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**THE LEVELS OF FAITH IN THE QUR'ĀN:  
AN ANALYSIS OF THE CONCEPT OF FAITH IN SŪRAT  
AL-ANFĀL VERSES (2-4)**



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Universiti Utara Malaysia

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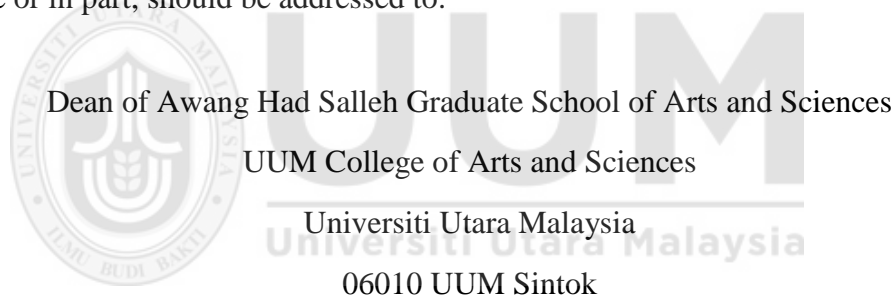
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## Abstrak

Allah Maha Kuasa berfirman dalam ayat (4) daripada Surah *al-Anfal*: (Mereka ialah orang-orang yang beriman dengan sebenar-benarnya. Mereka akan mendapat pangkat-pangkat yang tinggi di sisi Tuhan mereka dan keampunan serta limpah kurnia yang mulia (di Syurga)). Beberapa pentafsir berpendapat ayat ini menyatakan bahawa orang yang beriman mempunyai tahap keimanan yang berbeza. Kajian ini memfokus kepada tahap-tahap, ciri-ciri dan kesan iman yang disebut dalam Al-Qur'an berdasarkan ayat-ayat Surah *al-Anfal* ayat (2–4) dan ayat-ayat lain. Pemilihan topik ini berdasarkan hakikat bahawa setiap tahap iman mempunyai ciri-ciri dan kesan tertentu yang membolehkan orang yang beriman mencapai tahap yang tertinggi, seperti terkandung dalam banyak ayat-ayat suci Al-Qur'an. Kajian ini menggunakan pendekatan kualitatif yang merujuk kepada kaedah penjelasan dan pentafsiran fenomena untuk menjawab soalan penyelidikan dan menyokong objektif kajian. Kajian ini menggunakan penyelidikan perpustakaan dalam kutipan data. Data kemudian dianalisis menggunakan analisis teks. Dapatan kajian menunjukkan terdapat enam tahap iman berdasarkan ayat-ayat al-Quran, peringkat tertinggi adalah *al-Falah* yang diikuti oleh *al-Taqwa*, *al-Yaqin*, *al-Şabr*, *al-Khushu'* dan akhir sekali, *al-'Ihsan*. Perbincangan juga disertakan cara untuk mencapai tahap-tahap ini, ciri-ciri dan kesan ke atas moral setiap individu Muslim. Kajian ini mencadangkan institusi pendidikan dan agama memberi pertimbangan serious dan galakkan kepada setiap individu Muslim menjalankan penyelidikan tentang tahap iman dalam konteks Al-Qur'an.

**Katakunci:** Tahap iman, tafsiran al-Qur'an, etika Islam, kesan iman.

## Abstract

The Almighty *Allāh* says in verse (4) of *Sūrat al-Anfāl*; (Such in truth are the believers, they have grades of dignity with their Lord). Some interpreters argued that this verse establishes that the believers are in different levels of faith. The focus of this study is on the levels, attributes and effects of faith as mentioned in the Holy Qur`ān according to *Sūrat al-Anfāl* verses (2 – 4) and other verses. The selection of this topic is based on the fact that the levels of faith featured in many verses of the Holy Qur`ān, have certain attributes and effects that enable believers to attain the highest levels. This study used a qualitative approach and it refers to the method of explanation and interpretation of phenomena in order to answer the research questions and support the research objectives. This study adopted library-based research in the data collection. The data is then analyze using the textual analysis approach. The findings have identified six levels of faith based on the Quranic verses, the highest level is *al-Falāḥ* followed by *al-Taḳwa*, *al-Yaqīn*, *al-Ṣabr*, *al-Khushū`* and lastly, *al-`Iḥsān*. The discussion also included methods to ascend to these levels, their attributes and the effects on the morality of individual Muslims. This study suggests that educational and religious institutions should give serious consideration to encourage individual Muslims to investigate the levels of faith in the context of the Holy Qur`ān.

**Keywords:** Levels of faith, Interpretation of al-Qur`ān, Islamic ethics, Effects of faith.



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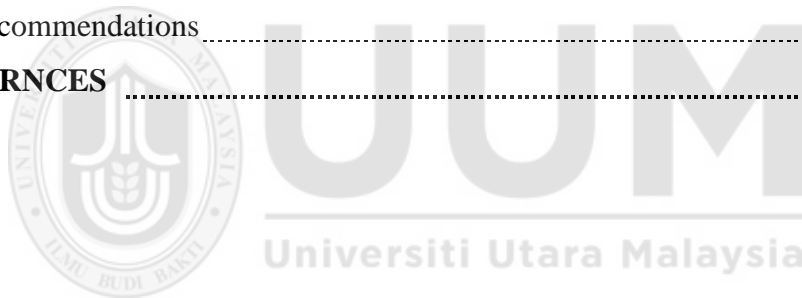
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# CHAPTER ONE

## INTRODUCTION

### 1.1 The background of this study

Since the creation of Adam (A.S), *Allāh*, the Almighty, has been endowing mankind with blessings and virtues. *Allāh* honored Adam (A.S), He gave him knowledge of all the names of (things) and preferred him over all other creatures (Ibn Mohammed, 2006), as mentioned in *Sūrat al-Israil*, 17:70, thus *Allāh* said:

وَلَقَدْ كَرَّمْنَا بَنِي آدَمَ وَحَمَلْنَاهُمْ فِي الْبَرِّ وَالْبَحْرِ وَرَزَقْنَاهُمْ مِنَ الطَّيِّبَاتِ وَفَضَّلْنَاهُمْ عَلَى كَثِيرٍ مِمَّنْ خَلَقْنَا تَفْضِيلًا

We have honoured the sons of Adam provided them with transport on land and sea given them for sustenance things good and pure and conferred on them special favours above a great part of our creation (Yusuf Ali, 1987).<sup>1</sup>

*Allāh* is pleased to create mankind, and perfect their creation. He endows them with much blessings that cannot be measured. Intellect is important among the blessings *Allāh* has endowed mankind with. With intellect, human beings would realize that there is an architect of all creations, who created heaven and earth. That architect directs and controls the winds. As a result, they worship Him (the architect) alone, and believe that He is one, and He has no partner. They believe in all that are revealed to them through His messengers and all the scriptures. Thus, their belief becomes real (Abu Hayyan Andalusian, 1993).

It is common knowledge that faith in Islām is based on Islāmic creed. Islāmic creed involves specific fundamentals otherwise known as articles of faith. Islāmic

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<sup>1</sup> It is worth mentioning, the researcher adopted for translation of the Qur'an to English language the book of: Yusuf Ali, A. (1987). *English translation of the holy Qur`ān*. Saudi: King Fahd Holy Qur`ān Printing.

creed refers to belief in *Allāh*, His angels, His messengers, the last day and destiny. These articles of faith are the basis upon which Islāmic creed depends (Al-Mushayqih, 2010). Qur`ānic evidence regarding the articles of faith is, *Allāh* said:

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ  
وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ...

It is not righteousness that ye turn your faces Towards east or West; but it is righteousness to believe in *Allāh* and the Last Day, and the Angels, and the Book, and the Messengers (*al-Baqarah*, 2: 177).

Furthermore, faith can also be defined as belief with the heart, words from the tongue, and reinforced by action. This implies that faith involves words and actions. The ‘action’ aspect can be up and down, and subject to the deeds of the believers (Al-Zulfah,2009).

Moreover, given the fact that faith would still persist, though it may fluctuate, it is discernible that variation in the faith of believers is based on their doings and the qualities they possess. This is consistent with what *Allāh* said:

ذَلِكَ الْكِتَابُ لَا رَيْبَ فِيهِ هُدًى لِّلْمُتَّقِينَ \* الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ  
يُنْفِقُونَ

This is the Book in it is guidance sure, without doubt, to those who fear *Allāh*; Who believe in the Unseen, are steadfast in prayer, and spend out of what We have provided for them (*al-Baqarah*, 2: 2-3).

The verses signify that the qualities of the believers, the people who are mindful of *Allāh* culminate in offering *Ṣalāt*, giving *Zakāt* etc. Likewise, the verses that also signify the qualities and deeds of the believers, the successful people, include what *Allāh*, the Exalted (Al-Ashqir,1999), has said:

قَدْ أَفْلَحَ الْمُؤْمِنُونَ \* الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ \* وَالَّذِينَ هُمْ عَنِ اللَّغْوِ مُعْرِضُونَ \* وَالَّذِينَ هُمْ  
لِلزَّكَاةِ فَاعِلُونَ \* وَالَّذِينَ هُمْ لِفُرُوجِهِمْ حَافِضُونَ

The believers must [eventually] win through Those who humble themselves in their prayers; Who avoid vain talk; Who are active in deeds of charity; Who abstain from sex (*al-Muminun*, 23: 1-5).

The verses indicate that the levels of faith have particular attributes and activities (e.g. *al-Taqwa*, *al-Falāh*, patience etc.). Through these qualities, a Muslim can be elevated to one of the levels of faith mentioned by *Allāh* in His book. Also, whoever possesses the qualities can get elevated to the higher position in paradise (Al-Dhihabi, 2009).

Besides that, the levels of faith have positive effects on the morality of the individual Muslim and the development of his personality. They also have positive effects on an individual's social interaction. For example, part of these effects include kindness to parents, kindness to neighbors, honesty in all dealings (e.g. business transactions) etc. It behooves the generality of Muslims to confirm that faith of certain elements, except that, on the other hand, there is variance in the levels of faith of Muslims. Faith fluctuates and it is subject to the intensity of the individual's good deeds. Conversely, divine definition of levels of faith is different from the one given above. Based on the exposition above, this research will examine the attributes of levels of faith and their effects on individual Muslims.

## 1.2 Problem Statement

The common definition of faith is belief in the heart, expressed by words from the tongue, and shown by one's actions (Al-Serawan, 1991). Other definitions have been presented which are consistent with this definition. *Allāh* has made distinctions between Islām and faith in the Holy Qur`ān as found in.

قَالَتِ الْأَعْرَابُ آمَنَّا قُلْ لَمْ تُؤْمِنُوا وَلَكِنْ قُولُوا أَسْلَمْنَا وَلَمَّا يَدْخُلِ الْإِيمَانُ فِي قُلُوبِكُمْ...

The desert Arabs say, "We believe." Say" Ye have no faith; but ye[only]say, 'We have submitted our wills to *Allāh*,' For not yet has Faith entered your hearts (*al-Hujurat*, 49: 14).

Some (*fiqh*) scholars have carried out research to study the distinctions between faith and Islām, and between Mu'min and Muslim (Ibn Ashour, 1984). A person who believes that there is only one *Allāh*, and that Muhammad (S.A.W.) is his last messenger is a Muslim (Al-Khudrawi, 2004). A person whose faith in *Allāh* is deep, and who is a righteous and obedient servant of His is a Mu'min (Al-Khudrawi, 2004). In the same context, *Allāh* said in *Sūrat al-Anfāl*, verses (2-3):

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَّتْ قُلُوبُهُمْ وَإِذَا تُلِيَتْ عَلَيْهِمْ آيَاتُهُ زَادَتْهُمْ إِيمَانًا وَعَلَىٰ رَبِّهِمْ يَتَوَكَّلُونَ \*الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ

For Believers are those who when *Allāh* is mentioned feel a tremor in their hearts and when they hear His signs rehearsed find their faith strengthened and put [all] their trust in their Lord Who establish regular prayers and spend [freely] out of the gifts.

Those who are in awe of *Allāh* (s.w.t) because of His glorification and veneration are the true believers. In other words, when the speech is delivered upon the power, justice and retribution of *Allāh*, they feel dread, and when the speech is about the kindnesses, graces, rewards and bounties of *Allāh*, they feel at peace in their hearts (Al-Tabari, 2001). The Qur'an says:



الَّذِينَ آمَنُوا وَتَطْمَئِنُّ قُلُوبُهُمْ بِذِكْرِ اللَّهِ أَلَا بِذِكْرِ اللَّهِ تَطْمَئِنُّ الْقُلُوبُ

“... now surely by *Allāh* 's remembrance are the hearts set at rest.” (*Al-Ra'd*, 13: 28).

As such, these two verses do not contradict each other because peace and rest relates to the remembrance of *Allāh*'s forgiveness and kindness, and fear relates to one remembering *Allāh*'s retribution and justice (Ibn Ashour, 1984).

Furthermore, when the divine blessings and forgiveness of *Allāh* are remembered, the believer has a favorable opinion and feels a trust. However, when he/she thinks about his/her own sins, he/she becomes uncomfortable and anxious about the consequences. One verse says, “When *Allāh* is mentioned, a Believer will feel a tremor in his/her heart”. “Wajila” is the Arabic word that means ‘to apprehend or fear’, which brings along the feeling of sadness with it. The verse further says, “and when the believer hears *Allāh*'s signs rehearsed, he/she finds a strengthening of his/her faith”. In such a situation, the believer's faith and certainty in *Allāh* will be increased. “And [all] his/her trust will be put in the Lord”. A believer such as this will trust in *Allāh* no matter what the situation and he/she will rely on Him for every affair in his/her life (Al-Saadi, 2002, Mahalli & Suyuti 2001).

To stress on the point again, a true believer is one who establishes prayer (which is a demonstration of his/her relationship with *Allāh*) and spends in charity with compassion out of what *Allāh* has blessed him/her with for his/her sustenance. The phrase ‘Who establish regular prayers’ *as* mentioned in the above verse, rather than saying ‘he/she recites prayer’, points to this fact that not only he/she keeps up the prayer but also behaves in a way to keep this strong relationship with *Allāh* at all

times and in everyplace. It is found in the verse, “Who establish regular prayers and spend [freely] out of the gifts” (Al-Saadi, 2002; Mahalli & Suyuti 2001).

*Allāh*, the Exalted, reveals in *Sūrat al-Anfāl* verse (4) that those who have such features are indeed eligible to be called ‘believers’. The verse says:

أُولَئِكَ هُمُ الْمُؤْمِنُونَ حَقًّا لَهُمْ دَرَجَاتٌ عِنْدَ رَبِّهِمْ وَمَغْفِرَةٌ وَرِزْقٌ كَرِيمٌ

We have given them for sustenance Such in truth are the believers they have grades of dignity with their Lord and forgiveness and generous sustenance.

That is, these individuals have some high degrees and ranks of honor in Heaven, and the *Allāh* will provide them with His forgiveness and a great and permanent sustenance. That is why some interpretations have said that ‘generous sustenance’ means a noble sustenance which is pure and vast, and is given them without any reproach. In the hereafter, this permanent sustenance will be the eternal Heaven (Tantawi, 1998; Wahidi, 1994).

In line with this, it can be said that these features belong to some notable and distinguished believers, not to all the believers. It is as if it is saying that the chosen and distinguished believers are those who have these features (Al-Maraghi, 1946).

Consequently, there is no problem to say that believers are equal from the point of Faith, but varies from the point of worship. This indicates that those who fear heartily are not enjoined, but it is recommended. The prayer and spending out of sustenance, mentioned in the foregoing holy verse, are irrespective of the compulsory and recommended ones. At this point, it is clear that the verses refer to some chosen and distinguished believers, not to all the believers. Thus, faith should be

accompanied with piety and love, and a humble heart is the source of qualities. It is the heart which quakes and trembles first, and then the increase of faith, keeping up with prayers and trust in *Allāh* comes forth (Tantawi, 1998; Wahidi, 1994), as the Qur'an says:

وَمَنْ يَأْتِهِ مُؤْمِنًا قَدْ عَمِلَ الصَّالِحَاتِ فَأُولَٰئِكَ لَهُمُ الدَّرَجَاتُ الْعُلَىٰ

But such as come to Him as Believers who have worked righteous deeds, for them are ranks exalted (*Taha*, 20: 75).

This is in line with what Ibn Kathir (1998) explained in his book entitled “*Tafsīr al-Qur`an al-Azīm*” about *Sūrat al-Anfal* 2-4. He explained that the statement “find their faith strengthened”, means faith can fluctuate, i.e. it can increase and it can decrease as well. Faith is the yardstick with which distinction is made among human beings in the sight of *Allāh*, the Exalted. This also implies that they have different levels, ranks and status in Paradise and high positions can be apportioned to a person who has an upsurge in his faith, as indicated by the verse.

Furthermore, Sayyid Qutb (2003) in his interpretation of *Sūrat al-Anfal* (2-4) explained that the verses denote that *Iman* (faith) fluctuates, it can increase with obedience to *Allāh* and it can decrease with disobedience. The verse contains both the behaviors of the heart, such as fear, honesty and trust, and the actions of other parts of the body, such as *salat* (prayer) and almsgiving. Moreover, *Allāh* said when He was describing the believers, “when the name of *Allāh* is mentioned, they feel a fear in their hearts and when His Verses (this Qur`ân) are recited unto them, they (i.e. the Verses) increase their Faith”. These are the qualities of the believers, they combined both faith and good deeds (For them are levels of dignity with their Lord, and Forgiveness and a generous provision [Paradise]). Given the viewpoints of the

exegesis in their books, it is discernible that faith has different levels which are made up of ups and downs.

The selection of this topic is due to the fact that the levels of faith, as contained in many verses of the Holy Qur`ān, have certain attributes and effects that can enable a believer to rise up to the highest levels and then attain success in this world and the hereafter. In the same vein, Islām is based on the principle of ‘the carrot and the stick’ (*al-Tarhib wa al-Tarhib*). Therefore, knowledge about the levels of faith can inspire and encourage believers to aspire to attain the highest level of faith. In addition, this is the first research to focus on the levels of faith and their conditions in the context of the Holy Qur`ān. Owing to this, it is possible that this study will increase the intellectual and cultural awareness of Muslims regarding the levels of faith, their attributes and their effects (Al-Jawzi, 1993).

On other hand, the reasons behind the selection of the verses in *Sūrat al-Anfāl* (2-4), among others, are that more than one quality of believers were mentioned in the verse and it was also mentioned in the verse that believers have varying levels of faith, and it is reflected in the fluctuation of their faith. In addition, this study, in its investigation of the levels of faith, did not focus on the verse of *Sūrat al-Anfāl* (2-4) alone. It also examined other verses of the Qur`ān to help to measure the different levels of faith, their attributes and effects on the individual’s morality. Based on the provisions of *Sūrat al-Anfāl* (2-4), and in line with the objectives of this research, the prophetic traditions mentioned that there are different levels of faith. It is narrated based on the authority of Abu Huraira that the Messenger of *Allāh* (May peace and blessings be upon him) said:

(الإيمانُ بضْعٌ وَسَبْعُونَ أَوْ بِضْعٌ وَسِتُّونَ شُعْبَةً فَأَفْضَلُهَا قَوْلُ لَا إِلَهَ إِلَّا اللَّهُ وَأَدْنَاهَا إِمَاطَةُ الْأَذَى  
عَنِ الطَّرِيقِ وَالْحَيَاءُ شُعْبَةٌ مِنَ الْإِيمَانِ)

(Faith has over seventy branches or over sixty branches, the most excellent of which is the declaration that there is no god but *Allāh*, and the humblest of which is the, removal of what is injurious from the path: and modesty is the branch of faith.) (Saḥīḥ Muslim, Chapter 13, Book 001, Number 0056).

Hence, it is sufficient to present the following questions. What are the levels of faith mentioned in this verse? How many levels are mentioned by the verse? Or how many positions does it mention? What are the measurements with which it can be defined? Or what are the measurements with which distinctions can be made among the levels? This forms the research problems and it is the subject-matter of this study.



### **1.3 Research questions**

As a result of the discussion in the study's introduction and problem statement, this researcher will go with the following research questions:

1. What are the levels of faith in the context of *Sūrat al-Anfāl* (2-4): verses (2-4)?
2. Do these levels of faith have attributes?
3. Are the levels of faith, having effects on the individual's morality?

### **1.4 Objectives**

1. To determine the levels of faith contained in *Sūrat al-Anfāl* (2-4) verses (2-4) and their levels.
2. To identify the attributes of the various levels of faith.
3. To analyze the effects of the levels of faith on the individual's morality.

### **1.5 Significance of the study**

This study examines the levels of faith and their attributes based on *Sūrat al-Anfāl*'s verses (2-4). This study also identifies the number of levels of faith and their impact on the morality of individuals at large. Hence, the significance of this study is multi-faceted.

Theoretically, this study is the first of its kind as it examines the levels of faith and their attributes. This contributes to the extant literature on faith. The findings will serve as a new and vital resource to the Islāmic libraries, and it will also shed more light on the real meaning of faith, the levels of faith, the attributes of the levels of faith, and their effects.

The practical contribution of this study lies in the creation of ethical and religious awareness within the Islāmic society. This study adds to the understanding of faith, levels of faith, attributes of faith levels, and the effects of faith levels. This study can also encourage individuals to attain the highest level of faith in accordance with the real objective of Islām, i.e. attaining the highest levels of faith.

## **1.6 Research methodology**

In this section, the researcher will discuss the methodological aspects of the study in order to achieve the objectives and answer the research questions. This section is subdivided into the following sub-sections: research design, research scope, types of data, methods of data collection, and data analysis.

### **1.6.1 Research design**

This study used the qualitative approach which refers to the method of explanation and interpretation of phenomena in order to answer the research questions, and support the objectives of scientific research (Creswell, 2007).

The qualitative research method is a method that is based on an in-depth understanding and comprehensive interpretation of scientific researches. This method enables the researcher to obtain viewpoints and collect information from sources through a library-based narrative technique, which in turn, corresponds to a particular study (Abdul Karim, 2009). In addition to that, qualitative research relies on a flexible method that enables the researcher to make changes during the process of data collection in order to be consistent with the achievement of the research objectives (Al-Sha'ari, 2009).

This study is also dependent upon the content analysis approach, another method of qualitative research. Content analysis has been defined as a research method for the interpretation of the content of text data through the methodical classification process of coding and determining themes or patterns, i.e. content analysis underlines an integrated view of speech/texts and their particular contexts and goes beyond just counting words or extracting objective contents from texts to examine meanings, themes and patterns that may be apparent or latent in a specific text (Riches et al., 2014).

The procedures of content analysis often start during the early stages of data collection. This early participation in the analysis stage will help the researcher to move back and forth between concept development and data collection, and may help with subsequent data collection from sources that are more beneficial for addressing the research questions to support valid and reliable inferences. Content analysis contains a number of procedures for processing data. In general, it can be divided into certain steps, beginning with preparing the data, review and investigation, analysis and extrapolation, drawing conclusions, and writing the findings (Hsieh & Shannon, 2005; Elo & Kynga, 2008).

Therefore, the content analysis approach enhances the answers of the research questions and supports the research objectives through explanation, interpretation, and exploration of the Qur`ān texts, and through review and examination of the viewpoints related to the study which can be found in the books of creed and their interpretations. Thus, contributing to the process of identifying the levels of faith, their attributes, and its effects of the individual's ethics.



### 1.6.2 Research scope

As this study is designed to define faith, its pillars and the process of attaining levels of faith based on what is contained in the Holy Qur`ān, the exposition was based on the related verses extracted from the Holy Qur`ān. The extracted verses dealt with faith and its levels, and the interpretations of these related verses as well. This study will also be based on the books of ethics concerning the verses related to the effects of levels of faith. *Allāh* mentioned that, *Allāh* said:

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَّتْ قُلُوبُهُمْ وَإِذَا تُلِيَتْ عَلَيْهِمْ آيَاتُهُ زَادَتْهُمْ إِيمَانًا وَعَلَىٰ رَبِّهِمْ يَتَوَكَّلُونَ \*الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ \*أُولَٰئِكَ هُمُ الْمُؤْمِنُونَ حَقًّا لَهُمْ دَرَجَاتٌ عِنْدَ رَبِّهِمْ وَمَغْفِرَةٌ وَرِزْقٌ كَرِيمٌ

For Believers are those who when *Allāh* is mentioned feel a tremor in their hearts and when they hear His signs rehearsed find their faith strengthened and put [all] their trust in their Lord Who establish regular prayers and spend [freely] out of the gifts We have given them for sustenance Such in truth are the believers they have grades of dignity with their Lord and forgiveness and generous sustenance (*al-Anfāl*, 8: 2-4).

The reason for choosing *Sūrat al-Anfāl*'s verses (2-4) is that the verses in question contained more than one attribute of the believers. Likewise, in the verses, *Allāh*, the Exalted, mentioned that the believers have varying levels of faith based on the fluctuation of the faith. This study does not concentrate on *Sūrat al-Anfāl* (2-4) verses alone, some other verses were also examined to define the levels of faith, its attributes and its effects on the morality of the individuals.

### 1.6.3 Types of data

Data is divided into two types: primary and secondary. The primary data is represented by the verses in the Holy Qur`ān and books of interpretation that deals with faith, its levels, and its effects. However, secondary data involves complementary and supportive sources for the primary data. Such data has an

important role to play in the review of theories, studies, opinions, general principles concerning the study, and the definition of concepts related to the research questions and objectives. The secondary data include books, theses, published articles, and other sources relating to the study.

#### **1.6.4 Data collection methods**

The researcher adopted the library-based research as a method of data collection. The materials in the libraries were used as source of data of this study. The materials include the Interpretation of the Holy Qur`ān of Ibn Kathir, Interpretation of Al-Razi, Enlightenment “*Al-Tahrir wa al-Tanwir*” interpretation to Ibn Ashour, Interpretation of Maraghi, *fi dhilai al-Qur`ān* to Sayyid Qutb, et al., research articles, thesis, and periodicals related to jurisprudence, creed, faith, and ethics. The libraries that were visited include Universiti Utara Malaysia’s library, Universiti Sains Islām Malaysia’s library, International Islāmic University’s library and others. Also utilized were electronic sources, such as Iraq’s academic electronic journals, the website of Baghdad University, the website of Kufa University, the website of Utara University, and other academic websites.

#### **1.6.5 Data analysis**

In the present study, the data analysis is dependent on the deductive approach. The deductive approach is an approach based on the preparation and review of documents and data that are under study and the analysis of such documents and data for the purpose of deducing the rules and standards, or for the purpose of arriving at certain results that support the objectives of scientific research (Schadewitz&Jachna, 2007).

Moreover, the researcher adopted this approach to garner the data with a move from a general rule to a specific rule (Elo & Kynga, 2008). Consistent with al-Ansari's (1997) position, this approach is based on several procedures, including exploration which denotes the review of scientific research to analyze and extrapolate the general rule and then attain the elements and bases underpinning it. The purpose is to identify the specific rules with their related reasons. In addition, the process of deduction aims at revealing the rules or criteria of developing terminologies for a group of derived concepts, and constructing them in a particular design so that it becomes an integrated unit or a standing scientific theory.

This approach assisted the researcher in the deduction, investigation, and review of books and documents regarding the verses of the Holy Qur`ān, and books of interpretation, creed, and beliefs supporting the research objectives.

This method facilitated the achievement of the research objectives through exploration and deduction of the Qur`ānic verses on faith and books of interpretation in particular, the method revealed and defined the levels of faith, attributes of each level, and their effects on the ethics of individuals.

## 1.7 Literature review

Faith is one of the pillars of a believer's personality and the degree of his or her closeness to *Allāh*. Faith is a yardstick with which Almighty *Allāh* distinguishes a Muslim from a believer. Thus, faith has an important impact on the formation of an individual's personality. The theme of this research is concerned with the levels of faith, ranging from Muslim to Islām, and to faith. Specifically, this study aims to determine the number of levels of faith and their distinctive attributes. There are a number of previous studies on faith and other relevant topics, but they did not really focus on the levels of faith. This will be discussed in the following subsections.

### 1.7.1 Faith and Islām

According to Dstgheeb's (1992), *al-`Imān* has certain fundamentals, including patience, belief, *Jihād* and justice. The author contended that divine guidance associated with permanent human happiness is the way to win paradise, levels, and status created by *Allāh* for mankind. The author divided the guidance into two sections: general and special. The former is within human instinct that is developed and strengthened through divine messages from the prophets, apostles, and the Divine Books, whereas the latter is the one by which *Allāh* gives to individuals whatever he or she wants and asks. However, the author, in his study, did not discuss the concept of faith, and its pillars.

Moreover, in his book entitled "*Nida' al-Qur`ān `ila `bad al-Rahman*", Al-Haniny (2002) identified a specific theme using verse 193 in *Sūrat al-i-Imran*,3, say *Allāh*:

رَبَّنَا إِنَّا سَمِعْنَا مُنَادِيًا يُنَادِي لِلْإِيمَانِ أَنْ آمِنُوا بِرَبِّكُمْ فَآمَنَّا رَبَّنَا فَاغْفِرْ لَنَا ذُنُوبَنَا وَكَفِّرْ عَنَّا سَيِّئَاتِنَا  
وَتَوَقَّأْنَا مَعَ الْأَبْرَارِ

Our Lord! we have heard the call of one calling [Us] to Faith, 'Believe ye in the Lord,' and we have believed. Our Lord! Forgive us our sins, blot out from us our iniquities, and take to thyself our souls in the company of the righteous

The verse guided the researcher to identify a specific theme based on the call of Almighty *Allāh* to reflect on the creation of human beings and other creatures, that this whole universe is the evidence of the greatness of *Allāh*, and that *Allāh* is the only Creator and Provider for the creatures in the universe. Thus, He is the One who deserves worship. On the other hand, the researcher argued that humans must be free of worldly attractions so that they can attain the real freedom and be respected in this world and the hereafter. Overall, the author has voiced out concern regarding confessing that *Allāh* is the only one due to be worshipped, but with no faith.

Furthermore, in his book titled “*Asbab ziyadat wa naqsan al-`Imān*”, Al-Badri (2006) described the factors that enhance faith to include recitation-cum-reflection on the verses of the Qur`ān and the names of *Allāh*, and the reflection on the biography-cum-morality of the Prophet (PBUH). In addition, the author posited that there are internal and external factors responsible for the loss of faith. The internal factors include, among others, ignorance, oblivion and sin, while the external factors are satanic seductions, materialism and its attractions. However, the author did not discuss the concept of faith and its pillars.

In the same vein, Al-Hanbali did not discuss the concept of faith, and its pillars in his book called "*Tawdih al-Burhan fi al-farq bayn al-`Islām wa al-`Imān*". In addition, Al-`Ani (2006) argued that Islām is derived from obedience whereas faith denotes

heartfelt belief. Despite the attempts by the author to define and explain Islām and faith, he did not mention pillars of Islām and articles of faith.

### **1.7.2 Faith and *Sūrat al-Anfāl***

In a thesis entitled “Secrets behind the coherence and composition of the names attributes and attributes of Allah the ends some verses in *Sūrat al-Anfāl*”, authored by Khayyat (1996), the coherence and relationship between the 99 names of Allah and attributes of Allah as contained in some verses of *Sūrat al-Anfāl* involving a ‘carrot and stick’ approach in the way the believers and the unbelievers were addressed. Also, the research examined the difference between the composition and structure of one verse and another; a name of Allah and another with different connotations. The examples of the names and attributes of Allah include forgiveness and mercy, power, severe punishment, all-hearing, and all-knowing etc. However, the researcher did not investigate the issue of levels of faith in *Sūrat al-Anfāl* verse (2-4).

Al-Qadi (2006) in his research entitled “The verses about fighting in *Sūrat al-Anfāl*: A survey and Analysis” posited that the verses about fighting in *Sūrat al-Anfāl* are denotatively referring to the struggle in the cause of Allah (Jihad/fight in the cause of Allah). These verses are of much exhortation to involve in the struggle in the cause of Allah. There are also numerous hadiths in the books of Sunnah which encourage the struggle in the cause of Allah, trust in Allah, feeling defeated in front of the enemies. However, investigating the issue of levels of faith in *Sūrat al-Anfāl* verse (2-4) eluded the researcher.

Furthermore, Basurrah (2009), in his research titled (The unveiling analysis of the interpretation of the Quran: A thematic study of *Sūrat al-Anfāl* ), discussed the meaning of unveiling analysis of *Sūrat al-Anfāl* with respect to the reason behind the revelation of the *Sūrat* , the place of revelation, and the reason for naming it *Sūrat al-Anfāl* . Nevertheless, investigating the issue of levels of faith in *Sūrat al-Anfāl* verse (2-4) escaped the discussion of the researcher.

Also, in a research entitled (Thematic consistency in *Sūrat al-Anfāl*) authored by Al-Dhayaabi (2012) explicated the thematic consistency in *Sūrat al-Anfāl*. In this research, the author defined thematic consistency/coherence. Also, the author discussed the peculiarities of the *Sūrat* and reason of revelation of the *Sūrat* , the purpose and objectives of the *Sūrat* . It was further explained that the main theme of *Sūrat al-Anfāl* is the struggle in the cause of Allah, and that the most important event mentioned in the *Sūrat* is that of the battle of Badr. The factors that determine the victory of Muslims in the battle of Badr, the relationship of Muslims with others in the time of peace and war, the peculiarities of *Sūrat al-Anfāl* were all expounded by the researcher, but he (the researcher) did not investigate the issue of levels of faith in *Sūrat al-Anfāl* verse (2-4).

Besides, in the research conducted by Abu Libaad (2012) which is entitled (Syllabic composition of *Sūrat al-Anfāl*, and its denotations: A phonetic, descriptive, and analytical study), there is a discussion about the syllabic composition of *Sūrat al-Anfāl*, the generic theme of the *Sūrat*, and the phonetic analysis of the *Sūrat*. The researcher also explained the general classification of phonetic compositions in *Sūrat al-Anfal* and practical ethical model. However, the researcher did not investigate the issue of levels of faith in *Sūrat al-Anfal* verse (2-4).

### 1.7.3 Faith and levels

In terms of charity, Al-Ghamdi (2001), in his research entitled “*Al-`Iḥsān fī daw' al-Kitāb wa al-Sunnah*”, discussed the concept of charity using the facts extracted from the religious texts. The author expounded the concept of charity using Qur`ānic verses and interpreted it with the *Ḥadīth*. Specifically, the *Ḥadīth* states thus “worship *Allāh* as if you see Him”. Although the researcher objectively studied charity from an ethical perspective, he did not identify it as a level of faith nor did he consider it as a factor that affects this level.

Regarding humility, Al-Hanbali (2003), in his book entitled “*Al-Khushū`fī Ṣalāt*”, defined and described the concept of humility in prayer and its levels, but he did not discuss them in detail. Using the *Ḥadīth*, the author observed that humility would be reflected in prayer via bowing and prostrating. Nevertheless, the author did not consider humility as a level of faith.

Besides, Al-Sudi (2005), in his research entitled “*Al-Ṣabr fī daw al-Qur`ān wa al-Sunnah*”, he examined patience in the context of the Holy Qur`ān. The researcher showed that patience means abstinence from misery, anger and other outlawed acts, and complaining to none other than God. In addition, patience is a recognition of the harm that affects man hoping to be rewarded for it from *Allāh*. Yet, the author did not recognize patience as a level of faith.

### 1.7.4 Faith and morals

Ethics as one of the effects of levels of faith have been studied by a number of researchers, from different perspective. However, none of them has considered it to



be an effect of the levels of faith on the ethics of an individual. In addition to that, Al-Shamre (1992), in his book entitled “*Masawi al-`Akhlaq wa madzmumiha*”, examines an individual’s immorality prohibited by the Prophet (PBUH) in his traditions, and its influence on human psychology and the level of religiosity. The researcher posited that immorality has its influence on human psychology and the level of religiosity. The researcher also revealed that righteousness has been what the Prophet Muhammad (PBUH) was sent to personify for all human beings. In a nutshell, the researcher did not refer to it as the effect of faith on the morals of an individual.

In addition, Al-Faham’s (1993) book entitled “*Al-Hayāt wa `akhlāq al-Anbiya*” viewed the Prophets’ morals as a good example. The author identified the Prophets’ morals from Prophet Adam (A.S) to Prophet Muhammad (PBUH). He also recognized the moral model of each Prophet (peace be upon them) and illustrated the lessons that can be derived from them. However, he did not address the concept of morality and the impact of faith on an individual’s ethics.

Moreover, he was among those researchers who addressed this issue in his book entitled “*Khamsun darasaan fi al-`Akhlaq*” and investigated by Al-Qammi (2004). He mentioned the good and bad aspects of an individual’s behavior, and encouraged individuals to imbibe good manners and move away from bad behavior. He also mentioned that imbibing good behavior and abstinence from bad behavior can be evolved through self-rebuking and moving away from forbidden acts. However, he did not mention the impact of faith on the moral aspects of an individual.

Furthermore, Al-Shamary (2006), in his article titled " Al-`Imān bil- ghayb wa thamratiho al-Ruhiat fi daw' al-Kitab", observed that the impacts of faith, such as satisfaction and tranquility, are evidence of the existence of religiousness and righteousness in a person who possess them, and the person is indeed a pious and conscious worshipper of *Allāh*. Therefore, the impacts of faith play a significant role in shaping the Islāmic personality of a believer. Yet, it is observed that the research examined satisfaction and tranquility's impacts on Muslim's personality, it did not consider it as an element of levels of faith and it did not examine the effects of the levels of faith on the moral aspect of the individual as well.

