



إِنْ تُقْرِضُوا اللَّهَ قَرْضًا حَسَنًا يضاعِفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ



*If ye loan to Allah a beautiful loan, He will double it to your (credit),
and He will grant you Forgiveness:*

Quran English Translation & Commentary

By

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التَّغَابُنِ

Introduction and Summary

This is the eight of the short Madinah Surahs, each dealing with a special aspect of the life of the Community.

The special aspect spoken of here is the mutual gain and loss of god and evil, contrasted in this life in the Hereafter.

It is an early Madinah Surah, of the year 1 of Hijrah or possibly even of the Makkan period just before the Hijrah. (See n. 5494 below).

Summary- Both the Unbelievers and the Believers were created by the one True God, Who created all and knows all: why should Unbelief and Evil exult in worldly gain when their loss will be manifest in the Hereafter as will be the gains of Believers? (64:1-18, and C. 243).

C.243 (The running Commentary, in Rhythmic Prose)

*The self-same God created all men,
If some do good and others evil,
And ye wonder how the good do suffer
And the evil thrive, remember the Final
Goal, when true adjustments will
Be made. The gainers here will be
The Losers there, and the Losers Gainers.
Some of this exchange you will see
Even here, in this life, for Unbelievers
Who deny the Hereafter; but in the Hereafter,
Full account and true adjustment
Of good and ill will follow before
The Judgement Seat; nay, Good will get
More than its full reward: for Allah
Is Bounteous, Merciful, Mighty, Wise.*

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

يُسَبِّحُ لِلّٰهِ مَا فِي السَّمَاوَاتِ وَمَا فِي الْأَرْضِ ...

1. Whatever is in the heavens and on earth, doth declare the Praises and Glory of Allah:

C5479. Cf. 62:1, and n. 5449.

All things by their very existence proclaim the Glory and the Praises of Allah. He has dominion over all things, but He uses His dominion for just and praiseworthy ends. He

has power over all things: therefore He can combine justice with mercy, and His Plan and Purpose cannot be frustrated by the existence of Evil along with Good in His Kingdom.

... لَهُ الْمُلْكُ وَلَهُ الْحَمْدُ ...

to Him belongs Dominion, and to Him belongs Praise:

... وَهُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ (١)

and He has power over all things.

هُوَ الَّذِي خَلَقَكُمْ فَمِنْكُمْ كَافِرٌ وَمِنْكُمْ مُؤْمِنٌ ...

2. It is He Who has created you; and of you are some that are Unbelievers, and some that are Believers:

C5480. It is not that He does not see Rebellion and Evil, nor that He cannot punish them. He created all things pure and good, and if evil crept in by the grant of a limited free-will by Him, it is not unforeseen: it is in His wise and universal Plan, for giving man a chance of rising higher and ever higher.

... وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ (٢)

and Allah sees well all that ye do.

خَلَقَ السَّمَاوَاتِ وَالْأَرْضَ بِالْحَقِّ وَصَوَّرَكُمْ فَأَحْسَنَ صُوَرَكُمْ ...

3. He has created the heavens and the earth in just proportions, and has given you shape, and made your shapes beautiful:

C5481. Cf. 40:64, and n. 4440: also 7:11 and n. 996.

In addition to the beauty and grandeur of all God's Creation, He has endowed man with special aptitudes, faculties and capacities, and special excellencies which raise him at his best to the position of vicegerent on earth. "**Beautiful**" also includes the idea of "adapted to the ends for which they were created".

... وَإِلَيْهِ الْمَصِيرُ (٣)

and to Him is the final Goal.

C5482. "The final Goal": not only of mankind, but of all things created, whether material or in the realm of ideas and events. All things return to Allah: as they derive their origin from Him, so is the return or destination of all of them to Allah.

يَعْلَمُ مَا فِي السَّمَاوَاتِ وَالْأَرْضِ ...

