

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the Name of Allah, The Beneficent, The Merciful

19th Taraweeh, Ramadan 1447 Hijri

Summary of Verses 38:1-40:85

(Sura Saad is a Makki Sura)

Sura Saad (Verses 38:1-88)

Those *"lost in false pride and hence, deeply in the wrong"* (38:2) end up rejecting Divine guidance and will suffer failure in this life and in the Hereafter.

The Quran asks: *"How many generations before them did We destroy? In the end they cried for mercy when it was too late to be saved!"* (38:3)

An episode from the life of Prophet Daud (AS) shows that even prophets were not free from human mistakes: *"Have you heard the story of the two disputants who climbed the wall into his place of worship? He was alarmed as they entered but they said, 'Have no fear. We have a dispute. One of us has wronged the other. Judge fairly between us and do not be biased ... This man is my brother. He has ninety-nine ewes, and I have only one. Yet he says, 'Let me take her into my care,' and he is also harsh to me in speech.'* Daud said: *He has certainly wronged you by demanding your single ewe to be added to his flock of ewes. Truly, many business partners wrong each other, except those who believe in God and do good deeds, but how few they are...?"* (38:21-24)

The disputants vanished as mysteriously as they had arrived. Daud (AS) suddenly realized from the story of the disputants, *"We had put him to test, and so he sought his Lord's forgiveness and fell prostrating and repented.*

We forgave him for his lapse. He shall be close to Us and in the Hereafter, he shall be well-received.” (38:24-25)

The prophet king committed a sin that filled him with regret and sorrow. What was his sin? The Quran does not specify, but some scholars believe he heard only one side of the story before reaching his judgment, which is not typical of an impartial judge. Others present a more convincing argument that Daud (AS) became self-conceited about his wisdom and status as a judge. The moment he thought of himself as the source of these qualities instead of Allah, his merit vanished. He immediately recognized his arrogance and sincerely repented, earning Allah’s forgiveness. Allah knows best.

Prophet Daud’s wealth, wisdom, and influence did not exempt him from accountability to Allah. His only salvation was in turning to Allah in repentance and asking for His forgiveness. That is what he did, and that is why he was promised such great rewards. This demonstrates that sincere repentance to Allah can save both prophets and ordinary people. Believers should never despair of Allah’s mercy. What a profound lesson this is—this timeless example of humility and obedience that should motivate all our actions, recognizing that it is Allah’s Grace alone that enables us to succeed in life. (This profound truth is also stated in 11:88)

Those who see the universe's creation as a result of random chance are reminded that *“Not without purpose did We create heaven and earth and all between ...” (38:27)*. A sense of meaning and purpose in life, along with belief in the Hereafter, sets believers apart from disbelievers. After all, if there is no Hereafter, how can we explain the injustices and inequalities of this world? But there is a Hereafter, and Allah will not treat the good and the bad equally. He is just and will restore the balance that may seem missing in this life. The Quran rhetorically asks, *“Shall We treat those who believe and*

work deeds of righteousness the same as those who do mischief on earth? Shall We treat those who guard against evil the same as those who turn away from what is right?" (38:28). The answer is no. (Review also verse 3:191: "... Our Lord, not for nothing have You created all this! Glory to You! Give us salvation from the chastisement of the fire.")

Allah tested Sulaiman, son of Daud, just as He tested prophets like Ayub, Ibrahim, Ishaq, Yaqub, Ismail, al-Yasa (Elisha), and Zul-Kifl, all of whom are described as righteous and sincere in seeking Allah's mercy and forgiveness.

The story of Prophet Ayub (Job) (AS) is especially instructive. He demonstrated patience through extreme hardship. Not only did he lose his wealth and family, but he also suffered from a debilitating disease. Because of his patience and acceptance of Allah's decree, Allah restored not only what he had lost but also rewarded him with much more: *"Commemorate Our servant Ayub. Behold he cried to his Lord: 'Shaitan has afflicted with distress and suffering.' ... We gave him back his people and doubled their number as a grace from Us ... Truly We found him full of patience and constancy ..."* (38:41-44)

An important lesson from Prophet Ayub's life is that, despite the hardships he faced, he never lost hope in Allah's mercy. In this context, his life is similar to that of Prophet Yusuf, even though the two prophets encountered different challenges.

