“And remember when Allah (SWT) took the covenant of the Prophets saying: "Take whatever I gave you from the Book and Wisdom, and afterwards there will come to you a Messenger confirming what is with you; you must, then, believe in him and help him."” As mentioned earlier in surah Al-Baqarah, Allah (SWT) took a covenant from all the souls before they were sent into the physical world. At the same time Allah (SWT) also took covenant from all the Prophets that after He has given them the Book and Wisdom, then there will come a Last Messenger (SAW) and they will have to believe in him and support him. This ayah actually refers to the Jews and the Christians who did not believe in Prophet Muhammad (SAW). Therefore, Allah (SWT) reminds them of that covenant which He also took from their Prophets, Moses (AS) and Jesus (AS) that even if Muhammad (SAW) were sent in their time, then they would have to believe in him and support him. “Allah (SWT) said: "Do you agree and take this My Covenant as binding on you" They said: "We agree." He said: "Then bear witness and I am with you among the witnesses."” i.e. all the prophets accepted the covenant and promised and testified that their followers will carry out the terms of the covenant.

“Then whosoever turns back after this, he will become the transgressor” i.e. whoever turns back from the covenant and rebels and rejects the Messenger (SAW), then he will surely be the transgressor.

“Do they seek for other than the Deen of Allah (SWT), while all creatures in the heavens and on earth have submitted to Him willingly or unwillingly.” Islam is the only Deen approved by Allah (SWT). All the celestial and terrestrial creatures submit to Him alone. The faithful believers submit to His will consciously but those who do not consciously submit to Him, have to submit to the laws of nature enforced by Him which govern the whole universe, thus submitting to His will by compulsion. “And to Him shall they all be brought back” i.e. to Him they shall all return on the Day of Resurrection.

“Say: "We believe in Allah (SWT) and in what has been revealed to us and what was revealed to Abraham (AS), Ishmael (AS), Isaac (AS), Jacob (AS) and his progeny and what was given to
Moses (AS), Jesus (AS) and the Prophets from their Lord; we make no distinction between one and another among them and to Him we have submitted.” Here as already mentioned in ayah 136 of surah Al-Baqarah, Allah (SWT) directs the believers to say that we believe in what was revealed to Prophet Muhammad (SAW) i.e. the Qur’an, and also the previous Prophets of Allah (SWT) and we don’t make any distinction between them by following some and rejecting the others and we submit ourselves to His will.

(85) “And whoever seeks a religion other than Islam, it will not be accepted of him and in the Hereafter he will be one of the losers.” i.e. No religion is acceptable with Allah (SWT) except Islam i.e. belief in Allah (SWT) and accepting Prophet Muhammad (SAW) as His last messenger and following his teachings. But those who prefer any religion other than Islam, then it will not be accepted from them in the Hereafter and they will be amongst the losers.

(86) “How shall Allah (SWT) guide those who reject faith after they accepted it and bore witness that the Messenger was true and after clear signs came to them.” This ayah refers to the Jews and the Christians who denied Prophet Muhammad (SAW). They bore witness to the fact that they were foretold the coming of Prophet Muhammad (SAW) in their scriptures but they still rejected him after all the proofs were established and truth became clear to them. So Allah (SWT) says: “But Allah (SWT) does not guide the wrongdoers” i.e. those who do not believe in Prophet Muhammad (SAW) and follow his teachings will not be guided in this world nor will they ever attain salvation in the Hereafter.

(87) “The reward of such people is that upon them is the curse of Allah (SWT), the angels and all mankind.” i.e. for those who reject Allah’s (SWT) Messengers, the reward will be the curse of Allah (SWT), the angels, and all men.

(88) “They will abide therein; neither will their punishment be lightened nor will they be given respite.” i.e. they will remain under the curse forever and their torment will not be lessened at all; under it they shall abide forever.
“Except for those that repent after that and do righteous deeds. Verily, Allah (SWT) is Oft-Forgiving, Most Merciful.” If a person sincerely repents and mends his ways then Allah (SWT) opens the doors of forgiveness and mercy for him, for Allah is Forgiving and Merciful.

