

# سورة التغابن

## SURAH AT TAGHABUN

These notes are based on a previous course. Anything good is from Allah and any mistakes are from ourselves and the shaitan. May Allah forgive us.

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ

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### Introduction

- Hadith: ( كان لا ينام حتى يقرأ المسبحات ويقول فيها آية ) قال رسول الله صلى الله عليه وسلم : ( "The Messenger of Allah (صلى الله عليه وسلم) didn't sleep until he recited the Musabbahaat (starting with the praise of Allah) and said in them is a verse better than 1000 verses." (At Tirmidhi, Hadith #2712)) - رواه الترمذي وصححه الألباني / 2712 -
- The surahs that begin with tasbeeh are : Surat Al Isra'a (The Night Journey), Surat Al Hadeed (Iron), Surat Al Hashr (Gathering), Surat Al Saf (Ranks), Surat Al Juma'a (Friday), Surat At Taghabun (Mutual Loss and Gain), Surat Al A'ala (The Most High) (الإسراء ، الحديد ، الحشر ، الصف ، الجمعة ، التغابن ، الأعلى)
- The word 'taghabun' comes from (غبن) which means to be cheated / deceived. It is especially associated with the market and trade. There are people who go to the markets to buy senseless things, there are people who are roaming around and not getting anything, and there are people who are wise shoppers and they

buy the best quality. It shows there are people who had capital and spent it wisely so they're the winners, and others had capital but ended up wasting their time or buying low-quality – so these groups are at loss/and cheated themselves/ghabuna.

- Similarly, these are the groups in life. We all have capital – which is our time, either you use your time beneficially to gain good deeds, or you use your time in vain or you use your time to sin, subhan Allah. This duniya is like a market, and the greatest 'ghubn' that can happen in the market of the duniya is someone selling the akhira for the duniya.
- The Day of Taghabun is the Day of Judgement, you will see if you are a winner or did you cheat yourself. May Allah (سبحانه وتعالى) make us of the winners. Ameen.

## Breakdown of Surah

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- Ayat 1 to 4: Belief in Allah (الايمان بالله)
  - People cheat themselves because they don't believe in the ability of Allah (سبحانه وتعالى), they are not doing tasbeeh, freeing Allah (سبحانه وتعالى) of all imperfection, or praising Him.
- Ayat 5 to 7: Those who cheated/deceived themselves (المغبونون)
- Ayat 8 to 10: Day of Taghabun (يوم التغابن)
- Ayat 11 to 13: The Way to Success (طريق الفلاح)
  - Belief in Allah (سبحانه وتعالى), the messengers, the decree
- Ayat 14 to 15: Reasons for taghabun (أسباب الغبن)
  - Spouses, wealth, children
- Ayat 16 to 18: Protection from the ghubn (الوقاية من الغبن)

**آيَة 1 – (يُسَبِّحُ لِلَّهِ مَا فِي السَّمَاوَاتِ وَمَا فِي الْأَرْضِ لَهُ الْمُلْكُ وَلَهُ الْحَمْدُ وَهُوَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ) –**  
**(Whatsoever is in the heavens and whatsoever is on the earth glorifies Allâh. His is the dominion, and to Him belong all the praises and thanks, and He is Able to do all things)**

- Ayat 1 to 4 are to believe in Allah (سبحانه وتعالى), and believing in Allah (سبحانه وتعالى) is a protection against falling into ghubn, cheating yourself.
- (يُسَبِّحُ لِلَّهِ مَا فِي السَّمَاوَاتِ وَمَا فِي الْأَرْضِ) (Whatsoever is in the heavens and whatsoever is on the earth glorifies Allâh.): tasbeeh is freeing Allah (سبحانه وتعالى) from all imperfections and faults. We need to do tasbeeh constantly for our thoughts and Allah (سبحانه وتعالى) is telling us to do tasbeeh because the universe around us is glorifying Allah (سبحانه وتعالى), though they are not recompensed. (يُسَبِّحُ) is in the present tense, showing you need to do it constantly. Everything in the seven heavens and all that is in between is glorifying Allah (سبحانه وتعالى) and similarly the entire seven (layers) of the earth and all that is in between. The tasbeeh shows their neediness to Allah (سبحانه وتعالى) because they can't survive without it, similarly, you can't survive without tasbeeh because we are constantly facing people who bother us, facing decrees we don't expect, etc.
- (لَهُ الْمُلْكُ وَلَهُ الْحَمْدُ) (His is the dominion, and to Him belong all the praises and thanks.): after negating all imperfection, the dominion and praise belong to Allah (سبحانه وتعالى) alone. No one can escape from His dominion, and everything belongs to Him, the people, their hearts, etc. People have 'ghubn' in their lives because they think

they control and own others – children, spouse, etc. All praises belong to Allah (سبحانه وتعالى) and no one else, even when you see something praiseworthy in a person like their manners or good dealing – is it from them? No, it's from Allah (سبحانه وتعالى), so you need to praise Allah (سبحانه وتعالى). When something good happens, you say (الحمد لله) and even when some calamity befalls, you still say (الحمد لله على كل حال) – alhamdulillah in all situations.

- (وَهُوَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ) (and He is Able to do all things): Allah (سبحانه وتعالى) has perfect and complete ability, if Allah (سبحانه وتعالى) wants anything to happen, He just says 'Be and it is' – nothing is difficult for Allah (سبحانه وتعالى). And we need to know this in order to keep going in life. Allah (سبحانه وتعالى) can bring life to the dead, can create Eisa (عليه السلام) without a father and make him speak as a baby, He can make the fire cool for Ibrahim (عليه السلام) – Allah (سبحانه وتعالى) is telling us that He is able to do all things. This ayah is very similar to supplications we say and this shows that we need to program ourselves with these affirmations. There are those who go to counseling and they're told to repeat the same motto to themselves every day. But alhamdulillah we have supplications to make us to attach to Allah (سبحانه وتعالى) and not to ourselves. Another meaning of (قَدِيرٌ) is to decree and Allah (سبحانه وتعالى) is able to decree to make things happen. For example, you might think someone will be a failure, but Allah (سبحانه وتعالى) is able to decree to make this person otherwise. Yusuf (عليه السلام) was thrown into a well, but Allah

(سبحانه وتعالى) made him to become the aziz through decrees. He is able to do everything by the decree.

