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Surah Muhammad states in verse 38:

38. Behold! You are those who are called to spend in the Cause of Allah, yet among you are some who are stingy. And whoever is stingy, it is only at the expense of his own self. But Allah is Rich (Free of all wants), and you (mankind) are poor. And if you turn away (from Islâm and the obedience of Allah), He will exchange you for some other people, and they will not be your likes.

In verse 37, it was mentioned that seeing that Allah knows that it will be difficult for the believers to spend all their wealth or most of it in His cause/path, He only asked them to spend a small, fixed amount to make it easy for them. Now, in this verse (v.38), Allah says to the believers, 'Here you are, O believers. You have been called upon to spend only a small sum in the cause/path of Allah and in other charitable works, yet, some of you have become stingy and are not willing to spend even a small amount which is compulsory, in the path of Allah or in Zakaah or Sadaqah'. It is about these people, Allah says, 'Behold! You are those who are called to spend in the cause of Allah, yet among you are some who are miserly'. It means that some people hold back their wealth and are unwilling to give what Allah has made compulsory upon them to spend, in defending His religion or propagating it, and also in works of charity and extending kindness to others.

Allah then warns those who behave stingy with their wealth and says, 'And whoever is stingy, it is only at the expense of his own self'. That is, those who are miserly, practice miserliness to their own detriment. It means that those who behave stingy, and are unwilling to spend their wealth for the cause of Allah, they are doing so to their own detriment and downfall. By refusing to spend in the path of Allah, they cause harm only to themselves and become deprive of the rewards in this world and the hereafter. They would also be held accountable by Allah in the hereafter for not spending from their wealth, what Allah has made compulsory upon them.

The verse then states, 'And Allah is totally independent, and you (O human beings) are all in need'. Here, a message is sent to all men, informing them that Allah is not in need of their wealth nor is He in need of their kindness or charity. In truth, they are totally dependent on Him and are in need of His kindness and favors. They depend on Him for everything they need in their lives in this world and also in the hereafter. As for Allah, He is free from all wants, and stands in no need for their wealth or their spending in His cause. By asking them to give some of their wealth in His cause and to pay Zakaah, it is only meant to bring goodness to them in this world and the hereafter. For certainly when a servant gives his wealth for Allah's cause, Allah increases his wealth in this world and grants him immense rewards in the hereafter.

The verse further states, 'And if you turn away, He will exchange/replace you with another people, and they will not be your likes'. According to some commentators of the Holy Quran, the address given in the above verse is for the Quraish, and it means that 'And if you (the Quraish) turn away from Islam, then Allah will replace you with another people who will believe in Him'. (Tafseer Al Bahrul Muheet vol.9 pg. 478 Dar Al Fikr Beirut 1992)

Some scholars have stated that the address is given to the Arabs, who were the first addressees of the Quran, and also the first group of people to whom Prophet Muhammad (ﷺ) was sent. Therefore, the message given in the verse to them is that Allah says, 'O Arabs! If you do not become obedient to Allah and His Messenger and you do not spend in Allah's cause, and you choose to turn away, then Allah will replace you with other people who will not be like you, but they would be fully obedient to Him'. (Tafseer Mazhari vol. 10 pg. 336 Darul Ishaat Karachi)

With respect to who are the people Allah will bring about, who will be fully obedient to Him, the commentators of the Holy Quran have given different opinions. Kalbi (AR) says it is Banu Kindah and Banu Nak'i. Hasan Basri (AR) says it refers to the non-Arabs. Ikrimah (AR) says it is the Persians and the people of Rome. In support of this opinion, a narration of Abu Hurairah (R.A) is quoted in which he states that once the Messenger of Allah (ﷺ) recited the above verse (which states), 'And if you turn away, He will replace you with another people who will not be your likes'. Upon this, the companions said, 'O Messenger of Allah! Who are those people, that if we turn away, Allah will replace us with

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them, and then they will not be like us?' Abu Hurairah (R.A) said, 'The Prophet (ﷺ) then placed his hand on the shoulder of Salman Al Farsi (R.A) (Salman, the Persian) and said, 'This man and his people'. (It means that the people who Allah will choose will be of Persian origin or from Persia). The Prophet (ﷺ) then said, 'If the religion (Islam) was at Thurayya (Pleiades – a cluster of stars in the sky), then people from the land of Persia would go up to acquire it'. (Tirmidhi; Ibn Hibban - Tafseer Al Baghwi vol.4 pg. 186 Idara Taleefaat Ashrafiya Multan Pakistan; Tafseer Al Qurtubi vol.16 pg. 219 Maktaba Rasheediya Queta; Tafseer Ibn Katheer vol.5 pg. 546 Dar Al Kitab Al Arabi, Beirut 2013). This hadith gives a clear indication that people from the land of Persia, and of Persian descent, will be chosen by Allah for the service of Islam. It also speaks of the effort and sacrifice they would make to achieve the knowledge of Islam, to the extent that even if the Knowledge of Islam was suspended on the stars of Thurayya (Pleiades), they will go straight up to those stars and bring it down to the earth to benefit mankind.

As mentioned by the scholars of Islam, history bears testimony to the fact that Allah bestowed an abundance of knowledge to the scholars of Persia (Iran) who rendered great services for the sake of Islam. Many illustrious scholars from among the eminent Muhaditheen (traditionalists), Mufasireen (exegetes of the Holy Quran) and Fuqaha (expert Jurists), came from Persian origin. From among the brilliant stars of Islamic learning who are of Persian origin are the likes of Imam Abu Hanifah (AR), Imam Al Bukhari (AR), Imam Abu Dawood (AR), Imam Tirmidhi (AR), Imam An Nasai (AR), Imam Ibn Majah (AR) and many others. It is also evident that a large amount of non-Arab scholars rendered great services to the sciences of Islam. Thus, it can be seen, that when the people to whom Prophet Muhammad (ﷺ) came, started to neglect some of their duties, Allah chose believers of other nations to carry on the task of reaching out the message of Islam to mankind.

Some scholars of the Quran have also mentioned that the verse is general and it addresses all people at all times. Therefore, the message of the verse is that Allah says to the people that if they turn away from His religion which came with His final Prophet (Muhammad ﷺ), then He will remove them and bring others who will believe in Him and follow His religion. Then, they will not behave miserly in spending in Allah's cause, nor would they violate the limits fixed in Islam. Instead, they will fulfill the teachings of Islam as these have been given. (Tafseer At Tabari vol.26 pg. 78 Dar Ihya At Turath Al Arabi Beirut 2001)

While commenting on this verse, Qatadah (A.R) states that it means that if people turn away from the Book of Allah and His obedience, then Allah will replace them with others who will be obedient to Him and follow His Book (Ibid).

While explaining this verse, the author of Anwarul Bayaan writes, 'Allah addresses the Muslims of every era, telling them never to think that Jihad, charity and the branches of Deen (religion) are dependent on them or their nation. Allah does not need anyone to do anything. Allah is the supreme Creator, the Master and Omnipotent. He may use whoever He wills for any task'. (Anwarul Bayaan vol.4 pg. 591 Darul Ishaat Karachi 2005)