The book entitled "*TahdZib al-`Akhlāq*" by Ibn Miskawayh and investigated by Al-Hilali (2011) concentrated on the investigation of Ibn Miskawayh's ethical theory. The theory is based on the correlation between ethics and sociology as well as the realistic dimension of ethical theory. It is observed that morality depends on mental awareness and recognition and not on complying with the transferred texts. On the other hand, Ibn Miskawayh's theory is based on the variation between ethics and gratitude. He supported social morality rather than internal morality (i.e. gratitude). Still, he did not examine faith and the Qur`ānic verses related to levels of faith and its effects on the ethics of individuals.

Besides, Al-Hilali (2012), in his book named "*Athar al-`Imān bi sifat Allāh bi suluk al-Abd*", opined that belief in the attributes of *Allāh*, such as Mercy, Forbearance, Satisfaction, Hearing, and Greatness, etc. has impact on the belief and actions of man. The researcher regards the effects of the attributes of *Allāh* on the individual's behavior to be behavior towards his Lord, and not to be towards his community.

Nevertheless, the researcher never mentioned the Qur`ānic verses on faith and its impact on the morals of individuals.

Also, other effects of levels of faith include calmness, tranquility and satisfaction as examined by other researchers, but they were not examined within the context of ethical effects of the levels of faith. In his study called “Al-Sakīnah wa al-Ṭuma`nīnah fī al-Qur`ān’: A semantic study” Salem (2012) examined calmness and tranquility in the context of the verses of the Holy Qur`ān. The author stated that calmness is attributed to Almighty *Allāh* three times and it is combined with the verb (sent down) in five situations of war and hardship. The researcher explained that tranquility appears in the Holy Qur`ān in different places denoting stability. In addition, the researcher identified the words that are synonymous with the word ‘calmness’ and ‘tranquility’, including humbleness, calmness, and dignity. It was also revealed by the author that the words (i.e. calmness and tranquility) in the Holy Qur`ān have unique, specific and precise denotations and that every word denotes a new meaning. It is noteworthy that the study made mention of specific words contained in the Holy Qur`ān which were examined and analyzed as Qur`ānic expressions. Nevertheless, the author did not mention these qualities as the effects of faith on the moral aspects of individuals.

Based on the literatures reviewed so far, and despite the fact that these literatures have dealt with some aspects of faith or some other concepts in the Holy Qur`ān that can be considered as effects of faith or requisites for attaining faith, none of these studies really investigates the levels of faith which is the main concern of this study. Likewise, none of these studies recognize the attributes and effects of levels of faith on the individual’s morality.

## **1.8 Organization of the thesis**

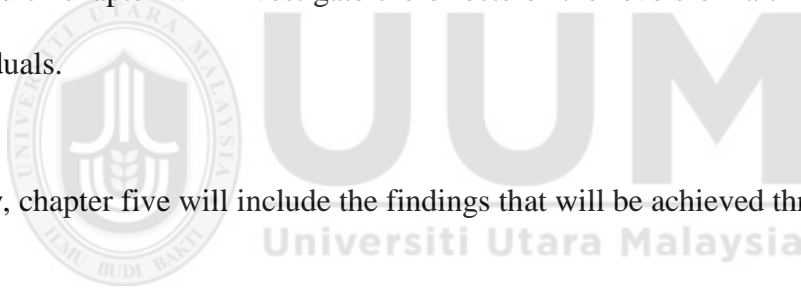
This study is divided into five chapters; the first chapter contains an introduction to the study with a statement of the problem, research objectives and questions, the significance of the study, research methodology and literature review.

The second chapter discusses the reality of faith and clarify its definition, pillars and the elements that lead to its levels.

Chapter three will address levels of faith, including the statement and explanation of levels of faith and their attributes.

The fourth chapter will investigate the effects of the levels of faith on the ethics of individuals.

Finally, chapter five will include the findings that will be achieved through the study.



## CHAPTER TWO

### THE CONCEPT OF FAITH

#### 2.1 Introduction

This chapter explains the meaning of Islām, its main pillars and the difference between Islām and faith. It also examines the Qur`ānic verses within which the word ‘*Darājāt*’ is mentioned, and it clarifies the meanings and concepts of such verses based on the context of the verses and the reasons for its revelation, as it explains the concept ‘*Darājāt*’ in another context, different from the context of this study.

#### 2.2 The Definition of Faith

In this subsection, the definition of the concept ‘faith’ in relations to the concept of Islām, creed, and monotheism will be provided, in order to clarify the real meaning of each term and the major dissimilarities between the terms.

##### a. Islām

The literal definition of Islām: surrender, docility and obedience (Al-Khudrawi, 2004). Terminologically, Islām refers to the final heavenly religion which *Allāh*, the Exalted, is pleased with, and endorsed for all mankind from Adam (A.S) to Prophet Muhammad (May the peace of *Allāh* and His blessings be upon him), the last of the prophets and messengers. In Islām, the commands of *Allāh* should be complied with and the forbidden should be jettisoned. Islām also involves sincerity, sound creed, morality, consciousness of *Allāh* in worship and the upkeep of the five fundamentals of Islām (Othaimen, 1989).

In addition, Al-Buza (2011) defined Islām as submission to *Allāh* via monotheism, docility, submissiveness and moving away from idol-worshipping. The Almighty *Allāh* said:

وَمَنْ يَبْتَغِ غَيْرَ الْإِسْلَامِ دِينًا فَلَنْ يُقْبَلَ مِنْهُ وَهُوَ فِي الْآخِرَةِ مِنَ الْخَاسِرِينَ

If anyone desires a religion other than Islām [submission to *Allāh*], never will it be accepted of him; and in the Hereafter He will be in the ranks of those who have lost [All spiritual good (*al-i-Imran*, 3:85)].

Hence, it can be concluded that Islām denotes submission to *Allāh* via monotheism, docility, submissiveness, moving away from idol-worshipping and the upkeeping of the five fundamentals of Islām (i.e. the two testimonies: honestly reciting the Islāmic profession of faith, *Ṣalāt*: performing ritual prayers in the proper way five times daily, *Zakāt* paying of alms (or charity) or tax to benefit the poor and the needy, *Ṣawm*: fasting throughout the month of Ramadan, and Ḥajj: pilgrimage to the house of *Allāh*).

#### **b. *Al-Tawḥīd* (Monotheism)**

*Al-Tawḥīd* was literally a derivative of ‘wahda’ which means singularity something, in other word, to make something one (Al-Khudrawi, 2004). Terminologically, *al-Tawḥīd* means singularity *Allāh* with all His peculiarities such as lordship, divinity and the names and attributes that solely belongs to Him. Some scholars also defined *al-Tawḥīd* as an assertive belief that *Allāh*, the Almighty, is the Lord and Owner of everything, and that He is the Creator, the Sustainer, the Giver of life, and the Giver of death. He alone deserves to be worshipped and obeyed, all forms of worships belong to Him alone, and He is perfect beyond any defect and deficiency (Al-Ashqar, 1999). *Allāh* said:

وَإِلَهُكُمْ إِلَهٌ وَاحِدٌ لَا إِلَهَ إِلَّا هُوَ الرَّحْمَنُ الرَّحِيمُ

And your *Allāh* is One *Allāh*: There is no god but He, Most Gracious, Most Merciful (*al-Baqarah*, 2:163).

Conclusively, *al-Tawhīd* refers to making *Allāh* one with all His peculiarities such as lordship, divinity and the names and attributes that solely belongs to Him.

### c. *Al-‘Aqīdah* (Creed)

*Al-‘Aqīdah* literally means knot, tying, conclusion, judgments, authentication, tightening firmly, cohesion, and affirmation. The term was derived from *Al-‘Aqīdah* which means tying something or something to which the heart and conscience attached (Al-Khudrawi, 2004). Terminologically, *al-‘Aqd* means something to which a man firmly attach to his heart, be it valid or invalid. In another definition, *al-‘Aqd* refers to the issues that must be self-assuredly ratified by the heart until it becomes certainly and undoubtedly steady. This is because it is what a man attach his heart to. This means man has belief in it (Al-Ashqar, 1999). *Allāh*, the Exalted, said:

لَا يُؤَاخِذُكُمُ اللَّهُ بِاللَّغْوِ فِي أَيْمَانِكُمْ وَلَكِنْ يُؤَاخِذُكُمْ بِمَا عَقَدْتُمُ الْأَيْمَانَ...

But those who reject Faith and belie Our Sign, they shall be Companions of Hellfire (*al-Maida*, 5: 89).

While, *al-‘Aqīdah –al-Islāmiyah* (Islāmic creed) is a Firm faith in God, his angels, his scripture and his messenger, the Last Day, and fate good and bad (Al-Mushayqih, 2010). Moreover, sound creed involves firm belief in *Allāh*, His angels, His scriptures, His messengers, the day of reckoning, and the destiny, be it good or bad.

#### **d. *Al-`Imān* (faith)**

*Al-`Imān* literally means ratification and endorsement (Al-Khudrawi, 2004). The concept of faith in the Arabic denotes '*Imān*'. Literally, it means 'to know', 'to believe', and 'to be convinced beyond the iota of a doubt'. Thus, faith represents firm belief that is out of knowledge and conviction. Somebody who has unshakable belief in the unity of *Allāh*, His attributes, His law, the revealed guidance, and the divine code of reward and punishment is called faithful (*Al- Mu'min*) (Al-Khudrawi, 2004). Terminologically, faith involves knowledge in the heart, words on the tongue, and action with the parts of the body (limbs of the body). In addition, other scholars define faith as belief engrained in the heart, utterances murmured by the tongue, and actions undertaken by the parts of the body, i.e. faith involves both words and actions, and this action may increase and decrease based on the believer's actions (Al-Rubaie, 1987). *Allāh* said:

هُوَ الَّذِي أَنْزَلَ السَّكِينَةَ فِي قُلُوبِ الْمُؤْمِنِينَ لِيَرْتَدُّوا إِيمَانًا مَعَ إِيمَانِهِمْ...

It is He Who sent down tranquillity into the hearts of the Believers, that they may add faith to their faith; for to *Allāh* belong the Forces of the heavens and the earth; and *Allāh* is Full of Knowledge and Wisdom (*al-Fath*, 48: 4).

Faith represents belief with the heart and tongue, and the other parts of the body. Furthermore, the term '*Arkān*' also signifies faith in *Allāh*, His angels, His scriptures, His messengers, and the day of reckoning. The action of a man and his vicissitudes may vary (ups and downs).



## 2.3 The difference between Islām and Faith

Before explaining the differences between Islām and *ʿImān*, it is important to elucidate the fundamentals of Islām and the fundamentals of faith in order to discern the main differences between the two.

### 2.3.1 *Arkān al-Islām* (Pillars of Islām)

Islām is based on some pillars, as stated in the *Saḥīḥ Muslim*, *Saḥīḥ al-Bukhari*, and *Sunan Al-Tirmidhi* that Abdullah reported that the Prophet Muhammad (PBUH) said: Islām is built on five (pillars): testimony that none has the right to be worshipped but *Allāh* and that Muhammad is His slave and messenger, establishing the *Salāt*, paying the *Zakāt* pilgrimage to the sacred House, and fasting (during the month of *Ramadān*) ( *Saḥīḥ Muslim* 16 c, Book 1, *Ḥadīth* 20). Based on the above-mentioned *Ḥadīth*, Islām is built on a number of pillars as follows: Declaration of faith (i.e. there is no god but *Allāh*, and Muhammad is His Messenger), offering prayer (*Salāt*), giving alms (*Zakāt*), fasting throughout the month of Ramadan, and the *Ḥajj*.

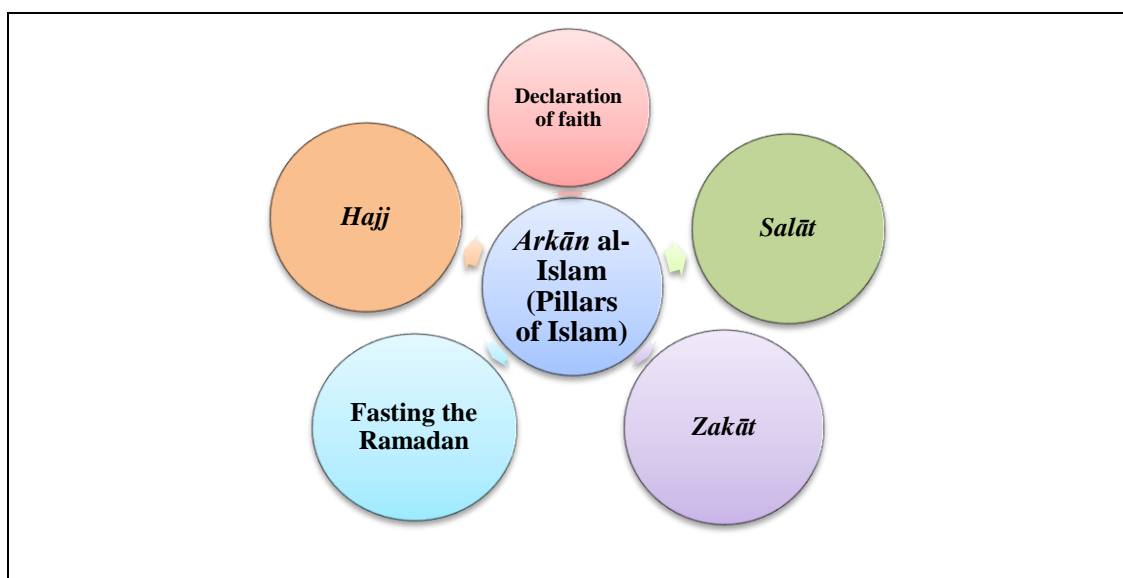


Figure 2.1. *Arkān al-Islām* (Pillars of Islām)

### 2.3.2 *Arkān al-`Imān* (The pillars of faith)

Faith is based on a number of pillars and they are as follows: Belief in the Almighty *Allāh*, belief in the angels, belief in the books of *Allāh*, belief in the messengers of *Allāh*, belief in the last day, and belief in the decree of *Allāh*. This is mentioned in *Sūrat al-Baqarah* (2:177):

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ  
وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّنَ ...

It is not righteousness that ye turn your faces Towards east or West; but it is righteousness- to believe in *Allāh* and the Last Day, and the Angels, and the Book, and the Messengers.

#### a. *Al-`Imān in Almighty Allāh*

This signifies declaration that there is no deity but *Allāh*, and He is the Lord of everything (Rifai, 2010), as mentioned in Say: (قُلْ هُوَ اللَّهُ أَحَدٌ اللَّهُ الصَّمَدُ) He is *Allāh*, the One and Only; *Allāh*, the Eternal, Absolute (*al-Ikhlās*, 112: 1-2). *Allāh* is the Lord to Whom everything belongs, there is no other Creator but *Allāh*, and there is no other Owner but Him. The heavens and the earth, and what is contained therein belongs to Him alone (Al-Serawan, 1991). Almighty *Allāh* said: (إِيَّاكَ نَعْبُدُ وَإِيَّاكَ نَسْتَعِينُ) Thee do we worship, and Thine aid we seek (*al-Fatiha*,1:5) . *Allāh* possesses all qualities of perfection as mentioned by Him in, *Allāh* said: (اللَّهُ لَا إِلَهَ إِلَّا هُوَ لَهُ الْأَسْمَاءُ الْحُسْنَى) *Allāh*! there is no god but He! To Him belong the most Beautiful Names (*TaHa*, 20:8), and *Allāh* said: (لَيْسَ كَمِثْلِهِ شَيْءٌ وَهُوَ السَّمِيعُ الْبَصِيرُ) And, there is nothing whatever like unto Him, and He is the One that hears and sees [all things] (*al-Shura*, 42:11). Belief in the Almighty is one of the most important pillars of faith.

### **b. *Al-`Imān bi al-Malā`ikah (Belief in the Angels)***

This refers to firm belief in the existence of Angels as contained in the Qur`ānic verses, *Allāh* said:

أَمَّنَ الرَّسُولُ بِمَا أُنزِلَ إِلَيْهِ مِنْ رَبِّهِ وَالْمُؤْمِنُونَ كُلٌّ آمَنَ بِاللَّهِ وَمَلَائِكَتِهِ وَكُتُبِهِ وَرُسُلِهِ...

The Messenger believeth in what hath been revealed to him from his Lord, as do the men of faith. Each one [of them] believeth in *Allāh*, His angels, His books, and His messengers (*al-Baqarah*, 2:285).

Angels are creatures of *Allāh*, their names are mentioned in the Holy Qur`ān including Jibrael (Gabriel), Mikael (Michael), and Israfeel. Faith would not be true unless we believe in the existence of angels, and the fact that they are honoured worshippers who perform their works in obedience to the Almighty *Allāh* (Al-Serawan, 1991).

### **c. *Al-`Imān bi al-kutub (Belief in the Scriptures)***

It involves the belief that *Allāh* has sent down scriptures to His Prophets and Messengers to guide people to the right path. Some of these scriptures were mentioned in the Holy Qur`ān while some are not mentioned, and thus not known, it is *Allāh* alone that knows them. In addition, belief in the scriptures includes belief in the previous scriptures sent down to the previous Prophets (PBUH) before the advent of Prophet Muhammad, and belief in the last scripture which was revealed to the last Prophet, Prophet Muhammad (peace and blessings of *Allāh* be upon him). That last scripture is called Qur`ān (Othaimen, 1989). Almighty *Allāh* said:

أَمَّنَ الرَّسُولُ بِمَا أُنزِلَ إِلَيْهِ مِنْ رَبِّهِ وَالْمُؤْمِنُونَ كُلٌّ آمَنَ بِاللَّهِ وَمَلَائِكَتِهِ وَكُتُبِهِ وَرُسُلِهِ لَا نُفَرِّقُ بَيْنَ أَحَدٍ مِنْ رُسُلِهِ وَقَالُوا سَمِعْنَا وَأَطَعْنَا غُفْرَانَكَ رَبَّنَا وَإِلَيْكَ الْمَصِيرُ

The Messenger believeth in what hath been revealed to him from his Lord, as do the men of faith. Each one [of them] believeth in *Allāh*, His angels, His books, and His messengers. "We make no distinction [they say] between one and another of His messengers." And they say: "We

hear, and we obey: [We seek] Thy) forgiveness, our Lord, and to Thee is the end of all journeys (*al-Baqarah*, 2:285).

This implies that the Holy Qur`ān is the last, the greatest, and the most perfect of all the revealed books as contained in, *Allāh* said:

الْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتَمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيتُ لَكُمُ الْإِسْلَامَ دِينًا

This day have I perfected your religion for you, completed My favor upon you, and have chosen for you *Islām* as your religion (*al-Maida*, 5:3).

This is the biggest blessing of Almighty God upon this nation which is a complete religion, do not need other religions or prophet without Prophet Muhammad (peace and blessings be upon him). *Allāh* has perfected and completed the religion in favor of the Muslim nation and (have chosen for you *Islām* as your religion). Therefore *Allāh* has saved it from distortion and alteration, and from additions and omissions (Baghawi, 1998; Ibn Kathir, 1989).

#### **d. *Al-`Imān bi al-Rasoul* (Belief in the Messengers)**

It involves the conviction that *Allāh* has sent among every nation messengers to guide them to the worship of *Allāh* alone (Al-Mafluh, 2009). Almighty *Allāh* said:

وَلَقَدْ بَعَثْنَا فِي كُلِّ أُمَّةٍ رَسُولًا أَنِ اعْبُدُوا اللَّهَ وَاجْتَنِبُوا الطَّاغُوتَ ...

For we assuredly sent amongst every People a messenger, [with the Command" Serve *Allāh*, and eschew Evil (*al-Nahl*, 16:36).

It should be believed that the messengers are human beings who do not deserved to be worshipped, it is just that *Allāh* honoured them with His message (Dastgheib, 1992). We must have belief in all the prophets and the messengers, especially the foremost among them all, Prophet of mercy, Muhammad (PBUH). Disbelief in one of them implies disbelief in all of them. Belief in the prophets and messengers should

be coupled with sincere faith, perfect monotheism, and good manners (Quseir, 2003). We must believe in all Messengers and Prophets, whether *Allāh* has mentioned them in His book or not.

**e. *Al-`Imān bi al-yawm al-Ākhirah* (Belief in the Last Day)**

It refers to the firm belief in everything *Allāh* has informed us in His Book or through His messenger, Prophet Muhammad (PBUH). Prophet Muhammad (PBUH) has informed in some of his *Hadīths* about what will happen after death including punishment or otherwise inside the grave, resurrection, judgement, and reward of deeds by entering paradise or hellfire (Al-Zulfi, 2011). There are a number of verses that mentioned the Last Day, the resurrection, judgement, and reward, including, *Allāh* said: ( ثُمَّ بَعَثْنَاكُمْ مِنْ بَعْدِ مَوْتِكُمْ لَعَلَّكُمْ تَشْكُرُونَ ) Then we raised you up after your death: Ye had the chance to be grateful (*al-Baqarah*, 2:56). And *Allāh* said:

وَأَنَّ السَّاعَةَ آتِيَةٌ لَا رَيْبَ فِيهَا وَأَنَّ اللَّهَ يَبْعَثُ مَنْ فِي الْقُبُورِ

And verily the Hour will come: there can be no doubt about it, or about [the fact] that *Allāh* will raise up all who are in the graves (*al-Hajj*, 22:7).

**f. *Al-`Imān bi al- Qadr* (Belief in the Decree of *Allāh*)**

It refers to the firm belief in good and bad fate, and the belief that all things are only according to how Almighty *Allāh* wills and wants it, be it divine makings or human doings (Quseir, 2003). In regards to *Allāh*'s makings, *Allāh* said:

(وَرَبُّكَ يَخْلُقُ مَا يَشَاءُ وَيَخْتَارُ) Thy Lord does create and choose as He pleases (*al-Qasas*, 28:68), and in regards to human doings, *Allāh* said: (وَلَوْ شَاءَ رَبُّكَ مَا فَعَلُوهُ فَذَرْهُمْ وَمَا يَفْتَرُونَ) If thy Lord had so planned, they would not have done it: so leave them and their inventions alone (*al-Anam*, 6:112).

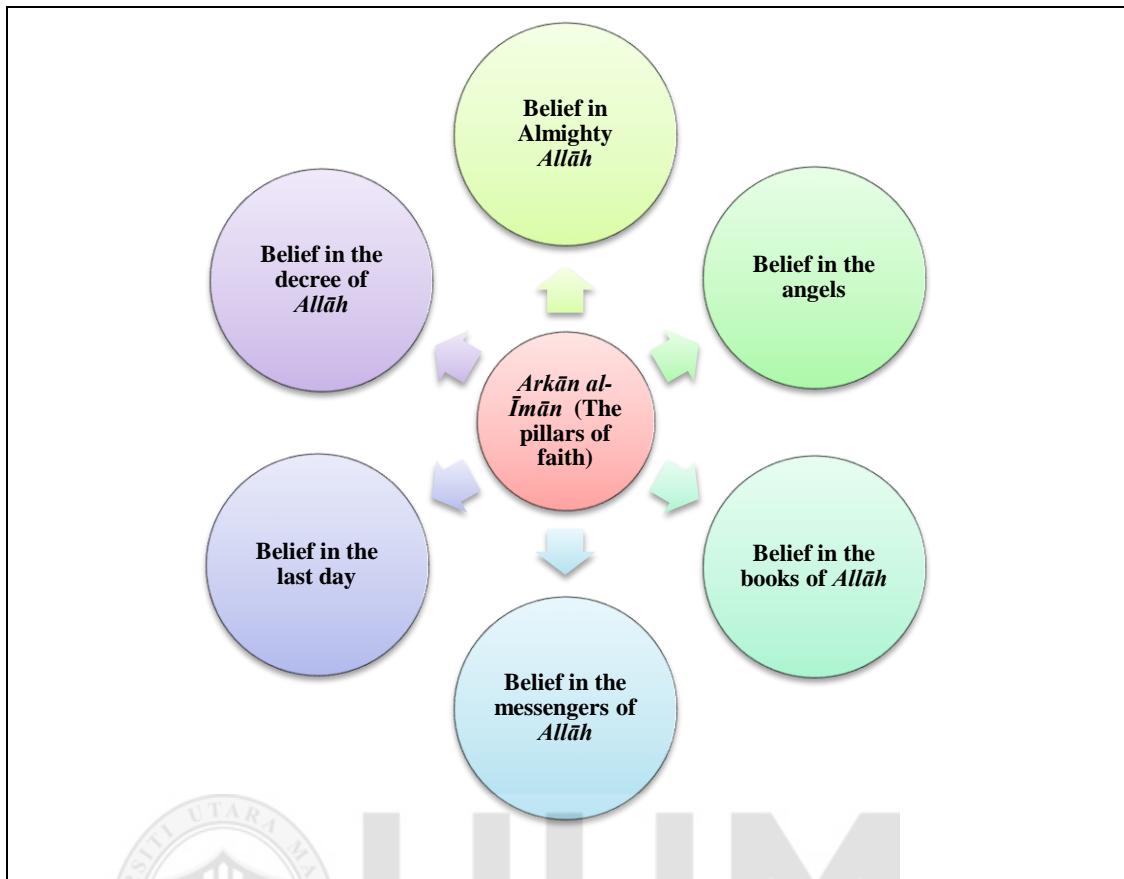


Figure 2.2. Arkān al-Īmān (The pillars of faith)

Based on the above exposition regarding the differences between Islām and faith, it is discernible that Islām regards explicit things that can be fathomed by the human senses, whereas faith regards implicit matters (Rosenthal, 2007). This can be discerned from a report in Sunan an-Nasa'i that Prophet Muhammad (PBUH) said: "Islām means to bear witness that there is none worthy of worship except *Allāh* [SWT], and that Muhammad [SAW] is the Messenger of *Allāh*, establish *Salāt*, give *Zakāt*, fast during Ramadan, and perform Ḥajj to the House of *Allāh*, if you are able to do so" (Sunan an-Nasa'i 4990, Vol. 6, Book 47, *Ḥadīth* 4993). Moreover, in Sunanat-Tirmidhi, the Prophet (PBUH) said: "Faith is to believe in *Allāh*, His Angels, His Books, His Messengers, the Day of Judgement, and Al-Qadar, good or bad" (Jami' al-Tirmidhi 2610, Vol. 5, Book 38, *Ḥadīth* 2610).

Therefore, Islām entails a declaration of faith, offering of prayers, fasting during Ramadan, paying of *Zakāt*, and performing the Ḥajj. However, faith involves belief in the heart and affirmation by words and the action culminates in observing the pillars of faith: belief in *Allāh*, His Angels, His Books, His Messengers, and the Last Day (Al-Banian, 2000). Moreover, faith and Islām are congruent in some cases and divergent in some others; it is claimed that every believer is a Muslim, but not every Muslim is a believer, as contained in, *Allāh* said:

قَالَتِ الْأَعْرَابُ آمَنَّا قُلْ لَمْ تُؤْمِنُوا وَلَكِنْ قُولُوا أَسْلَمْنَا وَلَمَّا يَدْخُلِ الْإِيمَانُ فِي قُلُوبِكُمْ...

The desert Arabs say, "We believe." Say, "Ye have no faith; but ye (only) say, 'We have submitted our wills to *Allāh*,' For not yet has Faith entered your hearts (*al-Hujurat*, 49:14).

This implies that Islām, in some cases, entails docility that involves the heart and tongue, and in some cases, it involves docility that involves the tongue alone. For example, mere utterances and physical worship do not totally represent real faith, but they must be affirmed by the heart and tongue. It is also mentioned in the verse cited above that the Bedouins proclaimed that they were believers; but deep down in their hearts, there was doubt, and they were not faithful. Consequently, *Allāh* revealed what was in their hearts thus: "Say: "You believe not but you only say, 'We have surrendered (in Islām)'. Hence, faith is not only the belief in the heart but it should be affirmed by words, and it would not be considered until it really penetrates their hearts (for Faith has not yet entered your hearts) (Ibn Ashour, 1984; Baghawi, 1989).

Therefore, Islām is the declaration of faith in addition to prayer, fasting, *Zakāt* and the Ḥajj, while faith is the belief in the heart and affirmed by words and action which include belief in *Allāh*, His Angels, His Books, His Messengers, and the Last Day.

Going by this exposition, it is suffice to claim that there is a difference between Islām and Faith.

#### 2.4 The Verses Which Contained the Word Levels “*Darājt*”

Levels mean a particular standard or quality or a high level of achievement or a position or rank in a scale of size or importance (Oxford, 2015). The word ‘Level or *Darājh*’, in the context of the Holy Qur`ān, commonly indicates a rank, honor, or a degree of honor or happiness (Al-Khudrawi, 2004).

Also, the word ‘levels’ from the Holy Qur`ān’s perspective takes note of the different meanings, depending on the context of the verses and reasons for the revelation, but those meanings are different from the meaning of ‘levels’ in the context of this study. The following is the description and interpretations of the verses:

i. The Almighty *Allāh* said in *Sūrat al-Baqarah*, 2:253:

تِلْكَ الرُّسُلُ فَضَّلْنَا بَعْضَهُمْ عَلَى بَعْضٍ مِّنْهُمْ مَّن كَلَّمَ اللَّهُ وَرَفَعَ بَعْضَهُمْ دَرَجَاتٍ وَأَتَيْنَا عِيسَى ابْنَ مَرْيَمَ الْبَيْبَاتِ وَأَيَّدْنَاهُ بِرُوحِ الْقُدُسِ...

Those messengers we endowed with gifts, some above others: To one of them *Allāh* spoke; others He raised to degrees [of honour]; to Jesus the son of Mary we gave clear [Signs], and strengthened him with the holy spirit.

The verse indicates that the prophets are of divergent ranks, some of them are ranked above others. *Allāh* spoke directly to Prophet Musa (A.S) while *Allāh* gave Prophet Issa (A.S) clear signs and miracles among which is the healing of the sick by *Allāh*’s permission. More so, Prophet Muhammad (PBUH), the last prophet, was honoured with His message in the form of the Qur`ān, and his nation is preferred over and above all nations (Baghawi, 1998; Ibn Kathir, 1989). Besides, *Allāh* said:



وَتِلْكَ حُجَّتُنَا آتَيْنَاهَا إِبْرَاهِيمَ عَلَىٰ قَوْمِهِ نَرْفَعُ دَرَجَاتٍ مِّنْ نَّشَاءٍ ۚ إِنَّ رَبَّكَ حَكِيمٌ عَلِيمٌ

That was the reasoning about Us, which We gave to Abraham [to use] against his people: We raise whom We will, degree after degree: for thy Lord is full of wisdom and knowledge (*al-Anam*, 6:83).

The verse signifies that *Allāh* has ranked Ibrahim (A.S) high in this world and the hereafter, and He raised him by degrees. Ibrahim was given the rank due to the level of his faith in monotheism. *Allāh* stated that He has raised him (i.e. Ibrahim) to a high rank and honoured him in this world by making prophets and messengers among his descendants (Tantawi, 1998; Al-Saadi, 2002). Moreover, Almighty *Allāh* said:

فَبَدَأَ بِأَوْعِيَّتِهِمْ قَبْلَ وَغَاءِ أَخِيهِ ثُمَّ اسْتَخْرَجَهَا مِنْ وَغَاءِ أَخِيهِ ۚ كَذَلِكَ كِدْنَا لِيُوسُفَ ۚ مَا كَانَ لِيَأْخُذَ أَخَاهُ فِي دِينِ الْمَلِكِ إِلَّا أَنْ يَشَاءَ اللَّهُ نَرْفَعُ دَرَجَاتٍ مِّنْ نَّشَاءٍ ۚ وَفَوْقَ كُلِّ ذِي عِلْمٍ عَلِيمٌ

Moreover, the Almighty *Allāh* said: So he began [the search] with their baggage, before [he came to] the baggage of his brother: at length he brought it out of his brother's baggage. Thus did We plan for Joseph. He could not take his brother by the law of the king except that *Allāh* willed it [so]. We raise to degrees [of wisdom] whom We please: but overall endowed with knowledge is one, the All-Knowing (*Yusuf*, 12:76).

In this verse, it can be discerned that the word 'level' refers to the rank of Prophet Yusuf (A.S) and his brother which was given to them by *Allāh*. The verse also reveals *Allāh*'s plans for the future of Prophet Yusuf. To enable Yusuf to become what He has destined for him, He made certain things happen. One of it is that, *Allāh* inspired Yusuf to hide the (golden) bowl in his brother's bag (i.e. Binyamin) and detained his brother, although Egyptian law did not allow the King to detain thieves. In Egyptian law, a thief should be punished by hitting him and then fine him with the value of the stolen thing. In short, the verse reveals the ability, mercy and tenderness of *Allāh*. The fact that *Allāh* raises by degrees whom He wills is reflected in Yusuf's high position, knowledge, gifts and talents given to him by *Allāh* (Ibn Ashour, 1982;

Al-Baydawi, 1984). Given the analysis of the scholars, different levels were given to each and every prophet.

ii. Almighty *Allāh* has said:

وَهُوَ الَّذِي جَعَلَكُمْ خَلَائِفَ الْأَرْضِ وَرَفَعَ بَعْضَكُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيُبْلُوَكُمْ فِي مَا آتَاكُمْ إِنَّ رَبَّكَ  
سَرِيعُ الْعِقَابِ وَإِنَّهُ لَغَفُورٌ رَحِيمٌ

It is He Who hath made you [His] agents, inheritors of the earth: He hath raised you in ranks, some above others: that He may try you in the gifts He hath given you: for thy Lord is quick in punishment: yet He is indeed Oft-forgiving, Most Merciful (*al-Anam*, 6:165).

This verse points to the levels of disbelievers. Based on the exegesis of scholars, the verse implies that *Allāh* has made people inhabit the earth generation after generation and has differentiated among them in their livelihoods and morals, and in their shapes and colours for the purpose of trying them out in what He has bestowed upon them. The rich man would be tried in his wealth and the poor would be tried in his poverty. The former is expected to give gratitude to *Allāh* for giving him wealth while the latter is expected to exercise patience for being poor. *Allāh* is swift in his retribution of those who disbelieve and disobey Him, and He is Oft-Forgiving. The verse is directed at the disbelievers to remind them of their levels after warning them (Mahalli&Suyuti, 2001; Shanqeti, 1995). According to the scholars, this verse talked about the levels of disbelievers.

iii. Almighty *Allāh* said:

رَفِيعُ الدَّرَجَاتِ ذُو الْعَرْشِ يُلْقِي الرُّوحَ مِنْ أَمْرِهِ عَلَىٰ مَنْ يَشَاءُ مِنْ عِبَادِهِ لِيُنذِرَ يَوْمَ التَّلَاقِ

Raised high above ranks [or degrees], [He is] the Lord of the Throne [of Authority]: by His Command doth He send the Spirit [of inspiration] to any of His servants he pleases, that it may warn [men] of the Day of Mutual Meeting (*Gaafir*, 40:15).

The exegesis inferred that the verse is about the Greatness of *Allāh*, His Prominence, and His Great Throne. Almighty *Allāh* alone is the Owner of High Levels, and the

Owner of the Throne whose vastness is known to *Allāh* alone (Wahidi, 1994; Mahalli&Suyuti, 2001). The exegesis observed that the verse deals with the attributes of the Almighty *Allāh*.

iv. Almighty *Allāh* said:

أَهُمْ يَقْسِمُونَ رَحْمَتَ رَبِّكَ ۗ نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا ۗ وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ بَعْضًا سَخِرِيًّا ۗ وَرَحِمَتْ رَبِّكَ خَيْرٌ مِّمَّا يَجْمَعُونَ

Is it they who would portion out the Mercy of thy Lord? It is We Who portion out between them their livelihood in the life of this world: and We raise some of them above others in ranks, so that some may command work from others. But the Mercy of thy Lord is better than the [wealth] which they amass (*al-Zukhruf*, 43:32).

The verse talked about the diverse level of people in terms of ranking. It is understood by the exegesis that people are of diverse degrees in terms of levels. *Allāh* has raised people above each other in ranks in this world; there are the rich among the people and the poor among them as well; there are the strong as well as the weak; there are leaders as well as the led. This diverse levels of people underscores the fact that human beings are interdependent so as to make life become more organised and to promote goodness among the people. Otherwise, there would be chaos, people would fight each other and everybody would strive to take what is not of his right because suspicions and greed has become part of his nature (Sam'ani, 1997; Tantawi, 1997). The exegesis observed that the verse deals with the diverse level of people in this world.

## 2.5 Levels of faith in the context of *Ḥadīth*

In this section, we will expound the *Ḥadīth* of Prophet Muhammad (peace and blessings of *Allāh* be upon him) which mentioned the levels and branches of faith. This will establish the fact that faith has levels and thus giving support to the

thoughts/objectives of this research. However, there are differences in the nature and levels of faith in the context of the Holy Qur`ān.

It is narrated on the authority of Abu Huraira that the Messenger of *Allāh* (May peace and blessings be upon him) said:

(الإِيمَانُ بِضْعٌ وَسَبْعُونَ أَوْ بِضْعٌ وَسِتُّونَ شُعْبَةً فَأَفْضَلُهَا قَوْلُ لَا إِلَهَ إِلَّا اللَّهُ وَأَدْنَاهَا إِمَاطَةُ الْأَذَى  
عَنِ الطَّرِيقِ وَالْحَيَاءُ شُعْبَةٌ مِنَ الْإِيمَانِ)

(Faith has over seventy branches or over sixty branches, the most excellent of which is the declaration that there is no god but *Allāh*, and the humblest of which is the, removal of what is injurious from the path: and modesty is the branch of faith.) (Saḥīḥ Muslim, Chapter 13, Book 001, Number 0056).

