

# SURAH 64 (AT-TAGHABUN)

FAITH: Islam | TEXT: The Holy Qur'an | VOLUME: The Meaning of the Holy Quran | AUTHOR: Rashad Khalifa (Trans.)

## OVERVIEW

Surah 64, titled 'At-Taghabun' (The Mutual Disillusion or Mutual Blaming), presents a rigorous theological argument for the absolute sovereignty of God (Allah) and the necessity of submission. The text opens with a cosmic declaration of God's kingship and omniscience, asserting that He knows the innermost thoughts of humanity. It contrasts the destiny of believers and disbelievers, using the historical destruction of past nations who rejected human messengers as a warning. Central to the text is the eschatological threat of the Day of Judgment, described as a day of 'Mutual Blaming,' where the reality of one's eternal fate is exposed. The text imposes a transactional soteriology: salvation (remission of sins and entry into gardens) is contingent upon belief combined with righteous works, specifically obedience to the Messenger and charitable giving. It introduces a distinct tension regarding family life, warning that spouses and children can be 'enemies' or 'tests' that distract from spiritual duty. Ultimately, it calls for reverence 'as much as you can,' establishing a performance-based relationship with the Divine.

## KEY FIGURES

GOD (Allah), The Messenger (Muhammad), The Believers, The Disbelievers, Past Nations (implied Ad/Thamud)

## DOCTRINES ANALYZED

### 1. TRANSACTIONAL SOTERIOLOGY

**Assertion:** Forgiveness and paradise are earned through a combination of belief, righteous living, and lending God a 'loan of righteousness' (charity).

"Anyone who believes in GOD and leads a righteous life, He will remit his sins... If you lend GOD a loan of righteousness, He will multiply the reward for you manifold (64:9, 17)"

**Evangelical Comparison:** In Evangelical theology, salvation is a gift of grace received through faith alone (Ephesians 2:8-9), with good works following as fruit, not root. Surah 64 reverses this order, making the 'remission of sins' contingent upon the believer's performance ('leads a righteous life') and financial sacrifice ('loan of righteousness'). The text implies that God's forgiveness is a reaction to human effort, whereas the Gospel teaches that human obedience is a reaction to God's prior forgiveness in Christ.

### 2. HUMAN PROPHETOLOGY

**Assertion:** Messengers are humans sent with proofs; rejecting them because they are merely human is a sign of disbelief.

"Shall we follow humans like us? (64:6)"

**Evangelical Comparison:** The text frames the rejection of God's message as a refusal to listen to 'humans like us.' In an Islamic context, this defends Muhammad's status. Comparatively, this creates a friction point with Christology. Christians believe Jesus was not merely a messenger 'like us' but God Incarnate (John 1:14). The Quranic argument here implicitly dismisses the necessity or possibility of a Divine Mediator, insisting that a human messenger is sufficient for delivering God's will.

### 3. THEOLOGICAL DETERMINISM

**Assertion:** Nothing occurs without God's specific will; He guides the heart of the believer.

"Nothing happens to you except in accordance with GOD's will. Anyone who believes in GOD, He will guide his heart. (64:11)"

**Evangelical Comparison:** Surah 64:11 presents a strict determinism where all events are in accordance with God's will. While Evangelicalism affirms God's sovereignty, it balances this with human moral agency and the specific character of God as Father. The Islamic view here emphasizes submission to the decree (Qadar) as a test of faith, whereas the Biblical view emphasizes trust in the Person of God who works all things for the good of those who love Him.

COMPARATIVE ANALYSIS

Divergence Status: Yes

**Theological Gap:** The fundamental gap lies in the mechanism of redemption. Surah 64 posits that humanity's problem is ignorance and stinginess, solved by guidance, obedience, and charity. The 'loan to God' metaphor (v17) encapsulates this: the human initiates a righteous act, and God repays it. Evangelical theology posits that humanity's problem is spiritual death and moral inability (Ephesians 2:1), solved only by the substitutionary death of Christ. There is no 'loan' a sinner can offer a holy God; there is only a debt they cannot pay, which Christ paid on the cross (Colossians 2:14). Furthermore, the text's Christology is implicitly adoptionist or non-existent, reducing divine interaction to sending human messengers.

Shared Values:

Monotheism; Creation by God; Reality of Judgment Day; Importance of Charity; Forgiveness of others

Friction Points:

- 1. [Critical] Sola Fide – Salvation is conditional on 'leading a righteous life' and 'lending God a loan' (v9, v17).
- 2. [Critical] Sola Gratia – God's mercy is a response to human action (forgiving family, giving charity), not the initiating cause of salvation.
- 3. [Critical] Christology – Implies messengers are only human (v6) and salvation comes through obedience to the message, not the person of the Savior.
- 4. [Major] Theology Proper (Nature of God) – God is a distant sovereign who 'does not need' humans (v6), contrasting with the relational God of the Bible who seeks the lost.

