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DISBELIEF AND OBSTINATE DENIAL AS CAUSES OF LOSS: IN THE LIGHT OF THE HOLY QURAN

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Abstract
This paper examines disbelief (kufr) and obstinate denial (juhud) as fundamental causes of human loss, viewed through the lens of the Holy Quran. According to the Quran, true success hinges upon faith in Allah Almighty, the acknowledgment of His Oneness, belief in angels, divine scriptures, messengers, and the Hereafter, as well as adherence to His commands. Merely acknowledging the existence of Allah Almighty is insufficient; true faith also demands sincerity in His worship, obedience, and servitude. The paper analyzes the denial of the meeting with Allah and resurrection on the Day of Judgment, the rejection of divine scriptures and revelation, the practice of shirk (associating partners with Allah), and the consequences of deeds in the Hereafter. Drawing upon relevant Quranic verses, Prophetic traditions (Hadith), and the insights of exegetes (mufassirin), it demonstrates that disbelief and obstinate denial deprive a person of guidance, spiritual contentment, and success in the Hereafter. Furthermore, by highlighting the transient nature of worldly life and the immense value of human lifespan, the paper clarifies that a person's true asset is their life—which should be utilized to secure success in the Hereafter through faith and righteous deeds. The central conclusion of the paper is that faith, Tawhid (monotheism), adherence to divine revelation, and righteous deeds are the true means to success, whereas disbelief and obstinate denial lead to loss in both this world and the Hereafter.
Keywords: *Disbelief (Kufr), Obstinate Denial (Juhud), Loss, Faith, Tawhid (Monotheism), Shirk (Polytheism), Holy Quran, Hereafter, Righteous Deeds.*

Introduction

The fundamental purpose of human life is to know Allah Almighty, to worship Him, and to live in accordance with His commands. The Quran repeatedly draws attention to the reality that worldly life is transient and that every human being must ultimately appear before Allah Almighty to account for their deeds. In this context, the concepts of faith and disbelief, guidance and misguidance, and success and loss hold fundamental importance. According to Quranic teachings, true success is not merely the attainment of worldly wealth, status, or material progress; rather, it is rooted in faith, righteous deeds, and attaining the pleasure and approval of Allah Almighty in the Hereafter.

Disbelief Kufr) and obstinate denial Juhood) are among the primary factors that distance a person from Allah Almighty's guidance. Kufr refers to the rejection of Allah Almighty and the truths revealed by Him, whereas Juhood signifies the denial of the truth despite recognizing it. The Quran warns of loss and misguidance for those who deny Allah

Almighty, His messengers, His scriptures, the angels, and the Day of Judgment. Similarly, Shirk (associating partners with Allah) is declared a grave sin, as it contradicts the fundamental doctrine of Tawhid (Divine Oneness).

The Quran also identifies the denial of the Day of Judgment and the meeting with Allah Almighty as a major cause of loss. Those who do not believe in resurrection after death and the reckoning of deeds remain heedless of the true purpose and ultimate outcome of their lives. Conversely, a person who believes in the Hereafter lives responsibly, strives to perform righteous deeds, and abstains from sin. The Quran further clarifies that the Allah Almighty who created man in the first instance is also fully capable of resurrecting him. Similarly, rejecting divine revelation and heavenly scriptures leads to loss. Allah Almighty sent His messengers to guide humanity and revealed scriptures to them so that people could distinguish between truth and falsehood. Those who accept Allah's guidance and act according to His commands tread the path of success, whereas those who deny the truth and turn away from it choose a path that leads to their own detriment.

The Holy Quran likens the deeds of disbelievers to a mirage—something that appears to be water from a distance but proves to be nothing upon closer approach. This analogy clarifies that outward success and worldly gains do not necessarily guarantee salvation in the Hereafter. Likewise, on the Day of Judgment, individuals will realize their shortcomings, but the opportunity to rectify their worldly deeds or repent will have passed. Some will attempt to place the blame on their misleading leaders and chieftains, yet every individual will ultimately be held accountable for their own beliefs and actions.

The teachings of Surah Al-Asr further elucidate this concept of human loss, highlighting that a person's life is a precious asset. If spent in faith, righteous deeds, and adherence to the truth, it becomes a means of salvation and success; however, if squandered in heedlessness, disobedience, and the denial of truth, one faces true loss.

This paper examines the causes and consequences of disbelief and the rejection of truth in light of relevant Quranic verses, Prophetic traditions, and the interpretations of Quranic scholars. In particular, the denial of Allah, turning away from the Hereafter, shirk (associating partners with Allah), the rejection of Divine Revelation, and the consequences of human actions in the Hereafter have been made the subject of discussion; this is done to clarify the Quranic concept of loss and to highlight the truth that eternal success is contingent upon faith, Tawhid (belief in the Oneness of Allah), obedience to Allah, and righteous deeds.

