PSYCHOLOGICAL IMPACT OF DISBELIEF IN THE LIGHT OF QUR'ANIC VERSES

(Research Thesis for M. Phil Islamic Studies)

Researcher:

Zaiba Saeed

M. Phil Scholar, Islamic Thought and Culture Registration #: 44-Mphil/IS/S23



Department of Islamic Thought and Culture Faculty of Social Sciences

National University of Modern Languages, Islamabad Septemer 2025

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Thesis and Defense Approval Form

The undersigned certify that they have read the following thesis and examined the defense, we are satisfied with the overall exam performance and recommend the thesis to the Faculty of Social Sciences for the acceptance.

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Author's Deceleration

It is hereby declared that the author of the study entitled:

Psychological Impact of Disbelief in the Light of Qur'anic Verses,

has completed the entire requirements for submitting this research work in

partial fulfilment for the degree of M. Phil. Islamic studies. This thesis in its

present from is the original work of the author, except those acknowledged in

the text. The material included in the thesis has not been submitted wholly or

partially for award of any other academic certification than for which it is

being presented.

Student's Signature _____

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Dedications

I offer my humble efforts before Allah Almighty and our Beloved Prophet Muhammad (Peace be Upon Him).

Psychological impact of disbelief in the light of Qur'anic verses

ABSTRACT

The Holy Qur'an is the Book of Divine Guidance. It focuses human success in the worldly life and in the life hereafter. According to Qur'an, the master-key for the success is faith or belief; and the only cause of failure is unbelief. The belief in Almighty and the otherwise, never comes without psychological impact upon human behavior; because both inner conditions of human mind and heart, have their implications upon the human soul, leading to an impact on behavior. The following study is all about the search for psychological impact of disbelief, as detailed by the Qur'an. Therefore, this research aims to delve into the psyche of disbelief: identifying factors that propel a person towards disbelief and exploring its repercussions on human nature and personality. The primary focus of this research rests on Quranic verses pertaining to disbelief. These verses will undergo psychological analysis to discern the states of faith and denial delineated in Quranic scripture.

Keywords: Holy Quran, divine guidance, herefter, faith, belief, Almighty, psychological, soul, psyche, disbelief.

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Chapter: 1

1. Introduction to the Research Study

- 1.1 Introduction to the topic and the Rationale of Study
- 1.2 The Review of Literature and the Research Gap
- 1.3 Research Methodology and Structure of the Study

Introduction:

In the first chapter there is introduction of the topic given by a brief abstract, different authors who had worked in this area prior, are mentioned there along with the names of their books and with some other basic information. Research questions and objectives are being mentioned, which are going to be answered via this research. Research methodology is defined properly, that is going to be followed throughout the research.

1.1 Introduction to the topic and the Rationale of Study

Qur'an being the divine wisdom, puts a real soul to the concept of 'life'. It has been revealed to the Last Prophet (*) as a comprehensive guidance for human life. The Holy Quran addresses human being as a unique creature and focuses their individual and collective stability and achievement in this life as well as the next.

There are various verses in the Holy Quran, addressing human psychology, reflected in different responses to the realities expressed by Divine Revelations, conveyed through Prophets. The Quranic verses discuss human behaviors, shown towards acceptance and denial of Prophetic teachings.

Here comes the core purpose of the following research; and that is to analyze the behavioral psychology regarding belief/faith (*Imaan*) and the opposite to it, that is the disbelief (*Kufr*), specifically, through the lens of Quran. The human beings are the focused subject matter and the central theme of Quran.

Therefore, the Quranic dealing of human psychology is mentioned, in several of its verses. It reveals the realities about human nature, especially that leads to belief or disbelief and how disbelief affects human psychology. In other words, the Holy Qur'an discuses at length, the mental process of human beings reflected through their behaviors, in case of acceptance, the Truth presented by the Prophets or in case of the state of denial about the Truth.

Human behavior is a complex but interesting study. The specific discipline of this study is psychology, was considered once, the science of soul, later it became the study of consciousness and finally have developed

into the science of human behavior; it is now a study of cognitive mental processes that are translated into human behavior, accordingly. Behavior can be observed, recorded, and studied with the help of experimentation on human actions and responses to certain internal or external factors. Basically, the human behavior originates from some unseen cognitive mental processes.

Aristotle used the word 'Psyche' to refer to the essence of life; and therefore, the human psychology revolves around the entire human life; discussing every human action and emotion that originates from human innerself and gets exposed through behavior. Believing (accepting something true) or non-believing (denying) have not only intrinsic origin, but also has always reflection outside. These Psychic implications define the behavior of belief or disbelief.

The study of Qur'an specific to the topics selected, discloses that the Prophets, had been the Divine envoys, appointed to reveal the Truth and to invite human beings to accept it quite willingly. It further reveals human responses in the form of acceptance (*Imaan*) or denial (*Kufr*), about the Prophetic Truths. The same analysis remains the crux of the research thesis, under-consideration.

1.2 The Review of Literature and the Research Gap

A. Selected Exegesis for Qur'anic Study:

The following primary /classic sources on Quranic exegeses and a few prominent modern tafaseer, are selected to get Qur'anic guidance related to the research topic:

1. Al- Kashaaf by al Zamakhshari (1075-1143):

Al Kashaaf is a seminal exegesis, published in the 12th century. It is a primary source, considered by many scholars. Its in-depth linguistic research and proof of the primacy of Qur'anic discourse have made it popular among the people. This tafseer is the representation of the method the Qur'an uses to convey meaning, by using literary devices and figurative speeches. This exegesis also includes Moatazillah philosophical views.

It unveils the Qura'nic miracles and their rhetorical meanings, that is why this tafseer held a high position and popularity among scholars. Under consideration is the edition of Tafseer al Kash'af, published by Dar ul Mua'arifa, Beirut, Lebanon (3rd edition), in 1407 AH, 1987 AD.

2. Mafateeh ul Ghaib by Imam Ra'azi (1150-1210):

This is a marvelous work done by Imam Fakhar al Din Ra'azi, known as Imam of theology of Islam. The real name is Mafateeh al Ghaib and is popular as Tafseer al Kabir. Under discussion is the edition published by Dar ul Fikar, in 1401 AH/1981 AD.

In this tafseer a great emphasis has been upon the rational and scholastic debates. This unique kind of tafseer is widely used as reference till today by

scholars. It is a collection of Qur'anic sciences and meanings, Arabic linguistics, comparative jurisprudence, Aristotelian and Islamic philosophy, dialectic theology, spirituality, and the Sufiism.

3. Rooh ul Ma'aani by Alusi (1802-1854):

It is the renowned tafseer by Allama Abu al Fazal al Shahaab ud Din al Syed Mehmood al Alusi al Baghdaadi, titled as: Rooh ul Ma'ani fi Tafseer al Qur'an al Azeem Wal Sab'a ul Masani, under consideration is the edition published by Dar ul Kutub al Ilmiya, Beirut Lebanon, in 1415 AH/1994 AD.

It is a very well-known and popular tafseer from the 13th century qur'anic scholarship and is particularly encompassing much of the previous explanations of Holy Qur'an. Mainly this tafseer discusses the language, grammar, rhetoric, beliefs, philosophy, and spirituality of Qur'an.

4. Tafheem ul Quran by Moulana Moududi (1903-1979):

Syed Abu al Aala Moududi, is well recognized and famous Islamic scholar of modern times. Tafheem ul Qur'an is one of the most famous and renowned contemporary exegesis of Holy Book in present era and is translated into numerous languages. This scholarly exegesis has left profound and lasting impressions on reader's mind and heart as well.

Tafheem ul Qur'an an immense wealth for understanding of it is a great source of information and a good explanation of the Qur'anic lessons on society, government, business, and the legal teachings. This book is highly appreciated by new muslims and scholars, it applies the Qur'anic principles to the solution of the problems of the modern age and demonstrated in a wonderful way that, how up-to-date and modern Qur'an is and how surely it

marches with the times. Under consideration is the edition published by Tarjuman al Qur'an, Lahore, Pakistan in 1990 AD/1411 AH. (19th edition)

5. Tadabur e Qur'an by Amin Ahsan Islahi (1904-1997):

This is a monumental commentary of the Holy Scripture; extended to nine volumes containing six thousand pages. This unique and masterful work has been completed in the span of 22 years. Moulana Islahi has tried delving deep to ascertain the hidden and real meaning of Qur'anic verses and has openly confessed where he was not able to do justice with the understanding of some of the verses.

In this exegesis, surahs of Quran are divided into seven discrete groups following a distinct theme. In every group Prophet's missions are being depicted. Two surahs of each group form a pair with surah and complements the other in various ways, each surah has specific addresses and central theme. This writing is a brief, thematic and structural in coherence. Under discussion is the edition published by Faran Foundation Lahore, Pakistan, in 2009 AD/1430 AH.

B. The Contemporary Research Work on the Topic:

Valuable literature on human psychology has been produced relating to human psychology; especially focusing human religious behavior. Some important works, that cover the contextual areas of my research topic are discussed as under:

1. **'Faith and Disbelief'** (Imaan and Kufr in the light of Qura'n) by Mufti Muhammad Shafi' published in January 1954. English translation edited by Mufti Afzal Hoosen Elias, in October 2011 by Zam Zam Publishers.

This book contains very important points, which needs to be explained in front of the society to resolve many issues. Some of the important points of the book are as follows: Definition of imaan and kufr, beneficial point regarding the finality of Nabuwaah, definition of momin and kaafir, difference between Islam, Imaan, Muslim, and Momin, types of kufr and kaafir, principles of takfeer.

2. **'The Psychology of Belief'** by Nancy S. Kim. Published in 2023 (1st Edition) by Bloomsbury Publishing, UK.

This vital and timely new text provides a compelling survey of the science behind how people form beliefs and evaluate those of others, bringing together theories and empirical evidence from cognitive, developmental, and social psychology. Understanding beliefs with the help of moral beliefs, political beliefs, and psychological beliefs, changing mind, extremist beliefs, religious beliefs, and beliefs about our personal potential.

3. 'The Psychology of Religious Behavior, Belief and Experience' by Benjamin Belt Hallahmi, Michael Argyle. First Published in 1998. E-book Published in April 2014 London.

The main points discussed in this book are the religious phenomena and their interpretations, religious experience, changing beliefs and identities, religion as a dependent variable gender, age, class, and community, the effects of religiosity individual level, the effect of individual differences in personality and ability.

4. 'The Psychology of Belief' by James Lindsay, published in 1910, London.

This book revolves around the psychology and the truth of beliefs, the range of beliefs we hold and how powerful they are, the roles of cognition and science, and how beliefs are rooted in human nature, misleading views of

relations of belief knowledge, limits of cognition, complexity of belief, doubts and disbelief.

5. **'The Nightmare of Disbelief'** By Harun Yahya (Adnan Akhtar). First Published in Nov 2001, by Goodword Books in 2002.

This book depicts about how the "Nightmare of disbelief," which means evils, despair, and social insecurity, can be avoided as long as people follow the model of **moral values** revealed in the true faith sent down by Allah to man. It also decribes about how this can solve social problems and bring spiritual benefits, and how following religious moral values is the only way to be free from these problematic issues.

6. **'Disbelief in Belief:** On the Cognitive Status of Supernatural Beliefs' by Martin Beaudry and Jerry Coyne, published in April 2016.

The beliefs of religious individuals seem to range from the marginally odd to the outright odd. People who are religious don't actually "believe" in the traditional sense of the word. What individuals claim to believe, yet religious credibility is only triggered in certain contexts, unlike factual beliefs. Many religious openly embrace a sense of mystery, in general this does not prevent the attribution of beliefs to religious people.

The article concludes with some remarks about the common failure of secular people to face the fact that some religious people really do believe widely implausible things. Such incredibility termed as "disbelief in belief".

7. 'Human Psychology Through the Holy Quran' by Dr. Adnan AL-Anezi' Journal of Positive School Psychology 2022, Vol 6, No 10, 2671-2679.

The purpose of this study is to discuss human being and its components through the Holy Quran. And the relationship between body (jesm), Self (nafs), and spirit (ruh).

The findings demonstrated that, with the exception of those who believe in God and follow His instructions, every human quality listed in the Quran is bad. The body, ego, and soul are also the components of a human being. Man has two sides: the good side, which God breathed into him, is represented by the spirit, and the bad side, which is represented by the body, the basic instincts, and the natural inclinations. In Arabic, "self," or "nafs," refers to the psyche, mind, and consciousness.

Disbelief means denial, ingratitude and obstinacy, which are the most prominent qualities of man, and have received news about man in six places, all of which came in the form of exaggeration, to indicate that the human nature of disbelief is inherent in man, even if his Creator wondered from his excessive disbelief. 'Cursed is man; how disbelieving is he'. (Quran 80:17).

8. **'The Psychological Aspects of Human Behavior in the Quran'** by the authors, named as Noor Mohammad Osmani, Muhammad Yousuf Ali, Mizanur Rahman, published in the "Al-Burhān: Journal of Qur'ān and Sunnah Studies, Volume 3, Issue 1, in 2018".

Al-Quran, the divine scripture, is a book for entire humankind. Main theme of the Quran is 'human being'. Humanity is constantly diverted and misled from the right path, but the Quran teaches him the proper way of living and enlightens his behavior. His ego, pride, desire, self-worship, blind following of his friends and family lead him always towards destruction. Human being is sophisticated yet supreme creature of ALLAH (SWT) with extraordinary abilities.

The basic principles of human nature are revealed in numerous verses of the Quran that deal with human psychology. It provides a clear explanation of his true position, status, and conduct. The Quran also acknowledged his learned behavior, which he picks up from his friends, family, and environment in general throughout his life. The blueprint of human behavior is always changing due to environmental and other external forces.

9. Mizanur Rahman," **Human Behavioral Pattern in the Holy Qur'an: An Analysis of its Multiple Dimensions**" (PhD, International Islamic University of Malaysia, Kuala Lumpur, 2022.

This doctoral research analyzes behavioural patterns of believers, disbelievers, and hypocrites as portrayed in the Qur'an. It explores the psychological underpinnings of these groups and concludes that ideological differences deeply shape behaviour—believers are proactive, disbelievers reactive, and hypocrites suffer identity crises.

10. Bradley M. Trager, "The consequences of disbelief in free will: diminished morality or enhanced conformity", M.A. Thesis, Department of Psychology, Florida Atlantic University, Charles E. Schmidt College of Science, 2013.

This experimental study investigates how priming disbelief in free will affects moral behavior. Participants exposed to deterministic beliefs showed an increased tendency to cheat, regardless of peer behavior. Notably, the presence of a cheating confederate further amplified dishonest behavior, highlighting how disbelief in free will can undermine moral restraint and magnify conformity pressures .

11. Kayleigh Brown, "Seeking asylum: an adversarial system and culture of disbelief", PhD University of Warwick, 2017.

Using discourse analysis and qualitative approaches, this thesis investigates how a systematic "culture of disbelief" within asylum procedures psychologically impacts applicants—particularly children. It analyzes how their credibility is challenged, leading to increased distress and long-term mental health consequences.

12. Rurigdh McMeddes, "Warranting Disbelief: A Discourse Analytic Study of the Justification of Modern Skepticism", M.A. University of Edinburgh, 2013.

This discourse analysis examines how the magazine Skeptical Inquirer constructs narratives to legitimize skepticism. It shows that skepticism is actively framed as rational, beneficial, and evidence-based, while belief is portrayed as misguided, irrational, or even dishonest—revealing a rhetorical underpinning to how disbelief is socially and intellectually validated.

13. Sanjana Govindarajan, "Disbelief at the Threshold: Epistemic Injustices in Asylum-Seeking", PhD, University of Groningen, 2022.

The thesis documents how credibility assessments, trauma testimony, intersectional identity blind spots, and even automated decision-systems contribute to unjust forms of disbelief that harm refugees' epistemic standing and psychological wellbeing. it treats disbelief as an institutional/epistemic phenomenon with clear psychological consequences (stress, silencing, identity harms) rather than only as a purely theological or individual cognitive state.

14. Alice Floris, "How does disbelief in free will influence our intentionality bias?", Master's Thesis, Ghent University, 2020.

The thesis situates disbelief in free will within social-psychological outcomes (cheating, aggression, conformity) and tests whether reducing belief in free will changes the tendency to attribute intentionality to ambiguous actions. The findings reported that the manipulation did not significantly change

intentionality bias in her sample, but the thesis is still valuable for your literature review because it links a specific form of disbelief (about agency) to perceptual/social cognition and discusses broader psychological consequences of disbelief.

15. Mohammad Musahib, Mohammad Jassim & Majid Mohammad Khalifa, "Psychological Indications of Some Quranic Verses in Surat Yusuf", Journal of Tikrit University for Humanities, 2018.

This article explores psychological dimensions in Surah Yusuf, such as jealousy, dreams, patience, and the emotional responses portrayed by Prophet Joseph (peace be upon him) and his family—unpacking how these narratives reflect human psychological states in the Qur'an .

16. Alam Khan, "The Concept of Psychological Effects of Sins in Islam" Turkey, 2015.

This research paper examines how sins affect the human psyche, exploring the spiritual and psychological consequences as explained in Islamic sources, including the Qur'an and Hadith.

17. Muh. Haris Zubaidillah & Husin, "The Impact of Quranic Therapy in Treatment of Psychological and Spiritual Disease for Adolescents of Divorce Parents", International Conference on Social and Political Sciences (ICOSAPS 2020).

Employing Qur'anic therapy (Shi'fa), this experimental study shows significant improvements in psychological and spiritual ailments among adolescents from divorced families—demonstrating the healing potential of Quranic guidance.

18. Muhammad Zulqarnain, "Quranic Exegesis from a Psychological Perspective: Application of Quranic Therapy in Generalized Anxiety

Disorder", QURANICA – International Journal of Quranic Research, Vol. 11 No. 2, 2019.

This qualitative study applies Quranic therapy to address generalized anxiety disorders (GAD), identifying specific verses such as "نا خوف" ("No fear") and linking them conceptually to cognitive-behavioural therapy principles .

- 19. Ili Dalila & Nurul Jannah Zainan Nazri, "Negating the Misguiding Effects of Social Proof on Human Psyche: A Quranic Perspective", Al-Burhān: Journal of Qur'ān and Sunnah Studies, Vol. 8 No. 2, August 2024. This article investigates how social conformity (social proof) psychologically affects individuals, and how Quranic teachings can counter such misguidance—drawing a clear parallel to cognitive-psychological influence and resilience.
- 20. Zidni Immawan Muslimin, "Aqidah (Religious Belief) and Mental Health", Conference paper, AICOSH 2019 (Advances in Social Science, Education and Humanities Research).

This quantitative study with 75 psychology students found a significant positive correlation between the strength of religious belief (aqidah) and both positive thinking and resilience. The belief system contributed approximately 22.4% to positive thinking and 11.5% to resilience.

21. Itsna Nurrahma Mildaeni and Tesa Nurul Huda,"Faith and Mental Health: Islamic Psychology Perspective", International Journal of Multicultural and Multireligious Understanding (IJMMU), Volume 11, Number 2, February 2024.

The study develops an Islamic psychology framework by directly deriving psychological concepts from Quranic and Hadith teachings. It explores the link between faith and tranquility of the heart (qalb), emphasizing that spiritual faith promotes inner peace.

Brief Comment:

All the books, thesis, and articles mentioned earlier, have provided the basic knowledge to fulfill the real moto of this research, but these books have discussed some of the phenomena, others are still left to explore. As by these books we came to know about Imaan, kufr, faith, disbelief, psychology of man, psychology of religious behavior, psychology of belief, effects of disbelief and human psychology mentioned in Quran.

The purpose of this research is to combine the disbelief, human nature and psychology mentioned in the Quranic verses, particularly. How disbelief affects human psyche and what are its consequences. The combination of disbelief and psychology is little unique to discuss which has not gotten the limelight, previously. This will make the undergoing research new and different.

1.3 Research Methodology and Structure of the Study

Research Questions:

- 1. How does human psychology play role in leading to belief or disbelief?
- 2. How does the study of Qur'anic text reveal human nature leading to disbelieve the Truth?
- 3. How Quranic verses discuss the psychological impact of disbelief depicted in behaviors of nonbelievers?

Objectives of the Study:

- 1. To search out different states of faith and denial, as mentioned in Quran.
- 2. To seek reasons and grounds of disbelief, through study of the Holy Text.
- 3. To reach a psycho analysis of disbelief, in the light of verses of Holy Qur'an

Delimitations of the Study:

There are several forms of denial on behalf of the human mind, having different psychological implications, discussed in the Holy Quran, but the scope of this research focuses the psychological impact of disbelief (kufr) as discussed in the Holy Text.

Research Methodology:

- 1. The textual study of Quranic verses, with an analytical qualitative approach will be carried out in this research.
- 2. Selected classic and modern Tafsir literature will be consulted to derive basic concepts of Qur'anic text relating to human psychology. For example, al Alusi's Rooh ul Ma'ani, Imam Ra'azi's, Mafateeh ul Ghaib and al Zamakhshari's Tafseer al Kashaaf.
- 3. English translation would use for Quranic text by Abdullah Yusuf Ali, named 'THE HOLY QUR-AN' (English translation of the meanings and

- commentary), King Fahd Holy Qur-an Printing Complex, Al-Madinah Al-Munawarah, 1410 AH.
- 4. To get basic philosophy of human psychology especially related to belief and disbelief some basic sources will be consulted like:
 - i) The Undiscovered Self by C.G. Jung,
 - ii) *Ego and Archetype*: Individuation and the Religious Function of the Psyche by Edward F. Edinger.
 - iii) Freud and Beyond: A History of Modern Psychoanalytic Thought by Stephen A. Mitchell.
 - 5. The qualitative analysis has been carried out in the work; involves contextual data, exploring themes and meanings through reading and analysis.
 - 6. Regarding the study of human behavior and analysis of human personality, some of the key psychologists will be consulted:
 - i) John B. Watson (1878-1958) and his theory of Behaviorism.
 - ii) Sigmund Freud (1856-1939), especially about Psychoanalysis
 - iii) Carl Jung (1875-1961), the founder of, Analytical Psychology.
 - iv) Gordon Allport (1897-1967), who presented Trait Theory.