This *Ḥadīth* has defined what faith really is, faith involves words and actions. It is part of the mercy of *Allāh* upon the believers that He did not restrict the branches of faith to two, but He split it to numerous categories so that every believer would imbibe it according to his/her abilities. The Prophet (PBUH) has highlighted the main level of faith in which no one can become a faithful until he/she says it and believes it. This is what is referred to as kalimat *al-Tawḥīd* “*Lā ilāha ill-Allāh* - there is no deity worthy of worship except *Allāh*”. Also, in the *Ḥadīth*, the Prophet (PBUH) drew attention to the least preferred level of faith; the removal of harmful things from the road (Hamed, 2003).

### 2.5.1 Explanation of the *Ḥadīth*

“*Lā ilāha ill-Allāh*” which means there is no deity worthy of worship except *Allāh*” is the most preferred level of faith. “*Lā ilāha ill-Allāh*” or there is no deity worthy of worship except *Allāh*” connotes two testimonies (i.e. testimony that there is no deity except *Allāh*, and Muhammad is His messenger) which involves belief by the heart,

although belief in the messenger-hood of the Prophet (PBUH) is another branch of faith. It is noteworthy that the statement “Muhammad *rasulu Allāh*- Muhammad is the messenger of *Allāh*” was not mentioned alongside with the statement “*Lā ilāha ill-Allāh* - there is no deity worthy of worship except *Allāh*” because it is known that the former is commonly connected with the latter or the former connotes the latter. This means that whoever believes in the oneness of *Allāh* would definitely believe in the prophet-hood of Prophet Muhammad (peace and blessings of *Allāh* be upon him). Conversely, the statement “*Lā ilāha ill-Allāh* - there is no deity worthy of worship except *Allāh*”, as the first branch of faith, does not include “Muhammad *rasulu Allāh* - Muhammad is the messenger of *Allāh*”, so that it will not be misconstrued that both are one and the same branch of faith, because, in reality, both are different branches of faith (Fouda, 1979).

This main branch of faith is an antithesis of disbelief in *Allāh*, it removes and eradicates disbelief. This may imply that the belief in *Allāh* is a branch and disbelief in *Allāh* is another branch on its own. All the branches of faith culminate in obedience to *Allāh* while all the branches of disbelief are of disobedience and innovations. Hence, the statement “*Lā ilāha ill-Allāh* - there is no deity worthy of worship except *Allāh*” is a criterion between *Islām* and disbelief, and between people of paradise and people of hellfire (Al-Nawawi, 1996).

Regarding the removal of harmful things from the road, the harmful things such as thorn, stones or impurity, should be removed from the road. The word “*Al-`Adza'*” refers to something that may or may not cause harm (Fouda, 1979).

The statement “it is an easy task, but highly rewarding”, which was made by the prophet (PBUH), was referring to the act of removing harmful things from the roads. Hence, this indicates the greatness of this religion. What a *Sharī‘ah* (divine law)! It makes an act of removing harmful things from the road a branch of faith, in which if someone neglects it, his faith has diminished. This indicates that whoever has completed all the branches of faith has definitely completed his faith. Modesty, which was mentioned by the Prophet (Peace and blessings of *Allāh* be upon him), is among the branches/levels of faith. Modesty is a good behavior which calls for the jettisoning of bad behaviors and evil acts that can break hearts because it is cruelty that negates modesty. This is modesty in the context of the *Sharī‘ah*, in which whoever portrays it would be praised. Modesty is a form of faith and it involves feeling shy and ashamed of doing what is considered evil. Modesty can be categorized as modesty in respect of *Allāh* and modesty in respect of mankind, and both are considered part of faith. Modesty regarding *Allāh* entails obedience and compliance with *Allāh*’s commands, and moving away from what He forbids. In addition, modesty that has to do with mankind involves the employment of magnanimity and a sense of honor in dealing with people, doing what can enhance one’s image and abstaining from what can tarnish one’s image. All forms of modesty are a part of faith (Al-Safdi, 2008; Al-Nawawi, 1996).

### **2.5.2 Bifurcation of faith**

Faith, as mentioned, is connected with the heart, tongue and other parts of the body. Faith that is connected with the heart involves creeds and intentions. It also includes faith in *Allāh*, His angels, His books, His messengers, last day and destiny. The issue of happenings (reward/punishment) in the grave, resurrection, judgement, scaling the

deeds, tiny path (tiny bridge placed on hellfire, through which all would pass on the day of judgement), paradise, hellfire, love of *Allāh*, love, hate, love of prophet Muhammad and belief in his majesty (i.e. prophet Muhammad should be held in high esteem by all Muslims) are also part of faith that is connected with the heart. In addition, holding Prophet Muhammad in high esteem, showering salutations on him and following in his footsteps (i.e. tradition). Also, sincerity (in discharging religious duties), repentance, fear of *Allāh*, hope in *Allāh*, gratitude, fulfillment, patience, submission to the decree of *Allāh*, trust in *Allāh*, kindness, humility, being respectful to elders, kindness to the younger ones, and abstinence from showing off, hypocrisy, arrogance, self-conceit, envy, grudge and extortion are all constituents of faith that should be harbored in the heart (Fouda, 1979).

Concerning faith that involves the tongue, this kind of faith involves the enunciation of monotheistic words: there is no deity except *Allāh*, and Muhammad is His messenger. This kind of faith also consists of recitation of the Qur'ān, acquisition of knowledge, teaching (imparting knowledge to people), prayer, remembrance of *Allāh*, seeking forgiveness of *Allāh* and abstinence from deception (Al-Safdi, 2008).

Moreover, faith that involves the other parts of the body consists of the offering of prayers (*Ṣalāt*), giving alms, fasting; both the obligatory ones and voluntary ones among them. This also involves the pilgrimage to the house of *Allāh* in *Makkah*, lesser pilgrimage, circumambulation, seclusion inside the mosque, searching for the night of majesty, etc. Likewise, there are some other obligatory and voluntary activities that are also a part of the faith practices that have to do with other parts of the body. These activities include marriage with the aim of avoiding adultery and fornication (chastity), fending for the family, children's upbringing, keeping ties with

kith and kin, and kindness to parents, abstinence from disobedience and not filial to parents, etc (Fouda,1979).

Also included in this kind of faith are those activities that has to do with society/public such as reconciliation among people, cooperation on righteousness including the encouragement of goodness and the forbidding of evil, upholding prescribed capital punishments, *Jihād* (struggle in the cause of *Allāh*) including trustfulness, offering of the five obligatory *Ṣalāt*, loan and its repayment, respect for neighbors, good interpersonal relationship, including sourcing money through permissible ways, and spending it prudently, abstinence from lavishness, replying to greetings, preventing people from harm, avoidance of jesting and the removal of harm from roads. Notably, all the aforementioned acts indicate the high levels of faith of someone who is involved in them, as mentioned by Prophet Muhammad (peace and blessings of *Allāh* be upon him) (Al-Safdi, 2008).

### **2.5.3 Lessons from the *Ḥadīth***

The author, Hamed mentioned in his book (*Jami‘shu‘b al-`Imān*, 2003): There are benefits in the *Ḥadīth Shu‘b al-`Imān*, including:

**a.** The statement “B‘d wa Sab‘un Shu’ba” signifies that there are many ways to goodness and kindness, so that every Muslim will have the opportunity to do good according to his/her ability, because if faith is only of one level, the majority of Muslims would not be able to observe it.



- b.** The word “*Sab‘un*” indicates the absolute availability of several ways to goodness, because the word “*al-Sab‘un*” in Arabic language represents absoluteness and abundance.
- c.** The statement “*‘Imatat al-‘Adza’ ‘An al-Ṭarīq*” points to the importance of the keeping of the environment.
- d.** The statement “*‘Aelaha Lā ilāha ill-Allāh... wa‘adnaha ‘Imatat al- ‘Adza’ ‘An al-Ṭarīq.....*” indicates that faith is of different levels.
- e.** Faith is an utterance (that can be enunciated by the tongue).
- f.** Exhortation to be modest.

It is discernible from this *Ḥadīth* that faith is of varying levels based on the different positions of the believers and the faith-based qualities and behaviors they possess. This is consistent with the objective of this research, which states that faith are of different levels, either in the context of the Qur‘ān or *Ḥadīth* , although the two sources may differ in terms of explanation and categorization.

#### **2.5.4 *Shu‘b al-‘Imān***

Al-Bayhaqi mentioned at his book *Jami‘ shu‘b al-‘Imān* (1986), that the *shu‘b al-‘Imān* are divided into:

1. *Shu‘bat qawl Lā ilāha ill-Allāh* (Branch of declaration that there is no god but *Allāh*).
2. *Shu‘bat al-‘Imān bi al-Rasuol* (Branch of belief in the Messengers).

3. *Shu'bat al-'Imān bi al-Malā ikah* (Branch of belief in the Angels).
4. *Shu'bat al-'Imān bi al-kutub* (Branch of belief in the Books).
5. *Shu'bat al-'Imān bi al-yawm al-Ākhirah* (Branch of belief in the Last Day).
6. *Shu'bat al-'Imān bi al-Qadr Khair aw sharuh* (Branch of faith for fatalism both good and bad).
7. *Shu'bat 'Iqāmah al-Ṣalāt* (Branch of conducting the prayer).
8. *Shu'bat 'Ita' al-Zakāt* (Branch of alms).
9. *Shu'bat al-Ṣawm* (Branch of fasting).
10. *Shu'bat al-Ḥajj* (Branch of Ḥajj).
11. *Shu'bat al-Jihād* (Branch of Jihād).
12. *Shu'bat al-'Adl* (Branch of justice).
13. *Shu'bat al-Bir al-walidayn* (Branch of honoring the parents).
14. *Shu'bat silat al-Rahm* (Branch of ties the kinship).
15. *Shu'bat al-Raḥmatu* (Branch of mercy).
16. *Shu'bat al-Sadaq* (Branch of honesty).
17. *Shu'bat al-Ṣabr* (Branch of patience).
18. *Shu'bat al-Hulm* (Branch of forbearance).
19. *Shu'bat al-Tawadh* (Branch of humility).

20. *Shu'bat 'Ikrām al- Dhyf* (Branch of hospitality).
21. *Shu'bat 'Ada' al- 'Amānah* (Branch of trust).
22. *Shu'bat Dhikr Allāh* (Branch of mention of *Allāh*).
23. *Shu'bat shakar Allāh* (Branch of thank to *Allāh*).
24. *Shu'bat al-Ta'ah* (Branch of obedience to *Allāh*).
25. *Shu'bat al-Tawbah* (Branch of repentance from *Allāh*).
26. *Shu'bat al-Ṭahārah* (Branch of purity).
27. *Shu'bat al-khawf min Allāh* (Branch of fear from *Allāh*).
28. *Shu'bat al- Raja' fi Allāh wal- Tam' fi ma' Indah* (Branch of hope in *Allāh* and greed from him).
29. *Shu'bat Māhābat Allāh* (Branch of love of *Allāh*).
30. *Shu'bat al-Tawakkul ` 'ala Allāh* (Branch of depending on *Allāh*).
31. *Shu'bat Ta' zim Allāh* (Branch of venerate of *Allāh*).
32. *Shu'bat Tasbīh Allāh 'Azza wa Jall* (Branch of praise of Almighty *Allāh*).
33. *Shu'bat al-Raḍi bi ma qism Allāh* (Branch of satisfaction with the rule of *Allāh*).
34. *Shu'bat al-Islām* (Branch of Islām).
35. *Shu'bat al-Khushū'* (Branch of reverence to *Allāh*).
36. *Shu'bat al-Hub fi Allāh* (Branch of love others for *Allāh*).

37. *Shu'bat Ham al-Mu'min* (Branch of mettle the believer).
38. *Shu'bat farih al -Mu'min – bi husnatih* (Branch of happiness of believer for good deeds).
39. *Shu'bat 'Inkār al-Munkar* (Branch of denial the evil).
40. *Shu'bat Ḥaq al-Muslim ` 'ala al-Muslim* (Branch of the right of Muslim toward other Muslim).
41. *Shu'bat al-Wafā' bi al- Euqud* (Branch of fulfillment the contract).
42. *Shu'bat 'Ihsān al- Qawl* (Branch of say the good words).
43. *Shu'bat al-Ihsān* (Branch of charity).
44. *Shu'bat t'alab al- 'Ilm* (Branch of seek the knowledge).
45. *Shu'bat al-Eafw ` an al-Musi'* (Branch of forgiveness for the abuser).
46. *Shu'bat 'Akl al-Ḥalāl watawqi al-Ḥarām* (Branch of request the legitimate money and left the illegitimate).
47. *Shu'bat Hifz al-Faraj* (Branch of chastity and virtue).
48. *Shu'bat Shahādah al-Ḥaq* (Branch of say the real testimony).
49. *Shu'bat wa aladzin adzikru bi `āyāt Rabiḥim* (Branch of thinking about the revelations of *Allāh*).
50. *Shu'bat al-Muslim min sulam al-Muslimun min lisanih wāyādah* (Branch of Muslim that who do not hurt others by speech or acts).

51. *Shu'bat 'Aerad 'Ahi al- 'Imān 'An al- Laghw* (Branch of leave the balderdash).
52. *Shu'bat al-Tawassut fi al- 'nfāq* (Branch of moderation in spending).
53. *Shu'bat al- Wafa' bi al- Nudzur* (Branch of fulfilling of the vows).
54. *Shu'bat Khisal al-Fiṭr* (Branch of characteristics of the instinct).
55. *Shu'bat al-Du'ā' lil muslimin wa al-Muslimat* (Branch of supplication for all Muslims).
56. *Shu'bat Qasr 'Amal 'Ahl al- 'Imān* (Branch of short hope for the believers).
57. *Shu'bat al-Aihtisab* (Branch of *Allāh* is our suffice and the best deputy).
58. *Shu'bat al-Hayā'* (Branch of shyness).
59. *Shu'bat al-Hafizun li Hudud Allāh* (Branch of those who keep the limits of *Allāh*).
60. *Shu'bat 'Imatat al- 'Adza' 'An al-Ṭarīq* (Branch of removal of what is injurious from the path).

All the above-mentioned divisions are from the *Ḥadīth* of Prophet Muhammad (peace and blessings of *Allāh* be upon him) and the levels and branches of faith are mentioned therein. It has helped to establish the fact that faith has levels and thus has given support to the thoughts/objectives of this research. However, there are differences in the nature and levels of faith in the context of the Holy Qur'ān.

## 2.7 Conclusion

This chapter explained the definition of Islām, the pillars of Islām, the meaning of faith, the articles of faith, and the main differences between Islām and faith. This chapter also analysed the fact that every believer is a Muslim, but not every Muslim is a believer.

Moreover, this chapter examined the Qur`ānic verses of diverse context in which the word (level) was mentioned. Likewise, various verses regarding the Prophets' levels and their varying status were also examined. Other verses that dealt with the different classes of people and their varied levels of living were also analysed. The motive behind these expositions is to clarify that there are verses containing the word 'levels' with meanings that are different from what it entails in the current research.

In addition to that, it has been reported by Prophet Muhammad (peace and blessings of *Allāh* be upon him) that: Faith has over seventy branches or over sixty branches, the most excellent of which is the declaration that there is no god but *Allāh*, and the humblest of which is the, removal of what is injurious from the path: and modesty is the branch of faith.

The *Ḥadīth* of Prophet Muhammad (peace and blessings of *Allāh* be upon him) mentioned the levels and the branches of faith. This established the fact that faith has levels and thus supported the thoughts/objectives of this research. However, there are differences in the nature and levels of faith in the context of the Holy Qur`ān. Hence, the next chapter will deal with the detailed explanation of the verses related to the levels of faith.

## CHAPTER THREE

### THE LEVELS OF FAITH

#### 3.1 Introduction

In this section, the levels of faith in the Qur`ān analysed. Likewise, the main attributes of the faith explained. The levels of faith, in this context, denote the variance in the levels of faith of one believer as compared to another and the vicissitudes of their faith. The existence of levels of faith is emphasized by the numerous verses in the Qur`ān among which is a verse in *Sūrat al-Anfāl* (2-4).

#### 3.2 Characteristics of *Sūrat al-Anfāl*

*Sūrat al-Anfal*, the eighth *Sūrat* of the Quran, has a total of 75 verses and 69 of them were revealed in *al-Madinah*. The revelation of this *Sūrat* was made to Prophet Muhammad (peace and blessings of *Allāh* be upon him) when the Battle of *Badr* ended which coincided with the holy month of Ramadan on the second year of Hijrah (Al-Ajhuri, 2009; Al-Saadi, 2002).

The *Sūrat* focuses on *Allāh*'s legislation and it is specifically about the invasions and struggles in the name of *Allāh*. The *Sūrat* touches on some of the military features that arose at the end of a few invasions. In addition to that, it also contain many military laws as well as divine guidance which must be followed by believers when they are engaged in a war with the enemies of *Allāh*. The *Sūrat* also touch on issues related to making peace deals, state of war as well as guidelines on captivity and spoils of war. "*Anfal*" in Arabic means booty or spoils of war, and it is shared after a battle. *Sūrat al-Anfal* is unusual in the way it preaches to the believers in different

parts of the *Sūrat*. It expounds to believers the conditions of war and peace, how the to distribute the spoils of war as well as other military affairs which are not found in other *Sūrats* (Ibn Ashour, 1984; Ibni Kathir, 1998).

Moreover, *Sūrat al-Anfal* explains in great detail about what gave rise to the Battle of *Badr*. The *Sūrat* said that the Battle of *Badr* is one of the most important battles to have been fought in the Islamic world as it was the first to have been fought between right and wrong, and Islam and atheism. *Allāh* made His messenger and His messenger's followers defeat the non-believers (Al-Muzini, 2006; Tantawi, 1998).

*Sūrat al-Anfal* begins with *Allāh*'s statement and it says:

يسألونك عن الأنفال قل الأنفال لله والرسول فاتقوا الله وأصلحوا ذات بينكم وأطيعوا الله ورسوله  
إن كنتم مؤمنين

They ask thee concerning [things taken as] spoils of war. Say: "[such] spoils are at the disposal of Allah and the Messenger: So fear Allah, and keep straight the relations between yourselves: Obey Allah and His Messenger, if ye do believe." (*al-Anfal*,8:1)

In the jargon of Islamic jurisprudence, "*anfāl*" in Arabic can mean natural resources, public wealth, booty, valuable belongings with no known owners, properties of a deceased person without any heirs, valleys, mines, et cetera (Tantawi, 1998; Wahidi, 1994).

According to history, when the Battle of *Badr* was over, the Muslims found that there were some spoils of war. They could not agree on what to do with the booty, who owns it and who has precedence over the booty (Al-Maraghi, 1946).



According to *Sūrat al-Anfal*, God and His Messenger are the owners of the spoils and as such every soldier must hand them over to their commander and must not take ownership of anything no matter how cheap it is (Al-Baydawi, 1997).

The Prophet of *Allāh* took upon himself the task of dividing the spoils of war. Everybody concerned was given a fair and equal share and this help to eradicate unwarranted prejudices of the Age of Ignorance as well as give support to the oppressed. As the said *Sūrat* wholly deals with the Battle of *Badr*, it dealt with matters involving the spoils of war, but it does not deal with the topic exclusively (Mahalli & Suyuti, 2001; Ibn Kathir, 1998). As well as, *Allāh* states at *Sūrat al-Anfāl*, 8:2-4:

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَتْ قُلُوبُهُمْ وَإِذَا تُلِيَتْ عَلَيْهِمْ آيَاتُهُ زَادَتْهُمْ إِيمَانًا وَعَلَىٰ رَبِّهِمْ يَتَوَكَّلُونَ \* الَّذِينَ يُبِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ \* أُولَٰئِكَ هُمُ الْمُؤْمِنُونَ حَقًّا لَهُمْ دَرَجَاتٌ عِنْدَ رَبِّهِمْ وَمَغْفِرَةٌ وَرِزْقٌ كَرِيمٌ

For Believers are those who when *Allāh* is mentioned feel a tremor in their hearts and when they hear His signs rehearsed find their faith strengthened and put [all] their trust in their Lord Who establish regular prayers and spend [freely] out of the gifts We have given them for sustenance Such in truth are the believers they have grades of dignity with their Lord and forgiveness and generous sustenance.

The main point is that whenever a true believer hears the word *Allāh* he feels His awe and has fear of Him in his heart and thus complies with His orders and desists from His prohibitions. He also establish prayer and use what has been provided to him. Therefore, an attribute of a true believer is he has fear in his heart whenever *Allāh* is mentioned and he carries out his orders and desists from His prohibitions (Ibn Ashour, 1984; Ibn Kathir, 1998). *Allāh* said in a similar ayah:

وَالَّذِينَ إِذَا فَعَلُوا فَاحِشَةً أَوْ ظَلَمُوا أَنْفُسَهُمْ ذَكَرُوا اللَّهَ فَاسْتَغْفَرُوا لِذُنُوبِهِمْ وَمَنْ يَغْفِرَ اللَّهُ إِلَّا اللَّهُ وَلَمْ يُصِرُّوا عَلَىٰ مَا فَعَلُوا وَهُمْ يَعْلَمُونَ.

"And those who, when they committed Fahishah (immoral sin) or wronged themselves with evil, remember *Allah* and -ask forgiveness for their sins; - and none can forgive sins but *Allah* and do not persist in what (wrong) they have done while they know!" (*al-Imran*,3:135).

وَأَمَّا مَنْ خَافَ مَقَامَ رَبِّهِ وَنَهَى النَّفْسَ عَنِ الْهَوَىٰ \* فَإِنَّ الْجَنَّةَ هِيَ الْمَأْوَىٰ

And “But as for him who feared standing before his Lord, and restrained himself from vain desires. Verily, Paradise will be his abode!” (*al-Naz'at*,79:40-41)

Thus, the believers places their hope in *Allāh* only, make dedication to Him alone, seek refuge with none but Him, appeal to Him to fulfill their needs and implore to Him alone. The believers know that everything He wills occurs and if He does not will it, it will not happen. He is the only One who decides in His kingdom, none can avoid His decision and He is quick in reckoning. The aforementioned acts encompass all manner of righteous acts like establishing prayer which is *Allāh*'s right. Spending from what *Allāh* has granted includes giving the *Zakat* and the rest of what is due from the servant, either what is obligatory or recommended. All believers are *Allāh*'s dependents and the most pious among them are His most beneficial creation (Sam'ani, 1997; Shanqeti, 1995).

*Allāh* then said, “Such in truth are the believers” which means that those who possess these qualities are the believers that have true faith. *Allāh* also said “they have levels of dignity with their Lord” which means that there are different levels, ranks and standing in Paradise (Sam'ani, 1997; Shanqeti, 1995). *Allāh* said: (هُم دَرَجَاتٌ) (عِنْدَ اللَّهِ وَاللَّهُ بِمَا يَعْمَلُونَ “They are in varying grades with *Allāh*, and *Allāh* is All-  
Seer of what they do.” (*al-Imran*, 3:163).

The next phrase that *Allāh* said was “and forgiveness” which means He will forgive them if they have sinned and reward them if they have done good deeds, and He has promised this group of people “levels of dignity” or in other words special places in paradise (Al-Maraghi, 1946; Ibn Ashour,1984).

Subsequently, *Sūrat al-Anfal* (2:4) clearly states that believers may be of different levels and positions. *Allāh* specifically said “find their faith strengthened” which means that their faith has its ups and downs. This verse indicates that faith have different levels and levels and it varies according to the different qualities the believers possess. The various levels of faith have their own special effects on the believer’s spiritual well-being and social interactions (Al-Razi, 1981; Shanqeti, 1995).

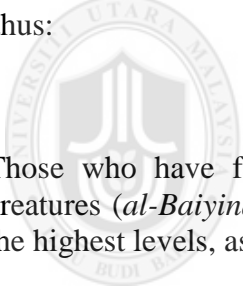

### 3.3 The factors of increase the faith

Among the major factors that can help man to reach the highest levels of faith are knowledge and good deeds.

Knowledge connotes what was revealed by Almighty *Allāh* to His messenger. It involves clear proofs and guidance. Knowledge would elevate believers in this world and the hereafter (Al-Fatlawi, 2010). As stated in His word thus: ( يَرْفَعُ اللَّهُ الَّذِينَ آمَنُوا ) ( مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ دَرَجَاتٍ ) those of you who believe and who have been granted [mystic] Knowledge. And *Allāh* is well acquainted with all ye do (*al-Mujadila*, 58:11). Knowledge is considered to be the best endeavor, and the light that illuminates the way for human beings. Knowledge is also the guide that will bring mankind out from darkness to the light. In addition to that, knowledge is also considered to be a kind of strife in the

cause of *Allāh* [*Jihād*] in which *Allāh* elevates whoever He wants among His creatures. There are numerous verses in the Qur`ān that discussed the role played by knowledge and its importance in this context (Al-Saadi, 2002). For example, *Allāh*'s Words in: (إِنَّمَا يَخْشَى اللَّهَ مِنْ عِبَادِهِ الْعُلَمَاءُ) Those truly fear *Allāh*, among His Servants, who have knowledge for *Allāh* is Exalted in Might Oft Forgiving (*Fatir*, 35: 28). *Allāh* said: (وَقُلْ رَبِّ زِدْنِي عِلْمًا) A revelation from Him Who created the earth and the heavens on high (*Taha*, 20: 114). Likewise, prophetic commandments regarding the seeking of knowledge abounds.

Regarding good deeds, it refers to a way to goodness and guidance. There is a connection between faith and good deeds (Hlli, 2011). This is mentioned in His Word thus:



  
 إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ أُولَٰئِكَ هُمْ خَيْرُ الْبَرِيَّةِ

Those who have faith and do righteous deeds they are the best of creatures (*al-Baiyina*, 98: 7). Good deeds help to elevate the believer to the highest levels, as mentioned in His Word that:

وَمَنْ يَأْتِهِ مُؤْمِنًا قَدْ عَمِلَ الصَّالِحَاتِ فَأُولَٰئِكَ لَهُمُ الدَّرَجَاتُ الْعُلَىٰ

But such as come to Him as Believers who have worked righteous deeds, for them are ranks exalted (*Taha*, 20: 75).

This verse implies that whoever comes to *Allāh* as a believer in His messengers and His books has done the obligatory and voluntary good deeds i.e. they will ascend to the higher positions (Tantawi, 1998).

In the same context, there are Qur`ānic verses that mentioned the word levels to indicate the existence of levels between good people and evil people, and between the inhabitants of paradise and the inhabitants of hellfire. The exegesis claimed, in respect of these verses, that the people of paradise are of different categories based

on the intensity of their good deeds. Likewise, the levels of people of hellfire vary based on the intensity of their evil deeds. *Allāh* sees what they are doing, nothing is hidden from Him, and He would not oppress anyone (Ibn Kathir, 1998; Al-Tabari, 2001). This is mentioned in His Word thus: ( هُمْ دَرَجَاتٌ عِنْدَ اللَّهِ ۗ وَاللَّهُ بِمَا يَعْمَلُونَ ) They are in varying gardens in the sight of *Allāh*, and *Allāh* sees well all that they do (*al-Imran*, 3: 163), and *Allāh* said: (وَلِكُلِّ دَرَجَاتٍ مِّمَّا عَمِلُوا ۖ وَمَا رَبُّكَ بِعَافٍ عَمَّا يَعْمَلُونَ) To all are degrees [or ranks] according to their deeds: for thy Lord is not unmindful of anything that they do (*al-Anam*, 6: 132).

*Allāh* said: (وَلِكُلِّ دَرَجَاتٍ مِّمَّا عَمِلُوا ۖ وَلِيُؤْتِيَهُمْ أَعْمَالَهُمْ وَهُمْ لَا يُظْلَمُونَ) And to all are [assigned] degrees according to the deeds which they [have done], and in order that [*Allāh*] may recompense their deeds, and no injustice be done to them (*al-Ahqaf*, 46: 19). Other verse that mentioned the word “levels” is the verse 21 of *Sūrat al-Israil*, 17, which states: (انظُرْ كَيْفَ فَضَّلْنَا بَعْضَهُمْ عَلَى بَعْضٍ وَلِلْآخِرَةِ أَكْبَرُ دَرَجَاتٍ وَأَكْبَرُ تَفْضِيلًا) See how We have bestowed more on some than on others; but verily the Hereafter is more in rank and gradation and more in excellence.

The exegesis interpreted this verse to mean that it is imperative for an individual to think about the situations of people, as some people are elevated above others in this world, some are rich while some are poor, some are powerful while some are otherwise, there are rulers and the subjects amongst people, etc. This indicates that people are of different levels in this world and it is all subject to *Allāh*'s will. However, in the hereafter, the differences in terms of positions and abodes among people will be more than what it is in this world and it will be based on the individual's levels of deeds. It was mentioned by (Ibn Kathir, 1998; Al-Saadi, 2002).

As mentioned in the problem statement, *Allāh* said at verses (2-4) in *Sūrat al-Anfāl*:

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَّتْ قُلُوبُهُمْ وَإِذَا تُلِيَتْ عَلَيْهِمْ آيَاتُهُ زَادَتْهُمْ إِيمَانًا وَعَلَىٰ رَبِّهِمْ يَتَوَكَّلُونَ \* الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ \* أُولَٰئِكَ هُمُ الْمُؤْمِنُونَ حَقًّا لَهُمْ دَرَجَاتٌ عِنْدَ رَبِّهِمْ وَمَغْفِرَةٌ وَرِزْقٌ كَرِيمٌ

For, Believers are those who, when *Allāh* is mentioned, feel a tremor in their hearts, and when they hear His signs rehearsed, find their faith strengthened and put [all] their trust in their Lord Who establish regular prayers and spend [freely] out of the gifts We have given them for sustenance Such in truth are the believers: they have levels of dignity with their Lord and forgiveness, and generous sustenance.

In relations to other verses on the vicissitude of faith, the vicissitude of faith is caused by certain factors such as knowledge, good deeds etc., as explained above. In addition to that, there are prophetic traditions that emphasized the existence of levels of faith. One of these traditions states that it is narrated on the authority of Abu Huraira that the Messenger of *Allāh* (May peace and blessings be upon him) said:

(الإِيمَانُ بِضْعٌ وَسَبْعُونَ أَوْ بِضْعٌ وَسِتُّونَ شُعْبَةً فَأَفْضَلُهَا قَوْلُ لَا إِلَهَ إِلَّا اللَّهُ وَأَدْنَاهَا إِمَاطَةُ الْأَذَىٰ عَنِ الطَّرِيقِ وَالْحَيَاءُ شُعْبَةٌ مِنَ الْإِيمَانِ)

(Faith has over seventy branches or over sixty branches, the most excellent of which is the declaration that there is no god but *Allāh*, and the humblest of which is the, removal of what is injurious from the path: and modesty is the branch of faith.) (Saḥīḥ Muslim, Chapter 13, Book 001, Number 0056).

Subsequently, each of the features of faith and branches of faith mentioned in the tradition of Prophet Muhammad are still within levels, given the fact that faith is of different levels including *al-Ihsan*. Faith has levels as in the level of the prophets, levels of the doers of good and levels of the people who struggle in the cause of *Allah*. For instance, the creed and actions like belief that there is no god but God, belief in the divine books, the messengers of *Allah*, and the last day, *salat*, and almsgiving, kindness to the parents and keeping the ties of kit and kins are all under the levels of *al-Ihsan* which in itself is a feature of faith. It is noteworthy to state that

there is no contradiction between Qur'an and the tradition of the prophet, they both support the research problem of this study. (Al-Safdi, 2008)

Based on the above-mentioned Qur'anic verses and prophetic traditions, it is crystal clear that faith is of different levels and degrees and it fluctuates. In addition to that, the levels of faith range from the lowest to the highest and according of that, the people of paradise are of different categories 'levels of dignity'.

The major features of each level will be discussed in the subsequent paragraphs of this section.

#### 3.4 The level of *al-Ihsān* (Charity)

*Al-Ihsān*, this term (literally means kindness) refers to the acts of worship by a believer with the belief that *Allāh* is present and watching that act of worship. In other words, it means worshipping *Allāh* as if one sees *Allāh* watching him (Al-Ghamdi, 2001). The Almighty said in the Holy Qur'an:

لِّلَّذِينَ أَحْسَنُوا الْحُسْنَىٰ وَزِيَادَةٌ وَلَا يَرْهَقُ وُجُوهَهُمْ قَتَرٌ وَلَا ذِلَّةٌ أُولَٰئِكَ أَصْحَابُ الْجَنَّةِ هُمْ فِيهَا خَالِدُونَ

To those who do right is a goodly [reward]- Yea, more [than in measure]! No darkness nor shame shall cover their faces! they are companions of the garden; they will abide therein [for aye]! (*Yunus*, 10: 26).

Sincerity in worship and the love of *Allah* makes one becomes one of the people of *al-Ihsan*. The people of *al-Ihsan* are the best among the servants of *Allah*, who are of good deeds which leads to the goodness and guidance (Al-Maraghi, 1946; Al-Razi, 1981) as indicated by the word of *Allah* thus: (إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ إِنَّا لَا نُضِيعُ أَجْرَ ) (مَنْ أَحْسَنَ عَمَلًا) As to those who believe and work righteousness, verily We shall not suffer to perish the reward of any who do a [single] righteous deed. (*al-Khaf*,13: 30).

Equally, *Allah*, the Almighty said in *Sūrat al-Rahman* verse,55: 60 ( هَلْ جَزَاءُ الْإِحْسَانِ إِلَّا ) (الإحسان) Is there any Reward for Good - other than Good? that the reward for the goodness is none other than goodness, implying that *Allah* would be of good to the one who is good among the people. A good Muslim is known with his good talk, good deed, obedience to *Allah*, and abstinence from the forbidden, this is considered part of faith (*Iman*) whose reward is none other than good rewards.

Moreover, the grad of *al-Ihsan*, based on the definition given to it by *Allah*, is considered above the level of Islam, and it constitutes a part of *Iman*. This implies that *al-Ihsan* is a doorway to *Iman*, and a level among the levels of *Iman* as well (Al-Baydawi, 1997; Al-Tabari, 2001).

Based above mentioned *Al-Ihsān* is considered the first level of faith. In line with this, *Al-Ihsān* has certain attributes that one should possess in order attain the level of *al-Ihsān*. Among these attributes are:

### 3.4.1 The attributes of level of *al-Ihsān*

a. The attribute of commitment to the orders of *Allāh*, as mentioned in His Word that:

لَنْ يَبَالَ اللَّهُ لِحُومِهَا وَلَا دِمَاؤِهَا وَلَكِنْ يَبَالُهُ النَّفْوَىٰ مِنْكُمْ ۚ كَذَلِكَ سَخَّرَهَا لَكُمْ لِتُكَبِّرُوا اللَّهَ عَلَىٰ مَا هَدَاكُمْ ۗ وَبَشِّرِ الْمُحْسِنِينَ

It is not their meat nor their blood, that reaches *Allāh*: it is your piety that reaches Him: He has thus made them subject to you, that ye may glorify *Allāh* for His Guidance to you and proclaim the good news to all who do right (*al-Hajj*, 22: 37).

This verse signifies that it is compulsory for an individual to devote his deed to *Allāh* alone. There shouldn't be arrogance, hypocrisy and showing-off. The act of worship



shouldn't be considered as a normal activity. This also applies to other forms of worships. The meat and blood of the sacrificial animals that we slaughter during the festive season does not reach *Allāh* because *Allāh* is self-sufficient and the praised one. What *Allāh* considers in these acts of worship is the sincerity and good intentions. The act of worship should be done for the sake of *Allāh* alone. Sincerity should permeate all the activities involving knowledge, prestige, commanding what is good, forbidding what is evil, etc. Sincere people would have glad tidings from *Allāh*. They are successful in this world and the hereafter. *Allāh* will be good to them as they devote their worships (to *Allāh*) in this world (Baghawi, 1989; Al-Saadi, 2002).

**b.** Attributes of submissiveness for *Allāh* as mentioned in His Word thus:

وَمَنْ أَحْسَنُ دِينًا مِّمَّنْ أَسْلَمَ وَجْهَهُ لِلَّهِ وَهُوَ مُحْسِنٌ وَاتَّبَعَ مِلَّةَ إِبْرَاهِيمَ حَنِيفًا ۗ وَاتَّخَذَ اللَّهُ إِبْرَاهِيمَ خَلِيلًا

Who can be better in religion than one who submits his whole self to *Allāh*, does good, and follows the way of Abraham the true in Faith? For *Allāh* did take Abraham for a friend (*al-Nisaa*, 4: 125).

The verse indicates that the right religion with which *Allāh* is pleased is the submission to *Allāh* and sincerity of the heart for Him alone. {His whole self to *Allāh*} denotes sincerity and submissiveness of the worshipper. The worshipper should also comply with the divine law [*Sharī'ah*] which He sent through the messengers and revealed His books, and He makes it a way of worship. (And follows the way of Abraham) means His religion and His law. (The true in Faith) means devoid of *Shirk* (associating partner with God), worshipping *Allāh* alone, and seeking His help alone. (For *Allāh* did take Abraham for a friend) denotes that *Allāh* took Abraham as a friend, because Abraham did what he was commanded to do, he passed his trial, and then *Allāh* made him a leader of the people. This kind of position

was given to only two friends of *Allāh*, Muhammad and Abraham, (Peace and blessings of *Allāh* be upon them). In addition, the love from *Allāh* is meant for the generality of believers (Ibn Ashour, 1984; Tantawi, 1998).

c. Attributes of loving for *Allāh* as stated in *al-Baqarah*, 2: 195 that:

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

And spend of your substance in the cause of *Allāh*, and make not your own hands contribute to [your] destruction; but do good; for *Allāh* loveth those who do good.

