Qur'ānic Concept of Loss 'Khusrān' an Analytical Study of Selected Contemporary Urdu Exegeses

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Abstract

This article is an attempt to have detail insight about notion of Loss and failure from Our'anic prospective. Nature of human success and failure has been discussed & defined even in oldest philosophical texts. Prophets (PBUT) of Allah Almighty, Intellectuals, philosophers, academics, saints did express different theories and philosophies regarding human success and loss. Allah has sent forth in every nation a Messenger with divine mission to save mankind from loss and failure. Mankind's success and salvation was the prime concern of Holy Prophets (PBUT). In postmodern era, human society and culture is suffering through critical and vulnerable situation around the globe. Because of materialistic approach, people as individuals and societies, are so driven to accumulate possession and wealth to be successful. It is being observed that in Muslim communities, worldly materialistic approach is developing which ultimately causing harmful impact to Islamic social teachings. All the while, Qur'anic parameter of success and loss is balanced which encompasses not only this world but hereafter too. This research study endorsed that by promoting Qur'anic concept of loss and failure, an ideal welfare society can be developed where survival of each individual is promised with dignity and security. By consulting Urdu

exegeses, Qur'ānic concept of loss and failure is brought into light in this article.

Key words: *Qur'ān, Khusrān, Loss, Failure, Urdū exegeses.*

Foreword

Mankind has a special status among all life forms. Like other animals, humans also eat drinks, sleep and develop physical intimacy. Other than these characteristics, humans have an outstanding feature of thinking, therefore he is considered a rational being in ancient philosophy. Humans have remarkable ability of analysis and logical approach to solve problems. That is why in 21st century human life is exceptionally advanced in different fields like health, communication, agriculture, science and technology. Despite these development and advancement, world is full of assortments. Millions of people are living in hard and inconvenient conditions to continue their life whereas, at the same time, many are enjoying all the worldly resources. It is a matter of great concern for all intellectuals and reformers that how to restore peace and provide basic necessities to all human being irrespective of their creed, color, race and language. Presence of certain social ideologies is the prime factors working behind this prevailing situation and phenomena. For last three centuries few nations and countries has advanced in science, technology and warfare by leaps and bounds. In quest of acquiring full or partial political control over other country, occupying and exploiting its natural resources and economy, those materialistically advanced nations created unrest in most parts of the world. That era is called colonialism. Furthermore, there are also different religions in world. Adherents of all religions, cults, dogmas and ism do follow different ideologies, rules and principals to be successful in life.

On the other hand, Islam is a systematic way and complete code of life. Holy Qur'ān is the last message to mankind from his Creator, Allah Almighty. Qur'ān considers Fauz (success) & Falāḥ (salvation) as an ultimate reward for believers. Qur'ān also talks about Khusrān (loss) and how it could be avoided. Detail concept of Success and failure will be analyzed in following pages.

Problem Statement:

Qur'ānic concept of loss and failure is well balanced that assures welfare of all human beings in this world and promise salvation in life after death.

Literature Review

Many Articles, books and dissertations, covering different aspects of success and loss have been written and available in Urdu, Arabic and other languages. Prof. Dr. Khalīl al-Raḥmān¹ has written a research article under the title "A guide Line for Successful Life". A research article 'Importance of Social Welfare and Justice (Message from Prophet Life)' has been written by Ḥāfiz Ḥāmid Ḥammād and Dr. Munīr Azhar. Dr. 'Abdul Rouf Zafar (d. 2020)² has written an article under the title 'Welfare Society (Lesson from Prophet PBUH Life)'. A Ph.D. thesis "Concept of Qur'ānic Fauz wa Falāḥ in the light of contemporary Tafasīr" is written by Muḥammad Najīb from National University of Modern Languages Islamabad. Muḥammad Ḥussain Gohar has written book in Urdu "A Guideline to spend successful life". Above noted research work mainly moves around concept of success and salvation and partially discussed concept of loss and failure, meanwhile this article describes some aspects of loss.

Concept of Success (Fauz / ジ) in Qur'ān

Fauz (i) is an Arabic word used in Holy Qur'ān, literally means 'Success'. Another meaning of Fauz is death. Al-fayūmī (d: 1368), an Egyptian lexicographer, describe in Miṣbāḥ al-Munīr, if someone received his right he is called Faa'iz successful. The other meanings of Fauz are seized, took, carried off, gained, won, obtained, acquired. Zamakhsharī (d: 1143), an exegete says in Asās al-Balāgah, Fauz means to be saved from wrath of Allah Almighty.

Word *Fauz* has been used approximately 35 times in Holy Qur'ān in different context. Allah Almighty says in Holy Qur'ān:

Every soul will taste of death. And ye will be paid on the Day of Resurrection only that which ye have fairly earned. Whoso is removed from the Fire and is made to enter paradise, he indeed is triumphant. The life of this world is but comfort of illusion.⁷

Meaning of Salvation (Falāḥ / نلاح)

Ibn Manzūr (d.1312) describes the meaning of *Falāḥ* lasted success'. ⁸ Holy Qur'ān says: "Certainly will the believers have succeeded". ⁹ Abu Naṣr Ismā'īl, (d: 1002) writes the same meaning in his notable Arabic lexicography *Tāj al-Lughah wa Siḥaḥ al-'Arabiah*. ¹⁰ Muḥammad bin Ya'qūb Ferozabādī (d: 1414) says: *Falāḥ* means success and to stay in good condition. Another meaning of *Falāḥ* is pre-dawn meal. ¹¹ In Qur'ān, word fauz is used with context to success.