"Loss" signifies denial and disbelief—states that cast their shadow over a person's entire life. True success, therefore, lies in building one's worldly life upon the foundation of faith in Allah, ensuring that every action aligns with His commands and that one abstains from whatever He has forbidden. In other words, obeying His commands and refraining from His prohibitions serves as the proof of faith; one who does so attains success not only in this world but also in the Hereafter. Conversely, whoever disbelieves in Allah and rejects faith incurs His wrath and falls into manifest error, just as Allah Almighty has stated in the Holy Quran:

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يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ ءَامِنُواْ بِٱللَّهِ وَرَسُولِهِۦ وَٱلۡكِتَٰبِ ٱلَّذِي نَزَّلَ عَلَىٰ رَسُولِهِۦ وَٱلۡكِتَٰبِ ٱلَّذِيٓ أَنزَلَ مِن قَبۡلُۚ وَمَن يَكۡفُرۡ بِٱللَّهِ وَمَلَٰٓئِكَتِهِۦ وَكُتُبِهِۦ وَرُسُلِهِۦ وَٱلۡيَوۡمِ ٱلۡأٓخِرِ فَقَدۡ ضَلَّ ضَلَٰلَۢا بَعِيدًا ۔[1]

"O you who have believed, believe in Allah and His Messenger and the Book that Allah has revealed to His Messenger and every Book He revealed before it. Whoever disbelieves in Allah, His angels, His Books, His messengers, and the Last Day has indeed strayed far into error."

As for the question of what is meant by "believing," the Holy Quran has explained this matter in full detail. Primarily, it means acknowledging Allah—not merely acknowledging His existence, but recognizing Him as the One and Only Allah. He has no partner; He alone is worthy of man's worship, servitude, and obedience. He alone determines destinies—ordaining success or failure; a servant should supplicate to Him and place his trust in Him. He alone issues commands and prohibitions; it is the servant's duty to obey His commands and abstain from what He has forbidden. He is All-Seeing and All-Hearing; nothing is hidden from Him—not merely a person's actions, but even the underlying purpose and intention with which an act was performed. Disbelief and associating partners with Allah (Shirk) are counted among the major sins—acts against which the Messenger of Allah (peace and blessings of Allah be upon him) repeatedly warned us in his teachings. As stated in a Hadith narrated by Anas (may Allah be pleased with him): The Messenger of Allah (peace and blessings of Allah be upon him) was asked about the major sins, and he replied: "Associating partners with Allah, disobeying parents, killing a human being, and bearing false witness are major sins." [2]

Moreover, shirk(associating partners with Allah) is counted among the seven destructive sins that will lead the one who commits them to Hell; consequently, due to this very loss, the perpetrator will remain in a state of ruin in the Hereafter as well.

It is narrated by Abu Hurairah (may Allah be pleased with him) that the Messenger of Allah (peace and blessings of Allah be upon him) said: "Avoid the seven destructive things." The Companions (may Allah be pleased with them) asked, "O Messenger of Allah! What are they?" He replied: "Associating partners with Allah..."[3]

Following these introductory remarks, we will systematically outline the actions that lead to human loss, explaining their underlying causes and, where possible, illustrating them with examples from the modern era.

Meeting Allah

To enjoy the blessings of Paradise and attain His pleasure on the Day of Judgment, it is essential to believe in Allah, follow His commands, abstain from forbidden things, and believe in the meeting with Him on the Day of Judgment. Allah says:

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[1] Holy Quran, An-Nisa: 136

[2] Al-Bukhari, Muhammad bin Ismail Abu Abdullah Al-Bukhari Al-Ju'fi; Edited by: Muhammad Zuhair bin Nasir Al-Nasir – Sahih Al-Bukhari– 1st Edition, Dar Tuq Al-Najat, 1422 AH – Book of Testimony (Kitab al-Shahadat) – Chapter: What has been said regarding false testimony – Hadith No. 2653

[3] Muslim bin Al-Hajjaj Abu Al-Hasan Al-Qushayri Al-Naysaburi; Edited by: Muhammad Fuad Abdul-Baqi – Sahih Muslim– Published by: Dar Ihya Al-Turath Al-Arabi, Beirut – Book of Faith (Kitab al-Iman) – Chapter: Explanation of major sins and the greatest among them – Hadith No. 89

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَطِيعُواْ ٱللَّهَ وَرَسُولَهُۥ وَلَا تَوَلَّوۡاْ عَنۡهُ وَأَنتُمۡ تَسۡمَعُونَ ۔ [4]

"O you who believe! Obey Allah and His Messenger, and do not turn away from him after hearing the command".