Structure of the Study:

i) In first chapter there is introduction of the topic given by a brief abstract, different authors who had worked in this area prior, are mentioned there along with the names of their books and with some other basic information. Research questions and objectives are being mentioned, which are going to be answered via this research. Research methodology is defined properly, that is going to be followed throughout the research.

- ii) In chapter two, Quranic perspective of human psychology is defined by dividing it into three sub-chapters. The Creation of humans, the evolution as human beings and the last one is, the psychological aspect of human personality. All these sub-chapters are based upon the study of Quranic verses and selected exegesis.
- iii) Third chapter is Quranic notion on Belief and Disbelief. It has three sub-chapters, named as: Quranic explanation of Belief and Disbelief, human psychology of acceptance and denial, and third one is significance of Belief and Disbelief in Human life. The whole chapter is based upon Quranic verses in the light of selected exegesis, and their interpretation.
- iv) The fourth chapter focuses on Quran and psychology of Disbelief. It is further divided into three sub-chapters, entitled as, Quranic view about Disbelief, Qur'anic Notion on Psychology of Disbelief, and Impact of Disbelief on Human Behavior. There are several Quranic verses are given, along with the selected exegesis, psychological theories which supported disbelief and its impact on human behavior, personality, and psyche.

Chapter: 2

- 2. Qur'anic Perspective of Human Psychology
- 2.1 The Creation of Humans
- 2.2 The Evolution as Human Beings
- 2.3 The Psychological Aspect of Human Personality

Introduction

In chapter two, Quranic perspective of human psychology is defined by dividing it into three sub-chapters. The Creation of humans, the evolution as human beings and the last one is, the psychological aspect of human personality. All these sub-chapters are based upon the study of Quranic verses and selected exegesis.

2. Qur'anic Perspective of Human Psychology

The textual study of Qur'an is on human psychology opens very interesting facts about humans, in a unique coherence and thematic depth. One can understand the related verses through word by word examination, then could find the central theme of the verse in toto, and finally would be able to understand the hidden meaning of the holy text.

A. Contextual Study of Qur'anic Narratives

The contextual study helps to assess and analyze the specific narrations within the divine scheme as well as in the historical and cultural context. Moreover, the contextual interpretation involves the information, regarding background and the surrounding circumstances of the specific situation or context. With this academic background, the contextual study is the best approach to analyze the true spirit and actual meaning of the Quranic text.

B. Thematic Interpretations

As Quran was sent down to the earth in a certain context, having an eternal meaning in future perspective, therefore it has been interpreted by time to time, according to the demand and needs of the situational facts. The thematic interpretation defines that the interpreter must have expertise in Qur'anic language and a comprehensive understating of about the life and sayings of Holy Prophet, as the Messenger of God Almighty.

This method helps in choosing the most relevant and true meaning in terms of Prophetic Traditions, through linguistic aspects and cultural norms. Contextual study helps in the better understanding of Quran according to the new terms and conditions befitting to the current age. That is why, the following research depends on classic and modern exeges of Qur'an, having a special reference philosophy and psychology.

C. Three Stages of Human Development

Before starting the main discussion, that is human psychology in Qur'an, it is appropriate to discuss human creation as mentioned in Quran and have huge impact on human psychology. One can study and derive from Quran, that there are three stages of evolutions, upon which every human psychological development is rooted through:

The first being Chemical Evolution, the second one Biological and the third is the Conscious Evolution.

1. Chemical Evolution – The origin of life began with a profound transformation of matter, where simple inorganic elements and compounds combined to form the building blocks of life. Under the influence of energy sources such as heat, lightning, and radiation, these chemical interactions produced complex organic molecules — amino acids, nucleotides, and lipids — which laid the groundwork for living systems. In the Quranic view, this stage reflects the Divine orchestration of life's beginnings:

 1 خُلْقَ الْإِنْسَانِ مِنْ طِيْنٍ

(He began the creation of man from clay)

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¹ As-Sajjdah32:7 (Translated by Abdullah Yusuf Ali, p:1227)

Here, "clay" can be understood as a reference to the fundamental material elements, infused with the potential for life by the Creator's will.

2. **Biological Evolution** — Over vast geological timescales, life diversified through processes such as mutation, adaptation, and natural selection, moving from primitive unicellular organisms to the astonishing complexity of flora and fauna, culminating in human beings. This stage showcases the dynamism of creation and the unfolding of biological potential. The Quran captures this progression:

وَ اللّٰهُ أَنْبَتَكُمْ مِّنَ الْأَرْضِ نَبَاتًا
1

"(And Allah has caused you to grow from the earth a progressive growth)"

This growth is both literal, in the biological development of life forms, and figurative, in the unfolding of their capabilities.

3. Conscious Evolution – The most remarkable stage arises when humanity attains self-awareness, moral reasoning, and the capacity to direct its own development. Unlike other creatures bound solely by instinct, humans can reflect, choose, and intentionally shape their future — socially, ethically, and even biologically. The Quran points to this distinctive capacity:

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¹ Nuh71:17 (Translated by Abdullah Yusuf Ali, p:1826)

وَ عَلَّمَ أَدَمَ الْأَسْمَآءَ كُلُّهَا 1

"(And He taught Adam the names — all of them)"

This verse symbolizes the imparting of knowledge, language, and abstract thought — tools that enable humankind to consciously participate in its own evolution and in the stewardship of creation.

¹ Al-Baqarah 2:31 (Translated by Abdullah Yusuf Ali, p:15)

2.1 The Creation of Humans

A textual study with a minute reading of meaning, reveals that the Qur'an explains the creation of Human Beings have been completed out of clay, that has passed through seven delicate stages.

In Qur'anic terminology, one can understand as follows:

- 1. Inorganic matter (تراب)
- 2. Water (ماء)
- 3. Clay (طين)
- 4. Adsorbed clay (طين لازب)
- 5. Old physically and chemically altered mud (صلصال من حماء مسنون)
- 6. Dried and highly purified clay (صلصال كالفخار)
- 7. Extract of purified clay (سلالہ من طین)

A. The Creation of Man from 'Turab'

1. Inorganic Matter (تراب:)

The Quran says: ¹مِنْ تُرَابٍ هُوَ الَّذِيْ خَلَقَكُمْ مِّنْ تُرَابٍ

(It is He who created you from dust.)

i) The chemical/material aspect of Teen implies the fragility of human nature. The dust symbolizes here the fragility of human life. It indicates the humbleness in man's nature. ²

¹ Al- Quran, Al-Ghaafir 40:67 (Translated by Abdullah Yusuf Ali, p: 1445)

² Al-Matureedi, Abu Mansur, *Ta'weelat ahl a-lSunnah*, Dar al-kutub Beruit 2005, 9/49

ii) It can give him a sense of realization that humans have a mortal body. It will make one down to earth and close to Nature, to other human beings, and of course to Almighty Allah.

2. Water (ماء):

Water has essential role in any creation's life but in human's life it has played a vital role. The Qur'an mentions it, in number of verses, as it says in the following verse:

(It is He Who has created man from waters.)

Water has also an essential part in man's creation. Water indicates life, rebirth, serenity, purity, flow of life, fertility, and cleanliness. All these have great influence on man's psyche and nature.

In psychology, water is often used as a tool of meditation, psychologists suggest to sit near the water and ask for meditation, as water is symbol of life it has depth in it, it gives a man a divine generosity, this reflection lies in human's spirit.²

3. Clay (طين):

¹ Al-Furqan 25:54 (Translated by Abdullah Yusuf Ali, p: 1048)

² Wilson, E. O. Biophilia. Harvard University Press.1984.

When inorganic clay and water get mix into each other it makes 'clay' or طين as it is proclaimed:

هُوَ الَّذِيْ خَلَقَكُمْ مِّنْ طِيْنِ
1

(He it is Who created You from clay.)

Without soul, human body is just a piece of clay. Clay has derived from earth, and earth fertilizes the seed and produce different things. It is although fragile but still powerful in nature. This gives man mental and physical strength.

According to Qur'an, when it is mixed with water and the Lord's intent makes it fertilized to produce new life.²

4. Adsorbed Clay (طين لازب):

The Qur'an has further defined Teen/Clay as adsorbed (sticky) clay, as:

اِنَّا حَلَقْنَاهُمْ مِّنْ طِیْنِ لَّازِبٍ
3

(Them have we created out of a sticky clay.)

The further step involves changed creative material and that is sticky clay, it makes a figurative body. Things can be shaped in any size, style, and design. Clay has another feature of recycling; it indicates that man can change his personality by altering his thoughts and actions.⁴ Change is good, and it is for betterment always. Clay symbolizes the softness in man's nature.

5. Old Mud altered physically and chemically (صلصال من الحماء مسنون):

¹ Al-An'am 6:2 (Translated by Abdullah Yusuf Ali, p: 337)

² Al-Matureedi, Abu Mansur, Ta'weelat ahl a-lSunnah, 4/6

³ Al-Saaffaat 37:11(Translated by Abdullah Yusuf Ali, p: 1342)

⁴ See Al-Matureedi, *Ibid*. 8/550

The Qur'an explains further:

(We created man from sounding clay, from mud molded into shape.)

Here the sticky clay forms into a proper shape. It relates to the proper system and organization in man's personality. 2 When things are formed accurately, they give a proper outlook, which enhances its beauty and make it more attractive.

This is an indication of both the physical (soil-based) and chemical (compound-rich) elements of human creation.

Physical & Chemical Perspective

Modern science has found that the human body is composed of the same basic elements present in earth/soil.

Major Elements in the Human Body (approximate % by weight):

Oxygen (65%)

Carbon (18%)

Hydrogen (10%)

Nitrogen (3%)

Calcium, Phosphorus, Potassium, Sulfur, Sodium, Chlorine, Magnesium, Iron, Zinc, Copper, etc. (trace but essential)³

These same elements are abundantly found in mud, clay, and soil → directly reflecting the Qur'anic description.

¹ Al-Hijr 15:26 (Translated by Abdullah Yusuf Ali, p: 716)

² Al-Matureedi, *Ibid*. 6/434.

³ Alberts, B. et al. Molecular Biology of the Cell. 6th ed., Garland Science, 2014.

Interpretation in Light of Chemistry

Clay and Mud are composed of minerals such as silica (SiO₂), alumina (Al₂O₃), iron oxides, magnesium, calcium, and potassium compounds.

These minerals correspond with essential micronutrients in the human body.¹

The Qur'an's expression "altered black mud" suggests chemical transformation, much like organic matter decomposing in soil, producing nutrients necessary for life.

The Qur'an, in this verse, does not give a biological formula but a symbolic yet scientifically resonant statement: human beings are created from soil-like material, transformed chemically and physically.

Psychologically, this reminder grounds man in humility, showing his dependence on earthly matter despite intellectual and spiritual elevation.

6. Dried and Highly Purified Clay (صلصال كالفخار):

The next step says:

(He created man from sounding clay like unto pottery.)

Here the proper shaped pottery is ready, now it is ready to get purification, but this purification is not easy, it will go through from hell. There is a spiritual lesson hidden in it. Many Saints get their self-purged and

¹ Alberts, B., Johnson, A., Lewis, J., Morgan, D., Raff, M., Roberts, K., & Walter, P. Molecular Biology of the Cell (6th ed.). Garland Science.2014

² Al-Rahman 55:14 (Translated by Abdullah Yusuf Ali, p: 1662)

purified through different practices and meditation. Abu Mansur al-Matureedi explains it very nicely:

In modern terms, this could be likened to adsorbent or pliable clay, rich in minerals and water-binding capacity.

Significance

Physical Aspect

Sticky clay reflects the plastic, moldable nature of matter, from which human bodies were first fashioned.²

Chemical Aspect

Such clay has absorption/adsorption properties, containing minerals like silica, alumina, iron oxides, magnesium, and calcium, essential in the human body.³

Qur'anic Point

¹ Al-Matureedi, Abu Mansur, *Ta'weelat ahl a-lSunnah*, 9/467.

² Sardar Ali Sabri. Qur'anic Concepts of Human Creation. Al-Idah Journal, 2019.

³ Alberts, B., Johnson, A., Lewis, J., Morgan, D., Raff, M., Roberts, K., & Walter, P. (2014). Molecular Biology of the Cell (6th ed.). Garland Science.

The description emphasizes man's earthly origin (humble, from soil) yet prepared for a special divine form and spirit.¹

7. Extract of Purified Clay (سلالہ من طین):

The Qur'an states another step of human creation, as:

(Man, We did create from a quintessence.)

At this stage, a man has been created in its final shape and universe found the best of the best creations indeed, as mentioned in Quran:

(We have indeed created man in the best of molds.)

Man's creation in best mold and structure means that he has the best shaped body among all the creatures. That ensures his ability to think, analyze, understand, and feel. In prudence and wisdom, there is no match of him on earth. With all these podiums Allah Has granted him the Prophecy. Those Prophets who got the Prophethood were remarkable human beings. Allah Has rewarded only man with Wisdom. All these characteristics make a man best of best creations.⁴

¹ Bucaille, Maurice. The Bible, The Qur'an and Science. Seghers, 1976.

² Al-Ra'ad 23:12 (Translated by Abdullah Yusuf Ali, p: 978)

³ *Al-Tin* 95:4 (Translated by Abdullah Yusuf Ali, p: 1978)

⁴ Syed Modudi, *Tafheem ul Quran*, Islamic Publishers, 6/162

B. The Best of Creations

As Qur'an clarifies, ALLAH Has made the Man in best of best style and structure; this is man who betrays. When angels came to know about this creation; they were little worried and concerned about his disobeying characteristics, due to the raw material, used in his creation. All the mud used was not purified at all, it needed fire's warmth to be clear, so it was quite obvious thing that man has some non – purified effects and hot flashes in his nature, got from the raw mud and fire simultaneously.

All these stages have left strong impact on man's psyche, mud's filthiness, water's depth, calmness, and serenity. Harmful, toxicity and furious nature from fire. Sounding clay gives noisy nature to a man, too much noise leads to distress and anxiety. Fire made things pure, this purity makes man soulful and obedient to his Creator. This is how chemical evaluation effects man's psychology.

2.2 The Evolution as Human Beings

Human being is the main character of the Quran, and Quran focuses on human behaviors in different states. Many verses of the Quran prove this reality and depict the psychological impact of human's mind, character, behavior, emotion, and development.

The Quran, emphasizes on man's role as Allah's vicegerent, equipped with free will and knowledge, in this way, he distinct from other creations. Quran's focus regarding man is theological, not scientific. Science traces man's evolution to apes, while Quran's narrative, centers on divine will.

Here we have Quranic verses, explaining human evolution:

A. Created out of One Soul

1. Allah created Humans out of One Soul:

يَّايُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي حَلَقَكُمْ مِّنْ نَّفْسٍ وَّاحِدَةٍ وَّحَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا رِجَالًا كَثِيْرًا وَّنِسَآءً أَ وَاتَّقُوا اللهَ الَّذِي تَسَآءَلُونَ بِهِ وَالْأَرْحَامَ أَ إِنَّ اللهَ كَانَ عَلَيْكُمْ رَقِيْبًا۔ ¹

(O mankind! fear your guardian Lord, who created you from a single person, created, out of it, his mate, and from them twain scattered (like seeds) countless men and women; fear Allah, through whom ye demand your mutual (rights), and be heedful of the wombs (that bore you): for Allah ever watches over you cheer.)

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¹ Al-Nisa 4:1-4 (Translated by Abdullah Yusuf Ali, p:205-206)

- i) The above quoted verses, addresses the mutual rights, humanity, and responsibilities, particularly associated with marriage and family. 'created you from a single soul', this phrase refers to the creation of Adam, the first ever human created by Almighty. 'Single soul' defines that all humans share one and single ancestor.
- ii) It fosters brotherhood and equality among the creation. 'And created from its mate', refers to the creation of Ewe (Hawwa) from the ribs of Adam, this can be interpreted as mutual and concerned partnership, rather than just a literal derivation from ribs. 'From them both spread a multitude', defines Allah's unity and his purposeful creation, whose purpose of living was so clear to them. It reflects human's spiritual and social role, aligns with Allah's lordship.
- iii) It counters racism and tribalism, affirming the universal human unity. There is justice for orphans, and a demand to look after them and preserve their money, this part of verse reflects human creation and its connection to the ethical conduct, by showing that divine relation comes along responsibilities.
- iv) Another social lesson of the verse is about marriage, this verse states about the polygamy, but restricts it to the justice. The verse encompasses the equal treatment for wives, if a man feels unable of doing so, he should restraint to one wife only. Justice among wives include financial, emotional, and physical fairness.
- v) By this verse, one learns how to balance human needs with moral limits.

 Polygamy is completely conditional, not mandatory. Bridal gift (mahr)

 defines women's financial rights in marriage, it protects her with

 dignity. This right breaks the chain of pre-Islamic cultural values. These

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all were some of the basic moralities Allah Has taught us to become a 'human' from 'man'.

Biological development

Modern embryology divides human physical development into prenatal and postnatal phases:

a. Prenatal Development (Embryonic and Fetal Stages)

Fertilization: The sperm cell fertilizes the ovum to form a zygote (single cell with full genetic code).

Cleavage and Blastocyst Formation: Rapid cell divisions create a blastocyst that implants in the uterine wall.

Embryonic Stage (Weeks 3–8): Formation of primary tissues and organs begins (neurulation, heart tube formation, limb buds).

Fetal Stage (Week 9-birth): Growth and maturation of organs; facial features, skeletal system, and nervous system develop.

b. Postnatal Development

Infancy and Childhood: Rapid physical and neurological growth; motor and cognitive skills develop.

Adolescence (Puberty): Hormonal changes, reproductive maturity.

Adulthood and Senescence: Maintenance phase followed by gradual aging and decline in physiological function.

2. Quranic Description of Stages in Surah Al-Mu'minun (23:12–14)

The Quran beautifully encapsulates embryonic development, centuries before modern science:

"And indeed We created man from an extract of clay."

"Then We placed him as a drop (nutfah) in a firm lodging (womb)."

"Then We made the drop into a clinging clot ('alaqah), and We made the clot into a lump (mudghah); then We made from the lump bones, and We clothed the bones with flesh; then We produced it as another creation. So blessed is Allah, the Best of Creators."

Key Correspondence to Modern Biology:

Nutfah (drop) = sperm and ovum/zygote stage.

'Alaqah (clinging clot) = implantation stage; embryo adheres to uterine wall, resembling a leech in appearance and behavior (receiving nutrients from mother).

Mudghah (chewed-like lump) = somite formation; early embryo resembles a chewed substance due to pharyngeal arches and somite segmentation.

Bones and flesh = ossification and muscle formation around the skeleton.

Another creation = the ensoulment or transition into a complete human fetus with sensory and motor capacities.

3. Integration of Biological and Quranic Insights

The Quran's sequence matches critical embryological milestones, which modern science uncovered much later through microscopes and imaging technology.

Postnatal development is not explicitly detailed in these verses but is implied by the phrase "another creation", which can refer to the progression into a fully functioning human being.

This correlation illustrates the remarkable consistency between revelation and scientific discovery, enhancing faith-based and academic discussions.

B. As Vicegerent on Earth

2. Man was created as vice-gerent of Almighty, with a partial authority for trial:

(Behold, thy Lord said to the angels; "I will create a vicegerent on earth." they said: "Wilt Thou place therein one who will make mischief therein and shed blood? Whilst we do celebrate thy praises and glorify thy holy {name}!" He said: "I know what ye know not")

- i) In this verse Allah is declaring man as his vicegerent, who is going to follow his commands unconditionally. Man has authorized the earth by Allah Almighty. This announcement shows Allah's deliberate plan to create a man with intellect, social and moral responsibilities, and free will.
- ii) These attributes make a man distinctive creation. By setting a man His vicegerent, Allah is ensuring trust in man, that he will manage everything, guided by the revelation.
- iii) It sets stages for man's accountability. Angels' question regarding man refers to man's nature of falls doing, and they compared it with their

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¹ Al-Baqarah 2:30 (Translated by Abdullah Yusuf Ali, p:15)

constant and flawless worship, but on the other hand their question reflected their limited knowledge, compared to Allah's infinite wisdom. Man's creation with free will, emphasizes the great test for him.

- iv) Allah's response towards angels, that He knows, what they don't, affirms His omniscience. This indicates that human's creation beholds a divine purpose, that is far beyond angel's understanding. This purpose includes man's sense of repentance, spiritual and moral growth, and urge to achieve Allah's closeness through His worship and obedience.
- 3. The Holy Qur'an discuss the life and death as two phases, originated Divinely:

(How can ye reject the faith in Allah? Seeing that ye were without life, and He gave you life; then will He cause you to die, and will again bring you to life; and again to Him will ye return.)

- i) According to the al-Zamakhshari, this verse addresses the disbelievers, who deny their creation, and blessings of Allah. They wonder about their lives after death. This was Allah Who created all once, and can create all twice, without any trouble. In the long run, all must return to Him. ²
- ii) This verse explains Allah's chief blessing, that is life, and man struggles for it, till death. On the contrary, death can also be a blessing, as it closes

¹ Al-Baqarah 2:28 (Translated by Abdullah Yusuf Ali, p:14)

² Al-Zamakhshari, Mehmood bin Umar, *Al Kash'aaf*, Dar ul Kitaab al Arabi Beirut, 1/121-22

- the door of temporary world and allow human beings to enter in the eternal world and to meet Allah.
- iii) This verse specially addresses to disbelievers, who reject death and life after it, and serve a reminder of Allah's sovereignty and empowerment over death, life, and the day of resurrection. There is action of pride, expressed by people, based on which people denied the existence of Almighty, and the reality of life and death.
- iv) In this verse, life beholds two meanings, one, when Allah breathed the soul in human body, when he was in his mother's womb, before that he was lifeless, or maybe it is associated with Adam's creation with clay, a lifeless matter. Second, when he was born, brought up, and got a sense of right and wrong, then Allah guided him, on that time he got a real 'life'.
- v) This is the divine reality of life, that is out of disbeliever's understanding. May be disbelievers do so, of their fear of accountability, they do not want to face it. This verse describes this sequence of evolution, dead-life-death-life. Allah is the creator, if He can create for once, He can create again.
- vi) This cycle of life and death urge people to live with humility and loyalty to God, because ultimately, man's soul must return to his Creator.
- 4. There was a time immemorial, when humans were created and then evolved by means of Divine mercy:

هَلُ أَتَىٰ عَلَى ٱلْإِنسُٰنِ حِين ۗ مِّنَ ٱلدَّهْرِ لَمَ يَكُن شَيَّا المَّذُكُورًا . إِنَّا حَلَقَنَا ٱلْإِنسُٰنَ مِن نُطُفَةٍ أَمْشَاجٍ هَلُ أَتَىٰ عَلَى ٱلْإِنسُٰنَ مِن نُطُفَةٍ أَمْشَاجٍ اللهِ عَلَىٰ اللهِ فَجَعَلْنَهُ سَمِعًا يَصِمِرًا. أَ

(Has there not been over man a long period of time, when he was nothing (not even) mentioned? Verily We created man from a drop of mingled sperm, to try him: so, We gave him (the gifts), of hearing and sight.)