**Ayah 2 – (هُوَ الَّذِي خَلَقَكُمْ فَمِنْكُمْ كَافِرٌ وَمِنْكُمْ مُؤْمِنٌ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ) (He it is Who created you, then some of you are disbelievers and some of you are believers. And Allâh is All-Seer of what you do)**

- (هُوَ الَّذِي خَلَقَكُمْ) (He it is Who created you.): Allah (سبحانه وتعالى) created US
- (فَمِنْكُمْ كَافِرٌ وَمِنْكُمْ مُؤْمِنٌ) (then some of you are disbelievers and some of you are believers.): and from amongst us are disbelievers and believers, subhan Allah. If you don't understand the previous ayah, then it can make you think bad why are some disbelievers? But that's why it's important to have the correct foundation of faith before understanding the Qur'an. What do we need to believe about the qadr? Allah (سبحانه وتعالى) knows about it, He wrote it in the Preserved Tablet, He wills for it to happen and creates the mean for it. Our life has not finished yet, but Allah (سبحانه وتعالى) knows where we will go. Does that mean you don't work since it's already written? No, you need to work because it's your choice, you are not being forced. But Allah (سبحانه وتعالى) is the All-Knower of the Seen and Unseen. When you believe in qadr then it should make you work harder because you don't know what's written for you. Notice kafir is mentioned before mu'min, why? Because the majority are kafireen. The majority of people do not believe, majority of people do understand, - all of this is mentioned in the Qur'an. The people

choose it, no one wants to think or do – no one is forcing them to be like this. May Allah (سبحانه وتعالى) make us among the believers. Ameen. Sheikh As Sa'ady said the belief of the believers and the disbelief of the disbelievers all happened because of the decree. The people choose to believe or disbelieve. For example, a person might be in a jungle, and Allah (سبحانه وتعالى) decrees a situation for him that opens his heart to faith. What does this show you? Allah (سبحانه وتعالى) knows what you want in your heart. Allah (سبحانه وتعالى) knows if our hearts want the truth or not, if we want the faith or not. If someone has doubts and the truth comes to them but they don't want to accept it, then they became even more doubtful. Allah (سبحانه وتعالى) is looking at our hearts and He knows Who deserves to be a believer and who deserves to be a disbeliever. So we should not judge anyone and don't attribute any goodness to yourself either. We need to increase our faith, and this doesn't mean increase in information. There must be feelings inside your heart affirming your belief thus resulting in actions of the limbs. If we are forced, then why would Allah (سبحانه وتعالى) command us to believe in Him, to establish the prayer, etc, subhan Allah. Belief and disbelief determine your final destination – paradise or the hellfire. Notice in Surah At Taghabun, these are the two groups mentioned and only Allah (سبحانه وتعالى) knows who bears these titles.

- (وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ) (And Allâh is All-Seer of what you do): whatever actions you do, then Allah (سبحانه وتعالى) is All-Seer – He sees your heart, your mind, your actions. Allah (سبحانه وتعالى) sees the black ant,



on the black night, on the black rock, and see what's flowing in its veins, subhan Allah. Nothing is hidden from Allah (سبحانه وتعالى), He sees your condition and what you're doing. And because He sees you then it implies your recompense – He sees what you're doing inside and out. Are you doing things if people are around, and not when they're not around? Are you really the same person wherever you may be? You need to do good deeds because Allah (سبحانه وتعالى) sees you and abstains from sins because He sees you.

**Ayah 3 – (خَلَقَ السَّمَوَاتِ وَالْأَرْضَ بِالْحَقِّ وَصَوَّرَكُمْ فَأَحْسَنَ صُوْرَكُمْ وَإِلَيْهِ الْمَصِيْرُ) (He has created the heavens and the earth with truth, and He shaped you and made good your shapes, And to Him is the final Return)**

- (خَلَقَ السَّمَوَاتِ وَالْأَرْضَ بِالْحَقِّ) (He has created the heavens and the earth with truth,): Allah (سبحانه وتعالى) created the heavens and the earth and all that's in it, and with what? With truth. What does that mean? It means Allah is Al Haqq and He created it with truth, not falsehood. And when He created it, there is wisdom behind its creation. The opposite is something being made in vain, and nothing is made in vain, there is a reason behind everything. Allah (سبحانه وتعالى) can make kafiireen to not exist, but why? To make the truth apparent. So many enemies of Allah (سبحانه وتعالى) are making the truth apparent, they are all serving Allah (سبحانه وتعالى) without knowing, subhan Allah. This shows the kingdom is only for Allah (سبحانه وتعالى). There is a saying that a problem of someone is a benefit of another. For example, sickness benefits doctors. People need each other in different ways.
- (وَصَوَّرَكُمْ فَأَحْسَنَ صُوْرَكُمْ) (and He shaped you and made good your shapes,): though we are all human beings, but our pictures are different. This shows you the name of Allah Al Mussawir. And how is your picture? The best. But those who indulge in great sins, then (نشخ) happens – making their features change, subhan Allah. Of all the creation, the human being is created in the best form, and you need to maintain this with belief and righteous good deeds,

otherwise the person can make himself the worst form. You are more beautiful than the flowers, the sun, the moon, subhan Allah.

- (وَإِلَيْهِ الْمَصِيرُ) (And to Him is the final Return): after all of this creation and being in the best form, we will all return to Allah (سبحانه وتعالى). Why? For the account and recompense. We will be asked about our time, health, wealth, youth – what did you do with your life? Allah (سبحانه وتعالى) gave us hearing to hear good things, He gave us sight to see good things, and He gave us a heart to attach to Him. He gave us capital which is our time, so what did we do with it? When you have time and health, then you're a king. Because when you're occupied and when you're sick then you can't do anything. So don't squander your time. Hadith: (عَنْ ابْنِ عَبَّاسٍ - رَضِيَ اللَّهُ عَنْهُمَا - قَالَ قَالَ ) " (Narrated Ibn `Abbas: The Prophet (صلى الله عليه وسلم) said, "There are two blessings which many people lose: (They are) Health and free time for doing good." ) - Sahih al-Bukhari 6412 May Allah (سبحانه وتعالى) make all of our time for His sake. Ameen. When you're told that you have an exam tomorrow and everyone needs to attend, what will you do? You won't be able to sleep, you won't waste your time, etc. So when you remember that you'll return to Allah (سبحانه وتعالى), you won't waste your time. No one can escape from Allah (سبحانه وتعالى) and alhamdulillah we're returning to Allah (سبحانه وتعالى) and not to someone else. People can be praising one day and tomorrow they'll tell you you're the worst and can't stand looking at your

face, subhan Allah. Don't make your concern the people because desires move them.

**Ayah 4 – (يَعْلَمُ مَا فِي السَّمَوَاتِ وَالْأَرْضِ وَيَعْلَمُ مَا تُسِرُّونَ وَمَا تُعْلِنُونَ وَاللَّهُ عَلِيمٌ بِذَاتِ الصُّدُورِ) (He knows what is in the heavens and on earth, and He knows what you conceal and what you reveal. And Allâh is the All-Knower of what is in the breasts (of men).)**

- (يَعْلَمُ مَا فِي السَّمَوَاتِ وَالْأَرْضِ) (He knows what is in the heavens and on earth,): this ayah is about the knowledge of Allah (سبحانه وتعالى) because it's mentioned thrice, subhan Allah. When you know that Allah (سبحانه وتعالى) knows everything then it's a safeguard from ghubn. The knowledge of Allah (سبحانه وتعالى) is not preceded with ignorance nor is it followed with forgetfulness. No one has ever taught Him and He will never forget. Anyone else has imperfect knowledge because we are created not knowing anything, we need to learn, and we forget as well. Whether you're doing good or sinning – you'll forget all that you've done but Allah (سبحانه وتعالى) will never forget.
- (وَيَعْلَمُ مَا تُسِرُّونَ وَمَا تُعْلِنُونَ) (and He knows what you conceal and what you reveal.): Allah (سبحانه وتعالى) knows all of your secrets, whether good or evil secrets. And He knows what you're showing from the inside and what you're showing from the outside. This reminds us of the names of Allah Al Dhaher Al Batin (الظاهر الباطن). You have to know that nothing will be hidden from Allah (سبحانه وتعالى) and this is a safeguard from 'ghubn', which is when you think you're living this



life without Allah (سبحانه وتعالى) knowing about you. Your outer and inner is all apparent to Allah (سبحانه وتعالى). Sometimes a person might say something, but there's another intention inside his heart.

