in that than in a command.

Yuwaffa ilaykum wa antum lā tuḏlamūn, it will be repaid to you in full, and you will not be wronged. In full, which is the answer to the man who suspects that a gift to a cousin who does not pray is money down the drain. Nothing is lost. The recipient's file is his own. Yours is yours, and yours will be settled to the last coin.

For the Poor Who Are Confined

لِلْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ
يَحْسِبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ
إِلْحَافًا وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ﴿٢٧٣﴾

*For the poor who are confined in the way of Allāh, unable to travel in the land.
The ignorant one supposes them to be free of need because of their restraint. You
will know them by their mark. They do not ask people insistently. And whatever
good you spend, Allāh is Knowing of it.*

al-Baqara 2:273

The passage has spent twelve āyahs on the giver. Here, at last, it turns and looks at the man on the other side of the transaction, and it draws his portrait in four strokes, and every stroke is a rebuke to the way we identify the poor.

The reference is to the people of the Şuffā, the men who had come out of Makkah with nothing and lived on the platform at the back of the masjid of the Messenger of Allāh ﷺ. The reports put them at about four hundred, and they had no property and no trade and no families with them, and they were occupied with the religion and with being available to the Prophet ﷺ.⁴³

Confined in the Way of Allāh

Uḥṣirū fī ṣabilillāh, confined in the way of Allāh ﷻ. They are held in place. *Lā yastaṭīʿūna ḍarban fi'l-ard*, they cannot travel in the land, which is the Qur'ān's expression for going out to trade. Their poverty is a consequence of what they are doing, and what they are doing is the way of Allāh ﷻ.

Thānawī draws the conclusion for our own time, that this āyah shows the student of the religion to be among the best avenues for a man's wealth.⁴⁴ The man who is in the books cannot be in the market at the same time, and a community which wants scholars has to accept that the scholars will not be earning while they

become scholars, and somebody has to feed them, and that somebody is being addressed in this āyah.

The Ignorant One Supposes Them Rich

Yaḥsabuhumu'l-jāhilu aghniyā'a mina't-ta'affuf. The one who does not know supposes them to be free of need, because of their restraint.

They look fine. That is the whole clause. They carry themselves well, they do not complain, they are not at anybody's door, and the man who does not know them looks at them and concludes they are comfortable, and the Qur'ān calls that man *al-jāhil*, the ignorant one. Not the busy one, not the mistaken one. The ignorant one, which is a hard word for a man whose only fault is that he took the appearance at face value.

And this feeds a ruling. Qurtubī notes that a *faqīr* who does not own the niṣāb does not become free of need by wearing an expensive garment. He is a *faqīr*, and paying zakāh to such a man is valid.⁴⁵ Which is worth saying in this century, because the man who arrives at the masjid asking for help and has a phone in his hand is going to be judged for it by somebody, and the somebody has not read this āyah.

You Will Know Them by Their Mark

Ta'rifuhum bi sīmāhum, you will know them by their mark. Not by their asking, because they do not ask. By something in the face, and the Qur'ān uses *sīmā* elsewhere of the mark of prostration in the faces of the Companions, so it is the sort of thing which is read rather than stated.

Qurtubī draws a point of law from the clause which the reader may not expect, and it is a good example of how the fuqahā' worked. If a man may be known by his mark, then rulings may be founded on circumstantial evidence, and the case he gives is of a body found wearing the waist-cord of a pagan religion and uncircumcised, which is not buried in the graveyard of the Muslims although nobody heard the man state his religion.⁴⁶

They Do Not Ask Insistently

Lā yas'alūna'n-nāsa ilḥāfā. And the Prophet ﷺ defined the poor man in the same terms:

لَيْسَ الْمُسْكِينُ هَذَا الطَّوَّافُ الَّذِي تَرُدُّهُ التَّمْرَةُ وَالتَّمْرَتَانِ، وَاللُّقْمَةُ وَاللُّقْمَتَانِ، وَلَكِنَّ الْمُسْكِينُ الَّذِي لَا يَجِدُ غِنًى يُغْنِيهِ، وَلَا يَفْطَنُ لَهُ فَيَتَصَدَّقَ عَلَيْهِ، وَلَا يَسْأَلُ النَّاسَ شَيْئًا

The poor man is not this one who goes about and is turned away by a date or two, or a mouthful or two. Rather, the poor man is the one who does not find enough to suffice him, and who is not noticed so that charity might be given to him, and who does not ask people for anything.

Three clauses and the middle one is the terrible one.⁴⁷ *Wa lā yuṣṭānu lah*, he is not noticed. The definition of the poor man includes the fact that you have not seen him. Which means, plainly, that any community's list of poor people is wrong, and the ones on the list are the ones who came forward, and the man the Prophet ﷺ is describing did not come forward and is not going to. Somebody has to go and find him, and the finding is a job which the āyah has just laid on the reader.

Abū Saʿīd and the Camel

And there is a report which shows how the Companions received all of this.⁴⁸

Abū Saʿīd رضى الله عنه said: my mother sent me to the Messenger of Allāh ﷺ to ask him for something, and when I came to him I sat down. He turned to me and said:

مَنْ اسْتَغْنَى أَغْنَاهُ اللَّهُ، وَمَنْ اسْتَعْفَّ أَعَفَّهُ اللَّهُ، وَمَنْ اسْتَكْفَى كَفَاهُ اللَّهُ، وَمَنْ سَأَلَ وَلَهُ قِيَمَةُ أُوقِيَّةٍ فَقَدْ أَلْخَفَ

Whoever seeks to be free of need, Allāh makes him free of need. Whoever seeks restraint, Allāh grants him restraint. Whoever seeks sufficiency, Allāh suffices him. And whoever asks while he has the value of an ūqiya has asked insistently.

And Abū Saʿīd رضى الله عنه said, I said to myself, I have a camel, al-Yāqūta, and it is worth more than an ūqiya. And he went home without asking for anything.

He had been sent by his mother. He was already sitting in front of the Prophet ﷺ. And he did the arithmetic on himself in the space of one sentence and got up

and left. That is the *ta'affuf* the āyah is praising, and it is the reason the men it describes will never be at your door.

By Night and by Day, Secretly and Openly

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ
وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٤﴾

Those who spend their wealth by night and by day, secretly and openly, they have their reward with their Lord, and there is no fear upon them, nor shall they grieve.

al-Baqara 2:274

The passage on charity closes here, and it closes by gathering every case it has discussed into one sentence and blessing all of them.

By night and by day, so there is no hour at which it does not count. Secretly and openly, so both of the āyahs on the subject are affirmed at once, and the man who gave in the dark and the man who gave at the appeal are put in the same clause. Everything the passage has separated is now brought back together, on the condition, which has been the condition for thirteen āyahs, that the heart was clean.

And the ending is a repetition. *Fa lahum ajruhum 'inda rabbihim wa lā khawfun 'alayhim wa lā hum yahzanūn* is word for word the ending of the āyah about the men who give without *mann* and *adhā*. The passage began there and it ends there, and the Qur'ān has closed the circle.

What Counts

The mufasssirrūn take the āyah generally, and the Sunnah pushes the generality further than most people expect. The Prophet ﷺ said:

إِنَّ الْمُسْلِمَ إِذَا أَنْفَقَ عَلَى أَهْلِهِ نَفَقَةً يَحْتَسِبُهَا، كَانَتْ لَهُ صَدَقَةً

When the Muslim spends on his family, seeking the reward of it, it is a charity for him.

And he said to Sa'd ibn Abī Waqqāṣ رضى الله عنه, who was ill and thought he was dying:

وَإِنَّكَ لَنْ تُنْفِقَ نَفَقَةً تَبْتَغِي بِهَا وَجْهَ اللَّهِ إِلَّا أَزْدَدَتْ بِهَا دَرَجَةً وَرَفْعَةً، حَتَّى مَا
تَجْعَلُ فِي فِي امْرَأَتِكَ

*And you will not spend an expenditure seeking by it the face of Allāh except
that you are raised a degree and a rank by it, even what you put in the mouth
of your wife.*

Read that last clause again.⁴⁹ Even what you put in the mouth of your wife. The man is feeding her a date at his own table, in his own house, with his own hand, and it is on the list. This is a religion in which a man's grocery shopping, done for the right reason, is filed with the seven hundred grains.

Which is the note the passage ends on, and it is worth holding before the sūra turns, as it now does, to the men who take. The Qur'ān has spent thirteen āyahs building an economy of giving, in which the smallest act done for Allāh ﷻ is multiplied beyond counting, and the man who lives inside it is told he has nothing to fear and nothing to grieve over. And then the very next āyah opens on the men who eat ribā, and describes them getting to their feet.

Those Who Devour Ribā

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ
الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ
الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَاتَّبَعِ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ
وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ﴿٢٧٥﴾

Those who devour ribā do not stand except as stands the one whom Shayṭān has struck down by his touch. That is because they said, sale is only like ribā, whereas Allāh has permitted sale and forbidden ribā. So whoever an admonition has reached from his Lord, and he desists, then what is past is his, and his affair is to Allāh. And whoever returns, those are the companions of the Fire. They will remain in it forever.

al-Baqara 2:275

The reader has just come through thirteen āyahs in which the smallest coin given for Allāh ﷻ was multiplied beyond counting, and the passage closed on a man feeding his wife by hand and having it written down as charity. Now the sūra turns, without any softening, to the men on the other side of the ledger, the men who do not give but take, and it opens the description of them with a picture.

Alladhīna ya'kulūna'r-ribā, those who devour ribā. The verb is *ya'kulūn*, they eat it, and the mufasssīrūn note that the eating is chosen because a thing once eaten cannot be handed back. It has gone in and it becomes part of the man, and the only way it leaves him now is the way food leaves a body. And there is a second edge on the word, because the man who eats ribā is, in the end, eating the poor, for the interest he collects came out of somebody who was already short.

As One Whom the Touch Has Felled

Lā yaqūmūna illā kamā yaqūmu'lladhī yatakhabbatuhu'sh-shayṭānu minal-mass. They do not stand except as stands the one whom Shayṭān has struck down

by his touch. The image is of a man getting to his feet and not being able to do it cleanly, lurching, unsteady, the way a man rises who has been knocked about the head. And the mufassirūn read it of the standing on the Day of Resurrection, when the men who ate ribā will rise from their graves staggering like the possessed, marked out in front of the whole of creation by the way they get up.

The reader should notice what the Qur'ān has done. The man spent his life pursuing what looked like stability, a return that came in whether the market rose or fell, a rate fixed in advance so that he need never be exposed. And he is raised on the Last Day as the least stable figure in the field, unable even to stand like a man. What he chased is taken from him in the one currency he never priced.