*Allāh* has commanded His servants to spend in His cause. This implies spending wealth on every good cause that is connected with *Allāh*. It involves giving alms to the poor and relatives, fending for whomsoever it is compulsory to fend for, spending in the cause of *Jihād* such as physical training, strengthening Muslims, and institutionalizing the religion of *Allāh* in the face of polytheism and polytheists. Spending in the cause of *Allāh* is a key element of *Jihād*, while abandoning spending in the cause of *Allāh* revokes *Jihād* and becomes enable for the enemies. Also related to this is the verse (and make not your own hands contribute to [your] destruction) Spending in the cause of *Allāh* is a type of *al-Ihsān*, and *Allāh* commands all kinds of *al-Ihsān*, (but do good; for *Allāh* loveth those who do good). This involves all the types of *al-Ihsān* because *Allāh* did not specify the kind of *al-Ihsān* to be done. Hence, *al-Ihsān* covers the monetary aspects and all other aspects as mentioned before (Baghawi, 1989; Ibn Ashour, 1984).

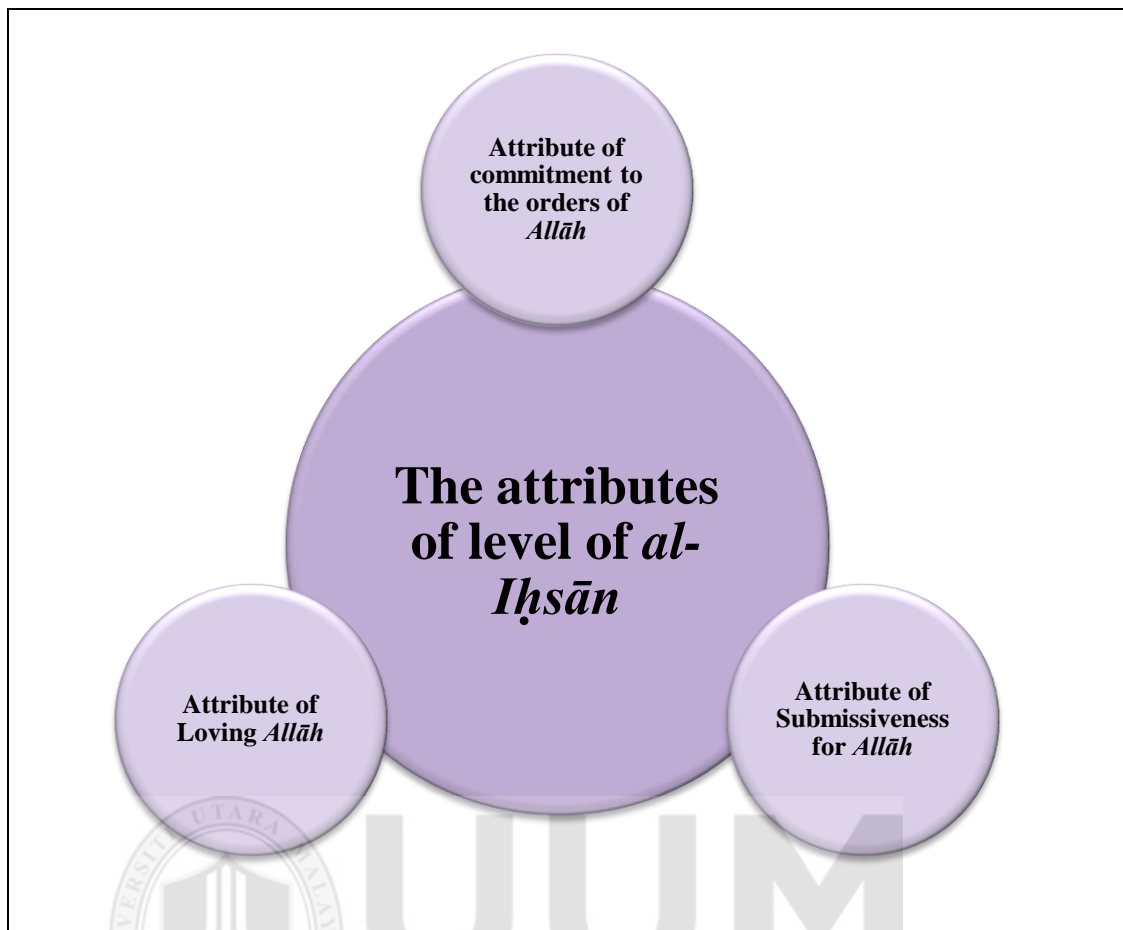


Figure 3.1. The attributes of level of *al-Ihsān*

### 3.5 The level of *al-Khushū'* (Humility)

*Al-Khushū'* means humbleness and obedience to *Allāh*, coupled with total love and glorification of *Allāh*, the Exalted (Abdul Sattar, 1990).

#### 3.5.1 The criteria to determine the level of *al-Khushū'* (Humility)

*Al-Khushū'* is considered to be the second level of faith. It means that believers should portray the features of well-doers in order to reach the level of the humble ones. This is evident in His Word that:

وَزَكَرِيَّا إِذْ نَادَى رَبَّهُ رَبِّ لَا تَذَرْنِي فَرْدًا وَأَنْتَ خَيْرُ الْوَارِثِينَ \* فَاسْتَجَبْنَا لَهُ وَوَهَبْنَا لَهُ يَحْيَى وَأَصْلَحْنَا لَهُ زَوْجَهُ إِنَّهُمْ كَانُوا يُسَارِعُونَ فِي الْخَيْرَاتِ وَيَدْعُونَنَا رَغَبًا وَرَهَبًا وَكَانُوا لَنَا خَاشِعِينَ

And [remember] Zakariya, when he cried to his Lord: "O my Lord! leave me not without offspring, though thou art the best of inheritors "So We listened to him: and We granted him Yahya We cured his wife's[Barrenness]for him. These [three] were ever quick in emulation in good works; they used to call on Us with love and reverence, and humble themselves before Us (*al-Anbiyaa*, 21: 89-90).

This verse implies that the first feature of the humble ones is to become a well-doer. *Allāh* honored prophet *Zakariya* (A.S), and gave him progeny after he had been a barren for some time. He was given this honor because he was a frontrunner in good deeds and giving to charities, and he strove to observe what *Allāh* has commanded, be it verbally or through actions. Discerned from the interpretations of the exegesis is that a believer should become a well-doer first before he can become a humble one (Ibn Ashour, 1984; Mahalli & Suyuti, 2001).

### 3.5.2 The attributes of level of *al-Khushū* (Humility)

a. Attributes of the fear of *Allāh* as mentioned in His statement thus:

اللَّهُ نَزَلَ أَحْسَنَ الْحَدِيثِ كِتَابًا مُتَشَابِهًا مَثَابًا تَفْسِيرُهُ مِنْهُ جُلُودُ الَّذِينَ يَخْشَوْنَ رَبَّهُمْ ثُمَّ تَلِينُ جُلُودُهُمْ وَقُلُوبُهُمْ إِلَى ذِكْرِ اللَّهِ ذَلِكَ هُدَى اللَّهِ يَهْدِي بِهِ مَنْ يَشَاءُ وَمَنْ يُضَلِلِ اللَّهُ فَمَا لَهُ مِنْ هَادٍ

form of a Book, consistent with itself, [yet] repeating [its teaching in various aspects]: the skins of those who fear their Lord tremble thereat; then their skins and their hearts do soften to the celebration of *Allāh*'s praises. Such is the guidance of *Allāh*: He guides there with whom He pleases, but such as *Allāh* leaves to stray, can have none to guide (*al-Zumar*, 39:23).

In this verse, *Allāh* was talking about His book that He sent down to the world, that the book is the best word. The best word is the word of *Allāh*, and the best book revealed its divine origin. The Qur`ān contains stories, rules, promises and warnings, the attributes of good people, the attributes of evil people and other statements that

indicate the greatness of *Allāh*. Since the Qur`ān is of such majesty and greatness, it would have a positive impact on the hearts of the believers. When they recite the Qur`ān or when the Qur`an is being recited to them, they become humble and remain in the state of fear and hope; they become fearful of *Allāh*'s punishment and hope in the mercy of *Allāh*. Based on this, *Allāh* said: (the skins of those who fear their Lord tremble thereat) (Al-Qurtubi, 1935; Al-Tabari, 2001).

**b.** Attributes of crying in fear of *Allāh* as mentioned in (*al-Israil*, 17:108-109) that:

وَيَقُولُونَ سُبْحَانَ رَبِّنَا إِنْ كَانَ وَعْدُ رَبِّنَا لَمَفْعُولًا، وَيَخِرُّونَ لِلْأَذْقَانِ يَبْكُونَ وَيَزِيدُهُمْ خُشُوعًا

And they say: 'Glory to our Lord! Truly has the promise of our Lord been fulfilled!' They fall down on their faces in tears, and it increases their [earnest] humility.

The exegesis have explained that the believers' submission to *Allāh* and their faith in the messenger and divine book would make them cry whenever the Qur`ān is recited to them. This is because of what is contained in the Qur`ān such as admonitions and lessons, and also because they believed that *Allāh* would not fail His promise which He has made through His messengers that there would be resurrection and recompense for deeds done. Based on the interpretations of the exegesis, crying in fear of *Allāh* is among the factors that predict submission to *Allāh*, and it is an attribute of the humble ones (Al-Tabari, 2001; Ibn Kathir, 1998).

**c.** Attributes of remembrance of *Allāh* as mentioned in His Word:

الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَتْ قُلُوبُهُمْ وَالصَّابِرِينَ عَلَىٰ مَا أَصَابَهُمُ وَالْمُقِيمِي الصَّلَاةِ وَمِمَّا رَزَقْنَاهُمْ يُنفِقُونَ

To those whose hearts when *Allāh* is mentioned, are filled with fear, who show patient perseverance over their afflictions, keep up regular prayer, and spend [in charity] out of what We have bestowed upon them (*al-Hajj*, 22:35).

The exegesis have explained that humility is in those that remember *Allāh* with faithfulness and fear of His wrath. Also humility is in those that are persevering and patient with the harm they suffer in the cause of *Allāh* and on the tribulations of life. Those are punctual, sincere and humble in observing prayer at its appropriate time and those that spend from what *Allāh* has provided for them for the poor and the needy. These make them become humble (Wahidi, 1994; Al-Baydawi, 1997).

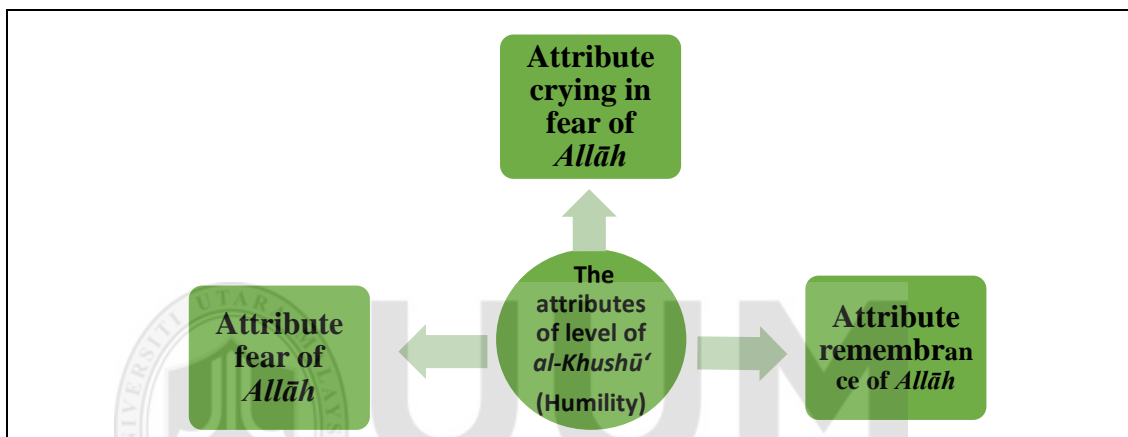


Figure 3.2. The attributes of level of *al-Khushū'* (Humility)

### 3.6 The level of *al-Ṣabr* (Patience)

*Al-Ṣabr* which: means steadfastness in the path of *Allāh*, enduring one's ordeal, and self-restraint from sins (Al-Arpley, 2001). *Al-Ṣabr* is considered to be the third level of faith.

#### 3.6.1 The criteria to determine the level of *al-Ṣabr* (Patience)

This is evident in the verse which signifies that *al-Iḥsān* and *al-Khushū'* are both among the attributes of the patient as follows:

a. The Almighty *Allāh* said: (وَاصْبِرْ فَإِنَّ اللَّهَ لَا يُضِيعُ أَجْرَ الْمُحْسِنِينَ) And be steadfast in patience; for verily *Allāh* will not suffer the reward of the righteous to perish (*Hud*, 11: 115).

This verse implies that *al-Ihsān* is an attribute among the attributes of the believers, the patient, and *Allāh* would not waste the reward of those who are kind, obedient, and patient in respect of the harm that befall them. *Allāh* would give them abundant reward based on their good deeds and their patience in His cause (Shanqeti, 1995; Sam'ani, 1997). Hence, it is discerned from the interpretations of the exegesis that *al-Ihsān* is a symbol of believers, the persevering.

b. His word which states: (وَاسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ) Nay, seek [*Allāh's*] help with patient perseverance and prayer: It is indeed hard, except to those who bring a lowly spirit (*al-Baqarah*, 2:45).

Indicates that humility is among the attributes of believers, the patient, the exegesis have observed that *Allāh* has commanded the believers to seek help on their life affairs via patience. This involves patience to obey *Allāh*, patience to abstain from sins, and patience in regards to tribulations. In the same vein, *Allāh* commanded the believers to observe *al-Ṣalāt* because it is considered to be a factor that enables abstinence from indecency and evils, and it is easier for the humble ones to observe it. Submissiveness is one of the most important means of success in this world and the hereafter (Al-Razi, 1981; Al-Maraghi, 1946). It is discernible from this discussion that *al-Khushū* 'in *al-Ṣalāt* is among the signs of the believer, the patient.

### 3.6.2 The attributes of the level of *al-Ṣabr* (Patience)

i. Attribute of patience in tribulation, *Allāh* said:

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ وَبَشِّرِ الصَّابِرِينَ

Be sure we shall test you with something of fear and hunger, some loss in goods or lives or the fruits [of your toil], but give glad tidings to those who patiently persevere (*al-Baqarah*, 2:155).

The exegesis observed that *Allāh* does allow hardship to befall his servants in order to separate the honest among them from the dishonest, and to separate the patient from the impatient. This is the wisdom of *Allāh* in separating the good people from evil ones. Then *Allāh* arranged rewards for the patient and punishment for the impatient and those that disobey the commands of *Allāh*, so that the posterity will know that (Al-Saadi, 2002; Al-Razi, 1981). What happened to them was not meant to lower their levels and those similar things or more than that can happen to the best among them. The word of *Allāh* states:

لَنُبَلِّوَنَّ فِي أَمْوَالِكُمْ وَأَنْفُسِكُمْ وَلَتَسْمَعُنَّ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ مِن قَبْلِكُمْ وَمِنَ الَّذِينَ أَشْرَكُوا أَذَى كَثِيرًا وَإِنْ تَصْبِرُوا وَتَتَّقُوا فَإِنَّ ذَلِكَ مِنْ عَزْمِ الْأُمُورِ

Ye shall certainly be tried and tested in your possessions and in your personal selves; and ye shall certainly Hear much that will grieve you, from those who received the Book before you and from those who worship many gods. But if ye persevere patiently, and guard against evil, then that will be a determining factor in all affairs (*al-I-imran*, 3:186).

This verse implies that a believer can be tried with regards to his wealth by commanding him to spend it in the cause of *Allāh* or to spend it to cover other *Sharī'ah*-related expenses. The trial can be in form of death of the believer himself or his son or his family members. The trial can also be in the form of sickness etc. *Allāh* has ordained that He will try the believers in their wealth. The trial can be in terms of death or sickness of loved ones. A believer would be tested in relations to the level of his religiosity. If the religiosity level of a believer is high, his trial will be enormous.



However, *Allāh* has informed the believers that if they are patient and endure the tribulations that befall them, and obey *Allāh*'s command, good rewards from *Allāh* awaits them (Shanqeti, 1995; Sam'ani, 1997).

**ii.** Attributes of seeking *Allāh*'s help, *Allāh* said:

قَالَ مُوسَى لِقَوْمِهِ اسْتَعِينُوا بِاللَّهِ وَاصْبِرُوا إِنَّ الْأَرْضَ لِلَّهِ يُورِثُهَا مَنْ يَشَاءُ مِنْ عِبَادِهِ وَالْعَاقِبَةُ  
لِلْمُتَّقِينَ

Said Moses to his people: "Pray for help from *Allāh*, and [wait] in patience and constancy: for the earth is *Allāh*'s, to give as a heritage to such of His servants as He pleaseth and the end is [best] for the righteous (*al-Araf*, 7 :128).

The exegesis have interpreted that the verse that Moses (A.S) directed at his people when they got terrified of the pharaoh's threats was meant to encourage them. Prophet Musa explained to them the importance of patience in the face of tribulation, and seeking *Allāh*'s help in every affair. He explained further that the earth does not belong to the pharaoh, it belongs to *Allāh*, the Lord of the world. He causes to inherit it whomsoever He wills among His servants (Al-Qurtubi, 1935; Sam'ani, 1997).

**iii.** Attributes of thankfulness to *Allāh*, *Allāh* said:

أَلَمْ تَرَ أَنَّ الْفُلُوكَ تَجْرِي فِي الْبَحْرِ بِنِعْمَةِ اللَّهِ لِيُرِيَكُمْ مِنْ آيَاتِهِ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِكُلِّ صَبَّارٍ شَكُورٍ

Seest thou not that the ships sail through the ocean by the Grace of *Allāh* that He may show you of His Signs? Verily in this are Signs for all who constantly persevere and give thanks (*Luqman*, 31:31).

That the sail of ships in the sea is an indication of the greatness of *Allāh*'s creation and his masterminding for all the things in life and which requires gratitude from the owners of the minds and know-how. Therefore, man must remember the blessings of *Allāh* and thank him so that he can attain what *Allāh* has prepared for the people who

are thankful by sustaining and increasing their blessings for them. Man can become successful through the remembrance of *Allāh* and giving thanks to *Allāh* (Al-Tabari, 2001; Ibn Kathir, 1998).

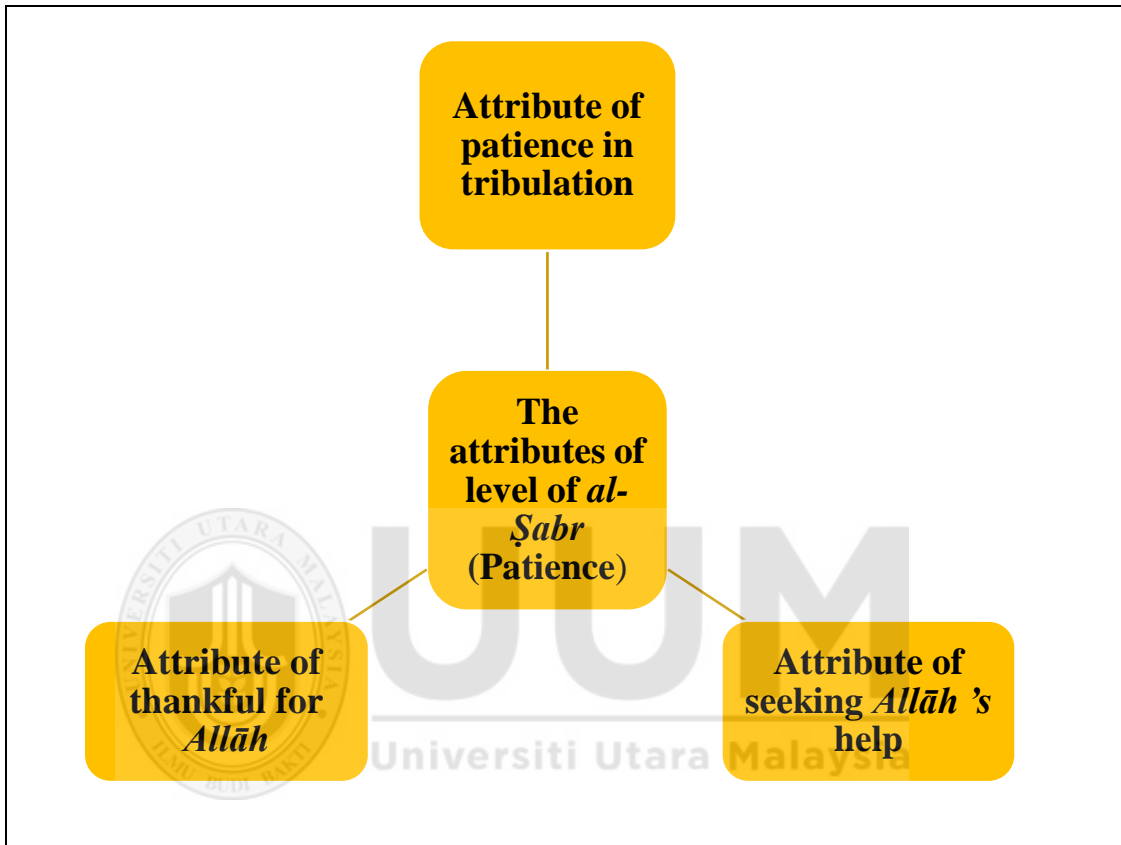


Figure 3.3. The attributes of level of *al-Ṣabr* (Patience)

### 3.7 The level of *al-Yaqīn* (Certainty)

*Al-Yaqīn* refers to the rest of the mind with regards to the reality of things i.e. knowledge as against doubt (AbuShadi, 2012). Certainty is regarded as the fourth level of faith.

#### 3.7.1 The criteria to determine the level of *al-Yaqīn* (Certainty)

This is evident in the verse which informs that *al-Ihsān*, *al-Khushū'*, and *al-Ṣabr* (patience) are part of features of *al-Yaqīn*. This is presented below:

a. *Allāh*, the Exalted said:

تِلْكَ آيَاتُ الْكِتَابِ الْحَكِيمِ \* هُدًى وَرَحْمَةً لِلْمُحْسِنِينَ \* الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ  
بِالْآخِرَةِ هُمْ يُوقِنُونَ

These are Verses of the Wise Book, A Guide and a Mercy to the Doers of Good, those who establish regular Prayer, and give regular Charity, and have [in their hearts] the assurance of the Hereafter (*Luqman*, 31: 2-4).

These verses signify that sincerity and humbleness are among the attributes of the well-doers. The well-doers observe *Ṣalāt* at its appropriate time, pay *Zakāt* of their wealth to those that deserve it, have faith in the day of recompense. Afterwards, the verse mentioned the outcome of portraying those good qualities and culminated in *al-Yaqīn*. It can be discerned from the previous argument that the first feature of *al-Yaqīn* is *al-Ihsān* (Al-Razi, 1981; Al-Maraghi, 1946).

b. *Allāh* said:

وَأَسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ \* الَّذِينَ يَظُنُّونَ أَنَّهُمْ مُلاقُوا رَبِّهِمْ وَأَنَّهُمْ  
إِلَيْهِ رَاجِعُونَ

Nay, seek [*Allāh*'s] help with patient perseverance and prayer: It is indeed hard, except to those who bring a lowly spirit, who bear in mind the certainty that they are to meet their Lord, and that they are to return to Him (*al-Baqarah*, 2: 45-46).

In the verse, *Allāh* commands the believers to seek *Allāh's* help in all their endeavours with different kinds of patience. Likewise, the believers are asked to seek help with *Ṣalāt* which is the measure of faith. *Ṣalāt* forbids shameful acts and evil acts. *Allāh's* help should be sought in all endeavours. (It is indeed hard, except to those who bring a lowly spirit) refers to *Ṣalāt*. Means hard, but *Ṣalāt* is easier for the humble ones. This implies that restfulness of the mind and humbleness enables the believers to observe *Ṣalāt*. *Allāh* said further (Who bear in mind the certainty) those who are sure (that they are to meet their Lord) of meeting their God, *Allāh* will reward them based on their deeds. However, whoever does not believe that he will meet his Lord, would find *Ṣalāt* and other forms of worship the most difficult thing to do (Abu Hayyan Andalusian, 1993; Ibn Kathir, 1998).

c. *Allāh* said: (وَجَعَلْنَا مِنْهُمْ أَيْمَةً يَهْتَدُونَ بِأَمْرِنَا لَمَّا صَبَرُوا وَكَانُوا بِآيَاتِنَا يُوقِنُونَ) And we appointed, from among them, leaders, giving guidance under our command, so long as they persevered with patience and continued to have faith in Our Signs (*al-Sajda*, 32: 24).

This verse was construed by the exegesis to refer to the children of *Israel*. *Allāh* made good leaders from among the children of *Israel*, they will guide others to the right path. This is the command of *Allāh*. *Allāh* has blessed them because they are patient in respect to offering worships and patient in the face of hardship encountered in the cause of elevating *Allāh's* word. Then, with their faith in the words of *Allāh*, they attain this level of *al-Yaqīn* (and continued to have faith in Our Signs) refers to complete knowledge that would facilitate actions (Al-Baydawi, 1997; Baghawi, 1989).

### 3.7.2 The attributes of the level of *al-Yaqīn* (Certainty)

i. Attribute of reflection about the creations of *Allāh*. *Allāh* said:

وَفِي الْأَرْضِ آيَاتٌ لِلْمُوقِنِينَ \* وَفِي أَنْفُسِكُمْ أَفَلَا تُبْصِرُونَ \* وَفِي السَّمَاءِ رِزْقُكُمْ وَمَا تُوعَدُونَ  
\*فَوَرَبَّ السَّمَاءِ وَالْأَرْضِ إِنَّهُ لَحَقٌّ مِثْلَ مَا أَنَّكُمْ تَنْطَفُونَ

On the earth are signs for those of assured Faith, as also in your own selves: Will ye not then see and in heaven is your Sustenance, as [also] that which ye are promised Then, by the Lord of heaven and earth, this is the very Truth, as much as the fact that ye can speak intelligently to each other (*al-Zariyat*, 51:20-23).

It was construed by the exegesis that the creation of the earth and what it contains, such as mountains, seas, rivers, and the creation of human beings, animals and plants indicates the oneness of *Allāh* and His power. Also, the differences in languages and skin color are also the reflection of His oneness and power. These signs would not benefit anyone except those that have *al-Yaqīn* (Al-Maraghi, 1946; Al-Razi, 1981).

Relating to this is His word in (*al-Jathiya*, 45: 3-4) which states:

إِنَّ فِي السَّمَوَاتِ وَالْأَرْضِ لَآيَاتٍ لِلْمُؤْمِنِينَ \* وَفِي خَلْقِكُمْ وَمَا يَبُتُّ مِنْ دَابَّةٍ آيَاتٌ لِقَوْمٍ يُوقِنُونَ

Verily in the heavens and the earth, are Signs for those who believe and in the creation of yourselves and the fact that animals are scattered [through the earth], are Signs for those of assured Faith.

The verse signifies that reflection on the creation of *Allāh* is among the signs of believers who have *al-Yaqīn* (Ibn Ashour, 1984; Sam'ani, 1997).

ii. Attribute of believe in the signs of *Allāh*. *Allāh* said:

وَقَالَ الَّذِينَ لَا يَعْلَمُونَ لَوْلَا يُكَلِّمُنَا اللَّهُ أَوْ تَنْزِيلًا آيَةً كَذَلِكَ قَالَ الَّذِينَ مِنْ قَبْلِهِمْ مِثْلَ قَوْلِهِمْ تَشَابَهَتْ  
قُلُوبُهُمْ قَدْ بَيَّنَّا الْآيَاتِ لِقَوْمٍ يُوقِنُونَ

Say those without knowledge: "Why speaketh not *Allāh* unto us? or why cometh not unto us a Sign? "So said the people before them words of similar import Their hearts are alike. We have indeed made clear the Signs unto any people who hold firmly to Faith [in their hearts] (*al-Baqarah*, 2: 118).

This verse was construed by the interpreters to reveal in respect of some Jews. The Jews stubbornly requested from Prophet Muhammad (peace be on him) to ask *Allāh* to talk to them directly (without mediator) or he should bring a miracle from *Allāh*, believing that that will testify to his truthfulness and his position as a messenger of *Allāh*. This kind of request has been made by the people in the past and they obstinately used it to tell their messengers. This indicates that the predecessors and the successors have like minds in terms of misguidance and disbelief. This is explained to the believers who are certain about it, who have a pure mind, and who are not obstinate (Al-Tabari, 2001; Al-Saadi, 2002).

iii. Attribute of adherence to *Allāh*'s rules in all the affairs as mentioned in His Word: (أَفْحَكُمُ الْجَاهِلِيَّةَ يَبْغُونَ وَمَنْ أَحْسَنُ مِنَ اللَّهِ حُكْمًا لِقَوْمٍ يُوقِنُونَ) Let the People of the Gospel judge by what *Allāh* hath revealed therein. If any do fail to judge by (the light of) what *Allāh* hath revealed, they are (no better than) those who rebel (*al-Maida*, 5: 50).

The adherence to the rules of *Allāh* and the jettisoning of the *Jāhilīyyah*'s rules are among the signs of those who have *al-Yaqīn*. The *Jāhilīyyah*'s rules are based on ignorance and oppression while *Allāh*'s rules are based on knowledge and justice. The one that has *al-Yaqīn* is the one that would know the difference between the two sets of rules (Al-Qurtubi, 1935; Mahalli & Suyuti, 2001).

iv. Attribute of faith in the fact that benefits and harm lie with *Allāh* alone, as mentioned in His Word:

وَإِنْ يَمَسُّكَ اللَّهُ بِضُرٍّ فَلَا كَاشِفَ لَهُ إِلَّا هُوَ وَإِنْ يُرِدْكَ بِخَيْرٍ فَلَا رَادَّ لِفَضْلِهِ يُصِيبُ بِهِ مَنْ يَشَاءُ  
مِنْ عِبَادِهِ وَهُوَ الْغَفُورُ الرَّحِيمُ

They will dwell therein for all the time that the heavens and the earth endure, except as thy Lord willeth: for thy Lord is the [sure] accomplisher of what He planneth (*Yunus, 10: 107*).

The exegesis have explained that conviction in respect of the fact that goodness and evil, benefits and harm all lie with *Allāh* alone is among the attributes of believing people. *Allāh* is the only one that deserves to be worshipped, He has no partner, no one among the creatures has the ability to pay back His bounties and kindness, He chooses for His mercy whomever He wills, and He is the owner of great bounty. His mercy encompasses all things. This is pointing to the fact that *al-Yaqīn* is part of the attributes of the believing people (Tantawi, 1998; Wahidi, 1994).

v. Attribute of preparing themselves for death and the consequences on the Day of Judgment as mentioned in *Suara al-Naml* (27: 3):

الَّذِينَ يُعِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ بِالْآخِرَةِ هُمْ يُوقِنُونَ

Those who establish regular prayers and give in regular charity, and also have [full] assurance of the hereafter.

Offering *Ṣalāt* with all its conditions and principles, giving *Zakāt* to the recipients are the attributes of believing people. Believers are the people whom *Allāh* has given glad tidings to, they are certain about the last day, resurrection after death, paradise, hellfire, and recompense for good deeds. These peoples' faith has reach the level of *al-Yaqīn* (high level of certainty) (Abu Hayyan Andalusian, 1993; Ibn Kathir, 1998).

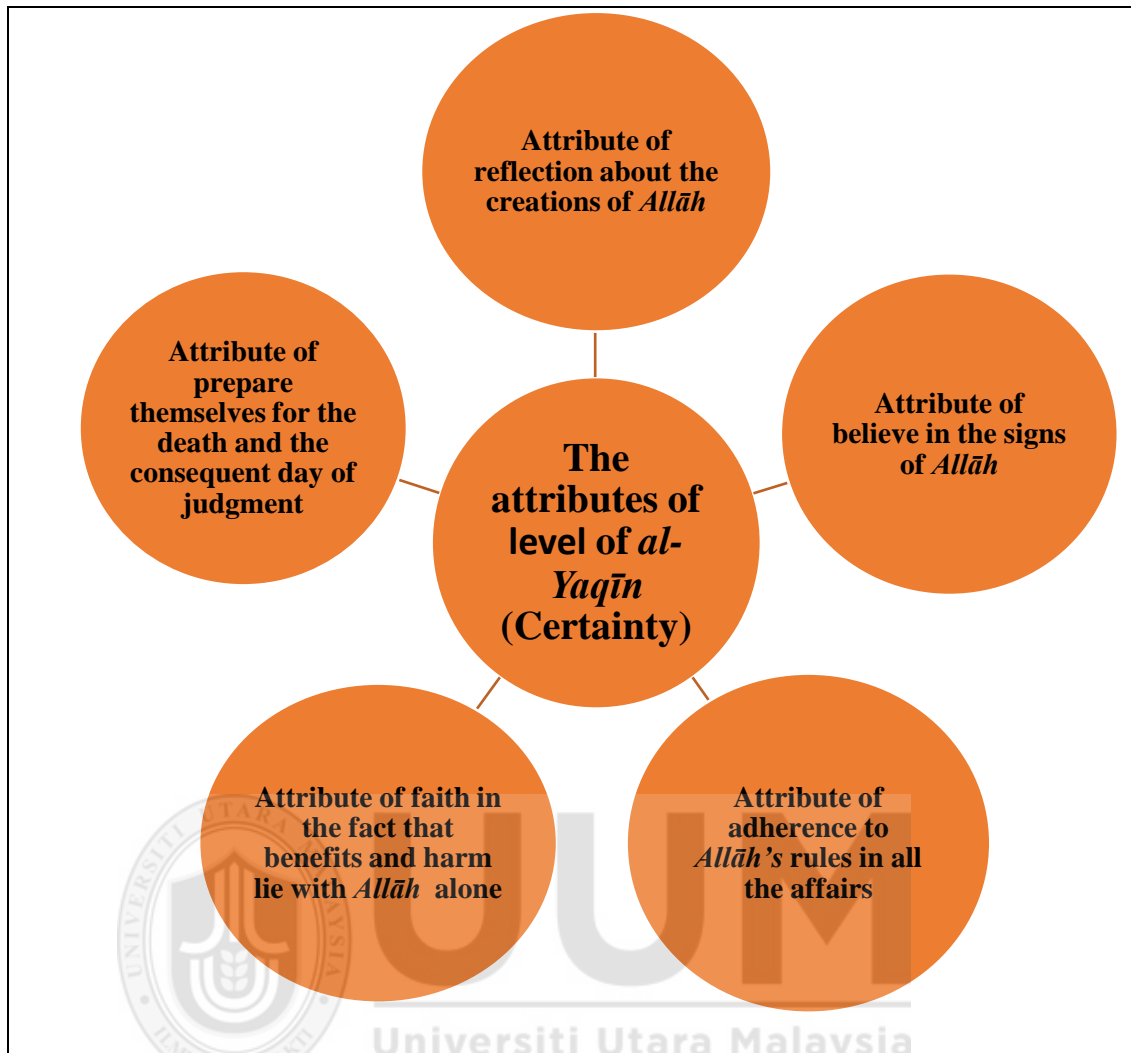


Figure 3.4. The attributes of level of *al-Yaqīn* (Certainty)

### 3.8 The level of *al-Taqwa* (Piety)

*Al-Taqwa* mindfulness of *Allāh*, it implies self-protection from committing sin (Al-Ashqar, 2012). *Al-Taqwa* is considered the fifth level of faith.

#### 3.8.1 The criteria to determine the level of *al-Taqwa* (Piety)

This is evident in the verses below in which the verses inform that *al-Ihsān*, *al-Khushū'*, *al-Ṣabr* and *al-Yaqīn* are the attributes of the believing people:



a. That *al-Ihsān* is the first attribute of *al-Mutaqan* (the pious) as mentioned in:

إِنَّ الْمُتَّقِينَ فِي جَنَّاتٍ وَعُيُونٍ \* أَخَذِينَ مَا آتَاهُمْ رَبُّهُمْ إِنَّهُمْ كَانُوا قَبْلَ ذَلِكَ مُحْسِنِينَ

As to the Righteous, they will be in the midst of Gardens and Springs, taking joy in the things which their Lord gives them, because, before then, they lived a good life (*al-Zariyat*, 51:15-16).

And *Allāh* said: (إِنَّ اللَّهَ مَعَ الَّذِينَ اتَّقَوْا وَالَّذِينَ هُمْ مُحْسِنُونَ) For *Allāh* is with those who restrain themselves, and those who do good (*al-Nahl*, 16: 128).

It was claimed by the exegesis that those that are kind in this world and observe what *Allāh* commanded them to do; Kindness to people in general term is part of *al-Ihsān*. Then, those that are mindful of *Allāh* by obeying Him and moving away from sins are *al-Mutaqan* (the pious). Hence, *al-Ihsān* is among the attributes of the pious (Wahidi, 1994; Al-Razi, 1981).

b. That *al-Khushū'* (humbleness/submissiveness) is part of the attributes of the pious as mentioned in:

وَلَقَدْ آتَيْنَا مُوسَى وَهَارُونَ الْفُرْقَانَ وَضِيَاءً وَذِكْرًا لِّلْمُتَّقِينَ \* الَّذِينَ يَخْشَوْنَ رَبَّهُم بِالْغَيْبِ وَهُمْ مِّنَ السَّاعَةِ مُشْفِقُونَ

In the past We granted to Moses and Aaron the criterion [for judgment], and a Light and a Message for those who would do right, those who fear their Lord in their most secret thoughts, and who hold the Hour [of Judgment] in awe (*al-Anbiyaa*, 21:48-49).