- These verses pour light on man's creation and divine purpose of his life. The life, which is given to human beings is not easy, is full of tests and hurdles, even the blessings, given to him are his greatest test, he can avail them for right deeds and for bad, too.
- ii) The whole chapter revolves around the nature of man that changes with the passage of time. This chapter starts with the question, 'has there not...?' this for man 'al-insan', to think on his existence, that is associated with continuous evolution.
- iii) There is a lesson for man in his process of creation, by the mingling of male and female's small fluid of reproduction. This is Allah's power that He has created most of His complexed creations by this delicate manner.

C. Blessed and Accountable

5. Humans are blessed with dignity and trust; they must remain aware of the reality of being accountable to the Creator:

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¹ Al-Insan 76:1-2 (Translated by Abdullah Yusuf Ali, p:1863)

وَلَقَدْ كَرَّمْنَا بَنِيٓ ءَادَمَ وَحَمَلْنَهُمْ فِي ٱلْبَرِّ وَٱلْبَحْرِ وَرَزَقَنَهُم مِّنَ ٱلطَّيِبُتِ وَفَضَّلْنَهُمْ عَلَىٰ كَثِيرٍ بِمَّنَ حَلَقْنَا تَقْضِيل أَا .

(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. On the day We shall call together all human beings with their (respective) Imams: Those who are given their record in their right-hand will read it (with pleasure), And they will not be dealt with unjustly in the least. But those who were blind in this world, will be blind in the hereafter, and most astray from the path.)

- i) By and large, this life is a trial for human beings, it shows his limited power and helplessness, he depends upon Allah's will, command, and guideline. Man should be grateful for the blessings; he has bestowed by Almighty Allah.
- ii) These verses focus upon humanity's honor, accountability on the day of resurrection, prophet's steadfastness against worldly temptations, and spiritual blindness of humans against truth. By calling 'children of Adam', Allah Has given respect to humanity and blessed them with knowledge, intellect, physical strength, and spiritual empowerment through revelation. Mobilization on earth reveals exploration of entire world through intellect and divine wisdom.
- iii) Allah Has given preference to all humans, while compared to other creations, just because of their moral capacity and their role as

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¹ Al-Isra 17:70-74 (Translated by Abdullah Yusuf Ali, p:799-80)

- vicegerent. Human faculties like intellect and moralities align with the evolutionary emergence of homo sapience, whose moral capacities and cognitive power distinguish them from other species.
- iv) These verses disapprove the racism, tribalism, and all acts of dehumanization, and establish universal worth for humans, aligning with their role as vicegerent.
- v) This honor leads to the day of judgement, people having their records in right hand, would be happy and enter in paradise, other people would receive their records in left hand and would go to the Hell. This is the divine justice, and Allah is so perfect in His judgement.
- vi) In fair judgement, there is motivation for believers, that they would be honored for being righteous. Wrong doers would found themselves spiritually blind, it means those who ignored and rejected Allah's signs despite having physical attributes. Their deviation would lead them to the eternal punishment because their denial was so 'willful'.
- vii) There is affirmation of Allah's help and strength that protected Prophets from error in revelation of book, Prophet's temptation is his humanized factor, showing the intensity of disbelievers' opposition, it was the divine support that ensured his success.
- viii) These verses focus on Prophet's mission, honor that Allah bestowed upon humanity, and Prophet's role as a role model, all these help humans to be on right path, this human evolution increases gradually.

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وَعَلَّمَ آدَمَ الْأَسْمَاءَ كُلَّهَا ثُمُّ عَرَضَهُمْ عَلَى الْمَلائِكَةِ فَقَالَ أَنبِئُونِي بِأَسْمَاءِ هَؤُلَاءِ إِن كُنتُمْ صَادِقِينَ 1

"And He taught Adam the names – all of them. Then He showed them to the angels and said, 'Inform Me of the names of these, if you are truthful."

This verse emphasizes that knowledge is a divine gift bestowed upon humankind, distinguishing humans even from angels.

The phrase "taught Adam the names" is interpreted by scholars to mean the ability to understand, categorize, and articulate knowledge—the foundation of human intellect, reasoning, language, and science.

D. Knowledge and Guidance

6. The Human soul have been blessed with an innate knowledge about right and wrong; without any compulsion they have to choose the one that guarantees success:

(By the Soul, and the proportion and order given to it; and its inspiration as to its wrong and its right; truly he succeeds that purifies it, and he fails that corrupts it!)

² Al-Shams 91:7-10 (Translated by Abdullah Yusuf Ali, p:1961)

¹ Al-Bagarah 2:31(Translated by Abdullah Yusuf Ali, p:257)

1
وَعَلَّمَ آدَمَ الْأَسْمَاءَ كُلَّهَا ثُمَّ عَرَضَهُمْ عَلَى الْمَلَائِكَةِ فَقَالَ أَنبِئُونِي بِأَسْمَاءِ هَاؤُلَاءِ إِن كُنتُمْ صَادِقِينَ 1

(And He taught Adam the names – all of them. Then He showed them to the angels and said, 'Inform Me of the names of these, if you are truthful).

This verse demonstrates that knowledge is a divine gift. Adam (عليه السلام) was given a unique capacity for conceptual thought, language, and classification.

It highlights that human dignity and superiority over angels was tied to knowledge, not physical strength or status.

(Who taught by the pen − Taught man that which he knew not.)

These are among the first verses of revelation to the Prophet ≝.

They emphasize the role of writing (the pen) as a tool for preserving and transmitting knowledge.

Human progress is based on learning what was previously unknown, reflecting continuous intellectual and spiritual growth granted by Allah.

² Al-Alaq 96:4-5 (Translated by Abdullah Yusuf Ali, p:1981)

¹ Al-Baqarah 2:31(Translated by Abdullah Yusuf Ali, p:257)

1 إِنَّا هَدَيْنَهُ ٱلسَّبِيلَ إِمَّا شَاكِر أَا وَإِمَّا كَفُورًا

(We showed him the way: whether he be grateful or ungrateful.)

- i) These verses emphasize on beatific order in human creation along with the moral duties of human soul (nafs), its capacity to choose right and wrong, and the consequences of human choices, and free will. There is oath by the soul (nafs), Islamically, nafs belongs to the spiritual potency, the essence of individual consciousness and moral agency.
- ii) Allah swears by the nafs and highlights its centrality in human actions and its role as battleground for moral choices. 'ma sawwaha' means Allah has created the human soul (nafs) with full of perfection, accurate balance and harmony.
- iii) This aligns with the moral character of man, that was so pure and crystal clear initially and inclined towards truth. This balance shows Allah's wisdom and sagacity.
- iv) Allah has created human soul with an innate awareness of right and wrong, this activates the sixth sense of man and warns him. The person who purified his soul and acted upon the ethical teachings, is succeeded, and the person who neglected Allah's teaching, is in forever danger. The corruption of soul is the result of rejecting the inner voice.
- v) These verses echo the broader theme of accountability that brings morality and ethics in human being.

This is what Imama Razi explains in his beautiful Arabic expression imbued with his philosophical thought as:

¹ *Al-Insan*76:3 (Translated by Abdullah Yusuf Ali, p:1863)

الْآيَةُ دَالَةٌ عَلَى أَنَّ إِعْطَاءَ الْحُوَاسِّ كَالْمُقَدَّمِ عَلَى إِعْطَاءِ الْعَقْلِ وَالْأَمْرُ كَذَلِكَ لِأَنَّ الْإِنْسَانُ خُلِقَ فِي مَبْدَأَ الْآيَةُ دَالَةٌ عَلَى عَدْصِيلِ تِلْكَ الْمَعَارِفِ، وَهِيَ الْحُوَاسُّ الْفِطْرَةِ حَالِيًا عَنْ مَعْرِفَةِ الْأَشْيَاءِ، إِلَّا أَنَّهُ أَعْطَاهُ آلَاتٍ تُعِينُهُ عَلَى تَخْصِيلِ تِلْكَ الْمَعَارِفِ، وَهِيَ الْحُوَاسُّ الْفَاهِرَةُ وَالْبَاطِنَةُ، ...

الْمُرَادُ مِنْ هِدَايَةِ السَّبِيلِ حَلْقُ الدَّلَائِلِ، وَحَلْقُ الْعَقْلِ الْهَادِي وَبَغْقَةُ الْأَنْبِيَاءِ وَإِنْزَالُ الْكُتُبِ، ... فَقَالَ : هَدَيْنَاهُ السَّبِيلَ أَيْ أَرَيْنَاهُ ذلك، شَاكِرًا أَوْ كَفُورًا حَالَانِ مِنَ الْهَاءِ، فِي هَدَيْنَاهُ السَّبِيلَ أَيْ هَدَيْنَاهُ السَّبِيلَ أَيْ هَدَيْنَاهُ السَّبِيلَ أَيْ هَدَيْنَاهُ السَّبِيلَ كَوْنَهُ شَاكِرًا وَكَفُورًا، وَالْمَعْنَى أَنَّ كُلَّ مَا يَتَعَلَّقُ بِهِدَايَةِ اللَّهِ وَإِرْشَادِهِ، فَقَدْ تَمَّ حَالَتِي الْكُفْرِ وَالْإِيمَانِ، السَّبِيلَ كَوْنَهُ شَاكِرًا وَكَفُورًا، وَالْمَعْنَى أَنَّ كُلَّ مَا يَتَعَلَّقُ بِهِدَايَةِ اللَّهِ وَإِرْشَادِهِ، فَقَدْ تَمَّ حَالَتِي الْكُفْرِ وَالْإِيمَانِ، الشَّاكِرَ هُو الْمُطْعِعُ، وَالْكَفُورَ هُوَ الْكَافِرُ، ...-1 .

- i) It clarifies the fact, that Man is free in his actions, either be grateful or ungrateful. Allah has given this power to man, in the form of freewill. This gives the sense of accountability for the day of resurrection. If had done virtuous deeds, would go the paradise, but if performed wrong doings, would go to the hell.
- ii) This verse is all clear in its words, it is on man how he chose to live, either being grateful or ungrateful. Allah guided men through His revelation, Prophets, and worldly knowledge, all would help men to pick the righteous one, and leaving the wrong one.
- iii) This is Allah's mercy and of course the generosity, too, that He provided the guidance, first, then asked to choose with free will. This free will makes 'living' a test for humanity.
- iv) The verse also highlights that guidance alone is not enough, an active and meaningful response also require to live accordingly, because

¹ Imam al-Razi, Mohammad bin Umar *Mafateeh-ul-Ghaib*, Dar-ul-Eahya' al-Turas al-Arabi, Beirut: 1420 AH, 30/741-743.

- Allah's guidance is universal, and its acceptance, depends upon the human efforts and hard work.
- v) This guidance is a bounty for Momin. There is a human evolution that follows by guidance and man's search for Truth.

E. The Right to Choose Path

7. The Right Path (*al-Din*) is the greatest blessing, being as an open choice for man, that guarantees sustainable success:

(Clear from error: whoever rejects tagut and believes in Allah hath grasped the most trustworthy hand-hold, that never breaks. And Allah heareth and knoweth all things.)

Imam Razi, rightly explained the meaning of ayah as:

مَعْنَاهُ أَنَّهُ تَعَالَى مَا بَنَى أَمْرَ الْإِيمَانِ عَلَى الْإِجْبَارِ وَالْقَسْرِ، وَإِنَّمَا بَنَاهُ عَلَى التَّمَكُّنِ وَالِاحْتِيَارِ... قَالَ بَعْدَ ذَلِكَ : إِنَّهُ لَمْ يَبْقَ بَعْدَ إِيضَاحِ هَذِهِ الدَّلَائِلِ لِلْكَافِرِ عُذْرٌ فِي الْإِقَامَةِ عَلَى الْكُفْرِ إِلَّا أَنْ يَقْسِرَ عَلَى الْإِيمَانِ ذَلِكَ : إِنَّهُ لَمْ يَبْقَ بَعْدَ إِيضَاحِ هَذِهِ الدَّلَائِلِ لِلْكَافِرِ عُذْرٌ فِي الْإِقَامَةِ عَلَى الْكُفْرِ إِلَّا أَنْ يَقْسِرَ عَلَى الْإِيمَانِ وَيُجْبِرَ عَلَيْهِ، وَذَلِكَ مِمَّا لَا يَجُوزُ فِي دَارِ الدُّنْيَا الَّتِي هِيَ دَارُ الإِبْتِلَاءِ، إِذْ فِي الْقَهْرِ وَالْإِكْرَاهِ عَلَى الدِينِ بُطْلَانُ وَيُكُومُ وَالْمُتِحَانِ، ...-2.

i) Clearly, the verse depicts that there is no coercion in religious agreement, this faith should a matter of free choice for any individual.

¹ Al-Baqarah 2:256 (Translated by Abdullah Yusuf Ali, p:116)

² Imam al-Razi, *Mafateeh-ul-Ghaib*, 7/15,17.

- Islam basis upon belief in Allah and man's submission to Allah's guidance with genuine conviction.
- ii) Forcing someone to profess faith in something, contradicts the essence of spirituality, because true devotion resides in the heart and it cannot be imposed with power and force.
- iii) 'Taghut' is about all kinds of false ideologies, deities, and all actions that lead men away from divine truth. One who avoided it successfully, is a true believer.
- iv) This illustrates that belief in Allah gives spiritual stability and strength, just like a firm grip that saves from falling into the depths of misguidance.
- v) Allah is so perfect in his knowledge and He sees both, seen and unseen. He knows the intentions and inner thoughts and understands the words and actions of his creation. By these words, this verse gives a reminder of accountability to all. This fear of accountability makes man humble and civilized.

F. The Orientation of Knowledge

8. The very first revelation to the Holy Prophet (*) gives the appropriate orientation to the human knowledge and its evolutionary transmission:

(Proclaim! (or Read!) In the name of thy Lord and Cherisher, who created, created man, out of a leech-like clot Proclaim! And thy

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¹ Al-Alaq 96:1-5 (Translated by Abdullah Yusuf Ali, p:1980-1981)

- Lord is Most Bountiful, He Who taught (the use of) the Pen, taught man that which he knew not.)
- i) These verses emphasize on seeking knowledge, creation of human, and the light of guidance. They instruct the Prophet to proclaim the message of Creator, emphasizing the Oneness of Allah. Creation of man links to 'alaq', or 'clot'. In biology it is known as small embryonic stage, then the one fertilized ovum clings to the womb of mother.
- ii) It underscores the miraculous human creation and dependence of humanity on Allah, humbling the human nature of pride.
- iii) Command of 'reading' is repeated twice, that enhances the importance of knowledge. Attribute of Allah 'al-akram' most generous, is used here, highlights the endless bounties, knowledge, generosity for humanity.
- iv) There is also the reflection of Allah's mercy in teaching humans all those things, which they did not know before. 'Pen' symbolizes the tool of knowledge, so it attains equal respect and significance in Islam.
- v) Allah calls Him our ultimate 'teacher', He taught us what we were not able to know before, it can refer to both, the worldly knowledge and divine spiritual guidance, too, specially the Quran, that enlighten humanity regarding the purpose of living, morality, and accountability. It highlights the transformative power of divine revelation.

G. The life is Test and Trial

9. The human life imbued with root of wisdom, is set for an eternal test of knowledge and practice; the worldly life is declared to the Examination Hall for human beings, the candidates for life achievements, after going through a comprehensive trial:

تَبْرَكَ ٱلَّذِي بِيَدِهِ ٱلْمُلُكُ وَهُوَ عَلَىٰ كُلِّ شَيْء ۚ قَدِيرٌ . ٱلَّذِي خَلَقَ ٱلْمَوْتَ وَٱلْحَيَوٰةَ لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَل أَأْ وَهُوَ ٱلْعَنْورُ $\frac{1}{2}$

(Blessed be He in whose hands is dominion; and He over all things Hath power; He Who created death and life, that He may try which of you is best in deed: and He is the Exalted in Might, Oft-Forgiving.)

- i) The initial verse of Chapter Al-Mulk, underscores the theme of Allah's sovereignty, creation of man, and purpose of human life, reflecting the power of divine Deity and trials and tests of human existence. 'Tabaraka' reflects Allah's perfection, transcendence, and abundant blessings, signifies that Allah is most exalted, perfect, dominant, and source of all righteousness and goodness.
- ii) He has limitless power and capable of doing anything, omnipotent Creator, Sustainer, and Authoritative. Allah created both, life and death to test human being, it links to the purpose of human life.
- iii) Life is temporary that is just given to perform good deeds with free will, and death be the reason of transmission from this world to another, known as hereafter. The purpose of life is to determine the best performance of human beings, best performance associated to sincerity and Sunnah.
- iv) In the end of second verse Allah balances His mighty and justice with forgiveness and mercy, encouraging individuals to seek

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¹ Al-Mulk 67:1-2 (Translated by Abdullah Yusuf Ali, p:1781-1782)

repentance for their bad deeds. Humans should strive for best of their bests, knowing that their deeds would be tested.

H. Mastery over the Universe

10. Allah Rab ul Alameen has not only created, but also administering it fully; He has made Nature to be the subservient to His vicegerent and all are destined to abide by His eternal commands:

(Your Guardian Lord is Allah, who created the heavens and the earth in six days, then He settled Himself on the Throne: He draweth the night as a veil o'er the day, each seeking the other in rapid succession: and the sun, the moon, and the stars. (All) are subserviant by His command. Verily, His are the creation and the command Blessed Be Allah, the Cherisher and Sustainer of the worlds!)

According to Imam Razi, these six days are not like our days, there is wisdom behind these words. In all these days, specific things were being created. Things are systemized and performing their duties in sequence, by fulfilling the commands of Allah. Life and death, are in Allah's hands. The whole universe is a sign of Allah's Oneness.²

i) This chapter encapsulates human creation Allah's sovereignty and authority over the entire universe. The verse begins with declaration of

¹ Al-A'raf 7:54 (Translated by Abdullah Yusuf Ali, p:413-414)

² Imam al-Razi, *Mafateeh-ul-Ghaib*, 14/257,258.278.

Oneness of Allah and His exclusive right to be worshipped. Allah created heavens and earth in six days, these days could have different diameter than the worldly 24-hour days.

- ii) There is hidden wisdom in it. After creating heavens and earth, Allah placed Himself at the throne, it surely signifies Allah's supremacy and dominance over creation. Shifting of day and night, represent Allah's control over time, this shows the dynamic balance in universe.
- iii) The moon, sun, and stars are subjected to follow His command, and they operate in perfect harmony with Allah's will and control.
- iv) There is no doubt in Allah's power and governance, He alone has all legislative commands over everything. He is the most exalted, perfect, and playing the role of sustainer of all realms, seen and unseen.
- v) Every human being should acknowledge Allah's exalt and blessings as the Lord of all worlds. This verse gives a complete road map to humans, to live their lives in a civilized manner.

(The Most Gracious! It is He Who has taught the Qur-an. He has created man: He has taught him an intelligent speech.)

i) Ar-Rahman, a chapter reflecting Allah's mercy, bounties, and signs of His creation. The chapter starts with Allah's most profound attribute 'Ar-Rahman', signifies Allah's boundless mercy that encompasses all the creation, believers and nonbelievers alike.

¹ Al-Rahman 55:1-4 (Translated by Abdullah Yusuf Ali, p:1660)

- ii) Quran, a source of guidance, mercy, and wisdom, is the greatest gift from almighty to His creation. It provides moral and spiritual helpline for all aspects of life.
- iii) Creation of man beholds two meanings, firstly, it links to the creation of Adam and secondly, it can be interpreted as the creation of mankind collectively.
- iv) It encompasses Allah's power as Creator and mercy in bringing humans into existence. 'Al-bayan', refers to the ability to speak, articulate, express thoughts, and a way of effective communication that distinct human beings from other creations.
- v) This also includes the capacity for any language, reasoning, and eloquence. It implies on the ability to understand and convey divine message.

لَقَدْ خَلَقْنَا الإِنسَانَ فِي كَبَدٍ 1

Indeed, We have created man in [a state of] struggle (hardship).

The Arabic word کَبَد (kabad) means hardship, toil, continuous struggle.

It signifies that struggle is inherent to human existence—physically (birth, growth, survival), mentally (learning, decision-making), socially (responsibilities, relationships), and spiritually (faith, morality).

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¹ Al-Balad 90:4 (Translated by Abdullah Yusuf Ali, p.1098)

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This verse complements scientific and psychological perspectives: developmental psychology views life as a series of challenges—infancy dependency, adolescent identity crisis, adult responsibilities, and aging.

These verses also teach mankind a way of living, that helps man to bring positive changes in life gradually; the real evolution of man as the most civilized creation. This elaborates human creation, divine blessings, and the right to choose path, and remaining accountable.

2.3 The Psychological Aspect of Human Personality

Quran and human psychology are interrelated. Every verse is in a deep harmony with its reader and Sender. A deep and insight observation is required to get the real soul of words, mentioned in the Quran. Reading psychology through Quran gives Wisdom. Some of the verses are being stated here, having psychological depth:

1.Cognition (Thinking, Understanding, Decision-making)(عقل)

Cognition refers to mental processes: thinking, reasoning, memory, problem-solving, and decision-making.

Cognitive psychology emphasizes how thought patterns shape behavior and perception.¹

Qur'anic Concept: 'Aql

The Qur'an repeatedly invites people to reflect, reason, and understand.

(Indeed, in the creation of the heavens and the earth ... are signs for those of understanding.)

¹ Neisser, U. Cognitive psychology. Englewood Cliffs, NJ: Prentice-Hall. 1976.