Sale Is Only Like Ribā

Then the āyah gives their argument, and it is worth sitting with, because it is exactly the argument a man will hear today. *Dhālika bi annabum qālū innama'l-bay'u mithlu'r-ribā*, that is because they said, sale is only like ribā. Look, they say, the trader buys a thing for ten and sells it for twelve and takes his two, and the lender lends ten and is repaid twelve and takes his two. Two is two. What is the difference.

And Allāh ﷻ does not argue the economics. He answers with His authority: *wa aḥalla'llāhu'l-bay'a wa ḥarrama'r-ribā*, and Allāh has permitted sale and forbidden ribā. He permitted the one and forbade the other, and that is the difference, and a believer does not need a second one.

But there is a difference to be seen, for the man who wants to see it, and the 'ulamā' have drawn it out. In a sale there is an exchange of two different things, a good for a price, and each party wanted what the other had, and the risk of the thing sits with whoever owns it at the time. In ribā there is money for the same money, more of it for less of it, with time as the only thing that has changed hands, and the risk sits entirely on the borrower while the lender's return is guaranteed before anything has happened. Sale levels the ground between a rich man and a poor one, because the rich man may well want to buy what the poor man is selling. Ribā never does, because the rich man will never need to borrow from the pauper. The one trade can run in both directions. The other only ever runs one way.

The Door Left Open

Fa man jā'ahū maw'izatun min rabbihī fa'ntahā fa lahū mā salaf, so whoever an admonition has reached from his Lord, and he desists, then what is past is his. This is the mercy in the āyah, and it is the same mercy the Prophet ﷺ would announce at the farewell, that the ribā of the days of ignorance was wiped out and the man kept his principal and let the increase go. What a man took before the prohibition reached him is not clawed back. He stops, and he keeps what is already in his hand, and *amrubū ila'llāh*, his affair is to Allāh ﷻ, meaning what he did before is now between him and his Lord and no longer a thing this law reaches back for.

Wa man 'āda fa ulā'ika aṣḥābu'n-nār, and whoever returns, those are the companions of the Fire. The one who has heard the admonition and goes back to it after hearing it is in a different position entirely, because he is no longer a man who did not know.

How Grave It Is

The Sunnah did not leave the weight of this sin to be guessed. The Prophet ﷺ counted ribā among the seven destroying sins, in the same breath as shirk and killing a soul and consuming the property of the orphan.⁵⁰ And Jābir رضي الله عنه reported that the Messenger of Allāh ﷺ cursed the one who devours ribā, and the one who pays it, and the one who writes it down, and its two witnesses, and said, they are the same.⁵¹ The reader should stop at that. The clerk who processed the contract and the two men who signed as witnesses are named alongside the man who profited, and the Prophet ﷺ said they are equal, so that nobody may tell himself that he only handled the paperwork.

And Ibn Mas'ūd رضي الله عنه reported that the Prophet ﷺ said that ribā has seventy-three doors, the least of which is that a man should marry his own mother, and that ribā, however much it increases, comes in the end to scarcity.⁵² The least door of it is a thing the soul recoils from naming. That is where the bottom of this sin is set.

The Two Ribās

Ribā was a known thing when the prohibition came, so the Qur’ān did not stop to define it, in the way that a law against theft does not pause to explain what stealing is. But once a thing is forbidden, men begin to work at the edges of the word, and a great deal of effort has gone, in every century since, into finding an arrangement which is ribā in substance and something else in name. So the ‘ulamā’, drawing on the Qur’ān and on the ḥadīth, fixed the two forms it takes, and the ordinary worshipper should know them, because the second of them is the one he is least likely to recognise.⁵³

<i>Ribā al-nasī’a</i> — the ribā of delay	<i>Ribā al-faḍl</i> — the ribā of surplus
Named in the Qur’ān	Named in the Sunnah
An increase added to a loan purely for the passage of time	An increase, or a delay, in the exchange of two amounts of the same commodity
I lend you a hundred, you return a hundred and twenty next month	Trading a measure of dates for a larger measure of dates, or ten gold coins for twelve of the same later
Bank loans, mortgages, credit-card interest, charges for late payment	Unequal swaps of gold for gold or silver for silver, currency exchanged with a delay, the same commodity traded against itself at a difference

The first of the two is the one the man in the street already calls interest, and there is little argument about it. The second is subtler, and it is the reason the Prophet ﷺ forbade the exchange of gold for gold and dates for dates except like for like and hand to hand, and it is why a man who thinks he has escaped ribā by avoiding the bank may still walk into it at the counter of a money-changer. The point of naming the second kind is that the prohibition is not merely a prohibition of a percentage on a loan. It is a prohibition of a whole manner of getting a return, in which money breeds money and nothing real has moved.

The reader who wants this laid out properly, with the modern instruments named and tested one by one, should go to Muftī Taqī ‘Uthmānī’s *An Introduction to Islamic Finance*, which is clear on the line between ribā and trade and does not pretend the questions are easier than they are.⁵⁴

The River of Blood

The Prophet ﷺ was shown the man who eats ribā in the vision of the night journey through the punishments, and the image has stayed with this Ummah. He said:

أَتَيْنَا عَلَى نَهْرٍ مِنْ دَمٍ، فِيهِ رَجُلٌ قَائِمٌ، وَعَلَى شَطِّ النَّهْرِ رَجُلٌ بَيْنَ يَدَيْهِ حِجَارَةٌ،
فَأَقْبَلَ الرَّجُلُ الَّذِي فِي النَّهْرِ، فَإِذَا أَرَادَ أَنْ يَخْرُجَ رَمَى الرَّجُلُ بِحَجَرٍ فِي فِيهِ فَردَهُ
حَيْثُ كَانَ، فُجِعَلَ كُلَّمَا جَاءَ لِيَخْرُجَ رَمَى فِي فِيهِ بِحَجَرٍ فَيَرْجِعُ كَمَا كَانَ

We came to a river of blood, in which a man was standing, and on the bank of the river a man with stones in front of him. The man in the river would come forward, and when he wanted to come out, the other threw a stone into his mouth and sent him back to where he was. Every time he came to get out, a stone was thrown into his mouth and he went back as he had been.

And when the Prophet ﷺ asked who this was, he was told, this is the one who devours ribā.⁵⁵ Notice the shape of the punishment. The man is in a river of blood, which is what his gains were made of, and the stone is thrown into his mouth, which is the organ he sinned with, since he ate. And he is forever almost out and never out. That is the structure of the thing he chose: a return that never lets him rest, an increase that keeps him standing in what he took, an exit always one step away and never reached.

Allāh Wipes Out Ribā and Nurtures the Charities

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ ۚ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ﴿٢٧٦﴾

Allāh wipes out ribā and nurtures the charities. And Allāh does not love any ungrateful sinner.

al-Baqara 2:276

The two verbs are set against each other and they are the whole āyah. *Yamḥaqu*, He wipes out, He erases, He drains the blessing from a thing until nothing is left of it. *Yurbī*, He nurtures, He grows, He makes to increase, and it is from the very same root as *ribā*, so that the Qur'ān has taken the word the usurer uses for his own gains, the word that means increase, and applied it not to his pile but to the charity of the man who gave.

The reader should feel the reversal in it. The man who took ribā did so precisely to increase his wealth, and Allāh ﷻ says of that wealth that He wipes it out. The man who gave his wealth away did so and watched it leave his hand, and Allāh ﷻ says of that that He grows it. The names each man gave to his own action are exchanged. The increase is a wiping and the giving is the increase.

The Logic of Barakah

How does Allāh ﷻ wipe out a sum that is plainly sitting in the account, larger than it was. The mufasssīrūn answer through barakah, which is the thing the eye does not measure. A wealth may grow in figures and be dead in blessing, so that it does not settle, and does not satisfy, and goes as fast as it comes, and brings no ease to the house it enters, and the man who has it is somehow never the man who has enough.

Muftī Muḥammad Shafīʿ gives an image for it which is hard to better. The increase that comes through ribā, he says, is like the swelling of a diseased body. The body is indeed getting bigger, and the swelling is a real addition to it, and no man in his senses would be glad of that increase, because he knows that this

particular kind of growth is the announcement of death.⁵⁶ The usurer's figure grows the way a swelling grows.

And the Qur'ān says the same plainly elsewhere, in Sūrat al-Rūm:

وَمَا آتَيْتُمْ مِنْ رَبٍّ لِيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ

And whatever you give of ribā so that it may increase upon the wealth of people, it does not increase with Allāh.

It increases in the wealth of people. It does not increase with Allāh ﷻ, and the second ledger is the one that is settled.

The Foal

And on the other side, the growing of the charity is given a shape in a ḥadīth which the reader should keep. The Prophet ﷺ said:

مَنْ تَصَدَّقَ بِعَدْلِ تَمْرَةٍ مِنْ كَسْبٍ طَيِّبٍ، وَلَا يَقْبَلُ اللَّهُ إِلَّا الطَّيِّبَ، فَإِنَّ اللَّهَ يَتَقَبَّلُهَا بِيَمِينِهِ، ثُمَّ يَرْبِّيَهَا لِصَاحِبِهِ كَمَا يَرْبِّي أَحَدُكُمْ فَلُوهُ، حَتَّى تَكُونَ مِثْلَ الْجَبَلِ

Whoever gives in charity the equal of a date, from a good earning, and Allāh accepts only the good, then Allāh takes it in His right hand and nurtures it for its owner as one of you nurtures his foal, until it becomes like the mountain.

Notice the verb again, *yurabbī*, the same root, He nurtures it. And notice the two conditions folded into the ḥadīth: it must be from a good earning, and Allāh ﷻ accepts only the good. So the man whose wealth is fouled with *ribā* and then gives some of it away has not found a way through, because the thing he is giving is not *ṭayyib*, and only the *ṭayyib* is taken up and grown into the mountain. The single date, clean, becomes a mountain. The whole fortune, unclean, is wiped.⁵⁷

Wa'llāhu lā yuḥibbu kulla kaffārīn athīm, and Allāh does not love any ungrateful sinner. The word is *kaffār*, from the same root as disbelief, and it carries here the sense of the man who covers over his blessings, who was given a lawful provision and was not content with it and reached for the increase Allāh ﷻ had shut off. The one who deals in *ribā* has, at the bottom of it, declined what he was given and gone looking for more by the one road that was closed. That is the ingratitude the āyah names.