The verses that the divine books that were revealed to prophet Moses (A.S) involve criteriwhich distinguishes truth from falsehood, guidance from misguidance *Halāl* (permissible) from *haram* (non-permissible). It is the light for hearts and a guidance for those that have *al-Khushū'*, the pious they are the people who are mindful of their Lord, and fearful of His punishment in the hidden and in the manifest. They also fear the last day and the judgement that will happen on the last day (Tantawi, 1998; Baghawi, 1989).

c. Among the attributes of *al-Mutaqan* (the pious) is that they should be *al-Ṣabr*(patient) as mentioned in:

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ  
وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ  
وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّابِرِينَ فِي  
الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ

It is not righteousness that ye turn your faces Towards east or West; but it is righteousness- to believe in *Allāh* and the Last Day, and the Angels, and the Book, and the Messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for the needy, for the wayfarer, for those who ask, and for the ransom of slaves; to be steadfast in prayer, and practice regular charity; to fulfil the contracts which ye have made; and to be firm and patient, in pain [or suffering] and adversity, and throughout all periods of panic. Such are the people of truth, the *Allāh*-fearing (*al-Baqarah*, 2:177).

This verse explained that the attributes of the pious involves faith in *Allāh*, His angels, His books, the day of judgement, and all that will happen in it. It also involves obedience via observance of *Ṣalāt*, *Zakāt* and the likes. It also involves abstinence from sins and different kinds of patience. The people that possess these attributes have reached a higher position because they have proved their faith with words and actions, and thus they have achieved the position of the pious (Ibn Kathir, 1998; Al-Saadi, 2002).

d. Likewise, *al-Yaqīn* is part of the attributes of *al-Mutaqan* (the pious) as mentioned by *Allāh* thus:

ذَٰلِكَ الْكِتَابُ لَا رَيْبَ فِيهِ هُدًى لِّلْمُتَّقِينَ \* الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ  
يُنْفِقُونَ \* وَالَّذِينَ يُؤْمِنُونَ بِمَا أُنزِلَ إِلَيْكَ وَمَا أُنزِلَ مِن قَبْلِكَ وَبِالْآخِرَةِ هُمْ يُوقِنُونَ

This is the Book; in it is guidance sure, without doubt, to those who fear *Allāh*; Who believe in the Unseen, are steadfast in prayer, and spend out of what We have provided for them; And who believe in the Revelation sent to thee, and sent before thy time, and [in their hearts] have the assurance of the Hereafter (*al-Baqarah*, 2: 2-4).

The verse points out that sincerity and submissiveness are among the attributes of kind people. These people observe *Ṣalāt* at its appointed time, they also give *Zakāt* to

the recipients, and they have *al-Yaqīn* and faith regarding the last day, and what are embedded in it such as reward and punishment. *Allāh* has explained that the benefit of possessing these precious attributes is to achieve the level of piety (Al-Maraghi, 1946; Al-Tabari, 2001).

### 3.8.2 The Attributes of level of *al-Taqwa* (Piety)

i. Attribute of maximizing the rites of *Allāh*, *Allāh* said:

دَلِكْ وَمَنْ يُعْطَمُ شَعَائِرَ اللَّهِ فَإِنَّهَا مِنْ تَقْوَى الْقُلُوبِ

Such [is his state]: and whoever holds in honour the symbols of *Allāh*, [in the sacrifice of animals], such [honour] should come truly from piety of heart (*al-Hajj*, 22:32).

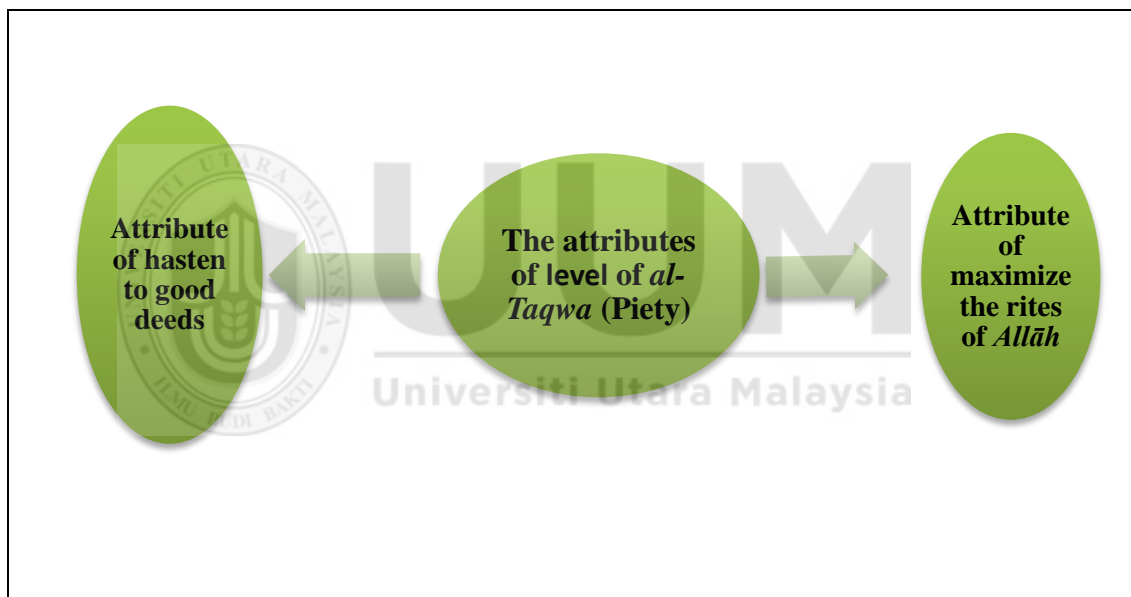
The exegesis have mentioned that *al-Sfah wa al-Marwah*, and other rituals of the *Hajj* are among the symbols of *Allāh*. Honouring and observing this ritual with its conditions and its principles signifies piety, good relationship with *Allāh*, and passion to seek *Allāh*'s pleasure. Hence, glorifying the symbols of *Allāh* is regarded as an attribute among the attributes of the pious (Ibn Ashour, 1984; Mahalli & Suyuti, 2001).

ii. Attribute of hastening to do good deeds, *Allāh* said:

وَسَارِعُوا إِلَى مَغْفِرَةٍ مِنْ رَبِّكُمْ وَجَنَّةٍ عَرْضُهَا السَّمَاوَاتُ وَالْأَرْضُ أُعِدَّتْ لِلْمُنْتَقِينَ \* الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكَاطِمِينَ الْغَيْظَ وَالْعَافِينَ عَنِ النَّاسِ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ \* وَالَّذِينَ إِذَا فَعَلُوا فَاجِسَةً أَوْ ظَلَمُوا أَنْفُسَهُمْ ذَكَرُوا اللَّهَ فَاسْتَغْفَرُوا لِذُنُوبِهِمْ وَمَنْ يَغْفِرِ الذُّنُوبَ إِلَّا اللَّهُ وَلَمْ يُصِرُّوا عَلَىٰ مَا فَعَلُوا وَهُمْ يَعْلَمُونَ

Be quick in the race for forgiveness from your Lord, and for a Garden whose width is that [of the whole] of the heavens and of the earth, prepared for the righteous, Those who spend [freely], whether in prosperity, or in adversity; who restrain anger, and pardon [all] men; for *Allāh* loves those who do good; And those who, having done something to be ashamed of, or wronged their own souls, earnestly bring *Allāh* to mind, and ask for forgiveness for their sins, and who can forgive sins except *Allāh*? and are never obstinate in persisting knowingly in [the wrong] they have done (*al-i-Imran*, 3: 133-135).

The verse was interpreted by the exegesis to mean that *Allāh* commands the believers to take the lead in good deeds which will enhance *Allāh*'s forgiveness and pleasure upon them. This involves meeting the obligations, jettisoning the forbidden, kindness to people and patience in respect of obedience and tribulations. The people that have these attributes would remember *Allāh* and seek His forgiveness if they commit sins. Hence, taking the lead in good deeds, kindness, spending in the cause of *Allāh*, repentance and seeking forgiveness are among the attributes of believers that are pious (Shanqeti, 1995; Wahidi, 1994).



*Figure 3.5.* The attributes of level of *al-Taqwa* (Piety)

### 3.9 The level of *al-Falāḥ* (success)

*Al-Falāḥ* implies deliverance from hellfire and entering paradise (Al-Ajlan, 2011).

As mentioned by *Allāh* thus: (قَدْ أَفْلَحَ مَنْ زَكَّاهَا) Truly he succeeds that purifies it (*al-Shams*, 91: 9).

#### 3.9.1 The criteria to determine the level of *al-Falāḥ* (success)

*al-Falāḥ* (Success) is considered to be the level after piety. This is evident in the verse below in which it was explained that *al-Iḥsān*, *al-Khushū‘*, *al-Ṣabr* (patience), *al-Yaqīn*, and *al-Taḳwa* (piety) are among the attributes of success. This is as follows:

a. *Allāh* said:

دَلِّكَ الْكِتَابُ لَا رَيْبَ فِيهِ هُدًى لِّلْمُتَّقِينَ\*الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ\* وَالَّذِينَ يُؤْمِنُونَ بِمَا أُنزِلَ إِلَيْكَ وَمَا أُنزِلَ مِن قَبْلِكَ وَبِالْآخِرَةِ هُمْ يُوقِنُونَ\* أُولَئِكَ عَلَى هُدًى مِّن رَّبِّهِمْ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ

This is the Book; in it is guidance sure, without doubt, to those who fear *Allāh*, who believe in the Unseen, are steadfast in prayer, and spend out of what We have provided for them; And who believe in the Revelation sent to thee, and sent before thy time, and [in their hearts] have the assurance of the Hereafter. They are on [true] guidance, from their Lord, and it is these who will prosper (*al-Baqarah*, 2:2-5).

The verses point out that *al-Iḥsān*, sincerity and submissiveness are among the attributes of the pious. The pious observe *Ṣalāt* (daily obligatory prayer) at its appointed time, they also pay *Zakāt* to the recipients, they are certain about the last day and it contains rewards and punishments. In the verses, *Allāh* also explained that the benefit of possessing these precious attributes is the attainment of success. *Allāh* said: (They are on [true] guidance, from their Lord, and it is these who will prosper). This verse depicts that *al-Iḥsān*, *al-Yaqīn*, and piety are among the attributes of the successful people (Al-Baydawi, 1997; Baghawi, 1989).

b. Being *al-Khushū* (submissive) is also among the attributes of *al-Falāḥ* (success) as *Allāh* mentioned thus:

قَدْ أَفْلَحَ الْمُؤْمِنُونَ \* الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ

The believers must [eventually] win through, those who humble themselves in their prayers (*al-Muminun*, 23: 1-2).

The exegesis claimed that *Allāh* mentioned His servants, the believers, in this verse. *Allāh* also mentioned their success which was attained due to their belief in *Allāh* and His messenger Muhammad (peace and blessing of *Allāh* be upon him), their belief in what was sent to them from *Allāh*, compliance with the commands, and their humbleness/submissiveness in *Ṣalāt*. The believers are submissive while observing *Ṣalāt* (Ibn Ashour, 1984; Ibn Kathir, 1998). It is discerned from the analysis of this verse that *al-Khushū* 'is among the attributes of the successful.

c. *Allāh* said: (يَا أَيُّهَا الَّذِينَ آمَنُوا اصْبِرُوا وَصَابِرُوا وَرَابِطُوا وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ) O ye who believe! Persevere in patience and constancy vie in such perseverance; strengthen each other; and fear *Allāh*; that ye may prosper (*al-i-Imran*, 3:200).

This verse points out that patience is among the attributes of the successful people, and it was construed by the exegesis that this verse contains what will stimulate the believers to become successful, and that the way to their success is patience, firmness in the cause of *Allāh*, and compliance with His commands (Mahalli & Suyuti, 2001; Sam'ani, 1997). Based on that, patience is considered one of the features of success.

### 3.9.2 The attributes of level of *al-Falāḥ* (success)

i. Attribute of obedience to *Allāh* and His messenger as mentioned by *Allāh* thus:

إِنَّمَا كَانَ قَوْلَ الْمُؤْمِنِينَ إِذَا دُعُوا إِلَى اللَّهِ وَرَسُولِهِ لِيَحْكُمَ بَيْنَهُمْ أَنْ يَقُولُوا سَمِعْنَا وَأَطَعْنَا وَأُولَئِكَ هُمُ الْمُفْلِحُونَ

The answer of the Believers, when summoned to *Allāh* and His Messenger, in order that He may judge between them, is no other than this: they say, "We hear and we obey": it is such as these that will attain felicity (*al-Nur*, 24: 51).

The exegesis, while contextualizing this verse, mentioned that *Allāh* has informed about the attributes of the believers, that they are the people who seek no other religion except compliance with the book of *Allāh* and the tradition of the messenger of *Allāh*, they are the one that show their faith through their 'righteous' deeds, they comply with *Allāh's* judgement regardless of whether it pleases them or not. As a result, *Allāh* describes them as successful people (Shanqeti, 1995; Tantawi, 1998).

Likewise, *Allāh's* Word states:

لَا تَجِدُ قَوْمًا يُؤْمِنُونَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ يُوَادُّونَ مَنْ حَادَّ اللَّهَ وَرَسُولَهُ وَلَوْ كَانُوا آبَاءَهُمْ أَوْ أَبْنَاءَهُمْ أَوْ إِخْوَانَهُمْ أَوْ عَشِيرَتَهُمْ أُولَئِكَ كَتَبَ فِي قُلُوبِهِمُ الْإِيمَانَ وَأَيَّدَهُم بِرُوحٍ مِنْهُ وَيُدْخِلُهُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا رَضِيَ اللَّهُ عَنْهُمْ وَرَضُوا عَنْهُ أُولَئِكَ حِزْبُ اللَّهِ أَلَا إِنَّ حِزْبَ اللَّهِ هُمُ الْمُفْلِحُونَ

Thou wilt not find any people who believe in *Allāh* and the Last Day, loving those who resist *Allāh* and His Messenger, even though they were their fathers or their sons, or their brothers, or their kindred. For such He has written Faith in their hearts, and strengthened them with a spirit from Himself. And He will admit them to Gardens beneath which Rivers flow, to dwell therein [forever]. *Allāh* will be well pleased with them, and they with Him. They are the Party of *Allāh*. Truly it is the Party of *Allāh* that will achieve Felicity (*al-Mujadila*, 58: 22).

A servant will become successful if he has faith in *Allāh* and the last day, and makes it reflect in his behaviour. He also becomes successful if the enemies of *Allāh* and His messengers are his enemies too even if they are people who are closest to him. Whoever possesses these attributes have become *Allāh's* soldier and His friend, good

life and high position in paradise is his on the last day (Wahidi, 1994; Al-Maraghi, 1946). In addition, whoever is obedient to *Allāh* and His messenger, and loves and hates for the sake of *Allāh*, he would attain the position of the successful people.

ii. Attribute of calling to righteousness, encouraging what is good, and forbidding what is evil as mentioned by *Allāh*, the Exalted, thus:

وَلْتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ

Let there arise out of you a band of people inviting to all that is good, enjoining what is right, and forbidding what is wrong: They are the ones to attain felicity (*al-i-Imran*, 3:104).

The exegesis have explained that this verse indicates that there is set of people among the believers whose faith is very strong, they strive to the best of their ability to the call to righteousness which will set them right. In their course of encouraging righteousness and discouraging evils, they uphold good teaching methods and ethics that are in consonance with the book of *Allāh*, the prophetic tradition and common sense. This set of people are prepared to answer to the call to righteousness, encourage what is good, and forbid what is evil. They are among the believers whom *Allāh* revealed thus: (They are the ones to attain felicity) (Abu Hayyan Andalusian, 1993; Al-Razi, 1981).

iii. Attribute of remembering the favours of *Allāh* endowed upon them as *Allāh* mentioned thus:

أَوْعَجِبْتُمْ أَنْ جَاءَكُمْ ذِكْرٌ مِنْ رَبِّكُمْ عَلَى رَجُلٍ مِنْكُمْ لِيُنذِرَكُمْ وَأَذْكُرُوا إِذْ جَعَلْنَا خُلَفَاءَ مِنْ بَعْدِ قَوْمِ نُوحٍ وَزَادَكُمْ فِي الْخَلْقِ بَسْطَةً فَاذْكُرُوا آلَاءَ اللَّهِ لَعَلَّكُمْ تَفْلِحُونَ

Do ye wonder that there hath come to you a message from your Lord through a man of your own people, to warn you? call in remembrance that He made you inheritors after the people of Noah, and gave you a stature tall among the nations. Call in remembrance the benefits [ye have received] from *Allāh*: that so ye may prosper (*al-Araf*, 7: 69).



The exegesis have explained that the statement (Do ye wonder that there hath come to you a message from your Lord through a man of your own people, to warn you) indicates that the reminder mentioned in the verse is a man that is notable for his truthfulness and his descent. *Allāh* is used to sending to His servants the one that will guide them to the right path. *Allāh* is most knowing of where He puts His messages. Remember the blessings that *Allāh* has endowed upon you, and thank him, so that you may attain what *Allāh* has prepared for the people who are thankful by sustaining and increasing their blessings for them, and the attainment of the position of successful people which can be attained through remembrance of *Allāh* and giving thanks to *Allāh* (Al-Tabari, 2001; Al-Qurtubi, 1935).

iv. Attribute of not dealing in *Riba* (usury) as mentioned by *Allāh*, the Exalted, that:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

O ye who believe! Devour not usury, doubled and multiplied; but fear *Allāh*; that ye may [really] prosper (*al-i-Imran*, 3:130).

The exegesis have interpreted that the verse was directed at the believers in *Allāh*, His messenger, those that work in compliance with the divine law (*Sharī'ah*). They desist from *Riba* with all its different types, and they did not take interest on the loan they give to people. These people are fearful of *Allāh* and are in compliance with His laws, so that they would be successful in this life and the hereafter. A servant should be fearful of *Allāh*'s commands and what He forbids because faith denotes complete belief and submissiveness to *Allāh*'s commands and what is forbidden by Him, so that one may, as a result, attain success in this life and the hereafter. Likewise, the exegesis also mentioned that not dealing with *Riba* is an activity that increases faith, makes a believer attain paradise, and makes him attain the position of successful people (Ibn Kathir, 1998; Al-Qurtubi, 1935).

v. Attribute of doing good deeds and moving away from evil as mentioned by *Allāh* that:

قُلْ لَا يَسْتَوِي الْخَبِيثُ وَالطَّيِّبُ وَلَوْ أَعْجَبَكَ كَثْرَةُ الْخَبِيثِ فَاتَّقُوا اللَّهَ يَا أُولِي الْأَلْبَابِ لَعَلَّكُمْ تُفْلِحُونَ

*Allāh* made the Kaba, the Sacred House, as an asylum of security for men, as also the Sacred Months, the animals for offerings, and the garlands that mark them: That ye may know that *Allāh* hath knowledge of what is in the heavens and on earth and that *Allāh* is well acquainted with all things (*al-Maida*, 5: 100).

The exegesis have explained that, in the verse, *Allāh* has warned against bad deeds, and commands good deeds. Faith and disbelief are not equal, so also are obedience and disobedience. The people of paradise and the people of hellfire are also not equal; so are the good and the evil; and wealth sourced via *Halāl* means and wealth sourced via *haram* means. Evil deeds would never benefit its people but it would adversely affect them in this life and the hereafter. Ascending to the level of success hinges on compliance with the commands of *Allāh* and abstinence from the forbidden. Whoever abstains from what is forbidden would attain success, and whoever does otherwise, would lose. Good deeds are a guide to success and rewards in this life and the hereafter (Al-Saadi, 2002; Tantawi, 1998). *Allāh* mentioned thus:

وَالْوِزْنُ يُومَنُّ الْحَقُّ فَمَنْ تَقَلَّتْ مَوَازِينُهُ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ

Those whose scale will be light, will be their souls in perdition, for that they wrongfully treated Our signs (*al-Araf*, 7: 8).

On the day of judgement, the good deeds will come in good shape while the evil deeds will come in bad shape, and both will be put on the scale. The wisdom behind measuring the deeds is to test the levels of faith of the servants in this world, and their different level of actions, so that none would be oppressed an atom's weight, and *Allāh* has the grace to elevate whomever He wants, and forgive him his sins. Based on the interpretation of the exegesis, it is clear that good deeds elevate the

level of a believer in paradise, and make him attain the position of successful people (Tantawi, 1998; Wahidi, 1994).

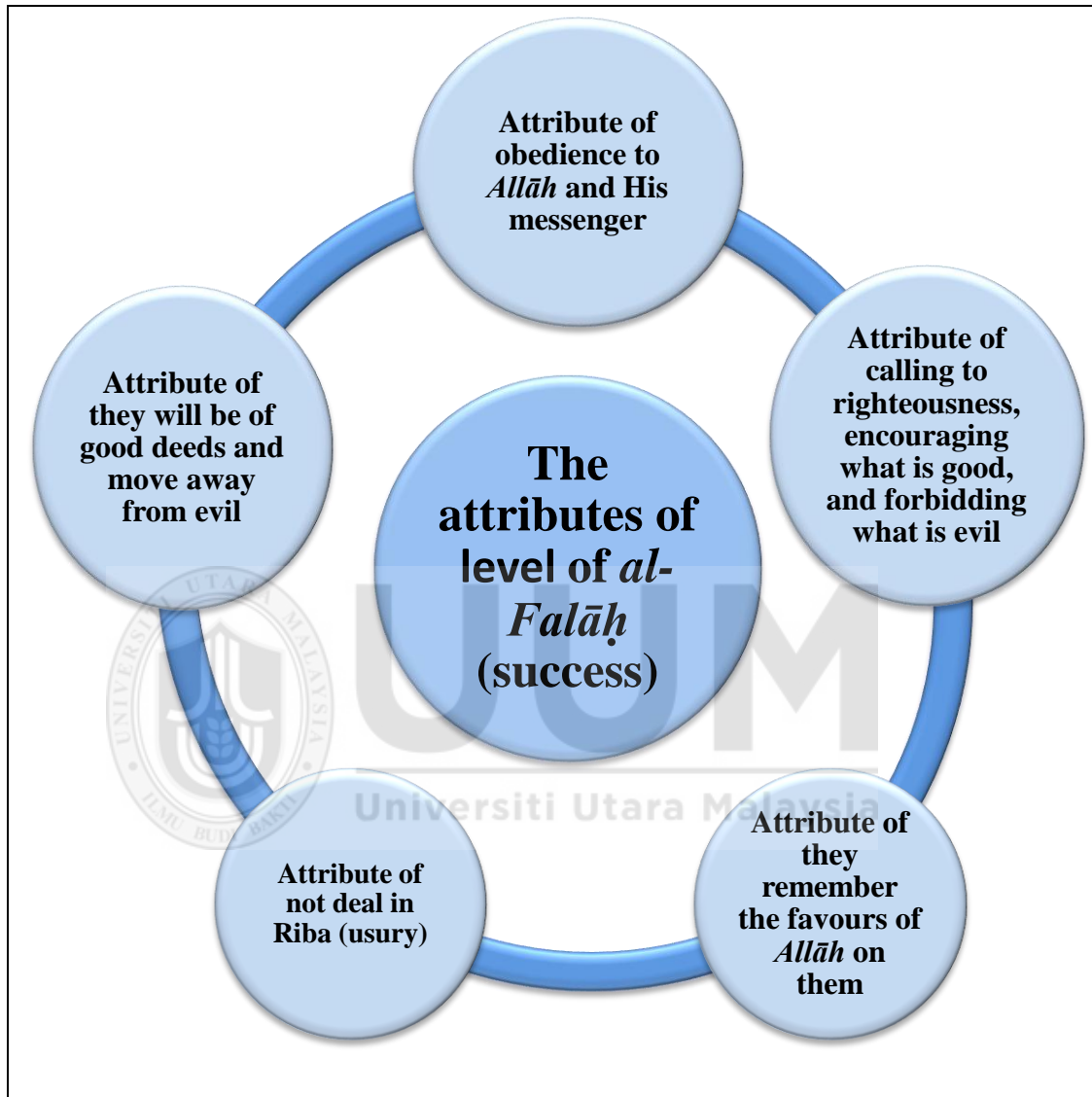


Figure 3.6. The attributes of level of *al-Falāḥ* (success)

### 3.10 Conclusion

In this section, the levels of faith has been expounded based on the Qur`ānic provisions. Likewise the attributes of each level of faith and vicissitudes of faith were explicated. Qur`ānic verses that talked about levels of faith as well as the

attributes of these levels formed the basis of this exposition. In addition, based on the deductive approach adopted to analyse the Qur`ānic texts and its exegesis, the levels of faith was defined, and the numbers and status of faith were described.

Furthermore, it is discerned from the discussion and the cited Qur`ānic verses that the levels of faith are six in number, the highest level is the success levels, then followed by piety level, patience level, *al-Khushū`* (humbleness/submissiveness) level, and *al-Ihsān* level as presented in the figure below:

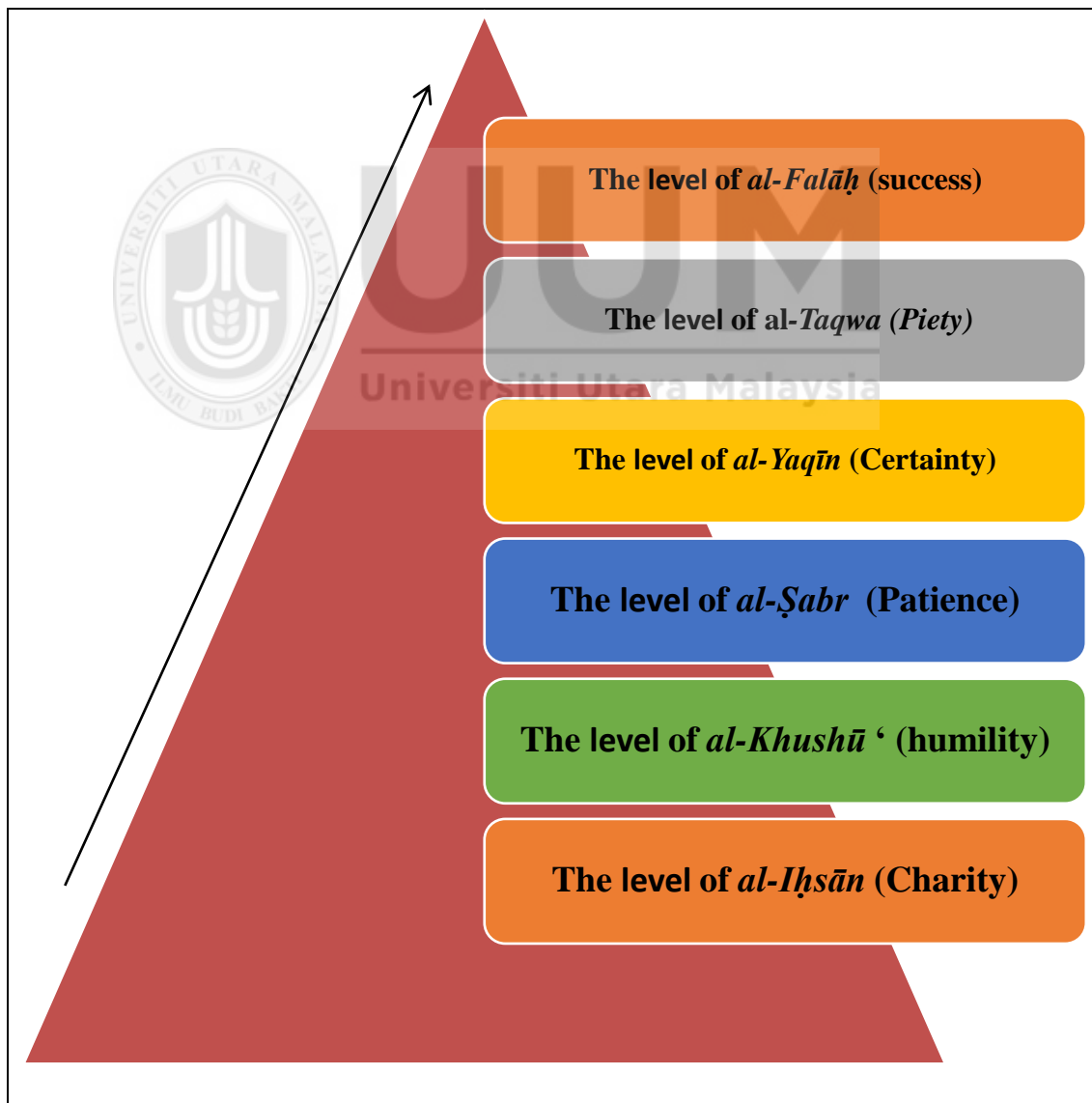


Figure 3.7. The Levels of Faith

How to ascend to these levels were also explained for example, it has been explained that the attainment of the position of success is connected with certain attributes among which are *al-Ihsān*, patience, *al-Yaqīn* (humbleness/submissiveness), and piety. All these were supported by Qur`ānic verses which explain a level and at the same time explain the other levels. Each level has its own attributes that should be fulfilled. The attributes of a certain level include the attributes of the levels below that level. Based on the exposition above, it can be said that there are levels of faith that are revealed in the Qur`ān. There are also different status and attributes for these levels of faith. In the next section, the effects of levels of faith on individuals will be explicated.



## CHAPTER FOUR

### THE EFFECTS OF THE LEVELS OF FAITH ON THE INDIVIDUAL MORALITY

#### 4.1 Introduction

Ethics refers to the activities involving employment of moral precepts in resolving concrete problems. It is also defined as the systematic body of knowledge pertaining to behavior. In addition, it is a study that involves intellectual innovativeness, and rational enquiry into a subject matter with the aim of acquiring the knowledge that represents what ethics is all about. Ethics is comparable with art, religion or technology. Philosophers have described ethics as a normative science, because it concerns itself with norms or standards of behaviour (Ahmad & Owoyemi, 2012).

Furthermore, *`Akhlāq* forms a base word from which it coined its derivatives, and it means to create, to shape, to give form, to mold or to produce. *`Akhlāq* is a plural of *khuluq*, and it involves sets of different forms of character. *`Akhlāq* is an Arabic term translated as ethics, moral sciences or moral philosophy. *`Akhlāq* from the Islāmic standpoint differs from that of the western perspective. Ethics, according to western sociologists, is somewhat contingent upon an individual's perspective in order to identify what is good from what is bad (Ramdani, 2005).

Conversely, in Islām, ethics is deeply rooted in its religious institution, conveying a divine revelation to mankind. Put differently, the Qur`ān and the traditions of the prophet form the basis of *`Akhlāq* in Islām. So, all modes of behavior and character are considered either good or bad based on the sanction or otherwise in the holy book

and the traditions of Prophet Muhammad (S.A.W) who himself has been described as the best model for the believers, Morality refers to virtuous behavior expected of a man. Morality is deep-rooted in the human soul and is reflected in human behaviour. Behavior is a reflection of morality. Good behavior signifies morality while bad behavior symbolizes immorality. This implies that virtuous deeds denotes morality (Kat', 2011), as mentioned by *Allāh*, the Exalted: (وَإِنَّكَ لَعَلَىٰ خُلُقٍ عَظِيمٍ) And thou [standest] on an exalted standard of character (*al-Q'alam*, 68:4).

Morality includes generosity, forgiveness, justice, truthfulness, honoring agreements, altruism, chastity, humility, courage, honesty, sacrifice, sincerity, modesty and other good deeds that are enjoined by the Almighty *Allāh* as part of faith. Morality personifies a believer and it elevates a man to higher positions and sublime dwellings on the last day. Hence, morality is among the measures of faith and with morality believers will get elevated to the higher positions ('Amir, 2001).

In this chapter, the main effects of levels of faith on individual morality will be expounded.

#### **4.2 The effects of the level of *al-Ihsān* on the individual morality**

Generally, *al-Ihsān* means kindness of whatever kind to any creature of *Allāh*, but the level of *al-Ihsān* is determined by the type of personality, rights and status of the person to whom the kindness is shown. The level of *al-Ihsān* is also determined by *al-Ihsān* itself and its significance. Likewise, it is also determined by the level of faith and sincerity of the one who is showing *al-Ihsān* to others (Al-Ghamdi, 2001).

This is explained as follows:

a. Effect of the level of *al-Ihsān 'ila al-walidain* (Kindness to both parents): this implies obedience and respect for the parents. It also involves being kind to them.

The Qur`ān verses that exhort kindness to parents are abound. *Allāh* said:

وَقَضَىٰ رَبُّكَ أَلَّا تَعْبُدُوا إِلَّا إِيَّاهُ وَبِالْوَالِدَيْنِ إِحْسَانًا إِمَّا يَبُلُغَنَّ عِنْدَكَ الْكِبَرَ أَحَدُهُمَا أَوْ كِلَاهُمَا فَلَا تَقُلْ لَهُمَا أَفٌّ وَلَا تَنْهَرَهُمَا وَقُلْ لَهُمَا قَوْلًا كَرِيمًا

Thy Lord hath decreed that ye worship none but Him, and that ye be kind to parents. Whether one or both of them attain old age in thy life, say not to them a word of contempt, nor repel them, but address them in terms of honour (*al-Israil*, 17: 23).

As explained by the exegesis, obedience to parents is next to obedience to *Allāh*, and it involves giving thanks to them and being kind to them because *Allāh* mentioned kindness to the parents next to His worship. *Allāh*, the Exalted said: (and that ye be kind to parents) (Ibn Kathir, 1998; Al-Tabari, 2001).

b. Effect of the level of *al-Ihsān 'ila al-Yatāma wa al-Masākin* (Kindness to orphans and the needy): this involves the protection of the rights of orphans and the needy. It also involves taking care of their education, having affection for them and giving them a helping hand, as *Allāh* said:

وَإِذْ أَخَذْنَا مِيثَاقَ بَنِي إِسْرَائِيلَ لَا تَعْبُدُونَ إِلَّا اللَّهَ وَبِالْوَالِدَيْنِ إِحْسَانًا وَذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَقُولُوا لِلنَّاسِ حُسْنًا وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ ثُمَّ تَوَلَّيْتُمْ إِلَّا قَلِيلًا مِّنْكُمْ وَأَنتُمْ مُّعْرِضُونَ

And remember We took a covenant from the Children of Israel [to this effect]: Worship none but *Allāh*; treat with kindness your parents and kindred, and orphans and those in need; speak fair to the people; be steadfast in prayer; and practise regular charity. Then did ye turn back, except a few among you, and ye backslide [even now] (*al-Baqarah*, 2: 83).

This verse contains a command in respect of the highest level of rights which include *Allāh's* rights and peoples' rights. *Allāh's* right refers to worshiping *Allāh* without associating a partner with Him. Peoples' rights start with the rights of both parents



because parents are the one who give birth to a child, bringing him up, and educating him. The next level of right is that of orphans because they are in need of help since they have lost their parents. Then, the rights of the needy follows because the needy are unable to adequately provide for their needs. The next rights are the rights of other people and it involves good word, good treatment of people because people may not be in need of money but good words and a guide to worship of *Allāh* which will enhance their connection with their creator via *Ṣalāt* and *Zakāt* (Baghawi,1989; Al-Saadi,2002).

c. Effect of the level of *al-Ihsān 'ila al-Jār* (Kindness to neighbors): *Allāh* said:

وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَالْجَارِ ذِي الْقُرْبَىٰ وَالْجُنُبِ وَالصَّاحِبِ  
بِالْجَنبِ وَابْنِ السَّبِيلِ

partners with Him; and do good- to parents, kinsfolk, orphans, those in need, neighbours who are near, neighbours who are strangers, the companion by your side, the wayfarer [ye meet], and what your right hands possess: For *Allāh* loveth not the arrogant, the vainglorious (*al-Nisaa*,4: 36).

This verse mentioned kindness to the neighbors as (neighbors who are near), and it refers to the relatives for whom there are two rights: rights of being a neighbor and rights of being a relative. The statement (neighbours who are strangers) denotes the neighbor who is not a relative. Neighbors are exhorted to be kind to each other by being good to each other, protecting each other, tolerating each other, putting on a smiling face for each other, being kind in word and deeds to each other, refraining from harming each other in words or deeds, etc. (Ibn Ashour, 1984; Tantawi, 1998).

d. Effect of the level of *al-Ihsān 'ila al-Musi'* (Kindness to the unkind): *Allāh* said:

وَلَا تَسْتَوِي الْحَسَنَةُ وَلَا السَّيِّئَةُ ادْفَعْ بِالَّتِي هِيَ أَحْسَنُ فَإِذَا الَّذِي بَيْنَكَ وَبَيْنَهُ عَدَاوَةٌ كَأَنَّهُ وَلِيٌّ حَمِيمٌ  
\*وَمَا يُلْقَاهَا إِلَّا الَّذِينَ صَبَرُوا وَمَا يُلْقَاهَا إِلَّا ذُو حَظٍّ عَظِيمٍ

Nor can goodness and Evil be equal. Repel [Evil] with what is better: Then will he between whom and thee was hatred become as it were thy friend and intimate! And no one will be granted such goodness except those who exercise patience and self-restraint none but persons of the greatest good fortune (*Fuṣṣilat*, 41:34-35).