² *Al:Imran* 3:90 (Translated by Abdullah Yusuf Ali, p.167)

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'Aql represents intellect, rational reflection, and moral reasoning.

Cognition in psychology = 'Aql in the Qur'an (the faculty that processes knowledge and guides decisions).

2. Emotions (Feelings, Motivations, Affections) Qalb (قلب)

Emotions drive motivation, attachment, fear, love, compassion, and moral judgment.

Qur'anic Concept: Qalb

The Qur'an places emotions and spirituality in the heart (qalb).

(Indeed, in that is a reminder for whoever has a heart ...)

Qalb is not just the physical heart but the spiritual center of feelings, faith, sincerity, fear, and love of Allah.

Emotions in psychology = Qalb in the Qur'an (the seat of moral sensitivity and inner states).

¹ Qaf 50:37 (Translated by Abdullah Yusuf Ali, p.1605)

3. Behavior (Actions, Conduct, Habits) 'Amal (عمل)

Behavior is the observable outcome of cognition and emotion.

Behavioral psychology (Skinner, Bandura) shows that actions are shaped by reinforcement, modeling, and internal drives.

Qur'anic Concept: 'Amal

The Qur'an emphasizes that actions ('amal) reflect inner belief.

(So whoever does an atom's weight of good will see it, and whoever does an atom's weight of evil will see it.)

'Amal = practical manifestation of faith, shaped by 'Aql (reason) and Qalb (feelings).

Behavior in psychology = 'Amal in the Qur'an (outward deeds shaped by inner self).

A. The Contemplating Self

1. Contemplating upon the 'Self' and the reality around:

¹ Al-Zalzalah 99:7–8 (Translated by Abdullah Yusuf Ali, p.1992)

² Ar-Rom30:8 (Translated by Abdullah Yusuf Ali, p. 1177-1178

(Do they not reflect in their own minds? Not but in truth and for a term appointed, did Allah create the heavens and the earth, and all between them: yet are there truly many among men who deny the meeting with their Lord (at the Resurrection)!

- i) This verse calls people to observe and think. It gives the realization to man, that this universe is full of signs and secrets, man should dig in them and explore. All things have their specified roles and objectives to perform.
- ii) This objectivity is linked to the time span, everything happens on its destined time. Man should be aware of his death and accountability on the Day of Judgement.
- iii) Many people who are living vein lives, do think they are created just to eat, sleep, enjoy and to live a lavish life. They deny the life after death and meeting with their Creator. This false ideology would make them betrayed and disbeliever.¹
- iv) 'Thinking' is the root of psychology. In this verse ALLAH is inviting people to think, firstly to their own personas, they have the right to be discovered holistically, these are the signs of ALLAH's wisdom, they have a certain life and purpose to fulfill, man should understand these hidden messages of his Lord.
- v) On one day, he is going to see his Lord, and after all the denying he must answer Him.

¹ Islahi, Ameen Ahsan, *Tadabbur e Quran*, Faraan Foundation Lahore, Volume 5, p. 183, 1983.

² At-Tariq 86:5-7 (Translated by Abdullah Yusuf Ali, p:1934-1935.)

(Now let man but think from what he is created! He is created from a drop emitted- proceeding from between the backbone and the ribs.)

Allama al-Zamakhshari, explains it rightly saying that:

- i) This exeges suggest that man belongs to very weak origin, nothing to boast about, if there are no good deeds. The process of man's creation clarifies to man his birth and existence in this world, so how can he be so proud and arrogant.
- ii) Verses like this, if pondered over, can change man's life. The way has he created, is a lesson for him, to think and live accordingly. Person who understood this ayah, got wisdom of his Lord.
- iii) This will lead him to the denial of 'self', and this is the real purpose of man's life. All other temptations are temporary, man will get nothing from them.
- 2. Deliberate actions after faith are rewardable, foul play will go astray:

(Allah will not call you to account for what is void in your oaths, but He will call you to account for your deliberate oaths)

¹ Al- Zmakhshari, *Al Kash'aaf*. 4/735.

² Al-Ma'idah 5:89 (Translated by Abdullah Yusuf Ali, p: 314-315)

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Imam Razi has searched the background of this Ayah as some of the frivolous activities were banned upon themselves, by some of the companions:

- i) This part of commentary narrates about taking oath, this is of two types, one is with intention and second is totally unintentional. First beholds punishment, while in second, there is relaxation for the oath taker.
- ii) These penalties are easy to perform and feeding and helping others, is also a good gesture ethically. It will make people sin free and grateful and psychologically contented.
- iii) This verse is the best depiction of human nature. ALLAH forbids from taking oath, but he knows that betrayal, is in man's nature, he cannot be consistent while being on right path and somehow Satan will also misguide him.
- iv) ALLAH Almighty has given privilege to man, in case of taking wrong or forgotten oaths. He can feed people, put clothes on their bodies, free a slave or can fast for three consecutive days.
- v) He is free to choose any option according to his feasibility. After this ALLAH is expecting, man to be grateful. This is in man's psyche, whenever he is rewarded, he becomes so grateful.

¹ Imam al-Razi, Mafateeh-ul-Ghaib, 12/418-419.

B. Patience as the Key Factor

3. Patience is the key factor that sustains human personality:

$$^{-1}$$
وَجَزَاهُمْ بِمَا صَبَرُوا جَنَّةً وَحَرِيرًا،مُتَّكِئِينَ فِيهَا عَلَى الْأَرَائِكِ لَا يَرَوْنَ فِيهَا شَمْسًا وَلَا زَمْهَرِيرًا $^{-1}$

(And because they were patient and constant, He will reward them with a Garden and (garments of) silk. Reclining in the (Garden) on raised couches, they will see they are neither the sun's (excessive heat) nor excessive cold.)

Allama Alusi, in his commentary narrates the importance of patience, which people bear on worldly hurdles, Allah, the most loving Creator, rewards them in hereafter:

ولا يضر في ذلك قوله تعالى بِما صَبَرُوا لأن الصبر في الدنيا وما تسبب عليه في الآخرة وقيل صفة الجنة
$$\frac{2}{2}$$
...

ALLAH being the creator better knows human nature, treating hereby man, according to man's instinct. He praised to that patience which man adopted, purely for Him. Paradise and all its leisure. No doubt, this keeps man motivated. General psychology says that man accepts things more when he is rewarded.

4. Those who believe in their Lord, get strength both enriched physically and mentally:

² Alusi, Allama Shahab-ud-Din al-Baghdadi, *Rooh ul Ma'ani*, Dar ul Kutub al Ilmiya, Beirut: 1415 AH, 15/174-175.

¹ Al-Insan 76:12-13 (Translated by Abdullah Yusuf Ali, pg. 1865)

إِذْ يُغَشِّيكُمُ النُّعَاسَ أَمَنَةً مِنْهُ وَيُنَرِّلُ عَلَيْكُمْ مِنَ السَّمَاءِ مَاءً لِيُطَهِّرُكُمْ بِهِ وَيُذْهِبَ عَنْكُمْ رِجْزَ الشَّيْطَانِ وَلِيَرْبِطَ عَلَى قُلُوبِكُمْ وَيُثَبِّتَ بِهِ الْأَقْدَامَ¹

(Remember He covered you with drowsiness, to give you calm as from Himself, and he caused rain to descend on you from heaven, to clean you therewith, to remove from you the stain of Satan, to strengthen your hearts, and to plant your feet firmly therewith.)

- i) Sleep is a blessing, it not only makes man fresh, but able to forget all worries, stress, and fear. Then Allah stated in the verse about rain, it provided them water for cleanliness and purification. This rain made soil hard, which helped Muslims in battle, all these elements collectively helped Muslims physically and psychologically. Such kind of verses, increases the Iman of believers.²
- ii) Man is always in a hurry, even in getting depress and frustration, too. In this ayah ALLAH is condoling man with His mercy. Demolishing the fear of losing battle. Rain is a symbol of purity and serenity, ALLAH made the view clear, so the people could make better strategy to win. ALLAH pour sleepiness, so that people could get rid of tiredness and participate in battle with full energy and enthusiasm. All these blessings are for men just to relax them physically and psychologically as well.
- iii) This part of the verse delivers another important message according to the psyche of man. Little hardship and scolding effect is necessary to achieve final goals and destination, that is why, ALLAH is showing

.

¹ Al-Anfal 8:11 (Translated by Abdullah Yusuf Ali, pg. 471-472)

² Imam al-Razi, *Mafateeh-ul-Ghaib*, 15/461.

aggressiveness towards man that if he would not obey Him, he will be punished, and this is only for man's betterment in this world and hereafter, too.

C. Human Personality:

Human personality beholds complex attributes, traits, emotion, reactions, and behaviors, with which humans deal with the world. When underscored psychologically, there are several aspects that shape human persona. Many theories and ideas support them.

The researcher's focus is on Quranic verses, Quran is divine and universal book, it explores numerous aspects of human psychology, self(nafs),¹ consciousness, emotions, and behaviors. Quran explains nafs or self as 'self-reproaching spirit' (nafs al-lawwama)² and 'content self' (nafs al-mutma'inna),³ nafs beholds both, good and evil aspects.

In Quran, the core concept of nafs, can be translated as self, soul, and psyche. This concept encompasses central position in understanding the complexed human psyche, it consists upon inner self, consciousness, spiritual, and psychological dimensions of a person.

The Holy Quran describes nafs as a multifaceted compound which reflects human being's nature, desires, and many moral struggles. Below are the verses, depicting aspects of human psyche.

1. Human humility in sight of Almighty:

² *Al-Qiyamah* 75: 2

¹ *Al-Shams* 91: 7

³ *Al-Fair* 89:27

⁴ Al-Ma'idah 5:116 (Translated by Abdullah Yusuf Ali, p:327)

(Thou knowest what is in my heart, though I know not what is in thine. For Thou knowest in full all that is hidden.)

- i) This verse describes that Allah is the central entity of omniscience. Psychologically, it defines external locus of control in divine matters, where ultimate control is in the hands of Allah.
- ii) This provides a sense of relief, that there is One God, who will look after everything. This trust in divine power, reduces anxiety and distress, because Allah knows everything, even the hidden things, too.¹
- Human beings do get impressed, when they know, that there is someone who know about us, even more than us. It increases their interest and intentions. In this verse where man admits Allah's limitless knowledge, he accepts his lower capacity of knowing anything.
- iv) It brings humbleness in man's nature, when he accepts that he knows nothing, he made himself ready of other's superiority in knowledge.
- 2. Human perceptions and responses are rooted in exterior and superficial reasoning:

وَعَسَىٰٓ أَن تَكۡرَهُواْ شَيَّاۚ وَهُوَ حَيۡر ٓ لَّكُمُّ وَعَسَىٰٓ أَن تُجِبُّواْ شَيَّاً وَهُوَ شَرّ ٓ لَّكُمُّ وَاللّهُ يَعۡلَمُ وَأَنتُمُ لَا تَعۡلَمُونَ
2

(But it is possible that ye dislike a thing which is good for you, and that ye love a thing which is bad for you. But Allah knoweth, and ye know not.)

¹ Al-Zmakhshari, Al Kash'aaf, 1/694.

² Al-Bagarah 2:216 (Translated by Abdullah Yusuf Ali, p:91)

- i) This part verse explains, man's quick response and reaction towards things, there is hurry in man's nature, he mostly thinks after performing any action.
- ii) This verse depicts this aspect of man's nature, sometimes he perceives things are in his favor, but they are not, or may be man is focusing on short-term benefits and Allah has planned something big for him.
- iii) Psychologically, this behavior aligns with Dunning-Kruger effect¹, according to that, individuals, with their limited knowledge, often unaware of their ignorance.
- iv) According to the verse, we may say that Allah's wisdom portrays a broader and accurate perspective than humans.
- v) This verse teaches human to have trust in Allah, He will plan best for man. This trust shows a surrender of egoistic resistance in man's nature, fostering and encouraging peace, even in adverse situations.
- vi) This verse shows man's limited foresight, with giving courage to man of acceptance, resilience in actions, and trust in Divine power.
- vii) Cognitive reframing and self-regulation show that immediate dislike may hide long-term benefits. This verse also fosters perseverance and surrender to high goals and purposes in life.

D. Allah's Pleasure

3. In faith, human's appetite to achieve Allah's pleasure becomes so elevated that it synchronizes with Lord's pleasure:

¹ Kruger, J., & Dunning, D. (1999). Unskilled and unaware of it: How difficulties in recognizing one's own incompetence lead to inflated self-assessments. Journal of Personality and Social Psychology, 77(6), 1121–1134.

(And there is the type of man who gives his life to earn the pleasure of Allah; and Allah is full of kindness to devotees.)

- i) This verse is the true depiction of faith and its powerful impact on human life. 'Man sells himself', shows mindful discomfort for higher purpose or Allah's pleasure, psychologically, it reflects extreme altruism, where people prioritize a transcendent goal over self-interest. 'For Allah's pleasure', shows man's love for Him, it means man can do anything in Love. Love is the fundamental emotion in human being.
- ii) Selling one's- self also describes sense to surrender, and dissolution of ego, which counter love and respect in man. This dissolution gives spiritual growth to man, and reduction in anxiety and fear. 'Allah is kind', psychologically gives secure attachment, this enhances the mental well-being in humans. These were the psychological aspects mentioned in the verse, performed by man.
- 4. Human beings should learn to be grateful and obliged to Almighty, otherwise they will be at loss:

(Woe to man! what hath made him reject Allah?)

i) There is course for ignorant people and for those who are ungrateful for their Lord's blessings, which He has bestowed upon them.³

¹ Al-Baqarah 2:207 (Translated by Abdullah Yusuf Ali, p:87-88)

² 'Abasa 80:17 (Translated by Abdullah Yusuf Ali, p:1899)

³ Al- Zmakhshari, *Al Kash'aaf*, 4/702-703.

- ii) There is an element of surprise in the verse, that how, how a person can be so ignorant, who ignores blessings from his Creator. Such a person can not be loyal to anyone if he is not loyal to his Creator.
- iii) Rejection, denial, and ingratitude is in man's nature. This verse depicts psychological critique of human's behavior, specifically, his tendency to deny and dismiss the blessings.
- iv) Ungratefulness is fundamental flaw in man's nature, psychologically, it links to the negative bias, where human beings focus on what they do not have, instead of focusing on what they have.
- v) The consequence of this attitude links to the emotional destruction, and frustration. Psychologically it will harm the mental health and interpersonal relationships.
- vi) This verse also shows man's preference, worldly status over spiritual empowerment and gratitude. This gives a call to self-reflection and highlights the sense of accountability in man.
- vii) In the contrast, this verse tells the blessings and satisfaction links to the gratitude, that brings spiritual and psychological wellness in man.
- 5. But there are humans who will set for wrong always:

(But man wishes to do Wrong (even) in the time in front of him.)

i) This verse depicts the ultimate psyche of man, his tendency of wrongdoing despite knowing the outcomes, he sticks to it. 'Desiring the continuity, in sinful activity', describes persistent harmful and unethical

¹ Al-Qiyamah 75:5 (Translated by Abdullah Yusuf Ali, p:1856)

behavior, links to the psychological theory of cognitive dissonance, where individuals experience conflict between their actions mostly sinful behavior and their moral actions and beliefs, but choose to suppress their tension and pick sinful or immoral behaviors.

- ii) To resolve this tension man chooses to deny or try to rationalize the issue, to convince themselves that their actions are truly justified.
- iii) This defines human's inconsistency and rigidity, where they prioritize their personal desires over submission to Divine authority. There is a hidden message in the verse, to repent on their sins and make their selves disciplined.

E. Keeping Limits

6. Humans go beyond their limits:

كَلَّا إِنَّ ٱلْإِنسُن لَيَطْغَىَ
1

(Nay, but man doth transgress all bounds.)

- i) Betrayal seems to be in man's nature. Man believes that everything that glitters, is gold. This verse critiques man's behavior towards exceeding limits and action, done with arrogance and recklessness.
- ii) On the psychological grounds, aligns with overconfidence bias, where individuals overestimate their abilities, leading to reckless and unethical behaviors.
- iii) This verse gives a sense, that man thinks that he is above all the rules, and not answerable to anyone. This links to the narcissistic personality traits, like grandiosity and disregard for others, that leads to exploitative and selfish conduct.

¹ Al-Alaq 96:6 (Translated by Abdullah Yusuf Ali, p:1981)

- iv) Such actions disrupt interpersonal relations and spiritual connections to Divine power. This rebellious behavior, mentioned above in the verse, reflects maybe existential fears and desire to assert control over things.
- v) Man tries to adhere self-centered autonomy urging humility in behavior.Man should seek guidance to temper their impulses.

F. Psychological Weaknesses

7. Impulsive responses will pay nothing, according to Qur'an:

1
وَيَدُعُ ٱلْإِنسَٰنُ بِٱلشَّرِ دُعَآءَهُ. بِٱلْخَيْرِ وَكَانَ ٱلْإِنسَٰنُ عَجُولَاً

(Man prays for evil as fervently as he prays for good for man is given to haste.)

- i) This the most common action of man, that he is always in hurry. Individuals often desire harmful things, believing that they might be beneficial for them.²
- ii) Psychologically, they reflect cognitive bias, like confirmation bias or misattribution, where humans misjudge or misperceive the consequences of their materialistic desires due to flaws in reasoning and emotional tendencies.
- This hasty behavior can lead to poor decision-making skills. Supplicating behavior stems from intense emotional states, like, despair, envy, anger, etc. psychologically, this links to the emotional reactivity, where strong emotions overcome to the rational judgement, leads to destructive motions.

¹ Al-Isra' 17:11 (Translated by Abdullah Yusuf Ali, p:778)

² Imam al-Razi, *Mafateeh-ul-Ghaib*, 20/304-305.

- iv) Man should act patiently, explore things with deep observation, and give time to things, before their execution.
- v) This verse suggests self-regulation on spiritual grounds, urging people to take pause and reflect on their intense behaviors, avoiding self-sabotage and pursuing towards real well-being.

8. Psychological weaknesses of humans need refinement:

(Truly man was created, very impatient.)

- i) Qur'an says that man is created anxious, always in panic. This links to the evolutionary psyche, man takes anxiety as survival mechanism, they used to respond and threaten in their environmental actions.²
- ii) According to the Quran, it may link to the spiritual discomfort, that ends up with mental and physical tension.
- iii) Psychologically, it defines catastrophizing, a cognitive bias, where humans anticipate worst-case scenario, leading towards chronic anxiety, worry, and agitation.
- iv) This state can affect man's power of decision making and many other daily activities. Mostly, people with poor emotional health, may face anxiety disorder in their persona.
- v) With the Quranic narrative, we may say that all human flaws are linked to the lack of spiritual grounding. Anxiety manifests in human personalities different behaviors like greed, avoidance, rejection, and impulsivity.

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¹ Al-Ma'arij70:19 (Translated by Abdullah Yusuf Ali, p:1817)

² Imam al-Razi, *Mafateeh-ul-Ghaib*, 30/644.

9. The reason being:

(For man was created weak (in resolution).)

- i) Man is weak in his characteristics, always depends upon Allah's wisdom and guidance. As he is created weak so he can make weak decisions.²
- ii) The context of the verse was lawful and unlawful relations in encompassing married and family life overall. To be weak in nature, helps man to acknowledge one's weaknesses, it helps in self-compassion and self-growth.
- iii) The verse normalizes the weakness and imperfection, this can help to reduce shame, anxiety, and feeling if inadequacy.
- iv) This links to the Acceptance and Commitment Therapy, which encourages, accepting human limitations while striving for meaningful targets.

G. Turning into Contented Soul

10. The following ayah of Surah Yousuf explains how the Nafs e Ammarah actually causes digression and how Allah's kindness always prevents human nature from polluting itself:

³ Yusuf 12:53 (Translated by Abdullah Yusuf Ali, p:645)

¹ An-Nisa 4:28 (Translated by Abdullah Yusuf Ali, p:217)

² Imam al-Razi, *Mafateeh-ul-Ghaib*, 10/55.

(Yet I do not absolve myself (of blame): the (human) soul certainly incites evil. Unless my Lord do bestow His Mercy: but surely My Lord is Oft-Forgiving, Most Merciful.)

Allamah al-Zamakhshari explains as:

- i) The phrase, 'I do not acquit myself', reflects accountability and self-awareness, psychologically, this helps in introspection, where people analyze their mistakes and take the responsibility of their doings.
- ii) It aligns with the concept of self-reflection in psychology, in which people confronts their actions and desires rather than to rationalize or deny them.
- 'The soul is a persistent enjoiner of evil', in Islamic point of view this presents nafs, specially the nafs al-ammara. This states that human actions and behaviors can be harmful and destructive, when left unchecked.
- iv) This concept reflects Evolutionary Psychology, where individuals have some innate drives, that manifest as selfish or harmful behaviors if not regulated under the best supervision. Only Divine mercy can save men from betrayal.
- v) This Divine mercy can symbolize with the internal ethical vibes that prevent man from immoral activities. Strong spiritual personality helps as a framework that controls impulsive behaviors and align their actions with their beliefs and religious values.

¹ Al-Zmakhshari, Al Kash'aaf, 2/480.

- vi) 'My Lord is Forgiving and Merciful', such loving therapeutic statements encourage man, both self-forgiveness and seeking forgiveness from the forgiving Lord.
- vii) Psychology as science of human mind and soul admits that forgiveness, helps in reducing stress, guilt, distress, and anxiety, and fosters towards quick emotional healing.
- viii) At this stage, Divine mercy comes into play:

(To the righteous soul Will be said:) 'O (thou) soul, In (complete) rest and satisfaction!' Come back thou to thy Lord, Well pleased (thyself), And well-pleasing Unto Him!)

According to the Imam Razi, nafs al mutmainna or satisfied soul can only be attained through Allah's obedience and by having core believe in Allah's Oneness. The self, that is full of contentment, that would be accepted (maqbool) by Allah.