Prophet Muhammad (s.a.w) was chosen to receive the Quran and to explain the essence of *Tawhid* to his people, which is that there is no God but Allah, the One and the Supreme, to Whom believers can, in their own ways, turn directly for mercy, help and forgiveness. The Sura concludes, *"Say, 'For this, I ask no recompense from you. Nor do I pretend to be what I am not. This is*

but an admonition to humankind, and you shall before long know its truth.”
(38:86-88)

*

(Sura Zumar is a Makki Sura)

Sura Az-Zumar (The Groups) (Verses 39:1-75)

The Sura highlights the proof of Allah’s existence and His Oneness through signs in nature. Only He governs our fate, and we are responsible to Him.

Those who take protectors other than Allah say, *“We only serve them so that they may bring us nearer to Allah!”* (39:3) How deluded they are!

It's easy for us to point fingers at those who worship idols and feel smug and superior. But among believers, there are also those who rely on saints to bring them closer to the Creator. An even more dangerous form of shirk is to focus on wealth, power, or knowledge, which increasingly includes artificial general intelligence, as a means to salvation. We must stay alert to such harmful illusions.

The wonder of human creation is suggested in the verse: *“... He creates you in the wombs of your mothers in stages, one after another, in three veils of darkness ...”* (39:6)

The reference to human embryology in this verse - along with references in verses (22:5), (23:13-14), and (32:9) - shows how modern embryology offers a new understanding of the remarkable phenomenon revealed to Prophet Muhammad (s.a.w) over 14 centuries ago!

Gratitude is the hallmark of a believer. *“... If you are grateful, He is pleased with you. No bearer of burdens can bear the burden of another. In the end, to your Lord is your return when He will tell you the truth of all that you did in this life, for He knows well what is in (peoples’) hearts.”* (39:7)

The Quran asks, "... *Can he who spends the nights in adoration of Allah, prostrating and standing, ever mindful of the life to come, and hoping for the mercy of the Sustainer, be like him who sleeps through the night? Say: 'Are those who know the same as those who are ignorant?' It is those who are endowed with understanding who receive admonition.*" (39:9)

The hours of the night, known as *Qiyamul Lail*, are a sacred time for reflection and devotion to Allah. Especially during Ramadan, heightened spirituality infuses these hours.

Who are the successful ones? "*They are the ones who avoid evil and fall not into its worship and turn to Allah in repentance. Give good news to My servants who listen to what is said to them and follow the best meaning in it. They are the ones whom Allah has guided, and they are the ones endowed with understanding.*" (39:17-18)

(The exhortation to follow the 'best meaning' also appears in (39:55). Notice the beautiful circular nature of 'understanding' stated in verses (39:9) and (39:18). If we seek to understand Allah's Words, He will warn and guide us if we stray. When our hearts are filled with the Divine Word, Allah guides us to and along the Straight Path. Being part of this virtuous cycle is a goal for every believer.

Those successful in the sight of Allah are blessed in that "*Allah will remove even the worst of their deeds and give them their reward according to the best of what they have done.*" (39:35). Allah's boundless generosity, which rewards believers according to their best deeds, is also mentioned in 24:38.

The question of intercession is clarified in verse (39:44): "*Say, 'To Allah belongs exclusively the right to grant intercession. To Him belongs the dominion of the heavens and the earth. In the end, it is to Him that you shall be brought back.'*"

We learn that no one can intercede with Allah except 1) by Allah's permission and 2) those who have prepared themselves for Allah's acceptance through repentance. (Intercession is also referenced in verses (2:255), (10:3), (20:109), (21:28) and (53:26)).

Among the most hopeful and simultaneously scary verses of the Quran are (39:53-75).