Meaning of Loss (Khusrān / خسران)

Lexicon Ibn Manzūr describes the meaning of Khusrān as destruction, ruin and unprofitable. ¹² Orientalist lexicon Mann Z. Madina (d. 2013), in his modern Arabic dictionary explains the meaning of Khusrān, to loss, forfeit and to perish. ¹³ To understand the meaning of this word, verse of Holy Qur'ān is quoted beneath, when brothers of Prophet Yusūf (A.S) convinced their father to let him go with them:

They said: If the wolf should devour him when we are (so strong) a band, then surely we should have already perished.¹⁴

Concept of loss (Khusrān) in Qur'ān

Loss is something that nobody wants to be associated with it. Idea of loss from Qur'ānic perspective is broad and encompasses all aspects of human life. It is more spiritual in nature, having no match with contemporary worldly definition of Loss. Qur'ānic ideology of loss is not a new to mankind rather it's being transferred from ancient time through classical scriptures like Torāh, Psalm and Gospel. But due to alteration in these scriptures Qur'ān has been revealed to reestablish that divine message based on eternal principals. Qur'ānic ideology of Khusrān addresses to all human being irrespective of religion, race, language, gender, social status, time and space. Not only salvation of Muslim's but whole mankind is a prime concern of Allah Almighty that has been assured in this world and hereafter by this multi-dimensional ideology. Human are formed from two basic

elements, body and soul. This ideology deals with both elements and provides appeasement to an ultimate level. Starting from individual and accomplishing up an international society by guarding the just rights of all stakeholders and provision of basic needs to each unit of society is an ultimate goal of this ideology. In present time, humanity is suffering through cut throat competition despite of enough worldly resources. Contemporary social ideologies of success and loss are giving birth to hate, jealousy and war in every sphere of human life within individuals and nations as well. In coming lines the manifold Our'ānic idea of loss has been discussed in detail.

Characteristics of Qur'anic concept of Loss

Submission to Allah Almighty, the Creator, is the prime key to avoid loss. From Prophet Ādam (A.S) to Prophet Muḥammad (SAW) all the Messengers carried and conveyed the same message; submit your will to Allah Almighty. Holy Qur'ān accounts the struggles of numerous messengers of different times at various places in Qur'ān briefly. Reaction and response received by these Messengers from their nations also recorded in detail by the Holy Qur'ān. As a result few nations received wrath from Allah almighty for their transgression, meanwhile others received reward and bounties for following divinely guidance. Qur'ān says:

And whoso seeketh as religion other than the Surrender (to Allah) it will not be accepted from him, and he will be a loser in the Hereafter¹⁵

It should be kept in mind that, mere uttering words of testimony are not sufficient to avoid loss rather all the teachings of Islam should be followed in letter and spirit to be successful. 'Allāma Shabīr Aḥmad 'Uthmanī says: following few injunctions and leaving other cannot give benefits to followers of Islam. ¹⁶ Worldly parameters of success are rather materialistic in nature and those who are excelled may receive praise from people around them for their effort and achievement. But Allah Almighty asks Prophet Muḥammad (SAW) to warn looser in following words:

قُلْ هَلْ نُنَبِّئُكُمْ بِالْأَخْسَرِينَ أَعْمَالًا O الَّذِينَ ضَلَّ سَعْيُهُمْ فِي الْحَيَاةِ الدُّنْيَا وَهُمْ يَحْسَبُونَ أَنَّهُمْ يُحْسِنُونَ صُنْعًا O أُولَئِكَ الَّذِينَ كَفَرُوا بِآيَاتِ رَبِّهِمْ وَلِقَائِهِ فَحَبِطَتُ أَعْمَالُهُمْ فَلَا نُقِيمُ لَهُمْ يَوْمَ

الْقِيَامَةِ وَزُنَّا 0 ذَٰلِكَ جَزَاؤُهُمْ جَهَنَّمُ بِمَا كَفَرُوا وَاتَّخَذُوا آيَاتِي وَرُسُلِي هُرُوًا وَاتَّخَذُوا آيَاتِي وَرُسُلِي هُرُوًا وَاتَّخَذُوا آيَاتِي وَرُسُلِي هُرُوًا Say: Shall We inform you who will be the greatest losers by their works ?104. Those whose effort goeth astray in the life of the world, and yet they reckon that they do good work.105. Those are they who disbelieve in the revelations of their Lord and in the meeting with Him. Therefor their works are vain, and on the Day of Resurrection We assign no weight to them.106. That is their reward: hell, because they disbelieved, and made a jest of our revelations and Our messengers.¹⁷