As he writes:

الِاطْمِئْنَانُ هُوَ الِاسْتِقْرَارُ وَالنَّبَاتُ، وَفِي كَيْفِيَّةِ هَذَا الِاسْتِقْرَارِ وُجُوهٌ أَحَدُهَا :أَنْ تَكُونَ مُتَيَقِّنَةً بِالْحَقِّ، فَلَا الْإِطْمِئْنَانَ لَا يَخْصُلُ إِلَّا بِنِكْرِ اللَّهِ يُخَالِئُهَا شَكُ، النَّفْسُ الْآمِنَةُ الَّتِي لَا يَسْتَفِرُّهَا حَوْفٌ وَلَا حَزَنٌ، أَنَّ هَذَا الْإِطْمِئْنَانَ لَا يَخْصُلُ إِلَّا بِنِكْرِ اللَّهِ

2_

i) 'Nafs al-mutmainna', is the most profound and higher state, achieved through submission to Allah and with extreme level of purification. The term 'Reassured soul', reflects inner peace, a mind free from anxiety, and doubts.

¹ Al-Fajr 89:27-28 (Translated by Abdullah Yusuf Ali, p:1953)

² Imam al-Razi, Mafateeh-ul-Ghaib, 31/161-162.

- ii) This suggest about a person who has achieved self-actualization and aligned with his purpose of life. Psychologically, it aligns with 'ego integrity', where individuals accept the meaning of life and existence in it.
- iii) 'Returning to your Lord', depicts homecoming and evoking feeling of safety, this also defines relief from worldly pressures and burdens. This verse portrays a transition from worldly life to the afterlife.
- iv) In believers this can foster hope and resilience. A peaceful soul can develop a harmony with itself and with its Creator, too.

(And for such as had Entertained the fear of standing before Their Lord's (tribunal) And had restrained (Their) soul from lower Desires. Their Abode will be The Garden.) .²

- v) The subject of these verses is very motivational, this reflects psychological perspectives on moral consciousness, self-discipline, and the promise of divine reward. 'Fear of standing before the Lord', presents the sense of accountability in man.
- vi) This helps in adhering moral principles. Psychologically, this links to the 'Anticipatory Anxiety', where people are driven to perform righteously, just because of pre-imagined outcomes of divine judgement.

¹ An-Nazi'at 79:40-41 (Translated by Abdullah Yusuf Ali, p:1894)

² Imam al-Razi, *Mafateeh-ul-Ghaib*, 31/50.

- vii) Such fear is not paralyzing, but constructive, that fosters man to act with mindfulness and purposeful behavior. 'Detraining the soul from desires', this highlights the self-control and emotional regulation.
- viii) Psychologically, this links to the Freud's concept, which reflects a struggle between base desires and moral compassion, or ego, successfully tries to prioritize long-term spiritual achievements over short-term pleasures.
- ix) This process demands cognitive struggle, self-consciousness, and resilience against temporary temptations. 'Paradise as refuge', for Muslims paradise is the destination, but this links to the good deeds, indeed.
- x) The term 'refuge' presents the sense of serenity, fulfillment, and contentment. Psychologically, this plays the role of extrinsic motivator, reinforcing behavior through the anticipation of reward.
- xi) This promise of paradise undermines the fear of failure and suffering by assuring the attainment of paradise as permanent refuge, only for those who remained persistent on virtuous deeds.

H. Being Grateful to the Lord

11. The countless bounties of God Almighty, upon humans urge him to be grateful to the Lord and to be contented, as He is the only Who designed humans in uniqueness:

1
 مُوَّ سَوَّلُهُ وَنَفَحَ فِيهِ مِن رُّوحِهِ وَجَعَلَ لَكُمُ ٱلسَّمْعَ وَٱلْأَبْصَٰرَ وَٱلْأَقِّدَةَ قَلِيل أَا مَّا تَشْكُرُونَ 1

¹ As-Sajdah 32:9 (Translated by Abdullah Yusuf Ali, p:1227)

(But He fashioned him in due proportion, and breathed into him of His spirit. And He gave you (the faculties of) hearing and sight and understanding little thanks do ye give.)

- i) This verse presents the creation of human beings, emphasizing upon divine endowment and human faculties. 'Fashioned him and breathed into him of his spirit', reflects a purposeful and powerful creation with divine essence.
- ii) The 'spirit' provides existential meaning. The 'hearing and sight', gives sensory and cognitive capacities to man, and 'heart' symbolizes emotions.
- iii) Psychologically, this underscores the complexed human nature. It reflects the integrated the human psyche, that is capable of both, rational thoughts, and emotional depth. 'Little thanks you give', reflects human nature of being ungrateful to the blessings, and that is so innate.
- iv) Psychologically, this defines the non-acceptance and failure to appreciate other person's abilities, that can lead to dissatisfaction. Ingratitude reflects negative psychology in building human personality.
- v) This verse encourages self-accountability, mindfulness, fostering humans to acknowledge their blessings and align their actions with active gratitude.
- 12. Human soul is imbued with Allah's mercy, it should not be so greedy:

1
 قُل لَّوْ أَنتُمْ غَلِكُونَ حَزَاتِنَ رَحْمَةِ رَبِيّ إِذَا لَأَمْسَكُتُمْ حَشْيَةَ ٱلْإِنفَاقِ وَكَانَ ٱلْإِنسَانُ قَتُورًا

¹ *Al-Isra* ' 17:100 (Translated by Abdullah Yusuf Ali, p:809)

(Say: If ye had control of the treasures of the Mercy of my Lord, behold, ye would keep them back, for fear of spending them: for man is (ever) niggardly.)

Imam Razi rightly puts it forward that, if Allah blessed man with His countless blessings, like health, rain, food, etc. he would be stingy. Man is greedy by nature, always in the fear of losing. He should have faith in Allah's bounties and sovereignty, if He blessed him once, can do it again, and again for sure:

- i) According to the verse, man perceives that his resources and savings are limited, that is why, he always wants to keep them, for long. This links to the scarcity mindset, where individuals thinks their resources are limited, leads to anxiety, about, losing them.
- ii) This fear drives self-protective behaviors in humans, even when the resources are abundant. Humans as 'ever miserly', reflects natural incline towards self-preservation and prioritizing personal gains.
- Psychologically, this reflects evolutionary instincts, where conserving resources ensure survival. Control even over divine mercy, mirrors psychological tendencies, just as illusion of control, where humans usually, overestimate their abilities to manage events or resources, leading to restrictive behavior.
- iv) The verse also suggests the human nature of having doubts or lacking in trust, even in divine mercy. That makes him narrow hearted. This

¹ Imam al-Razi, *Mafateeh-ul-Ghaib*, 21/413.

verse encourages individuals to overcome while recognizing their selfish impulses, fostering a mind frame of generosity and trust in divine provision.

v) This psychologically aligns with cognitive behavioral approaches that emphasizes the reframing, limited beliefs to foster healthier behaviors in human persona.

I. Human as Trusty of Almighty Allah

13. Human soul is so strong intrinsically, that it bears the heaviest trust of Almighty, regarding world around:

(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.) Allama al-Zamakhshari, explains quit rightly:

أنه عرض على أعظم ما خلق الله من الأجرام وأقواه وأشدّه: أن يتحمله ويستقل به، فأبى حمله والاستقلال به وأشفق منه، وحمله الإنسان على ضعفه ورخاوة قوّته
$$\frac{2}{100}$$

i) This verse presents profound insights into the human nature, his power of decision making, and complex responsibilities, also reflects the burden of agency, where human beings unlike other creations possess the cognitive capacity for self-awareness and moral decision making.

¹ Al-Ahzab 33:72 (Translated by Abdullah Yusuf Ali, p:1268-1269)

² Al-Zmakhshari, *Al Kash'aaf*, 3 /565.

- ii) According to the verse, accepting the truth highlights humanity's mindful willingness to embrace this heavy responsibility, despite its weight.
- iii) The verse describes man as 'unjust and ignorant' in accepting the truth.

 This links to the impulsivity and over confidence bias, where humans underestimate challenges or overestimate their abilities.
- iv) Man took the responsibility, that other creations like earth, sky, and mountains, refused to carry, but man agreed, suggesting a lack of foresight and full understanding.
- v) The terms 'unjust' and 'ignorant' reflects conflict within the human psyche because it shows the tension between higher aspiration and human limitations.

1
وَلَقَدُ صَرَّفَنَا فِي هَٰذَا ٱلْقُرْءَانِ لِلنَّاسِ مِن كُلِّ مَثَلَ ۚ وَكَانَ ٱلْإِنسُنُ أَكْثَرَ شَيْء \sim جَدَل أَا

(We have explained in detail in this Qur-an, for the benefit of mankind, every kind of similitude: but man is, in most things, contentious.)

- vi) The verse critiques human impulsiveness, but it underscores the human unique potential of accepting the growth, self-actualization, and moral development, through learning, reflection, and striving, individuals can easily overcome their 'injustice' and 'ignorance' aligning to the divine wisdom. Human's act of acceptance shows a complex blend of courage and recklessness.
- vii) This verse depicts man's real nature and psyche. This reflects man's cognitive and behavioral tendencies.² There are different approaches to

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¹ Al-Kahf 18:54 (Translated by Abdullah Yusuf Ali, p:836)

² Al-Zmakhshari, *Al Kash'aaf*, 2/729.

process information, like through narration, analogies, and direct instruction.

- viii) The Quran accommodates this diversity just to make divine guidance accessible to all mankind. 'Man is the most of all, prone to disputes', reflects psychological human traits just as, questioning, arguments, debate and act of resistance.
- ix) Often individuals challenge guidance relying upon cognitive biasness. Human psyche relies upon emotions, disputation arises from triggered emotions like fear, pride, or insecurity.
- x) Psychologically, when these emotions, confront with divine guidance, that demands from human self-reflection and change in personality, then humans often react defensively, and engage in arguments to protect their ego and avoid discomfort.
- xi) This aligns with 'cognitive dissonance', where conflicting ideas prompts resistance, rather than to accept.
- xii) The Quran's diverse style of giving examples, invites engagement and suggestions to make constructive dialogue and reflection, that leads to internal and external growth.
- 14. The act of forgetfulness leads to ingratitude, and short-term thinking:

(When some trouble toucheth man He crieth unto his Lord, turning to Him in repentance: but when He bestoweth a favour

¹ *Al-Zumar* 39-8 (Translated by Abdullah Yusuf Ali, p:1396-1397)

upon him as from Himself, (man) doth forget what he cried and prayed for before, and he doth set up rivals unto Allah, thus misleading others from Allah's path. Say, "Enjoy thy disbelier for a little while: verily thou art (one) of the companions of the fire.
)

فَأَمَّا ٱلْإِنسَٰنُ إِذَا مَا ٱبْتَلَلَهُ رَبُّهُۥ فَأَكْرَمَهُۥ وَنَعَّمَهُۥ فَيَقُولُ رَبِّيٓ أَكْرَمَنِ . وَأَمَّآ إِذَا مَا ٱبْتَلَلَهُ فَقَدَرَ عَلَيْهِ رِزْقَهُۥ فَيَقُولُ رَبِيّ أَهْنَنِ. 1

(Now, as for man, when his Lord trieth him, giving him honour and gifts, then saith he, (puffed up), "My Lord hath honoured me." But when he trieth him, restricting his subsistence for him, then saith he (In despair), 'My Lord Hath humiliated me!')

- These verses describe human psyche, that how he turns toward God in the time of needs and adversity. Psychologically, this aligns with 'terror management theory', where existential threats prompt individuals to seek comfort in spiritual beliefs.
- ii) The intense emotional state of stress and anxiety increases the dependency on a divine power. Man is very unfortunate, in the prosperity he gives credit to himself or other false deities, but not to God, who helped him.
- iii) This act of forgetfulness leads to ingratitude, misguidance, and rationalization, derived by short-term thinking and social influence. This verse urges self-awareness and accountability to maintain spiritual relation with divine power.

¹ Al-Fajr 89:15-16 (Translated by Abdullah Yusuf Ali, p:1951)

iv) Another depiction of human psyche from Quran. These verses reflect how man react, interpret, and respond to different circumstances of life, and how he considers divine favors and disfavors.

The reason being, short term thinking of human beings about the only worldly life, ignoring the reality of the life hereafter, as Imama Razi observes, human psyche in this regard:

This makes quite clear that men are acting impulsively, failing to understand that both abundance and scarcity are divine trials. Man sees blessings as personal honor and adversity as humiliation, due to emotional reactivity and self-reflection. Man should create balance in his demands, desires, and actions. Allah loves contentment and balance in actions and emotions. This balance would give a soulful connection to God and betterment in this life, and in hereafter, too.

These were the verse which reflected different dimensions of human psyche, underscoring the behaviors and emotions that help to construct a healthy or poor personality. Quran is divine and universal book, sent down to the people of all generations till the day of resurrection, so it deals with all the aspects of human life and personality. This universal style makes It unique and different than other Holy books.

¹ Imam al-Razi, Mafateeh-ul-Ghaib, 31/155.

Chapter: 3

- 3. The Psychological Impact of Belief and Disbelief
- 3.1 Qur'anic Notion on Belief and Disbelief
- 3.2 Acceptance and Denial vis a vis Belief and Disbelief in Psychology

Introduction

Third chapter is Quranic notion on Belief and Disbelief. It has three subchapters, named as: Quranic explanation of Belief and Disbelief, human psychology of acceptance and denial, and third one is significance of Belief and Disbelief in Human life. The whole chapter is based upon Quranic verses in the light of selected exegesis, and their interpretation.

3.1 Qur'anic Notion on Belief and Disbelief

For belief in God Almighty, Muslims do use the terminology of 'Imaan' or more properly "al-Imaan". According to Muslim's belief 'Islam', is incomplete without the testimony of Imaan' that is to declare clearly in words and confirm through heart and soul. Islam literally stands for submission to Allah Almighty and Imaan, stands for complete and comprehensive faith in Allah, *Wahdahu La Shareek* in all senses of its meaning.

The English words used as alternative to Arabic Imaan are: Faith & Belief... a state or habit of mind in which trust or confidence is placed in some person or thing. ¹ ... something that is accepted, considered to be true, or held as an opinion: something believed. ² It becomes clear that faith is a conviction of the truth of some statement or the reality of some being or phenomenon especially when based on examination of evidence.³

A. Quranic Meaning of Imaan

The root word of the "Imaan" is "a-m-n", which means: to be calm and quiet (in one's heart); and truthfulness⁴ "Al-Imaan" can be elaborated as accepting the truth, convincing yourself by heart, verify something by its integrity and to rely upon by having full confidence in something.

¹ Merriam-Webster's Collegiate Dictionary 10th ed. (Springfield, MA: Merriam-Webster, Incorporated, 1991).

² Ibid.

³ *Ibid*.

⁴ Al-Zabidi, M. M. Taj al-Arus min Jawahir al-Qamus, Beirut, Dar al-Hidayah, Volume 1, pg.132,1985.

Imaan is being translated in English as 'faith' or 'belief'. According to the Quran, Imaan is based upon the conviction, a conviction that has reason along with the answers and knowledge, and it has full intellectual acceptance and mental satisfaction, this acceptance and satisfaction will lead any individual to the inner peace and contentment. A person who gets such faith and reliance in ALLAH Almighty, is known as 'Momin'.

ALLAH Almighty has given the proper definition in Quran, even when Abu Zar Ghaffari (RA) asked Prophet (*) about Iman¹, He quoted the following verse, when He (RA) asked again, Prophet (*) replied the same, but when he asked for the third time, Mohammad (*) said, Iman is equal to Virtue, this urge of Virtue in any Human being, completes His Iman.

(But it is righteousness- to believe in Allah and Last Day, and the Angels, and the Book, and the Messengers;)

Allama Alusi has elaborated, in the light of this ayah, that Iman as an essential Virtue. Iman leads us to the right Faith and right path. This is the Iman by words, in reality Iman is the name of actions, assigned by the Lord only, by this part of the verse, it means one should have core believe in Allah, who is alone in His Attributes, free from all the faults and defects. Person should have faith in Angels, who are obliged to convey Allah's message to His selected and special people and done many other duties by obeying their Lord's orders.

¹ Ismā 'īl ibn 'Umar Ibn Kathīr, Tafsīr al-Qur 'ān al- 'Azīm, ed. Sami ibn Muhammad Salāmah, 2nd ed. (Riyadh: Dār al-Ṭayyibah, 1999), 1/485, on Q 2:177.

² Al-Baqarah 2:177 (Translated by Abdullah Yusuf Ali, p:71), 285,

Next part of Belief is to accept the importance and existence of all the Prophets and Messengers, especially, the last and Beloved Messenger of Allah, Mohammad (**). Message that all these Messengers received is also very important, this is revealed in the books, so it is an essential part of Iman to have believe in all these books, especially in the Last Divine Book, this is so much comprehensive that we can find the shadow of all the predecessors completely and partially, according to the situations and events, simultaneously. Last but another fundamental part of Iman is to believe in the Day of Judgement, life after death, consequently, that would lead to the Paradise or Hell¹.

It becomes clear that the core elements of faith are:

- 1. Faith in Exalted and Glorious Allah Almighty
- 2. Faith in the Angels
- 3. Faith in the Messengers and Prophets
- 4. Faith in the Divine Scriptures
- 5. Faith in the Day of Resurrection

As explained by Imam Razi:

أمر القرآن على تقدير هذه المسائل الأربع، وهي التوحيد والنبوة والمعاد والقضاء والقدر، ولا شك أن مدار إثبات المعاد على إثبات التوحيد والقدرة والعلم، فلما بالغ الله تعالى في تقرير أمر المعاد عاد إلى ذكر الدلائل الدالة على التوحيد، وكمال القدرة، والعلم، لتصير تلك الدلائل مقررة لأصول التوحيد.

¹ Alusi, *Rooh ul Ma'ani*, 1/442-443.

² Imam Raazi, *Mafateeh ul Ghaib*, 14/255

This is all, what Iman means. This acceptance should be from in and outside of the self, not like the hypocrites, who believed apparently, but had deception in their hearts.¹

B. Unique Features of Faith

Here we have some key features of Iman, defined by the Quran, which accomplish it and beautifies it:

1. Believing is knowing

(Those who believe know, that it is the truth from their Lord.)

2. Submission and devotion to Almighty brings excellence and goodness. Those who do good will be rewarded. The reward will be that they will neither have, fear of the future, and nor must lament on their past.

(Nay, whoever submits His whole to Allah and is a doer of good, He will get his reward with his Lord; on such shall be no fear, nor shall they grieve.)

3. Allah brings out the Faith from Darkness.

¹ Al-Baqarah 2:8-9

² Al-Bagarah 2:26 (Translated by Abdullah Yusuf Ali, p:14)

³ *Ibid*:112 (Translated by Abdullah Yusuf Ali, p:45-46)

اَللَّهُ وَلِىُّ الَّذِيْنَ اَمَنُوا يُخْرِجُهُمْ مِّنَ الظُّلُمَاتِ إِلَى النَّوْرِ ۚ وَالَّذِيْنَ كَفَرُوا اَوْلِيَا وَهُمُ الطَّاغُوْتُ يُخْرِجُوْنَهُمْ وَلَيْ النَّوْرِ إِلَى الظُّلُمَاتِ قُ وَلِيَةُ وَالْكُوْنَ النَّارِ مِّ هُمْ فِيْهَا حَالِدُوْنَ <math>1

(Allah is the Protector of those who have faith: from the depths of darkness He leads them forth into light. Of those who reject faith the patrons are the taghut from light they will lead them forth into the depths of darkness. They will be companions of the fire, to dwell therein (for-ever.)

The Verse clearly proclaims, that anyone who is going to believe, must accept it from the core of one's heart, not by only words or tongue, only. Everything, that is mentioned in Quran is 'truth', and truth is a core part of Iman.

C. A'mal e Saliha as the integral part of Faith:

1. Faith Means Faith in Tawheed

وَبَشِّرِ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحِاتِ أَنَّ لَهُمْ جَنَّاتٍ بَجْرِي مِنْ تَحْتِهَا الْأَغْارُ كُلَّمَا رُزِقُوا مِنْهَا مِنْ ثَمَرَةٍ رِزْقًا وَلَئُمْ وَيَهَا أَزْوَاجٌ مُطَهَّرَةٌ وَهُمْ فِيهَا حَالِدُونَ 2 قَالُوا هَذَا الَّذِي رُزِقْنَا مِنْ قَبْلُ وَأَتُوا بِهِ مُتَشَاهِا وَلَهُمْ فِيهَا أَزْوَاجٌ مُطَهَّرَةٌ وَهُمْ فِيهَا حَالِدُونَ 2

(But give glad tidings to those who believe and work righteousness, that their portion is Gardens, beneath which rivers now. Every time they are fed with fruits therefrom, they say: "Why, this is what we were fed with before," For they are

¹ *Ibid*:257 (Translated by Abdullah Yusuf Ali, p:116)

² Ibid: 25 (Translated by Abdullah Yusuf Ali, p:12-13)

given things in similitude; and they have therein Spouses purified and they abide therein (for ever).)

There is a divine promise made by our Lord and encouragement for those who combine good deeds with Imaan, belief and pious actions go hand-in-hand according to the Islamic point of view. Allah has promised reward, but not for those who only claim to have belief, but for those people who live actively upon it. 'Gardens beneath which rivers flow', this is a beautiful expression used by Quran at many places, it is actually a symbol of eternal peace, ever-lasting comfort, abundance, purity, nourishment, and spiritual bliss of Paradise. This verse mentions that people of Paradise will enjoy fruits, which look like worldly fruits, but their taste would be richer and more sweeter. Purified spouses are emotional and spiritual companionship. This purification includes both physical and moral purity abiding all kinds of impurities. According to the Quran righteous will live in Paradise forever. This symbolizes the divine mercy and justice of Allah for his obedient creation. This verse is full of hope and motivation. People should sustain their lives according to Allah's will to get the divine reward.

وَالْعَصْرِ . إِنَّ الْإِنْسَانَ لَفِي خُسْرٍ . إِلَّا الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَتَوَاصَوْا بِالْحَقِّ وَتَوَاصَوْا بِالصَّارِ 1

(By the time, verily man is in loss, except such as have faith, and do righteous deeds, and (join together) in the mutual enjoining of truth, and of patience and constancy.)

¹ Al- 'Asr 103: 1-3 (Translated by Abdullah Yusuf Ali, p:2003)

This chapter refers to the importance of time, because Allah swears by time, and our Lord swears only of things which are great in significance. Time is a container of human life, who waste it, waste his life, too. Swearing by time urge upon the tone of responsibility, urgency, and accountability, time is not just a passage to pass, but a test for humans. One who fails in this test, will face eternal lose, lose of this world and of hereafter. Life is full of trials, to be committed, man should be patient and stick upon the truth.