“Verily, those who disbelieve after their belief and then went on increasing in their disbelief, their repentance will never be accepted. And they are those who are astray.” Allah (SWT) states that He will not accept the repentance of those who revert to disbelief after they had believed and they grew in their evil until death approached them. Their repentance shall not be accepted. These are the truly erring ones.

“Verily, those who disbelieved and die while they were disbelievers, the earth full of gold will not be accepted from anyone of them if they offered it as a ransom. For them is a painful torment, and they will have no helpers.” i.e. those who die while they are disbelievers, their abode will be Hellfire and they will not be given respite from the dreadful punishment even if they offer as ransom an earthful of gold. This is so because on that Day no amount will be accepted in return of the rescue from the deserved punishment of Allah (SWT). They shall be sternly punished, and none shall help them.

“By no means shall you attain righteousness unless you spend of that which you love; and whatever of good you spend, Allah knows it well.” This subject is already dealt with in ayah 177 of surah Al-Baqarah. This ayah states that a person cannot achieve the level of piety and righteousness until he spends in Allah’s (SWT) cause of what he loses and whatever he spends whether openly or secretly, Allah (SWT) knows it well. Whatever one spends is known to Allah (SWT).

“All food was lawful to the children of Israel except what Israel made unlawful for itself before the Torah was revealed. Say: “Bring the Torah and recite it if you are truthful.”” Prophet Jacob (AS) did not eat certain things because he did not liked them or abstained from them because of an illness. But the Children of Israel thought that these things were unlawful and they also started to abstain from eating them. One of the things that Jacob (AS) made unlawful to himself was the meat of camel, therefore, the Jews objected to the Holy Prophet (SAW) for making
camel meat lawful when it had been made unlawful in time of the previous Prophets. But Allah (SWT) commanded the Prophet (SAW) to ask the Jews to provide evidence from their own scripture, the Torah, if what they claim is true.

(94) “Then after this whoever invents a lie against Allah (SWT), it is indeed they who are the wrong-doers.” i.e. those who distorted their scriptures and made lawful what was made unlawful by Allah (SWT) and they made unlawful those things which He had made lawful. Those that after this invent falsehood about Allah (SWT) are great transgressors.

(95) “Say: "Allah (SWT) has spoken the truth" i.e. Allah (SWT) has made known the truth in the Qur’an through Prophet Muhammad (SAW), “follow the religion of Abraham (AS) the upright, and he was not of the Mushrikeen (idolators).” Abraham was an upright man, no polytheist.

(96) “Verily, the first House (of worship) appointed for mankind was that at Bakkah (Makkah) full of blessing and a guidance for all the worlds” The House referred to in this ayah as Bakkah is the Ka’bah, a structure originally built by Prophet Abraham (AS) and his son Ishmael (AS). This is the first mosque that was built for worship of Allah (SWT) on earth which is full of blessings and guidance for all mankind till the Day of Judgment.

(97) “In it are manifest signs, the station of Abraham (AS); whoever enters it attains security.” i.e. it has signs that Allah (SWT) has honored and blessed this place like the station of Abraham (AS) (the sport where Abraham stood). Although it was built in a barren place with no food and water for its inhabitants, Allah (SWT) has always provided its people with the best of provisions in all times. He has also made this place a secure sanctuary for whosoever enters it remains safe from his enemies and attain peace. Even in the days of ignorance there was peace and security in the Ka’bah and in its surroundings and no one dared to touch his enemy even if he was a murderer of his father. “Pilgrimage to this house is a duty to Allah (SWT) for those who can afford the journey, but whoever disbelieves” Pilgrimage to the Ka’bah has been made obligatory on those believers who can afford the
journey to carry out the command of Allah (swt) till the Day of Resurrection. But whoever denies the necessity of performing the Pilgrimage becomes a disbeliever as is recorded by Abu Bakr Al Ismaili that Umar bin Al-Khattab (ra) said: “Whoever can afford the Pilgrimage but did not perform it, there is no difference in his case if he dies while a Jew or a Christian.” “Then Allah (swt) stands not in need of any of the worlds.” i.e. Allah (swt) does not need any help from the people whether he is a believer or a non-believer and He is far-Richer than to need him. Allah can surely do without all creatures.