Distinguished interpreter, 'Abdul Mājid Daryābādī interpreted these verses by quoting companions' (May Allah pleased with them) views that Jews and Christians has been addressed in these verses. 18 But it would not be wrong if we expand the limit of these verses to other wrongdoers beside Jews and Christian. In current time there are many movements and ism i.e. humanism, paganism and atheism who firmly oppose divine being, divine entities and Day of Judgment. Humanism is a philosophy openly avowed by few but tacitly followed by large group of educated people that claims to achieve a system of morality through human reasoning rather than divine being. 19 "In Humanism physical death brings with it the annihilation of individual personality" leaving no grounds for day of judgments or life hereafter. Humanism is incompatible with any religion or permanent moral values. 'Abdul Mājid Daryābādī writes that those who are striving for high bank balance, high worldly ranks, fame and respect at the cost of religious values also included in those losers. Self-claimed, so called reformer, modernist, researcher, writers and poets are struggling day and night for prosperity and earning their name, but as the death will approach them they would realize that their efforts were of no use if their objective was mere to gain worldly fame.²¹ A road map to avoid loss is well described in Qur'an as it states:

And we reveal of the Qur'an that which is a healing and a mercy for believers though it increase the evil-doers in naught save ruin.²²

There are two outlooks regarding interpretation of above verse. First one considers Qur'ānic teaching contains healing to social evils and illness. ²³ The second one expands its range by including all types of social evils and medical illness. Shabīr Aḥmad Uthmānī states "verses of Qur'ān removes false believes, ill manners and doubts from believers' heart and mind and produce a healthy attitude towards life. ²⁴ Muftī Muḥammad Shafī also quoted ²⁵ narration of Prophet Muḥammad (SAW) to explain this verse. A chief of an Arab tribe was bitten by snake. One of the companions (R.A) recited Sūrah Fatiha and spitted his saliva on snake-bite. Chief got cured. When Prophet Muḥammad came to know about this, he appreciated. ²⁶

Hitherto, all the interpreters are agreed that dying as a disbeliever and transgressor would be matter of great loss for all human. It is worth mentioning that not only disbelievers received warning for loss in Qur'ān but Muslims too. For instance Qur'ān says:

Even as those before you who were mightier than you in strength, and more affluent than you in wealth and children. They enjoyed their lot awhile, so ye enjoy your lot awhile even as those before you did enjoy their lot awhile. And ye prate even as they prated. Such are they whose works have perished in the world and the Hereafter. Such are they who are the losers. ²⁷

According to many commentators this verse addresses the believers. Messenger of Allah speaks that believers will follow the wrong ways of predecessors entirely even if they enter into the hole of Mastigure, you too will do so. Companions asked, O Allah's Messenger! Do you mean Christian and Jews? He replied who else. 28 So believers should be careful too until the last moments of their life. Holy Qur'ān gives noteworthy message through this verse that strength, wealth and manpower are not the only parameters of success. Mostly these achievements lead the people to involve more in worldly life. Another important key point which is necessary to mention here, Qur'ān never considered majority as a mark of being right. On the contrary Qur'ān repeats at several places that most of the people are

ignorant, disobedient, ungrateful and irrational.²⁹ That is why western type of liberal democracy is discouraged in Islamic political system. Even a deeper look into recent world history reflects some surprising facts which can be relate to interpretation of above mentioned verse. World Super power of 18th century i.e. Spain are no more able to play an effective role in today affairs. Magnificent Muslims dynasties of early Islāmic era are seems factious today. In brief, above mentioned verse demands from people to continues chain of good deeds and right thinking to avoid loss and achieve everlasting success in this world and hereafter.

From ancient time to contemporary world, source of guidance to spend a purposeful life is remained questionable among intellectuals. For instance, a modern pragmatic approach holds a view that actions of human can lead them to knowledge and information useful to human beings. Holy Qur'ān denies all others approaches and clearly states there are only one right path guided by Allah Almighty and rest of the paths are not worthy to be followed, indeed that leads to loss:

He whom Allah leadeth, he indeed is led aright, while he whom Allah sendeth astray – they indeed are losers.³¹

In a very next verse, Allah Almighty made it clear that despite having faculties of reason and perception, many people are as heedless and misguided as cattle. ³² It does mean that using logic and reason in a right way indeed differentiate human being from animals. Holy Qur'ān announces those Jews and Christian, looser who are presented with Islam through Prophet Muḥammad and they denied.