"It is narrated by Hazrat Abu Hurairah (may Allah be pleased with him) that one day, while the Holy Prophet (peace and blessings of Allah be upon him) was sitting among the people, Gabriel (peace be upon him) came to him and asked about the meaning of faith. The Prophet (peace and blessings of Allah be upon him) replied: 'Faith is to believe in the existence and Oneness of Allah the Almighty, and to believe in His angels, the certainty of meeting Him, the truthfulness of His messengers, and the resurrection after death[5] '".

And Allah the Almighty says

فَمَنۡ ءَامَنَ وَأَصۡلَحَ فَلَا خَوۡفٌ عَلَيۡهِمۡ وَلَا هُمۡ يَحۡزَنُونَ ۔[6] :"

For those who heed their words and mend their ways, there is no cause for fear or grief".

And the believer is deeply eager to meet Allah on the Day of Judgment; that is why he constantly performs good deeds and abstains from every evil act, indecency, and sin.

Allah the Almighty says:

فَمَن كَانَ يَرۡجُواْ لِقَآءَ رَبِّهِۦ فَلۡيَعۡمَلۡ عَمَلٗا صَٰلِحٗا وَلَا يُشۡرِكۡ بِعِبَادَةِ رَبِّهِۦٓ أَحَدَۢا ۔[7]"

"So whoever hopes for the meeting with their Lord should perform righteous deeds and associate no one else with their Lord in worship."

And whoever disbelieves in Allah—denying His existence and the meeting with Him on the Day of Resurrection—has incurred a manifest loss, for they have rejected a fundamental tenet; and know that this tenet is belief in Allah and belief in the meeting with Him.

In accordance with this statement of Allah:

قَدۡ خَسِرَ ٱلَّذِينَ كَذَّبُواْ بِلِقَآءِ ٱللَّهِۖ حَتَّىٰٓ إِذَا جَآءَتۡهُمُ ٱلسَّاعَةُ بَغۡتَةٗ قَالُواْ يَٰحَسۡرَتَنَا عَلَىٰ مَا فَرَّطۡنَا فِيهَا ۔ [8]

"Those who denied the news of their meeting with Allah have incurred a loss; when that moment suddenly arrives, these very people will say, 'Alas! What a grave error we committed in this matter...'"

And His command is:

وَقَالُوٓاْ أَءِذَا ضَلَلۡنَا فِي ٱلۡأَرۡضِ أَءِنَّا لَفِي خَلۡقٖ جَدِيدِۢۚ بَلۡ هُم بِلِقَآءِ رَبِّهِمۡ كَٰفِرُونَ ۔ [9]

"And they say, 'When we have mingled with the dust, shall we truly be created anew?' The truth is, they deny the meeting with their Lord".

Regarding this objection, the disbelievers of old times had a straightforward line of reasoning: "Once we have mixed with the soil and turned to dust, how can we be

[4] Holy Quran, Al-Anfal: 20

[5] Al-Bukhari, Muhammad bin Ismail Abu Abdullah Al-Bukhari Al-Ju'fi – Sahih Al-Bukhari – Book of Faith (Kitab al-Iman) – Chapter: Gabriel's questioning of the Prophet – Hadith No. 50

[6] Holy Quran, Al-An'am: 48

[7] Holy Quran, Al-Kahf: 110

[8] Holy Quran, Al-An'am: 31

[9] Holy Quran, As-Sajdah: 10

brought back to life?" However, the "enlightened" youth of today complicate the issue further by arguing: "When the atoms of our bodies have scattered; when we have merged with the soil to become fertilizer; when our particles have passed from that fertilizer into plants; when animals have consumed those plants; and when—from those animals—our decomposed atoms have dispersed into countless unknown forms and locations—in such a scenario, how could the lost components of human bodies possibly be reassembled?" Before concocting such far-fetched arguments, these fools ought to consider: the very Allah who created them—with their distinct forms—from the elements of the earth the first time around, is He not capable of creating them again?

In reality, these people shy away from the very idea of appearing before Allah Almighty because of their own misdeeds. Consequently, they seek to deny the encounter on the Day of Judgment, using the pretext that the resurrection of humans after decomposing in the earth does not appear rationally possible. Conversely, a person of faith—who harbors sincerity and love for Allah in their heart—will inevitably hope that Allah will treat them with mercy and compassion. Such a person will even yearn to meet Allah Almighty.