The statement (Repel [Evil] with what is better) means be kind to the one who is unkind to you. This verse denotes the concept of *al-Ihsān*, especially when it has to do with those who have great rights such as relatives, companions, etc. In addition, one should be kind in words and deeds to those who are unkind to him in words or deeds. If they break ties with him, he should mend it, if they oppress him, he should forgive them, if they make spiteful or slanderous comments about him in his presence or otherwise, he should not reciprocate, he should forgive them, and be kind to them in words. Also, if they forsake him, he should be kind to them in words; he should talk to them and greet them. Being kind to the unkind has great benefits. Furthermore, the verse reiterates that none would be able to do it except those who are self-restraint because it takes self-discipline for one to have the ability to reciprocate kindness for unkindness because the human soul is naturally inclined to reciprocate good with good, and evil with evil. Reciprocating kindness for unkindness can be easier if one is self-disciplined, obedient to *Allāh's* command, and aware of the great rewards awaiting him. Also, being kind to the unkind can be easier if one is aware that reciprocating evil with evil does not help matter but compounds the enmity. Likewise, if one is aware that being kind to the unkind does not denigrate his status, then he will find it easier to do it. It is said that whoever is humble for *Allāh's* sake, he will be elevated and his challenges will be made easier for him to

surmount. The statement (none but persons of the greatest good fortune) indicates that kindness is among the qualities of special creatures (Al-Qurtubi, 1935; Ibn Kathir, 1998), with which one can get elevated in this world and the hereafter. It is also among the qualities of good manners.

e. Effect of the level of *al-Ihsān fi al-Kalām* (Kindness in speech): *Allāh* said:

وَقُلْ لِعِبَادِي يَقُولُوا الَّتِي هِيَ أَحْسَنُ إِنَّ الشَّيْطَانَ يَنْزِعُ بَيْنَهُمْ إِنَّ الشَّيْطَانَ كَانَ لِلْإِنْسَانِ عَدُوًّا مُّبِينًا

Say to My servants that they should [only] say those things that are best: for Satan doth sow dissensions among them: For Satan is to man an avowed enemy (*al-Israil*, 17:53).

*Allāh*, in these verses, commands the believers to be of good manners in their deeds and speeches, because their success in this world and the hereafter lies with it. *Allāh* said: “And tell my servants to say that which is best”, because if they refuse to do so, *Shayṭān* would induce dissension among them in order to render them unsuccessful in this world and the hereafter (Al-Saadi, 2002; Tantawi, 1998).

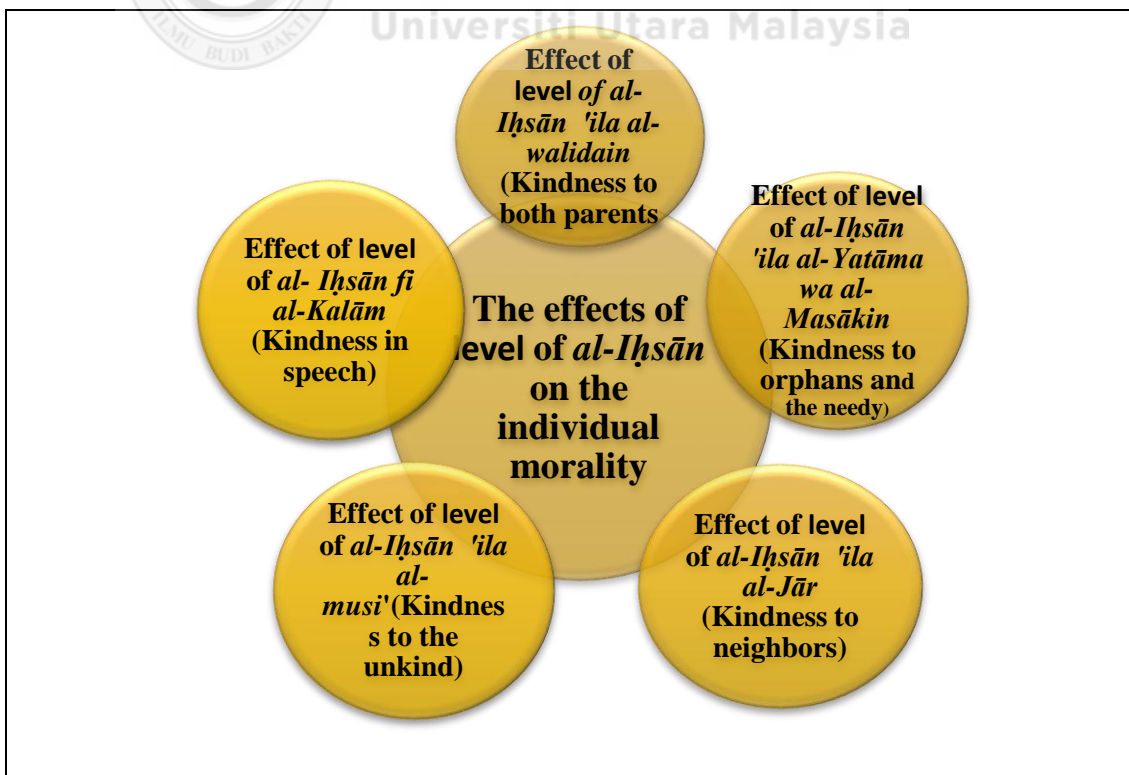


Figure 4.1. The effects of level of *al-Ihsān* on the individual morality

### 4.3 The effects of the level of *al-Khushū* 'on the individual morality

*Al-Khushū* (literally means humbleness and obedience to *Allāh*) has many effects on the personality and morality of individual. This is explained as follows:

a. Effect of the level of *al-Khushū* 'the conduct of the one who is offering *Ṣalāt*. *Ṣalāt* laden with humbleness and submissiveness would lighten the hearts and touch the soul. It would also teach one the etiquettes of worship and decorate him with good manners such as truth, honesty, contentment, honoring agreement, tolerance, humbleness, justice, kindness. Those who imbibe the behaviors would be held in high esteem in the sight of *Allāh*, the Exalted. In addition, good manners would cleanse the soul, and enable one to refrain from lie, deceit, evil, anger, arrogance, oppression, aggression, immorality, etc. (Al-Hanbali, 2003). This is established in *Allāh*'s word which states thus:

وَأَقِمِ الصَّلَاةَ إِنَّ الصَّلَاةَ تَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا تَصْنَعُونَ

Recite what is sent of the Book by inspiration to thee, and establish regular Prayer: for Prayer restrains from shameful and unjust deeds; and remembrance of *Allāh* is the greatest [thing in life] without doubt. And *Allāh* knows the [deeds] that ye do (*al-Ankabut*, 29:45).

Moreover, *Ṣalāt* would teach the worshippers to be kind in speech and in their dealings with people, because *Ṣalāt* is based on good word as *Allāh* said thus:

(وَقُولُوا لِلنَّاسِ حُسْنًا وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ) speak fair to the people; be steadfast in prayer; and practise regular charity (*al-Baqarah*, 2: 83). And bad utterances should never emanate from the worshipper (Ibn Ashour, 1984; Mahalli &Suyuti, 2001). Likewise, *Ṣalāt* teaches human beings to do good deeds as *Allāh* said:

وَأَوْحَيْنَا إِلَيْهِمْ فِعْلَ الْخَيْرَاتِ وَإِقَامَ الصَّلَاةِ وَإِيتَاءَ الزَّكَاةِ وَكَانُوا لَنَا عَابِدِينَ

And We sent them inspiration to do good deeds, to establish regular prayers, and to practice regular charity; and they constantly served Us [and Us only] (*al-Anbiyaa*, 21:73).

These qualities would have effects on the morality of individuals in as much as the individual is keeping up *Ṣalāt* with humbleness and in accordance with the dictates of *al-Shar'*. Regarding other forms of worship such as fasting, Ḥajj, *Zakāt* etc., if other forms of worship are observed with humbleness and sincerity (Al-Qurtubi, 1935; Al-Tabari, 2001), it would have positive effects on individual morality.

**b. Effect of the level of *al-Khushū'al-'Ikhhlāṣ* (Humbleness and sincerity):** sincerity denotes devoting one's worship and deeds to *Allāh* alone as *Allāh* said:

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقِيَمَةِ \* إِنَّ الَّذِينَ كَفَرُوا مِنْ أَهْلِ الْكِتَابِ وَالْمُشْرِكِينَ فِي نَارِ جَهَنَّمَ خَالِدِينَ فِيهَا أُولَئِكَ هُمْ شَرُّ الْبَرِيَّةِ \* إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ أُولَئِكَ هُمْ خَيْرُ الْبَرِيَّةِ \* جَزَاءُهُمْ عِنْدَ رَبِّهِمْ جَنَّاتُ عَدْنٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا أَبَدًا رَضِيَ اللَّهُ عَنْهُمْ وَرَضُوا عَنْهُ ذَلِكَ لِمَنْ حَشِيَ

And they have been commanded no more than this: To worship *Allāh*, offering Him sincere devotion, being true [in faith]; to establish regular prayer; and to practise regular charity; and that is the Religion Right and Straight. Those who reject [Truth], among the People of the Book and among the Polytheists, will be in Hell-Fire, to dwell therein [for aye]. They are the worst of creatures. Those who have faith and do righteous deeds, they are the best of creatures. Their reward is with *Allāh*: Gardens of Eternity, beneath which rivers flow; they will dwell therein forever; *Allāh* well pleased with them, and they with Him: all this for such as fear their Lord and Cherisher (*al-Bayyina*, 98:5-8).

The exegesis revealed that the verse contains *Allāh's* command which ask everyone to worship *Allāh* alone with sincerity and to move from false religions to the right religion (i.e. Islām). In the verse, everyone is asked to have faith in all the messengers of *Allāh* without making distinctions among them, and to keep up *Ṣalāt* at its designated time and with humbleness and sincerity. Everyone should pay up *Zakāt* in order to get cleansed. The statement “Their reward is with *Allāh*” means

their reward is paradise in which they would reside forever. The statement “*Allāh* well pleased with them, and they with Him” means that *Allāh* is pleased with their deeds, and they are, in turn, pleased with *Allāh* give to them as rewards. The statement “all this for such as fear their Lord and Cherisher” refers to those who fear the position of their Lord, and prevent their soul from unlawful inclinations by moving away from the forbidden and keeping up with the obligations (Al-Tabari, 2001; Ibn Kathir, 1998).

c. Effect of the level of *al-Khushū‘al-Tawād‘* (Humbleness and submissiveness): it refers to obedience to the command of *Allāh* (Ramdani, 2005). *Allāh* said:

وَعِبَادُ الرَّحْمَنِ الَّذِينَ يَمْشُونَ عَلَى الْأَرْضِ هَوْنًا وَإِذَا خَاطَبَهُمُ الْجَاهِلُونَ قَالُوا سَلَامًا \* وَالَّذِينَ  
يَبْتَغُونَ لِرَبِّهِمْ سُجَّدًا وَقِيَامًا

And the servants of [*Allāh*] Most Gracious are those who walk on the earth in humility, and when the ignorant address them, they say, "Peace! Those who spend the night in adoration of their Lord prostrate and standing; (*al-Furqan*, 25: 63-64).

The verse begins with His statement: “And the servants of [*Allāh*] Most Gracious are” they are the servants of the Most Merciful with the qualities that distinguishes them from others. The statement “those who walk on the earth in humility” means that they are easy-going, submissive to *Allāh*, and humble. The statement “and when the ignorant address them” when they are addressed harshly by the ignorant. The statement “they say, "Peace” denotes word of peace. They would respond to the ignorant with what is not sinful (Wahidi, 1994; Al-Baydawi, 1997).

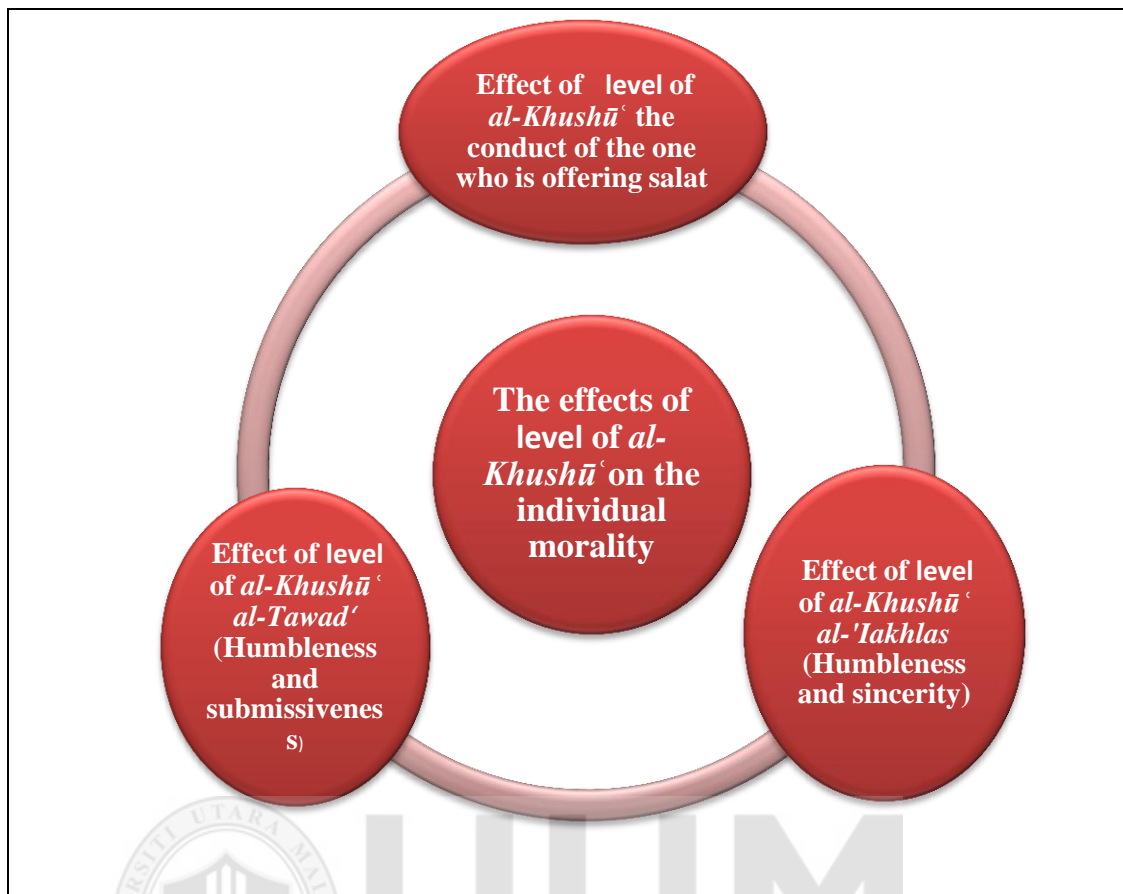


Figure 4.2. The effects of level of *al-Khushū'* on the individual morality

#### 4.4 The effects of the level of *al-Ṣabr* (patience) on the individual morality

Patience influences individual morality as follows:

- a. Effect of the level of *al-Ṣabr'ala al-Thabāt wa al-Jihād fī Sabīl Allāh* (Patience in the firmness, struggle in the cause of *Allāh*), as *Allāh* said:

وَلَمَّا بَرَزُوا لِجَالُوتَ وَجُنُودِهِ قَالُوا رَبَّنَا أَفْرِغْ عَلَيْنَا صَبْرًا وَثَبِّتْ أَقْدَامَنَا وَانصُرْنَا عَلَى الْقَوْمِ  
الْكَافِرِينَ

When they advanced to meet Goliath and his forces, they prayed: "Our Lord! Pour out constancy on us and make our steps firm: Help us against those that reject faith (*al-Baqarah*, 2: 250).

The exegesis mentioned that believers would sincerely and submissively turn to *Allāh* in prayer. The statement "Our Lord! Pour out constancy on us and make our

steps firm” means O’ *Allāh* pour upon us patience, fill our hearts with confidence in your help, and make firm our souls in your obedience, and make firm our feet on the day we meet You, because being firm (in the cause of *Allāh*) is an indicator of patience, a stepping stone to victory, and a symbol of power. Then, the prayer (as contained in the verse) was ended, and victory became theirs as a result of their patience and firmness (Shanqeti, 1995; Sam’ani, 1997). *Allāh*, the Exalted, said:

- يَا أَيُّهَا النَّبِيُّ حَرِّضِ الْمُؤْمِنِينَ عَلَى الْقِتَالِ إِنْ يَكُنْ مِنْكُمْ عَشْرُونَ صَابِرُونَ يَغْلِبُوا مِائَتِينَ وَإِنْ يَكُنْ مِنْكُمْ مِائَةٌ يَغْلِبُوا أَلْفًا مِنَ الَّذِينَ كَفَرُوا بِأَنَّهُمْ قَوْمٌ لَا يَفْقَهُونَ \* الْآنَ خَفَّفَ اللَّهُ عَنْكُمْ وَعَلِمَ أَنَّ فِيكُمْ ضَعْفًا فَإِنْ يَكُنْ مِنْكُمْ مِائَةٌ صَابِرَةٌ يَغْلِبُوا مِائَتِينَ وَإِنْ يَكُنْ مِنْكُمْ أَلْفٌ يَغْلِبُوا أَلْفِينَ بِالْإِذْنِ وَاللَّهُ مَعَ الصَّابِرِينَ

O Prophet! rouse the Believers to the fight. If there are twenty amongst you, patient and persevering, they will vanquish two hundred: if a hundred, they will vanquish a thousand of the Unbelievers: for these are a people without understanding. For the present, *Allāh* hath lightened your [task], for He knoweth that there is a weak spot in you: But [even so], if there are a hundred of you, patient and persevering, they will vanquish two hundred, and if a thousand, they will vanquish two thousand, with the leave of *Allāh*: for *Allāh* is with those who patiently persevere (*al-Anfāl*, 8: 65-66).

The statement “O Prophet! rouse the Believers to the fight”, where *Allāh* was addressing His messenger (peace and blessing of *Allāh* be upon him), denotes that *Allāh* ordered the prophet to urge the believers on what will enliven their determination in terms of struggle in the cause of *Allāh*. Then, the verse mentioned the virtue of courage and patience, and the consequent rewards in this world and the hereafter, and that a courageous believer is better than a coward. Moreover, the verses explained that the twenty believers who are steadfast would overcome two hundred among the unbelievers, and a hundred believers who are steadfast would overcome a thousand unbelievers, indicating that a believer with steadfastness is capable of overcoming 10 unbelievers. The statement “these are a people without understanding” means that the unbelievers have no knowledge of what *Allāh* has



prepared for the people who struggle in His cause. Also, the people who are struggling in the cause of *Allāh* engage in it in order to promote the word of *Allāh*, propagate His religion and consequently earn the great reward from *Allāh*. Hence, they have the cause to be courageous and patient in their struggle (Al-Razi, 1981; Al-Maraghi, 1946).

**b.** Effect of the level of *al-Ṣabr ‘ala Tāhmil al-‘ādzā* (Carrying harm): *Allāh* said:

- وَلَقَدْ كُذِّبَتْ رُسُلٌ مِنْ قَبْلِكَ فَصَبَرُوا عَلَىٰ مَا كُذِّبُوا وَأُوذُوا حَتَّىٰ أَنَّهُمْ نَصَرْنَا وَلَا مَبَدَّلَ لِكَلِمَاتِ  
اللَّهِ وَلَقَدْ جَاءَكَ مِنْ نَبِيِّ الْمُرْسَلِينَ

Rejected were the messengers before thee: with patience and constancy they bore their rejection and their wrongs, until Our aid did reach them: there is none that can alter the words [and decrees] of *Allāh* Already hast thou received some account of those messengers (*al-Anam*, 6: 34).

The exegesis have revealed that the statement “Rejected were the messengers before thee” is addressing the prophet (peace and blessing of *Allāh* be upon him) that the previous messengers were also accused of falsehood, and harm was inflicted on them. So, it is not new if what happened to the previous prophets happens to you (i.e. Prophet Muhammad). The previous prophets were tolerant and patient, and they were consequently made victorious, so also you, the seal and the leader of the prophets, should be patient until you become victorious like the previous prophets. In addition, the statement “until our aid did reach them” indicates that the previous prophets were patient and tolerant of being accused of falsehood and the harm inflicted on them by the unbelievers until *Allāh*’s victory descend on them. The statement “there is none that can alter the words [and decrees] of *Allāh*.” indicates no one is capable of altering the words of *Allāh* in terms of victory which has been promised to the believers. Also, the statement “Already hast thou received some account of those messengers” signifies that the stories of the previous prophets have been revealed to

Prophet Muhammad (peace and blessings of *Allāh* be upon him) (Al-Saadi, 2002; Al-Razi, 1981).

c. Effect of the level of *al-Ṣabr fi Tārbiyah al-'Abna'* (Patience in respect of raising children):

*Allāh*, the Exalted said:

وَجَاءُوا عَلَى قَمِيصِهِ بِدَمٍ كَذِبٍ قَالَ بَلْ سَوَّلَتْ لَكُمْ أَنْفُسُكُمْ أَمْرًا فَصَبِرْ جَمِيلٌ وَاللَّهُ الْمُسْتَعَانُ عَلَى مَا تَصِفُونَ

They stained his shirt with false blood. He said: "Nay, but your minds have made up a tale [that may pass] with you, [for me] patience is most fitting: Against that which ye assert, it is *Allāh* [alone] whose help can be sought (*Yusuf*, 12: 18).

The statement "They stained his shirt with false blood" shows that shirt with fake blood were brought to Joseph's father, indicating the conspiracy of Joseph's brothers.

The statement "'Nay, but your minds have made up a tale [that may pass] with you, [for me] patience is most fitting" signifies that the souls of Joseph's brother enticed them to perpetuate evil by separating Joseph from his father. Then, Joseph's father remained patient in the face of the tribulation caused by Joseph's brothers until *Allāh*'s relief descended on him. The statement "Against that which ye assert, it is *Allāh* [alone] whose help can be sought" indicates that Joseph's father sought the help of *Allāh* against the lie and conspiracy of Joseph's brothers. In another verse in *Sūrat Yusuf* verse 18, it was stated that the issue was not the way it was described by Joseph's brothers, it was just that their souls enticed the evils to them. Joseph's father said, *Allāh* said: (قَالَ بَلْ سَوَّلَتْ لَكُمْ أَنْفُسُكُمْ أَمْرًا فَصَبِرْ جَمِيلٌ) Jacob said: "Nay, but ye have yourselves contrived a story [good enough] for you. So patience is most fitting [for me] (*Yusuf*, 12:83). I will remain patient against your lies without complaining to anyone except *Allāh*, the Exalted. And I hope *Allāh* will bring me and all my children together, because He knows my current situation, and He is wise in all He is doing and decreeing (Shanqeti, 1995; Sam'ani, 1997).

d. Effect of the level of *al-Ṣabr ‘ala al-Tā‘aium* (Patience in respect of education): *Allāh*

said:

قَالَ إِنَّكَ لَنْ تَسْتَطِيعَ مَعِيَ صَبْرًا \* وَكَيْفَ تَصْبِرُ عَلَىٰ مَا لَمْ تُحِطْ بِهِ خُبْرًا \* قَالَ سَتَجِدُنِي إِن شَاءَ اللَّهُ صَابِرًا وَلَا أَعْصِي لَكَ أَمْرًا

[The other] said: "Verily thou wilt not be able to have patience with me!" And how canst thou have patience about things about which thy understanding is not complete?" Moses said: "Thou wilt find me, if *Allāh* so will, [truly] patient: nor shall I disobey thee in aught (*al-Kahf*, 18: 67-69).

The exegesis have revealed that the verse connotes the story of Moses and *Khidr* in which *Khidr* said to Moses that "Verily thou wilt not be able to have patience with me" he (Moses) would not be able to have patience because I deal with mystical knowledge endowed to me by *Allāh*. Then, Moses, who is very keen to learn knowledge, and insisted on accompanying the good man (*Khidr*), replied in a good manner that he would, by *Allāh's* grace, have patience. The statement "Thou wilt find me, if *Allāh* so will, [truly] patient: nor shall I disobey thee in aught. "By *Allāh's* grace" discerned from the statement made by Moses indicates Moses's reverence for *Allāh*. It also signifies that Moses sought from *Allāh* the ability to become patient and obedient (Al-Maraghi, 1946; Al-Baydawi, 1997).

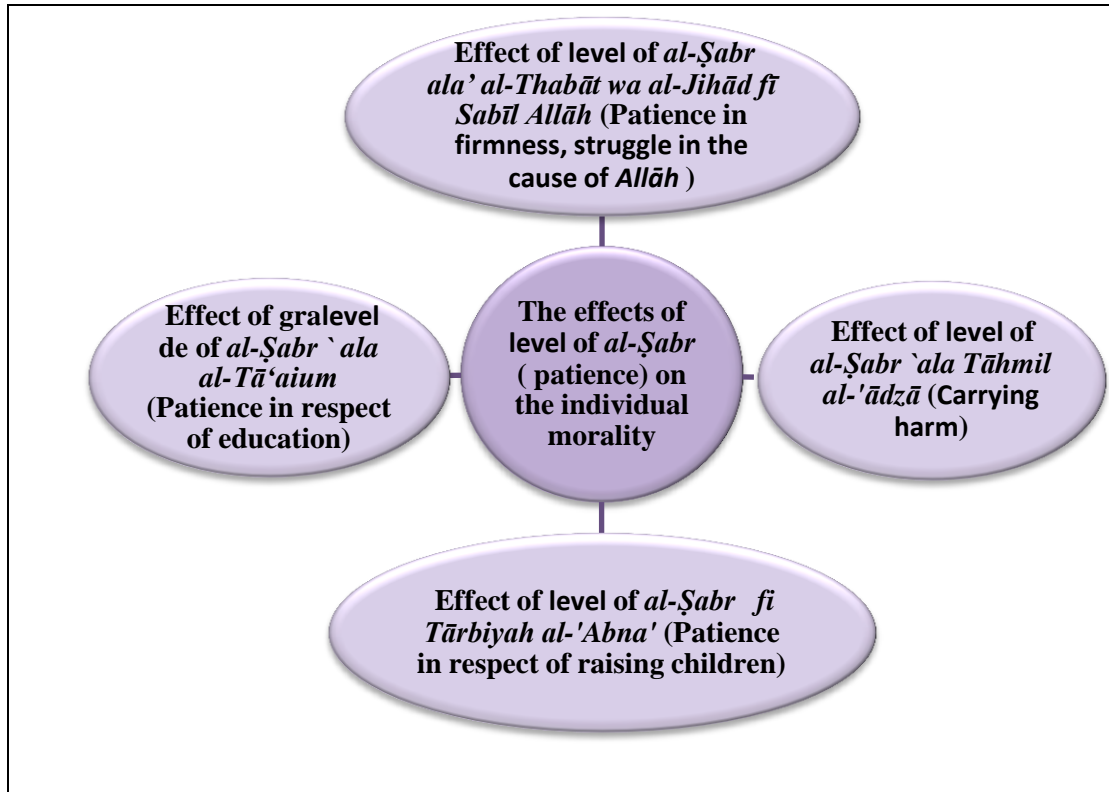


Figure 4.3. The effects of level of *al-Ṣabr* (patience) on the individual morality

#### 4.5 The effect of the level of *al-Yaqīn* on individual morality

The following are the effects of *al-Yaqīn* (literally means certainty) on individual Muslim morality:

- a. Effect of the level of *al-Yaqīn wa al-Qāna'h wa al-Rdā bi Qāda' Allāh* (*Al-Yaqīn*, contentment and satisfaction with the decree of *Allāh*): *Allāh* said:

وَلَوْ أَنَّهُمْ رَضُوا مَا آتَاهُمُ اللَّهُ وَرَسُولُهُ وَقَالُوا حَسْبُنَا اللَّهُ سَيُؤْتِينَا اللَّهُ مِنْ فَضْلِهِ وَرَسُولُهُ إِنَّا إِلَى اللَّهِ رَاغِبُونَ

They will swear to you by *Allāh*, when ye return to them, that ye may leave them alone. So leave them alone: For they are an abomination and Hell is their dwelling-place, a fitting recompense for the [evil] that they did (*al-Tauba*, 9:59).

The verse pointed to contentment with what *Allāh* and His messenger apportion to them. They (i.e. the believers) would say: *Allāh* is sufficient for us. *Allāh* will give us of His bounty and the messenger will apportion to us the charity, etc., and we desire from *Allāh* to shower His bounty over us abundantly, and enrich us above and beyond taking charity (Wahidi, 1994; Shanqeti, 1995).

**b.** Effect of the level of *al-Yaqīn wa al-Tāwakul ‘ala Allāh* (*Al-Yaqīn* and trust in *Allāh*):

*Allāh* said:

وَيَرْزُقُهُ مِنْ حَيْثُ لَا يَحْتَسِبُ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا

And He provides for him from [sources] he never could imagine. And if any one puts his trust in *Allāh*, sufficient is [*Allāh*] for him. For *Allāh* will surely accomplish his purpose: verily, for all things has *Allāh* appointed a due proportion (*al-Talāq*, 65: 3).

Trust in *Allāh* entails sincere reliance on *Allāh* in the pursuit of worldly and eternal benefits and the prevention of worldly detriments. A Muslim is expected to have trust in *Allāh* in all his affairs, be it minor or major. In the verse above, the statement “And He provides for him from [sources] he never could imagine” has been explained by the exegesis that *Allāh* will provide for the pious from where he does not expect, and whoever relies on *Allāh* in his worldly and religious affairs. The statement “And if any one puts his trust in *Allāh*” indicates that *Allāh* is sufficient for the one that has trust in Him. *Allāh* is much nearer to His servant than any other thing. “sufficient is [*Allāh*] for him” points out that *Allāh*’s decree will inevitably come to pass and “*Allāh* will surely accomplish his purpose”. *Allāh* has already set for everything a time which would not be speeded up nor delayed (Mahalli & Suyuti, 2001; Abu Hayyan Andalusian, 1993). Likewise, *Allāh* said:

الَّذِينَ قَالَ لَهُمُ النَّاسُ إِنَّ النَّاسَ قَدْ جَمَعُوا لَكُمْ فَاخْشَوْهُمْ فَزَادَهُمْ إِيمَانًا وَقَالُوا حَسْبُنَا اللَّهُ وَنِعْمَ الْوَكِيلُ  
 \*فَانْقَلَبُوا بِنِعْمَةٍ مِّنَ اللَّهِ وَفَضْلٍ لَّمْ يَمَسَّسَهُمْ سُوءٌ وَاتَّبَعُوا رِضْوَانِ اللَّهِ وَاللَّهُ ذُو فَضْلٍ عَظِيمٍ

Men said to them: "A great army is gathering against you": And frightened them: But it [only] increased their Faith: They said: "For us *Allāh* sufficeth, and He is the best disposer of affairs." And they returned with Grace and bounty from *Allāh*: no harm ever touched them: For they followed the good pleasure of *Allāh*: And *Allāh* is the Lord of bounties unbounded (*al-i-Imran*, 3:173-174).

The verse refers to those that have been intimidated by having a large number of enemies, and did not pay attention to the intimidation, they had trust in *Allāh*, and sought *Allāh*'s help saying: Sufficient for us is *Allāh*, and He is the best disposer of affairs". The statement: "And they returned with Grace and bounty from *Allāh*" denotes that when they rely on *Allāh*, He would be sufficient for them and He would protect them from the harm of the plotters. Then, they returned to their home countries with favor from *Allāh*, and no harm of the enemies would touch them. With the favor from *Allāh* and His bounty, no harm having touched them, and they pursued the pleasure of *Allāh* (Al-Qurtubi, 1935; Sam'ani, 1997).

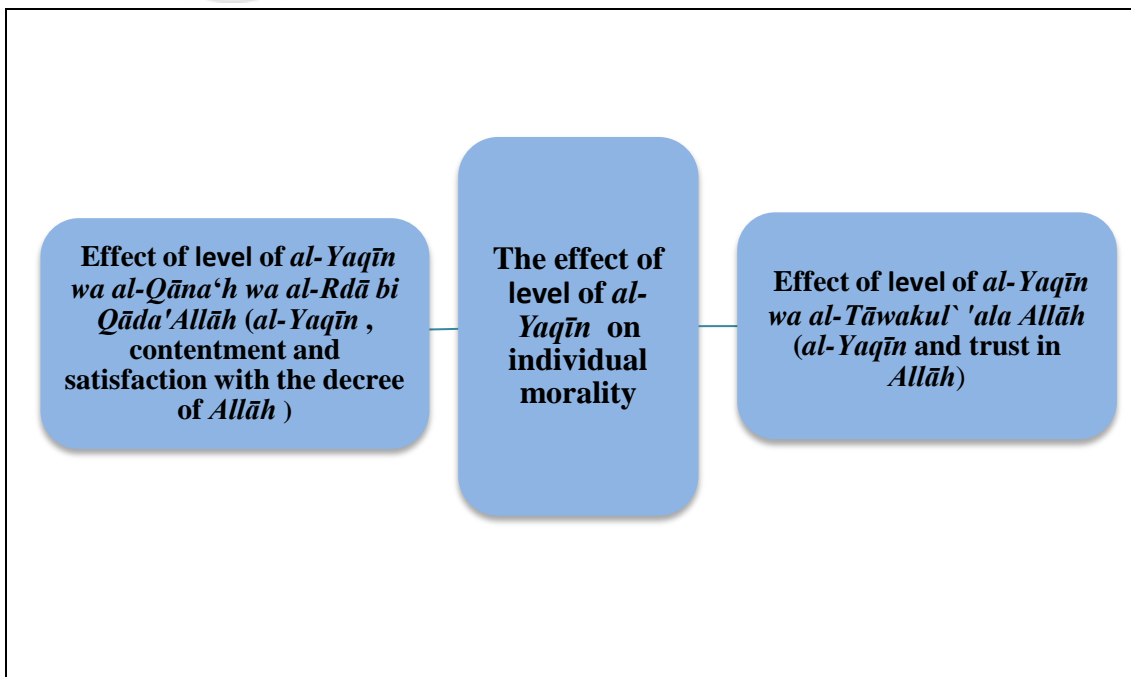


Figure 4.4. The effect of level of *al-Yaqīn* on individual morality

#### 4.6 The effects of the level of *al-Taqwa* (piety) on the individual morality

Piety has effects on the individual Muslim morality as presented below:

a. Effect of the level of *al-Taqwa al-Hayā`* (Piety and modesty): *Allāh* said:

- يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَدْخُلُوا بُيُوتَ النَّبِيِّ إِلَّا أَنْ يُؤْذَنَ لَكُمْ إِلَى طَعَامٍ غَيْرٍ نَاطِرِينَ إِنَاءً وَلَكِنْ إِذَا دُعِيتُمْ فَادْخُلُوا فَإِذَا طَعَمْتُمْ فَانْتَشِرُوا وَلَا مُسْتَأْنِسِينَ لِحَدِيثٍ إِنَّ ذَلِكَ كَانَ يُؤْذِي النَّبِيَّ فَيَسْتَحْيِي مِنْكُمْ وَاللَّهُ لَا يَسْتَحْيِي مِنَ الْحَقِّ وَإِذَا سَأَلْتُمُوهُنَّ مَتَاعًا فَاسْأَلُوهُنَّ مِنْ وَرَاءِ حِجَابٍ ذَلِكُمْ أَطْهَرُ لِقُلُوبِكُمْ وَقُلُوبِهِنَّ وَمَا كَانَ لَكُمْ أَنْ تُؤْذُوا رَسُولَ اللَّهِ وَلَا أَنْ تُنْكِرُوا أَرْوَاجَهُ مِنْ بَعْدِهِ أَبَدًا إِنَّ ذَلِكَ كَانَ عِنْدَ اللَّهِ عَظِيمًا\* إِنْ تُبْدُوا شَيْئًا أَوْ تُخْفُوهُ فَإِنَّ اللَّهَ كَانَ بِكُلِّ شَيْءٍ عَلِيمًا\* لَا جُنَاحَ عَلَيْهِنَّ فِي آبَائِهِنَّ وَلَا أَبْنَائِهِنَّ وَلَا إِخْوَانِهِنَّ وَلَا ابْنَاءِ إِخْوَانِهِنَّ وَلَا نِسَائِهِنَّ وَلَا مَا مَلَكَتْ أَيْمَانُهُنَّ وَاتَّقِينَ اللَّهَ إِنَّ اللَّهَ كَانَ عَلَى كُلِّ شَيْءٍ شَهِيدًا

O ye who believe! Enter not the Prophet's houses, until leave is given you,- for a meal, [and then] not [so early as] to wait for its preparation: but when ye are invited, enter; and when ye have taken your meal, disperse, without seeking familiar talk. Such [behaviour] annoys the Prophet: he is ashamed to dismiss you, but *Allāh* is not ashamed [to tell you] the truth. And when ye ask [his ladies] for anything ye want, ask them from before a screen: that makes for greater purity for your hearts and for theirs. Nor is it right for you that ye should annoy *Allāh's* Messenger, or that ye should marry his widows after him at any time. Truly such a thing is in *Allāh's* sight an enormity. Whether ye reveal anything or conceal it, verily *Allāh* has full knowledge of all things. There is no blame [on these ladies if they appear] before their fathers or their sons, their brothers, or their brother's sons, or their sisters' sons, or their women, or the [slaves] whom their right hands possess. And, [ladies], fear *Allāh*; for *Allāh* is Witness to all things (*al-Ahzab*, 33: 53-55).

In these verses, *Allāh* commanded the believers to be polite when entering the house of Prophet Muhammad (peace and blessings of *Allāh* be upon him). “O ye who believe! Enter not the Prophet's houses, until leave is given you, for a meal, [and then] not [so early as] to wait for its preparation” indicates that believers should not enter the house of the prophet unless they were permitted for meals, denotes awaiting the readiness of food, because it hurts the prophet “ashamed to dismiss you” but he (i.e. the prophet) was shy of asking them (i.e. the believers) to go out of his house. This indicates that people of nobility would feel shy of chasing people out of their homes “but *Allāh* is not ashamed [to tell you] the truth” means that *Allāh* is not shy

of asking you to do that which is good for you, and to be kind to the prophet. *Sharī'ah* urges politeness when giving command or instructions. “And, [ladies], fear *Allāh*” i.e. be mindful of *Allāh* in affairs. “for *Allāh* is Witness to all things” i.e. *Allāh* is witness over the deeds of the servants, manifest or hidden, He hears all their utterances, and He is aware of their movements, in order to reward them based on their deeds (Baghawi,1989; Al-Tabari,2001).