(98) “Say: “O people of the Book! Why do you deny the revelations of Allah? Allah Himself is a witness to what you do.”” Here the address is to the Jews and the Christians who had the knowledge from their scriptures that Prophet Muhammad (saw) is the last Messenger and what he is sent with is the truth but still they denied it. And Allah (swt) warns them that He is witness to all their actions.

(99) “Say: “O people of the Book! Why do you obstruct the believers from the path of Allah (swt), seeking to make it crooked, while you yourselves are witnesses”” Although they knew that Islam is the truth, yet they rejected it and used to plot against those who believed in it so as to create doubts about Islam and obstruct them from the right path. “And Allah (swt) is not unaware of what you do.” i.e. He knows what they plot and what they conceal from the truth.

(100) “O you who believe! if you obey those who were given the Book, they would (indeed) render you disbelievers after you have believed” The Jews and the Christians recognize the virtues of the believers and their Prophet (saw) because they know that these believers are on the right path and Allah (swt) has favored them but because of their envy and selfishness they want them to be deprived of the blessing of Allah (swt) and renounce the truth after they have believed.

(101) “And how would you disbelieve while revelations of Allah (swt) are being recited to you, and among you is His Messenger” i.e. why would you not believe in Allah (swt) when He has sent a Messenger who recites and conveys to you His ayat and calls you to faith with clear proofs and evidences which confirm the truth which he has brought. “And whoever holds firmly to Allah (swt), will indeed be guided to the right path.”
i.e. whoever devotes himself to Allah’s obedience, trusting and relying on Him will indeed achieve guidance and the truth. He that holds fast to Allah shall be guided to the right path.

From here begins the second half of this surah. In this section instructions have been given to the Muslim Ummah about the reformatory work they had to perform. They have also been taught how to deal with the people of the Book and the hypocrites who were putting different kinds of hindrances in the way of Allah and above all, they have been warned to guard against those weaknesses which had come to the surface in the Battle of Uhud.

(102) “O ye who believe! fear Allah as He should be feared” i.e. you should remain steadfast in your loyalty and obedience to Allah and have Taqwa of Him. As mentioned in surah Al-Baqarah the Arabic word Taqwa means piety and righteousness, therefore, it means that you should act righteously and obey Allah and remember Him as is His due. When this ayah was revealed the Companions (RA) used to ask the Prophet (SAW) as how can they have fear of Allah as much as His right. Then the following ayah was revealed: “So fear Allah as much as ye can” i.e. as much as you are able to or endure. Further Allah says: “and die not except as Muslims.” A Muslim is a person who has submitted himself to Allah in total obedience. Therefore, the ayah means that you preserve your faith and die only in a state while you have unconditionally submitted and surrendered yourselves to Allah.

(103) “And hold fast, all of you together, to the rope of Allah and not be divided among yourselves” The Qur’an and every ayah therein is a part of the rope of Allah i.e. the path of Allah. Also according to the ayah of the Qur’an: ‘And whatever the Messenger gives you, take it, And whatever he prohibits you from, refrain from it’ the commands and actions of Prophet Muhammad (SAW) i.e. the sunnah, are also a part of this "rope of Allah". Thus the only way prescribed for the believers to the straight path by Allah is to hold fast to this rope i.e. give your utmost to establish the Deen of Allah and never divide into fractions. “and remember Allah’s favor on you; for you were enemies and He joined your hearts together, so that by His grace you became brethren, and you were on the
brink of the pit of fire and He saved you from it. Thus Allah (SWT) makes his revelations clear to you, that you may be guided.” This ayah refers to the horrible state of the Arabs who before Islam were divided into clans and groups, who were always at war and had great hatred and enmity for each other. Then when they embraced Islam, they became one Ummah helping each other in piety and righteousness. Thus Allah (SWT) saved them from the Hellfire and delivered them to faith and Paradise. Allah delivered them from the abyss of Fire when they were on the very brink of it. Thus Allah makes plain to you His revelations, so that you may be rightly guided.