The Melted Fat

And there is a warning in the Sunnah for the man who thinks he has found a device, a way of taking the forbidden thing while calling it by a permitted name. The Prophet ﷺ said:

لَعَنَ اللَّهُ الْيَهُودَ، حَرَمَتْ عَلَيْهِمُ الشُّحُومُ فَجَمَلُوهَا فَبَاعُوهَا وَأَكَلُوا أَمْثَانَهَا

May Allāh curse the Jews. The fats were forbidden to them, so they melted them and sold them and consumed their price.

The fat was forbidden. So they did not eat the fat. They rendered it down until it was oil, which was not, they told themselves, the forbidden thing, and they sold the oil and ate the money.⁵⁸ The Prophet ﷺ named that for what it was. And the man who takes a loan at interest and dresses the interest as a fee, or a rent, or a service charge, and tells himself he has kept clear of the word, should read the ḥadīth and ask whether he has done anything the melting of the fat did not already do.

Surely Those Who Believe and Do Good

إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَءَاتَوْا الزَّكَاةَ لَهُمْ
أُجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٧﴾

Surely those who believe and do good deeds, and establish the prayer and give the zakāh, they have their reward with their Lord, and there is no fear upon them, nor shall they grieve.

al-Baqara 2:277

After the river of blood and the wiping out, the āyah turns and shows the other man, and the placing of it is deliberate. Ibn Kathīr reads this as a set contrast: the ribā-eater on one side and, on the other, the believer who prays and pays what is due on his wealth and takes his return without exploiting anyone.⁵⁹

Notice what is joined together in the description. Faith, then good deeds in general, then two named things, the prayer and the zakāh. The prayer is the man's account with his Lord and the zakāh is his account with the wealth in his hand, and the āyah will not separate them. It is put here, in the middle of the ribā passage, so that the reader understands that a man's ṣalāh does not sit in one compartment and his earnings in another. The one who prays five times and lives off interest has not divided his life successfully into a religious part and a financial part. The Qur'ān does not recognise the division. Worship that leaves the earnings untouched is worship with a hole in it.

And the ending is one the reader has now met three times in this stretch of the sūra. *Labum ajruhum 'inda rabbiḥim wa lā khawfun 'alayḥim wa lā hum yaḥzanūn*, they have their reward with their Lord, and no fear upon them, and they shall not grieve. It was the seal on the men who gave without reproach, and the seal on the men who gave by night and by day, and now it is the seal on the men who kept their wealth clean. The same promise, the fearlessness and the freedom from grief, is attached each time to the man whose dealings with money were sound, and it is never once attached in this sūra to the man who took.

Give Up What Remains of Ribā

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُّؤْمِنِينَ



O you who believe, fear Allāh and give up what remains of ribā, if you are believers.

al-Baqara 2:278

The tone changes to a direct command. The earlier āyahs described and warned. This one orders, and it orders in the vocative of faith and closes on a condition that is almost a challenge. *Wa dharū mā baqiya mina'r-ribā*, and give up what remains of ribā. Leave what is still outstanding. Not what you have already collected, which the earlier āyah told you is past and yours, but what is still on the books, still owed to you, still expected in. Draw the line under it and walk away from the increase.

The Dispute Behind It

Qurṭubī reports that this came down about a real quarrel.⁶⁰ The tribe of Thaḳīf, the Banū 'Amr ibn 'Umayr, had lent on interest before Islam to the Banū al-Mughīra of Makhzūm, and when Islam came and the debts fell due, Thaḳīf still wanted the increase, and Makhzūm did not want to pay it now that they were Muslims, and the matter was taken up to the authorities. The āyah came down to abolish the claim. And the 'ulamā' stress that it reaches every outstanding ribā claim and not merely new contracts, and that the condition, *in kuntum mu'minīn*, if you are believers, ties the leaving of ribā to the faith itself. It is put as a test of whether the claim to belief is true.

The System Comes Down

And this is where the Prophet ﷺ spoke, on the day of the farewell, the words that ended the whole institution:

أَلَا إِنَّ كُلَّ رِبَا كَانَ فِي الْجَاهِلِيَّةِ مَوْضُوعٌ عَنْكُمْ كُلُّهُ، لَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ، وَأَوَّلُ رِبَا أَضَعَهُ رَبَا عَبَّاسِ بْنِ عَبْدِ الْمُطَّلِبِ، فَإِنَّهُ مَوْضُوعٌ
كُلُّهُ

Every ribā of the days of ignorance is laid down from you, all of it. Yours is your capital. You do not wrong and you are not wronged. And the first ribā I lay down is the ribā of al-'Abbās ibn 'Abd al-Muṭṭalib, all of it is laid down.

The reader should notice whose debt he began with.⁶¹ Al-'Abbās was the Prophet's own uncle, and the interest owed to him was considerable, and the Prophet ﷺ cancelled it first and named him by name, so that no man in that gathering could say the ruling had been aimed at other people's money and had spared the family of the one announcing it.

And there is a point in this āyah that is easy to pass and should not be. The Muslims were told to give up what was owed *to* them. They were the creditors here, the ones with the claim, and they were made to drop it. Which meant that when they later dealt with those outside the community who still demanded the old increase, they were standing on clean ground, having already surrendered their own. The believers gave up their right to receive before anyone was asked to give up their obligation to pay. The reform began with the reformers' own pockets.

And the deck's own note deserves preserving here, because it catches something a hurried reader misses. The Prophet ﷺ could have told the Muslims merely not to *take* ribā, and left them free to *pay* it where prior agreements and social pressure bound them. He did not. There was no permission to pay it either. The entire corrupted arrangement had to come down, both ends of it, the receiving and the giving, because a thing built on zulm is not repaired by being made to run in only one direction.

A Declaration of War

فَإِنْ لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۖ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ
أَمْوَالِكُمْ لَا تَظْلُمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

But if you do not, then take notice of a war from Allāh and His Messenger. And if you repent, then yours is your capital. You do not wrong, and you are not wronged.

al-Baqara 2:279

This is the severest thing said to the doer of any single sin anywhere in the Qur'ān, and the reader should let it be as severe as it is. *Fa'dhanū bi ḥarbin mina'llāhi wa rasūlih*, then take notice of a war from Allāh ﷻ and His Messenger ﷺ. There is no other sin the Book describes in these words. Not theft, not drink, not fornication. The man who will not leave ribā after the warning has reached him is told that he is now at war with Allāh ﷻ, and that Allāh ﷻ is at war with him.

Set beside it the ḥadīth qudsī, in which Allāh ﷻ says, whoever shows enmity to a friend of Mine, I have declared war upon him.⁶² War is declared, in the Sunnah, on the man who harms a walī of Allāh ﷻ. And war is declared, in the Qur'ān, on the man who deals in ribā. The two are put in the same category of offence, and the reader may draw from that how Allāh ﷻ regards the quiet, respectable, paperwork sin that the whole world has organised its economy around. Ibn 'Ab-bās رضي الله عنهما said that on the Day of Resurrection the one who ate ribā will be told, take up your weapons for war with Allāh ﷻ.⁶³

Why This Sin

The reader is entitled to ask why this one, and not the sins that feel worse to us. Ibn al-Qayyim gives the answer that has satisfied the 'ulamā' since: ribā is zulm built into a structure.⁶⁴ A theft is a single wrong, done once, to one person, and then it is over. Ribā is oppression institutionalised. It sets up a machine that goes on extracting from the weak and delivering to the strong, year after year, without anybody having to lift a hand again, and it does its damage silently, so that the

man being ruined by it and the man profiting from it may both regard the arrangement as normal. The Qur'ān treats it the way a state treats treason, because it is not an offence against a person, it is an attack on the order itself. It distorts the whole fabric of how a society holds wealth, and it does economically what a war does with weapons, hollowing out the many to raise up the few, except that it does it without a sound.

The Door Still Open

And then, after the harshest threat in the Book, the same āyah leaves the door open. *Wa in tubtum fa lakum ru'ūsū amwālikum*, and if you repent, then yours is your capital. Repent, and you are not stripped of everything. You keep the principal, the sum you actually lent, the money that was really yours. You let go only the increase, the part that was never yours to begin with. *Lā tazlimūna wa lā tuẓlamūn*, you do not wrong and you are not wronged. You do not wrong the borrower by taking more than you gave, and you are not wronged yourself, because you get back every penny of what was genuinely yours.

That is the shape of the mercy in it, and it is worth naming. The man at war with Allāh ﷻ is offered, in the same sentence, a way to lay down the war and keep his own money and lose only what was never his. There has never been a war whose terms of surrender were so light. The reader who takes nothing else from this passage should take that the door is never shut on the man who turns, however grave the thing he is turning from.

If He Is in Hardship, Then Deferment

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۚ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ
تَعْلَمُونَ ﴿٢٨٠﴾

*And if he is in hardship, then deferment until ease. And that you forgo it as
charity is better for you, if only you knew.*

al-Baqara 2:280

Having pulled the increase out of the transaction, the āyah now turns to the debtor who cannot even manage the principal, and it does for the creditor's heart what the earlier passage did for the giver's. *Wa in kāna dhū 'usratin fa naẓiratin ilā maysara*, and if he is in hardship, then deferment until ease. If the man who owes you genuinely cannot pay, you wait. You do not press, you do not pursue, you do not shame him. You give him time until his circumstances open, and the waiting is not a favour you may grant or withhold, it is put here as what is due.

And then the door beyond the door: *wa an taṣaddaqū khayrun lakum*, and that you forgo it as charity is better for you. Better than waiting is writing it off entirely, treating the debt itself as a ṣadaqa, letting the man keep what he cannot repay and taking the reward from Allāh ﷻ instead. Where the world's system extracts a second payment from the man who is already down, the religion offers his creditor a way to turn the whole loss into a deposit with his Lord.

The Reward for Waiting

The Sunnah attaches a reward to each of the two courses. For the mere waiting, the Prophet ﷺ said, as Sulaymān ibn Buraydah related from his father, whoever grants respite to one in hardship has for every day the like of it in charity.⁶⁵ Every day that a man leaves a struggling debtor in peace is counted as a fresh charity, given daily, for as long as he waits. The creditor who simply does nothing, who lets the months pass and does not chase, is earning a ṣadaqa each morning without moving.