Those unto whom we gave the Scripture recognize (this revelation) as they recognize their sons. Those who ruin their own souls will not believe.³³

Indeed, People of Book have more responsibility on their shoulders because this divine message was absolutely from the same divine being and same in nature as revealed on Prophets Ibrāhīm, Mūsa and 'Eīsa (A.S). Allah Almighty attributed himself to be merciful on the Day of Judgment, yet disbelievers are declared losers even on that day. As Qur'ān says:

Say: Unto whom belongeth whatsoever is in the heavens and the earth? Say: Unto Allah. He hath prescribed for Himself mercy, that He may bring you all together to the Day of Resurrection whereof there is no doubt. Those who ruin their souls will not believe.³⁴

Human history is full of wars that indicate human greed is unbounded. Many empires and kings emerged over the face of earth. To conquer the piece of land they waged wars against innocent peoples and plundered the wealth beside bloodshed and massacre. Their ultimate goal was to rule over massive people and greater piece of land. After a short period of time their empires declined. In 21st century human are much advanced and civilized but shadows of horrible and fatal war are even more visible than past. Occupying the sources and wealth of other countries and nations in civilized and descent manner is the priority of world economic advanced nations. Allah Almighty announces that this universe belong to Him alone.³⁵ Allah declares that all the human being irrespective of believers and non-believers equally deserve the bounties and sources of this world³⁶. Holy Qur'ān informs us that whenever Messengers and Prophets call the people towards Allah, they received a hostile behavior from majority of the people. But they didn't give up and continue the struggle which they were selected for. When Prophet Sāleḥ (A.H) was threatened by his nation to stop calling towards Allah, he replied in following words according to holy Qur'an:

He said: O my people! Bethink you: if I am (acting) on clear proof from my Lord and there hath come unto me a mercy from Him, who will save me from Allah if I disobey Him? Ye would add to me naught save perdition.³⁷

Thus it proves that, even if circumstances are against believers, they should not compromise over just and right cause. Exegete Amīn Aḥsan Iṣlāḥī interprets, Prophet Sāleh (A.S) says instead of following Allah if I fulfill your desires and demands, that will not leads me but to destruction and loss. ³⁸ After Prophet Muḥammad (A.S) as the last

messenger of Allah, responsibility lies on believers to convey the divine message of Islam to whole mankind by following the role model of Prophet Muḥammad (SAW). Encountering, sufferings and adversity is an inevitable part of this journey. Messengers and believers were gone through these trials to testify their faith even they cried "when will come the help of Allah?" By adding all these signs together if we see believers are suffering through adversities it does not mean they are losers and fail. But their suffering must bears fruits for coming generations.

Finance plays a vital role to run any movement. In Prophet Muhammad times pagan and idolaters collected a plenty of money from different tribes to wage several wars against Muslims. 40 Even today, anti-Islam powers promoting Islamophobia and are investing huge amount of money. As Nihad Awad 41 (b. 1964) writes, "Traditional American charities, foundations, and philanthropic institutions are being used to anonymize and funnel money from powerful donors to the Islamophobia Network". Further reports say, "1096 organizations responsible for funding 39 groups in the Islamophobia Network between 2014 and 2016 by generation revenue of at least \$1.5 billion. These anti-Muslim groups are included Fidelity Charitable Fund, The National Christian Charitable Foundation and the Jews Communal fund. 42 In other words, exegete Moulānā Moudūdī writes in his exegesis, "But in the end they will have only regrets and sigh when they come to know all their investments are in vain". They will be the ones to have lost. ⁴³ Allah Almighty says it is happening all to differentiate good from evil:

That Allah may separate the wicked from the good, The wicked will He place piece upon piece, and heap them all together, and consign them unto hell. Such verily are the losers.⁴⁴

Human are logical and rational creature of Almighty Allah. From early ages till now prominent thinkers presented valuable philosophies towards life and world. For the period of time, these theories mesmerize large number of people and then faded away. Even in last few centuries different anti religion philosophies prevailed and lead the men to the same point where he was standing, centuries ago. Consecutive revolutions in modern world support that hypothesis that

these ideologies are not helping in solving mankind problems. Allah Almighty says in Holy Qur'ān, those who believe in those vanities are losers:

And those who believe in vanity and disbelieve in Allah, they it is who are the losers.⁴⁵

At the time of Prophet Muḥammad (SAW), pagan, idolaters and disbelievers were continuously demanding some kind of miracle or divine sign to be sent down from heaven. Allah replied, the perspicuous Qur'ān explained by Messenger should be enough sign for them. Qur'ān talks about core issues of mankind. What else they need beside Qur'ān? If they continue to disbelieve let them to do so. Ultimately, those who believe in vanities will be losers at the end. 46

Who are looser?

According to Qur'ān, as we did mention earlier, loss is not a materialistic value or state merely. It is rather deprivation from eternal success of individual or community as a whole. To have deep insight on this concept some examples are given below.

Followers of Satan

According to Islamic theology, when Allah Almighty created human being he asked angels to prostrate to him. Iblīs refused to prostrate to a human, he got expelled from paradise or angels. He requested, My Lord, reprieve me until day of resurrection. I'll mislead human being by making the things attractive to them on earth except your chosen servants.⁴⁷ At another place, Qur'ān states Satan wish in following word:

And surely I will lead them astray, and surely I will arouse desires in them, and surely I will command them and they will cut the cattle' ears, and surely I will command them and they will change Allah's creation. Whoso chooseth Satan for a patron instead of Allah is verily a loser and his loss is manifest.⁴⁸