D. Oneness of Allah as the Master Key:

The Oneness of Allah is the soul of Imaan, the believer should submit himself entirely to his Creator. Iman could help a believer to get out from the darkness to light and Noor of Hidayah. There are numerous verses where Qur'an explains oneness of Allah as the root and master key of the whole faith. For example, one can quote as:

(And your God is one God: There is no god But He, Most Gracious, Most Merciful.)

This verse states powerful affirmation of monotheism. It is the central creed of Islam, the oneness of God. According to the verse only Allah deserves to be worshipped and Allah is so responsive and merciful. This verse calls people to submit to one God, not with fear, but in full recognition of Allah's encompassing mercy.

¹Al-Baqarah 2: 163 (Translated by Abdullah Yusuf Ali, p:65)

كَيْفَ تَكْفُرُونَ بِاللَّهِ وَكُنْتُمْ أَمْوَاتًا فَأَحْيَاكُمْ ثُمَّ يُمِيتُكُمْ ثُمَّ يُحْيِيكُمْ ثُمَّ إِلَيْهِ تُرْجَعُونَ . هُوَ الَّذِي حَلَقَ لَكُمْ مَا فِي الْأَرْضِ جَمِيعًا ثُمَّ اسْتَوَى إِلَى السَّمَاءِ فَسَوَّاهُنَّ سَبْعَ سَمَاوَاتٍ وَهُو بِكُلِّ شَيْءٍ عَلِيمٌ 1.

(How can ye reject the faith in Allah? Seeing that ye were without life, And He gave you life; then will He cause you to die, and will again bring you to life; and again to Him will ye return. It is He who hath created for you all things that are on earth; then He turned to the heaven and made them into seven firmaments. And of all things He hath perfect knowledge.)

These verses define belief in Allah by refuting disbelief, in order to remind humans, their destiny, origin, and signs of divine creation. Humans were nothing then Allah created them, this sense should lead them to belief, not to denial. There are layers of creation, only known by Allah, including earth, and heavens.

1. Faith in Exalted and Glorious Allah Almighty:

All praises belong to none but Allah, The Creator of this universe, to believe in His oneness is as important as water for barren land. Quran discussed it with the concept of Uluhiyyah (Tawheed of Worship) Rububiyyah (Tawheed of Lordship), and with the Names and Attributes of Allah Almighty. Quran says:

¹ *Ibid*: 28-29 (Translated by Abdullah Yusuf Ali, p:14-15)

إِنَّ رَبَّكُمُ اللَّهُ الَّذِيْ حَلَقَ السَّمَاوَاتِ وَالْأَرْضَ فِيْ سِتَّةِ اَيَّامٍ ثُمَّ اسْتَوٰى عَلَى الْعَرْشِّ يُغْشِى اللَّيْلَ النَّهَارَ يَطْلُبُه أَ حَثِيثًا وَالشَّمْسَ وَالْقَمَرَ وَالنَّجُوْمَ مُسَحَّرَاتٍ بِإَمْرِهٖ ۚ اَلَا لَهُ الْخَلْقُ وَالْأَمْرُ أَ تَبَارَكَ اللَّهُ رَبُّ يَطْلُبُه أَ حَثِيثًا وَالشَّمْسَ وَالْقَمَرَ وَالنَّجُوْمَ مُسَحَّرَاتٍ بِإَمْرِهٖ أَ اللَّا لَهُ الْخَلْقُ وَالْأَمْرُ أَ تَبَارَكَ اللَّهُ رَبُّ الْعَلَمِينَ 1

(Your Guardian Lord is Allah, who created the heavens and the earth in six Days, then He settled Himself on the Throne: He draweth the night as a veil O'er the day, each seeking the other in rapid succession: and the sun, the moon, and the stars. (all) are subservient by His Command. Verily, His are the creation and the command Blessed be Allah, the Cherisher and Sustainer of the Worlds!)

In this verse, the glories of Allah Almighty are being mentioned, which shows His power and command, everything is bound to be obeyed by His will, and so, this is the right of the Creator of this universe, to be worshiped alone. He is the only lord of this world:

في هذه الآية بشارة عظيمة للعقلاء لأنه قال: { إِنَّ رَبَّكُمُ ٱللَّهُ ٱلَّذِى حَلَقَ ٱلسَّمَاوَاتِ وَٱلْأَرْضَ } والمعنى أن الذي يربيكم ويصلح شأنكم ويوصل إليكم الخيرات ويدفع عنكم المكروهات هو الذي بلغ كمال قدرته وعلمه وحكمته ورحمته إلى حيث خلق هذه الأشياء العظيمة وأودع فيها أصناف المنافع وأنواع الخيرات، ومن كان له مرب موصوف بهذه الحكمة والقدرة والرحمة، فكيف يليق أن يرجع إلى غيره في طلب الخيرات أو يعول على غيره في تحصيل السعادات؟ ثم في الآية دقيقة أخرى فإنه لم يقل أنتم عبيده بل قال هو ربكم، ودقيقة أخرى وهي أنه تعالى لما نسب نفسه إلينا سمى نفسه في هذه الحالة بالرب،

¹ Al-A'raf7:54 (Translated by Abdullah Yusuf Ali, p:413-414)

This part of the commentary depicts Allah's Oneness. He is all alone in His Divine Characteristics. Anyone who resembles Allah with His creation in any terms, would be a declared non-believer (kafir). Everything in His command and control. This verse is a clear demonstration of Allah's authoritative rights on creation and systemizing each and everything.

If He is the Creator (RAB), then He should be the deity, who is worthy to be Worshipped. He has made natural rules, according to which Universe is running. He is the Creator, so He only has the right to rule on it, we all are obliged to follow His commands. Allah said, "I am your Lord instead of saying, you are my servant". It means that Allah is creating a bond between Him and His man, with love and mercy, and no doubt His Mercy is beyond any limit.

2. He is the 'Rab' of all worlds and creations which exist in them. That is why, humans must say:

(Praise be to Allah The Cherisher and Sustainer of the worlds.)

In these words, any good characteristics, beauty, wellness, or righteous action, which could be found in any entity, is being placed by Allah, so He is the one Who should be praised holistically. Here Allah has called Himself as 'Rab', which is one of his Attributes of Names. It means after the process of

¹ Imam Raazi, *Mafateeh ul Ghaib*, 14/255,256,257,258.

²Al-Fatiha1:1 (Translated by Abdullah Yusuf Ali, p:3)

creating, to nourish someone and give it a complete look by fulfilling its needs and demands, consequently, He surely deserves all the applauses.

He is the 'Rab' of all worlds and creations which exist in them. These creatures are of different kinds and have different needs and lifestyles, but it is the Great Creator Who look after them alone. In return He demands only one thing, to be Worshipped alone.

1
 قُلْ إِنَّ هُدَى اللَّهِ هُوَ الْهُدَى $^{\frac{1}{6}}$ وَأُمِرْنَا لِنُسْلِمَ لِرَبِّ الْعَالَمِيْنَ 1

(Say: Allah's guidance is the (only) guidance, and we have been directed to submit ourselves to the Lord of the worlds.)

How beautiful this part of verse is, Guidance is from Allah, and surrender to Him. No objections, no doubts, and no questions, only acknowledgement, obedience, compliance, and submissiveness.

3. A total devotion to Him, as the Holy Qur'an says:

(Say: Truly, my prayer and my service of sacrifice, my life and my death, are (all) for Allah, The Cherisher of the worlds.)

Prayer is the key to success and is superior amongst all the religious affairs. Sacrifice which is the core of Taqwa. Life, that is very dear to all

¹ Al-An'am6:71 (Translated by Abdullah Yusuf Ali, p:359-360)

² Al-An'am6:162 (Translated by Abdullah Yusuf Ali, p:394)

humans. Death, which is a bitter reality, no one wants to face it, but, must. He is the only Lord and Master of the Worlds.

1
وَمَا لِيَ لَآ اَعْبُدُ الَّذِيْ فَطَرِينْ وَالَيْهِ تُرْجَعُوْنَ

(Why should not i serve Him who created me, and to whom ye shall (all) be brought back.)

4. The Holy Messenger is emphasis the statement by calling Himself to obey and perform according to the will of Allah. As He knows, He is from Allah and will go back to Him. That is why, there is no chance, to not to Worship Him alone.

يْاَ يُهُا النَّاسُ اعْبُدُوْا رَبَّكُمُ الَّذِیْ حَلَقَكُمْ وَالَّذِیْنَ مِنْ قَبْلِكُمْ لَعَلَّكُمْ تَتَقُوْنَ، الَّذِیْ جَعَلَ لَكُمُ الْاَرْضَ فِرَاشًا وَالسَّمَآءَ بِنَآءً وَانْزَلَ مِنَ السَّمَآءِ مَآءً فَاَحْرَجَ بِهِ مِنَ الثَّمَرَاتِ رِزْقًا لَّكُمْ أَ فَلَا جَعْعَلُوْا لِلّهِ اَنْدَادًا وَرُاشًا وَالسَّمَآءَ بِنَآءً وَانْزَلَ مِنَ السَّمَآءِ مَآءً فَاَحْرَجَ بِهِ مِنَ الثَّمَرَاتِ رِزْقًا لَّكُمْ أَ فَلَا جَعْعَلُوْا لِلّهِ اَنْدَادًا وَرُقًا لَكُمْ وَنَ 2

(O ye people! Worship your Guardian Lord, who created you and those who came before you that ye may become righteous. Who has made the earth your couch, and the heavens your canopy; and sent down rain from the heavens; and brought forth therewith fruits for your sustenance; then set not up rivals unto Allah, when ye know (the truth.)

² Al-Baqarah:21-22 (Translated by Abdullah Yusuf Ali, p:11-12)

¹ Ya-Sin36:22 (Translated by Abdullah Yusuf Ali, p:1322)

Here Allah Has mentioned the basic needs of a man, for which, he struggles in his whole life. Allah says, I am comforting you by giving all of these, as I gave to the predecessors. Do understand the will of your Lord, do not go here and there, you will betray yourself. Only follow the path of your real Lord with all your consents.

5. The near most is the Creator of man, and only He knows human psyche:

1
وَلَقَدْ حَلَقْنَا الْإِنْسَانَ وَنَعْلَمُ مَا تُوَسْوِسُ بِه ۚ نَفْسُه ۚ $^{\circ}$ وَنَحْنُ اَقْرَبُ اِلَيْهِ مِنْ حَبْلِ الْوَرِيْدِ

(It was We who Created man, and We know what suggestions his soul makes to him: for We are nearer to him than (his) jugular vein.)

This claim can only be made by the Creator or Lord, who says I know very well about man, what even he thinks in the cores of his heart. I am so near to him just as the jugular vein, which is the vein of life, placed near the neck and heart. This gives the sense of pleasure to man, that Allah is always with him.

All these verses have shown the attribute of Lordship, that solely belongs to Allah. Lordship deserves to have Unification in all terms. Allah's Lordship means that He is the only Master, only Creator, and only Regulator of the affairs of entire universe. He is the only executor of the universe, and One who never dies, all praises are for Him only.

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¹ *Qaf50*:16 (Translated by Abdullah Yusuf Ali, p:1600)

Another form of belief in Allah is Ulluhiyyat (Tawheed of Worship). It means that believer beholds a firm belief that there is no god but Allah, this firm belief directs a believer to Worship Him only. Quran says:

وَمَا حَلَقْتُ الْجِنَّ وَالْإِنْسَ اِلَّا لِيَعْبُدُوْنِ
1

(I have only created Jinns and men, that they may serve Me.)

By this verse Allah demands from Jinn and men to Worship Him. Here is a hidden message for both men and Jinn, for which they have created and would be answerable on the Day of Judgement.

6. Allah Almighty chooses His messengers from Men, to communicate His message to human beings:

(For We assuredly sent amongst every people a Messenger, (with the command), 'Serve Allah, and eschew Evil')

Allah Has sent His Messengers towards all the nations. All have the same agenda. Center point of this agenda is only one, to Worship Allah alone. No one can share this podium. Messengers have told the way of Allah's consent, so it is important to follow their preaching. Allah asked people to get themselves away from 'taghoot'.

¹ Adh-Dhariyat51:56 (Translated by Abdullah Yusuf Ali, p:1620)

² An-Nahl16:36 (Translated by Abdullah Yusuf Ali, p:742)

Taghoot could be anything, a person, government, king, or Satan, or any other form of betrayal, that keeps a man away from his real objective of life. This is the biggest test for human beings to clear, because this worldly life is full of crises and trials.

7. Man should be consistent and ask help from Allah Almighty, so that he should remain on right path:

(He said, "O my people! Worship Allah! Ye have no other god but Him.)

All these verses have depicted the real essence of Islam that is Ulluhiyyat. Without believing in this pillar of Islam, no one can become a true Muslim. This type of Tawheed is closely associated to the Shahaadah.

E. Names and Attributes of Allah Almighty:

In general context, this is the firm conviction about Allah Almighty, that He has all the Glories and He is the one Who characterized by all the perfections and attributes, free from all the deficiencies, errors, and defects. He alone has the status of discrimination from all the creation who could be characterized by these attributes or features.

(There is nothing whatever like unto Him.)

¹ Al-Mu'minun23:23 (Translated by Abdullah Yusuf Ali, p:982)

² Al-Shura42:11 (Translated by Abdullah Yusuf Ali, p:1476)

This part of verse empowers and authorizes the complete reliance in Allah Almighty. This part has association with the first half of the verse, where Allah's power of creation has mentioned, after stating that, He said there is no one like Him. It means that no one should think, as Allah is creating everything, then might be possible, these things have the reflection or any kind of resemblance with the Creator (not possible).

This part of verse clears Allah's Oneness in all terms. He has no fellow companion. He is One and Alone in his Attributes. This is the answer of the question, why we should rely upon Allah, because He is above from all, and there is on one in this universe like our Beloved God.¹

According to al-Qurtubi's understanding, it is thought that Allah is unlike any of his creation in His greatness, glory, sovereignty, beauty of names, and venerable traits, and that nothing can be compared to Him. Although the phrases used by the Shari'ah to describe the Creator and His creation may seem similar, but they do not reflect any similarity. The qualities of the Eternal (Al-Qadeem). He is exalted and glorious, and His creation is unmatched.²

Allah Almighty is not like others nor His names are like ordinary people's name. All His names are very splendid and unique in meanings. The Tawheed of the Attributes clarifies to the Muslims, that they should have core believe that their creator is above from all, free from the all imperfections. There are two types of Attributes, mentioned in the Quran and Sunnah:

1. Individual Attributes

¹ Islahi, Ameen Ahmsan, *Tadabbur e Quran*, Faraan Foundation Lahore, Volume 7, p. 460.

² Al-Qurtabi, *Al-Jami' li Ahkam al-Qur'an*, Dar ul Kutub al-Misriyah al-Qahira, 16/8

2. Attributes of Actions

Surah al-Ikhlas, explains so clearly as:

(Say: He is Allah, the One; Allah, the Eternal, Absolute; He begetteth not, nor is He begotten; And there is none like unto Him.)

This Surah pays tribute to the Oneness of Allah, that He is the perfect of all, and denies the existence of any other gods, and Has no imperfections in Him. He is the most Glorious and Exalted one.

Oneness of Allah means, that no one is equal to Him and no one is like Him in any context. This Surah incorporates the Oneness of Allah Almighty. Oneness is equals to absolute negation. As-Samad defines in an ayah of this Surah; Self- Sufficiency of our Lord, which denies any kind of resemblance, similarity, or comparison. These are the aggregate of Tawheed and Believe in Allah with full acknowledgment and pure faith.

F. Ayat ul Kursiy is the most evocative narrative on Allah's attributes:

1. There is no Ilaah, save Him Who is Hayy o Qayyum:

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¹ Al-Ikhlaas112:1-4 (Translated by Abdullah Yusuf Ali, p:2028)

These are the two glorified names of Allah, 'Al-Hayu Al-Qayyum', the Ever Living and the one who sustains and protects from all the existing entities. These are the two most beautiful names of Allah, upon them rest of His names and their Attributes revolve, as He is forever living and the most sustainable, so He does not need any kind of help by any means.

Therefore, every creature depends on Him. These two names have great influence on human's life, when a Muslim believes in these two names, he becomes more conscious and aware of his doings.

2. He has no human weakness at all; the Qur'an says:

(No slumber can seize Him nor sleep.)

These are two attributes of Allah, which define the perfection of Allah. Allah does not slumber and sleepy, these are the characteristics of poor and weak man, who does not have any control over his bodily actions. A sleepy and slumbered man cannot perform his duties appropriately. In some context we can say that sleepiness is a defect or deficiency because it indicates the tiredness of body and a person needs rest to perform his duties. In this verse Allah has declared Himself free from this flaw.

3. Everything belongs to Him:

¹ *Al-Baqara*h2:255 (Translated by Abdullah Yusuf Ali, p:115)

² Al-Shura42:4 (Translated by Abdullah Yusuf Ali, p:1473)

(To Him belongs all that is in the heavens and on earth.)

This part of the verse confirms Allah's ownership on all existing things. He has absolute authority over all the universe. This ayah hits the believer's heart, because when he believes that everything is for Allah and will return to Allah, it shakes his soul and he rejuvenates his belief with Allah's Mercy. Ownership belongs to the power. Allah's ownership shows His endless power and strength that nobody can beholds.

When a person gets a realization of this truth, he affirms, that he is nothing nor he has any control over anything. He is living a temporary life, after this he will be return to his real owner. This sense of nothingness makes man's heart forgiving and generous.

4. Only Allah is all knowing; no one can grasp a single iota of His knowledge:

(He knoweth what (appeareth to His creatures as) before or after or behind them. Nor shall they compass aught of His knowledge except as He willeth.)

Here in this verse there is a confirmation, that Allah's knowledge encompasses all the eras, including time, space, and things. As it belongs to the powerful Almighty, on the other hand it beholds weakness for man, because man's knowledge is weak and limited. This fact of his Lord makes him more aware and conscious, and watchful of his actions.

¹ Al-Baqarah2:255 (Translated by Abdullah Yusuf Ali, p:115)

5. Allah is the Sovereign upon the universe, the most Elevated, the Greatest:

(His Throne doth extend over the heavens and the earth. and He fecleth no fatigue in guarding and preserving them for He is the Highest. The Supreme (in glory).)

This is a beautiful end of, one of the greatest verses of the Holy Quran. Allah has mentioned here His two of the beautiful names, "And He is the Most-High, the Most-Great". it means Allah is the Highest and above all of His creation, no one can reach to His status.

This part of the verse indicates that Allah is the Supreme. This awareness changes man's life completely, man realizes his own worth and status, which makes him more fearful and obedient of his Lord. The book of wisdom is full of such Attributes of Allah Almighty, Muslims should learn them by heart, it will surely give them a rise in the level of their Iman.

1. Faith in the Angels:

Angels are Allah's creation made by the light (noor) having no physical entity and completely discerned by the human senses, they are free from the sins and misdeeds, they are the most obedient creation of Allah Almighty, never disobey Allah's command. Allah has mentioned about Angels in the Quran.

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¹ Al-Baqarah2:255 (Translated by Abdullah Yusuf Ali, p:115)

It is compulsory for the believer to have faith in this creation of Allah Almighty. Allah says:

1
اَمَنَ الرَّسُولُ بِمَآ ٱنْزِلَ اِلَيْهِ مِنْ رَبِّهٖ وَالْمُؤْمِنُوْنَ أَ كُلُّ اَمَنَ بِاللّهِ وَمَلَآثِكَتِهٖ وَكُتُبِهِ وَرُسُلِهِ أَمْ

(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 Allah, His angels, His books, and His Messengers.)

This is one of the most summarized verses of the Quran. It is clear in its message, that the Believer is one who is free from any doubt and cordially believes in the Great Almighty Allah, His Holy Books, His Angels who are the most innocent and obedient creation of Allah, and in His all Prophets Who conveyed Allah's message without any error. Believer should have core believe in it, that one day he will be presented in the court of God.

All these are the basic ingredients of Iman. These will assist a Believer to live their lives according to the Will of Allah. True Believer is one who always seeks forgiveness and Iman from his Beloved Creator.² This is how Allah has mentioned about His Angels, with the standards of Iman, one who believes in Allah, has to believe in His Angels, too. To deny their existence is equals to the tantamount to disbelief (Kufr). As Allah says:

¹ Al-Baqarah2:285 (Translated by Abdullah Yusuf Ali, p:132)

² Modudi, Syed Abu al Aala, *Tafheem ul Quran*, Islamic Publishers, Volume 2, p.997-998.

(Any who denieth Allah, His angels, His Books, His Messengers. and the Day of Judgment. hath gone far, far astray.)

It is noted that Allah has cleared in His words, that one who would not accept the presence of Angels, cannot recall him a believer or Momin. He is totally in perversion.

2
وَمَا مِنَّاۤ إِلَّا لَهِ ۚ مَقًا مِّ مَّعْلُومٌ، وَإِنَّا لَنَحْنُ الصَّآفُونَ، وَإِنَّا لَنَحْنُ الْمُسَبِّحُونَ

(The angels)"Not one of us but has a place appointed; "And we are verily ranged in ranks (for service); and we are verily those who declare (Allah's) glory!")

This verse has cleared the doubts of many people who say that Angels are the daughters of Allah. Angels are making their position very clear here, they say, we are the obedient servants of Almighty, we pray and praise Him, this is the moto of our lives. We all have specific duties, assigned by our God. We have our limits which we cannot cross ever. Our fundamental duty is to praise Allah Almighty.

This verse holistically explains Angels' status, they are appointed to praise Allah. They are bound to obey Allah. Allah has charged some duties to Angels, and they will fulfill them at any cost. Like mankind they do not have

² Al-Saaffaat37:164-166 (Translated by Abdullah Yusuf Ali, p:1365-1366)

¹ *Al-Nisa*4:136 (Translated by Abdullah Yusuf Ali, p:260)

any choice. It is an obligation for the believers to believe in Angels, especially those, whose names are being mentioned in the Quran, three of the most important are; Jibraeel, Israfeel, Mikaeel, but we believe in all Angels of God.

