



# Surah Al-Baqarah

15 ربيع الأول 1441

12.11.19

Allah is the only One worthy of worship. His are the most beautiful names and attributes. He is the Perfect One. This is the foundation which you must have when addressing any rule of Allah. All his rules are the best. You must accept and love them, submit to them. You must honour His legislations. He is the Most Rich to be associated with. Don't ever think that the suggestions and ideas of anyone else can be equal to His. None can be even close to them. Anyone who thinks that the mind of anyone can structure the rules better than Allah, you are committing shirk.

You must have faith when you approach the Qura'an. Without belief in Allah, you can misinterpret the Qura'an. Some people cannot accept some rules, and have questions, because they did not start right. You must know who Allah is. Otherwise you will have doubts and questions. Why are two women equal to one man to bear witness? Why can a man have four wives?

When you go to the Qura'an with belief in Allah, you will have taqwa, and the Qura'an will guide you. What will make you have taqwa? Knowing who Allah is.

Allah is Ar-Rabb, the Nurturer and Reformer. He fixes your faults. He disposes your affairs, guides and upgrades you. He takes you from the darkness to the light. He makes you repent, takes you to the best for you in life.

When you attribute these characteristics to anyone else, look for solutions elsewhere, you are committing shirk. To think you are in control is also shirk. No one else has the power and impact on your life. No one else can change you. Don't attach to the means. The Qura'an reforms you exactly as needed, because it is the words of Allah. The best reform is from the rules of Allah.

Many books have been written about the longest ayah in the Qura'an, but the one page of the Qura'an is sufficient.

Allah is العليم, the All-Knower, of all your matters. Nothing is hidden from Him. He doesn't forget, is not heedless. His knowledge is so vast and detailed. This is why His rules encompass all that we need in life. He knows what is in the deep recesses of your heart. He brings out your concealed weaknesses, and cures them. He knows which rules will bring out the sicknesses of your heart, and which rules will reform you. The Qura'an is the words of العليم. They are like no other.

The shirk will come when you attach to the knowledge of someone else. People are impressed by the sciences, with fortune telling and sihr. All this is shirk.

When you don't understand something of the Qura'an, blame your own limited understanding. Ask Allah to teach you. No one else can teach you unless Allah wills. The basic need we have from the Qura'an is to cure the sicknesses of the heart. The Qura'an purifies us. There is a solution and

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدِينٍ  
إِلَى أَجَلٍ مَّسْمُومٍ فَارْتَبِعُوا كِتَابَ  
الَّذِي كُتِبَ عَلَيْكُمْ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبُهُ أَنْ  
يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ وَلْيُمْلِلِ  
الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا  
يَبْخَسْ مِنْهُ شَيْئًا فَإِنْ كَانَ الَّذِي عَلَيْهِ  
الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْطِيعُ  
أَنْ يُمْلِهُ هُوَ فليَمْلِكْ وَلِيَهُ بِالْعَدْلِ  
وَأَسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ فَإِنْ  
لَمْ يَكُنَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَانِ مِنْ  
تَرَضُّوْنَ مِنَ الشَّهَادَةِ أَنْ تَضِلَّ إِحْدَاهُمَا  
فَتُذَكَّرَ إِحْدَاهُمَا الْأُخْرَى وَلَا يَأْبَ  
الشَّهَادَةُ إِذَا مَا دُعُوا وَلَا تَسْأَمُوا أَنْ  
تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَى أَجَلِهِ  
ذَلِكَ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ  
وَأَدْنَى إِلَّا تَرْتَابُوا إِلَّا أَنْ تَكُونَ تِجَارَةً  
حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ  
جُنَاحٌ أَلَّا تَكْتُبُوهَا وَأَشْهِدُوا إِذَا  
تَبَايَعْتُمْ وَلَا بَضَارَ كَاتِبٍ وَلَا شَهِيدٍ  
وَإِنْ تَفْعَلُوا فَإِنَّهُ فُسُوقٌ بِكُمْ وَاتَّقُوا اللَّهَ  
وَيَعْلَمَ اللَّهُ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ

O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice. Let no scribe refuse to write as Allah has taught him. So let him write and let the one who has the obligation dictate. And let him fear Allah, his Lord, and not leave anything out of it. But if the one who has the obligation is of limited understanding or weak or unable to dictate himself, then let his guardian dictate in justice. And bring to witness two witnesses from among your men.

