

RAMADAN

IMMERSION



Mufti Abdul
Rahman Waheed

Ayah 7-11

آمِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلَفِينَ فِيهِ فَالَّذِينَ آمَنُوا مِنْكُمْ
وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ ﴿٧﴾ وَمَا لَكُمْ لَا تُؤْمِنُونَ بِاللَّهِ وَالرَّسُولِ يَدْعُوكُمْ لِتُؤْمِنُوا
بِرَبِّكُمْ وَقَدْ أَخَذَ مِيثَاقَكُمْ إِنْ كُنْتُمْ مُؤْمِنِينَ ﴿٨﴾ هُوَ الَّذِي يُنَزِّلُ عَلَى عَبْدِهِ آيَاتٍ
بَيِّنَاتٍ لِيُخْرِجَكُمْ مِنَ الظُّلُمَاتِ إِلَى النُّورِ وَإِنَّ اللَّهَ بِكُمْ لَرَءُوفٌ رَحِيمٌ ﴿٩﴾ وَمَا لَكُمْ
أَلَّا تُنْفِقُوا فِي سَبِيلِ اللَّهِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ لَا يَسْتَوِي مِنْكُمْ مَنْ
أَنْفَقَ مِنْ قَبْلِ الْفَتْحِ وَقَاتَلَ أُولَئِكَ أَعْظَمُ دَرَجَةً مِنَ الَّذِينَ أَنْفَقُوا مِنْ بَعْدُ وَقَاتَلُوا
وَكُلًّا وَعَدَّ اللَّهُ الْحُسْنَى وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿١٠﴾ مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ
قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ ﴿١١﴾

Ayah 7

- **Ayah 7: "Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward."**
 - Allah SWT is speaking to the Muslims in Madinah, as this surah was revealed in the fourth to sixth year of Hijri.
 - **آمِنُوا بِاللَّهِ** means His first demand is telling the Muslims to believe in Allah, following the covenant they had entered in.
 - In Surah Al-Hujarat, Allah tells the Muslims that they have not actually believed, even though they have submitted.
 - A true believer believes in Allah and His Messenger without doubt.
 - This is a constant reminder that a person should never be satisfied with their level of faith.

- In Surah Al-Baqarah, Allah tells us if we believe in the same way the Companions believed, then we will be rightly guided.
- Therefore, it is deduced here that even though the Companions are the benchmark for the believers, Allah is telling them, they cannot be complacent.
- We should not let our guards down as Shaytan is constantly scheming to manipulate us slowly and take our iman down, piece by piece. Allah reminds us in the Quran of Shaytan's trickeries.

إِنَّ كَيْدَ الشَّيْطَانِ كَانَ ضَعِيفًا

Indeed, Satan's schemes are ever weak. (4:76)

- In a hadith narrated from Hudhaifah ibn Yaman, the Prophet (ﷺ) describes how one by one, people will start to compromise their belief:

"يَذْرُسُ الْإِسْلَامُ كَمَا يَذْرُسُ وَشَى الثُّوبُ حَتَّى لَا يُدْرَى مَا صِيَامٌ وَلَا صَلَاةٌ وَلَا نُسُكٌ وَلَا صَدَقَةٌ وَلَيْسَرَى عَلَى كِتَابِ اللَّهِ عَزَّ وَجَلَّ فِي لَيْلَةٍ فَلَا يَبْقَى فِي الْأَرْضِ مِنْهُ آيَةٌ وَتَبْقَى طَوَائِفُ مِنَ النَّاسِ الشَّيْخُ الْكَبِيرُ وَالْعَجُوزُ يَقُولُونَ أَدْرَكْنَا آبَاءَنَا عَلَى هَذِهِ الْكَلِمَةِ لَا إِلَهَ إِلَّا اللَّهُ فَنَحْنُ نَقُولُهَا "

"Islam will wear out as embroidery on a garment wears out, until no one will know what fasting, prayer, (pilgrimage) rites and charity are. The Book of Allah will be taken away at night, and not one Verse of it will be left on earth. And there will be some people left, old men and old women, who will say: "We saw our fathers saying these words: 'La ilaha illallah' so we say them too." (Sunan Ibn Majah)

- This is a reminder for us to keep increasing our iman through our devotion to Allah, our knowledge and love for the Prophet SAW.
- We should also increase our iman through spending our wealth in the way of Allah.
- وَأَنْفَقُوا مِمَّا جَعَلْنَاكُمْ tells us, the more we spend in His path, the more our hearts are going to be filled with iman.