And He has also declared:

وَٱلَّذِينَ كَفَرُوٓاْ أَعۡمَٰلُهُمۡ كَسَرَابِۭ بِقِيعَةٖ يَحۡسَبُهُ ٱلظَّمۡـَٔانُ مَآءً حَتَّىٰٓ إِذَا جَآءَهُۥ لَمۡ يَجِدۡهُ شَيۡـٔٗا وَوَجَدَ ٱللَّهَ عِندَهُۥ فَوَفَّىٰهُ حِسَابَهُۥۗ وَٱللَّهُ سَرِيعُ ٱلۡحِسَابِ ۔ [10]

"In contrast, the deeds of those who disbelieve are like a mirage in a waterless desert; the thirsty one mistakes it for water, but upon reaching it, finds nothing—or rather, finds Allah present there, who settles his account in full; and Allah is swift in reckoning."

In other words, the deeds of the disbelievers resemble a mirage. A mirage refers to the sand in a desert plain that, under the midday sun, appears from a distance like flowing water. It is likened to running water because an observer sees the sand from afar and perceives it as water, yet upon approaching it, finds no water at all.

Thus, this parable clarifies that the deeds of disbelievers are just like a mirage—possessing no reality.

Allah Almighty says:

ٱلَّذِينَ ءَاتَيۡنَٰهُمُ ٱلۡكِتَٰبَ يَتۡلُونَهُۥ حَقَّ تِلَاوَتِهِۦٓ أُوْلَٰٓئِكَ يُؤۡمِنُونَ بِهِۦۗ وَمَن يَكۡفُرۡ بِهِۦ فَأُوْلَٰٓئِكَ هُمُ ٱلۡخَٰسِرُونَ ۔ [11]

"Those to whom We have given the Book read it as it ought to be read; they believe in it sincerely, and those who reject it—they are the true losers."

The occasion for the revelation of these verses is explained by Hazrat Ibn Abbas (may Allah be pleased with him), who stated: These verses were revealed concerning the 'Companions of the Ship'—a group of forty men from Syria and Abyssinia who arrived

[10] Holy Quran, An-Nur: 39
[11] Holy Quran, Al-Baqarah: 121

with Ja'far bin Abu Talib. Thirty-two of them were from Abyssinia, and eight were monks from Syria; among them was the monk Bahira. [12]

Commentators have differed regarding the identity of these people, yet Allah—Glorified and Exalted is He—has clarified who they are through the phrase: "Those to whom We have given the Book."

Some have said that they were those who believed in the Messenger of Allah (peace and blessings of Allah be upon him)—a view reflected in the statement of Qatadah regarding "Those to whom We have given the Book," where he said: "These are the Companions of the Messenger of Allah (peace and blessings of Allah be upon him) who believed in the Book of Allah and affirmed its truth." Others have said that Allah accorded them the status of the scholars of the Children of Israel—those who believed in Allah, affirmed His messengers, and acknowledged the commandments found in the Torah, as well as Allah's command to follow the Prophet (peace and blessings of Allah be upon him), believe in him, and affirm the message he brought from Allah. Regarding the phrase "Those to whom We have given the Book," Ibn Zaid stated: "Among the Jews, whoever disbelieved in the Prophet (peace and blessings of Allah be upon him) is among the losers." Al-Tabari deemed this view the most sound, reasoning that the preceding verses speak of the People of the Book—specifically those who altered the Book of Allah and distorted its interpretation, and who falsely attributed fabrications to Allah. Furthermore, the verses discussed earlier did not refer to any of the Prophet's (peace be upon him) Companions. Thus, the interpretation of the phrase "those to whom We have given the Book" refers to the People of the Book—those associated with the Torah and the Gospel—regarding whom Allah Almighty has narrated events in both the preceding and subsequent verses. [13]

Regarding the phrase yatlunahu haqqa tilawatihi ("they recite it as it ought to be recited"): some have interpreted this to mean that they follow it as it ought to be followed, while others have interpreted it to mean that they recite it as it ought to be recited.

The pronoun in yatlunahu ("they recite it") refers to the Prophet Muhammad (peace be upon him). The meaning is: O Muhammad, among the People of the Torah—those to whom We granted the Book—there are those who believe in you and in the truth you have brought from Me. They follow the Book I revealed to My Messenger Moses (peace be upon him); they believe in it and also read the descriptions and attributes concerning you found within it—acknowledging that you are My Messenger—and for them, obeying Me is obligatory alongside believing in you. "((Those are the ones who believe in it))—meaning, these are the very people of whom Allah has said: those to whom We have granted the Book recite it as it ought to be recited and affirm its truth; they submit to what Allah has commanded to be done and to what He has forbidden; and they perform the

[12] Al-Baghawi, Abu Muhammad Al-Husayn bin Mas'ud Al-Baghawi – 4th Edition, Dar Taybah lil-Nashr wal-Tawzi', 1997 – Tafsir Al-Baghawi– Vol. 1, p. 150