**b.** Effect of the level of *al-Taqwa al-WaFa' bi al-'Ahd* (Piety and fulfilment of promise):

*Allāh* said:

وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا  
وَأُولَئِكَ هُمُ الْمُتَّقُونَ

Charity; to fulfil the contracts which ye have made; and to be firm and patient, in pain [or suffering] and adversity, and throughout all periods of panic. Such are the people of truth, the *Allāh*-fearing (*al-Baqarah*, 2: 177).

The verse is about honoring the covenant, that the believers should honor the covenant with *Allāh* which involves compliance with the religious dictates. This also involves agreement among people, the agreement that does not legalize the forbidden and vice versa. Honoring agreement involves keeping the promise, keeping the oath, being truthful, and being honest. Great rewards and higher positions await those that honor their agreements and promises. Then, the verse mentioned about those who are patient in poverty and hardship. The verse ends by affirming that those who possess the above-mentioned qualities (Such are the people of truth, the *Allāh*-fearing), are really truthful, and mindful of *Allāh* in terms of complying with His command and moving away from the forbidden (Tantawi,1998;Wahidi,1994).



c. Effect of the level of *al-Taqwa al-Ihtirām* (Piety and dignity): this is one of the good values that makes one become unique. It is also the value with which issues are handled, and interaction is based (Al-khazindar, 1997). *Allāh* said:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا يَسْخَرُ قَوْمٌ مِنْ قَوْمٍ عَسَىٰ أَنْ يَكُونُوا خَيْرًا مِنْهُمْ وَلَا نِسَاءٌ مِنْ نِسَاءٍ عَسَىٰ أَنْ يَكُنَّ خَيْرًا مِنْهُنَّ وَلَا تَلْمِزُوا أَنْفُسَكُمْ وَلَا تَنَابَزُوا بِالْأَلْقَابِ بِئْسَ الْأَسْمُ الْفُسُوقُ بَعْدَ الْإِيمَانِ وَمَنْ لَمْ يَتُبْ فَأُولَٰئِكَ هُمُ الظَّالِمُونَ \* أَيُّهَا الَّذِينَ آمَنُوا اجْتَنِبُوا كَثِيرًا مِّنَ الظَّنِّ إِنَّ بَعْضَ الظَّنِّ إِثْمٌ وَلَا تَجَسَّسُوا وَلَا يَغْتَبَ بَعْضُكُم بَعْضًا أَيُحِبُّ أَحَدُكُمْ أَنْ يَأْكُلَ لَحْمَ أَخِيهِ مَيْتًا فَكَرِهْتُمُوهُ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ تَوَّابٌ رَّحِيمٌ

O ye who believe! Let not some men among you laugh at others: It may be that the [latter] are better than the [former] Nor let some women laugh at others It may be that the [latter] are better than the [former] Nor defame nor be sarcastic to each other, nor call each other by [offensive] nicknames Illseeming is a name connoting wickedness, [to be used of one] after he has believed: And those who do not desist are [indeed] doing wrong. O ye who believe! Avoid suspicion as much [as possible] for suspicion in some cases is a sin: And spy not on each other behind their backs. Would any of you like to eat the flesh of his dead brother? Nay, ye would abhor it But fear *Allāh*: For *Allāh* is Oft-Returning, Most Merciful (*al-Hujurat*, 49: 11-12).

In these verses, *Allāh* instructed the believers not to do anything that will jeopardize the brotherhood or the respect among the brothers and sisters. In the verse, love, cooperation, mutual-respect, public and personal reform are all commanded. Also, in the verse, insulting each other, calling each other offensive nicknames, negative assumption, backbiting and slandering, spying etc. are all forbidden. All these are pointing to the fact that it is obligatory to respect Muslims. “But fear *Allāh*: For *Allāh* is Oft-Returning” i.e. be mindful of *Allāh* in terms of compliance with His commands and abstinence from the forbidden. “Most Merciful” i.e. *Allāh* is the one who accepts repentance of those who repents and Merciful to those who turns to Him and relies on Him (Al-Razi, 1981; Al-Maraghi, 1946).

d. Effect of the level of *al-Taqwa al-‘Adl* (Piety and justice): It is common knowledge that justice is connected with the human mind and the relationship between justice and *Taqwa* is explicit. Ethicist (a devotee of ethical ideals) would

always employ justice in his/her dealings. In other words, justice enhances *Islāmic* Work Ethics (IWE). Also, the Qur`ān used 'Adl (justice) to denote justice. "O ye who believe; be steadfast witness for *Allāh* in equity and let not enmity of any people seduce you that ye deal not justly. Deal justly, that is nearer to piety. Observe your duty to *Allāh*." (Ahmad et al., 2013), *Allāh* said:

وَلَا تَقْرُبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ بِالْقِسْطِ لَا تَكْلَفُ  
نَفْسًا إِلَّا وُسْعَهَا وَإِذَا قُلْتُمْ فَاعْدِلُوا وَلَوْ كَانَ ذَا قُرْبَىٰ وَيَعْهَدِ اللَّهُ أَوْفُوا ذَلِكُمْ وَصَاكُم بِهِ لَعَلَّكُمْ  
تَذَكَّرُونَ\* وَأَنَّ هَذَا صِرَاطِي مُسْتَقِيمًا فَاتَّبِعُوهُ وَلَا تَتَّبِعُوا السُّبُلَ فَتَفَرَّقَ بِكُمْ عَن سَبِيلِهِ ذَلِكُمْ  
وَصَاكُم بِهِ لَعَلَّكُمْ تَتَّقُونَ

And come not nigh to the orphan's property, except to improve it, until he attain the age of full strength; give measure and weight with [full] justice; no burden do We place on any soul, but that which it can bear;- whenever ye speak, speak justly, even if a near relative is concerned; and fulfil the covenant of *Allāh*: thus doth He command you, that ye may remember. Verily, this is My way, leading straight: follow it: follow not [other] paths: they will scatter you about from His [great] path: thus doth He command you. that ye may be righteous(*al-Anam*, 6: 152-153).

"And come not nigh to the orphan's property, except to improve it, until he attains the age of full strength" means that believers should not move near the orphan's property, and his (i.e. orphan) rights and dues should not be consumed except for what will be beneficial to him such as education. "Give measure and weight with [full] justice; no burden do we place on any soul but that which it can bear whenever" means that they should give full measure and full weight with justice when measuring either for themselves or for people. It is commanded that justice should be maintained in dealing with each other, because this will ensure everyone's due is given to him. Testament is the basis of justice and dealings, and everyone in society is in need of it. "ye speak, speak justly, even if a near relative is concerned" indicates that justice should be maintained while giving judgement or giving evidence, even if it is against the one making judgment of giving evidence or his relatives, because justice is the basis of good governance. Justice should permeate

judgement and every activity “and fulfil the covenant of *Allāh*” keep the covenants of *Allāh* in terms of worship and good dealings and the likes. “This is my way, leading straight:” these are the commands of *Allāh* which were expounded in His book. “Follow it” comply with it in order to be successful. Compliance with what was explained by *Allāh* would make one become pious and successful. *Allāh* is the succour of those who walk in His path (Abu Hayyan Andalusian, 1993; Ibn Kathir, 1998).

e. Effect of the level of *al- Taqwa al-Sādiq* (Piety and truthfulness), *Allāh* said:

يا أيها الذين آمنوا اتقوا الله وكونوا مع الصادقين

O ye who believe! Fear *Allāh* and be with those who are true [in word and deed] (*al-Tauba*, 9:119).

In this verse, the believers are instructed to be mindful of *Allāh*, and to move away from the forbidden. “Those who are true [in word and deed]” denotes that the believers should always be truthful in words, deeds, and in every situation, and should be free from bad intentions. Such truthfulness should contain sincerity and good intentions, then it becomes a deed of the pious (Al-Baydawi, 1997; Baghawi, 1989).

Also, *Allāh* said: (يا أيها الذين آمنوا اتقوا الله وقولوا قولاً سديداً) O ye who believe! Fear *Allāh*, and [always] say a word directed to the Right (*al-Ahzab*, 33:70). In this verse, *Allāh* commands the believers to be mindful of Him in all their situations, in the hidden and the manifest. They should always speak the truth, not otherwise (Al-Maraghi, 1946; Al-Razi, 1981).

f. Effect of the level of *al-Taqwa al-Ta`un* (Piety and cooperation): Looking at the components of *al-Bir* (righteousness) itemized in this section signifies that there is

practically nothing to differentiate it from *salihat* or true *Imān*. Therefore, it is discovered that both of these terms are translated as piety or righteousness. It has become a fact that the concept of *al-Bir*, indirectly demands Muslims to be hard working. Muslims would become righteous (*al-Bir*), provided they discharge all their religious and social duties. Hence, hardwork is required for one to become righteous in his deeds. Righteousness includes spending one's own wealth for the needy, and it is the one who is hardworking that would be able to spend his own wealth. Furthermore, the concept of *Taqwa* or piety has the most explicit connection with *al-Bir*. *Al-Taqwa* involves conscience which makes human beings aware of their responsibilities to *Allāh* and society (Ahmad et al, 2013), *Allāh* said:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Help ye one another in righteousness and piety, but help ye not one another in sin and rancor: Fear *Allāh*: For *Allāh* his strict in punishment. (*Al-Maida*, 5: 2).

In this verse, the believers are exhorted to help one another in virtue, righteousness and piety. Righteousness is considered to involve virtues while piety is considered to entail moving away from the forbidden. In the verse, the believers are also exhorted not to help one another in perpetuating evils or engaging in sinful or forbidden acts. The reason is that the pleasure of *Allāh* lies in piety and the pleasure of mankind lies in righteousness, whoever combines the pleasure of *Allāh* and the pleasure of mankind is successful in this world and the hereafter (Al-Tabari, 2001; Al-Saadi,2002). Likewise, *Allāh* said:

وَأَجْعَلْ لِّي وَزِيرًا مِّنْ أَهْلِي \* هَارُونَ أَخِي \* اشْدُدْ بِهِ أَزْرِي \* وَأَشْرِكْهُ فِي أَمْرِي

"And give me a Minister from my family, "Aaron, my brother; "Add to my strength through him, "And make him share my task: (*Taha*, 20: 29-32).

The exegesis have explained that, in this verse, Moses prayed to *Allāh* to make his brother a companion for him so that they can cooperate to uphold righteousness. This implies that Moses wants his brother to help in the deliverance of *Allāh*'s message in the best way that would enhance the objectives of the message (Al-Qurtubi, 1935; Mahalli & Suyuti, 2001).

**g.** Effect of the level of *al-Taqwa wa al-'Amal al-Salih* (Piety and good deeds), *Allāh* said:

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ  
إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ

O mankind! We created you from a single [pair] of a male and a female, and made you into nations and tribes, that ye may know each other [not that ye may despise [each other]. Verily the most honoured of you in the sight of *Allāh* is [he who is] the most righteous of you. And *Allāh* has full knowledge and is wellacquainted [with all things] (*al-Hujurat*, 49: 13).

In this verse, *Allāh*, as explained by the exegetist, mentioned that He created mankind from a male and a female and made them into nations and kinfolk, as this will enable recognition of one another in which one would be able to identify the family/tribe/clan to which others belong, and everyone will be identified with his father. Consequently, people will help one another to uphold righteousness and piety. However, it is not meant for egotism and arrogance "Verily the most honoured of you in the sight of *Allāh* is [he who is] the most righteous of you" because piety is the standard with which one gets elevated to the higher position. The higher the level of piety, the higher the position, and pride lies in the piety and good deeds (Tantawi, 1998; Wahidi, 1994).

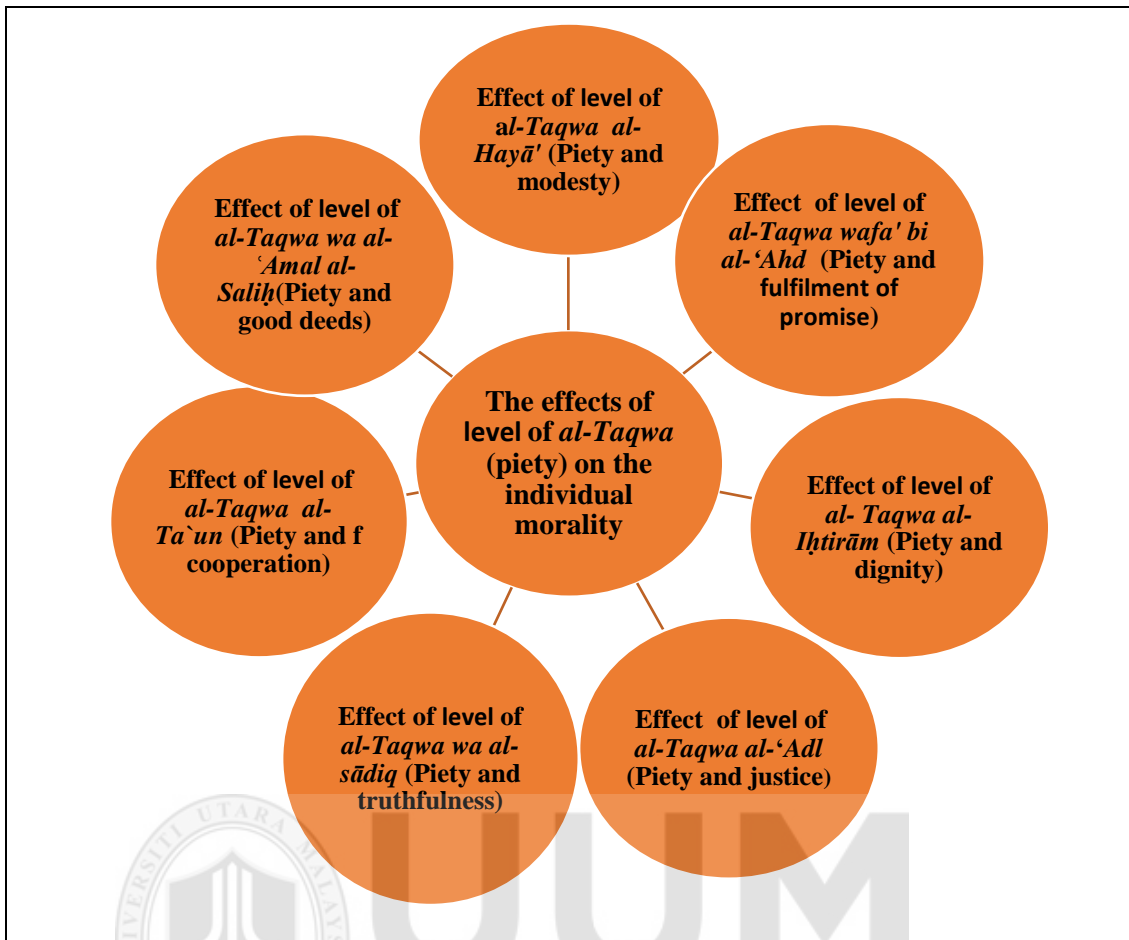


Figure 4.5. The effects of level of *al-Taqwa* (piety) on the individual morality

#### 4.7 The effect of the level of *al-Falāḥ* (success) on the individual morality

*Al-Falāḥ* has influence on individual morality and so it also has influence on societal morality. This is explained below:

- a. Effect of level of *al-Falāḥ al-Tadḥīyah wa al-`Aīthār* (Success, and sacrifice and selflessness): sacrifice is defined as the giving up of something valuable free of charge and without any returns. Sacrifice can be in form of self-sacrifice and monetary sacrifice. It can also be in the form of rendering service or sparing time for a cause or imparting knowledge etc. These kinds of sacrifice can be put up to enhance support for the propagation of *Allāh's* religion, and for the messenger of

*Allāh* (peace and blessings of *Allāh* be upon him) (Zahad, 2009). Furthermore, *Allāh* said:

وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً مِّمَّا أُوتُوا وَيُؤْثِرُونَ عَلَىٰ أَنْفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَنْ يُوقِ شَحْنًا نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

But those who before them, had homes [in Medina] and had adopted the Faith, show their affection to such as came to them for refuge, and entertain no desire in their hearts for things given to the [latter], but give them preference over themselves, even though poverty was their [own lot]. And those saved from the covetousness of their own souls, they are the ones that achieve prosperity (*al-Hashr*, 59: 9).

“their affection to such as came to them for refuge,” refers to those, out of their love for *Allāh*, His messenger, and His religion, who love who emigrate to them “and entertain no desire in their hearts for things given to the [latter]”. These people (i.e. the Ansar) did not envy the bounty the emigrants (*muhajirun*) were favoured with and the virtues and qualities that were allotted to them by *Allāh*. This indicates that their minds were free of envy and ill-feeling. “But give them preference over themselves, even though poverty was their [own lot].” points out that among the qualities that distinguish them from others is selflessness. Selflessness is a high level of generosity, and it involves using personality, spending money on charity, and putting the love of *Allāh* above personal whims and caprices. Whoever is endowed to be selfless, he has definitely been protected from his own greed and consequently becomes successful (Abu Hayyan Andalusian, 1993; Ibn Kathir, 1998).

**b. Effect of the level of *al-Falāḥ wa al-Faḥ* (Success and chastity): *Allāh* said:**

قُلْ لِلْمُؤْمِنِينَ بَعْضُوا مِنْ أَبْصَارِهِمْ وَيَحْفَظُوا فُرُوجَهُمْ ذَلِكَ أَزْكَى لَهُمْ إِنَّ اللَّهَ خَبِيرٌ بِمَا يَصْنَعُونَ \* وَقُلْ لِلْمُؤْمِنَاتِ يَعْضَضْنَ مِنْ أَبْصَارِهِنَّ وَيَحْفَظْنَ فُرُوجَهُنَّ وَلَا يُبْدِينَ زِينَتَهُنَّ إِلَّا مَا ظَهَرَ مِنْهَا وَلْيَضْرِبْنَ بِخُمُرِهِنَّ عَلَىٰ جُيُوبِهِنَّ وَلَا يُبْدِينَ زِينَتَهُنَّ إِلَّا لِبُعُولَتِهِنَّ أَوْ آبَائِهِنَّ أَوْ أَبْنَائِهِنَّ أَوْ بُعُولَتِهِنَّ أَوْ إِخْوَانِهِنَّ أَوْ بَنِي إِخْوَانِهِنَّ أَوْ بَنِي أَخَوَاتِهِنَّ أَوْ نِسَائِهِنَّ أَوْ مَا مَلَكَتْ أَيْمَانُهُنَّ أَوْ التَّابِعِينَ غَيْرِ أُولِي الْأَرْبَابَةِ مِنَ الرِّجَالِ أَوْ الطِّفْلِ الَّذِينَ لَمْ يَظْهَرُوا عَلَىٰ عَوْرَاتِ النِّسَاءِ وَلَا يَضْرِبْنَ بِأَرْجُلِهِنَّ لِيُعْلَمَ مَا يُخْفِينَ مِنْ زِينَتِهِنَّ وَتُوبُوا إِلَى اللَّهِ جَمِيعًا أَيُّهَا الْمُؤْمِنُونَ لَعَلَّكُمْ تُفْلِحُونَ

Say to the believing men that they should lower their gaze and guard their modesty: that will make for greater purity for them: And *Allāh* is well acquainted with all that they do. And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what [must ordinarily] appear thereof; that they should draw their veils over their bosoms and not display their beauty except to their husbands, their fathers, their husband's fathers, their sons, their husbands' sons, their brothers or their brothers' sons, or their sisters' sons, or their women, or the slaves whom their right hands possess, or male servants free of physical needs, or small children who have no sense of the shame of sex; and that they should not strike their feet in order to draw attention to their hidden ornaments. And O ye Believers! turn ye all together towards *Allāh*, that ye may attain Bliss (*al-Nur*, 24: 30-31).

In the verse, the prophet was instructed to exhort the believer to lower their gaze and protect themselves from being involved in illegal sexual acts because it is a pointer to sound faith and mindfulness of *Allāh*. It should be noted that the command was solely directed to the believers because they are the best people to whom this kind of command can be directed to and they are worthy of guiding to what will raise their status. “And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what [must ordinarily] appear thereof”. Then the same command was directed to women. “That they should draw their veils over their bosoms” and women should also lower their gaze, and move away from being involved in illegal sexual acts. “And O ye Believers! turn ye all together towards *Allāh*, that ye may attain Bliss” signifies that women should cover their heads, necks, chest using their veils in order to prevent strangers from seeing them except those that are exempted (such as palms of hands or one eye or both eyes). Comply with what you are ordered to do, and move away from the practices of the people of *Jāhilīyyah* period, because success lies in compliance with *Allāh*'s command and abstinence from the forbidden (Wahidi, 1994; Al-Razi, 1981).



c. Effect of the level of *al-Falāḥ wa al-wafa' bi al-'Amānah wa al-'Ahd* (Success, honesty, and fulfilment of promise): honesty is among the qualities of the believers who are successful in this world and the hereafter. *Allāh* said:

قَدْ أَفْلَحَ الْمُؤْمِنُونَ \* الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ \* وَالَّذِينَ هُمْ عَنِ اللَّغْوِ مُعْرِضُونَ \* وَالَّذِينَ هُمْ  
لِلزَّكَاةِ فَاعِلُونَ \* وَالَّذِينَ هُمْ لِفُرُوجِهِمْ حَافِظُونَ \* إِلَّا عَلَىٰ أَزْوَاجِهِمْ أَوْ مَا مَلَكَتْ أَيْمَانُهُمْ فَإِنَّهُمْ غَيْرُ  
مَلُومِينَ \* فَمَنْ ابْتَغَىٰ وَرَاءَ ذَلِكَ فَأُولَٰئِكَ هُمُ الْعَادُونَ \* وَالَّذِينَ هُمْ لِأَمَانَاتِهِمْ وَعَهْدِهِمْ رَاعُونَ

The believers must [eventually] win through, Those who humble themselves in their prayers; Who avoid vain talk; Who are active in deeds of charity; Who abstain from sex, Except with those joined to them in the marriage bond, or [the captives] whom their right hands possess, for [in their case] they are free from blame, But those whose desires exceed those limits are transgressors; Those who faithfully observe their trusts and their covenants (*al-Muhminun*, 23: 1-8).

In these verses, the believers are said to be the people who are very much keen in upholding honesty. This covers all kinds of honesty, which are the rights of *Allāh* and His servants (Shanqeti, 1995; Wahidi, 1994). Also, *Allāh* said:

إِنَّا عَرَضْنَا الْأَمَانَةَ عَلَى السَّمَاوَاتِ وَالْأَرْضِ وَالْجِبَالِ فَأَبَيْنَ أَنْ يَحْمِلْنَهَا وَأَشْفَقْنَ مِنْهَا وَحَمَلَهَا  
الْإِنْسَانُ

We did indeed offer the Trust to the Heavens and the Earth and the Mountains; but they refused to undertake it, being afraid thereof: but man undertook it; He was indeed unjust and foolish; (*al-Ahzab*, 33: 72).

Honesty includes all that are made compulsory by *Allāh* for His servants, and people ought to comply with them. Also, honesty involves the rights that belong to human beings, the rights relating to finance or privacy and the likes, and it is compulsory to honor them (Tantawi, 1998; Baghawi, 1989). And *Allāh* said:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا

*Allāh* doth command you to render back your Trusts to those to whom they are due (*al-Nisaa*, 4:58).

The statement is about the covenant between people and their Lord, and the agreements, such as obligations and contracts. These covenants and agreement

should be honored, and it is forbidden to neglect them. Honoring covenants and agreements is among the qualities of successful ones. Successful people would honor promises and agreements between them and their Lord, and the agreements between them and people (Ibn Kathir, 1998; Al-Saadi, 2002).

d. Effect of the level of *al-Falāh al-Tasāmḥ* (Success with tolerance): *Allāh* said:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ مِنْ أَزْوَاجِكُمْ وَأَوْلَادِكُمْ عَدُوًّا لَكُمْ فَاحذَرُوهُمْ وَإِنْ تَعَفَوْا وَتَصَفَحُوا وَتَغْفِرُوا  
فَإِنَّ اللَّهَ عَفُورٌ رَحِيمٌ \* إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ  
وَأَسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِأَنْفُسِكُمْ وَمَنْ يُوقِ شَحْنَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ

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 *Allāh* is Oft-Forgiving, Most Merciful. Your riches and your children may be but a trial: but in the Presence of *Allāh*, is the highest, Reward (*al-Tagabun*, 64:14-15).

As explained by the exegesis, hostility, in the verse, includes religious-related and materialistic hostility. Hostility can be between a son and his father, and between a wife and her husband. Hostility can be caused by individual differences or differences in creed or nature. The solution is to be forgiving and tolerant, and to turn away from spreading the news about sins being committed. The verse call on the true believers that among their wives and children there are enemies within them. Then, *Allāh* ask the believer to be beware of them in terms of obeying them on what negates the teaching of their religion (Islām). It is stated that there is no obedience to any creature in disobedience to the Creator. Then, the verse states that if the believers can be forgiving and tolerant by not punishing them for the misdeeds, then great rewards await them from *Allāh*, because *Allāh* is most Forgiving and most Merciful, and He would forgive those who are forgiving and tolerant (Al-Maraghi, 1946; Al-Tabari, 2001). Besides, *Allāh* said:

إِنْ تُبْدُوا خَيْرًا أَوْ تُخْفُوهُ أَوْ تَعْفُوا عَنْ سُوءٍ فَإِنَّ اللَّهَ كَانَ عَفُورًا قَدِيرًا

Whether ye publish a good deed or conceal it or cover evil with pardon, Verily *Allāh* doth blot out [sins] and hath power [in the judgment of values](*al-Nisaa*, 4: 149).

The verse pointed out that if people disclose their virtues, righteousness, good deeds and words or conceal them, or pardon a wrongdoing, they would be rewarded, and they will have their sins forgiven. *Allāh* is the most forgiving and is able to deal with the defaulters. People should imbibe the good manners in order to attain *Allāh*'s love (Ibn Ashour, 1984; Mahalli & Suyuti, 2001).

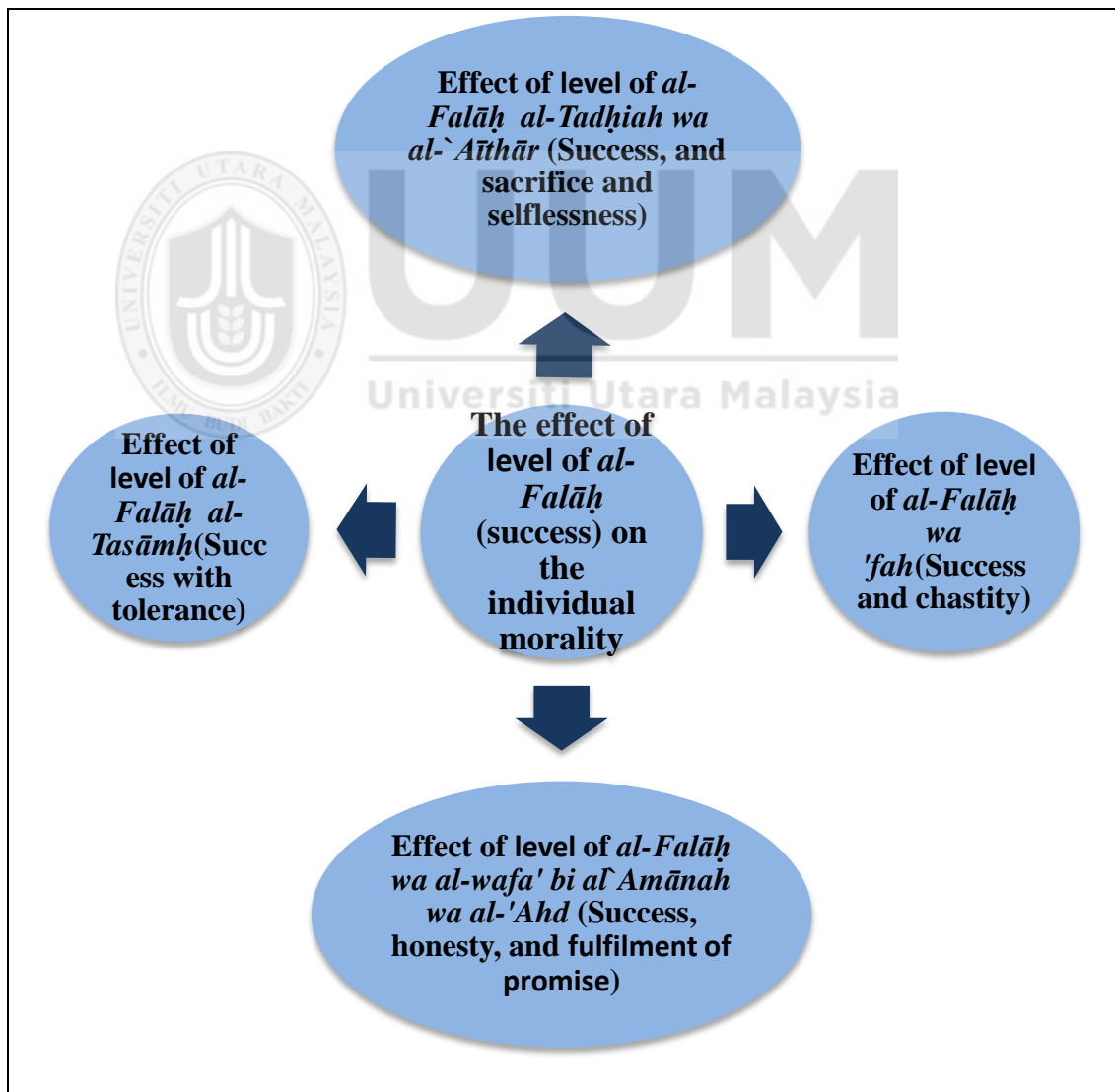


Figure 4.6. The effect of level of *al-Falāḥ* (success) on the individual morality

#### 4.8 Conclusion

In Chapter Three, the levels of faith in order of importance were expounded. This chapter also explained the main effects of levels of faith on the individual Muslim's morality. As it is common knowledge that Islām strives to turn societal morality to perfect morality and what will be of benefit to society, and at the same time put an end to the practices of the *Jāhilīyyah* period which negate the teachings of Islām and pure human nature.

Moreover, it was discussed in this chapter that morality is something that is engrained in the human soul and is reflected in the behavior. Morality indicates good behavior while immorality indicates bad behavior. The importance of morality has been, on more than one occasion, emphasized by the Qur'ānic verses which were revealed to the Prophet of mercy, Muhammad (peace and blessings of *Allāh* be upon him). The roles it played in enhancing the levels of faith was also emphasized by the Qur'ānic verses, particularly, it is mentioned when *Allāh* was eulogizing Prophet Muhammad (peace and blessings of *Allāh* be upon him) in the verse which states "And thou [standest] on an exalted standard of character" (*al-Q'alam*: 4). Besides that, the effects of the levels of faith on the individual Muslim's morality, the main characteristics and types of morality were discussed. Using deductive approach, Qur'ānic verses were analysed to deduce the effects of the levels of faith and its reflections in the morality of Muslims. The levels of faith were also discussed in an ascending order, starting from *Ihsān*. Qur'ānic verses as well as their exegesis that are related to each level of faith were mentioned as evidence in order to arrive at the accepted moral standards mentioned in the Qur'ān and which would be reflected in the morality of the individual Muslim.

## CHAPTER FIVE

### CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

Islām is based on the testimony that there is no deity except *Allāh* and Muhammad is His servant and His messenger. It is also based on the offering of *Ṣalāt* (daily obligatory prayer), payment of *Zakāt* (alms), going on a pilgrimage and fasting in the month of Ramadan. In addition to that, faith is based on some fundamentals among which are: faith in *Allāh* , faith in the Angels, faith in the divine books, faith in the messengers of *Allāh* , faith in the last day and faith in the destiny and the decree of *Allāh* . It is noteworthy that *Allāh* has made distinctions between Islām and *ʿImān* (faith), and among the differences between Islām and *ʿImān*/Muslim and *Mumin* includes the fact that all Muminuns (believers) are Muslims but not all Muslims are Muminuns. As He mentioned in *Sūrat al-Hujraat* verse (49: 14):

قَالَتِ الْأَعْرَابُ أَمَّا قُلُوبُنَا لَمْ نُوْمِنُوا وَلَكِنْ قُولُوا أَسْلَمْنَا وَلَمَّا يَدْخُلِ الْإِيمَانُ فِي قُلُوبِكُمْ...

The desert Arabs say, "We believe." Say, "Ye have no faith; but ye (only) say, 'We have submitted our wills to *Allāh*,' For not yet has Faith entered your hearts.

The basis of the problem statement lies in the fact that faith is of different levels.

This assertion is supported by the provisions of the Holy Qur`ān, and this assertion is also in consideration of *Sūrat al-Anfāl* verse (8: 2-4). *Allāh* said:

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَتْ قُلُوبُهُمْ وَإِذَا تُلِيَتْ عَلَيْهِمْ آيَاتُهُ زَادَتْهُمْ إِيمَانًا وَعَلَىٰ رَبِّهِمْ يَتَوَكَّلُونَ \* الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ \* أُولَٰئِكَ هُمُ الْمُؤْمِنُونَ حَقًّا لَهُمْ دَرَجَاتٌ عِنْدَ رَبِّهِمْ وَمَغْفِرَةٌ وَرِزْقٌ كَرِيمٌ

For Believers are those who when *Allāh* is mentioned feel a tremor in their hearts and when they hear His signs rehearsed find their faith strengthened and put [all] their trust in their Lord Who establish regular prayers and spend [freely] out of the gifts We have given them for

sustenance Such in truth are the believers they have grades of dignity with their Lord and forgiveness and generous sustenance.

Al-Razi in his book entitled “*Tafsīr al-Fakhr al-Razī*” argued that the above-mentioned verses of *Sūrat al-Anfāl (2-4)* established that believers are of different levels and positions. Specifically, al-Razi based his claim on the statement “find their faith strengthened” which means that faith fluctuates, it has its ups and downs. It also indicates that faith is not of one level but of varying levels and levels. It fluctuates based on the extent of possession of certain qualities by the believers (e.g. *al-Khushū‘*, *al-Yaqīn*, *al-Ṣabr*, and so on).

In addition to that, faith has varying levels, in which one is above others. They all have their effects on the spiritual wellbeing of the believers as well as the believers’ social interactions. The variance in the effects of levels of faith is determined by the variance in the qualities and the variance in each level of the levels of faith. This is in line with what Ibn Kathir explained in his book entitled “*Tafsīr al-Qur`ān al-Azīm*”. He explained, with regards to the statement “find their faith strengthened”, that faith can fluctuate, it can increase and it can decrease as well. Faith is the yardstick with which distinction is made among human beings in the sight of *Allāh*, the Exalted. This also implies that dwelling houses and high positions can be apportioned to a person who upsurge his faith, as indicated by the verse. Based on the provisions of *Sūrat al-Anfāl (2-4)*, and in line with the objectives of this research, the prophetic tradition mentioned that there are levels of faith. It is narrated on the authority of Abu Huraira that the Messenger of *Allāh* (May peace and blessings be upon him) said:

( الإِيمَانُ بِضْعٌ وَسَبْعُونَ أَوْ بِضْعٌ وَسِتُّونَ شُعْبَةً فَأَفْضَلُهَا قَوْلُ لَا إِلَهَ إِلَّا اللَّهُ وَأَدْنَاهَا إِمَاطَةُ الْأَذَى  
عَنِ الطَّرِيقِ وَالْحَيَاءُ شُعْبَةٌ مِنَ الْإِيمَانِ )

( Faith has over seventy branches or over sixty branches, the most excellent of which is the declaration that there is no god but *Allāh*, and the humblest of which is the, removal of what is injurious from the path: and modesty is the branch of faith.) (Saḥīḥ Muslim, Chapter 13, Book 001, Number 0056).

The selection of this topic (i.e. levels of faith in the Holy Qur`ān) is informed by the fact that levels of faith, contained in the many verses of the Holy Qur`ān, have certain attributes and effects that can enable a believer to rise up to the highest level and then attain the success of this world and the hereafter.

In the same vein, Islām is based on the principle of ‘the carrot and the stick’ (*al-Tarhib wa al-Tarhib*). Therefore, knowledge about the levels of faith can inspire and encourage believers to aspire to attain the highest level of faith. In addition to that, this is the first research to focus on the levels of faith and their conditions in the context of the Holy Qur`ān. Owing to this, it is possible that this study will increase the intellectual and cultural awareness of Muslims regarding the levels of faith, their attributes and their effects.

Also, it is noteworthy that the reason behind the selection of the verse in *Sūrat al-Anfāl* (2-4) among others is that more than one quality of believers were mentioned in the verse, and it was also mentioned in the verse that believers have varying levels of faith that is reflected in the fluctuation of their faith. In addition to that, this study, in its investigation of the levels of faith did not focus on the verse of *Sūrat al-Anfāl* (2-4) alone as it also examined other verses of the Holy Qur`ān to help in measuring the levels of faith, their attributes and their effects on the individual’s morality.

## 5.2 Findings

The findings so far indicate that faith is of varying levels. This is consistent with the provisions of the holy Qur`ān. Based on Qur`ānic provisions, each level of faith has certain standards. Faith can go up and it can go down as well, meaning faith is vicissitudes. This research made use of the Qur`ānic verses that mention the levels of faith in relations to other Qur`ānic verses that contain the features of the levels of faith. In addition to that, the deductive approach was adopted to analyze the related verses of the holy Qur`ān and the scholastic interpretation of those verses. Through this approach, the definition of faith was provided. Likewise, the standards of each level, the number of levels and the levels of faith were also provided.

