

for the pleasure of Allah (SWT). Yet, none except men of discernment bear this in mind.

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

(270) *And whatever you spend in charity or whatever vow you undertake, of course Allah knows it. And for the unjust there would be no supporters.*

Allah (SWT) knows the intentions and deeds of the believers such as charities and vows. So those who intend to give the charity or vow for Allah's cause, He will reward them for their deeds, but those who disobey His commands and worship others besides Him, will not find any help in the Hereafter to protect them from the punishment of Allah (SWT).

إِنْ تُبْدُوا الصَّدَقَاتِ فَيُبْعَثَ عَلَيْهَا مِنْ أَنْصَارٍ وَلَا يَخْفَىٰ عَلَى اللَّهِ سِتْرَ الْإِنْسَانِ ۚ وَإِنْ تُخْفُوهَا وَتُؤْتُوهُهَا الْفُقَرَاءَ فَهِيَ خَيْرٌ لَكُمْ وَيُكَفِّرُ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ۝

(271) *If you disclose charities, it is good; but if you conceal them and give them to the poor, that would be better for you. And Allah will blot out from you some of your evil practices. And Allah is Aware of whatever you do.*

This *ayah* indicates that it is lawful to give charity in open, especially when it is done to set an example for the people to follow suit. But Allah (SWT) says that it is better to conceal one's charity as it also saves him from showing off and boasting. And as a result, Allah (SWT), because of one's virtue and sincerity of performing good deeds secretly, promises to raise one's rank and forgive one's sins. He (SWT) has knowledge of all the deeds of His servants. So to give alms to the poor in private is better and will atone for some of one's sins.

لَيْسَ عَلَيْكُمْ هُدَاهُمْ وَلَكِنَّ اللَّهَ يَهْدِي مَنْ يَشَاءُ ۚ وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَلَا يُنْفِسْكُمْ ۖ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ ۖ وَمَا تُنْفِقُوا مِنْ خَيْرٍ يُوَفِّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ ۝

(272) *(O Prophet!) It is not your responsibility to put them on the right path; instead it is Allah Who guides whom He pleases. And whatever you spend of good, it is to your own advantage, and you must not spend but to seek the pleasure of Allah. And whatever you spend of good, will be paid back to you in full, and you will not be wronged.*

The Muslims generally disliked giving charities to their polytheist relatives and other disbelievers, but Allah (SWT) revealed this *ayah* and the believers were allowed to give them charity and were told that they were not responsible for the conversion of those people and that their responsibility was just to convey the truth to them in the best possible manner. "And whatever you spend of good, it is to your own advantage, and you must not spend but to seek the pleasure of Allah. And whatever you spend of good, will be paid back to you in full, and you will not be wronged." A person will be rewarded for his good intentions. If he gives charity only to attain the pleasure of Allah (SWT), it will be for his own benefit and it will be repaid to him in full on the Day of Judgment.

لِلْفُقَرَاءِ الَّذِينَ أُخْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ  
تَعْرِفُهُمْ بِسِينِهِمْ لَا يَسْأَلُونَ النَّاسَ الْحَاقَاتِ وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ﴿٢٧٣﴾

(273) (Spend) for those needy people who are restrained in Allah's cause and cannot move about in land (to earn their livelihood). The ignorant consider them to be well off due to restraint (from asking); but you can identify them by their appearance – they do not make insistent demands on people. And whatever you spend of good, of course Allah is thereby Aware.

This *ayah* refers to those people who have dedicated themselves wholly for Allah's *Deen*. Allah (SWT) commands His servants to give charity to such needy people who are unable to earn their livelihood. Such was the example of the Companions of the Prophet (SAW). They were trained for the service of Islam and sometimes had to travel long distances for the propagation of Allah's *Deen* and to engage in *Jihad* against the enemies of Islam. Thus they had to devote themselves wholly for Allah's cause and had no time to earn their livelihood. "The ignorant consider them to be well off due to restraint (from asking)" i.e. the ignorant people who do not know their situation think that they are well-off because they are modest in their clothes and speech, but the matter of fact is that they live from hand to mouth, as they have devoted themselves for the service of Islam and thus do not have any spare time to earn their livelihood. "But you can identify them by their appearance—they do not make insistent demands on people" i.e. these people do not importune men for alms and can be recognized by the light of contentment on their faces and by the tone of their speech. "And whatever you spend of good, of course Allah is thereby Aware" i.e. Allah (SWT) has full knowledge of the charities and alms you give and He will reward you accordingly on the Day of Judgment.