Amīn Aḥṣan Iṣlāḥī says, Satan obtained Allah's permission to tempt man. As he claimed in verse right before one mentioned above, I will take sufficient marked off portion from your servants. I would mislead them. They will follow false desires. My followers will deface the nature both physically and spiritually. Therefore, Humans are changing gender. Satan, create false desires in human and make them his agents. These agents, if seized political powers, implements immoral and malevolent laws. ⁴⁹ Dr. Isrār Aḥmad says, defacement is being practiced on a large scale in non-Muslim world. Women are trying to look like Men. Men like to be in appearance of women. Furthermore genetics engineering is much advanced and scientists are changing the creature of Allah. In the name of entertainment and other reasons it took place. Allah forbids it strictly and attributes this practice to non believers. Different kind of tattoos also lies in this category. But these all practices are unjustified, vanities and a result of following Satanic thought blindly. Qur'ān says:

The devil hath engrossed them and so hath caused them to forget remembrance of Allah. They are the devil's party. Lo! is it not the devil's party who will be the losers?⁵¹

Man is pure, free, and innocent inclined to virtue when it turned out from his Lord. At that point Man understand his position in this universe as well wisdom and power of Allah Almighty too. But gradually by following selfish desires and superstitions and going after false teaching, forbidden practices Man becomes a partisan of Satan. Moreover, when he ignores warnings sent by Allah and let the evil to mastery over him. Therefore, in all phases of life, man starts to behave, what please the Satan. Presence of two anti forces, heavenly and hellish is part of divine law. Pīr karam Shah says, Hypocrites are also part of Satan Army and following his footstep. They did forget Allah. But they will be losers in the end. Instead of any profit their capital will be perished indeed. ⁵² Qur'ān says, Allah appoint one Satan as a companion to these transgressor non believers:

وَذَلِكُمْ ظَنُكُمُ الَّذِي ظَنَنْتُمْ بِرَبِّكُمْ أَرْدَاكُمْ فَأَصْبَحْتُمْ مِنَ الْخَاسِرِينَ ــــــ وَقَيَّضْنَا لَهُمْ قُرَنَاءَ فَزَيَّنُوا لَهُمْ قَابُيْنِ أَيْدِيهِمْ وَمَا خَلْفَهُمْ وَحَقَّ عَلَيْهِمُ الْقَوْلُ فِي أُمْمٍ قَلْ خَلَتُ مِنْ قَبْلِهِمْ مِنَ الْجِنِّ وَالْإِنْسِ إِنَّهُمْ كَانُوا خَاسِرِينَ الْجِنِّ وَالْإِنْسِ إِنَّهُمْ كَانُوا خَاسِرِينَ

That, your thought which ye did think about your Lord, hath ruined you; and ye find yourselves (this day) among the lost. And we assigned them comrades (in the world), who made their present and their past fairseeming unto them. And the Word concerning nations of the jinn and humankind who passed away before them hath effect for them. Lo! they were ever losers. 53

Exegete Mālik Kāndhlvī says, Due to this false thought that resurrection would never be occur non believer spend their life what brings destruction to them in the last. Satan is companions of non believers who paint the joy of sin in glowing false colors. ⁵⁴

Phases of loss

It is a human nature that he wants a spontaneous reward. But Islam assures long term and gradually success in all facets of life. In different narrations it is reported that as some persons embarrassed Islam, something bad happen to them. So they criticized and blamed Islam for their loss. Allah revealed following verse to clarify their superstitions. ⁵⁵ Qur'ān says:

And among mankind is he who worshippeth Allah upon a narrow marge so that if good befalleth him he is content therewith, but if a trial befalleth him, he falleth away utterly. He loseth both the world and the Hereafter. That is the sheer loss. ⁵⁶

There are people with less firm mind. They are not hypocrites but keep a selfish attitude, and petty standards with a calculated behavior to judge all things. 'Abdul Mājid Daryābādī says, to some extend this mindset is spreading in today Muslims too. To them Islam is only for worldly success and does not go beyond good things of this world. As they go through any trouble, they turned to any other ideology but Islam. Religion is not a high endeavour for such minds. Whatever false they worship, cannot bring any good to them but harm. There are a people who always produce false propaganda against Islam in writing and speaking. From their point of view, Muslims are suffering through calamities due

to their religious ideology. Even in today's world number of orientalists are writing books with fake and misleading facts with the aim to abstain people from Islam. Allah declares them losers:

Who debar (men) from the way of Allah and would have it crooked, and who are disbelievers in the hereafter. Assuredly in the Hereafter they will be the greatest losers. ⁵⁸

Those who invent falsehood against Allah, leads people astray and hinder them from Allah's path are indeed deadened their own soul. According to Muḥammad Qasim, disbelievers and apostate are included in this verse. They create false confusion among people with weak faith. ⁵⁹ On the Day of Judgment, when disbelievers see final fulfillment of the event and see Muslims are being successful they will say could we be sent back? So may we accept Islam and do what we didn't. But surely they lost themselves now. Qur'ān says:

Have we any intercessors, that they may intercede for us? Or can we be returned (to life on earth), that we may act otherwise than we used to act? They have lost their souls,.