- Whatever Allah has given us in this world does not belong to us. Hence, we have to spend it.
- How much faith we have is gauged by how much we spend for Allah. We should spend everything we have for Allah, and leave the remainder for the rest.
- مستخلق explains that which He has given to us is temporary as amanah (trust). Whatever He takes, belongs to him.
- Nevertheless, Allah says, if we fulfil these demands of believing and spending, what we have will be permanent. This means, there will be an everlasting reward for us.
- **Ayah 8: “And why do you not believe in Allah while the Messenger invites you to believe in your Lord and He has taken your covenant, if you should [truly] be believers?”**
 - A person who is bakhil (stingy) will not spend. Thus, Allah goes back and asks مَا لَكُمْ which means, “What is the matter with you?”
 - Allah also questions the believers for not having a firm belief in Allah and His Messenger.
 - We should fortify our faith in Allah SWT and be proud of being from the ummah of the Prophet SAW.
 - In regards to the covenant mentioned, Allah is referring to the Pledge of Alastu in which we testified to before we were all born. While others say, it is referring to us testifying in our shahada لَا إِلَهَ إِلَّا اللَّهُ
 - Allah continues to address the believers who have made their pledge but are weak in faith, asking them: “Are you not actual believers?”
- **Ayah 9: “It is He who sends down upon His Servant [Muhammad] verses of clear evidence that He may bring you out of darkness into the light. And indeed, Allah is to you Kind and Merciful.”**
 - آيَاتٍ بَيِّنَاتٍ refers to the Quran. Hence, this verse talks about the one single most effective way for the growth of our iman is the Quran.

- If our iman is weak, it is a sign that our connection with the Quran is weak.
- Mufasssireen have said, Allah has sent clear signs from the Quran to take us out of our darkness. The Quran is our light.
- Everything we have in this world will not help us. The only thing that is our savior at the end of the day is a healthy heart that has iman in it.
- Allah is saying the kalimah is there in our hearts but it has not been stirred. The more we listen to and read the Quran, the more sweetness we will have in our lives.
- If the Quran does not penetrate into our hearts, we need to rekindle the fire within us. The deeper our connection is with the Quran, the deeper our faith will become.
- The iman from this is what will make us spend in the path of Allah SWT.
- In this verse, Allah uses two of His names, **الرحيم** and **الرؤف**
- Ar-Ra'uf is attributed to Allah's gentleness and intense mercy. Here, He gives it precedence over Ar-Raheem.
- Why is ra'fah رَأْفَة preferred over rahmah رَحْمَة ?
 - Rahmah is the mubtada (the beginning) of His mercy, while ra'fah is the muntaha (the highest degree) of His mercy.
 - Allah shows us that He is blessing us through ra'fah and it encompasses a stronger sense of mercy.
 - Ra'fah is only used in the Quran for the things that are good for us. It shows us how Allah manifests His mercy upon us.
 - For example, despite one's sins, Allah keeps giving and is merciful to a person, that it helps them to not sin.
 - Meanwhile, His rahmah is shown throughout difficulty or prosperity. Behind Allah's musibah (calamity), there is rahmah.
 - For example, when Khidr destroyed the ship, it was out of His mercy.

- Allah will never waste our reward and He will never give us a burden we cannot bear. This is from the ra'fah of Allah.