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

(274) Those who spend their belongings, night and day, secretly and openly, for them would be their reward with their Lord; no fear shall come upon them, nor shall they grieve.

Here Allah (SWT) promises great rewards for those of His servants who give charities in His way and seek His pleasure day and night. On the Day of Judgment, they will neither have fear of the punishment nor will they regret or grieve.

In the above section, we read about the moral excellence and rewards of charity i.e. selfless giving of one's wealth and property in the way of Allah (SWT). Now we come to its opposite i.e. *Riba* or *Usury*. On one hand, charity, when practiced in the true Islamic spirit i.e. only with the intention of attaining the pleasure of Allah (SWT), makes us genuinely concerned for the destitute and the needy and leaves no place for parade and vanity. But on the other hand, usury is the unlawful obtaining of wealth from a person in need or distress and is therefore forbidden in Islam.

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

(275) *Those who eat 'Riba' (usury, interest etc.) will not rise up but as stands the one whom Satan has driven to madness with the touch. That is because they say: "Trading is just like 'Riba' whereas Allah has made trading lawful and 'Riba' unlawful". So to whom the admonition has come from his Lord and thereupon he refrained, then he is entitled to what is earned in past and his matter rests with Allah, but whosoever reverts back, then such are the companions of the Hellfire and they will be therein 'eternal residents'.*

*Riba* literally means growth or an addition. Technically, it is the additional amount, collected over and above the capital given as a loan. Dealing with usury or interest of any sort is strictly prohibited in Islam. One who indulges in usury by any means incurs upon himself the severest punishment from Allah (SWT). The beloved Prophet Muhammad (SAW) also warned the Muslims against receiving or giving usury and declared dealing with interest to be one of the most abominable sins in Islam. In this *ayah*, Allah (SWT) says that those who deal in usury will be resurrected from their graves as insane, because this is how they behaved in the world i.e. they pursued their lust for money as if they were insane. *That is because they say: "Trading is just like 'Riba' whereas Allah has made trading lawful and 'Riba' unlawful".* The unbelievers would raise a question as to why interest or usury was prohibited when profit from capital in trade was lawful. But Allah (SWT) says that He has made trade lawful and dealing in usury or interest as unlawful for His servants. *So to whom the admonition has come from his Lord and thereupon he refrained, then he is entitled to what is earned in past and his matter rests with Allah, but whosoever reverts back, then such are the companions of the Hellfire and they will be therein 'eternal residents' i.e. whoever used to indulge in usury and repents now, Allah (SWT) will forgive his past sins, but those who even after gaining knowledge that usury is unlawful, persist with it, will be amongst the losers on the Day of Judgment and their final abode will be the Hellfire, wherein they will live forever.*

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

(276) *Allah eradicates 'Riba' and flourishes charities. And Allah (SWT) does not like any sinful disbeliever.*

This means that Allah (SWT) deprives the money or property earned by usury of all blessings, because it is based on greed and selfishness. On the other hand, Allah (SWT) makes the charity grow and increases it, as it is based on sympathy, generosity and compassion. *"And Allah does not like any sinful disbeliever"* i.e. those who try to attain others' wealth by illegal means, will be deprived of Allah's love. He (SWT) bears no love for the ungrateful sinners.

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ  
وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٧﴾

(277) Verily those who believe, do good deeds, establish prayers, and give obligatory charity will have their reward with their Lord; and no fear shall come upon them nor shall they grieve.

In this *ayah*, Allah (SWT) praises those who worship Him alone and observe His rights and that of His creatures. They are the ones who establish *Salah*, give *Zakah* and spend from their wealth on doing good deeds in the way of Allah (SWT). Allah (SWT) guarantees the salvation of such believers in the Hereafter. They will be rewarded by their Lord and will have nothing to fear or grieve.

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ ﴿٢٧٨﴾

(278) O you who believe! Fear Allah and give up what remains of 'Riba' if you are true believers.

Allah (SWT) strictly warns His servants to waive what is due to be paid as *Riba* by others and to stop dealing in it if their faith is true and sincere.

فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

(279) But if you do not do so, then take notice of war from Allah and His messenger. And if you repent, then to you belongs the principal amount; neither deal unjustly nor be dealt with unjustly.

This verse is an ultimatum by Allah (SWT) to those who indulge in *Riba*. He (SWT) warns them not to take anything other than their original capital without any addition or decrease in it, or be sure of a war declared by Allah (SWT) and His Messenger (SAW) against them. In case they repent, they may retain their principal, neither wronging anyone (with an increase) nor being wronged (by suffering a loss).

وَإِن كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۗ وَأَن تَصَدَّقُوا خَيْرٌ لَّكُمْ إِن كُنتُمْ تَعْلَمُونَ ﴿٢٨٠﴾

(280) And if (the debtor) is in some difficulty, then grant him time till it is easy (for him to repay), and that you waive as charity would be far better for you, if you really know.

Allah (SWT) enjoins on the believers to give more time to the debtors for the payment of the debts, if they are finding it difficult to pay it back. However, if the creditors waive the debt as alms, it is better for them i.e. they will be rewarded by Allah (SWT) in this world and in the Hereafter as narrated by *Abu Qatadah* (RA) that the Messenger of Allah (SAW) said: "Whoever gives time to his debtor, or forgives the debt, will be in the shade of the throne (of Allah (SWT)) on the Day of Resurrection." [73]

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

(281) And fear the Day wherein you shall be returned to Allah, then every soul

*shall be paid in full what it has earned and they will not be dealt with unjustly.*

Those who refrain from evil and greed and do good will be rewarded by Allah (SWT) for their good deeds on the Day of Judgment. But those who wrong others and fleece them will be punished and will suffer a great torment on that day when every soul shall be requited according to its deserts and none shall be wronged.

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْب كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا بِيْخَسَ مِنْهُ شَيْئًا فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمْلَئَ هُوَ فَلْيُمْلِلْ وَلِيُّهُ بِالْعَدْلِ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَيْنِ يَتَزَوَّدَانِ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكَّرَ إِحْدَاهُمَا الْأُخْرَىٰ وَلَا يَأْب الشُّهَدَاءُ إِذَا مَا دُعُوا وَلَا تَسْبُوا أَنْ تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ أَجَلِهِ ذَلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا وَأَشْهِدُوا إِذَا تَبَايَعْتُمْ وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ وَإِنْ تَفَلَعُوا فَإِنَّهُ فَسُوقٌ بِكُمْ وَاتَّقُوا اللَّهَ وَيُعَلِّمُكُمُ اللَّهُ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ ﴿٢٨٢﴾

(282) O you who believe! When you contract a debt for a fixed period of time, write it down. And a scribe should write down between you justly, and no scribe should refuse to write as Allah has taught him, so he must write. And the one who incurs the liability should dictate and he should fear Allah—his Lord, and should not diminish therefrom anything. But if the debtor is mentally deficient or feeble or is unable to dictate himself, then his guardian should dictate justly. And call to witness two witnesses out of your men, but if two men are not available then one man and two women whereupon you mutually agree out of the witnesses, so that if one of the two women errs then the other can remind her. And the witnesses must not refuse whenever they are summoned (to give evidence). And you should not be weary to write it (your contract) for a future period whether it be small or large; that is more just in the sight of Allah and more establishing for the evidence and more likely to prevent you from ambiguity; except that it be on spot trade that you transact among yourselves. In that case there is no sin on you if you don't write it down. And call to witness when you trade with one another. And neither a scribe be made to suffer nor a witness, but if you do so, then indeed it would be a sin on your part. And fear Allah. And Allah teaches you. And Allah is Aware of everything.