And there is the story of Abū Qatāda رضى الله عنه, which shows how the Companions held this.⁶⁶ A man owed him money and used to hide from him. One day Abū Qatāda came looking, and a boy came out, and he learned the debtor was inside, eating. He called out, and the man came out, and Abū Qatāda asked him why he was hiding. The man said, I am in hardship and I have nothing. Abū Qatāda said, by Allāh, are you truly in hardship? He said, yes. And Abū Qatāda wept, and said, I heard the Messenger of Allāh ﷺ say, whoever gives relief to his debtor, or cancels it for him, will be in the shade of the Throne on the Day of Resurrection. He wept because a way to the shade of the Throne had just walked up to his own door, in the shape of a man who could not pay.

And there is the servant brought before Allāh ﷻ on the Day of Resurrection, who was asked what he had done, and could find nothing, not the weight of an atom, to offer, except that he said, You gave me wealth, and I used to deal with people, and it was my way to be easy, so I would give ease to the one who was comfortable and defer for the one in hardship. And Allāh ﷻ said, I have more right than you to be easy. Enter the Garden.⁶⁷ The man had no deeds he could name but this one, and this one was enough. Where the usurer's whole method was to squeeze the man in difficulty, Islam built, out of the same situation, an avenue to Paradise: lend, and then wait, and then, if you can, forgive.

And Fear a Day

وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ^ط ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا
يُظْلَمُونَ ﴿٢٨١﴾

And fear a Day in which you will be returned to Allāh. Then every soul will be paid in full what it earned, and they will not be wronged.

al-Baqara 2:281

The mufasssirrūn relate that this is the last āyah of the Qur'ān to be revealed, and that after it came down the Prophet ﷺ lived only a short time, which the reports variously give as nine days, or a few days more or fewer.⁶⁸ Whatever the exact count, the revelation that began twenty-three years before with *igra'*, read, closes with this: a warning to prepare for the day of return. That is where the Book, as it was sent down, sets its last word.

And the reader should notice what the final āyah is about. It is not about a ritual. It is not a rule of prayer or a law of fasting. It is about accountability, and it is placed here, at the close of the longest discussion of money in the Qur'ān, so that the last thing revealed lands on the man who has just been reading about *ribā* and debt. *Thumma tuwaffā kullu nafsin mā kasabat*, then every soul will be paid in full what it earned. Paid in full, the same verb, *tuwaffā*, that was used of the debt being repaid to the creditor. The man who spent this passage worried about being repaid to the last penny is told that he too will be repaid to the last penny, in a currency he cannot inspect in advance, on a day he will not be able to defer.

Ibn Kathīr notes the mercy in the sequence.⁶⁹ After the war from Allāh ﷻ against the one who persists in *ribā*, the āyah closes by reminding the man that even if he slips past the punishment of this world, even if no authority ever reaches him and his gains are never touched, the Day of Return is not one he escapes. And Qurṭubī observes that although the address is general, spoken to all mankind and not only to the men in debt, its placement here is pointed: financial injustices are among the hardest wrongs to get clear of on the Day of Judgement, because they

are *ḥuqūq al-ʿibād*, the rights of other people, and those are not forgiven by Allāh ﷻ alone until the one who was wronged is satisfied.⁷⁰ A man may repent to his Lord for what is between the two of them and be forgiven. What he took from another he must return, and the day is coming when the accounts are opened.

The Āyah of Debt

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ^ج وَلْيَكْتُبْ
بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ
وَلْيَمْلِكِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا فَإِنْ كَانَ
الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمِلَّ هُوَ فَلْيَمْلِكْ وَلِيُهُ
بِالْعَدْلِ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ
وَأَمْرَتَانِ مِنَ الرِّجَالِ أَوْ شَهِدَتَانِ مِنَ النِّسَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكِّرَ إِحْدَاهُمَا
الْأُخْرَى وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَا دُعُوا وَلَا تَسْمَعُوا أَنْ تَكْتُبُوهُ صَغِيرًا
أَوْ كَبِيرًا إِلَى أَجَلِهِ ذَلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا
تَرْتَابُوا إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ
أَلَّا تَكْتُبُوهَا وَأَشْهِدُوا إِذَا تَبَايَعْتُمْ وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ وَإِنْ تَفَعَّلُوا
فَإِنَّهُ فُسُوقٌ بِكُمْ وَاتَّقُوا اللَّهَ وَيَعْلَمِكُمُ اللَّهُ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ ﴿٢٨٢﴾

O you who believe, when you contract a debt for a fixed term, write it down. And let a scribe write it between you in fairness. And let no scribe refuse to write as Allāh has taught him, so let him write. And let the one upon whom the right rests dictate, and let him fear Allāh his Lord and not diminish anything of it. And if the one upon whom the right rests is feeble-minded, or weak, or unable to dictate himself, then let his guardian dictate in fairness. And call two witnesses from your men, and if there are not two men, then a man and two women from those you are content with as witnesses, so that if one of them errs the other may remind her. And let the witnesses not refuse when they are called. And do not be weary of writing it, small or great, to its term. That is more just with Allāh, and more upright for testimony, and nearer to your not doubting — unless it is

a present trade you conduct among yourselves, then there is no blame on you if you do not write it. And have witnesses when you sell to one another. And let no scribe be harmed, nor any witness. And if you do, it is a departure from obedience in you. And fear Allāh, and Allāh teaches you. And Allāh is Knowing of everything.

al-Baqara 2:282

This is the longest āyah in the Qur'ān, and its length is the first thing it teaches. The Book that gives a single āyah to the whole of creation being folded up, and a single āyah to the whole of the Day of Judgement, spends its longest passage on how two men should record a loan between them. The reader who thinks the affairs of money are beneath the notice of religion has the answer in the proportions of the muṣḥaf itself.

It sits where it does for a reason. The passage before it condemned ribā, called for the debtor in hardship to be given time or forgiven, and demanded fairness in every dealing. This āyah anchors all of that in practice: to stop the abuse before it starts, the contract is to be written, witnessed, and secured.⁷¹ It was revealed into a society in which writing was uncommon and paper scarce and the lender routinely had the upper hand over the borrower, and it set down, in that society, a discipline of documentation that the world took many centuries to arrive at by itself.

The Safeguards

The āyah is long because it closes the gaps one by one, and it is worth walking through them as a series, because each is a protection and most of them protect the weaker party.

Write the debt down. Clarity is itself a form of justice, and a great many disputes are disputes only because nobody wrote anything at the start. Let a scribe write it, and let him write *bi'l-'adl*, with fairness, a neutral third hand rather than either party drafting to his own advantage. And the one who owes is the one who dictates, *wa'l-yumlili'lladhī 'alayhi'l-ḥaqq*, so that the terms are set out of the mouth of the weaker man, the one with the obligation, not dictated to him by the one with the power. He states what he owes, in his own words, and he is told to fear Allāh ﷻ and not to diminish any of it. If he is not able, if he is feeble-minded

or weak or cannot dictate, then his guardian dictates for him, still *bi'l-'adl*, so that the man who cannot speak for himself is not thereby exposed.

Then the witnesses, and the clause about them will need its own treatment, which I have given in the addendum. Then: let the witnesses not refuse when they are summoned, because a witness who will not come forward is a safeguard that fails at the moment it is needed. Then: do not grow weary of writing it, whether the sum is small or large, to its term. The small debt is to be written as carefully as the large one, because the small debt is exactly the one men wave away and then quarrel over. And the reason is given: *dhālikum aqsaṭu 'inda'llāhi wa aqwamu li'sh-shahādati wa adnā allā tartābū*, that is more just with Allāh, and more upright for testimony, and nearer to your not falling into doubt.

Then a single exception, so that the reader does not turn a discipline into a burden: if it is a present transaction, a trade conducted hand to hand on the spot, there is no blame in not writing it, because there is no term and no gap for doubt to grow in. Even then, the āyah says, have witnesses when you sell to one another. And finally the protection of the very people the āyah has enlisted: let no scribe be harmed and no witness be harmed, not pressured, not made to suffer for the service they gave, for to harm them is *fusūq*, a stepping outside of obedience.

It closes on a note the reader should hold: *wa yu'allimukumu'llāh*, and Allāh teaches you. The whole of this detailed, practical, almost clerical instruction is framed as teaching from Allāh ﷻ, an act of His concern for a community He did not want to see tearing itself apart over unrecorded debts. The care in the āyah is itself a mercy.

The Witness Clause

The āyah contains the clause about two women in the place of one man in the recording of a debt, and it is the clause most asked about and least understood, and it deserves more than a line in passing. I have therefore given it a treatment of its own after the sūra closes, in the addendum on the witness clause, where the reader will find the distinction between witnessing and the transmission of knowledge, the reason the Qur'an itself gives for the doubling, and the many cases in the law where one woman's word stands equal to a man's or above it. Here I will only say what the āyah says: that the reason attached to it in the text is *an taḍilla iḥdāhumā fa tudhakkira iḥdāhuma'l-ukhrā*, so that if one of them errs

the other may remind her, and that the clause is a provision for accuracy in a particular domain, and that the man who reads it as a verdict on the worth of a woman has read into four words a great deal that is not in them and missed what is.

A Pledge Taken in Hand

وَإِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَنْ مَقْبُوضَةً فَإِنْ أَمِنَ بَعْضُكُمْ
بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمْنَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ
وَمَنْ يَكْتُمْهَا فَإِنَّهُ فِي قَلْبِهِ عِشْمٌ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ﴿٢٨٣﴾

*And if you are on a journey and find no scribe, then a pledge taken in hand.
And if one of you trusts another, then let the one who is trusted deliver his trust,
and let him fear Allāh his Lord. And do not conceal the testimony, for whoever
conceals it, his heart is sinful. And Allāh is Knowing of what you do.*

al-Baqara 2:283

The āyah before assumed a scribe and paper and settled circumstances. This one takes up the case where those are not to be had, the man on the road with no one to write for him, and it provides an alternative that keeps the same purpose: *fā ri-hānūn maqbūda*, then a pledge taken in hand. Something of value is handed over and held as security until the debt is paid. And the fuqahā' note that although the āyah mentions travel, which is simply the usual case in which no scribe is found, the ruling on the pledge is general and holds for the resident as much as the traveler.⁷²

Maqbūda

The word *maqbūda*, taken in hand, actually possessed, is doing legal work and the reader should not pass it. The Ḥanafis draw from it that the pledge becomes binding only once it has really been delivered into the creditor's possession. A thing named as security but never handed over is not an enforceable pledge. The security has to be real and not nominal, and this is a principle with a long reach: in our own day the mortgage deed, the vehicle logbook, the pledged jewellery all rest on the same Qur'ānic footing, but the insistence on *qabd*, on actual transfer, remains a standing reminder that a security that exists only on paper, that never truly changes hands, is not what the āyah asked for.