4. He knows what is in the heavens and on earth:

... وَيَعْلَمُ مَا تُسِرُّونَ وَمَا تُعْلِنُونَ ...

and He knows what ye conceal and what ye reveal:

C5483. Not only does He create and develop and sustain all things; but all thoughts, motives, feelings, ideas, and events are known to Him. Therefore we must not imagine that, if some evil seems to go unpunished, it is not known to Him or has escaped His notice. His Plan is wise and good in its fullest compass: sometimes we do not see its wisdom and goodness because we see only a broken fragment of it, as our own intelligence is narrow.

... وَاللَّهُ عَلِيمٌ بِذَاتِ الصُّدُورِ (٤)

yes, Allah knows well the (secrets) of (all) hearts.

أَلَمْ يَأْتِكُمْ نَبَأُ الَّذِينَ كَفَرُوا مِنْ قَبْلُ فَذَاقُوا وَبَالَ أَمْرِهِمْ ...

5. Has not the story reached you, of those who rejected Faith aforetime?

So they tasted the evil result of their conduct;

C5484. "The evil result of their conduct" begins to manifest itself in this very life, either in external events, or in internal restlessness and agonies of conscience. But its culminating force will be seen in the "grievous Penalty" of the Hereafter.

... وَلَهُمْ عَذَابٌ أَلِيمٌ (٥)

and they had a grievous Penalty.

ذَلِكَ بِأَنَّهُ كَانَتْ تَأْتِيهِمْ رُسُلُهُم بِالْبَيِّنَاتِ فَقَالُوا أَبَشَرٌ يَهْدُونَنَا ...

6. That was because there came to them messengers with Clear Signs, but they said:

"Shall (mere) human beings direct us?"

C5485. This is referred to in a more expanded form in 14:9-11.

... فَكَفَرُوا وَتَوَلَّوْا وَاسْتَعْنَى اللَّهُ ...

So they rejected (the Message) and turned away.

But Allah can do without (them):

... وَاللَّهُ غَنِيٌّ حَمِيدٌ (٦)

and Allah is free of all needs, worthy of all praise.

C5486. Their obedience is not necessary to Allah, nor will their rejection of Truth affect the validity of Truth or injure the progress of Truth. Allah is free of all needs or dependence on any circumstance whatever. He sends His Message for the good of mankind, and it is man who suffers by ignoring, rejecting, or opposing it.

زَعَمَ الَّذِينَ كَفَرُوا أَنْ لَنْ يُبْعَثُوا...

7. The Unbelievers think that they will not be raised up (for Judgment).

C5487. In other words, they think that there is no future life, and no responsibility for our actions beyond what we see in the present life. If that were true, all the profits of fraud and roguery, which remain unpunished in this world-and many do remain unpunished in this world-will remain with the wicked; and all the losses and pain suffered by integrity and righteousness, if they find no compensation in this life, will never find any compensation. This would be an odd result in a world of justice. We are taught that this is not true,-that it is certain that the balance will be redressed in a better future world; that there will be a resurrection of what we call the dead; and that on that occasion the full import of all we did will be made plain to us, and our moral and spiritual responsibility will be fully enforced.

...قُلْ بَلَىٰ وَرَبِّي لَتُبْعَنَّ ثُمَّ لَأَنبَبَنَّ بِمَا عَمِلْتُمْ...

"Yea, by my Lord, ye shall surely be raised up: then shall ye be told (the truth) of all that ye did.

...وَذَلِكَ عَلَى اللَّهِ يَسِيرٌ (٧)

And that is easy for Allah."

...فَأْمِنُوا بِاللَّهِ وَرَسُولِهِ وَالنُّورَ الَّذِي أَنزَلْنَا ...

8. Believe, therefore, in Allah and His Messenger, and in the Light which We have sent down.

C5488. "The Light which We have sent down": i.e., the light of Revelation, the light of conscience, the light of reason, and every kind of true light by which we may know Allah and His Will. If we play false with any such lights, it is fully known to Allah.

... وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ (٨)

And Allah is well-acquainted with all that ye do.

يَوْمَ يَجْمَعُكُمْ لِيَوْمِ الْجَمْعِ ذَلِكَ يَوْمُ التَّعَابِنِ ...