- (وَاللَّهُ عَلِيمٌ بِذَاتِ الصُّدُورِ) (And Allâh is the All-Knower of what is in the breasts (of men).): Allah (سبحانه وتعالى) knows all of the secrets that are only in your heart. Allah (سبحانه وتعالى) even knows secrets in your heart that you don't know about. For example, we don't know if we have jealousy, ill feelings, or things that we haven't discovered yet. Or sometimes, you close the door really hard, you have to notice your actions and think what's inside you that made you do that. The moment you discover your faults and you don't accuse others but only point at yourself, then your problem will be solved, subhan Allah. When you know that Allah (سبحانه وتعالى) knows everything, then you will always account yourself and ask why did I do this? Why did I react like this? What's my intention? You need to be on your head.

**Ayah 5 – (أَلَمْ يَأْتِكُمْ نَبُؤُ الَّذِينَ كَفَرُوا مِنْ قَبْلُ فَذَاقُوا وَبَالَ أَمْرِهِمْ وَلَهُمْ عَذَابٌ أَلِيمٌ) (Has not the news reached you of those who disbelieved aforetime? And so they tasted the evil result of their disbelief, and theirs will be a painful torment)**

- (أَلَمْ يَأْتِكُمْ نَبُؤُ الَّذِينَ كَفَرُوا مِنْ قَبْلُ) (Has not the news reached you of those who disbelieved aforetime?): Allah (سبحانه وتعالى) is telling us about the news of those who disbelieved – those who came out of the market of the duniya with loss, and there is no success after their loss. They are the (مغبونون), like Firaoun, People of 'Ad, Thamud, etc. What is the consequence of their kufr?
- (فَذَاقُوا وَبَالَ أَمْرِهِمْ) (And so they tasted the evil result of their disbelief.): this is the consequence in the duniya – they tasted the evil consequence of their deed which is disbelief. They tasted it in their life, for example, the flood, wind, drowning, etc. It was only a taste.
- (وَلَهُمْ عَذَابٌ أَلِيمٌ) (and theirs will be a painful torment): this is pain in the akhira. We feel pain in the duniya, but this should make us think what will pain be like in the akhira? May Allah (سبحانه وتعالى) protect us. Ameen. This should make us fear 'ghubn'.

**Ayah 6 – ( دَٰلِكَ بِأَنَّهُ ۖ كَانَتْ تَأْتِيهِمْ رُسُلُهُم بِالْبَيِّنَاتِ ۖ فَقَالُوا أَبَشْرٌ يَهْدُونَنَا فَكَفَرُوا وَتَوَلَّوْا ۗ وَاسْتَغْنَى اللَّهُ ۗ ) (That was because there came to them their Messengers with clear proofs (signs), but they said: "Shall mere men guide us?" So they disbelieved and turned away (from the truth), But Allâh was not in need (of them). And Allâh is Rich (Free of all needs), Worthy of all praise.)**

- ( دَٰلِكَ بِأَنَّهُ ۖ كَانَتْ تَأْتِيهِمْ رُسُلُهُم بِالْبَيِّنَاتِ ) (That was because there came to them their Messengers with clear proofs (signs),): disbelief doesn't come in one go, it comes in stages and this ayah is giving us the details of what evil did they do that lead to more evil, may Allah (سبحانه وتعالى) protect us. Ameen. They're not following the messengers. Allah (سبحانه وتعالى) gave them capital which is time and Allah (سبحانه وتعالى) always sends someone to show them what to do with their capital. And notice whom did Allah (سبحانه وتعالى) send? Their messengers. Meaning it's not someone foreign to them, they know him. And clear signs came to them.
- ( فَقَالُوا أَبَشْرٌ يَهْدُونَنَا ) (but they said: "Shall mere men guide us?"): what is the 'flame' that lead to the 'fire'? They have a problem with the one carrying the message. And this shows you to not be arrogant when advice and truth comes to you. They said, 'a human has come to guide us'. They underestimated the messenger, they looked down upon him, they thought this 'person' is a messenger. Because they rejected and looked down on the messenger, they became afflicted with worshipping trees and stones, subhan Allah. Imagine Allah (سبحانه وتعالى) is sending a divine message and if it's

rejected then they are afflicted as a punishment to worshipping something less. May Allah (سبحانه وتعالى) protect us. Ameen. In life, don't say why is that person bringing the message because that is the root of disbelief, subhan Allah. Because whoever rejects and turns away, then Allah (سبحانه وتعالى) turns away their hearts. It's important to not look down on others when they're speaking the truth otherwise we get afflicted with shirk, may Allah (سبحانه وتعالى) protect us. Ameen.

- (فَكَفَرُوا وَتَوَلَّوْا) (So they disbelieved and turned away (from the truth).): they disbelieved and turned away.
- (وَاسْتَغْنَى اللَّهُ) (But Allâh was not in need (of them).): Allah (سبحانه وتعالى) doesn't need them or anyone else. For example, if you're a/c is broken and you call someone and he doesn't come, then you say 'forget him there's others'. In the tafsir it said that Allah (سبحانه وتعالى) will not care about them and if Allah (سبحانه وتعالى) doesn't care about them then who will? May Allah (سبحانه وتعالى) protect us. Ameen. We are all in need of Allah (سبحانه وتعالى) but He is not in need of anyone disobedient or obedient. When you worship Allah (سبحانه وتعالى) then it's good for you.
- (وَاللَّهُ غَنِيٌّ حَمِيدٌ) (And Allâh is Rich (Free of all needs), Worthy of all praise.): Allah (سبحانه وتعالى) doesn't need anyone or anything – He doesn't need people, food, drink, love, etc – He is the Self-Sufficient Master and His Richness is perfect and praiseworthy. People might be rich in money, but it's not praiseworthy because they still need things, they still need tissue paper, subhan Allah.