And there is a ruling here that the reader must have, because it is exactly the point where a permitted thing turns into a forbidden one. The pledged item remains the property of the debtor; the creditor merely holds it. He may not use it for his own benefit. If he takes the borrower's pledged house and lives in it rent-free while the loan stands, or takes the pledged field and eats its produce, he has taken a benefit on account of a loan, and a benefit on account of a loan is *ribā*. The pledge secures the debt. It does not become a second income for the lender. The moment it does, the whole transaction has crossed the line the previous *āyahs* were drawn to protect.

The Trust

Then the case with no writing and no pledge at all: *fa in amina ba'dukum ba'dā*, if one of you trusts another. Then the whole thing rests on the conscience of the one trusted, *fa'l-yu'addi'lladhi'rūmina amānatahū wa'l-yattaqi'llāha rabbah*, let the one who is trusted deliver his trust and fear Allāh his Lord. Where the paper and the pledge are gone, the debt does not become lighter; it becomes an *amāna*, a sacred trust before Allāh ﷻ, and the man who owes it answers for it to Him directly. This is a balance the reader in a community of informal, undocumented loans should weigh: either write it down properly as the long *āyah* instructed, or, if it is left unwritten, know that it has become a matter of conscience whose only witness is Allāh ﷻ.

The Pledged Armour

And that pledging between people is not a mark of poverty or a thing to be ashamed of is settled by the practice of the Prophet ﷺ himself, who pledged his armour to a Jewish neighbour in Madīnah for barley, and died with it still in pledge.⁷³ The report establishes two things at once: that the pledge is permitted and normal, and that dealings between the Muslim and his non-Muslim neighbour in the ordinary business of life are permitted and normal. The Messenger of Allāh ﷺ, with the whole of his community around him, borrowed against security from a man of another faith, and there is a whole attitude toward one's neighbours in that fact.

Do Not Conceal the Testimony

The āyah closes on the witness again, from a different angle: *wa lā taktumu'sh-shahāda*, do not conceal the testimony. The earlier āyah dealt with the witness who refuses to come forward. This deals with the witness who comes forward and holds back what he knows, or shades it, to protect a friend or a relative or himself. And the language rises to meet the offence: *wa man yaktumbā fa innahū āthimun qalbuḥ*, whoever conceals it, his heart is sinful. The Ḥanafīs draw attention to the wording. It does not say the man sins, or that his tongue sins. It says his heart is sinful, the sin driven into the innermost part of him, because the concealment happened there, in the place where he knew the truth and decided to sit on it.⁷⁴

The Prophet ﷺ set false testimony among the greatest of the major sins. He was reclining, and he sat up to say it: shall I not tell you of the greatest of the major sins? They said, yes, Messenger of Allāh. He said, associating others with Allāh, and disobedience to parents. Then he said, and false speech, and false testimony, and he kept repeating it until they wished he would stop.⁷⁵ And he said, *addi'l-amānata ilā mani'tamanak*, render the trust to the one who entrusted you, and do not betray the one who betrayed you.⁷⁶ The concealing of true testimony to help someone you favour is the mirror of the false testimony that harms someone you do not, and this āyah puts both outside the pale. The reader who has ever been asked to say nothing, to leave a detail out, to help a relative in a dispute by a convenient silence, has met this āyah in his own life.

To Allāh Belongs What Is in the Heavens

لِلَّهِ مَا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ ۚ وَاِنْ تَبَدُّوْا مَا فِىْ اَنْفُسِكُمْ اَوْ تَخْفَوْهُ
يُحَاسِبْكُمْ بِهٖ ۗ اَللّٰهُ فَيَغْفِرُ لِمَنْ يَّشَآءُ وَيُعَذِّبُ مَنْ يَّشَآءُ ۗ وَاللّٰهُ عَلٰى كُلِّ شَيْءٍ
قَدِيْرٌ

To Allāh belongs what is in the heavens and what is in the earth. And whether you disclose what is within yourselves or conceal it, Allāh will bring you to account for it. Then He will forgive whom He wills and punish whom He wills. And Allāh is over all things Powerful.

al-Baqara 2:284

The sūra now lifts off the ground. After a long passage of contracts and pledges and witnesses, it pivots in a single line to cosmic ownership and to the inner life. *Lillāhi mā fi's-samāwāti wa mā fi'l-ard*, to Allāh ﷻ belongs what is in the heavens and what is in the earth. All the property men were so carefully documenting is His to begin with. And from the ownership of all outward things the āyah turns at once to the most inward thing of all: *wa in tubdū mā fi anfusikum aw tukhfūh*, and whether you disclose what is within yourselves or conceal it, Allāh ﷻ will bring you to account for it.

The Distress of the Companions

When this came down it weighed on the Companions as almost nothing else had.⁷⁷ They understood it to mean that they would be reckoned even for the thoughts that crossed their hearts unbidden, the passing notions a man cannot stop, and they came to the Messenger of Allāh ﷺ and fell to their knees and said, Messenger of Allāh, we have been given deeds we can bear, the prayer and the fasting and the striving and the charity, and now this āyah has come down and we cannot bear it. The Prophet ﷺ said, do you want to say what the people of the two Books before you said, we hear and we disobey? Rather say, we hear and we obey, we hear and we obey. And they said it, and their tongues grew accustomed to it,

and Allāh ﷻ sent down the relief immediately after, in the āyah that follows, which drew the line exactly where the mercy of the religion draws it.

What the Heart Is Answerable For

The clarification, which the next āyah seals and which the Sunnah spells out, is one of the most important things a believer can carry, and it is a mercy the reader living in an anxious age should hold close. The involuntary thought, the *waswasa*, the notion that darts through the mind and horrifies the one it darts through, carries no sin. The Prophet ﷺ said:

إِنَّ اللَّهَ تَجَاوَزَ لِأُمَّتِي عَمَّا وَسَوَسَتْ بِهِ صُدُورُهَا، مَا لَمْ تَعْمَلْ بِهِ أَوْ تُكَلِّمَ

Indeed Allāh has passed over, for my Ummah, what their hearts whisper to them, so long as they do not act upon it or speak it.

What a man is answerable for begins where his will enters: when he takes the passing thought in and makes it a resolve, sits with it, settles on it, feeds it.⁷⁸ The thought that comes and is pushed away is not merely forgiven; the pushing of it away, the recoiling from it for Allāh's sake, is itself rewarded. And this is why the law does not let major acts occur by thought alone. A divorce is not a divorce because a man imagined it; a sale is not a sale because he considered it. These require an utterance, or a valid action. The inner world is not a courtroom, and the religion does not treat a man's fleeting mind as a confession.

The reader should take from this a specific comfort. The intrusive thought that comes in worship, the blasphemous notion, the picture the mind throws up at the worst moment, the whole family of what our age calls intrusive thoughts and obsessive whispering, is not sin, and the anxiety that treats it as sin is itself a burden Allāh ﷻ did not lay down. Accountability begins at the chosen dwelling upon a thing and at the action, not at the arrival of the whisper. A man is not what passes through him. He is what he keeps.

The Messenger Has Believed

ءَامَنَ الرَّسُولُ بِمَا أُنْزِلَ إِلَيْهِ مِنْ رَبِّهِ ۚ وَالْمُؤْمِنُونَ كُلٌّ ءَامَنَ بِاللَّهِ
وَمَلَائِكَتِهِ ۚ وَكُتُبِهِ ۚ وَرُسُلِهِ ۚ لَا نُفَرِّقُ بَيْنَ أَحَدٍ مِنْ رُسُلِهِ ۚ وَقَالُوا سَمِعْنَا
وَأَطَعْنَا ۚ غُفْرَانَكَ رَبَّنَا وَإِلَيْكَ الْمَصِيرُ ﴿٢٨٥﴾

The Messenger has believed in what was sent down to him from his Lord, and the believers. Each has believed in Allāh and His angels and His Books and His Messengers. We make no distinction between any of His Messengers. And they said, we have heard and we have obeyed. Your forgiveness, our Lord, and to You is the return.

al-Baqara 2:285

The sūra begins to close, and it closes on the creed. After all the law, and the community, and the money, and the accountability, the second-longest sūra in the Book gathers itself into a statement of what the Prophet ﷺ and those with him actually believe, and the reader will feel that everything has been building to this.

Āmana'r-rasūl, the Messenger has believed. Notice that he is named first, before the believers, because the faith is his before it is theirs, and he is the first to affirm what he was given, not merely its bearer but its foremost believer. Then *wa'l-mu'minūn*, and the believers, joined to him, so that the whole community is folded in behind their Prophet ﷺ in a single faith.

The Order of the Creed

Then the objects of the belief, in an order that is not accidental: *bi'llāhi wa malā'ikatihī wa kutubihī wa rusulihī*, in Allāh, and His angels, and His Books, and His Messengers. As al-Sāmarrā'ī observes, the sequence traces a coherent chain: the Source, then the agents who carry His command, then the messages that were sent down, then the envoys who delivered them.⁷⁹ From Allāh ﷻ, the origin of all of it; to the angels, who bear the revelation; to the Books, which are

the revelation borne; to the Messengers, who receive and convey it to mankind. It moves down the line by which the guidance actually reached us, and to believe in the whole chain is to believe in the way Allāh ﷻ chose to reach His creation.

Lā nufarriqu bayna aḥadin min rusulih, we make no distinction between any of His Messengers. And here the reader who has been with this volume from its first chapter will feel the sūra close a circle it opened at āyah 253. There, at the head of this final stretch, the Qur'ān said that We preferred some of the messengers over others, and the whole difficulty of how that sits with this was laid out. Now the community itself speaks, and says *lā nufarriqu*, in the present tense and the plural, which is the tense of a standing habit: we do not, as a matter of our permanent stance, pick and choose among His Messengers, believing in some and rejecting others, as the communities before us did. The preference Allāh ﷻ makes in what He gave them is His to make. The distinction the earlier peoples made, taking one prophet and refusing the next, is the thing the believers here refuse to make. The two are not in tension, and the sūra has placed them at the two ends of this final passage so that the reader would set them side by side and see it.

We Have Heard and We Have Obeyed

Wa qālū sami'nā wa aṭa'nā, and they said, we have heard and we have obeyed. This is the very phrase the Prophet ﷺ had just taught them, when the āyah of accountability had frightened them and he told them not to say what the people of the Book had said, but to say, we hear and we obey. Now the Qur'ān records it as their creed. What was, a moment ago, a discipline he pressed on them in their distress has become the settled word of the community, written into the Book as the thing the believers say.