Given the review of the studies and it being consistent with the objectives of this research, there are six levels of faith, starting from the higher one the level of *al-Falāḥ* then the level of *al-Taqwa*. It also includes *al-Yaqīn*, *al-Ṣabr*, *al-Khushū`*, and lastly *al-`Iḥsān*. All these levels of faith were discovered through the content analysis of the Qur`ānic verses that have mentioned the features of every level of faith. For example, the level of success cannot be attained except with the meeting of certain standards and the portrayal of certain qualities. These qualities include *al-`Iḥsān*, *al-Khushū`* (submissiveness), *al-Ṣabr* (patience), *al-Yaqīn*, and *al-Taqwa* (piety). It is noteworthy that Qur`ānic verse may point to a particular level of faith and at the same time mention other levels of faith as well. The verses do consider other levels of faith, which are hierarchically below the level of faith in question, as part of the conditions to be satisfied before one can attain the level of faith in question.



### i. The Level of *al-Falāḥ* (success)

The level of *al-Falāḥ* (success) is considered to be the highest level of faith and this is evident in the Qur`ānic verse below. The verse explained includes *al-`Iḥsān*, *al-Khushū`* (submissiveness), *al-Ṣabr* (patience), *al-Yaqīn*, and *al-Taḳwa* (piety) and the features of the level of success are as follows:

#### a. *Allāh* said:

ذَلِكَ الْكِتَابُ لَا رَيْبَ فِيهِ هُدًى لِّلْمُتَّقِينَ \* الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ \* وَالَّذِينَ يُؤْمِنُونَ بِمَا أُنزِلَ إِلَيْكَ وَمَا أُنزِلَ مِن قَبْلِكَ وَبِالْآخِرَةِ هُمْ يُوقِنُونَ \* أُولَٰئِكَ عَلَىٰ هُدًى مِّن رَّبِّهِمْ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

This is the Book; in it is guidance sure, without doubt, to those who fear *Allāh* , who believe in the Unseen, are steadfast in prayer, and spend out of what We have provided for them; And who believe in the Revelation sent to thee, and sent before thy time, and [in their hearts] have the assurance of the Hereafter. They are on [true] guidance, from their Lord, and it is these who will prosper (*al-Baqarah*, 2:2-5).

The verses pointed out that *al-`Iḥsān*, sincerity and submissiveness are among the attributes of the pious. The pious observes *Ṣalāt* (daily obligatory prayer) at its appointed time, they also pay *Zakāt* to the recipients, they are certain about the last day and that it contains rewards and punishment. In the verses, *Allāh* also explained that the benefit of possessing these precious attributes is the attainment of success. *Allāh* said: (They are on [true] guidance, from their Lord, and it is these who will prosper) this verse depicts that *al-`Iḥsān*, *al-Yaqīn*, and piety are among the attributes of the successful people.

b. Being *al-Khushū* (submissive) is also among the attributes of *al-Falāḥ* (success) as *Allāh* mentioned thus:

قَدْ أَفْلَحَ الْمُؤْمِنُونَ \*الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ

The believers must [eventually] win through, those who humble themselves in their prayers (*al-Muminun*, 23: 1-2).

The exegesis claimed that *Allāh* mentioned His servants, the believers, in this verse. *Allāh* also mentioned their success which was attained due to their belief in *Allāh* and His messenger Muhammad (peace and blessing of *Allāh* be upon him), their belief in what was sent to them from *Allāh*, compliance with the commands and their humbleness/submissiveness in *Ṣalāt*. The believers are submissive while observing *Ṣalāt*. It is discerned from the analysis of this verse that *al-Khushū* is among the attributes of success.

c. *Allāh* said: (يَا أَيُّهَا الَّذِينَ آمَنُوا اصْبِرُوا وَصَابِرُوا وَرَابِطُوا وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ) O ye who believe! Persevere in patience and constancy vie in such perseverance; strengthen each other; and fear *Allāh*; that ye may prosper (*al-i-Imran*, 3:200).

This verse points out that patience is among the attributes of the successful people, and it was construed by the exegesis that this verse will stimulate the believers to become successful and that the way to their success is patience, firmness in the cause of *Allāh*, and compliance with His commands. Based on that, patience is considered to be one of the features of success.

## ii. The Level of *al-Taqwa* (piety)

The next level to the level of *al-Falāḥ* is the level of *al-Taqwa* (piety). This is indicated by the verses below. The verses point out that *al-Iḥsān*, *al-*

*Khushū* (submissiveness), *al-Ṣabr* (patience) and *al-Yaqīn* form part of the attributes of the level of piety.

a. That *al-Ḥsān* is the first attribute of *al-Muttaqun* (the pious) as mentioned in:

إِنَّ الْمُتَّقِينَ فِي جَنَّاتٍ وَعُيُونٍ \* أَخَذِينَ مَا آتَاهُمْ رَبُّهُمْ إِنَّهُمْ كَانُوا قَبْلَ ذَلِكَ مُحْسِنِينَ

As to the Righteous, they will be in the midst of Gardens and Springs, taking joy in the things which their Lord gives them, because, before then, they lived a good life (*al-Zariyat*, 51: 15-16).

And *Allāh* said: ( إِنَّ اللَّهَ مَعَ الَّذِينَ اتَّقَوْا وَالَّذِينَ هُمْ مُحْسِنُونَ ) For *Allāh* is with those who restrain themselves, and those who do good (*al-Nahl*, 16: 128).

It was claimed by the exegesis that those that are kind in this world and observe what *Allāh* commanded them to do; Kindness to people in general is part of *al-Ḥsān*. Then, those that are mindful of *Allāh* by obeying Him and moving away from sins are *al-Muttaqun* (the pious). Hence, *al-Ḥsān* is among the attributes of the pious.

b. That *al-Khushū* (humbleness/submissiveness) is part of the attributes of *al-Muttaqun* (the pious) as mentioned in:

وَلَقَدْ آتَيْنَا مُوسَىٰ وَهَارُونَ الْفُرْقَانَ وَضِيَاءً وَذِكْرًا لِّلْمُتَّقِينَ \* الَّذِينَ يَخْشَوْنَ رَبَّهُم بِالْغَيْبِ وَهُمْ مِّنَ السَّاعَةِ مُشْفِقُونَ

In the past We granted to Moses and Aaron the criterion [for judgment], and a Light and a Message for those who would do right, those who fear their Lord in their most secret thoughts, and who hold the Hour [of Judgment] in awe (*al-Anbiyaa*, 21: 48-49).

The verses, as interpreted by the exegesis are that the divine books that were revealed to prophet Moses (A.S) involve some criteria which distinguishes the truth from falsehood, guidance from misguidance and *Halal* (permissible) from *Haram* (non-permissible). It is a light for the hearts and a guidance for those that have *al-Khushū*, the pious. They are the people who are mindful of their Lord and fearful of His

punishment in the hidden and in the manifest. They also fear the last day and the judgment that will happen on the last day.

c. Among the attributes of *al-Muttaqun* (the pious) is that they should be *al-Ṣabr* (patient) as mentioned in:

وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ

And to be firm and patient, in pain [or suffering] and adversity, and throughout all periods of panic. Such are the people of truth, the *Allāh* - fearing (*al-Baqarah*, 2:177).

This verse explained that the attributes of the pious involves faith in *Allāh*, His angels, His books, the day of judgement, and all that will happen in it. It also involves obedience via the observance of *Ṣalāt*, *Zakāt* and the like. It also involves abstinence from sins and different kinds of patience. The people that possess these attributes have reached the higher position because they have proven their faith with words and actions, and thus they achieved the position of the pious.

d. Likewise, *al-Yaqīn* is part of the attributes of *al-Muttaqun* (the pious) as mentioned by *Allāh* thus:

ذَلِكَ الْكِتَابُ لَا رَيْبَ فِيهِ هُدًى لِّلْمُتَّقِينَ \*الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ \*وَالَّذِينَ يُؤْمِنُونَ بِمَا أُنزِلَ إِلَيْكَ وَمَا أُنزِلَ مِن قَبْلِكَ وَبِالْآخِرَةِ هُمْ يُوقِنُونَ

This is the Book; in it is guidance sure, without doubt, to those who fear *Allāh*; Who believe in the Unseen, are steadfast in prayer, and spend out of what We have provided for them; And who believe in the Revelation sent to thee, and sent before thy time, and [in their hearts] have the assurance of the Hereafter (*al-Baqarah*, 2: 2-4).

The verse points out that sincerity and submissiveness are among the attributes of kind people. These people observe *Ṣalāt* at its appointed time, they also give *Zakāt* to the recipients and they have *al-Yaqīn* and faith regarding the last day, and what are embedded in it such as rewards and punishment. *Allāh* has explained that the benefit of possessing these precious attributes is to achieve the level of piety.

### iii. The level of *al-Yaqīn* (certainty)

The next level to the level of *al-Taḳwa* is the level of *al-Yaqīn*. This is indicated by the verses below. The verses revealed that *al-Ḥsān*, *al-Khushū'* and *al-Ṣabr* (patience) are among the attributes of the level of *al-Yaqīn*. This is presented as follows:

a. *Allāh*, the Exalted said:

تِلْكَ آيَاتُ الْكِتَابِ الْحَكِيمِ\* هُدًى وَرَحْمَةً لِّلْمُحْسِنِينَ\* الَّذِينَ يُعِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُمْ  
بِالْآخِرَةِ هُمْ يُوقِنُونَ

These are Verses of the Wise Book, A Guide and a Mercy to the Doers of Good, those who establish regular Prayer, and give regular Charity, and have [in their hearts] the assurance of the Hereafter (*Luqman*, 31: 2-4).

These verses signify that sincerity and humbleness are among the attributes of the well-doers. The well-doers observe *Ṣalāt* at its appropriate time, pay *Zakāt* of their wealth to those that deserve it, have faith in the day of recompense. Afterwards, the verse mentioned the outcome of portraying those good qualities and culminating in *al-Yaqīn*. It can be discerned from the previous argument that the first feature of *al-Yaqīn* is *al-Ḥsān*.

b. *Allāh* said:

وَأَسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ\* الَّذِينَ يَظُنُّونَ أَنَّهُم مُّلاقُوا رَبِّهِمْ وَأَنَّهُمْ  
إِلَيْهِ رَاجِعُونَ

Nay, seek [*Allāh* 's] help with patient perseverance and prayer: It is indeed hard, except to those who bring a lowly spirit, who bear in mind the certainty that they are to meet their Lord, and that they are to return to Him (*al-Baqarah*, 2: 45-46).

In the verse, *Allāh* commands the believers to seek *Allāh*'s help in all their endeavours with all different kinds of patience. Likewise, the believers are asked to seek help with *Ṣalāt* which is the measure of faith. *Ṣalāt* forbids shameful acts and

evil acts. *Allāh*'s help should be sought in all the endeavors. (It is indeed hard, except to those who bring a lowly spirit) refers to *Ṣalāt*, which means hard. *Ṣalāt* is easier for the humble ones. This implies that the restfulness of the mind and humbleness enable the believers to observe *Ṣalāt*. *Allāh* said further (Who bear in mind the certainty) those who are sure (that they are to meet their Lord) of meeting their God, *Allāh* will reward them based on their deeds. However, whoever does not believe that he will meet his Lord, would find *Ṣalāt* and other forms of worship the most difficult thing to do.

c. *Allāh* said: (وَجَعَلْنَا مِنْهُمْ أُمَّةً يَهْتَدُونَ بِأَمْرِنَا لَمَّا صَبَرُوا وَكَانُوا بِآيَاتِنَا يُوقِنُونَ) And we appointed, from among them, leaders, giving guidance under our command, so long as they persevered with patience and continued to have faith in Our Signs (*al-Sajda*, 32: 24).

This verse was construed by the exegesis to refer to the children of *Israel*. *Allāh* made good leaders from among the children of *Israel*, those who will guide others to the right path. This is the command of *Allāh*. *Allāh* has blessed them with this because they are patient with respect to offering worships and patient in the face of hardship encountered in the cause of elevating *Allāh*'s word. Then, with their faith in the words of *Allāh*, they attain this level of *al-Yaqīn* (and continued to have faith in Our Signs) which refers to complete knowledge that would facilitate actions.

#### iv. The level of *al-Ṣabr* (patience)

The level that is next to the level of *al-Yaqīn* is the level of *al-Ṣabr* (patience). This is indicated by the verses below. The verses revealed that *al-Iḥsān* and *al-Khushū'* (submissiveness) are among the attributes of the level of patience. This is presented as follows:

a. The Almighty *Allāh* said: (وَاصْبِرْ فَإِنَّ اللَّهَ لَا يُضِيعُ أَجْرَ الْمُحْسِنِينَ) And be steadfast in patience; for verily *Allāh* will not suffer the reward of the righteous to perish (*Hud*, 11: 115).

This verse implies that *al-`Ihsān* is an attribute of the believers, the patient, and *Allāh* would not waste the reward of those who are kind, obedient, and patient in respect of the harm that befall them. *Allāh* would give them abundant rewards based on their good deeds and their patience in His cause. Hence, it is discerned from the interpretations of the exegesis that *al-`Ihsān* is a symbol of the believers, the persevering.

b. His word which states, *Allāh* said: (وَاسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ) Nay, seek [*Allāh*'s] help with patient perseverance and prayer: It is indeed hard, except to those who bring a lowly spirit (*al-Baqarah*, 2:45).

Indicates that humility is among the attributes of believers and the patient, the exegesis have observed that *Allāh* has commanded the believers to seek help on their life's affairs via patience. This involves patience to obey *Allāh*, patience to abstain from sins and patience with regards to tribulations. In the same vein, *Allāh* commanded the believers to observe *al-Ṣalāt* because it is considered to be a factor that enables abstinence from indecency and evils, and it is easier for the humble ones to observe it. Submissiveness is one of the most important means of success in this world and the hereafter and it is discernible from this discussion that *al-Khushū`* in *al-Ṣalāt* is among the signs of the believer, the patient.

#### v. The level of *al-Khushū*'(submissiveness)

The level that is next to the level of *al-Ṣabr* (patience) is the level of *al-Khushū*'. Submissiveness has been explained above. Also, for someone to attain the level of submissiveness, he needs to be adorned with *al-`Ihsān* (kindness). This implies that *al-`Ihsān* is part of the level of *al-Khushū*'. This is presented as follows, *Allāh* said:

وَزَكَرِيَّا إِذْ نَادَى رَبَّهُ رَبِّ لَا تَذَرْنِي فَرْدًا وَأَنْتَ خَيْرُ الْوَارِثِينَ \* فَاسْتَجَبْنَا لَهُ وَوَهَبْنَا لَهُ يَحْيَىٰ وَأَصْلَحْنَا لَهُ زَوْجَهُ إِنَّهُمْ كَانُوا يُسَارِعُونَ فِي الْخَيْرَاتِ وَيَدْعُونَنَا رَغَبًا وَرَهَبًا وَكَانُوا لَنَا خَاشِعِينَ

And [remember] Zakariya, when he cried to his Lord: "O my Lord! leave me not without offspring, though thou art the best of inheritors" So We listened to him: and We granted him Yahya We cured his wife's[Barrenness]for him. These [three] were ever quick in emulation in good works; they used to call on Us with love and reverence, and humble themselves before Us (*al-Anbiyaa*, 21: 89-90).

This verse implies that the first feature of the humble ones is to become a well-doer. *Allāh* honored prophet *Zakariya* (A.S), and gave him progeny after he had been a barren for some time. He was given this honor because he was frontrunner in good deeds and in the giving of charities, and he strove to observe what *Allāh* has commanded, be it verbal or through actions. Discerned from the interpretations of the exegesis is that a believer should become a well-doer first before he can become a humble one.

#### vi. The level of *al-`Ihsān*

Based on the Qur`ānic provisions, the level of *al-`Ihsān* is the last level of faith, and it is considered an attribute for every other level of faith mentioned above. Of all the six levels of faith, the level of success is the highest level while the level of *al-`Ihsān* is the lowest level. The findings of this research have also indicated that every level of faith has certain features as presented in the table below:



Table 5.1

*The attributes of levels of al-Faith*

1. The attributes of level of <i>al-`Ihsān</i>	2. The attributes of level of <i>al-Khushū`</i>	3. The attributes of level of <i>al-`Ṣabr</i>	4. The attributes of level of <i>al-Yaqīn</i>	5. The Attributes of level of <i>al-Taqwa</i>	6. The Attributes of level of <i>al- Falāh</i>
a. Attribute of commitment to the orders of <i>Allāh</i>	a. Attribute of fear of <i>Allāh</i>	a. Attribute of patience in regards to tribulation	a. Attribute of believe in the signs of <i>Allāh</i>	a. Attribute of maximize the rites of <i>Allāh</i>	a. Attribute of they remember the favours of <i>Allāh</i> on them
b. Attribute of Submissiveness for <i>Allāh</i>	b. Attribute of crying in fear of <i>Allāh</i>	b. Attribute of seeking <i>Allāh`</i> s help	b. Attribute of adherence to <i>Allāh`</i> s rules in all the affairs	b. Attribute of hasten to good deeds	b. Attribute of obedience to <i>Allāh</i> and His messenger
c. Attribute of Loving <i>Allāh</i>	c. Attribute of remembrance of <i>Allāh</i>	c. Attribute of <i>al-shukr li Allāh</i>	c. Attribute of faith in the fact that benefits and harm lie with <i>Allāh</i> alone		c. Attribute of calling to righteousness, encouraging what is good, and forbidding what is evil
			d. Attribute of prepare themselves for the death and the consequent day of judgment		d. Attribute of not deal in Riba (usury)
			e. Attribute of reflection about the creations of <i>Allāh</i>		e. Attribute of they will be of good deeds and move away from evil

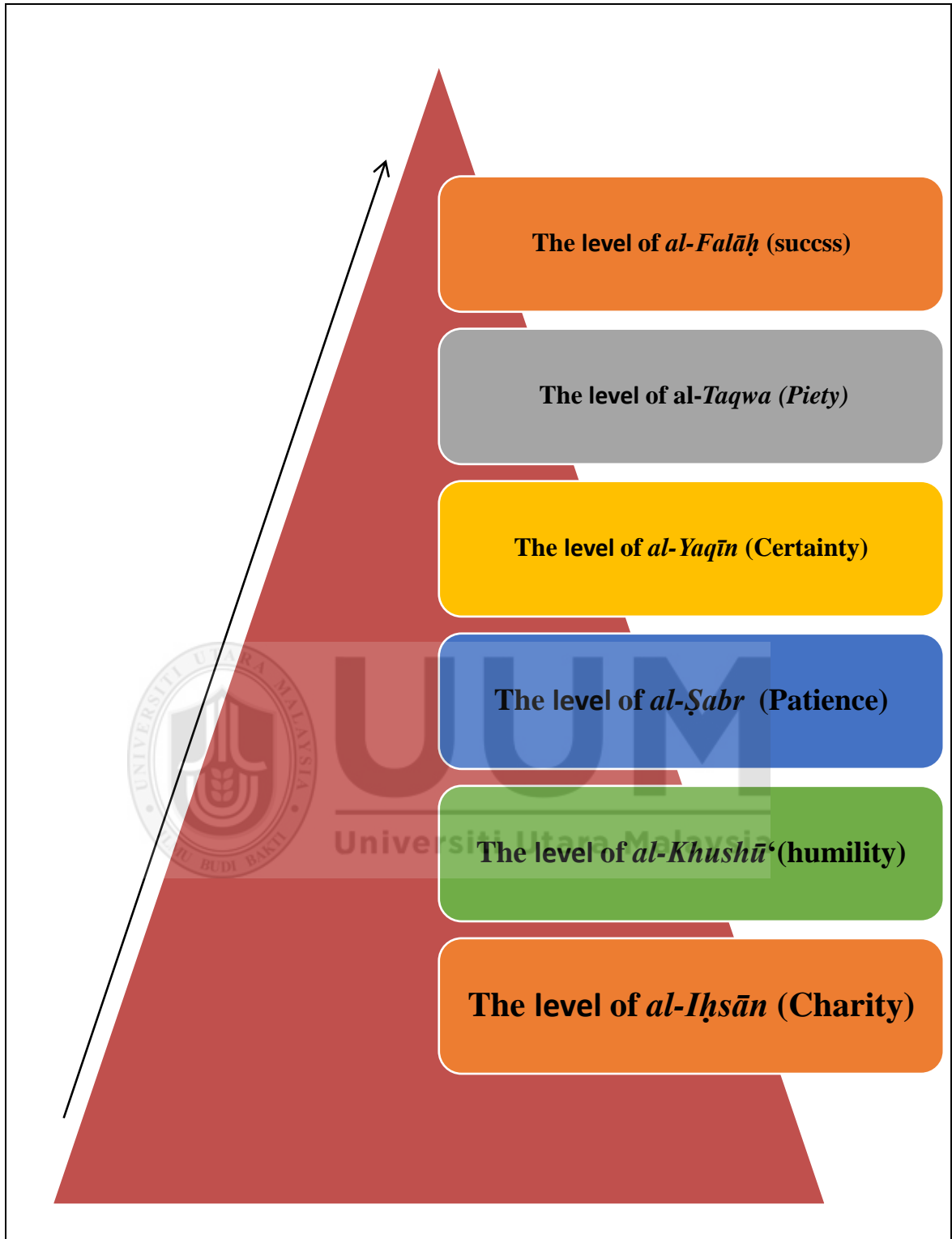


Figure 5.1. The Levels of faith

### **vii. The effects of the levels of faith on the individual's morality**

The last part of the study which has to do with one of the objectives of the research is connected with the effects of levels of faith on the individual Muslim's morality.

As it is common knowledge that Islām comes to turn societal morality to perfect morality and what will be of benefit to society, and at the same time put an end to the practices of the *jahiliyah* period which negate the teachings of Islām and pure human nature besides the effects of levels of faith on the individual Muslim's morality. Using the deductive approach, the Qur`ānic verses were analysed to deduce the effects of levels of faith and its reflection in the morality of Muslims. The levels of faith were also discussed in an ascending order, starting from *al-`Ihsān*. The Qur`ānic verses as well as their exegesis that are related to each level of faith were mentioned as evidence in order to arrive at the accepted moral standards mentioned in the Qur`ān and which would reflect in the morality of the individual Muslim.

It mentioned the effects of each and every level of faith starting from the higher one level which is the level of *al-Falāḥ* up till the last level which is the level of *al-`Ihsān*. It is noteworthy that the effect of each level was discussed together with the related Qur`ānic verses. Then, other effects of each level were just listed since they have been explained in the previous section that examined the effects of levels of faith on the morality of the individual Muslim. Talking of the level of *al-Falāḥ* (success), *al-Tadḥīyah wa al-`Aīthār* (sacrifice and selflessness) are among the effects of the level of *al-Falāḥ*: *Allāh* said:

وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً مِّمَّا أُوتُوا وَيُؤْثِرُونَ عَلَىٰ أَنْفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَنْ يُوقِ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

But those who before them, had homes [in Medina] and had adopted the Faith, show their affection to such as came to them for refuge, and entertain no desire in their hearts for things given to the [latter], but give them preference over themselves, even though poverty was their [own lot]. And those saved from the covetousness of their own souls, they are the ones that achieve prosperity (*al-Hashr*, 59: 9).

“their affection to such as came to them for refuge,” refers to those, out of their love for *Allāh*, His messenger, and His religion, who love who emigrate to them “and entertain no desire in their hearts for things given to the [latter]” these people (i.e. the Ansar) did not envy the emigrants (muhajirun) the bounty they were favoured with and the virtues and qualities that were allotted to them by *Allāh*. This indicates that their minds were free of envy and ill-feelings. “But give them preference over themselves, even though poverty was their [own lot].” points out that among the qualities that distinguish them from others is selflessness. Selflessness is a high level of generosity and it involves using personality, spending money in charity and putting love of *Allāh* above personal whims and caprices. Whoever is endowed to be selfless, he has been protected from his own greed and consequently becomes successful.

Besides, the effects of the levels of *al-Falāḥ* include chastity, fulfillment of promise and honesty, tolerance, etc. and these have been explained in Chapter Four; the chapter that discusses the morality of individual Muslims.

As regards the effects of the level of *al-Taḳwa*, which is next to the levels of *al-Falāḥ*, on the morality of the individual Muslim, *al-Hayā* (modesty) is part of the effect of the level of *al-Taḳwa*. *Allāh* said:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَدْخُلُوا بُيُوتَ النَّبِيِّ إِلَّا أَنْ يُؤْذَنَ لَكُمْ إِلَى طَعَامٍ غَيْرٍ نَاطِرِينَ إِنَاءَهُ وَلَكِنْ إِذَا دُعِيتُمْ فَادْخُلُوا فَإِذَا طَعَمْتُمْ فَانْتَشِرُوا وَلَا مُسْتَأْنِسِينَ لِحَدِيثٍ إِنَّ ذَلِكُمْ كَانَ يُؤْذِي النَّبِيَّ فَيَسْتَحْيِي مِنْكُمْ وَاللَّهُ لَا يَسْتَحْيِي مِنَ الْحَقِّ وَإِذَا سَأَلْتُمُوهُنَّ مَتَاعًا فَاسْأَلُوهُنَّ مِنْ وَرَاءِ حِجَابٍ ذَلِكُمْ أَطْهَرُ لِقُلُوبِكُمْ وَقُلُوبِهِنَّ وَمَا كَانَ لَكُمْ أَنْ تُؤْذُوا رَسُولَ اللَّهِ وَلَا أَنْ تُنْكَحُوا أَرْوَاجَهُ مِنْ بَعْدِهِ أَبَدًا إِنَّ ذَلِكُمْ كَانَ عِنْدَ اللَّهِ عَظِيمًا \* إِنْ تُبْذُوا شَيْئًا أَوْ تُخْفَوْهُ فَإِنَّ اللَّهَ كَانَ بِكُلِّ شَيْءٍ عَلِيمًا \* لَا جُنَاحَ عَلَيْهِنَّ فِي آبَائِهِنَّ وَلَا أَبْنَائِهِنَّ وَلَا إِخْوَانِهِنَّ وَلَا أَبْنَاءَ إِخْوَانِهِنَّ وَلَا أَخَوَاتِهِنَّ وَلَا نِسَائِهِنَّ وَلَا مَا مَلَكَتْ أَيْمَانُهُنَّ وَاتَّقِينَ اللَّهَ إِنَّ اللَّهَ كَانَ عَلَى كُلِّ شَيْءٍ شَهِيدًا

O ye who believe! Enter not the Prophet's houses, until leave is given you, for a meal, [and then] not [so early as] to wait for its preparation: but when ye are invited, enter; and when ye have taken your meal, disperse, without seeking familiar talk. Such [behaviour] annoys the Prophet: he is ashamed to dismiss you, but *Allāh* is not ashamed [to tell you] the truth. And when ye ask [his ladies] for anything ye want, ask them from before a screen: that makes for greater purity for your hearts and for theirs. Nor is it right for you that ye should annoy *Allāh's* Messenger, or that ye should marry his widows after him at any time. Truly such a thing is in *Allāh's* sight an enormity. Whether ye reveal anything or conceal it, verily *Allāh* has full knowledge of all things. There is no blame [on these ladies if they appear] before their fathers or their sons, their brothers, or their brother's sons, or their sisters' sons, or their women, or the [slaves] whom their right hands possess. And, [ladies], fear *Allāh*; for *Allāh* is Witness to all things. (*al-Ahzab*, 33: 53-55).

In these verses, *Allāh* commanded the believers to be polite when entering the house of Prophet Muhammad (peace and blessings of *Allāh* be upon him). “O ye who believe! Enter not the Prophet's houses, until leave is given you, for a meal, [and then] not [so early as] to wait for its preparation” indicates that believers should not enter the house of the prophet unless they were permitted for a meal. It denotes awaiting the readiness of food because it hurts the prophet “ashamed to dismiss you” but he (i.e. the prophet) was shy of asking them (i.e. the believers) to go out of his house. This indicates that people of nobility would feel shy of chasing people out of their homes “but *Allāh* is not ashamed [to tell you] the truth” means that *Allāh* is not shy of asking you to do that which is good for you and to be kind to the prophet. *Shariah* urges politeness when giving commands or instructions. “And, [ladies], fear *Allāh*” i.e. be mindful of *Allāh* in affairs. “for *Allāh* is Witness to all things” i.e. *Allāh* is witness over the deeds of the servants, manifest or hidden, He hears all their

utterances and He is aware of their movements in order to reward them based on their deeds.

The additional effects of the level of *al-Taqwa* include fulfilment of promise, dignity, justice, truthfulness, cooperation, good deeds, etc. Which have been explained in Chapter Four; the chapter that discuss the morality of individual Muslims.

The next level of faith to the level of *al-Taqwa* is the level of *al-Yaqīn*. It has its own effects on the morality of individuals which includes *al-Qāna'ah wa al-Rdā bi Qāda' Allāh* (contentment and submission to the decree of *Allāh*). *Allāh* said:

وَلَوْ أَنَّهُمْ رَضُوا مَا آتَاهُمُ اللَّهُ وَرَسُولُهُ وَقَالُوا حَسْبُنَا اللَّهُ سَيُؤْتِينَا اللَّهُ مِنْ فَضْلِهِ وَرَسُولُهُ إِنَّا إِلَى اللَّهِ رَاغِبُونَ

They will swear to you by *Allāh*, when ye return to them, that ye may leave them alone. So leave them alone: For they are an abomination, and Hell is their dwelling-place, a fitting recompense for the [evil] that they did (*al-Tauba*, 9:59).

The verse pointed to contentment with what *Allāh* and His messenger apportion to them. They (i.e. the believers) would say: *Allāh* is sufficient for us. *Allāh* will give us of His bounty, and the messenger will apportion to us the charity, etc., and we desire *Allāh* to shower His bounty over us abundantly and enrich us above and beyond taking charity.

There are other effects of the levels of *al-Yaqīn*. These effects involve trust in *Allāh* and others which have been explained in Chapter Four; the chapter that discussed the morality of individual Muslims.

Regarding the level of *al-Ṣabr* which is next to the level of *al-Yaqīn*, it has some effects on the morality of individual Muslims, and it includes *Tāhmil al-'ādzā* (carrying harm): *Allāh* said:

وَلَقَدْ كُذِّبَتْ رُسُلٌ مِنْ قَبْلِكَ فَصَبَرُوا عَلَىٰ مَا كُذِّبُوا وَأَوَدُّوا حَتَّىٰ آتَاهُمْ نَصْرُنَا وَلَا مُبَدِّلَ لِكَلِمَاتِ اللَّهِ  
وَلَقَدْ جَاءَكَ مِنْ نَبِيٍّ الْمُرْسَلِينَ

Rejected were the messengers before thee: with patience and constancy they bore their rejection and their wrongs, until our aid did reach them: there is none that can alter the words [and decrees] of *Allāh* Already hast thou received some account of those messengers (*al-Anam*, 6: 34).

The exegesis have revealed that the statement “Rejected were the messengers before thee” is addressing the prophet (peace and blessing of *Allāh* be upon him) that the previous messengers were also accused of falsehood and harm was inflicted on them. So, it is not new if what happened to the previous prophets happens to you (i.e. prophet Muhammad). The previous prophets were tolerant and patient, and they were consequently made victorious, so also you, the seal and the leader of the prophets, should be patient until you become victorious like the previous prophets. In addition, the statement “until our aid did reach them” indicates that the previous prophets were patient and tolerant of being accused of falsehood and the harm inflicted on them by the unbelievers until *Allāh*'s victory descend on them. The statement “there is none that can alter the words [and decrees] of *Allāh*” indicates no one is capable of altering the words of *Allāh* in terms of victory which has been promised to the believers. Also, the statement “Already hast thou received some account of those messengers” signifies that the stories of the previous prophets have been revealed to Prophet Muhammad (peace and blessings of *Allāh* be upon him).

The other effects of the levels of *al-Ṣabr* include Patience in respect of education, respect of raising children, firmness, struggle in the cause of *Allāh*, etc. which have

been explained in Chapter Four; the chapter that discuss the morality of individual Muslims.

As to the effects of the level of *al-Khushū* (submissiveness), which is next to the level of *al-Ṣabr* (patience), on the morality of the individual Muslim, *al-ʾIkhhlāṣ* (sincerity) is part of the effect of the level of *al-Khushū*, *Allāh* said:

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقِيَمَةِ  
\*إِنَّ الَّذِينَ كَفَرُوا مِنْ أَهْلِ الْكِتَابِ وَالْمُشْرِكِينَ فِي نَارِ جَهَنَّمَ خَالِدِينَ فِيهَا أُولَئِكَ هُمْ شَرُّ الْبَرِيَّةِ \* إِنَّ  
الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ أُولَئِكَ هُمْ خَيْرُ الْبَرِيَّةِ \* جَزَاءُهُمْ عِنْدَ رَبِّهِمْ جَنَّاتُ عَدْنٍ تَجْرِي مِنْ  
تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا أَبَدًا رَضِيَ اللَّهُ عَنْهُمْ وَرَضُوا عَنْهُ ذَلِكَ لِمَنْ خَشِيَ

And they have been commanded no more than this: To worship *Allāh*, offering Him sincere devotion, being true [in faith]; to establish regular prayer; and to practise regular charity; and that is the Religion Right and Straight. Those who reject [Truth], among the People of the Book and among the Polytheists, will be in Hell-Fire, to dwell therein [for aye]. They are the worst of creatures. Those who have faith and do righteous deeds, they are the best of creatures. Their reward is with *Allāh*: Gardens of Eternity, beneath which rivers flow; they will dwell therein forever; *Allāh* well pleased with them, and they with Him: all this for such as fear their Lord and Cherisher (*al-Bayyina*, 98: 5-8).

The exegesis revealed that the verse contains *Allāh*'s command which ask everyone to worship *Allāh* alone with sincerity and to move from the false religions to the right religion (i.e. Islām). In the verse, everyone is asked to have faith in all the messengers of *Allāh* without making distinctions among them and to keep up with *Ṣalāt* at its designated time, and with humbleness and sincerity. Everyone should pay up *Zakāt* in order to get cleansed. The statement "Their reward is with *Allāh*" means their reward is paradise in which they would reside forever. The statement "*Allāh* well pleased with them, and they with Him" means that *Allāh* is pleased with their deeds, and they are, in turn, pleased with *Allāh* who give to them rewards. The statement "all this for such as fear their Lord and Cherisher" refers to those who fear



the position of their Lord, and prevent their soul from unlawful inclination by moving away from the forbidden and keeping up with the obligations.

Furthermore, the other effects of the levels of *al-Khushū* (submissiveness) include humility, submissiveness in prayer, etc. which have been explained in Chapter Four; the chapter that discussed the morality of individual Muslims.

As regards the level of *al-Ihsān*, which is next to the level of *al-Khushū*, it has some effects on the morality of the individual Muslim and it includes *al-Ihsān 'ila al-walidain* (kindness to the parents), *Allāh* said:

وَقَضَىٰ رَبُّكَ أَلَّا تَعْبُدُوا إِلَّا إِيَّاهُ وَبِالْوَالِدَيْنِ إِحْسَانًا ۖ إِنَّمَا يُبَلِّغُنَّ عِنْدَكَ الْكِبَرَ أَحَدُهُمَا أَوْ كِلَاهُمَا فَلَا تَقُلْ لَهُمَا أُفٍّ وَلَا تَنْهَرْهُمَا وَقُلْ لَهُمَا قَوْلًا كَرِيمًا

Thy Lord hath decreed that ye worship none but Him, and that ye be kind to parents. Whether one or both of them attain old age in thy life, say not to them a word of contempt, nor repel them, but address them in terms of honour (*al-Israil*, 17: 23).

As explained by the exegesis, obedience to the parents is next to obedience to *Allāh* and it involves giving thanks to them and being kind to them because *Allāh* mentioned kindness to the parents next to His worship. *Allāh*, the Exalted said: (and that ye be kind to parents).

Also, the other effects of the levels of *al-Ihsān* include kindness to orphans and the needy, kindness to the neighbors, etc. which have been explained in Chapter Four; the chapter that discussed the morality of individual Muslims.

### 5.3 Contributions of the study

This research which examined the levels of faith mentioned by the Qur`ānic verses, and its major features and effects have implications for individual Muslims in which it reveals that one can attain the highest level of faith by fulfilling the features explained in the study. Hence, one would gain success in this world and the hereafter. It also reveals that Islām is based on the principle of ‘the carrot and the stick’ (*al-Tarhib wa al-Tarhib*). Also, knowledge about the levels of faith would motivate the believers to do good so that he can attain the highest level of faith.

Hence, the significance of this study is multi-faceted. Theoretically, this study is the first of its kind as it examined the levels of faith and their attributes. This contributes to the extant literature on faith. The findings will serve as new and vital resources to the Islāmic libraries and it will also shed more light on the real meaning of faith, the levels of faith, the attributes of the levels of faith, and their effects.

The practical contribution of this study lies in creating ethical and religious awareness within the Islāmic society. This study adds to the understanding of faith, levels of faith, attributes of faith levels and the effects of faith levels. This study can also encourage an individual’s attainment of the highest level of faith in accordance with the real objective of Islām, i.e. attaining the highest levels of faith.

#### **5.4 Recommendations**

In the light of the findings of this study, the following are suggested:

- 1.** It has become necessary for the educational and religious institutions to give the concept of levels of faith a big consideration because the concept is highly important as it encourages individual Muslims to research and investigate the levels of faith in the context of the Qur`ān . Likewise, it encourages research on the levels of faith, its order, its importance in the life of human beings and what enables attainment of the highest level of faith, specifically, educating and nurturing the soul on good behaviors which are considered the direct effects of these levels of faith.
- 2.** Inculcation of a faith culture in the individual Muslim which can motivate him to attain the levels of faith and consequently attain Islāmic morality.
- 3.** Future research should investigate further the levels of faith by looking at the areas such as levels of faith in the context of the hadith and a comparative study on the levels of faith in the context of the Qur`ān and hadith.

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