Semantic Warnings:

"Believer"

**In Text:** One who accepts Allah, the Messenger (Muhammad), and the Quran, and performs righteous works.  
**Evangelical:** One who trusts in Jesus Christ alone for salvation (Acts 16:31).  
**Example:** *In Surah 64:2, 'believer' is a category of merit; in Romans, a 'believer' is one justified by faith apart from works.*

"Messenger"

**In Text:** A human chosen to deliver warnings and laws (v6, v12).  
**Evangelical:** Often refers to angels or prophets, but Jesus is distinct as the Son, not merely a messenger (Hebrews 1:1-2).  
**Example:** *The text asks 'Shall we follow humans like us?' implying messengers are only human. The Bible answers that the Word became flesh (John 1:14).*

SOTERIOLOGY

**Salvation Defined:** Remission of sins, entry into gardens with flowing streams, abiding forever (v9).  
**How Attained:** Belief in God/Messenger + Righteous Life + Charity (Loan to God).  
**Basis of Assurance:** None guaranteed; dependent on the sufficiency of one's 'loan' and obedience 'as much as you can'.  
**Comparison to Sola Fide:** Surah 64:9 explicitly links remission of sins to 'leading a righteous life,' whereas Romans 4:5 states that God justifies the ungodly who have faith, apart from works.

MANDATES & REQUIREMENTS

Explicit Commands:

- 1. Believe in God and His messenger (v8)
- 2. Obey God and obey the messenger (v12)
- 3. Pardon, forget, and forgive spouses/children who are enemies (v14)
- 4. Reverence God as much as you can (v16)
- 5. Give to charity (v16)

**Implicit Obligations:**

1. Accept the Quran ('the light that we have revealed') as divine authority
2. Prioritize religious duty over family attachment
3. Fear the Day of Mutual Blaming

**Ritual Requirements:**

1. Almsgiving (implied by 'give to charity' and 'loan of righteousness')

**EVANGELISM TOOLKIT**

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**Discovery Questions:**

1. In verse 16, it says to reverence God 'as much as you can.' How do you know when you have reached the limit of your ability? Do you ever feel you could have done more?
2. Verse 9 speaks of the 'Day of Mutual Blaming.' Who do you think will be blaming whom on that day, and are you confident you won't be blamed?
3. Verse 17 talks about lending God a loan of righteousness. In the Bible, it says God owns everything and we can't give Him anything He doesn't already have. How does it make you feel to think of your relationship with God as a business transaction?

**Redemptive Analogies:**

1. The Day of Mutual Blaming (At-Taghabun) – The text describes the horror of Judgment Day where people blame one another for their fate. The Gospel offers a 'Day of No Condemnation' where Christ took the blame for us. [Romans 8:1, Romans 8:33-34]
2. The Loan to God – The text suggests we must pay God to receive mercy. The Gospel reveals that God paid the price Himself because we were bankrupt. [1 Peter 1:18-19, Matthew 18:23-27 (Parable of the Unmerciful Servant)]

**Spiritual Weight:**

1. Performance Anxiety [Severe] – The command to reverence God 'as much as you can' (v16) creates an infinite loop of guilt. A sincere believer always knows they could have prayed more, given more, or focused more. This destroys assurance.
2. Transactional Relationship [Moderate] – Viewing acts of righteousness as a 'loan' to God (v17) commodifies the spiritual life. It turns worship into a currency exchange rather than a relationship of love and gratitude.
3. Isolation/Suspicion [Moderate] – The warning that spouses and children are enemies (v14) introduces suspicion into the most intimate human relationships, potentially causing the believer to view family love as a spiritual threat.

**EPISTEMOLOGY**

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**Knowledge Source:** Revelation through the Messenger

**Verification Method:** Observation of the natural world (creation) and historical consequences of past disbelief (v5).

**Evangelical Contrast:** Biblical epistemology relies on the finished revelation of Christ recorded in Scripture (Hebrews 1:1-2). This text relies on the authority of a 7th-century claimant to prophecy, requiring acceptance of his message as the criterion for truth.

**TEXTUAL CRITICISM**

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**Dating:** Medinan period (traditional Islamic dating), approx 622-632 AD.

**Authorship:** Attributed to Muhammad; Khalifa translation (1978) imposes '19 code' numerology interpretations on the text structure.

**Textual Issues:** Khalifa's translation uses 'GOD' in all caps to signify his mathematical miracle theory. The Arabic text is standard Uthmanic codex.