And if there are not two men [available], then a man and two women from those whom you accept as witnesses - so that if one of the women errs, then the other can remind her. And let not the witnesses refuse when they are called upon. And do not be [too] weary to write it, whether it is small or large, for its [specified] term. That is more just in the sight of Allah and stronger as evidence and more likely to prevent doubt between you, except when it is an immediate transaction which you conduct among yourselves. For [then] there is no blame upon you if you do not write it. And take witnesses when you conclude a contract. Let no scribe be harmed or any witness. For if you do so, indeed, it is [grave] disobedience in you. And fear Allah. And Allah teaches you. And Allah is Knowing of all things

remedy for everything in it.

The first action in الكتابة is آية الدين, the writing.

### يَا أَيُّهَا الَّذِينَ آمَنُوا

Allah addresses the believers. So we need to listen. This title motivates us to listen and obey. It is an honoured title. It encourages you to be in this group. Allah addresses the believers directly, He didn't tell the Messenger صلى الله عليه و سلم to. This is a great honour.

### إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى

A دَيْن can be a contract, a debt, the rights of people upon you, duties upon you, or a covenant. It is around your neck, you must fulfill, repay, complete. Here Allah says there is a deadline too, which makes it easier, because if there is a time period, it is defined, and keeps you focused and cautious.

The word مسمى is from اسم, named, dates, fixed, known.

Sometimes you have an urgent need, but don't have the resources, so Allah has made it legal for you to take a loan. This brings ease. People can help each other by giving loans. A deadline preserves the rights of people. If loans were not allowed, people would resort to other means, which would be illegal, such as stealing and cheating. You must not take loans unnecessarily, but life changes, and sometimes you have needs without means. At the same time, it is restricted. If you do take a loan, it must be fulfilled within the time period.

The difference between sadaqah and a loan is that you don't expect your sadaqah to be repaid, but you do want your loan back. Both are rewarded, because you are helping society. Not everyone wants charity when they have needs, but they need help, so you can give loans. To give loans and to return them are both rewarded.

### فَاكْتُبُوهُ

The writing should not offend anyone, whatever the relation is between them. Write any contract or debt, to apply this ayah. If Allah mentions it in the longest ayah of the Qura'an, you must apply it. It is an upgrade. Write it straight away, don't delay it. Write all the details, the amount, the deadline, the names of the people, the dates, signatures, stamps.

Writing all these details preserves the rights of the people involved. It also protects the relationships. It brings clarity to the matter. If it is not written, the people involved may become heedless, so the rights are lost, the contract not honoured, and the debt unpaid. Without writing, there can be oppression and injustice.

### وَلْيَكْتُبْ بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ

Allah explains the writing. The writer should write with justice. This writer is called كاتب العدل, the just writer. So the matter must be thought out, revised, the conditions must be determined, and they should be fair. The writing should not negate the Qura'an and sunnah, this is just. It should not be something haram, going against the rules of Allah. This shows that the writing of the conditions of interest, however well presented, are wrong from the onset, because it is haram.

Drafting contracts needs a special training. Specific words and legal terms must be used too. Lawyers go through this training. Islam is a very advanced way of life.

Sheikh As-Sa'adi said that this is a command from Allah. The writer must be fair in his writing, as well as in his daily life. He must be trustworthy and reliable. If he is rebellious, his writing is unacceptable. He must be known for his truthfulness. Then he won't incline to either side because of some relationship he may have with one of them. So he doesn't favor anyone because of some relation, not oppress anyone because of some enmity.

The writer must have knowledge of how the contract must be drafted, so that it is binding, and will not be rejected by a court, if it needs to be presented. This is a formal piece of paper, and needs the correct vocabulary too.

Think of all these instructions, which were given more than a thousand years ago, in the middle of the desert.

Allah will give victory to the disbeliever over the believer, if the disbeliever is just, and the believer is not. If the believer is oppressive, Allah will not give him victory.