Exegete, Karam shāh Azharī says, According to Islamic theology every act and deed has a weight positive or negative. Furthermore these acts would be scaled on the Day of Judgment in front of entire human being. But according to Mu'tazilah (a rational school of thought within Islamic intellectual heritage) it is mere symbolic, with owing to fact that action have no shape or weight. Yet mainstream Muslim intelligentsia does believe in some kind of actual scale and weights. ⁶¹ People will be provided unaltered document, recorded each and every act of their whole life written by two angels. Nobody will leave with choice to object as these all would be done with ultimate transparency. People with light scale would fail to abode in eternal happiness. It is to remember that scale of those who treats signs of Allah wrongfully would be lighter. As Qur'ān says:

And as for those whose scale is light: those are they who lose their souls because they used to wrong Our revelations. ⁶³

Nature of Qur'anic Failure

Islamic ideology of life is based on logical principles and ground realities. As far fourteen and half centuries have been past, these principles are tested and well established through historical events. Presence and activeness of these divine laws can be witnessed through entire human history. Without any discrimination, these laws implement on believers and non-believers. The Dr. Naṣīr Aḥmad Nāṣir in his interpretation of Qur'ān extracts 28 laws from Qur'ān. Very first law he noted is Law of loss. He says, *Khusr* is one of the primary and important terminologies of Qur'ān. Literally meaning of *Khusr* is to loss. But according to Qur'ān lack of *Ḥasnāt* good deeds is khusr. There are many reasons to be looser. According to Qur'ān some are as follows.

Disobeying Allah's Messengers (peace be upon them)

According to Islamic theology, Prophets and messengers are chosen people of Allah Almighty and sent in time to time to guide human being according to divine law. All prophets faced hostility, rivalry, strong opposition and persecutions from their addressee nation at first. Later on many nations lighted their path with divine guidance and declared successful. While other received wrath of Allah Almighty due to their transgression and declared losers in this world and hereafter. Exegete, Moulānā Iṣlāhī says, Prophet Nūḥ (A.S) complained, instead of following the right path my nation is following their misguided elders. ⁶⁶ As Qur'ān states:

Noah said: My Lord! Lo! they have disobeyed me and followed one whose wealth and children increase him in naught save ruin;⁶⁷

Even they criticized other believers and companions of Prophet Nūḥ. Moreover Qur'ān repeats their arguments pattern in following words, and they said to Nūḥ, meanest among us are following you and we do not see any merit in you above us. Qur'ān repeats their words. ⁶⁸ Even in current time, religiously committed people are more often criticized by atheist. It is argued that as poor and less privileged people have no charm in this life so they are more inclined towards religion.

A main objection of people was on messenger is being a human being like them. Qur'ān says:

If ye were to obey a mortal like yourselves, then, lo! ye surely would be losers. ⁶⁹

They eat like we eat and drink of what we drink. Their promise of life after death is indeed very far (impossible). Resurrection is never going to be occurring indeed. Non-believers argue with their fellow men, if you follow a human being like you then it would be a fatal for you. Exegete, Moudūdī said; lust for power is the cause why heads of communities mislead and misguide their subordinate and followers. In modern world too, materialistic welfare is the prime concerns of states leaders. But this is limited and short term story of achievements. Durable success and welfare can be achieved only by following complete and balance system of divine ethical and moral values.

Denying day of resurrection

Life after death is a central theme of almost every Semitic and non Semitic religion yet there are many other ideologies and philosophies where life after death has been considered mere folklore. Judaism and Christianity do believe in life hereafter. Life after death is one of the mainstay beliefs in Islam, therefore many other articles of faiths revolves around this. This dogma is discussed in Qur'ān to a big deal. Life after death and things related to it are explained in very detail. In Islam, the real and eternal life is yet to live after death. Worldly life is not but preparation and test phase to life after death. Qur'ān describes them losers who do not believe in life hereafter. Because no belief means that no preparation has made for that life. Qur'ān says:

Lo! as for those who believe not in the Hereafter, We have made their works fairseeming unto them so that they are all astray.....in the Hereafter they will be the greatest losers.⁷¹

Denying day of resurrection is not something new in human history. Even in Prophet Muḥammad (SAW) time there were people who argued in this way. As far, 21st century is concerned, a large proportion of world population do not second the opinion of life after

death and demands scientific proof for that life.

Murder

Murder (killing someone deliberately) under unjust pretext is a major crime and greatest sin in the eye of Islam. Even if a Muslim kills another Muslim intentionally, his recompense is hell. Allah Almighty says whoever keeps a (soul) alive, it is as he kept alive all human being. In Arab, there were many cruel traditions, illogical cults based on superstations before the advent of Islam. One of them was killing daughters in the name of honor. Furthermore, pagan Arabs also deprived themselves from permissible food. All Qur'an says:

They are losers who besottedly have slain their children without knowledge and have forbidden that which Allah bestowed upon them, inventing a lie against Allah.⁷⁵

Superstation kills true spirit of any religion. In this context Allah Almighty describes permissible edibles in detail, fruits, cattle for meat, and cattle for burden. At another place in Qur'ān the story of Habīl and Qabīl is described briefly. Qabīl after killing his brother Habīl, also included among losers. He was the first one who shed unjust blood of human. Qur'ān says:

But (the other's) mind imposed on him the killing of his brother, so he slew him and became one of the losers⁷⁸

Murder is capital crime in civil law of all country. Nevertheless all countries are facing some alarming statistics of murder. Even in New York a city of economic advanced country USA, 335 murders took place alone in 2016.⁷⁹ To stop people from committing this crime Islam gives solid injunctions. Islam considers it not only crime but a major sin. Even if a criminal escaped and fled from legal system by any mean he cannot escape from wrath of Allah in hereafter. However it should be kept in mind, according to Islam, all crimes are considered sin too which may lead to loss and failure in life hereafter.