وَمَا كَانَ اللَّهُ لِيُضِيعَ إِيمَانَكُمْ إِنَّ اللَّهَ بِالنَّاسِ لَرَءُوفٌ رَحِيمٌ

And never would Allah have caused you to lose your faith. Indeed Allah is, to the people, Kind and Merciful. (2:143)

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا لَهَا مَا كَسَبَتْ وَعَلَيْهَا

Allah does not charge a soul except [with that within] its capacity. (2:286)

- The gentle touch of a mother will never compare to the gentleness of Allah SWT.
- If Allah keeps reminding us of his ra'fah, it also serves as a reminder for us that we have to be gentle and kind to the people around us as well.
- If we are not appreciative towards people, that means that we are not appreciative towards Allah. We should treat others the way we want Allah to treat us.

"الرَّاحِمُونَ يَرْحَمُهُمُ الرَّحْمَنُ ارْحَمُوا أَهْلَ الْأَرْضِ يَرْحَمَكُم مِّنْ فِي السَّمَاءِ "

The Compassionate One has mercy on those who are merciful. If you show mercy to those who are on the earth, He Who is in the heaven will show mercy to you.
(Sunan Abi Dawud)

- One main message in this verse is to be kind to each other. As the Prophet SAW said:

مَنْ يُحْرَمِ الرَّفْقَ يُحْرَمِ الْخَيْرَ

"Whoever is deprived of the characteristic of gentleness is deprived of all goodness." (Sahih Muslim)

- Allah mentions Ra'uf before he talks about spending, because no matter how challenging things may seem for us, this ra'fah is a sign of Allah's gentleness.
- He constantly gives us opportunities and blesses us with time to spend in his path. Among the true believers are those who sell themselves for Allah SWT.

- Every single second we spend for Allah, He will give us back tenfold. He also talks about this in other verses of the Quran:

وَمِنَ النَّاسِ مَنْ يَشْرِي نَفْسَهُ أُبْتِغَاءَ مَرْضَاتِ اللَّهِ وَاللَّهُ رَءُوفٌ بِالْعِبَادِ

And of the people is he who sells himself, seeking means to the approval of Allah.
And Allah is Kind to [His] servants. (2:207)

- For example, Suhayb ar-Rumi gave everything he had just so he could be in Madinah, in the company of the Prophet SAW and attain the mercy of Allah SWT.
- Ayah 10: “And why should you not spend in the cause of Allah, while Allah is the sole inheritor of the heavens and the earth? Not equal among you are those who spent before the conquest [of Makkah] and fought [and those who did so after it]. Those are greater in degree than they who spent afterwards and fought. But to all Allah has promised the best [reward]. And Allah, with what you do, is Acquainted.”
 - In this verse, Allah SWT is shaking the believers once again, asking them to spend in His path.
 - In an earlier verse that was similar, Allah SWT mentioned to Him belongs the kingdom of the heavens and the earth مُلْكُ السَّمٰوٰتِ وَالْاَرْضِ
 - Here, He emphasizes وَلِلّٰهِ مِيرٰثُ السَّمٰوٰتِ وَالْاَرْضِ that Allah is the sole inheritor of the heavens and the earth.
 - This stresses the point that all these ni'mah (blessings) we have are temporarily given to us by Allah.
 - مِيرٰث is something we talk about when we leave this world and when this world is coming to an end.
 - We must understand that:
 - Allah will inherit whatever wealth that we have in this world.
 - Whatever we leave behind will be transferred. We cannot take our wealth to our grave.
 - لَا يَسْتَوِي مِنْكُمْ مَنْ أَنْفَقَ مِنْ قَبْلِ الْفَتْحِ وَقَتْلَ refers to those who spent before Fatah Makkah, or the Treaty of Hudaibiyyah. Allah tells us their reward is far greater than those who spent afterwards.