**Ayah 7 – ( زَعَمَ الَّذِينَ كَفَرُوا أَنْ لَنْ يُبْعَثُوا قُلْ بَلَىٰ وَرَبِّي لَتُبْعَثُنَّ ثُمَّ لَتُنَبَّؤُنَّ بِمَا عَمِلْتُمْ وَذَٰلِكَ عَلَى اللَّهِ يَسِيرٌ ) (The disbelievers pretend that they will never be resurrected (for the Account). Say (O Muhammad (صلى الله عليه وسلم)): "Yes! By my Lord, you will certainly be resurrected, then you will be informed of (and recompensed for) what you did, and that is easy for Allâh)**

- This ayah shows not only their stubbornness to following the messenger, but also denying the resurrection. One sin leads to another sin thus becoming a train of sins, that's why it's important to cut it with repentance and seeking forgiveness. Denying the resurrection has a great impact on ghubn. If someone denies the resurrection, then of course he will not take things seriously, so he will fall into ghubn. But when you believe there is a Day when you will be accounted and recompensed then of course you will work hard for the Day when you will get your final results.
- ( زَعَمَ الَّذِينَ كَفَرُوا أَنْ لَنْ يُبْعَثُوا ) (The disbelievers pretend that they will never be resurrected (for the Account).): (زَعَمَ) means to claim without proof, what are they claiming? That they will not be resurrected, subhan Allah. Whereas there is great proof that we will be resurrected. We are experiencing resurrection every day with sleep. Sleep is a minor death and alhamdulillah that we are given life when we wake-up. That's why when we wake up we say (Al-hamdu lillahil-ladhi ahyana ba'dama amatana wa ilayhi'n-nushur (Praise is to Allah Who has given us life after taking it from us, and unto Him is the Resurrection).'"') We see the dead land growing. So which is safer to believe – resurrection or no resurrection?

Resurrection. When you believe, you're safe. That's why everything in the Qur'an and Sunnah is a safeguard for us. What should we do opposite of the maghbuneen? Follow the messengers, belief in the resurrection, and don't claim.

- (قُلْ بَلَىٰ وَرَبِّي) (Say (O Muhammad (صلى الله عليه وسلم))): "Yes! By my Lord, The Prophet (صلى الله عليه وسلم) is commanded to tell them because he is the messenger. (بَلَىٰ) means to negate what they claim, and affirm the opposite of what they claim. So no, it's not the case what you're saying, but yes we will be resurrected. And he is to swear by his Rabb, My Reformer, My Creator. We can swear by Allah, by His names and attributes, but we CANNOT swear by His creation.
- (لَتُنَبِّئَنَّ نَمَّا عَمِلْتُمْ) (you will certainly be resurrected,): then you will be informed of (and recompensed for) what you did,): this is the subject of the oath, and there is so much affirmation in this word (لَتُنَبِّئَنَّ) with the 'lam' and 'sheda'. (لَتُنَبِّئَنَّ) – you will be informed of what you did. In order to not be in ghubn you need to believe that Allah (سبحانه وتعالى) is watching you and He will account you for all of your deeds.
- (وَدَأَلِّكَ عَلَىٰ اللَّهِ يَسِيرًا) (and that is easy for Allâh): the resurrection and being told what you did in your life is easy for Allah (سبحانه وتعالى). When you think about Allah (سبحانه وتعالى), nothing is impossible, nothing is difficult, everything is easy. That's why don't say this person cannot be cured or this person cannot change. Everything is possible with Allah (سبحانه وتعالى) and everything is impossible without Allah (سبحانه وتعالى). People might say things are being done

without Allah (سبحانه وتعالى), that's because He's dealing with us with His forbearance, not His justice. Allah (سبحانه وتعالى) will be to you as you think of Him. Always think good about Allah (سبحانه وتعالى).

**Ayah 8 – (فَتَأْمِنُوا بِاللَّهِ وَرَسُولِهِ وَالنُّورِ الَّذِي أَنْزَلْنَا وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ) (Therefore, believe in Allâh and His Messenger (Muhammad (صلى الله عليه وسلم)), and in the Light (this Qur'ân) which We have sent down. And Allâh is All-Aware of what you do.)**

- (فَتَأْمِنُوا) (Therefore, believe): notice the address is not 'O you who believe' but it begins with an immediate command to believe. Keep in mind Surah At Taghabun is Medaniah, so it's already addressing believers from the start. Belief is to believe without doubts which lead to action.
- (بِاللَّهِ) (in Allâh): you believe that there is no ilah but Allah (سبحانه وتعالى), you believe in His perfect name and attributes.
- (وَرَسُولِهِ) (and His Messenger (Muhammad (صلى الله عليه وسلم))): you believe in the messengers and the Prophet (صلى الله عليه وسلم), which means to respect him, not underestimate him.
- (وَالنُّورِ الَّذِي أَنْزَلْنَا) (and in the Light (this Qur'ân) which We have sent down.): the noor that is sent down is the Qur'an and this name is suitable for Surah At Taghabun because those in ghubn are in darkness. The Qur'an is light and guidance for us from the darkness of ghubn. All rules and legislations are found in the Qur'an and it's called 'noor' because it shows us right from wrong, it's clear for us, and when you follow it, then you have light in your life. Any other book is not light because you don't if there's desire in the words, it can misguide, it could be non-beneficial, it might not be suitable for all. But the Qur'an is suitable, beneficial, and guidance for all human beings – it's universal. In order to protect yourself from



'ghubn' you need to believe in Allah (سبحانه وتعالى), His Messenger (صلى الله عليه وسلم), and the Qur'an. What is required from you?

- وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ (And Allâh is All-Aware of what you do.): to act, it's not just faith but application as well. Allah (سبحانه وتعالى) is All-Aware and All-Encompassing of your deeds, how long did you spend on it, what was your intention, and He knows the consequence of your deeds, who will get impacted, what good will come out of it, subhan Allah. And similarly with evil deeds.

**آيَة 9 – ( وَمَنْ يُؤْمِنُ بِاللَّهِ وَيَعْمَلْ صَالِحًا يُكْفِّرْ عَنْهُ سَيِّئَاتِهِ ) ((And remember) the Day when He will gather you (all) on the Day of Gathering, that will be the Day of mutual loss and gain. And whosoever believes in Allâh and performs righteous good deeds, He will expiate from him his sins, and will admit him to Gardens under which rivers flow (Paradise) to dwell therein forever, that will be the great success)**

- (يَوْمَ يَجْمَعُكُمْ لِيَوْمِ الْجَمْعِ) ((And remember) the Day when He will gather you (all) on the Day of Gathering,): the name of the surah is mentioned in this ayah, and Allah (سبحانه وتعالى) is telling us about the Day of Judgement in the present tense though it will take place in the future. This is to show us that we need to be prepared all the time. In Surah As Saff it was about gathering, similarly in Surah Al Juma'a, but in the Day of Gathering everyone has to gather – no one has a choice. Allah (سبحانه وتعالى) will gather the previous ones with the later ones – imagine being gathered with all of your great grandparents and your future great grandchildren whom you've never seen, subhan Allah. This is to make us wake-up and not cheat ourselves. In this life, people might gather according to background, richness, knowledge, etc, but on the Day of Judgment the differences will be according to faith. How much did you apply, how much did you leave behind? Some will be elevated and some will be humiliated as a result of their faith or their lack thereof.