[13] Al-Tabari, Muhammad bin Jarir bin Yazid Abu Ja'far; Edited by: Dr. Abdullah bin Abdul-Muhsin Al-Turki – 1st Edition, Dar Hijr, 2001 – Vol. 2, p. 486

acts that have been emphasized. These are among the people regarding whom Allah Almighty has said:"

لَيْسُواْ سَوَآءً ۗ مِّنْ أَهْلِ ٱلْكِتَٰبِ أُمَّةٌ قَآئِمَةٌ يَتْلُونَ ءَايَٰتِ ٱللَّهِ ءَانَآءَ ٱلَّيْلِ وَهُمْ يَسْجُدُونَ . يُؤْمِنُونَ بِٱللَّهِ وَٱلْيَوْمِ ٱلْأٓخِرِ وَيَأْمُرُونَ بِٱلْمَعْرُوفِ وَيَنْهَوْنَ عَنِ ٱلْمُنكَرِ وَيُسَٰرِعُونَ فِي ٱلْخَيْرَٰتِ ۖ وَأُوْلَٰٓئِكَ مِنَ ٱلصَّٰلِحِينَ . وَمَا يَفْعَلُواْ مِنْ خَيْرٍ فَلَن يُكْفَرُوهُ ۗ وَٱللَّهُ عَلِيمٌۢ بِٱلْمُتَّقِينَ . إِنَّ ٱلَّذِينَ كَفَرُواْ لَن تُغْنِيَ عَنْهُمْ أَمْوَٰلُهُمْ وَلَآ أَوْلَٰدُهُم مِّنَ ٱللَّهِ شَيْـًٔا ۖ وَأُوْلَٰٓئِكَ أَصْحَٰبُ ٱلنَّارِ ۖ هُمْ فِيهَا خَٰلِدُونَ .[14]

"But not all People of the Book are alike; among them are those who remain steadfast on the right path, reciting the verses of Allah during the night and prostrating before Him. They believe in Allah and the Last Day, enjoin what is right, forbid what is wrong, and are active in doing good deeds. These are the righteous ones, and whatever good they do will not go unappreciated; Allah knows the God-fearing well."

And He said:

ٱلَّذِينَ ءَاتَيْنَٰهُمُ ٱلْكِتَٰبَ مِن قَبْلِهِۦ هُم بِهِۦ يُؤْمِنُونَ . وَإِذَا يُتْلَىٰ عَلَيْهِمْ قَالُوٓاْ ءَامَنَّا بِهِۦٓ إِنَّهُ ٱلْحَقُّ مِن رَّبِّنَآ إِنَّا كُنَّا مِن قَبْلِهِۦ مُسْلِمِينَ . أُوْلَٰٓئِكَ يُؤْتَوْنَ أَجْرَهُم مَّرَّتَيْنِ بِمَا صَبَرُواْ وَيَدْرَءُونَ بِٱلْحَسَنَةِ ٱلسَّيِّئَةَ وَمِمَّا رَزَقْنَٰهُمْ يُنفِقُونَ .[15]

"Those to whom We gave the Book before this believe in it [the Quran], and when it is recited to them, they say, 'We believe in it; it is indeed the truth from our Lord; we were Muslims even before this.' These are the ones who will be given their reward twice over for the steadfastness they demonstrated; they repel evil with good and spend from the sustenance We have provided them."

These verses were revealed regarding the believers among the People of the Book—specifically, the followers of the Gospel. They had arrived from Abyssinia with Ja'far (may Allah be pleased with him) and embraced faith in the Prophet (peace be upon him). Upon witnessing the plight of the Muslims, they asked for permission to bring their wealth to provide financial support to the Muslim community; the Prophet (peace be upon him) granted them this permission.

The subsequent verse states that when the Quran is recited to them, they say: "We believe in it; it is indeed the truth from our Lord." This was because the attributes of the Noble Prophet (peace be upon him) were already mentioned in the Torah and the Gospel. (And whoever disbelieves in it—it is they who are the losers.) This refers to those who disbelieve in it and reject what was revealed to you; who deny the glad tidings concerning you found in their own scriptures—distorting those very tidings to suit their desires—and who belie its verses. This rejection encompasses a denial of its commandments and the obligations ordained by Allah therein. These are the people whose knowledge and deeds have resulted in loss; they deprived themselves of a share in Allah's mercy, incurring His wrath and anger instead. They are described as "the losers"—meaning those misguided individuals destined for ruin (Bhutto, & Ramzan, 2021).