And notice the order of the closing: obedience first, then the plea for pardon. *Ghufrānaka rabbanā*, Your forgiveness, our Lord. They do not ask forgiveness in place of obeying; they obey, and then, knowing that even their obedience falls short, they ask to be pardoned for the shortfall. *Wa ilayka'l-maṣīr*, and to You is the return. The sūra that has spent so long on where money goes and where debts return ends by naming the destination of the men themselves.

The Two That Suffice

These last two āyahs were not revealed like the rest. It is reported that they were given to the Prophet ﷺ from a treasure beneath the Throne, and the Sunnah attaches to them a protection the reader should make use of every night. The Prophet ﷺ said:

مَنْ قَرَأَ بِالْآيَتَيْنِ مِنْ آخِرِ سُورَةِ الْبَقَرَةِ فِي لَيْلَةٍ كَفَّتَاهُ

*Whoever recites the two āyahs from the end of Sūrat al-Baqara at night, they
will suffice him.*

They will suffice him, and the ‘ulamā’ have taken the sufficiency broadly: from the night prayer, or from every harm, or from Shayṭān.⁸⁰ And there is a mercy in these two beyond even that, for it is reported that at each plea contained in them, Allāh ﷻ answered, *qad fa‘altu*, I have done it.⁸¹ The community asked not to be taken to task for forgetfulness and error, and Allāh ﷻ said, I have done it. They asked not to be burdened as those before them were, and He said, I have done it. Every request the next āyah makes was granted as it was made, and the reader reciting it at night is reciting a set of prayers that were answered before he was born.

Allāh Does Not Burden a Soul Beyond Its Capacity

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا^ج لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ^ق رَبَّنَا لَا
تُؤَاخِذْنَا إِنْ نَسِينَا أَوْ أَخْطَأْنَا رَبَّنَا وَلَا تَحْمِلْ عَلَيْنَا إَصْرًا كَمَا حَمَلْتَهُ عَلَى
الَّذِينَ مِنْ قَبْلِنَا رَبَّنَا وَلَا تُحَمِّلْنَا مَا لَا طَاقَةَ لَنَا بِهِ^{هـ} وَاعْفُ عَنَّا وَاعْفِرْ لَنَا
وَارْحَمْنَا أَنْتَ مَوْلَانَا فَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ ﴿٢٨٦﴾

Allāh does not burden a soul beyond its capacity. For it is what it has earned, and against it is what it has brought upon itself. Our Lord, do not take us to task if we forget or err. Our Lord, and do not lay upon us a burden as You laid it upon those before us. Our Lord, and do not make us bear what we have no strength for. And pardon us, and forgive us, and have mercy on us. You are our Protector, so help us against the disbelieving people.

al-Baqara 2:286

The last āyah of the sūra, and the relief that the āyah of accountability had made the community long for. *Lā yukallifu'llāhu nafsān illā wus'ahā*, Allāh ﷻ does not burden a soul beyond its capacity. After the fear that they would be reckoned for every whisper of the heart, this comes as the answer: you are held to what you can bear, and no further. It is the ground on which the whole structure of concessions in the religion stands, the *rukhaṣ* that soften the law where a man cannot manage it: the dry purification when there is no water, the shortened prayer on a journey, the breaking of the fast in genuine hardship. Every one of them is an application of this sentence.

Wus' and Tāqa

There is a precision in the language the 'ulamā' have drawn out. The āyah uses two different words for what a soul can take. Here at the opening it is *wus'*, which is what a man can manage comfortably, within his normal capacity, without strain. Later in the same āyah, in the plea, it is *tāqa*, which is the outermost limit of what he can endure, the point past which he breaks. And the āyah holds both.

Allāh ﷻ legislates within the first, within *wus'*, so that His law never asks of a man more than he can comfortably give; and the servant, in the *du'a'*, begs not to be driven even to the second, not to be brought to the edge of his *tāqa*. The law is set well inside the line, and still the believer asks not to be pushed toward the line at all. That is the manner of a servant who knows both his Lord's mercy and his own weakness.

Kasabat and Iktasabat

Then a nuance in a single pair of words that the reader should carry away. *Lahā mā kasabat wa 'alayhā ma'ktasabat*, for it is what it has earned, and against it is what it has brought upon itself. For the good, the verb is *kasabat*, the lighter form; for the evil, it is *iktasabat*, the heavier, reflexive form, the one that carries more effort in its very shape. The 'ulamā' read a mercy in the grammar itself: good is credited to the soul in the lighter word, as though it comes more naturally and is written more readily, while sin is charged against it in the heavier word, as though it must be worked for and taken on, and carries an encumbrance in the getting.⁸² The good is *for* the soul and comes easily to it; the sin is *against* it and must be laboured into being. This is the disposition of the *fiṭra*, written into the forms of two verbs.

The Three Prayers

Then the *sūra* ends, as it must, in supplication, and the three requests climb. First: *rabbānā lā tu'ākhidhnā in nasīnā aw akhṭa'nā*, our Lord, do not take us to task if we forget or err — a plea for the failures that are not chosen, the lapse of memory and the honest mistake, the very things the previous *āyahs* had made them fear. Then: *rabbānā wa lā taḥmil 'alaynā iṣran kamā ḥamaltahū 'ala'lladhīna min qablinā*, our Lord, do not lay upon us a burden as You laid it upon those before us — a plea to be spared the heavy loads that the earlier communities carried, the severities that were placed on the Children of Isrā'īl and which this *sūra* has recounted from its early pages. Then, deeper still: *rabbānā wa lā tuḥammilnā mā lā ṭāqata lanā bih*, our Lord, do not make us bear what we have no strength for — not merely the burden that is heavy, but the burden that would break us outright.

And then the *sūra* lays down every defence a servant has, one after another: *wa'fu 'annā*, pardon us, wipe out the offences; *wa'ghfir lanā*, and forgive us, cover them

over; *wa'rḥamnā*, and have mercy on us, and deal with us by Your mercy and not by our desert. Pardon for what is past, covering for what would shame us, mercy for what is to come. And the last words of the longest sūra in the Book: *anta mawlānā fa'nṣurnā 'ala'l-qawmi'l-kāfirīn*, You are our Protector, so help us against the disbelieving people. The sūra that opened by dividing mankind into the believer, the disbeliever, and the one who says he believes and does not, ends with the believers turning to their Protector, and every one of these pleas, as the reader learned in the āyah before, was met with *qad fa'altu*, I have done it.

And with that the sūra closes, and this volume with it, and the reader who has come the whole way from the opening of the Book to the end of al-Baqara, across five volumes and the labour of years, should know that this small effort of mine was never equal to its subject, and that abler hands than mine have served it better, and that whatever in it is sound is from Allāh ﷻ and whatever in it is in error is from myself and from Shayṭān. May Allāh ﷻ accept it, and make it of benefit, and forgive its author his shortcomings in it. Āmīn.

Addendum: On the Witness Clause of the Āyah of Debt

The two hundred and eighty-second āyah, in the middle of its long instruction on recording a debt, says: *and call two witnesses from your men, and if there are not two men, then a man and two women from those you are content with as witnesses, so that if one of them errs the other may remind her*. Six words of that clause, one man and two women, have become the most quoted sentence of the sūra in circles that have never read the sūra, taken as the Qur'ān's estimate of a woman's worth, half of a man's. It is worth setting the matter down at the length it needs, because the chapter could not carry it without being pulled out of shape, and because the ordinary worshipper is asked about it and deserves an answer he can stand behind.

I will make five points, and I will try to make them without either the defensiveness that concedes the premise or the bluster that refuses to engage it.

First: witnessing is a responsibility, not a privilege

The modern reader comes to this clause having been trained to hear everything in the language of rights. To be a witness sounds like a right, and to need two women where one man would do sounds like half a right. But the Qur'ān does not frame *shahādah* as a right at all. It frames it as a duty, a burden laid on the one who carries it. The same āyah says, *and let the witnesses not refuse when they are called* — a man who is summoned to witness cannot decline, because the accuracy of another person's contract now rests partly on him. The witness is not being given something. He is being made responsible for something.

Read in that light, the doubling is not a halving of a woman's standing but a lightening of her load and a strengthening of the record. Two women called to the burden of witnessing a financial contract support one another under it. The reason the āyah gives is exactly this: *so that if one of them errs, the other may remind her*. It is a provision for the accuracy of the document and the protection of the witnesses at once — the debtor is protected from an inaccurate record, and the women are protected from being isolated and pressured in a dispute that, in that society, was conducted among men and could turn on intimidation. It is a double safeguard, not a demotion.

Second: shahādah is not the same as riwāyah

This is the distinction that dissolves most of the confusion, and every student of the sacred law meets it early. *Shahādah*, legal witnessing, is one thing. *Riwāyah*, the transmission of knowledge — the carrying of a ḥadīth, a ruling, a report of what the Prophet ﷺ said and did — is another thing entirely, and the two are governed by different rules.

Shahādah is formal, procedural, and tied to a specific case; its standards vary by the subject matter, and they vary in ways that have nothing to do with any general ranking of persons, as the fourth point below will show. The clause in this āyah addresses *shahādah* in one particular domain, the recording of debts.

Riwāyah is the whole edifice of transmitted religious knowledge, and here women were not at a discount — they were at the forefront. This Ummah received a vast portion of its religion through women. ‘Ā’isha رضي الله عنها narrated well over two thousand aḥādīth, and the greatest Companions and the scholars who came after them sat at her feet and took the religion from her and built rulings on her word alone. Umm Salama رضي الله عنها and others narrated hundreds more. In *riwāyah* a single woman equals a single man; her transmission is weighed by the same scales of memory, precision, and uprightness, and a great deal of the fiqh of this Ummah rests solely on the report of one woman. If the āyah of debt were a statement that a woman’s memory or reliability were inherently half a man’s, the entire science of ḥadīth would contradict it, for that science treated the two as equal and often leaned its whole weight on a woman’s sole report. It did not, because the āyah was never about that.

Third: the Qur’ān gives its own reason, and the scholars read it in context

The āyah does not leave the doubling unexplained and open to speculation. It states the reason: *an taḍilla iḥḍāhumā fa tudhakkira iḥḍāhuma'l-ukubrā*, so that if one of them errs the other may remind her. The concern named is accuracy of recall in this specific matter, and the ‘ulamā’ read that concern in its setting rather than as a timeless verdict.