(104) “Let there arise out of you a group of people inviting to all that is good” i.e. There should be a segment of Muslims from the Ummah who calls others towards Islam i.e. towards the teaching and understanding of the holy Qur’an. “enjoining what is right and forbidding what is wrong. And it is they who are the successful.” i.e. enjoining all that Islam orders and forbid all that Islam has forbidden. The Hadith book ‘Muslim’ reports that Abu Hurayrah (RAA) narrated the saying of the Messenger of Allah (SAW): “Whoever among you witnesses an evil, let him change it with his hand. If he is unable, then let him change it with his tongue. If he is unable, then let him change it with his heart, and this is the weakest faith.” Such men shall surely triumph.

(105) “And be not like those who are divided and differed amongst themselves after clear revelations had come to them” This ayah refers to the previous Muslim Ummah i.e. the Jews, who even after receiving clear guidance from the Messengers of Allah (SWT), differed among themselves and divided into groups and factions. And for these responsible for division and arguments Allah (SWT) says: “for such there is an awful torment.” These shall be sternly punished.

(106) “On the day when some faces will be bright (with joy) and some faces will be black; to those whose faces will be black (will be said): “Did ye reject faith after accepting it? Taste then the torment for rejecting faith.” On the Day of Judgment the faces of the believers who followed the Qur’an and the sunnah of the Prophet (SAW) will be bright and will radiate with whiteness. But as for the hypocrites and disbelievers, their faces
will be blackened (with grief) and they will suffer the painful torment of Hell forever.

(107) “As for those whose faces will be white, they will be in Allah’s (SWT) Mercy, therein they shall dwell for ever.” i.e. they will be in Paradise, where they will live forever. They shall abide forever in Allah’s mercy.

(108) “These are the Revelations of Allah (SWT), We recite them to you in truth; Allah (SWT) intends no injustice to the worlds.” i.e. Allah (SWT) does not want to be unjust to the people of the world, that is why He is showing them all guidance and the way to salvation.

(109) “All that is in the heavens and in the earth belongs to Allah (SWT) and all matters return to Allah (SWT).” i.e. all matters return to Him for the final judgment. His is all that the heaven and the earth contain. To Him shall all things return.

(110) “You are the best of peoples ever raised up for mankind. You enjoin good and forbid evil, and you believe in Allah (SWT).” This subject has already been commented upon in ayah 143 of surah Al-Baqarah. Allah (SWT) says that He has made the Muslim Ummah the best nation ever and it was by following His guidance that they achieved those excellences which led to their appointment to the leadership of the world. They enjoin good, forbid evil and believe that there is no God but Allah (SWT). “And had the People of the Book believed, it would have been better for them; among them are some who have faith but most of them are transgressors.” i.e. if the Jews and the Christians would have believed in Prophet Muhammad (SAW), that surely would have been better for them in this world and in the Hereafter but only a few of them believed in him and most of them disbelieved and are evil-doers.

(111) “They can do you no harm, barring a trifling annoyance; if they fight against you, they will show you their backs and they will not be helped.” In this ayah Allah (SWT) gives the good news to the believers of their victory over the People of the Book that whenever they will fight the Muslims, they will turn their backs and run away. And there shall be none to help them.
“Ignominy is put over them wherever they may be, except when under a covenant of protection from Allah (SWT) or a covenant from men.” i.e. Allah (SWT) has placed humiliation and misery on the Jews wherever they live in the world and they will never be safe except under the covenant of protection, that is by paying jizyah (tax) to an Islamic country or under the assured security from other non-Muslim nations as they are protected today within the dominant Christian world. “they have incurred the wrath of Allah (SWT) and destitution is put over them. This is because they disbelieved Allah’s (SWT) revelations and slew His prophets unjustly” i.e. they were scattered all over the earth dividing into fractions and they were put to humiliation and misery because of their disbelief in Allah’s revelations and killing of His Prophets. Further Allah (SWT) says: “and because they disobeyed and transgressed the limits.” i.e. they transgressed His set limits and defied His commandments. In short, they were rebels and transgressors.