There is hope for everyone: *"Say: 'O my servants who have transgressed against their souls! Despair not of the mercy of Allah, for Allah forgives all sins, for He is the Oft-Forgiving, Most Merciful.'* Turn to your Lord in repentance and surrender yourself to Him before the penalty comes to you ..." (39:53-54)

Despairing of Allah's mercy is a sign of disbelief, as mentioned in (12:87). Believers remain hopeful for forgiveness and salvation through sincere repentance to Allah. They remember that the deeper their grief, the closer Allah is, and those who reflect, understand, and practice Allah's Words receive His guidance to stay on the Straight Path. Some Muslims suffer from excessive guilt and thus lose hope in Allah. They believe that because their sins are severe or frequent, there is little hope for them. They fear returning to Allah because shame overwhelms them. Although '*Tawbah*' is often translated as 'repentance,' its root word means "to return to." Believers must never lose hope in Allah's boundless mercy. If we feel guilty for our sins and, as imperfect humans we are bound to sin, we should turn back to Allah by focusing on His infinite generosity and kindness, while actively trying to avoid further sins.

What will be the fate of those who keep committing sins but never repent? *"The unbelievers will be led to hell in groups, until, when they arrive there, its gates will be opened and its keepers will say, 'Did not messengers come*

to you from among yourselves, rehearsing to you the Signs of your Lord and warning you of the meeting of this Day of yours?' ... to them will be said, 'Enter the gates of Hell, to dwell therein, and evil is this abode of the arrogant.'" (39:71-72)

Believers, in contrast, will enjoy the fruits of their faith and their good deeds: *"... those who feared their Lord will be led to the Garden in groups until behold, they arrive there. Its gates will be opened and its keepers will say, 'Peace be upon you! You have done well, so enter you here, to dwell therein.'* They will say, *'Praise be to Allah, Who has fulfilled His promise to us, and has given us this land in heritage: We can dwell in the Garden as we will: how excellent a reward for those who work righteousness.'"* (39:73-74)

And what will they see there? *"... Angels surrounding the Divine Throne on all sides, singing Glory and Praise to their Lord ... and the words on all sides will be 'Praise be to Allah, the Lord of the Worlds.'"* (39:75)

Notice how the verse from Sura Fatiha, the Opening Chapter, (*Alhamdu Lillahi Rabbil 'Alameen*), is revealed to believers blessed with *Jannatul Firdous*. The verses also underscore the importance of choosing good company. Bad company can lead us astray even if we mistakenly believe we can remain unaffected by its influence, while good company can bring us closer to Allah. Whenever we gather in groups in this worldly life, we should interact in ways that please Allah.

*

(Sura Mumin – also known as Al-Ghafir, The Forgiver - is a Makki Sura)
Sura al-Mumin (The Believer) (Verses 40:1-85)

Allah is Al-Ghafir, the Forgiver or the All-Forgiving. Two other related names of Allah found in the Quran are Al-Ghafur and Al-Ghaffar. All three originate from the root word 'Ghafr,' which means covering and hiding. For Allah, these divine names refer to the One who forgives us when we commit sins. Allah forgives repeatedly, whether it's the same sin or different kinds of sins, whenever a believer repents. However, Allah does not forgive those who knowingly and intentionally commit shirk, which is assigning partners to Allah. Surah 23, called *Muminun* or Believers (plural), discusses the collective expression of faith, virtue, and action. In this Surah, it emphasizes the individual's declaration of faith, virtue, and action.

The Sura begins with a listing of Allah's attributes: "*The revelation of this Book is from Allah, Exalted in Power and full of Knowledge, Who forgives sin and accepts repentance, is severe in punishment, is all-Bountiful. There is no God but He: To Him is the final goal.*" (40:2-3)

The Sura emphasizes the foolishness and the sad fate of humans who believe they are independent and self-sufficient. Their misplaced pride and arrogance lead them to believe they control their fate and to rely solely on human knowledge and on false gods such as wealth and power. It ridicules the idea of Divine knowledge and dismisses any belief in 'The Day of Reckoning.' Stories of earlier prophets highlight these tendencies.