Allah (SWT) commands the believers to write down all the transactions involving future payments so that there may be no chance of any dispute between the two parties. Every contract of debt should be written down by a scribe with fairness and he should not refuse to write the contract; instead, he should be grateful to Allah (SWT) for the art of writing He has given to him and should use it for His service. “And the one who incurs the liability should dictate and he should fear Allah—his Lord, and should not diminish therefrom anything. But if the

debtor is mentally deficient or feeble or is unable to dictate himself, then his guardian should dictate justly” i.e. the debtor should dictate the scribe the money he owes and should not hide anything of what he owes to the creditor. But if he is unable to dictate it because of an illness or disability, it is allowed for him to appoint a guardian who should dictate on his behalf. Further Allah (SWT) has commanded the Muslims to appoint witnesses from among them who are honest, when dictating a debt or contract as He says: “And call to witness two witnesses out of your men, but if two men are not available then one man and two women whereupon you mutually agree out of the witnesses, so that if one of the two women errs then the other can remind her” i.e. two women take the place of a man when witnessing financial transactions because of the likely mental shortcoming in the form of forgetfulness. “And the witnesses must not refuse whenever they are summoned (to give evidence)” i.e. once a person is made a witness in a transaction, he should not refuse to testify it when needed. “And you should not be weary to write it (your contract) for a future period whether it be small or large; that is more just in the sight of Allah and more establishing for the evidence and more likely to prevent you from ambiguity.” One should not feel ashamed to write down the contract with the date of payment even if it is for a very insignificant amount, as it is convenient for both the parties and also helps repel any doubts in the future. “Except that it be on spot trade that you transact among yourselves. In that case there is no sin on you if you don't write it down. And call to witness when you trade with one another.” Transaction carried out on the spot in everyday businesses like cash payment or delivery does not require a person to write them down but it is better if they do record them. “And neither a scribe be made to suffer nor a witness, but if you do so, then indeed it would be a sin on your part.” The scribe and the witness should neither be forced nor should suffer any harm because of their testifying against the interests of any party. “And fear Allah. And Allah teaches you” i.e. He has given you the intellect to judge between right and wrong.

وَأِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنَ مَقْبُوضَةً فَإِنْ أَمِنَ بَعْضُكُمْ بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ أَمَّمَ قَلْبَهُ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ﴿٢٨٣﴾

(283) And if you are on a journey and cannot find a scribe, (resort to) pledge taken in possession. So if one of you deposits something as trust to the other, then the one who is entrusted must discharge his trust and he should fear Allah – his Lord. And do not conceal the testimony, and whosoever conceals it, then of course his heart would be sinful. And Allah knows whatever you do.

This *ayah* indicates that it is allowed for the creditor on behalf of the debtor, to hold a pledge as a security for the repayment of the debt whether on a journey or not. However, if both the parties trust each other, there is no harm if they do not write down the transaction or have witnesses present, but they should fear Allah (SWT) and should not betray each other and the trustee should restore the pledge to its owner.

لِلَّهِ مَا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ وَإِنْ تُبْدُوا مَا فِيْ اَنْفُسِكُمْ اَوْ تَخْفَوْهُ اِيْحٰسِبِكُمْ بِهِ اللّٰهُ فَيَغْفِرْ لِمَنْ يَّشَآءُ  
وَيُعَذِّبْ مَنْ يَّشَآءُ وَاللّٰهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيْرٌ ﴿٢٨٤﴾

(284) *To Allah belongs all that is in the heavens and on earth. And whether you disclose what is in your hearts or conceal it, Allah will call you to account for it; so He will forgive whom He wills and will punish whom He wills. And Allah is Powerful over everything.*

Allah (SWT) is the Master of all that is in the heavens and the earth and all that is between them. He (SWT) even knows those intentions and thoughts that a person conceals in his heart and consequently will hold people accountable for whatever is in their hearts. This *ayah* was abrogated when Allah (SWT) revealed the following *ayah*: “Allah does not burden any human being with more than he can bear...”<sup>[74]</sup> Further Allah (SWT) says: “He will forgive whom He wills and will punish whom He wills. And Allah is Powerful over everything” i.e. He is the sole Sovereign and has total authority to punish anyone or forgive anyone He wills.

Now we come to the last two *ayaat* of this blessed *surah*. These *ayaat* were revealed when Prophet Muhammad (SAW) went on the *Isra* journey. There are many excellent points with regard to the two *ayaat* mentioned in the *Ahaadith* of Prophet Muhammad (SAW). It has been narrated by *Abu Masud* (RAA) that the Messenger of Allah (SAW) said: “Whoever recites the last two *ayaat* in *surah Al-Baqarah* at night, they will suffice him.”<sup>[75]</sup> Allah (SWT) taught the Muslims to recite this prayer at a time when they were being persecuted and tortured and there was no place for them to live in peace.