“Not all of them are alike: of the People of the book are a portion that stand for the right, they recite the revelations of Allah (SWT) all night long and prostrate themselves before Him.” According to the most correct scholarly opinion this ayah refers to those People of the Book who eventually embraced Islam. Therefore, those among the People of the Book who were righteous, obeyed Allah (SWT), followed their Prophets before the advent of Islam and then believed in Prophet Muhammad (SAW), will receive their due reward for their good deeds from Allah (SWT). Such are their qualities that they recite Allah’s (SWT) revelations and prostrate themselves in the blessed hours of the night.

“They believe in Allah (SWT) and the Last Day; they enjoin good and forbid evil and they hasten in emulating each other in good works and they are among the righteous.” Allah (SWT) further describes the qualities of these people who followed their scriptures and obeyed Allah (SWT) and afterwards when Islam was presented to them they accepted it.

“And whatever good they do, nothing will be rejected of them” i.e. whatever good deeds they did in this world, they will be rewarded for that in the Hereafter. “for Allah (SWT) knows well the pious.” i.e. Allah (SWT) has full knowledge of their deeds.
“Those who disbelieve, neither their possessions nor their progeny will avail them aught against Allah; they will be companions of the fire, therein they will abide (for ever).” On the other hand those who disbelieve in Allah’s (SWT) revelations and His Prophets then their children and their wealth will not be able to save them from His punishment in the Hereafter and they will abide in that state forever. They are the people of the Fire, and there they shall remain forever.

“The parable of what they spend in this world is that of a wind of Sir: it strikes and destroys the harvest of men who have wronged their own souls. Allah (SWT) wronged them not, but they wronged themselves.” Allah (SWT) admonishes us with a similitude. It means that as the wind is beneficial for the harvest of a crop, in the same way a charity helps nourish the harvest of life that is to be reaped in the Hereafter but if that wind has frost, it destroys the crop. Similarly charity is of no use in the next life if it is made for boastfulness in this life and with unbelief. The wealth they spend in this world is like a freezing wind that smites the harvest of men who have wronged themselves, laying them waste. Allah (SWT) has not wronged them; but they wrong themselves.

“O ye who believe! take not into your intimacy those other than your own; since they will not fail to do their best to corrupt you. They only desire to ruin you. Hatred has already appeared from their mouths; but what their hearts conceal is far worse. Indeed we have made plain to you the revelation if you have wisdom.” In this ayah Allah (SWT) prohibits the believers from taking the hypocrites into their confidence as their friends or advisors. This refers to the hypocritical attitude of the Jews of Madinah who because of their jealousy and enmity towards the believers always tried to find an opportunity to belittle them and oppose them while showing friendship to them outwardly. But Allah (SWT) says, they may pretend to be their friends but in their hearts they have become their bitter enemies. Their hatred was clear from what they said, but more violent was the hatred their breasts concealed.

“Lo! You are the ones who love them but they love you not, and you believe in all the Scriptures.” i.e. the believers like and befriend the hypocrites, because they do not know what enmity and rage they conceal in their hearts like the Jews of Madinah. The believers also believe in their Books i.e. Torah and Injeel,
whereas they are the ones who have reservations about your Book and show
doubt in it. “And when they meet you, they say, "We believe". But when they are alone, they
bite the tips of their fingers at you in rage. Say: "” Here Allah (swt) criticizes their
hypocritical behavior who pretended to be believers while they conceal the
opposite of it. But Allah (swt) says: "Perish in your rage. Certainly, Allah (swt) knows
what is in the breasts." Allah (SWT) has full knowledge of what is in their chests.

(120) “If a good befalls you, it grieves them, but if some evil overtakes you, they rejoice at it.”
Such is their enmity against the believers that they grieve if the believers enjoy
some good like abundance in wealth and land and victory over their enemies.
But if some calamity befalls on the believers, these hypocrites become happy
and rejoice. “But if you remain patient and become pious, not the least harm will their
cunning do to you.” In this ayah Allah (SWT) directs the believers to safety against
the hypocrites by having patience and Taqwa. And “Surely, Allah (swt) surrounds all
that they do.” Allah (SWT) has knowledge of all their actions.

Foot Notes
[2] Surah Taghabun (64) : 16.