The setting was a society in which commerce was, overwhelmingly, the domain of men. Men were immersed in trade daily; the mechanics of loans, terms, and deferred payments were the water they swam in, and their recall of the details of a contract was, on average and in that context, sharper simply through constant

exposure. A woman, less commonly engaged in the daily traffic of debt, was on average less immersed in exactly that kind of transaction — and, in a dispute conducted among men, more exposed to pressure and intimidation. The provision responds to the situation. It doubles the support in the one arena where the exposure and the unfamiliarity were greatest, not to devalue the witness but to safeguard the truth of the record.

That this is contextual and not essential is precisely what Ibn Taymiyya draws out: if a woman is fully experienced in financial affairs and her recall of such matters is sound, her testimony is accepted on a par with a man's. The issue, he says, is not gender but domain experience. Where the exposure is equal, the reason for the doubling falls away, and the ruling built on that reason falls away with it. This is the ordinary working of the law, in which a ruling turns on its stated cause.

Fourth: in other domains one woman equals one man, and sometimes stands above him

Nothing settles the matter more plainly than to look at where the law places a single woman's testimony equal to a man's, or above his, and to notice that these are many and weighty.

The sighting of the crescent for the beginning of Ramaḍān: a woman's sighting is accepted like a man's. In *li'ān*, the mutual oath sworn between a husband and wife who accuse one another, the testimonies of the man and the woman stand equal in the very procedure, oath for oath. And in the whole class of matters to which women have access and men do not, a single woman's word is not merely equal but decisive: the birth of a child and the cry of the newborn, the fact of breastfeeding, menstruation and the reckoning of the waiting period, hidden bodily conditions that only a woman would examine. In these, the testimony of one trustworthy woman settles the case, and no man's word is sought or preferred, because the reason that governed the clause in the āyah of debt — domain and exposure — here runs the other way entirely. In disputes over hidden defects in a marriage, the word of a reliable woman witness may be taken over a man's. And in the transmission of the religion itself, as already said, a single woman's narration founds rulings that the whole Ummah acts upon.

Set these beside the clause in the āyah of debt and the pattern is unmistakable. The law does not carry a fixed exchange rate between men and women that it applies everywhere. It weighs testimony by relevance and reliability in the matter at hand. In one arena the provision runs one way; in several others it runs the opposite way; in most it is simply equal. A rule that were truly a statement about the worth of a woman could not behave like this. This one behaves exactly as a context-sensitive rule of evidence behaves, because that is what it is.

Fifth: what the āyah is actually about

Step back from the six words and look at the āyah they sit in. It is the longest āyah in the Qur'ān, and its entire concern, from its first word to its last, is the protection of the vulnerable party in a debt: write it down, let the one who owes dictate so the terms come from the weaker hand, bring a neutral scribe, secure it with witnesses, do not grow weary of recording even the small sums, do not harm the scribe or the witness. Every provision in it leans toward accuracy, fairness, and the prevention of exploitation. The witness clause is one safeguard among many in a passage that is nothing but safeguards.

To lift those six words out of that setting and read them as the Qur'ān's pronouncement on the standing of women is to do to the āyah what the melters of the fat did to their prohibition: to take a thing built for one purpose and press it into the service of another. The āyah is protecting debtors. The two-women clause is a contextual measure for the accuracy of a financial record, in a domain where, at that time, one party was less exposed and more open to pressure. It is not a scale of souls. The reader who has followed the sūra this far, through its long labour to secure justice between people and to shield the weak from the strong, will recognise this clause as of a piece with all of it, and will not be moved by those who quote the six words and have read nothing on either side of them.

Notes

Those Are the Messengers (2:253)

1. al-Ṭabarī, *Jāmi' al-Bayān*, at 2:253; Ibn Kathīr, *Tafsīr al-Qur'ān al-'Azīm*, at 2:253.
2. The occasion of the slap in the market: al-Bukhārī, no. 2411, and Muslim, no. 2373, in the account of the Muslim and the Jew; drawn on here by Ibn Kathīr at 2:253.
3. al-Tirmidhī, no. 1553; Muslim, no. 523, for the wording of the preference by these gifts; and see Ibn Kathīr at 2:253.
4. The signs gathered here are collected by al-Qurṭubī, *al-Jāmi' li Ahkām al-Qur'ān*, and Ibn Kathīr in the introductions to their comment on the prophethood; the challenge of *i'jāz* is at 2:23.
5. al-Bukhārī, no. 3414 (the swoon at the Throne); no. 3416 and no. 4813 (do not prefer me over Mūsā); no. 3395 and no. 4630 (Yūnus ibn Mattā).
6. al-Ṭabarī and Ibn Kathīr at 2:253, on the three intended by *man kallama llāh*.

Allāh, There Is No God But He (2:255)

1. Muslim, no. 810, from Ubayy ibn Ka'b رضي الله عنه.
2. The view that *al-Ḥayy al-Qayyūm* are the greatest of the names is related from a group of the 'ulamā'; see al-Qurṭubī at 2:255 and al-Rāzī, *Mafātīḥ al-Ghayb*, at the same.
3. Abū Dāwūd, no. 1496; al-Tirmidhī, no. 3478; Ibn Mājah, no. 3855; and the 'ulamā' locate the name in al-Baqara, Āl 'Imrān, and Ṭā Hā as noted by al-Qurṭubī.
4. al-Ṭabarī at 2:255, from Ibn 'Abbās رضي الله عنهما, on the Kursī as the place of the feet.
5. The ring in the desert: Ibn Kathīr at 2:255, citing the report of Abū Dharr رضي الله عنه; the chain is discussed there.
6. On the concentric structure of the āyah's clauses, see the observations gathered in the later balāgha literature; the pairing is drawn out by al-Biqā'ī, *Naẓm al-Durar*, at 2:255.

The Virtues of the Āyah of the Throne (2:255)

1. The gradings follow the standard assessments: the protection at night, al-Bukhārī, no. 2311; its being the greatest āyah, Muslim, no. 810; the recitation after every prayer, al-Nasā'ī, *al-Sunan al-Kubrā*, no. 9848, and *Amal al-Yawm wa'l-Layla*, no. 100, with the dispute over its chain noted by Ibn Ḥajar and others.

The Man Who Came Three Nights (2:255)

1. al-Bukhārī, no. 2311, from Abū Hurayra رضي الله عنه, in the Book of Deputation.

There Is No Compulsion in the Religion (2:256)

1. The dream of ‘Abdullāh ibn Salām رضى الله عنه: al-Bukhārī, no. 3813, and Muslim, no. 2484.
2. The ḥadīth *lā nikāḥa illā bi waliyy*: Abū Dāwūd, no. 2085; al-Tirmidhī, no. 1101; graded sound by the ‘ulamā’.

The One Who Argued With Ibrāhīm (2:258)

1. al-Ṭabarī at 2:258, from Mujāhid, on the four kings; and Ibn Kathīr at the same.

Or Like the One Who Passed by a Town (2:259)

1. Ibn Kathīr at 2:259, gathering the reports naming ‘Uzayr عليه السلام and Bayt al-Maqdis.
2. al-Ṭabarī at 2:259, on the rebuilding of the city and the return of the Children of Isrā’īl.
3. Ibn Kathīr at 2:259, on the raising of the eyes first.

My Lord, Show Me How You Give Life to the Dead (2:260)

1. al-Bukhārī, no. 4537, and Muslim, no. 151, for the ḥadīth *naḥnu aḥaqqu bi’sb-shakk*; the reading of it as a denial by concession is the position of the mufasssirūn and the commentators on the Ṣaḥīḥ.
2. al-Ṭabarī at 2:260, on the cutting and mixing of the birds.
3. The report from Ibn ‘Abbās رضى الله عنهما that this is the most hopeful āyah is cited by al-Qurṭubī at 2:260 and by Ibn Kathīr.

Like a Grain Which Grew Seven Ears (2:261)

1. The factors affecting the multiplication are set out by al-Rāzī at 2:261 and gathered by later mufasssirūn.
2. Aḥmad, *al-Musnad*; and see Muslim, no. 1892, in the wording of the bridled camels for spending in the way of Allāh.

Then They Do Not Follow It With Reproach (2:262)

1. Muslim, no. 106, from Abū Dharr رضى الله عنه, on the three whom Allāh will not speak to.

Do Not Cancel Your Charities (2:264)

1. Muslim, no. 1905, from Abū Hurayra رضى الله عنه, on the first three to be judged.

Like a Garden on a Height (2:265)

1. al-Bukhārī, no. 1419, and Muslim, no. 1032, for the ḥadīth *an taṣaddaqa wa anta ṣaḥīḥun ṣaḥīb*; the āyah on those who spent before the conquest is 57:10.

Would Any of You Wish for a Garden (2:266)

1. al-Bukhārī, no. 4538, from Ibn ‘Abbās رضي الله عنهما, on the meaning of the parable.
2. al-Ḥākim, *al-Mustadrak*; cited by Ibn Kathīr at 2:266; the wording of the du‘ā’ for provision in old age.

Spend of the Good Things You Have Earned (2:267)

1. The occasion of the dates on the rope: Abū Dāwūd, no. 1607; al-Tirmidhī, no. 2987; and see Ibn Kathīr at 2:267. The āyah on spending from what you love is 3:92.
2. Abū Ṭalḥa and Bayrūḥā’: al-Bukhārī, no. 1461, and Muslim, no. 998.

Shayṭān Promises You Poverty (2:268)

1. al-Bukhārī, no. 1442, and Muslim, no. 1010, on the two angels.

He Gives Wisdom to Whom He Wills (2:269)

1. al-Rāghib al-Iṣfahānī, *al-Mufradāt fī Ghariḥ al-Qur’ān*, under ḥ-k-m. The āyah on Dāwūd is 2:251.
2. al-Rāzī, *Mafātīḥ al-Ghayb*, at 2:269.
3. al-Ṭabarī at 2:269, from Ibn ‘Abbās رضي الله عنهما.
4. al-Bukhārī, no. 73, and Muslim, no. 816, on the two who may be envied.

Whatever You Spend, Allāh Knows It (2:270)

1. al-Ṭabarī and al-Qurṭubī at 2:270, on the mention of the vow.
2. al-Bukhārī, no. 6608, and Muslim, no. 1640, on the vow extracting from the miser.
3. al-Qurṭubī at 2:270, on the identity of the *ṣālimīn* here.

If You Disclose the Charities (2:271)

1. The seven whom Allāh will shade: al-Bukhārī, no. 660, and Muslim, no. 1031. The comparison of open and secret recitation to open and secret charity: Abū Dāwūd, no. 1333, and al-Tirmidhī, no. 2919, graded sound.