اٰمَنَ الرَّسُوْلُ بِمَا اُنزِلَ اِلَيْهِ مِنْ رَّبِّهِ وَالْمُؤْمِنُوْنَ كُلُّ اٰمَنَ بِاللّٰهِ وَمَلٰٓئِكَتِهِ وَرُسُلِهِ لَا نُفَرِّقُ بَيْنَ اَحَدٍ  
مِّنْ رُّسُلِهِ وَقَالُوْا سَمِعْنَا وَاَطَعْنَا غُفْرٰنَكَ رَبَّنَا وَاِلَيْكَ الْمَصِيْرُ ﴿٢٨٥﴾

(285) *The Messenger has believed in what has been sent down to him from his Lord, and (so did) the believers; everyone believes in Allah, His angels, His Books and His Messengers. (They say) we do not differentiate between any of His messengers and they say: “We have listened and obeyed; (we ask) Your forgiveness; O’ our Lord! And unto You would be the ultimate return.”*

i.e. the Messenger (SAW) and his followers believe in whatever has been revealed from Allah (SWT). They believe in the oneness of Allah (SWT) and that He is the only Sustainer. The believers also believe in all His Messengers (AS) and do not differentiate between any of them or reject any one of them. They also believe in His angels and all the Books that He (SWT) has revealed to His Messengers. The believers also ask for Allah’s help and guidance, humbly pray to Him for the forgiveness of their sins and firmly believe in the accountability to Him on the Day of Judgment.

لَا يَكْلِفُ اللّٰهُ نَفْسًا اِلَّا وُسْعَهَا لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اٰكْتَسَبَتْ رَبَّنَا لَا تُوَاخِذْنَا اِنْ نَّسِينَا اَوْ اَخْطَاْنَا رَبَّنَا  
وَلَا تَحْمِلْ عَلَيْنَا اِثْمًا كَمَا حَمَلْتَهُ عَلَى الدّٰيْنِ مِنْ قَبْلِنَا رَبَّنَا وَلَا تَحْمِلْنَا مَا لَا طَاقَةَ لَنَا بِهِ وَاغْفِرْ عَلٰٓمٌ وَاغْفِرْ

لَنَا ۖ وَارْحَمْنَا ۗ أَنْتَ مَوْلَانَا فَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ ﴿٢٨٦﴾

(286) Allah does not burden any soul beyond its capacity; for it would be what it has earned and against it what it has earned. Our Lord! Do not hold us accountable if we forget or fall into error. Our Lord! And do not put upon us the burden as you put upon those before us. Our Lord! And do not make us carry the burden for which we do not have capacity. And Pardon us, grant us forgiveness, have mercy on us; You are our Protector; so give us victory over the disbelieving folk.

Firstly, Allah (SWT) does not charge a person with what is more than he can bear. Secondly, A person will be rewarded or punished only for the acts he is responsible for and not for those in which he has had no share—neither by intent nor by actual action. In other words, each self shall be requited for whatever good and whatever evil it has done. “Our Lord! Do not hold us accountable if we forget or fall into error” i.e. if we do commit an unintentional error or lapse into error. “Our Lord! And do not put upon us the burden as you put upon those before us” i.e. save us and protect us from the trials and tribulations our predecessors were tested with. “Our Lord! And do not make us carry the burden for which we do not have capacity” i.e. do not test us with trials and tribulations that we cannot bear and subject us to only those trials that we can endure. “And Pardon us, grant us forgiveness, have mercy on us; You are our Protector; so give us victory over the disbelieving folk” i.e. pardon us, forgive our sins and our errors, have mercy upon us and help us and protect us against those who reject and mock at Your religion and impugn Your Oneness.

### Endnotes

[72] Refer to the explanation of ayah 245 of this surah.

[73] Musnad Ahmed 5: 308.

[74] Surah Al-Baqarah (2): 286. (The abrogation is recorded in Sahih Muslim 1: 115.)

[75] Fath-ul-Bari 8: 672



# A TWO-PRONGED STRATEGY FOR THE ESTABLISHMENT OF KHILAFAH

**Sumaira Khalid**

The establishment of Khilafah is the dream of every conscientious Muslim who understands its concept, its purpose and benefit. Above all, it is the Divine imperative which drives a Muslim to dream and struggle for its establishment. This drive cannot materialize into solid effort and preparation unless the heart is enlightened with the rationale behind it.

