

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Surah At-Taghabun

The Mutual Disillusion · Madani · 18 ayat — reflections
on surah 64 of the Qur'an

QURAN

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Surah At-Taghabun

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التغابن — At-Taghabun, “The Mutual Disillusion”. Surah 64 of 114, revealed in Madinah, 18 ayat. The full text and a recitation are on the web edition at deen2u.com/quran/64/.

ONE

The surah in brief

The Day of Gathering will reveal mutual loss and gain; the surah affirms God's sovereignty and knowledge, calls to faith and the light He sent down, warns that spouses and children can be a trial, and urges obedience, trust, and generous spending.

At-Taghabun opens with the whole of creation glorifying Allah and moves through His dominion, His creating and shaping of humankind, and the resurrection that the deniers reject. Its distinctive name, the Day of Mutual Loss and Gain, captures the moment on Judgment Day when winners and losers become clear and everyone sees what they traded away. The surah teaches that no calamity strikes except by Allah's permission, and that the one who believes has his heart guided through it. It warns that spouses, children, and wealth can become a trial that turns you from Allah, and closes with a merciful, doable command: fear Allah as much as you are able, and give generously.

TWO

Its themes

- All creation glorifies Allah
- The Day of loss and gain
- Faith steadies the heart in trials
- Family and wealth as tests
- Godliness within your capacity

THREE

Key verses

The Day that He assembles you (all) for a Day of Assembly,- that will be a Day of mutual loss and gain (among you), and those who believe in Allah and work righteousness,- He will remove from them their ills, and He will admit them to Gardens beneath which Rivers flow, to dwell therein for ever: that will be the Supreme Achievement.

Qur'an 64:9

The Day of Gathering is named the Day of Taghabun, of mutual disillusion, when each sees the bargain they truly made. Al-Sa'di paints it as the people of Paradise and Hell each realizing what the other gained or lost.

No kind of calamity can occur, except by the leave of Allah: and if any one believes in Allah, (Allah) guides his heart (aright): for Allah knows all things.

Qur'an 64:11

No calamity befalls except by Allah's permission, and whoever believes, He guides his heart. Ibn Kathir explains the believer meets affliction with acceptance, and that acceptance is itself a guidance of the heart.

O ye who believe! Truly, among your wives and your children are (some that are) enemies to yourselves: so beware of them! But if ye forgive and overlook, and cover up (their faults), verily Allah is Oft-Forgiving, Most Merciful.

Qur'an 64:14

Among your spouses and children are those who can be an enemy to your faith, so be cautious yet forgive and pardon. The verse balances vigilance with mercy, not hostility, toward one's own family.

Your riches and your children may be but a trial: but in the Presence of Allah, is the highest, Reward.

Qur'an 64:15

Your wealth and children are only a trial, while with Allah is a great reward. Al-Qurtubi notes they test whether love of them displaces obedience to Allah.

So fear Allah as much as ye can; listen and obey and spend in charity for the benefit of your own soul and those saved from the covetousness of their own souls,- they are the ones that achieve prosperity.

Qur'an 64:16

So fear Allah as much as you are able, listen, obey, and spend. This mercy-laden verse the scholars say gauges taqwa by capacity, closing the door on despair.

FOUR

Reading it closely

Context & character

At-Taghabun (Mutual Loss and Gain) is a Madinan surah — though some early authorities counted parts of it Makkan — and one of the musabbihat. Its name is taken from a single arresting term: yawm al-taghabun, the Day of mutual gain-and-loss, when the true winners and losers of existence are finally revealed and each realizes what he gained or forfeited.

Its character is that of a compact restatement of the fundamentals of faith, warmed by intimate counsel. It affirms God's sovereignty and knowledge, presses the certainty of resurrection, calls for belief and reliance, and then descends to the tender, practical matter of family and wealth as trials. The transition from cosmic majesty to household advice is one of the surah's charms.

Its tone is encouraging rather than severe. Even its warnings are framed as guidance, and its command is mercifully calibrated — 'so fear God as much as you are able' (64:16).

How the surah unfolds

It opens with universal glorification: to God belongs the dominion and the praise, and He has power over all things (64:1). 'He it is who created you; and among you is a disbeliever, and among you is a believer' (64:2) — the great division stated at once. He created the heavens and earth in truth, fashioned you

and perfected your forms, and to Him is the return (64:3); He knows what is in the heavens and earth, and what you conceal and reveal, and what is in the breasts (64:4).