- (دَائِكَ يَوْمِ التَّغَابُنِ) (that will be the Day of mutual loss and gain): The Day of Taghabun is the Day when it will be apparent who succeeded and who didn't, and the believers will say to the disbelievers, 'why did you cheat yourself?' On the Day of Judgement everyone will get their results and you will know what's the rank of everyone – some will be up and some will be down. You need to come to Allah (سبحانه وتعالى) with a sound heart and this shows how important the heart is because some people might look like they're doing a lot from the outside but the heart is not there. And on the Day of Judgement everything will be exposed. Imagine in this life when your marks are told in front of everyone in class, it's so embarrassing to have a bad mark, what about on the Day of Judgement? Subhan Allah. May Allah (سبحانه وتعالى) make us of the successful ones. Ameen.
- (وَمَنْ يُؤْمِنُ بِاللَّهِ وَيَعْمَلْ صَالِحًا) (And whosoever believes in Allâh and performs righteous good deeds,): this is a condition, whoever does this then they will get this. What will save us from 'ghubn'? To believe in Allah (سبحانه وتعالى) and perform righteous good deeds. And notice it's in the present tense, and this shows you can't take a pause or shutdown from faith and good deeds. To believe in Allah (سبحانه وتعالى) is in the heart and it's reflected in our heart/tongue/limbs by performing righteous good deeds. When you believe in Allah (سبحانه وتعالى) it will lead to actions of the heart such as loving Him, hoping from Him, fearing Him, putting your trust in Him, seeking His help, etc. And actions of the tongue include dhikr, recitation, etc and actions

of the limbs are prayer, fasting, etc. But you need input and that input is to believe in Allah (سبحانه وتعالى). Righteous good deeds are deeds that are done sincerely for the sake of Allah (سبحانه وتعالى) and performed according to the Sunnah. When you believe and perform righteous good deeds then it makes you worthy to be in paradise. If you do this, what will you get?

- 1. يُكَفِّرُ عَنْهُ سَيِّئَاتِهِ (He will expiate from him his sins,): this means minor sins will be expiated, not major sins since they need repentance.
- 2. وَيُدْخِلُهُ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا أَبَدًا (and will admit him to Gardens under which rivers flow (Paradise) to dwell therein forever,): and to enter in paradise forever – there is no removal, no change, no sickness, no pain. May Allah (سبحانه وتعالى) grant us paradise. Ameen.
- ذَٰلِكَ الْفَوْزُ الْعَظِيمُ (that will be the great success): this is the great success because 'ghubn' is loss. So the safeguard from 'ghubn' is to believe and perform righteous good deeds.



**Ayah 10 – (وَالَّذِينَ كَفَرُوا وَكَذَّبُوا بِآيَاتِنَا أُولَٰئِكَ أَصْحَابُ النَّارِ خَالِدِينَ فِيهَا وَبِئْسَ الْمَصِيرُ) (But those who disbelieved (in the Oneness of Allâh - Islâmic Monotheism) and denied Our Ayât (proofs, evidences, verses, lessons, signs, revelations, etc.), they will be the dwellers of the Fire, to dwell therein forever. And worst indeed is that destination)**

- (وَالَّذِينَ كَفَرُوا وَكَذَّبُوا بِآيَاتِنَا) (But those who disbelieved (in the Oneness of Allâh - Islâmic Monotheism) and denied Our Ayât (proofs, evidences, verses, lessons, signs, revelations, etc.),): this ayah is about the losers, those who disbelieved, and what kind of disbelief in particular? Denial. What did they deny? The signs of Allah (سبحانه وتعالى), and He specifically called it 'Our ayat' (بِآيَاتِنَا) to show magnification.
- (أُولَٰئِكَ أَصْحَابُ النَّارِ خَالِدِينَ فِيهَا) (they will be the dwellers of the Fire, to dwell therein forever.): when it says (أَصْحَابُ النَّارِ) it means companions of the fire because there is no faith whatsoever, may Allah (سبحانه وتعالى) not make us from the companions of the hellfire. Ameen. They are there forever, some might believe and have sins so they are there for some time, but those who have no faith then it's forever.
- (وَبِئْسَ الْمَصِيرُ) (And worst indeed is that destination): worst is this destination. In the end we want to rest after our work in this life. Imagine someone in disbelief in this life and is struggling to sin, subhan Allah. May Allah (سبحانه وتعالى) give us rest in our graves and in the hereafter. Ameen. Which is more stressful? To disbelieve and deny or to believe? To deny. It's easier to listen and follow than to argue.

**Ayah 11 – (مَا أَصَابَ مِنْ مُصِيبَةٍ إِلَّا بِإِذْنِ اللَّهِ وَمَنْ يُؤْمِنُ بِاللَّهِ يَهْدِ اللَّهُ قَلْبَهُ ۗ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ) (No calamity befalls, but by the Leave [i.e. Decision and Qadar (Divine Preordainments)] of Allâh, and whosoever believes in Allâh, He guides his heart [to the true Faith with certainty, i.e. what has befallen him was already written for him by Allâh from the Qadar (Divine Preordainments)], And Allâh is the All-Knower of everything.)**

- In the following three ayat, Allah (سبحانه وتعالى) is telling is about the way to success? (طريق الفلاح) – They are all actions based on faith:
  - Patience and remaining firm (الصبر و الثبات)
  - Obeying Allah (سبحانه وتعالى) and His Messenger (صلى الله عليه وسلم) (طاعة الله و الرسول)
  - Tawakul (التوكل)
- (مَا أَصَابَ مِنْ مُصِيبَةٍ إِلَّا بِإِذْنِ اللَّهِ) (No calamity befalls, but by the Leave [i.e. Decision and Qadar (Divine Preordainments)] of Allâh,): (أَصَابَ) means something that strikes you, it cannot be avoided. Calamities are afflictions/problems which we don't like. It could be an affliction in the self like sickness, or in wealth, or in children, or in beloved ones. And no affliction befalls except by the permission of Allah (سبحانه وتعالى). What will keep us patient? Because we can be restless when we face afflictions. But when we know it's by the leave of Allah (سبحانه وتعالى) then this calms us. And sometimes problems can happen to us as a result of people's actions, for example someone can lose our money or someone can do magic. Though it can only happen by the permission of Allah (سبحانه وتعالى). And instead of thinking bad about the people and pitying yourself,

remember it's all by the permission of Allah (سبحانه وتعالى) and the dominion belongs to Him and He deserves all praise – this is what we believe. Belief is not according to what we see. All of the actions of Allah (سبحانه وتعالى) are good even if you see it as 'bad' in your eyes. Most success comes after hardship and calamities, subhan Allah. Even if the calamity is bitter, its fruits will be sweet when you have faith. Don't share your problems to people who don't have faith and don't know about Allah (سبحانه وتعالى) because they will only make you think bad or make you pity yourself, and this is the not the solution. The solution is patience. Even if you don't see the tangible results in front of you, the reward for patience will be sufficient. Allah (سبحانه وتعالى) is with those who are patient and He loves those who are patient, and He rewards them 'open check'. The reward for patience is great. What good comes out of calamities? Freeing the heart because sometimes the heart is deceived. For example, when you're making dua'a, when will it be the most sincere from the heart? When you're in a problem. Calamities wake-up your heart because you feel the pain and you want relief. Also expiation of sins and elevation in ranks come with calamities when you believe and are patient. Use this calamity as a bridge to worship Allah (سبحانه وتعالى) because any mean that Allah (سبحانه وتعالى) brings to you should be used to come closer to Him. Sometimes a person might not be making enough dua in his time of ease, so Allah (سبحانه وتعالى) afflicts him in order to hear his voice and open more for him, subhan Allah.