2. Faith in the Prophets and Messengers:

To believe in all the Prophets and Messengers, specifically those whose names are mention in the Divine Book, is a mandatory charge for the believers to fulfill in their lives to become a real Momin. The Glorious and The Exalted Allah says in His book:

$$^{-1}$$
وَمَآ اَرْسَلْنَا مِنْ قَبْلِكَ مِنْ رَّسُوْلٍ اِلَّا نُوْحِىٓ اِلَيْهِ اَنَّهُ ۚ لَآ اِلٰهَ اِلَّا اَنَا فَاعْبُدُوْنِ

(Not a messenger did We send before thee without this inspiration sent by Us to him: that there is no god but I; therefore worship and serve Me.)

(We did aforetime send Messengers before thee: of them there are some whose story We have related to thee, and some whose story We have not related to thee. It was not (possible) for any messenger to bring a sign except by the leave of Allah: but when the Command of Allah issued, the matter was decided in truth and justice, and there perished, There and then, those who stood on falsehoods.)

² Al-Ghaafir40:78 (Translated by Abdullah Yusuf Ali, p:1448-1449)

¹ Al-Anbiyah21:25 (Translated by Abdullah Yusuf Ali, p:922)

Allah Has sent numerous Messengers for His people, about some of them Quran Has narrated. All have come earlier but Prophet Mohammad (**) came in last and completed the Prophethood¹. Prophets only preached what Allah Has guided to them. They cannot show any miracle by their own. Many people tried to tease Prophets and asked them to show illusionary things, Allah Has cleared here that Prophets are His people who only follow His commands, cannot do anything by their own Will.

This verse delivered the message of Allah Almighty about Prophecy. All Prophets and Messengers, who came before or later, are important. Momin is one, who believes in all without any discrimination.

(And there never was a people, without a warner having lived among them (in the past).)

Allah is so kind to us, loves us a lot and does not want us to become betrayal, so He sent Prophets for our guidance. They adopted different ways of teaching, they told us Allah's Mercy and Paradise but along-side they also warned us about Allah's anger and Hell. This was a right way to make people aware about their real objectives and worldly tests. Believers are those who fears and obey and get the Bounties of Paradise.

¹ Al- Zmakhshari, *Al Kash'aaf* 4/ 180.

² Faatir35:24 (Translated by Abdullah Yusuf Ali, p:1305)

These verses put a light on the importance of Messengers of God. That Allah sent them to all the nations, just to let them know about Allah' message and Hidayah. There are many Prophets and Messengers whose names are mention in the Quran; but there are many, about whom Quran Has not stated anything, but still they are important. We should believe in all of them:

وَتِلْكَ حُجَّتُنَا اَتَيْنَاهَا اِبْرَاهِيْمَ عَلَى قَوْمِه ۚ ثَرْفَعُ دَرَجَاتٍ مِّنْ نَّشَآءُ ۚ اِنَّ رَبَّكَ حَكِيْمٌ عَلِيْمٌ، وَوَهَبْنَا لَه ۚ وَمِنْ فَبْلُ أَ وَمِنْ ذُرِيِّيه ۚ دَاوُوْدَ وَوَهَبْنَا لَه ۚ وَمِنْ فَبْلُ أَ وَمِنْ ذُرِيِّيه ۚ دَاوُوْدَ وَوَهَبْنَا لَه أَنْ اللهُ عَلَيْنَا مِنْ قَبْلُ أَ وَمِنْ ذُرِيِّيه ۚ دَاوُوْدَ وَمُعْلِيْمَانَ وَالْيُوسَ وَهَارُوْنَ أَ وَكَذَٰلِكَ نَجْزِى الْمُحْسِنِيْن، وَزَكْرِيّا وَيَحْلِى وَعِيْسلى وَالْيُاسَ وَهَارُوْنَ أَ وَكَذَٰلِكَ نَجْزِى الْمُحْسِنِيْن، وَزَكْرِيّا وَيَحْلِى وَعِيْسلى وَالْيُاسَ وَلُوْطًا أَ وَكُلَّ فَضَّلْنَا عَلَى الْعَالَمِيْنَ 1

(We provided Abraham (to use) this reasoning against his people: We raise whomever we choose, degree by degree: because thy Lord is full of insight and knowledge. We handed him Jacob, Isaac, and all three of them. We led: And we led Noah before him, as well as his descendants, David, Solomon, Job, Joseph, Moses, and Aaron: We reward righteous deeds in this way. Additionally, Zakariya, Jesus, and Elias: Everyone in the Righteous' ranks: And Lot, Jonas, Elisha, and Isma'il: and to everyone, we showed favor over all nations.)

This was the Allah's mercy and benevolence that He chose messengers from humans, and sent His Last of the Prophets Muhammad (ﷺ):

¹ Al-An'am6:83-86 (Translated by Abdullah Yusuf Ali, p:363-364)

² Aal-Imraan3:33 (Translated by Abdullah Yusuf Ali, p:149)

(Allah did choose Adam and Noah, the family Of Abraham, and the family of 'Imran above all people.)

(Muhammad is not the father of any of your men, but (he is) The Messenger of Allah, And the seal of the Prophets: and Allah has full knowledge of all things.)

This verse defines Prophet Mohammad's (*) true identity and mission, that is to be Allah's Prophet. He does not need any biological legacy. There would be no prophet after Mohammad (*), who claimed, is a liar. This verse emphasizes upon closing the door of Prophethood and completing the sign of revelation. This seal of prophethood is not end of guidance, but it denotes its perfection.

All Messengers were very much clear on one point that was the Shahadah of Oneness of Allah Almighty. All Messengers and Prophets are equally important and respectable for the Muslims. Even though Allah Has made their acceptance as a very important pillar of Iman or Belief. It means if anyone denies this fundamental truth of Islam cannot be declared as a true Muslim.

3. Faith in the Divine Scripture:

As it was important for a Muslim to believe in Allah's Prophets and Messengers, along with that, how can we neglect these people's message. This

¹ Al-Ahzab 33: 40 (Translated by Abdullah Yusuf Ali, p:1255)

is another milestone of a Muslim's life. Following verses are the testimony from the Divine Book:

(It was We who revealed The Torah (to Moses): therein was guidance and Light. By its standard have been judged The Jews, by the Prophets who bowed (as in Islam) to Allah's will, by the Rabbis and the Doctors of Law: For to them was entrusted the protection of Allah's Book, and they were witnesses thereto.)

(And in their footsteps, We sent Jesus the son of Mary, confirming The Torah that had come Before him: We sent him The Gospel: therein was guidance and Light. And confirmation of the Torah that had come before him: A guidance and an admonition to those who fear Allah.)

وَّاتَيْنَا دَاوُوْدَ زَبُوْرًا3

(And We gave To David The Psalms.)

¹ Al-Ma'idah5:44 (Translated by Abdullah Yusuf Ali, p:298)

² Al-Ma'idah5:46 (Translated by Abdullah Yusuf Ali, p:299)

³ Al-Israa17:55 (Translated by Abdullah Yusuf Ali, p:793)

The Scriptures Revealed to the Abraham and Moses:

(Nay, is he not acquainted with what is in the books of Mosesand of Abraham) who fulfilled his (commandments).)

(But he will prosper who purifies himself. And remembers the dame of his Guardian-Lord and prays. Nay (behold), ye prefer the life of this world; But the Hereafter is better and more enduring. And this is in the Books of the earliest (Revelations). The Books of Abraham and Moses.)

Though Allah did not inform us about the names of all the Scriptures revealed by Him to His Messengers, but He made sure that all his Prophets have carried His message to the mankind. He mentioned this all, in the Quranic Verses. And we, being Muslims, believe in all those Scriptures.

The Quran Last Divine Book Revealed to the Holy Prophet (#):

¹ Al-Najm53:36-37 (Translated by Abdullah Yusuf Ali, p:1642)

² Al-A'laa87:14-19 (Translated by Abdullah Yusuf Ali, p:1940-1941)

³ Al-Ma'idah:48 (Translated by Abdullah Yusuf Ali, p:300)

(To thee We sent the scripture in truth. confirming the scripture that came before it, and guarding it in safety.)

(We have, without doubt, sent down the Message; And We will assuredly Guard it (from corruption).)

Quran is the last and very special Scripture of Allah Almighty. It has summed up all the predecessors. It is the only book, whose safety is in Allah's hand, no one can change it.

This is another form of belief that has mentioned in the Quran, which relies upon all the scriptures, revealed on all the Prophets as Messengers. Muslims have the divine belief in all these Holy Books, one who would not believe in, will be a Disbeliever (Kafir).

4. Faith in the Day of Resurrection:

This is the most important form of belief, that differs a Momin from a Kafir. Because a non-believer believes only in this worldly life, but a Momin has a firm belief in hereafter's life. It includes all the signs and actions that Allah Has mentioned in the Quran and Prophet Mohammad (*) has preached; for instance: grave punishment, the scale (meza'n), the bridge (pul' sirat), reward of Paradise and Hell.

Quran has mentioned this important event on numerous times and places in different literary styles. There is a wisdom behind this way of mentioning.

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¹ Al-Hijr15:9 (Translated by Abdullah Yusuf Ali, p:712)

Belief in Day of Resurrection has a link to the Belief in Allah. Quran says regarding this important factor, in numerous verses as:

(It is not righteousness that ye turn your faces towards east or west; but it is righteousness-to believe in Allah and the Last Day.)

With the context of the verse we came to know that, this is about Iman and its counter parts. By adopting them, a man can show his loyalty with Allah Almighty. Allah has corelated, to believe in Him and to believe in the Day of Judgement. Verily, it increases the importance of this day for Muslims.

To believe in the Day of Judgement means, man should understand that he will be presented after death in front of Allah and would answerable for all of his doings. On that day, he would be alone, no one could come and save him except Allah's Mercy and Prophet Mohammad's Intercession (*).2

(This instruction is for all amongst you. Who believe in Allah and the Last Day.)

These verses clarify the importance of the Day of Judgement, in the completion of Iman.

¹ Al-Baqarah2:177 (Translated by Abdullah Yusuf Ali, p:71)

² Islahi, Ameen Ahsan, *Tadabbur e Quran*, Volume 1, p.427.

³ Al-Baqarah2:232 (Translated by Abdullah Yusuf Ali, p:102)

5. Faith in Al-Qadaa'Wal Qadar

Al-Qadaa Wal Qadar is Divine Preordainment, that means Allah Has created everything according to a proper plan and system, everything happens for a reason, no creation of Lord is useless nor idle. To believe in Allah's will is mandatory for believers. Qadaa' Wal Qadar is Allah's knowledge, no one can dare to deny it. Allah Has mentioned about His Qadar in Quran too.

(Verily, all things have We created in proportion and measure.)

Ever thing has created for some purpose. Nothing is vein in this world. All happenings are planned and would occur at their destined time. This is called destiny. Everything has its own fate that come into the existence at its time by Allah's Will. Allah Has designed and planned this for us. It actually creates a harmony among the things and events. Things happen on time and end up on time, too. Allah wants us to believe in this nonvisible destiny. That is why Allah has mentioned about this in the Divine Book. One, who does not believe in this aspect of Iman, cannot become a true Muslim.²

(And there is not a thing but its (sources and) treasures (inexhaustible) are with Us; but We only send down thereof in due and ascertainable measures.)

¹ Al-Qamar54:49 (Translated by Abdullah Yusuf Ali, p:1656)

² Maodudi, Syed Abu al Aala, *Tafheem ul Qur'an*, Volume 5, p.530.

³ Al-Hijr15:21 (Translated by Abdullah Yusuf Ali, p:715)

فَعَّالٌ لِّمَا يُرِيْدُ1

(Doer (without let) of all that He intends.)

("Knowest thou not that Allah knows all that is in heaven and on earth? indeed it is all in a record, and that is easy for Allah".)

In all these verses we found the glimpse of Allah's Will and Command over the Universe. Everything is in Allah's hand and wish. Not even a single particle of sand can move from its place without the consent of Allah Almighty.

Allah is the knower of each and everything, He has a command, on all over the things. This is the very last pillar of Iman, that must be hold by Muslims to fulfill their Iman. It shows the Excellence of our Lord and His Knowledge, that has no limit. A true Believer would never neglect it, and would believe in, by heart, without any doubt.

Disbelief:

"the act of disbelieving: mental rejection of something as untrue."

G. Quranic Perspective on Disbelief

Quranic perspective of Disbelief means the Denial of Allah's Oneness. It is all clear that, one does not have faith in Allah's Oneness, is not a true

¹ Al-Burooj85:16 (Translated by Abdullah Yusuf Ali, p:1931)

² Al-Hajj22:70 (Translated by Abdullah Yusuf Ali, p:971-972)

³ Merriam-Webster's Collegiate Dictionary (10th ed.) 1991

Muslim, in fact Allah will not forbid this sin, committed by His people. Allah says in Quran:

(Allah forgiveth not (the sin of) joining other gods with Him; but He forgiveth whom He pleaseth other sins than this: one who joins other gods with Allah, Hath strayed far, far away (from the Right).)

This verse and the commentary explain the condition of polytheists, people who does not believe in Allah, as One God. These people are misguided completely. They cannot get the well-being of this world and hereafter's as well. Allah has said in the Quran, He can forgive anything but not the apostasy. Satan urges people to worship any deity, other than the God. This is his biggest trap in which many people fall and commit apostacy.

Allah has opened the gate of repentance till man's last breath. Man has the chance to think and get the right path, but if he insists himself on apostacy, he will be a declared non-believer, who would be then out of Allah's mercy. A person who would die in this state, would never be forgiven. Allah has made Islam as per the nature of man. He cannot live without its acceptance. His soul would not be in peace without it. He would be in the darkness of betrayal forever.²

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¹ Al-Nisaa'4:116 (Translated by Abdullah Yusuf Ali, p:252-253)

² Al-Zmakhshari, *Al Kash'aaf*, 1/565-566.

There are four kinds of denials, mentioned in the Quran. Which are as follows:

- 1. The denial or refutation of Allah's Unity of Lordship
- 2. The denial of Allah's Names and Attributes
- 3. The denial of Allah's Unity of Worship
- 4. The denial of Allah's Prophet (**)

All denials which are mentioned above, encompasses the refutation of different actions, verbal sayings, and beliefs, which mention the negation of Shahaadah completely and makes a man Non-Believer. May Allah save us all from this curse.

First Negation:

This is all about Allah's unity and sovereignty, this requires complete Shahaadah that Allah is the only Master and Creator of this Universe. His knowledge is complete, and He knows everything that happens in this Universe, anyone who denies these facts would out of the Islam and would be called by the people an apostate. If anyone says that Allah has created this all but now, He is unaware of this, is also a part of apostasy. It would also be known as an act of apostasy when a person claims Allah's characteristics for himself; as Pharaoh said in Quran:

¹ Al-Naaziaat79:23-24 (Translated by Abdullah Yusuf Ali, p:1891)

(Then he collected (his men) and made a proclamation", Saying, "I am your Lord, Most High)

This claim was made by the Pharaoh of Egypt. Who was denying the calling of Prophet Musa. On one day he gathered the people and claimed his lordship. Which is totally prohibited in Islam, no one can claim like this. This is the sign of having disbelief in Allah's Lordship. This is the claim which can make a person Kafir.

Second Negation:

This negation is all about the Attributes of Allah, one denies Allah's Attributes which He Has confirmed for Himself and His Messengers have confirmed for Himself, is a disbeliever. This disbelief has two types:

- i. Disbelief of Denial (kufr nafy)
- ii. Disbelief of Confirmation (kufr Ithbaat)

Kufr Nafy actually defines the negation of Allah's Attributes which truly belongs to Him; such as His Hearing, Seeing, Sustainability, Living, Words (Quran), Comprehensive Knowledge, Mercy, Majesty, Throne etc. As to all this, it is a mandatory part of Iman to believe in all, without this affirmation, Iman would not be completed. It is 'Waajib' to believe in all.

Kufr Ithbaat relates to the confirmation of such Attributes, which Allah and His Prophets have not determined for Him. Likewise, He Has a son, daughter, or partner. He is subjected to sleep, death, negligence, or any other

humanly error or defect, one who confirms and believe in all these false attributes associated to Allah Almighty, is a Kafir.

Third Negation:

This negation relates to the Unity, of Worshiping God, that is the core of Iman. If a person rejects this right of Allah to be Worshipped will become an apostate or kafir. Today, in this era, we believe that people are suffering from this kind of denial and disbelief, as in past, people were used to believe in Allah's such attributes and acknowledged His right to be Worshipped. Allah Has mentioned in His Book about disbelievers and pagans, to whom He has sent His Messengers, had affirmed Allah's Unity and His power of Worshipping:

$$^{-1}$$
وَلَئِنْ سَالْتَهُمْ مَّنْ حَلَقَهُمْ لَيَقُوْلُنَّ اللّهُ $^{-1}$ فَاتَّى يُؤْفَكُوْنَ

(If thou ask them, Who Created them, they will Certainly say, Allah: how then are they deluded Away (from the Truth)?)

This is so weird and strange behavior of polytheists (mushrakeen). Who accept that they are created by Allah, but still believe in other deities. They assume that these statues and idols will save them from Allah's wrath.

Now a days, most of the people are having this kind of Kufr, they argue that, there are entities other than Allah, also have the right to be worshipped. This completely a wrong approach. This kufr also involves two types, like the predecessor, first is Kufr Nafy and Kufr Ithbaat.

It means that such believer admits Allah's Power of Creation, His Majesty, and perfection above all, but on the same note he denies the Unity of

¹ Al-Zukhruf43:87 (Translated by Abdullah Yusuf Ali, p:1516)

Allah's Lordship and Worship, this is the wrong affirmation regarding Iman and contradictory with fundamental rule of Allah's Shar'iah. Allah says:

(Hast thou not turned thy thought to those who declare that they believe in the revelations that have come to thee and to those before thee? their (real) wish is to resort together for judgment (In their disputes) to the Evil (Tagut) though they were ordered to reject him. But Satan's wish is to lead them astray far away (from the Right).)

This saying about the hypocrites (jews), who used to come in Prophet Mohammad's Jurisdiction (**), but when they had doubt in their minds that Prophet's decision could be against them, they pursue to others. This is the clear affirmation of 'taghoot'. Because those were running their courts out of Allah's Shariah. Decisions they were making, were against the Islamic teachings. So people were not allowed to go in such courts. Those were the Hub of Satan's teaching, and Satan's following would lead to the Hell indeed. As this act was against the Islamic teachings, it would be included in 'disbelief'.²

² Modudi, Syed Abu al Aala, *Tafheem ul Quran*, Volume 2, p.88.

¹ An-Nisaa4:60 (Translated by Abdullah Yusuf Ali, p:229)

This is the evidence of such people who apparently believe in Allah's Message but refer to others in their worldly matters. This would lead them to the depth of Kufr, indeed.

Fourth Negation:

This refutation is about Allah's beloved Messenger Mohammad (**). Anything which discredits Him or invalidates His sayings, will be a sign of Kufr. To believe in this, is a testimony that we should believe in everything that is preached by our Prophet (**).

Furthermore, if anyone denies about the Messengers who came down before Prophet Mohammad (**), is also a kafir. It is also an act of disbelieving in God, if a person denies the existence of Shaytaan, Jinn, the Chair (Al-Kursi), the Throne (Al-Arsh), the Pen (Al-Qalam), the Tablet (Al-Lawh), or to deny any message of God mentioned in the Divine Book, or any personality mentioned in the Book of Wisdom, or anyone who disrespect the Words of Allah (Quran) or deny that this is the miracle of Allah ,would also be known as a disbeliever.

Another element of apostacy in this era would be the claim of Prophecy after the Last Prophet (**), because Allah Has clearly said that Mohammad (**) is the seal to the Prophethood.

Here are two manifestations mentioned in the Quran, which can lead a person to the apostasy and disbelief, even after the declaration of Shahaadatayn.

Firstly, Mocking the basic principles of Islam, including mocking Allah, His Messengers, other Believers, or His Book. Allah says:

الله وَايَاتِهِ وَرَسُوْلِه كُنْتُمْ تَسْتَهْزِنُوْنَ وَنَلْعَبُ وَقُلْ آبِاللّهِ وَايَاتِه وَرَسُوْلِه كُنْتُمْ تَسْتَهْزِنُوْنَ وَنَلْعَبُ وَنَاعَبُ وَانْ اللّهِ وَايَاتِه وَرَسُوْلِه وَلَيْتُهُمْ كَانُوْا جُرِمِيْنَ اللّه عَنْدَرُوْا قَدْ كَفَرْتُمْ بَعْدَ اِيمَانِكُمْ وَانْ تَعْفُ عَنْ طَآفِقَةٍ مِنْكُمْ نُعَذِبْ طَآفِقَةً بِاللّهُمْ كَانُوا جُرِمِيْنَ (If thou dost question them, they declare (with emphasis): "we were only talking idly and in play.": Say: "Was it at Allah, and His signs, and His Messenger, that ye were mocking?" Make ye no excuses: Ye have rejected Faith After ye had accepted it. If We pardon some of you, we will punish others amongst you, for that they are sinners.)

Hypocrites were used to make fun of Muslims, Prophet Mohammad (**) and of Allah's verses. When they were asked by Prophet (**), they say we were just kidding and nothing else. It was so childish behavior. It is prohibited in Islam to make fun of others. Saying the words of disbelief in joke too, are not allowed in Islam. This act also includes in kinds of disbelief.

Secondly, the manifesto of animosity, when Allah and His Messenger says anything, or mentions in the Quran as a matter of Deen. Allah says:

¹ At-Tauba9:65-66 (Translated by Abdullah Yusuf Ali, p:520-521)

وَإِذَا تُتْلَى عَلَيْهِمْ اَيَاتُنَا بَيِّنَاتٍ تَعْرِفُ فِيْ وُجُوْهِ الَّذِيْنَ كَفَرُوا الْمُنْكَرَ أَ يَكَادُوْنَ يَسْطُوْنَ بِالَّذِيْنَ كَفَرُوا الْمُنْكَرَ أَ يَكَادُوْنَ يَسْطُوْنَ بِالَّذِيْنَ كَفَرُوْا أَ وَبِعْسَ يَتْلُوْنَ عَلَيْهِمْ اَيَاتِنَا أَ قُلُ اَفَانَتِهُكُمْ بِشَرِّ مِّنْ ذَٰلِكُمُ أَ النَّارُ وَعَدَهَا اللّهُ الَّذِيْنَ كَفَرُوْا أَ وَبِعْسَ لِنَادُ وَعَدَهَا اللّهُ الَّذِيْنَ كَفَرُوْا أَ وَبِعْسَ الْمُعَمِيْرُ 1

(When Our Clear Signs are rehearsed to them, thou wilt notice a denial on the faces of the unbelievers! they nearly attack with violence those who rehearse Our Signs to them. Say, "Shall I tell you of something (far) worse than that? It is the Fire (of Hell)! Allah has promised it to the unbelievers! and evil is that destination!)