They forfeited worldly well-being and the blessings of the Hereafter because they purchased error in exchange for guidance, and disbelief in exchange for faith. This was

[14] Holy Quran, Al-Imran: 113–116
[15] Holy Quran, Al-Qasas: 52–54

the outcome of the trade they engaged in—accepting bribes to distort the Scripture. Allah—Glory be to Him—emphasized the certainty of their loss by employing a nominal sentence structure that includes the emphatic, detached pronoun "hum" (they).[16]

Allah Almighty says:

وَيَوْمَ يَحْشُرُهُمْ كَأَن لَّمْ يَلْبَثُوٓاْ إِلَّا سَاعَةً مِّنَ ٱلنَّهَارِ يَتَعَارَفُونَ بَيْنَهُمْ ۚ قَدْ خَسِرَ ٱلَّذِينَ كَذَّبُواْ بِلِقَآءِ ٱللَّهِ وَمَا كَانُواْ مُهْتَدِينَ ۔ [17]

"(Today, they are engrossed in the life of this world,) and on the Day when Allah gathers them, (this worldly life will seem to them) as though they had stayed [in the world] only for an hour of the day to get acquainted with one another. (At that time, it will become evident that) those who denied the meeting with Allah were indeed in great loss, and they were never on the right path."

In this verse, Allah—Glorified and Exalted be He—describes the state of the polytheists on the Day of Resurrection, stating: "And on that Day He will gather them"—meaning He will assemble them from all directions at the place of standing. It will seem as though they had stayed in the world for merely an hour of the day; the implication is that this is how they spent their days in the world—regardless of whether they lived there for a short or long time, relative to the Hereafter, it was no more than an hour. It has also been said that they spent their days in the world merely to gain a small benefit from their lives—as if they had paused for only a brief portion of the day for the sake of a meager worldly gain. Furthermore, it has been suggested that they spent only a short while in their graves as well, and the evidence for this is the saying of Allah...

لَبِثْنَا يَوْمًا أَوْ بَعْضَ يَوْمٍ [18]

" Ibn Abbas (may Allah be pleased with him) stated:

Allah Almighty has guided us to the realization that no one should be deceived by long-term hopes regarding worldly things—things whose ultimate outcome is inevitably decline. There is another perspective attributed to Ibn Abbas as well: they will perceive their long lives as having been merely like a single hour when compared to the abode of eternity.

"They will ask one another"—this implies that, at that time, created beings will recognize each other just as they did in the world, as if they had been separated for only a brief moment. It has also been suggested that this mutual recognition might involve pointing out one another's errors and disbelief; such recognition would take the form of recrimination or the laying bare of secrets. They will say to one another: "You led me astray; you seduced me; you were the one who brought me to disbelief." This form of recognition will not be rooted in affection, mercy, or gentleness; rather, the confrontational exchange of accusations will persist.

[16] Al-Alusi, Shihab al-Din Mahmud bin Abdullah; Researcher: Ali Abdul-Bari Atiyyah – Ruh al-Ma'ani fi Tafsir al-Quran – 1st Edition, Dar al-Kutub al-Ilmiyyah, Beirut, 1415 AH – Vol. 1, p. 587

[17] Holy Quran, Yunus: 45

[18] Holy Quran, Al-Kahf: 19

The term yata'arafun (recognizing/inquiring of one another) implies asking one another questions—such as inquiring about the duration of their stay—just as Allah Almighty has stated:

وَأَقْبَلَ بَعْضُهُمْ عَلَىٰ بَعْضٍ يَتَسَآءَلُونَ ۔[19]

"Thereafter, they will turn towards one another and begin to argue."

And Dahhak (may Allah have mercy on him) said: This will be a manifestation of mercy for the believers, whereas there will be no manifestation of mercy for the disbelievers, just as Allah the Almighty has stated:

فَلَآ أَنسَابَ بَيْنَهُمْ يَوْمَئِذٍ وَلَا يَتَسَآءَلُونَ ۔[20]

Then, as soon as the Trumpet is blown, there will be no ties of kinship between them, nor will they inquire about one another.

And in accordance with this statement of Allah, this is the truth:

وَلَوْ تَرَىٰٓ إِذِ ٱلظَّٰلِمُونَ مَوْقُوفُونَ عِندَ رَبِّهِمْ يَرْجِعُ بَعْضُهُمْ إِلَىٰ بَعْضٍ ٱلْقَوْلَ يَقُولُ ٱلَّذِينَ ٱسْتُضْعِفُواْ لِلَّذِينَ ٱسْتَكْبَرُواْ لَوْلَآ أَنتُمْ لَكُنَّا مُؤْمِنِينَ . قَالَ ٱلَّذِينَ ٱسْتَكْبَرُواْ لِلَّذِينَ ٱسْتُضْعِفُوٓاْ أَنَحْنُ صَدَدْنَٰكُمْ عَنِ ٱلْهُدَىٰ بَعْدَ إِذْ جَآءَكُمْ بَلْ كُنتُم مُّجْرِمِينَ . وَقَالَ ٱلَّذِينَ ٱسْتُضْعِفُواْ لِلَّذِينَ ٱسْتَكْبَرُواْ بَلْ مَكْرُ ٱلَّيْلِ وَٱلنَّهَارِ إِذْ تَأْمُرُونَنَآ أَن نَّكْفُرَ بِٱللَّهِ وَنَجْعَلَ لَهُۥٓ أَندَادًا وَأَسَرُّواْ ٱلنَّدَامَةَ لَمَّا رَأَوُاْ ٱلْعَذَابَ وَجَعَلْنَا ٱلْأَغْلَٰلَ فِيٓ أَعْنَاقِ ٱلَّذِينَ كَفَرُواْ [21]

".If only you could see their state when these wrongdoers stand before their Lord; they will cast blame upon one another. Those who were kept suppressed in the world will say to the arrogant ones, 'Had it not been for you, we would have been believers.' The arrogant ones will reply to the downtrodden, 'Did we hold you back from the guidance that had come to you? No, rather, you yourselves were guilty.' The downtrodden will say to the arrogant, 'No, it was your scheming—night and day—when you commanded us to disbelieve in Allah and to set up others as His equals.' Ultimately, when they witness the punishment, they will harbor deep regret in their hearts, and We shall place iron collars around the necks of these disbelievers..."

And His decree is:

وَقَالُواْ رَبَّنَآ إِنَّآ أَطَعْنَا سَادَتَنَا وَكُبَرَآءَنَا فَأَضَلُّونَا ٱلسَّبِيلَا۠ ۔ [22]

"And they will say, 'Our Lord, we obeyed our leaders and our elders, and they led us astray from the right path.'"

And Kalbi said: As soon as they emerge from their graves, they will question one another; once they witness the punishment, all ties of acquaintance between them will be severed, and they will begin to disown one another, just as Allah has stated:

وَلَا يَسْـَٔلُ حَمِيمٌ حَمِيمًا ۔ [23]

"And no bosom friend shall ask after his bosom friend."

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[19] Holy Quran, As-Saffat: 27
[20] Holy Quran, Al-Mu'minun: 11
[21] Holy Quran, Saba: 31–33
[22] Holy Quran, Al-Ahzab: 67
[23] Holy Quran, Al-Ma'arij: 10

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The Almighty has declared:

قُلۡ كَفَىٰ بِٱللَّهِ بَيۡنِي وَبَيۡنَكُمۡ شَهِيدٗاۖ يَعۡلَمُ مَا فِي ٱلسَّمَٰوَٰتِ وَٱلۡأَرۡضِۗ وَٱلَّذِينَ ءَامَنُواْ بِٱلۡبَٰطِلِ وَكَفَرُواْ بِٱللَّهِ أُوْلَٰٓئِكَ هُمُ ٱلۡخَٰسِرُونَ ۔ [24]

"(O Prophet) say: 'Allah is sufficient as a witness between me and you; He knows everything in the heavens and the earth. Those who believe in falsehood and disbelieve in Allah—it is they who are the losers.'"

In this verse, Allah (SWT) draws the attention of the Prophet (PBUH) to the claims made by thse who rejected him.

Al-Qurtubi stated in his book regarding the phrase "those who believe in falsehood" (*wa-alladhina amanu bil-batil*): Yahya bin [Sallam] said it refers to Iblis (Satan); others said it refers to the worship of idols, statues, and priests. Regarding "and disbelieve in Allah" (*wa kafaru billah*), it means their rejection of Allah's messengers and denial of His Book; it has also been interpreted as their associating idols as partners with Allah, and further, attributing sons and daughters to Him. [25]

And regarding Allah's statement "it is they who are the losers" (*ula'ika hum al-khasirun*): it implies that they disregarded their covenant, having purchased disbelief in exchange for faith. This verse belongs to the category of engaging in the best form of argumentation with them; it does not explicitly contrast faith directly with falsehood—though disbelief and loss ultimately stem from that—but rather employs a style involving a degree of ambiguity.

Attaining faith in Allah—and the subsequent earning of reward for it—is possible only through Allah's grace; for it brings inner peace, steadfastness upon the truth, resilience in the face of calamity, firm trust, the assurance of safety, and [the promise of] the Hereafter... Certainty is attained—and it is indeed attained—whereas disbelievers remain deprived of it.