Their Guidance Is Not Upon You (2:272)

1. al-Jaṣṣāṣ, *Aḥkām al-Qur’ān*, at 2:272, and al-Qurṭubī at the same, on the ruling that voluntary charity may be given to a non-Muslim while zakāh may not.

For the Poor Who Are Confined (2:273)

1. Ibn Kathīr at 2:273, on the people of the Ṣuffa.
2. Ashraf ‘Alī al-Thānawī, *Bayān al-Qur’ān*, at 2:273.
3. al-Qurṭubī at 2:273, on the *faqīr* in fine dress.

4. al-Qurṭubī at 2:273, on ruling by circumstantial evidence.
5. al-Bukhārī, no. 1479, and Muslim, no. 1039, on the definition of the *miskīn*.
6. Abū Dāwūd, no. 1627; al-Nasā'ī, no. 2595; Aḥmad, *al-Musnad*; from Abū Sa'īd al-Khudrī رضي الله عنه.

By Night and by Day, Secretly and Openly (2:274)

1. The spending on family as charity: al-Bukhārī, no. 55, and Muslim, no. 1002; the words to Sa'd ibn Abī Waqqāṣ رضي الله عنه: al-Bukhārī, no. 1295, and Muslim, no. 1628.

Those Who Devour Ribā (2:275)

1. The seven destroying sins: al-Bukhārī, no. 2766, and Muslim, no. 89.
2. Muslim, no. 1598, from Jābir رضي الله عنه, on the curse upon the parties to ribā.
3. Ibn Mājah, no. 2274, graded sound by al-Ḥākim and al-Dhahabī, on the seventy-three doors; and Ibn Mājah, no. 2279, graded sound by al-Albānī, that ribā ends in scarcity.

The Two Ribās (2:275)

1. The classification into *ribā al-nasī'a* and *ribā al-faḍl* is standard in the fiqh; the ḥadīth of the six commodities exchanged like for like and hand to hand is at Muslim, no. 1587.
2. Muftī Muḥammad Taqī 'Uthmānī, *An Introduction to Islamic Finance* (Karachi: Idāratul Ma'ārif / Darul Ishaat), on the distinction between ribā and trade.
3. The river of blood in the vision: al-Bukhārī, no. 2085 and no. 7047, from Samura ibn Jundub رضي الله عنه.

Allāh Wipes Out Ribā and Nurtures the Charities (2:276)

1. Muftī Muḥammad Shafī', *Ma'āriful Qur'ān*, at 2:276, on the swelling of the diseased body. The āyah of al-Rūm is 30:39.
2. al-Bukhārī, no. 1410, and Muslim, no. 1014, on the charity nurtured like a foal.
3. al-Bukhārī, no. 2223, and Muslim, no. 1581, on the melted fat.

Surely Those Who Believe and Do Good (2:277)

1. Ibn Kathīr at 2:277, on the contrast between the ribā-eater and the believer who prays and gives zakāh.

Give Up What Remains of Ribā (2:278)

1. al-Qurṭubī at 2:278, on the dispute between Thaqīf and Makhzūm.
2. The farewell sermon annulling the ribā of the Jāhiliyya, beginning with that of al-'Abbās: Muslim, no. 1218, in the long ḥadīth of Jābir رضي الله عنه on the Farewell Pilgrimage.

A Declaration of War (2:279)

1. al-Bukhārī, no. 6502, the ḥadīth qudsī on enmity to a walī of Allāh.
2. The report of Ibn ‘Abbās رضي الله عنهما is cited by al-Ṭabarī and Ibn Kathīr at 2:279.
3. Ibn al-Qayyim, *I‘lām al-Muwaqqi‘īn*, on ribā as structural ḡulm.

If He Is in Hardship, Then Deferment (2:280)

1. Aḥmad, *al-Musnad*, from Sulaymān ibn Buraydah from his father, on the daily charity for granting respite.
2. Muslim, no. 1563, and Aḥmad, on Abū Qatāda عنه رضي الله عنه and the debtor in hardship.
3. Muslim, no. 1560, on the servant who was easy with people and was granted the Garden.

And Fear a Day (2:281)

1. The reports that this is the last āyah revealed, and the interval before the Prophet's passing ﷺ, are gathered by al-Ṭabarī and Ibn Kathīr at 2:281; and see al-Nasā'ī, *al-Sunan al-Kubrā*.
2. Ibn Kathīr at 2:281.
3. al-Qurṭubī at 2:281, on the placement of a general address here and the gravity of *ḥuqūq al-‘ibād*.

The Āyah of Debt (2:282)

1. On the placement and setting of the āyah of debt within the passage on charity and ribā, see al-Ṭabarī and Ibn Kathīr at 2:282, and the introductions of the fuqahā' to the verse in *Aḥkām al-Qur'ān*.

A Pledge Taken in Hand (2:283)

1. al-Jaṣṣāṣ, *Aḥkām al-Qur'ān*, at 2:283, on the generality of the pledge beyond travel and the meaning of *maqḥūḍa*.
2. The Prophet's armour pledged to a Jew ﷺ: al-Bukhārī, no. 2916, and Muslim, no. 1603.
3. al-Jaṣṣāṣ and al-Qurṭubī at 2:283, on *kitmān al-shahādah* and the wording *āthimun qalḥub*.
4. The greatest major sins, including false testimony: al-Bukhārī, no. 2654, and Muslim, no. 87.
5. Rendering the trust: Abū Dāwūd, no. 3535, and al-Tirmidhī, no. 1264; the grading is discussed by the ‘ulamā’.

To Allāh Belongs What Is in the Heavens (2:284)

1. The distress of the Companions and the command to say "we hear and we obey": Muslim, no. 125, from Abū Hurayra عنه رضي الله عنه.
2. The pardon of what the heart whispers: al-Bukhārī, no. 6664, and Muslim, no. 127. The principle that acts are by intentions: al-Bukhārī, no. 1, and Muslim, no. 1907.

The Messenger Has Believed (2:285)

1. Fāḍil al-Sāmarrāʾī, *Lamasāt Bayāniyya*, on the order of the elements of the creed.
2. The two āyahs sufficing at night: al-Bukhārī, no. 5009, and Muslim, no. 807.
3. The answer *qad faʿaltu* to each plea: Muslim, no. 126, from Ibn ʿAbbās رضي الله عنهما.

Allāh Does Not Burden a Soul Beyond Its Capacity (2:286)

1. On the nuance of *kasabat* and *iktasabat*, see al-Zamakhsharī, *al-Kashshāf*, and al-Rāzī at 2:286; the distinction of *wusʿ* and *ṭāqa* is drawn out by the same.

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Glossary

adhā — hurt, injury; here, the wounding of the one who received a charity by reproach, reminder, or humiliation.

amāna — a trust; something placed in a person's keeping that must be faithfully returned or discharged.

āyah (pl. *āyāt*) — a sign; a verse of the Qur'ān.

bayʿ — sale, trade; the lawful exchange of a good for a price, contrasted in the Qur'ān with *ribā*.

dhimmī — a non-Muslim living under the protection of an Islamic order, with settled rights and obligations.

faqīr — a poor person; in the law, one who does not possess the *niṣāb* and is an eligible recipient of *zakāh*.

ḥadīth qudsī — a sacred report in which the Prophet ﷺ conveys words attributed to Allāh, distinct from the Qur'ān.

ḥikma — wisdom; the sound knowledge of things joined to right action, putting each matter in its proper place.

ḥuqūq al-ʿibād — the rights of other people, as distinct from the rights of Allāh; not discharged by repentance alone but requiring restitution.

iktisāb — acquisition through effort; the reflexive earning of a thing, used in the Qur'ān of sin (*iktasabat*).

iṣṣār — a whirlwind; the fiery storm that destroys the garden in the parable of 2:266.

kasb — earning; the acquiring of a thing, used in the Qur'ān of good deeds (*kasabat*).

ḥbulla — deep friendship, intimate attachment; from the same root as *ḥbalīl*, the intimate friend.

kitmān al-shahādah — the concealment of testimony; the sinful withholding of what one knows when called to witness.

Kursī — the Footstool; affirmed as a reality in 2:255, distinct from and beneath the ʿArsh, the Throne.

li'ān — the mutual sworn oath between spouses in a case of accusation, by which each testifies against the other.

mann — reproach; the reminding of a favour done, which nullifies the reward of a charity.

maqḥūḍa — taken into possession; said of a pledge that has actually been delivered into the creditor's hand and is thereby binding.

nadh'r — a vow; a self-imposed binding to Allāh to perform some act, often made conditional on an outcome.

niṣāb — the threshold of wealth at which zakāh becomes due.

qabḍ — taking into possession; the actual transfer that makes a pledge or a sale effective.

rahn — a pledge or collateral; property held as security against a debt, remaining the debtor's but held by the creditor.

ribā — usury; a prohibited increase, whether the increase on a loan for time (*ribā al-nasī'a*) or the surplus in exchanging like commodities (*ribā al-faḍl*).

riwāyah — the transmission of religious knowledge, such as ḥadīth and fiqh; a domain in which a woman's report stands equal to a man's.

riyā' — showing off; the performance of a deed to be seen by people, which voids it.

rukḥṣa (pl. *rukḥaṣ*) — a concession or dispensation in the law, granted where hardship would otherwise fall on the servant.

ṣadaqa — charity; a voluntary gift given for the sake of Allāh, distinct from the obligatory zakāh.

ṣafwān — a smooth rock; the bare stone with a film of dust on it in the parable of the show-off's charity (2:264).

shahādah — legal testimony; the formal witnessing of a matter before others or a court.

Ṣuffa — the shaded platform at the back of the Prophet's mosque where the poor Muhājirūn who had no home lodged.

ṭāghūt — a false object of worship or obedience; anything set up and obeyed in the place of Allāh.

ṭāqa — the outermost limit of a person's endurance, beyond which he breaks; contrasted with *wus'*.

ṭayyib — good, wholesome, lawful; said of wealth and earnings that are pure, the only kind Allāh accepts.

‘urwa al-wuthqā — the firmest handhold; the secure grip of faith described in 2:256 as one that does not break.

walī — a protector, guardian, or intimate ally; used of Allāh's relation to the believers and, in the law, of the guardian in marriage.

waswasa — whispering; the intrusive suggestion of Shayṭān or of the lower self, which carries no sin unless entertained and acted upon.

wus‘ — the capacity a person can manage comfortably; the measure within which Allāh legislates (2:286).

zakāh — the obligatory alms due on wealth at the *niṣāb*, one of the pillars of Islam, restricted to eight named categories of recipient.

ẓulm — wrongdoing, injustice, oppression; the placing of a thing where it does not belong.