- (وَمَنْ يُؤْمِنُ بِاللَّهِ يَهْدِ قَلْبَهُ ۗ) (and whosoever believes in Allâh, He guides his heart [to the true Faith with certainty, i.e. what has befallen him was already written for him by Allâh from the Qadar (Divine Preordainments)]): what is required from you in times of calamity? Belief in Allah (سبحانه وتعالى), to believe that everything has happened by His permission, you need to believe that it's good, and know that He is the Most Merciful, the Most Kind – He would not afflict you to break you. What is the result? Allah (سبحانه وتعالى) will guide your heart because He appreciates your faith. Imagine you begin with faith in your heart and Allah (سبحانه وتعالى) will guide your heart, what does that mean? It means that Allah (سبحانه وتعالى) will keep your heart firm and satisfied; it will not shake in calamities, subhan Allah. For example, the mother of Musa (عليه السلام) was inspired to throw her son in the river, but Allah (سبحانه وتعالى) kept her heart firm. The more you believe in Allah (سبحانه وتعالى), the more your heart will be firm because you see more of the names of Allah (سبحانه وتعالى). The more names you know, the calmer you will be. For example, you might go through a calamity and you see Allah Ar Rabb, Ar Rahman, Al Qudoos, Al Jabbar. This shows that firmness is not in your hands, and when you're firm then you will walk straight, but when you're shaky you'll panic. When your heart is firm then it will lead to patience, subhan Allah. If you take this part of the ayah and look at the bigger picture, it shows when you believe in Allah (سبحانه وتعالى), including the pillars of faith, then Allah (سبحانه وتعالى) will guide your heart, not only in calamities, but your deeds will be guided, your knowledge will be

guided, your speech will be guided – meaning you will speak and act correctly. You will be guided in all matters of your life, subhan Allah. Let's take the opposite, the one who doesn't believe in Allah (سبحانه وتعالى), but believes in the means, in himself, etc then he will be misguided, he will be restless, and this is ghubn. When Allah (سبحانه وتعالى) guides your heart then it's a big favor.

- (وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ) (And Allâh is the All-Knower of everything.): Allah (سبحانه وتعالى) knows all that is happening, even when there's a calamity.

**Ayah 12 – (وَاطِيعُوا اللَّهَ وَاطِيعُوا الرَّسُولَ فَإِن تَوَلَّيْتُمْ فَإِنَّمَا عَلَىٰ رَسُولِنَا الْبَلَّغُ الْمُبِينُ) (Obey Allâh, and obey the Messenger (Muhammad (صلى الله عليه وسلم)), but if you turn away, then the duty of Our Messenger is only to convey (the Message) clearly.)**

- (وَاطِيعُوا اللَّهَ وَاطِيعُوا الرَّسُولَ) (Obey Allâh, and obey the Messenger (Muhammad (صلى الله عليه وسلم))),: you need to ‘obey and listen’ to the commands of Allah (سبحانه وتعالى) and His Messenger (صلى الله عليه وسلم). And when you obey in general, (not something haram) then it's easier than arguing. When you obey your husband, even if you don't want to (not something haram), you will find barakah. You will find people's natures as being obedient or disobedient. If a child is obedient then alhamdulillah, and they should be told to obey Allah (سبحانه وتعالى). And if a child is disobedient, you will find they will be nurtured, and the nurturer is Allah (سبحانه وتعالى).
- (فَإِن تَوَلَّيْتُمْ فَإِنَّمَا عَلَىٰ رَسُولِنَا الْبَلَّغُ الْمُبِينُ) (but if you turn away, then the duty of Our Messenger is only to convey (the Message) clearly.): if someone turns away, and recall in ayah 6 turning away was mentioned about those who turned away from the their messengers. The job of the messengers is not to change them but just to convey the message. If they turn away then it's their problem, don't be sad over them. You cannot change the deen because of people. You can't go with people's desires. You just need to convey the message and not look at the result – the results are on Allah (سبحانه وتعالى), not you. We want to see results because we're hasty. When you advise someone and they listen and act,

don't think it's you who guided her, you are simply conveying, it's Allah (سبحانه وتعالى) who changed her because He sees what's in her heart. And there are those whom you advise and they don't listen, so don't kill yourself over them, Allah (سبحانه وتعالى) deals with them according to what's in their hearts. Our problem is we're judging others and that's not our role, as a result we fall into 'ghubn' – we're just deceiving ourselves. We're worrying about other people's 'shop' and not ours. We're not here to account or judge and in the end we're just hurting our hearts.



**Ayah 13 – (اللَّهُ لَا إِلَهَ إِلَّا هُوَ وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ) (Allâh! Lâ ilâha illa Huwa (none has the right to be worshipped but He), And in Allâh (Alone), therefore, let the believers put their trust)**

- (اللَّهُ لَا إِلَهَ إِلَّا هُوَ) (Allâh! Lâ ilâha illa Huwa (none has the right to be worshipped but He)): this is the third way to success, but Allah (سبحانه وتعالى) doesn't tell us to have tawakul immediately but He tells us Who He is. To Allah (سبحانه وتعالى) belongs all of the perfect names and attributes. No one is worthy of love and magnification except Allah (سبحانه وتعالى) – I should attach only to Allah (سبحانه وتعالى). Belief is your foundation and the more you know about Allah (سبحانه وتعالى) the more you will turn to Him and not others. It's better to deal with one than more than one. (لا اله الا الله) is the word of tawheed and it has conditions.
- (وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ) (And in Allâh (Alone), therefore, let the believers put their trust): if you're a believer then you will put your trust in Allah (سبحانه وتعالى). Tawakul is the highest deed because the mutawakileen are 70,000 who will enter paradise with no account or torment. And the name 'Allah' includes all of His names. If you know all of the names of Allah (سبحانه وتعالى) and believe in them and live under their shade then you are of the true mutwakileen. Worry is a measure of lack of tawakul. And when you're worried then it's just 'ghubn'. You're worried about who will take care of your children, who will provide you, etc? The greater your belief, the greater your tawakul. When you believe in two names of Allah (سبحانه وتعالى) it's different than when you believe in 99 names of Allah

(سبحانه وتعالى). Tawakul is to depend, and what makes you to depend on Allah (سبحانه وتعالى), Who is unseen? When you believe in Him, when you think good about Him. Allah (سبحانه وتعالى) will cure me, He will provide, He will console, - life is so easy with Allah (سبحانه وتعالى), subhan Allah. You take the means but in your heart they're useless, you have hope only in Allah (سبحانه وتعالى).