How to avoid loss

There are two kind of loss one is short term that can be fix with repentance before Allah Almighty and second one is eternal. Moulānā

Amīn Aḥsan Iṣlāḥi says worldly Life is too short. Time is very precious and passing very fast. Wise men are those who prepare themselves for this and that life both. A wise men indeed spend his life according to will of his Creator that bring contentment in this life and guarantee success in life hereafter. Life is not merely business bargain for material gain. Believer should also keep faith and directs other to the path of constancy and truth. Path to Allah is full of troubles and need armor of faith. A believer is always exposed to threat from satanic forces which can be coping by patient hope and unshaken constancy. As Allah Almighty says human are in loss.

By the declining day,2. Lo! man is a state of loss,3. Save those who believe and do good works, and exhort one another to truth and exhort one another to endurance.⁸¹

It should be kept in mind, merely uttering word of testimony for Islam is not sufficient to get rid of loss but with faithfulness, loyalty and sincerity. Faith without actions is meaningless and is of no use. Pagan and disbelievers are given chances again and again but they refused submission. Professing faith after receiving clear signs of wrath from Allah is of no use. The same happened to Pharaoh when he shouted that I do believe in Lord of Mūsa. But it was not accepted. If a faith of Muslim does not purify his will and he remains disobedient and rebellious then it need to be reconsidered. As Qur'ān says:

But their faith could not avail them when they saw Our doom. This is Allah's law which hath ever taken course for His bondmen. And then the disbelievers will be ruined.⁸³

Remembrance of Allah Almighty

Another cause of loss is Man's lust for possession of wealth and human resources. Allah almighty warns believers may these worldly resources do not turn you away from Remembrance of Allah. Economic growth at the cast of devotion to Allah and remembrance is not a profitable deal in any sense. Therefore Allah Almighty said:

O ye who believe! Let not your wealth nor your children distract you from remembrance of Allah. Those who do so, they are the losers.⁸⁴

Monotheism is the first article of Islam. Polytheism is considered a greatest sin which generate countless and unlimited other wrong believes and practices. That ultimately leads men to lose themselves in vanities. Unity of God is essential to proclaim the unity in design and structure of this universe. Qur'ān stresses that:

If thou ascribe a partner to Allah thy work will fail and thou indeed wilt be among the losers. ⁸⁵

Taking Stand for right and just cause

History accounts that good and evil powers are in continuous battle. Both powers need enthusiasm of their followers to compete with each other. Clash of good and evil is taking place every moment. To promote ideology and gain supremacy, adherents of both are struggling hard. Qur'ān names these two groups as Ḥizb Allah and Ḥizb al-Shaitan. 'Abdul Mājid Daryābādī writes, when Prophet Mūsa (A.S) motivated his nation to enter Palestine and wage a war against pagan and idolaters but they refused. Disobeying this injunction of holy war, nation of Prophet Mūsa (A.S) was gone through two kinds of loss. First one was worldly as they were about to conquer a city with the help of Prophet. The second one was eternal as they lost the Allah's mercy and grace. ⁸⁶ Qur'ān did warn them in following words:

O my people! Go into the holy land which Allah hath ordained for you. Turn not in flight, for surely ye turn back as losers⁸⁷

Jihad, literally 'struggle' for the cause of Allah is an essential component of success.

Mercy and Grace of Allah Almighty

According to divine scheme, every human being should bow his head before real Creator to be successful and avoid loss. Even believers, at every phase of life should turn to Allah. But in any case, if some wrong steps are taken intentionally or unintentionally, believer

should repent. Allah's mercy and grace is overwhelming. Holy Qur'ān states the events of nation of Prophet Mūsa (A.S). That nation turned back from covenant that was taken from them. Even after that Allah Almighty expressed his mercy gives them chance to return. Qur'ān says:

Then, even after that, ye turned away, and if it had not been for the grace of Allah and His mercy ye had been among the losers.⁸⁸

Allah's mercy and grace is an essential component of success in this world and hereafter. According to Muftī Shafī', mercy and grace of Allah Almighty in this world is not only being received by believers but non believers too. But on the Day of Judgment only believers would be entitled for Lord Mercy. ⁸⁹