It then recalls the deniers of old, who tasted the evil consequence of their affair (64:5), because their messengers came with clear proofs and they scoffed, 'Shall mere humans guide us?' (64:6). The disbelievers claim they will never be resurrected; 'Say: yes, by my Lord, you will surely be resurrected, then informed of what you did — and that is easy for God' (64:7). So believe in God and His Messenger and the light We have sent down (64:8). The Day He gathers you for the Day of Gathering — 'that is the Day of Taghabun, the Day of mutual loss and gain' (64:9): the believer's sins are remitted and he enters gardens forever, while the denier abides in the Fire.

The surah then teaches trust in the divine decree: no calamity strikes except by God's leave, and 'whoever believes in God, He guides his heart' (64:11). Obey God and obey the Messenger; if you turn away, the Messenger's duty is only clear conveyance (64:12). 'God — there is no god but He — so let the believers put their trust in God' (64:13).

Finally it turns to the intimate trials of home and property. 'O you who believe, among your spouses and your children are enemies to you, so beware of them' — yet 'if you pardon, overlook, and forgive, then God is Forgiving, Merciful' (64:14). 'Your wealth and your children are only a trial (fitna), and with God is a great reward' (64:15). 'So fear God as much as you are able, and listen and obey and spend — that is better for yourselves; and whoever is saved from the greed of his own

soul (shuhh nafsihi), those are the successful' (64:16). If you lend God a goodly loan, He will multiply it for you and forgive you; God is Appreciative, Forbearing (64:17).

The major themes, in depth

The first theme is the Day of Taghabun itself — the day of the great reckoning of profit and loss. The word evokes a marketplace where, at the close, everyone sees who traded wisely and who was cheated. The believer who 'sold' the fleeting world for faith discovers his gain; the denier who sold his soul for the world discovers his ruin, and even the blessed will feel a pang for the higher station they might have reached. The surah reframes the whole of life as a transaction whose true balance appears only then.

The second theme is that belief in the decree steadies the heart. 'No calamity befalls except by God's leave; and whoever believes in God, He guides his heart' (64:11). The commentators read this as a promise of inner composure: the believer who receives affliction as God's ordering is granted a settled, guided heart, neither shattered by loss nor crushed by fear.

The third theme is family and wealth as trial (fitna). Uniquely tender, the surah acknowledges that spouses and children — the dearest of blessings — can become 'enemies' when they pull one away from obedience to God, whether by their demands or by the love that makes one compromise. Yet it counsels pardon and forbearance toward them, and reminds that they are a test, not an end, with the true reward lying with God.

The fourth theme is a mercifully realistic command: 'fear God as much as you are able' (64:16). Where the earlier revelation had said 'fear God as He deserves to be feared,' this verse opens a gate of ease, asking sincere effort within one's capacity — and pairs taqwa with the concrete acts of listening, obeying, and spending, and with the deliverance from soul-greed (shuhh) that the surah, like al-Hashr, names as the mark of the successful.

Points of reflection

The surah invites us to measure our lives now against the Day of Taghabun — to ask which of our dealings will show as gain and which as loss when the accounts are settled, and to trade accordingly while there is still time to choose faith over the fleeting.

It teaches serenity in affliction: to receive whatever befalls as within God's leave, trusting that the heart which believes will be guided through it. This is a quiet cure for the panic and bitterness that calamity breeds.

And it strikes a gentle balance in the love of family: cherish them, be patient and forgiving with them, but do not let even the dearest bonds eclipse the remembrance of God or the duty to give. 'Fear God as much as you are able' leaves no one an excuse of incapacity, and no one a burden beyond his strength.

FIVE

Carrying it

1. Live now for the Day when every trade is finally weighed.
2. Meet hardship knowing it came only by Allah's leave, and let faith steady you.
3. Love family without letting them pull you from obedience.
4. Give what taqwa you can; Allah asks according to ability.

Where this reading draws from. Ibn Kathir, al-Sa'di, al-Qurtubi. A summary is not a tafsir: for the verse-by-verse treatment go to the works themselves, or to the close studies at deen2u.com/tadabbur/.