- Although the Companions are exemplary people, the level of rewards differs for each one of them.
- Despite their mistakes, every single Companion of the Prophet SAW is guaranteed Jannah. Thus, we must look up to them with utmost love and respect.
- Abu Huraira reported Allah's Messenger (ﷺ) saying:

" لَا تَسُبُّوا أَصْحَابِي لَا تَسُبُّوا أَصْحَابِي فَوَالَّذِي نَفْسِي بِيَدِهِ لَوْ أَنَّ أَحَدَكُمْ أَنْفَقَ مِثْلَ أُحُدٍ ذَهَبًا مَا أَدْرَكَ مُدَّ أَحَدِهِمْ وَلَا نَصِيفَهُ . "

Do not revile my Companions, do not revile my Companions. By Him in Whose Hand is my life, if one amongst you would have spent as much gold as Uhud it would not amount to as much as one much on behalf of one of them or half of it.

(Sahih Muslim)

- To follow in the Companions' footsteps, we must shift our focus and put the Deen of Allah first above everything else.
 - We must give and spend without being calculative.
 - The best deeds are the ones that go unnoticed and we have no expectations for.
 - The greatest deeds are the ones that we do not know of.
 - In a hadith, the Prophet SAW said, among the seven types of people Allah will give the shade of His Throne is "a man who gives in charity and conceals it (to such an extent) that the left hand does not know what the right has given." (Al-Bukhari and Muslim)
- **Ayah 11: "Who is it that would loan Allah a goodly loan so He will multiply it for him and he will have a noble reward?"**
 - In the first ten verses, Allah SWT has established that we do not own anything and He owns everything.
 - In this verse, Allah is asking for a loan from us. What does it mean?
 - One does not need to be asked to spend in Allah's path.
 - Before Allah asks us, we need to take the first step and willingly give Him.

- Allah will give us what we want before we ask. But we often do not give to Him. He reminds us to give.
- The value is not in keeping but in giving. This was why the value of the Companions depended on everything they gave up for the sake of Allah.
- For example, after experiencing calamity from his son's passing and having his leg amputated, Urwa ibn Zubayr showed extreme piety.
- He did not complain over the losses he suffered, instead he recognized that nothing belonged to him. He said:
 - "Allah has bestowed upon me four sons and He has taken back one and allowed me to remain with three, so for Him is the Praise.
 - "Allah has given me four limbs and has taken one and allowed me to remain with three, so for Him is the praise.
 - "I swear to you by Allah, that if he has taken from me a little, then he has caused to remain with me much, and if he has tried me once then he has forgiven me many times."
- قرض means loan. Hence, we must recognize that whatever Allah has given to us is on loan. And whatever Allah has taken from us, will remain as a reward for us at the doors of Jannah.
- Imam Razi defines ten qualities of قرض الحسن or a good loan:
 - That it is from halal
 - That it is from the best of what you own, not something old and ruined
 - That you give it in charity even though you love it and want it
 - That it is given out to those who need it most
 - That it is given in secret
 - That you do not consider it a favor over someone else and hold it over their head
 - That you are giving it because you want Allah's pleasure, not to show off

- That you consider the amount you are giving to be small, even if it is a lot
- That it is from the most beloved of your wealth to you
- That you do not consider yourself to be so great because you helped a poor person. Rather, Allah only put the rizq of that person in your hands
- The best sadaqa is the one we conceal as much as possible. We should not follow up our sadaqa with boasting about it.

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

If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you, and He will remove from you some of your misdeeds [thereby]. And Allah, with what you do, is [fully] Acquainted. (2:271)

- If we have these ten qualities, we can classify this loan that we give to Allah as **قرض الحسن**
- The greatness of a person also depends on the sacrifices they make in their life for the sake of Allah, whether it's spending their wealth or foregoing their nafs etc.
- In a hadith narrated by Jabir ibn Abdullah, the Prophet SAW said:

رَجَعْنَا مِنَ الْجِهَادِ الْأَصْغَرِ إِلَى الْجِهَادِ الْأَكْبَرِ . قَالُوا : وَمَا الْجِهَادُ الْأَكْبَرُ ؟ قَالَ :
جِهَادُ الْقَلْبِ

"We have come back from a smaller jihad to a greater jihad. They asked: What is meant by the greater jihad? The prophet SAW replied: The determination of a slave fighting his nafs (desires)." (Sahih al-Bayhaqi)

- In saying which, if we make these sacrifices, we may also earn the merits of martyrs.