Praying for forgiveness Istighfār

Man has a capacity of evil due to free will given to him. No man is perfect. There are two kinds of rights, one belongs to Allah and second belongs to people around us. Believers are required to perform both according to will of Allah Almighty yet many negligence are done every day from man side. To recover the lost status of innocence and bliss as a result of misconduct, human are required to ask forgiveness Istighfār. Thus praying for forgiveness is recommended strongly from creator where rights of Allah Almighty are concerned. As far misconduct is done to other man then paying his just right is essential with *Istighf*ār literally repentance. Praying for forgiveness and mercy from Allah is an essential act to keep a strong bond with Creator. Even when Satan did mislead Prophet Ādam he asks for forgiveness and mercy. As Qur'ān says:

They said: Our Lord! We have wronged ourselves. If thou forgive us not and have not mercy on us, surely we are of the lost!⁹⁰

Repentance required three things. Sinner should acknowledge his mistake. He is willing to give it up and not to repeat it in future. As a matter of fact human nature is weak but so long as he repents sincerely, Allah is Merciful, oft-Returning. ⁹¹ Interpreter, Moulānā Idrīs Kāndhlvī quotes one incident from the life of Prophet (SAW), when one of the companions committed fornication. He did repent and Prophet said about his repentance, if his repentance would be divided among all the dwellers of Madina. It would be enough for their salvation. ⁹² So repentance on regular basis for our known and unknown acts is an essential part to avoid loss.

Detachment with pagan's dogmas

Islam is a complete and comprehensive code of life. All primary injunctions of Islam are documented in black and white. Muslims relations to non believers are of many kinds i.e. economic relation, neighborhood relation, citizens of same state and colleagues at workplace. Muslims are required to keep good and balanced relation with them. Prophet himself maintained an excellent relation with non believers. Hitherto Allah Almighty directs Muslim not to take Jews and Christian as an allies and protector in warfare. Instead of helping you they are more likely to combine against you. But stills there are few hypocrites Muslim who turns to them with fear that they may harm the Muslims. Those Muslims who seek protection from them they would become losers in the end. ⁹³ These verses were revealed in Madinah in specific context yet it can be generalized as Islamic history testifies this statement about Jews and Christian. So to avoid loss in this world and hereafter Muslims should have trust and faith in Allah in all situations. As Qur'ān states:

Then will the believers say (unto the people of the Scripture): are these they who swore by Allah their most binding oaths that they were surely with you? Their works have failed, and they have become the losers.⁹⁴

Following disbeliever and counseling them in important matters surely can bring loss to Muslims. Shabīr Aḥmad Uthmanī says, For example, after battle of Uḥad (624 CE), when Muslim were heartbroken, disbelievers and hypocrites took opportunity to demoralize Muslim community in the disguise of well wishers. Disbelievers said to Muslim not to fight again with people of Makah as they are good warriors. Allah almighty warns Muslim not to pay attention to these disbelievers. Otherwise you will returns back to darkness and become losers. Allah is your protector. ⁹⁵ As Qur'ān says:

O ye who believe! if ye obey those who disbelieve, they will make you turn back on your heels, and ye turn back as losers. 96

As a matter of fact,today Islamic world is suffering through many crises included civil war. Different International organizations maintain double standards on international disputes where Muslim are involves. It is a real loss to Muslim Ummah. To avoid these losses Muslim Ummah should unite and play an active role on International level. Apart from this, this ruling can be generalized in other issues too. If Muslim follows culture, economic system, values of non-believers it will also brings catastrophic effects to Islamic social ideology.

Conclusion

Salvation, triumph, success and contentment are an ultimate desire of every human being. However to achieve this state, different religions have different strategies. Qur'anic concept of salvation and avoiding eternal loss is comprehensive as it does not deals only this world but life hereafter too. It deals with both aspects of human being i.e. body and soul or in other words worldly and spiritually. Furthermore Qur'anic concept of loss is universal having deep concern for the success of each and every individual. Holy Qur'an does not discriminate human being by any reason and consider all from the same origination regardless of their creed, color, language and ethnicity. The message of Prophet Muḥammad (SAW) address to all human being as he is the savior and blessing for entire mankind. Developing a peaceful society, based on Qur'anic injunctions and Islamic rulings for every human being regardless of their dogma, and provision of basic necessities to them is a worldly aspect of Qur'anic successful society. Qur'ān discourages asceticism. Qur'ān urges human being to enjoy earthly blessings with some conditions. Qur'an endorsed the idea of making wealth but also direct to give suggested portion to needy people. To avoid loss, believers are not only required to have good relation with Allah, but most importantly with people around them, family, relatives, neighbors, colleagues and common people. Paying Human rights are very important to avoid loss. On the other hand, an economically poor believer, if paying all his religious and social duties cannot be considered a fail person. In an ideal Islamic society, he is supposed to receive all his due respect and dignity. In other words, taking actively participation in worldly affairs cannot halt believers from receiving heavenly blessings. Receiving Allah's Mercy, Grace and Love is essential spiritual components of avoiding loss. By putting these both aspects together, believers are rewarded Allah's Almighty unbounded love and eternal state of blissful life called Jannah literally heavens. To follow the road map to avoid loss and receive all these worldly and spiritually bounties, submission to Allah Almighty and following the Life of last Messenger Muḥammad (SAW) is indispensable.

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