**Ayah 14 – ( يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ فَاحْذَرُوهُمْ وَإِن تَعْفُوا وَتَصْفَحُوا ) (O you who believe! Verily, among your wives and your children are your enemies (who may stop you from the obedience of Allâh), therefore beware of them! But if you pardon (them) and overlook, and forgive (their faults), then verily, Allâh is Off-Forgiving, Most Merciful.)**

- In ayah 14 and 15, the common factor is children, and they can be both an enemy which can be a cause for a your failure and a fitna, which can decrease your faith. Spouses can be enemies and wealth can be a fitna. Note that some of your spouses and children can be an enemy. Whereas in ayah 15, it means everyone will get affected with wealth and children as fitnas, subhan Allah.
- ( يَا أَيُّهَا الَّذِينَ ءَامَنُوا ) (O you who believe!): this is the first time that believers are being addressed in this surah.
- (إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ) (Verily, among your wives and your children are your enemies (who may stop you from the obedience of Allâh),): from some of your (أَزْوَاجِكُمْ) and this includes spouses, partners, or anyone accompanying you, and your children – including both sons and daughters, but the test is greater with sons, subhan Allah. They can be enemies to you, and this doesn't mean they are clear enemies, but the consequence leads to enmity. For example, you could be doing haram things for your spouse and children, and the consequence leads to enmity, subhan Allah. And on the Day of Judgement, if you did something haram for them, they will say 'myself, myself' – you did it to yourself – they will be an

enemy to you. What is an enemy? Someone who wants you to fail, some evil that comes from them unexpectedly, subhan Allah. So how do you need to deal with them?

- (فَأَحْذَرُوهُمْ) (therefore beware of them!): be cautious of them. Your attachment leads you to do wrong things, for example, the husband tells the wife to pluck her eyebrows or not wear hijab. And vice versa, the wife can force the husband to take out a loan. This ayah was revealed when the wives were discouraging their husbands from leaving their wealth. Don't be an enemy indirectly to anyone to make them to do haram. And this is ghubn when you do something for them while disobeying Allah (سبحانه وتعالى). Why do they want evil for you? Because they are your weakness, subhan Allah. And the weakness is a result of love – you go out of your way for them in disobedience of Allah (سبحانه وتعالى) – love is blind. The nafs loves the spouse and children and is inclined to them. But if you love naturally, it should make you happy, not stressed or cause problems, subhan Allah. If you really love, you shouldn't be anxious or scared because then you become possessive and this causes indirect enmity. The cause of this enmity is because of you, subhan Allah. It's simple to be successful – when you believe. And Allah (سبحانه وتعالى) is warning you of what can spoil your faith.
- (وَإِنْ تَعَفُّواْ وَتَصْفَحُواْ وَتَغْفِرُواْ) (But if you pardon (them) and overlook, and forgive (their faults),): this part of the ayah was revealed when the men missed leaving so they became harsh to their household. Allah (سبحانه وتعالى) is telling us to be moderate and don't shout at them.

For example, your children might make you do something bad and you realize it and you become angry and harsh to them. This is the wrong reaction and will just lead to another problem. Rather you need to pardon, overlook, and forgive. Some children can stop you from doing good deeds, for example the moment you want to read Qur'an, they all come, or when you're praying. And if you don't know this ayah, you'll tell them, 'don't have any other time to come?' – you'll be harsh. But when you do all three – pardon, overlook, and forgive – then it will give you balance because you can't avoid them. The spouses and children can either be:

- Someone oppressing you (الظالم): for example not giving you your rights, not respecting you, shouting, etc. For this person, you need to pardon (العفو)
- Ignorant (الجاهل): could be doing wrong things but out of ignorance, for this person you need to overlook (الصفح)
- Sinning (المسيء): they need forgiveness, and only Allah (سبحانه) forgives (الغفران) وتعالى
- And you don't know which category they fall under so you need to do all three.
- You also need to:
  - Pardon (العفو): when they have shortcomings (التقصير), for example you tell them something and they don't do it.
  - Overlook (الصفح): when they do something wrong and you want to scold them and blame them (الاعراض عن التوبيخ). For example, why didn't you do this for me, why didn't you call

me back, etc. Sometimes you might pardon, but you scold them because you want to get it out of your system. The Prophet (صلى الله عليه وسلم) didn't scold his servant for doing something wrong and not doing something told, and you don't own your spouse or children.

- Forgiveness (الغفران): for when they sin. And you will realize you were also doing mistakes with your parents.
- When advice comes from Allah (سبحانه وتعالى) then it's balanced for you and everyone, but advice from people can be imbalanced. Allah (سبحانه وتعالى) distributed natures perfectly amongst people – some people are very cool and some are very warm. And you can find someone warm but firm and someone cool but forbearing. That's why the best reforming is from the Qur'an.
- Whoever pardons people and you overlook their mistakes, then Allah (سبحانه وتعالى) will overlook your shortcomings – how many of us are doing perfect prayer? Subhan Allah. And when you forgive others then Allah (سبحانه وتعالى) will forgive you. And where is your forgiveness and pardoning compared to Allah's forgiveness and pardoning? Subhan Allah.
- (فَإِنَّ اللَّهَ غَفُورٌ رَحِيمٌ) (then verily, Allâh is Oft-Forgiving, Most Merciful.): if you know Allah (سبحانه وتعالى), then He will give you forgiveness – He will deal with you with forgiveness and mercy and this is a reward. How do you want Allah (سبحانه وتعالى) to deal with you? Deal with the people the same. If you want Allah (سبحانه وتعالى) to account you for each sentence and action you do, then account people for every

sentence and action they do – and we do this especially with our spouse and children. May Allah (سبحانه وتعالى) make us see what is right and wrong. Ameen.

**Ayah 15 – (إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ) (Your wealth and your children are only a trial, whereas Allâh! With Him is a great reward (Paradise).)**

- (إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ) (Your wealth and your children are only a trial, whereas Allâh!): your wealth and your children are a fitna meaning they can decrease your faith and this is for everyone. For example, when you indulge in wealth it keeps you away from good deeds. People become busy with their work and they do their prayer quickly, subhan Allah. And when people have children, then it's as if they've resigned from worship, subhan Allah. And we're the ones making them obstacles, we're doing ghubn to ourselves. Money and children can cause you to sin. And Surah Al Munafiqoon 9: (يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تُلْهِكُمْ أَمْوَالُكُمْ وَلَا أَوْلَادُكُمْ عَن ذِكْرِ اللَّهِ وَمَن يَفْعَلْ ذَلِكَ فَأُولَئِكَ هُمُ الْخَاسِرُونَ) (O you who believe! Let not your properties or your children divert you from the remembrance of Allâh. And whosoever does that, then they are the losers). When children and money become a fitna, then you're always worrying and thinking about them – it comes in your prayers, etc.
- (وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ) (With Him is a great reward (Paradise).): when you remember Allah (سبحانه وتعالى), then there is a great reward for you.