Allah the Almighty says:

هُوَ ٱلَّذِي جَعَلَكُمۡ خَلَٰٓئِفَ فِي ٱلۡأَرۡضِۚ فَمَن كَفَرَ فَعَلَيۡهِ كُفۡرُهُۥۗ وَلَا يَزِيدُ ٱلۡكَٰفِرِينَ كُفۡرُهُمۡ عِندَ رَبِّهِمۡ إِلَّا مَقۡتٗاۖ وَلَا يَزِيدُ ٱلۡكَٰفِرِينَ كُفۡرُهُمۡ إِلَّا خَسَارٗا ۔ [26]

"It is He who has made you successors upon the earth; so whoever disbelieves, the burden of his disbelief rests upon himself. For the disbelievers, their disbelief brings no increase—save for the ever-intensifying wrath of their Lord; indeed, for the disbelievers, it yields nothing but mounting loss."

This verse clarifies that disbelief is not a source of benefit in the sight of Allah; rather, it elicits nothing but His displeasure, anger, and loathing. It brings no advantage to the human soul; instead, it compounds loss, leads to ruin and straying in the Hereafter, and stands in direct opposition to faith. In contrast, as a believer ages, their deeds become

[24] Holy Quran, Al-Ankabut: 52

[25] Sayyid Qutb – Al-Jami' li-Ahkam al-Quran* – Vol. 13, p. 236

[26] Holy Quran, Fatir: 39

more refined, their station in Paradise rises, their reward continually increases, and they become beloved to their Creator.

"It is He who has made you successors upon the earth"—meaning Allah has appointed you as successors to the nations that came before, such as 'Ad and Thamud; He has made you successors to inhabit and cultivate the earth.

إِنِّي جَاعِلٌ فِي ٱلْأَرْضِ خَلِيفَةً ۖ)[27]

"I am going to appoint a vicegerent on the earth".

Qatadah (may Allah have mercy on him) explains that this implies a succession—one following another, century after century. Allah has appointed you as His vicegerents on the earth and made it beneficial for you so that you may express gratitude through the profession of His Oneness (Tawhid) and obedience to Him; otherwise, He will replace you with other nations, generations, and communities. Their histories and the traces they left behind serve as lessons, admonitions, and sources of reflection. This reality demands that we remember we are destined to depart from this world and must not be deceived by it; we must recognize that Allah has appointed us as His vicegerents and ensure we do not associate any partners with Him.

And Allah—Glory be to Him and Exalted is He—is the One, the Ever-Living, the Eternal Sustainer.

Summary

The discussion in this paper clarifies that, according to the Holy Quran, disbelief (kufr) and willful denial (juhud) are the fundamental causes of loss for humanity in both this world and the Hereafter. The essence of faith lies in acknowledging the Oneness of Allah Almighty, believing in His messengers and divine scriptures, accepting the existence of angels and the Day of Judgment, and living one's life in accordance with Allah's commands. The practical requirement of faith is that a person embraces virtue, abstains from evil, and keeps their worship and devotion sincere and dedicated solely to Allah Almighty.

The paper elucidates that denying the meeting with Allah Almighty and the resurrection on the Day of Judgment renders a person heedless of their Hereafter. The Holy Quran characterizes this denial as a manifest loss, for it is the conviction regarding the Hereafter that motivates a person to live with a sense of accountability. Similarly, associating partners with Allah Almighty (shirk), rejecting divine revelation, and refusing to accept the truth even after it has become evident are also causes of ruin and deprivation.

Furthermore, by likening the deeds of disbelievers to a mirage, the Holy Quran highlights the fact that worldly successes and outward achievements do not guarantee salvation in the Hereafter. On the Day of Judgment, a person will have to face the consequences of their actions. At that time, neither worldly status will avail, nor will wealth and offspring be able to save one from Allah's decree, nor will shifting the blame onto others absolve one of responsibility.

[27] Holy Quran, Al-Baqarah: 30

The paper also underscores the significance of human life and time. A person's lifespan is a precious asset; spending it in faith, righteous deeds, and obedience to Allah Almighty is the path to true success. Worldly life is brief and transient, whereas the life of the Hereafter is eternal. Therefore, wisdom dictates that one should prioritize success in the Hereafter over fleeting desires.

In essence, the Holy Quran calls upon humanity to shun disbelief, stubborn denial, polytheism, the rejection of the Hereafter, and disobedience. True success and salvation lie in sincere faith in Allah Almighty, the doctrine of Divine Oneness (Tawhid), adherence to the Messenger (PBUH), acceptance of Divine Revelation, and righteous deeds. Thus, one ought to recognize the value of life, reform one's beliefs and actions, follow the commandments of Allah Almighty, and live with an awareness of accountability in the Hereafter; for this is the path to genuine success in both this world and the next, and the way to avoid ultimate loss.

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