Khilafah is a rule established by the Muslims on the foundations of Islam and Iman, leading to *Ihsan*. It is the hegemony of Muslims over land and people to precipitate moral, spiritual, intellectual and social development **with the twin qualities of justice and equality**. The concept of Khilafah is an interlaced pattern of existence for the human kind, with rules and regulations, with limitations which liberate rather than confine. It is a “wholistic concept of existence” encompassing every aspect of life, be it political, personal, economic, military, social, intellectual or religious. It is a concept which is superior to every other concept of existence because it is a Divine concept, given by the Creator, the Sovereign. Man-made concepts of existence can never be wholistic and meritorious for man’s vision is limited and his judgement fallible. No one else deserves the right and knowledge to pass judgement about the way of existence for human beings on this earth other than Allah, who knows His creation. The ineligibility of human kind to create a wholistic world view for peaceful existence is proved by their blind acceptance of the hollow philosophy of “secularism” --- a rejection of all dogma and practice and acceptance of none; a fragmented existence without purpose. Secularism frees itself from all Divine laws --- for instance, a freedom from the law and institution of marriage --- thereby making legitimate any way of existence. Hence, secularism is characterized by a stripping off of all restrictions and limitations, thereby advocating an unrestrained, purposeless life.

The call for the establishment of the Khilafah has to be the call of every true *Dae`e* of Islam --- one cannot escape this mission. Dr. Israr Ahmad dedicated his life to serve the mankind by calling them to establish the Khilafah. Having understood the meaning and purpose of life, he wanted the rest of humanity to be guided to the truth. He believed that the establishment of the

Khilafah was impertinent because without it Islam would never be implemented as it ought to be and would exist only as a religion like other religions. While addressing a congregation in the Quran Auditorium on December 25<sup>th</sup>, 1994 he said, “Islam is a Deen --- a complete code of life --- whose very nature demands that it be made dominant as a socio-political reality.”<sup>1</sup> Islam recognizes that human beings share the same planet and live as tribes and societies, therefore, it prescribes laws for a collectivity and can only properly work when implemented by a collectivity. Its true benefits cannot be achieved if it does not acquire social and political patronage. The movement of Abdul Wahhab gained fame in Arabia and its fruit is there to stay because it got political support from the Saudis. Islamic Shariah cannot be implemented unless it is politically supported. The Government of France has announced that the ban on the use of veil is being enforced from 11<sup>th</sup> April 2011,<sup>2</sup> while Tennessee is contemplating over passing a bill which advocates jailing those who support and implement the Shariah<sup>3</sup>! These moves may be prevented by protest or debate but the benefit of their prevention will not be long lasting. Another anti-Islamic issue will prop up as long as Islam is practiced, while the Muslims will remain helpless. Thus, there is no other way out of the perpetual conflict between the West and Islam except to struggle for the establishment of Khilafah.

In his booklet “Islamic Renaissance: The Real Task Ahead”, Dr. Israr refers to the Islamic Renaissance as another name for Khilafah, calling it “the establishment of government and public order according to the will of Allah” and the “enforcement of the Islamic system of life”. For this, he suggests a blueprint for action which lays stress on the dissemination of Quranic teachings and the establishment of a Quran Academy. *Alhamd-o-Lillah*, the Quran Academy exists today and so do a number of individuals who engage themselves in learning and teaching the Quran. But this alone does not suffice.

Dr. Israr adds, “If it were possible to make Islam dominant simply by educating and reforming people, I assure that Prophet Muhammad ﷺ would not have allowed the blood of even a *kafir* to spill, let alone the blood of his beloved Companions j.”<sup>4</sup> He further writes that, “The first step of any socio-political revolution is to call people towards the new ideology and to organize them into a disciplined *Jamah*, and this *Jamah* must then struggle as a unit in order that falsehood can be defeated and truth is made supreme.”<sup>5</sup>

From these views, we can derive that the establishment of the Khilafah has two demands from us. What needs to be followed is a two-pronged strategy which involves:

- a) An intellectual engagement/assault (Dawah)
- b) An armed military/physical engagement (Jihad)