**Ayah 16 – ( فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ وَمَنْ يُوقِ شُحَّ نَفْسِهِ ) (So keep your duty to Allâh and fear Him as much as you can; listen and obey; and spend in charity, that is better for yourselves. And whosoever is saved from his own covetousness, then they are the successful ones)**

- ( فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ ) (So keep your duty to Allâh and fear Him as much as you can): Allah (سبحانه وتعالى) has told us that spouses and children are enemies and wealth and children are fitna, but He knows it can be difficult for us, so what does He say? Have taqwa – do the obligations and abstain from the sins but with belief. Spouses and children can make you not do taqwa because you're following their desires. Have taqwa as much as you can according to your capability and ability because you still need to remain within the boundaries. Golden advice is take whatever people give you – whether good or bad. If you think you need to be perfect then it becomes a source of discouragement. At the same time, you can't say I can't do it perfectly so I won't do it. And someone may be struggling, but don't judge them because this is as much as they can give. For example, someone might be memorizing Qur'an but with so many mistakes, don't judge them, perhaps this is as much as they can. Taqwa is in the heart and no one knows how much taqwa people have except Allah (سبحانه وتعالى), so don't judge. What else do you need to do?
- ( وَأَسْمَعُوا ) (listen): you need to listen to the commands, any reminders, dhikr Allah (سبحانه وتعالى), etc. If you don't listen then you will be in

ghubn. When you listen more, then it can push you to do more because maybe you're not doing enough taqwa. When you listen to the commands, what else is needed?

- (وَأَطِيعُوا) (and obey;): to submit, obey and follow to the commands of Allah (سبحانه وتعالى). And what else?
- (وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ) (and spend in charity, that is better for yourselves): to spend for the sake of Allah (سبحانه وتعالى). Notice to have taqwa, listen and obey are general, but to spend is specific. And recall in Surah Al Hadid, it's a means to be balanced. And of all the worships, spending for the sake of Allah (سبحانه وتعالى) can solve sicknesses in the heart, especially that can lead to ghubn. When you spend for the sake of Allah (سبحانه وتعالى), which includes both zakat and sadaqah, and it's not only money, but even time. For example, when you go grocery shopping and you're intention is for the sake of Allah (سبحانه وتعالى) then this is spending for the sake of Allah (سبحانه وتعالى). Now what is the core of the problem of ghubn?
- (وَمَنْ يُوقَ شُحَّ نَفْسِهِ) (And whosoever is saved from his own covetousness,): selfishness. You want everything for yourself – wealth, time, etc. You don't want to share with others. (شُحَّ) is a disease of the heart that you want everything for yourself. And this is something that's inborn in all of us, but as we grow the more we realize things are not for us. And to solve the problem of (شُحَّ) you need to spend for the sake of Allah (سبحانه وتعالى). So when you have taqwa, listen, obey and spend, then it will protect you from (شُحَّ). And it's not you who's protecting you from this selfishness, it's Allah

(شُحَّ) (سبحانه وتعالى). Only Allah (سبحانه وتعالى) can put a barrier on this because your nafs has it. When you have (شُحَّ) then it makes you fall into ghubn and not do the obligations.

- (فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ) (then they are the successful ones): then you will be successful when Allah (سبحانه وتعالى) protects you from the (شُحَّ) of yourself. And what must you do? Taqwa, listen, obey and spend. When you share and give then it helps you. You will not reach 'birr' until you give what you like. And how will you have taqwa, listen, obey and spend? When you believe in Allah (سبحانه وتعالى), do righteous good deeds and follow the 'noor' He has sent down (Qur'an). Allah (سبحانه وتعالى) will not command you to do something until He teaches you how to do it, subhan Allah.

**Ayah 17 – (إِنْ تُقْرِضُوا اللَّهَ قَرْضًا حَسَنًا يَضْعَفْهُ لَكُمْ وَيَغْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ) (If you lend Allâh a goodly loan (i.e. spend in Allâh's Cause) He will double it for you, and will forgive you. And Allâh is Most Ready to appreciate and to reward, Most Forbearing,)**

- (إِنْ تُقْرِضُوا اللَّهَ قَرْضًا حَسَنًا) (If you lend Allâh a goodly loan (i.e. spend in Allâh's Cause)): this ayah is to encourage spending, similar to Surah Al Hadid. If you give Allah (سبحانه وتعالى) a loan from your time, from your money – kook at how Allah (سبحانه وتعالى) is encouraging us to spend for His sake. Yet for our pleasure, we make time, and keep leftover time for Allah (سبحانه وتعالى), istaghfar Allah. Our time should be all for Allah (سبحانه وتعالى) but it's the greed and covetousness of our self that is the problem. Allah (سبحانه وتعالى) doesn't need our time or spending, but it's all good for us. And when you give, give a 'goodly' loan. Don't act like it's a burden as if I finished the good deed and now I'm relieved, istaghfar Allah.
- (يَضْعَفْهُ لَكُمْ) (He will double it for you,): and when Allah (سبحانه وتعالى) mentions it as a loan, it means you will get more than what you give. When you remember Allah (سبحانه وتعالى), He will remember you. Allah (سبحانه وتعالى) is so merciful, kind, and loving towards us and He's the King, yet we're in ghubn, subhan Allah. You do one good deed and He multiplies it 10 to 700 times. When you talk about Allah (سبحانه وتعالى), He will talk about you. Allah (سبحانه وتعالى) gave you everything for your 'business' – He gave you health, wealth, spouse, children, house, etc – all to increase your 'business'.

- (وَيَغْفِرْ لَكُمْ) (and will forgive you.): He will forgive your sins as if there's shortage in your 'business', all your expenses are covered – so you will have a pure reward, subhan Allah. We have shortage in our good deeds.
- (وَاللَّهُ شَكُورٌ حَلِيمٌ) (And Allâh is Most Ready to appreciate and to reward, Most Forbearing): Allah (سبحانه وتعالى) is Al Shakoor the One Who appreciates your deeds even if it's little. And He is the Most Forbearing, He will not hasten the punishment because we're not doing things we're supposed to do. Allah (سبحانه وتعالى) gives us so many opportunities but we're in ghubn. When you see you're not doing well and still you're getting then know that Allah (سبحانه وتعالى) is dealing with you with His Forbearance.

## Ayah 18 – (عَلِمُ الْغَيْبِ وَالشَّهَادَةِ الْعَزِيزُ الْحَكِيمُ) (All-Knower of the unseen and seen, the All-Mighty, the All-Wise)

- (عَلِمُ الْغَيْبِ وَالشَّهَادَةِ) (All-Knower of the unseen and seen): Who is Allah (سبحانه وتعالى) that's dealing with you? Knower of the unseen and seen – you can't hide, you are always exposed in front of Allah (سبحانه وتعالى).
- (الْعَزِيزُ الْحَكِيمُ) (the All-Mighty, the All-Wise): most of the Mussabihat have the names Al Aziz Al Hakeem mentioned in the beginning, but here it's mentioned in the end. And He is Al Aziz – whatever He wants will happen, and anything that happens is from Al Hakeem – the Most Wise.

***Alhamdulillah Rabb Al 'Alameen. This is the end of Surah At Taghabun, may Allah (سبحانه وتعالى) accept from us and forgive us. Anything good is from Allah (سبحانه وتعالى) alone and any mistakes are mine.***

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