9. The Day that He assembles you (all) for a day of Assembly -- that will be a day of mutual loss and gain (among you).

C5489. The Day of Judgment will truly be "a Day of Mutual Loss and Gain", as the title of this Surah indicates. Men who thought they were laying up riches will find themselves paupers in the Kingdom of Heaven. Men who thought they were acquiring good by wrongdoing will find their efforts were wasted; [18:104](#).

On the other hand the meek and lowly of this life will acquire great dignity and honour in the next; the despised ones doing good here will be the accepted ones there; the persecuted righteous will be in eternal happiness. The two classes will as it were change their relative positions.

...وَمَنْ يُؤْمِن بِاللَّهِ وَيَعْمَلْ صَالِحًا يُكْفِّرْ عَنْهُ سَيِّئَاتِهِ ...

And those who believe in Allah and work righteousness -- He will remove from them their ills,

C5490. "Remove from them their ills". The ills may be sins, faults, mistakes, or evil tendencies; Allah will of His grace cover them up, and blot out the account against them; or they may be sorrows, sufferings, or disappointments: Allah may even change the evil of such persons into good, their apparent calamities into opportunities for spiritual advancement: 25:70. This is because of their sincere Faith as evidenced by their repentance and amendment.

... وَيُدْخِلُهُ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا أَبَدًا ...

and He will admit them to **gardens** beneath which rivers flow, to dwell therein forever:

C5491. "Gardens" the place of the highest Bliss,
see 2:25, n. 44; 13:35; 47:15. (R).

... ذَلِكَ الْفَوْزُ الْعَظِيمُ (٩)

that will be the Supreme Achievement.

... وَالَّذِينَ كَفَرُوا وَكَذَّبُوا بِآيَاتِنَا أُولَٰئِكَ أَصْحَابُ النَّارِ خَالِدِينَ فِيهَا ...

10. But those who reject Faith and treat Our Signs as falsehoods, they will be Companions of the Fire, to dwell therein for aye:

... وَبئْسَ الْمَصِيرُ (١٠)

and evil is that Goal.

Section 2

... مَا أَصَابَ مِنْ مُصِيبَةٍ إِلَّا بِإِذْنِ اللَّهِ وَمَنْ يُؤْمِن بِاللَّهِ يَهْدِ اللَّهُ قَلْبَهُ ...

11. No kind of calamity can occur, except by the leave of Allah:
and if anyone believes in Allah, (Allah) guides his heart (aright):

C5492. What we consider calamities may be blessings in disguise. Pain in the body is often a signal of something wrong, which we can cure by remedial measures. So in the moral and spiritual world, we should in all circumstances hold firmly to the faith that nothing happens without Allah's knowledge and leave; and

therefore there must be some justice and wisdom according to His great universal Plan. Our duty is to find out our own shortcomings and remedy them. If we try to do so in all sincerity of heart, Allah will give us guidance.

... وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ (١١)

for Allah knows all things.

وَأَطِيعُوا اللَّهَ وَأَطِيعُوا الرَّسُولَ ...

12. So obey Allah, and obey His Messenger;

... فَإِن تَوَلَّيْتُمْ فَإِنَّمَا عَلَى رَسُولِنَا الْبَلَاغُ الْمُبِينُ (١٢)

but if ye turn back, the duty of Our Messenger is but to proclaim (the Message) clearly and openly.

C5493. The Messenger comes to guide and teach, not to force and compel. The Messenger's teaching is clear and unambiguous, and it is open and free to all.

Cf. also 5:95.

اللَّهُ لَا إِلَهَ إِلَّا هُوَ ...

13. Allah! there is no god but He:

... وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ (١٣)

and on Allah, therefore, let the Believers put their trust.

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ فَاحْذَرُوهُمْ ...

14. O ye who believe!

truly, among your wives and your children are (some that are) enemies to yourselves: so beware of them!