"*None but the unbelievers dispute the revelations of God. Do not be deceived by their ostentatious posturing in this life.*" (40:4)

"*... only those receive admonition who turn to Allah.*" (40:13)

"*Musa said: 'I have indeed called upon my Lord and your (Pharaoh's) Lord for protection from every arrogant one who does not believe in the Day of Reckoning!'"* (40:27)

Notice the profound promise in verse (40:13): Only those who seek Allah's mercy, forgiveness, and protection will receive Allah's guidance, which may include advice to stay on the Straight Path when they face the danger of straying.

There is *"a believer, a man from among the people of Pharaoh, who had concealed his faith"* (40:28), who speaks truth to power, that is, to Pharaoh, without fear (the *al-Mumin* of the title of the Sura). He delivers the longest speech in the Quran, spanning 17 verses, which include Pharaoh's arrogant retorts and non-sequiturs (40:28-44). Notice how sound his logic is and how compelling his case. When Pharaoh threatens to slay Musa (AS), he responds to him, *"Will you slay a man because he says, 'My Lord is Allah?' ... If he (Musa) is a liar, on him is the sin of his lie. But if he is telling the truth, then will fall on you something of the calamity of which he warns you ... who will help us from the punishment of Allah should it befall us?"* (40:28-29)

There is a back-and-forth between the man and Pharaoh. Pharaoh says to his deputy, *"O Haman! Build me a lofty palace that I may attain the ways and means ... of reaching the heavens, and that I may look up the God of Musa, but surely I think Musa is a liar. Thus was made alluring in Pharaoh's eyes the evil of his deeds ..."* (40:36-37) But the man is fearless in proclaiming the truth to Pharaoh and the people: *"O my people! This life of the present is nothing but a temporary enjoyment. It is the Hereafter that is the enduring home. He that works evil will not be requited but by the like thereof. And he that works a righteous deed, whether man or woman and is a believer, such will enter the Garden of Bliss ..."* (40:39-40) He concludes by saying, *"Soon will you remember what I say to you now. My own affair I commit to Allah, for Allah ever watches over His servants."* (40:44)

Allah says of this believer: *"Then Allah saved him from every evil that they plotted against him ... the brunt of the chastisement encompassed on all sides the people of Pharaoh."* (40:45)

Point to consider: Who are the brave individuals, and where are they, who will speak truth to the modern-day Pharaohs, both in the East and in the West?

We are again reminded of the criteria for success: *"Patiently, then, persevere, for the promise of Allah is true, and ask forgiveness for your fault, and celebrate the praises of your Lord in the evening and the morning. Those who dispute the Signs of Allah without any authority bestowed on them, in their heart there is nothing but the quest for greatness, which they shall never attain. Seek refuge, then, in Allah. It is He Who hears and sees all things."* (40:55-56)

The irrationality of the human-centered worldview becomes clear: *"Greater indeed than the creation of man is the creation of the heavens and the earth; yet most men do not understand!"* (40:57)

The Quran asks the Prophet (s.a.w), and thus all believers, to *"remain patient in adversity, for surely, Allah's promise always comes true. Whether or not We show you in this world something of what We hold in store for those deniers of the truth, or whether We cause you to die before the punishment comes, know that in the end, it is unto Us that they will be brought back."* (40:77)

The verse answers the question that troubles many of us: How is it that tyrants, oppressors, and other wicked individuals seem to escape punishment on this earth? Allah reassures us that there will be a final reckoning and accountability because, ultimately, they will be brought back to Him. He alone determines whether the punishment will happen in this life

or in the Hereafter. A believer fully and unconditionally trusts Allah's judgment. Also, note that to 'remain patient in adversity' includes not only the ability to wait patiently but also maintaining a good attitude while waiting.

As in verse (4:164), the Quran subtly repeats the truth of Allah sending Messengers to every people, some of whom are mentioned in the Quran, 25 in all, and others who are not. Addressing Prophet Muhammad (s.a.w), Allah says, "*We did in time past send Messengers before you: Of them there are some whose stories We have related to you, and some whose stories We have not related to you. No messenger could bring a Sign except by the permission of Allah ...*" (40:78) Notice the phrase "*By the permission of Allah.*" We found this phrase before in (5:110). Nothing happens unless Allah Wills it.