Dr. Israr wanted the intellectually active agents to precipitate the desired goal by learning and acquiring contemporary knowledge. He specially advocated the learning of the Arabic language which is a part of the miracle of the Quran. The intellectual onslaught requires calling the Muslims to revive their faith and confronting the secular west. Dr. Israr contends that once these intellectual products are prepared and active, the second aspect of the strategy will have to be faced, but in the present scenario, I find it hard to agree with the sequence. Rather than being linear, the process should be simultaneous. According to the bulk of Ahadiths on the appearance of the Mehdi, the coming of Dajjal and Prophet Esa ؑ, one cannot ignore the role of Jihad/Qitaal in the foremath of the establishment of global Khilafah. Even now, Muslim soil in Afghanistan, the frontier parts of Pakistan, Iraq, Palestine and Kashmir are in a state of war. This is the ground reality which cannot be denied. The question arises: Should the Muslim Ummah be indulging in dialogues when there is bloodshed and active aggressive attempt against it? Does Islam not exhort us to take the defensive in such situations? Deterrence through dialogue or any other way takes place to avoid the possibility of war. It may be of no use when an armed assault has already taken place and is continuously taking place. In such a situation, the Muslims are directed to take the defensive, like they did at the time of the Battle of Badar. Hence, the only end to the current hostility faced by the Muslims will be a united armed struggle and confrontation.

Does this, then, mean that all attempts to indulge in intellectual activism for the sake of Islam are going to be fruitless? Are they not the need of the time? Should they be shunned, abandoned and left for none to be done? Certainly not! They are definitely required to change the present dormant state of the Muslims, to wake up the sleeping majority. But it is not intellectual activism alone that will make us achieve our goal. Intellectual activism is just one of the means to an end.

Simultaneously, training for Jihad should be must for Muslims. The Afghan-Taliban succeeded in creating the Islamic Emirate of Afghanistan because military training was a part of their day-to-day life. The case of Pakistani Muslims is different. They are a product of the luxury-loving Mughal and the materialistic, colonial British. We have learnt to be over-occupied with the aesthetic aspects of life, living in elaborate brick houses and boasting of them. Possessing the worst traits of both the reigns, what is the possibility for men and women living in such conditions to even think of Jihad? Dr. Israr too advocated the strengthening of our defence force and acquisition of weaponry and armament along with expanding and safeguarding our nuclear program<sup>6</sup>. Today, even the defence force cannot be trusted for it works as an ally for the U.S.

Today, the intellectual elite contend that the war between Islam and the West exists more at the intellectual plain and is meant to be tackled there. It's not the time to fight, they say. But who can deny the drone attacks? Can it, then,

be said that the effort of the true mujahideen fighting in Afghanistan, Palestine and else where are pointless? The enemy would have created more trouble in these lands if it wasn't for these so-called "terrorists".

The point being made here is that the Muslims should review the present situation of the Ummah and subject themselves to moral questions about their responsibility, about their role in establishing the Khilafah. It is this awakening of the Muslims which a true Dae`e aims for.

Khilafah is not established but we have solace in many Ahadiths of the Prophet Muhammad ﷺ that one day it will. There will be time when the munafiqeen and the momineen will clearly stand out. Are we ready for the reign of the **Khilafah** we are so earnestly waiting for?

**Endnotes:**

- <sup>1</sup> Dr. Israr Ahmad, The Call of Tanzeem-e-Islami. Markazi Anjuman Khuddam-ul-Quran Lahore, 2006. p. 11
- <sup>2</sup> CNN <http://edition.cnn.com/2011/WORID/europe/03/04/france.burqa.ban/>, March 4, 2011. Retrieved on March 6, 2011.
- <sup>3</sup> [www.tanzeem.org/article/20110223/NEWS0201/102230378/Tanessee-bill-would-jail-shariah-followers-](http://www.tanzeem.org/article/20110223/NEWS0201/102230378/Tanessee-bill-would-jail-shariah-followers-); Feb 23, 2011. Retrieved on March 6, 2011.
- <sup>4</sup> The Call of Tanzeem-e-Islami; p.34-5
- <sup>5</sup> Ibid; p. 35
- <sup>6</sup> Dr. Israr Ahmad; Khilafah in Pakistan: What, Why and How? p. 8