C5494. In some cases the demands of families, i.e., wife and children may conflict with a man's moral and spiritual convictions and duties. In such cases he must guard against the abandonment of his convictions, duties, and ideals to their requests or desires. But he must not treat them harshly. He must make reasonable provision for them, and if they persist in opposing his clear duties and convictions, he must forgive them and

not expose them to shame or ridicule, while at the same time holding on to his clear duty. Such cases occurred when godly men undertook exile from their native city of Makkah to follow the Faith in Madinah. In some cases their families murmured, but all came right in the end.

... وَإِنْ تَعْفُوا وَتَصْفَحُوا وَتَغْفِرُوا فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ (١٤)

But if ye forgive and overlook, and cover up (their faults), verily Allah is Oft-Forgiving, Most Merciful.

C5495. For the different words for "forgiveness", see n. 110 to 2:109.

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ ...

15. Your riches and your children may be but a trial:

C5496. Children may be a "trial" in many senses:

- their different ways of looking at things may cause you to reflect, and to turn to the highest things of eternal importance;
- their relationship with you and with each other may confront you with problems far more complicated than those in separate individual lives, and thus become a test of your own strength of character and sense of responsibility;
- their conflict with your ideals (see [n. 5494](#) above) may vex your spirit, but may at the same time search out your fidelity to Allah; and
- their affection for you and your affection for them, may be a source of strength for you if it is pure, just as it may be a danger if it is based on selfish or unworthy motives.

So also riches and worldly goods have their advantages as well as dangers.

... وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ (١٥)

but in the Presence of Allah, is the highest Reward.

فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ ...

16. So

- fear Allah as much as ye can;

C5497. "Fear Allah" combined with "**as much as you can**" obviously means: "lead lives of self-restraint and righteousness": the usual meaning of Taqwa:

see n. 26 to 2:2.

... وَأَسْمَعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ ...

- listen and obey;
- and spend in charity for the benefit of your own souls:

C5498. Charity is meant to help and do good to other people who need it. But it has the highest subjective value for the person who gives it. Like mercy "it blesseth him that gives and him that takes". It purifies the giver's soul: the affection that he pours out is for his own spiritual benefit and progress.

Cf. Coleridge: "He prayeth best who loveth best all things both great and small, for the Great God Who loveth us, Who made and loveth all".

... وَمَنْ يُوقَ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ (١٦)

and those saved from the covetousness of their own souls -- they are the ones that achieve prosperity.

C5499. Cf. 59:9.

Our worst enemy is within ourselves,-the grasping selfishness which would deprive others of their just rights or seize things which do not properly belong to it. If we can get over this covetous selfishness, we achieve real Prosperity in justice and truth.

إِنْ تُقْرِضُوا اللَّهَ قَرْضًا حَسَنًا يُّضَاعِفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ ...

17. If ye loan to Allah a beautiful loan, He will double it to your (credit), and He will grant you Forgiveness:

C5500. Cf. 2:245 and n. 276.

Our Charity or Love is called a loan to Allah, which not only increases our credit account manifold, but obtains for us the forgiveness of our sins, and the Capacity for increased service in the future.

... وَاللَّهُ شَكُورٌ حَلِيمٌ (١٧)

for Allah is most Ready to appreciate (service), Most Forbearing -

C5501. Cf. 14:5, n. 1877; and 35:30, n. 3917.

Allah's appreciation of our service or our love goes far deeper than its intrinsic merits or its specific expression on our side. His reward is beyond our deserts, and passes over our defects. He judges by our motives, which He can read through and through: see next verse.

عَالِمُ الْغَيْبِ وَالشَّهَادَةِ الْعَزِيزُ الْحَكِيمُ (١٨)

18. Knower of what is hidden and what is open, exalted in Might, Full of Wisdom.

C5502. Allah's Appreciation and Forbearing Kindness can reach so far beyond our merits, because

- His universal knowledge comprehends hidden motives, which others cannot see in us;
- His power is so great that He can afford to reward even the unworthy; and
- the Wisdom is so great that He can turn even our weakness into our strength.



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