This is the act of disbelievers who do not like Allah's Oneness and Prophet Mohammad's preaching (**). Such unlikeness, they show with their facial expressions. This is the behavior of today's so cold scholars too. They do not tolerate any logic or inference while in any argument, because they do not want to listen and understand. This is the first step towards any belief, whenever a person tends to believe in something, firstly, he makes himself ready to listen.

These all are different scenarios in which any believer becomes disbeliever. Allah has mentioned in his verses to make them more clear to the people, so they do not have any doubt regarding its importance, and try to do their best, to save their Iman.

¹ Al-Hajj22:72 (Translated by Abdullah Yusuf Ali, p:972)

3.2 Belief and Disbelief in the Light of Psychology

Psychology is defined as the scientific study of behavior and mental processes.¹ The great philosophers of ancient Greece are the originators of psychology. Socrates, Plato, and Aristotle—the most well-known of them—asked important problems concerning mental existence, such as: What is consciousness? Is human nature irrational or rational? Does the concept of free will actually exist? These and many more questions are just as relevant today as they were thousands of years ago. They deal with the nature of the mind and mental processes, which are the key elements of the cognitive perspective in psychology. Other psychological questions deal with the nature of the body and human behavior, and they have an equally long history.²

A. Psychology as Science of Mind and Behavior

Scientific psychology is generally regarded as having started in the late nineteenth century, when Wilhelm Wundt established the first psychological laboratory at the University of Leipzig in Germany in 1879, despite the fact that philosophers and academics have always been interested in how the mind and body function.³

Susan Nolen-Hoeksema, Barbara Fredrickson, Geoffrey R. Loftus, Willem Wagenaar, Atkinson & Hilgard's Introduction to Psychology, Cengage Learning, 2009, 15th Ed, p.5
 Susan Nolen-Hoeksema, Barbara Fredrickson, Geoffrey R. Loftus, Willem Wagenaar, Atkinson & Hilgard's Introduction to Psychology, Cengage Learning, 2009, 15th Ed, p.7
 Susan Nolen-Hoeksema, Barbara Fredrickson, Geoffrey R. Loftus, Willem Wagenaar, Atkinson & Hilgard's Introduction to Psychology, Cengage Learning, 2009, 15th Ed, p.8

The Psychology became a part of science during 19th century. This was the time when physics and chemistry had remarkable revolutions in their fields. Physics made adventures by doing the analysis of complex compounds (molecules) into their core elements (atoms), chemists analyzed water as oxygen and hydrogen. These successful experiments encouraged the active psychologists to investigate the mental or cognitive elements upon which a brain rely. That helps to create more complex behavior.

Like chemists, psychologists may analyze the taste of thoughts and perceptions and observe their sensations, they could have sweet, bitter, or cold in their vibes. Three person who led this unique approach, was E. B. Titchener, a Cornell University Psychologist, who got his inspiration from Wundt. Titchener was the first who introduced the term Structuralism, which means to study the mental structure, how it has formed and work.

This concept was opposed by William James, who said that elements of mental structure or consciousness is less important than understanding the fluid of brain and its personal nature completely. He named this thought as Functionalism. It means how a brain works and makes organism able to perform in its environment.

However, these both, functionalists and structuralists were mutually agreed to consider psychology as the science of conscious experiences which are associated with cognitive processes. They played an important role in the early development of psychology in the 19th century.

John Broadus Watson, another psychologist, he presented the scientific theory of behaviorism. He said, for psychology to be a science, it is mandatory to give its data an open access to the public for inspection like the data of any other science.

In terms of psychology, we know that behavior is open and public, while consciousness is a private thing. Science should deal with public facts. Psychologists deal with introspection. Introspection is a part of behaviorism. Behaviorists tends to study psychological phenomena as stimuli and its response. It helps to understand the behavior of animals and humans.

Reinforcement and punishments show significant change in the stimuli's behaviors. Behaviorists believe that our actions are shaped by the environmental stimuli. This behavioral change should be measurable and observable.¹

B. Different Perspectives in Psychology

Psychological perspective basically is an approach to determine different topics psychologically, in fact, within psychology it may have different approaches to achieve different psychological perspectives. Following are the five major perspectives to represent the contemporary field of psychology in brief.

1. Behavioral Perspective: It focuses on the stimuli which is observable and its response in result of any action, movement, or emotion, simultaneously. A child who behaves aggressively in his childhood, there are 90% chances, that this guy would become an aggressive person in his adulthood. Aggressiveness was an action in a child, but in return, as a response it made a personality who has not control over his actions and emotions, and consequently it generated a behavior which was full of anger, aggression, and hurriedness.

¹ https://psychclassics.yorku.ca

- 2. Cognitive Perspective: It is in the relevancy of complexed human actions, such as, decision making, reasoning, planning, communication, perceiving, remembering, and problem solving. Cognitive perspective is highly associated with mental processes.
- 3. Psychoanalytic Perspective: Psychoanalytic conception was developed in human behavior by Sigmund Freud. Psychoanalysis was the blend of cognition and psychology. It stems with unconscious process, beliefs, desires, fears, from which a person is apparently unaware, but somewhere in deep down they influence the human behavior. Specially it has core association with childhood forbidden memories and punishments, which affect person's innate instinct.
- 4. Biological Perspective: It has a direct relationship with psychology. It helps to understand the neurobiological processes that define the human behavior and mental activities. Biological perspective may have nature and nurture effects.
- 5. Subjectivist Perspective: This perspective tends to the human behavior as a function perceived by the world. It helps to understand the human social behavior. Defining the situation by any person can vary, under different cultures, personal characteristics, history of ancestors, or under any other current scenario.¹

¹ https://www.verywellmind.com

C. Human Personality and Behavior

Behavior is an individual's action. It is the action a person takes to bring about a change, make something happen, or maintain the status quo. Behavior is a reaction to events that occur

- Internally-thoughts and feelings
- Externally-the environment, including other people.¹

Human Personalities, on these bases are categorized as:

- Envious: Such persons always want to be better than everyone. They just want to achieve better and better.
- Optimistic: These people are very hopeful and positive in nature.
- Pessimistic: These people always have doubts, questions, and negativity in mind.
- Trusting: These people are very innocent and always trust others, irrespective of their cruel actions. They are very cooperative and have helping and kind nature.

Types of Human Behaviors in Psychology, are explained as:

Psychologists have divided human behaviors in numerous categories according to the different situations and responses.

 Molecular and moral behavior: Such behavior occurs suddenly without thinking. Moral behaviors exactly oppose the molecular behaviors. They happen with fore thinking.

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¹ http://www.health.nsw.gov.au> blog-posts/2020/01/20.

- Overt and Covert Behavior: Overt behavior can be defined as visible actions and covert behavior is something that happens inside the human being.
- Voluntary and Involuntary Behavior: Voluntary behavior is an action that can be controlled while involuntary actions happen suddenly and naturally.¹

D. Acceptance in Human Psychology

Acceptance can be of one's own self, of other people, environment, circumstances, and of the whole world at large. In recent times some psychotherapeutic treatments based on acceptance also are in practice and generating fruitful results. There is a branch in psychology, known as 'social psychology', it deals with the acceptance of social and group norms by any single person of the society.

In clinical psychological science, the idea was accepted as part of everyday life, philosophy, religion, and folklore. Despite being empirical in the sense that they were derived from group experiences, the advantages of acceptance were obviously not examined using the current scientific technique². Acceptance requires an immense amount of tolerance and patience for the given things or situations. But Acceptance revolves around the free choice or free will, person avail it by his own no one will enforce it. There is a notion of surrender and compliance in acceptance.

For the ancients, the idea was accepted as part of everyday life, philosophy, religion, and folklore. Despite being empirical in the sense that

¹ https://uk.indeed.com

² John C. William & Steven JayLynn," *Acceptance: An Historical and Conceptual Review*", State University of New York at Bringhamton, p. 5.

they were derived from group experiences, the advantages of acceptance were obviously not examined using the current scientific technique.¹

Self-acceptance, that is unconditional and limitless, is crucial to human health in regards of emotions, behavior, and mental health. Half of the 20th century associated with the acceptance as treatment. It knew as humanistic experiential treatment; i.e. Green berg in 1994, Rogers 1961, and Rational Emotive therapy; Ellis & Grieger 1986, Ellis & Robb 1994, these were the personas who generally elevated acceptance as treatment initially. Interventions based upon acceptance had developed to treat specific troubles and disorders, like; anxiety, disorder in eating habits and patterns, abusive behavior, nicotine dependency, and to treat the severe and chronic pains. Accepting the depressed feelings while engaging own self in social and cognitive activities, proves as stress dissolving treatment.²

Acceptance is mindful awareness. A systematical study of acceptance can help to understand different psychotherapies, to maintain different psychological disorders, and to understand the mechanism that helps to understand different personal changes. Social acceptance means that people in surrounding, signal another person that they are willing to add you in their circle. People experience such kind of acceptance in numerous ways. Human nature has the need to belong in order to maintain the relationships. This need of belongingness has two ways to describe, first, people need some positive social contact to survive, second, people want some stable framework of

¹ John C. William & Steven JayLynn," *Acceptance: An Historical and Conceptual Review*", State University of New York at Binghamton, p. 11.

² John C. William & Steven JayLynn," Acceptance: An Historical and Conceptual Review", State University of New York at Binghamton, p. 21.

relationships, in which the individuals share mutual concerns for their loved ones.¹

Acceptance is one of the primary emotions that help organisms deal with their key survival issues.²

To accept something is a very kind act to perform. It fulfills the emotional patterns such as love, friendliness, curtesy, mindfulness, resourcefulness, and open mindedness. It makes our life worth living indeed. During the phase of infancy, acceptance and love are essential for optimal development. However, in the age of adolescence, acceptance becomes little complicated to acquire.

Throughout our lives, we learn to accept certain challenges and situations, to even our very own sentiments and thoughts. We accompany sense of acceptance in making important choices and decisions. When we get this feeling from others, it gives us the essence of great joy which strengthens us emotionally and make them ours holistically.

Sometimes, we surrender in the name of acceptance. When we are helpless and have no choice, we just close our eyes and do what lie ahead in our lives. Surrender does not be-holds the meaning of defeat always, but sometimes, it represents peace, hope, growth, enjoyment, and personal growth. Surrender can be defined as a psychological experience to be in a moment and living that moment deeply.

¹ C. Nathon DeWell' and Bard J. Bushman," *Social Acceptance and Rejection: The Sweet and the Bitter*" University of Kentucky and The Ohio State University and VU University, Amsterdam. 2011, P. 257.

² Plutchik, R. Emotion. *A Psycho evolutionary Synthesis*. New York: Harper & Row, Publishers.1980.

Carl Roger who was an American Psychologist and the founder of humanistic psychology and was specially known for his person-centered therapy.

This therapy concludes that every living object tends towards a complete and complex development. It is in living organism's nature. Roger posits that people discover in a healthy relationship, more capacity to grow, convert, and to develop their personalities, and those who develop such relationships have more caring attitude and tendency to listen their inner thoughts and experiences; it makes them more aware, realistic, and authentic in their actions. This awareness includes internal (dreams, desires, ideas, thoughts) and external (all physical actions) simultaneously. Carl Roger's hypothesis states that in having these kinds of relationships people recognize themselves better to cope with their lives in a more constructive, intellectual, and satisfying way. This hypothesis should not be limited to therapist-patient relationship, but it should be extended to the whole human relationships.¹

"If a parent creates such a relationship with his offspring, his child will become more self-directing, socialized, and mature. If a teacher creates such relationship with his students, the student will become a self-initiated learner and be more original, disciplined and less anxious."²

When a person gets accepted and loved by his surrounding people, it makes him more energetic and inspiraited. It enhances his sense of

¹ Krystyna C. Laycraft &Bogusia Gierus, *Acceptance: The Key to a Meaningful Life*, Nucleus Learning Calgary, Albert, Canada. Library and Archives Canada Catalogue in Publication.2018. p. 24.

² Rogers, C.R. (1989). *On Becoming a Person. A Therapist's view of Psychotherapy*. Boston, New York: Houghton Mifflin Company. p. 37.

imagination and creativity. Having relationships in these patterns enrich many positive aspects of human life.

Existential Analysis is a method of phenomenological psychotherapy with an existential-philosophical background. Under such analysis, people get help to understand, recognize, and accept their emotional state. In active worldview, we find that people give "inner consent" (it means, to say 'yes' of everything happening in life, to know the valve of other's and live accordingly, not according to the desires and expectations of others.) to experience their lives openly and freely, making their decisions by their own, and being responsible for their decisions and other actions.¹

"According to logotherapy, the will to meaning, is a primary motivating force in human beings. For Frankl, the meaning of a man's life is found in the specific acts he makes at any given moment. Each man is questioned by life, and he can only answer to life by answering for his own life; to life he can only respond by being responsible. Thus, logotherapy sees in responsibleness the very essence of human existence." ²

Frankle suggested three ways of discovering 'meaning' in life:

1. First is relating to the creative values. It is about what we transfer or give to the world to fulfil any meaningful or purposeful task, especially to serve others. Such creativity could be, relating to music, painting, art, or any invention.

¹ Krystyna C. Laycraft &Bogusia Gierus, *Acceptance: The Key to a Meaningful Life*, Nucleus Learning Calgary, Albert, Canada. Library and Archives Canada Catalogue in Publication.2018. p. 156-157.

² Frankl, V.E. *Man's Search for Meaning: An Introduction to Logotherapy*. New York: Washington Square Press,1971, p. 172-173.

- 2. Experiential values involve in the second way to discover meaning in life. It is about what we receive from world, in terms of our experiences. Purpose of any experience is to focus on our beloved relationships with people, culture, and with nature. Frankl emphasized on the value of love in exploring the 'meaning' in our lives.
- 3. There are attitudinal values, we found in the third way of defining meaning in lives. It is when we act and stand in a response, rather than to suffer and get victimized. Frankl did not ask us to run away from being suffered, but to embrace it and see it from totally a different point of view.¹

By doing this analysis in psychology, we mean that, when something happens in our lives which is quite awkward to us, we found difficulty in accepting that, it mobilizes our emotions and cognitive nerves, consequently we become more aware, focused, and attentive. In this high emotional arousal state, we experience internally a sense of willingness to change the circumstances.

On that moment, we say 'yes' to ourselves and do according to our own will. In this process, we get help from our imagination, it helps us to determine our actions to achieve our goals. Here we said, 'yes' to our meaningful existence. This a therapy, which we can do to ourselves, in daily lives.

Rational thinking reflects preference as it is based upon ability to consider, analyze, and make decisions with the help of factual data, logics,

¹ Krystyna C. Laycraft &Bogusia Gierus, *Acceptance: The Key to a Meaningful Life*, Nucleus Learning Calgary, Albert, Canada. Library and Archives Canada Catalogue in Publication.2018. p. 157-158.

and inference. It is totally realistic and practical. On the other hand, irrational thinking is demanding, in flexible, and dogmatic.

Ellis introduced three principles of unconditional acceptance. First one is unconditional self-acceptance, it means when we accept our own selves as a complete unique persona, we tend to value ourselves. We do not like dependency, only worth our own selves. Second one is unconditional, other acceptance, it is all about the acceptance of other human beings, despite, even not liking them. Last one is unconditional life acceptance, it is about the full acceptance of our own lives, no matters how it unfolds.¹

Dialectical Behavioral Therapy is designed specifically to treat people who are high in numbers to attempt suicide, with borderline personality disorder. Marsha M. Linehen an American psychologist and professor at the University of Washington, developed this therapy.

"On the surface, acceptance looks like a passive state, but in reality It is active and creative because it brings something entirely new into this world." ²

Emotion-Focused Therapy, emphasizes upon acceptance, awareness, and understanding the modulation of emotions. Emotions are complexed dynamic of the process of change, human development and to response towards environmental changes. They are key elements in motivating any individual's thoughts and actions, and provide richness and meaning to the relationships.³

¹ Krystyna C. Laycraft &Bogusia Gierus, *Acceptance: The Key to a Meaningful Life*, Nucleus Learning Calgary, Albert, Canada. Library and Archives Canada Catalogue in Publication.2018. p. 173.

² Tolle, E. A New Earth, Awakening to Your Life's Purpose. A Plum Book. P. 296.2006.

³ Izard, C.E. Human Emotions. New York, NY: Plenum.1977.

E. Acceptance and Psychological Dimensions of Belief:

Acceptance and beliefs are the fundamental constructs in psychology, and significantly effect human behavior, emotional well-being, and cognition. In psychology, belief is a mental state, which represents individual's proposition to be true. It has direct link to human's way of perception, emotional stability, decision making, and problem-solving techniques. Psychology, sees belief through the lens of cognitive and social attributes. Below, there are few psychological theories, explaining belief system in human person.

- Cognitive Dissonance Theory (Leon Festinger,1957): This theory posits that human beings experience psychological discomfort, when they attain two different beliefs, creating conflicts in human behavior, or when they perform such actions, which are contradictory to their beliefs. To reduce this dissonance, individuals try to modify their beliefs and justify their behaviors.
- Theory of Planned Behavior (Ajzen,1991): This theory, specifically highlights the normative, behavioral, and control beliefs. They provide foundation to human intensions, these intentions subsequently, shape behaviors. This theory has wide application including religious practices, social norms, and health behaviors.
- Social Learning Theory (Bandura, 1977): This theory states, that beliefs can be attained through observational learning. People

- internalize beliefs, by exhibiting role models, especially, in social, and cultural dimensions.
- Schema Theory (Bartlett,1932; Piaget,1952): According to this ideology, beliefs are formatted and organized in schemas. Schema is a cognitive or mental frame work, that helps to interpret new information based upon their prior knowledge and experience. These schemas build intentions, memories, and inferences relating to their actions and beliefs.

Nancy S. Kim describes belief, as they are not just ideas, but a deep lens through which we see the world, help us to shape our identity and guide our behaviors and decisions. Nancy draws grounds from human psychology; neuroscience, and social science to explain and examine beliefs, especially beliefs of religion, politics, science, mortality, conspiracy theories and even about the self, too. Nancy states in her book that people do resist while changing their beliefs and mind, when anybody ask them to alter their beliefs. By reading this book, people know the real essence of our own beliefs and able to understand other's point of view, too, regarding social, cultural, and religious beliefs.¹

Carl Jung an analytical psychologist, states that 'religion is a profound expression of human psyche', further he describes that religious myths, symbols, dreams are actually rooted in collective unconscious, a very deep and vigours part of human mind. Religion is a psychological need and our

¹ Nancy S. Kim, *The Psychology of Belief*, Bloomsbury Academic, London, UK. 2023.

unconscious mind plays vital role in religious activities, specially via dreams and random thoughts.¹

Shermer presents the idea that 'humans are belief-forming machines-our brains are wired to believe first and justify later'. He believed that there is neuroscience, behind the concept of belief that covers political, religious, and conspiratorial thinking through cognitive and scientific mirror.²

Acceptance in Psychology, relates to the ability to acknowledge emotions, thoughts, and realities without resistance and judgement, when this process linked to the belief, then acceptance plays a critical role, in conceiving that how individuals sustain their convictions, specially about mortality, religion, and identity. Psychologically, people often accept beliefs, which align to their emotional needs, environment, and past experiences, even without any, empirical evidence. This process gets influence from cognitive biases. In this regard, we may say that acceptance is not a passive process but an active psychological function that helps to maintain belief systems and gives a sense of meaning, coherence, and control to individuals, in their worldview.

F. Social Aspect of Acceptance:

Acceptance reflects the positivity of human nature. It shows the flexibility in emotional state and tenderness of heart that eventually helps a person to behave well. Acceptance has numerous benefits, some of them are as below:

¹ Carl Gustav Jung, *Psychology and Religion*, Yale University Press, New Haven, CT, USA. 1963.

² Shermer, *The Believing Brain*, Times Books, New York, NY, USA. 2011.

- 1. Acceptance makes a person emotionally strong, less judgmental, and more peaceful. That will help a person to deal with his anxiety, stress, depression, and anger issues.
- 2. Acceptance arises from the right prefrontal gyrus, ventral striatum, and from the left insular cortex of brain. It means, acceptance indicates a healthy brain. It helps people to protect themselves from the expected danger.
- 3.To be accepted, prevails positive self-esteem and self-worth in a human being.
- 4. Acceptance helps people to behave more gently and effectively.
- 5. Acceptance brings a person close to the reality. It gives a person realistic and problem-solving nature. That helps a person to live a meaningful life.

G. Denial in Psychology:

Denial can be defined as a defensive mechanism that may help any individual to refuse any fact or scenario, this is a process, done unconsciously, insight the brain to protect human being from any kind of discomfort or anxiety.

In psychology this concept was introduced by the Anna Freud, daughter of Sigmund Freud. Who developed the idea of unconscious strategies and defense mechanism¹. Such defense could be defined as protection from disturbing thoughts, anxious feelings, undefinable fear, etc. Anna perceived by denial, that it is an unconscious state which relieves a person from distress and discomfort by rejecting the reality. Characteristics of denial can, be built

¹ Freud, S. The ego and the id. In J. Strachey (Ed. & Trans.), The standard edition of the complete psychological works of Sigmund Freud (Vol. 19, pp. 12–66). London: Hogarth Press.1923.

in any person, while in childhood or in adolescence, and can damage the personality with persistent effects, in adulthood, too.¹

Denial is very difficult state to accept, mostly people do not face the reality and find escape in form of denying the fact. People do not acknowledge their, this disorder. Denial may lead any person to a short-term satisfaction but in long term, it has no relief, but only pain. By the end, person must confront the reality, no matters, how much it is difficult to accept or face.

People having denial, are no doubt far from the reality, in this regard they may isolate themselves. Sometimes they ignore their own disagreements with the relationships, they are having in their lives. Both approaches are unrealistic and unhealthy.

Few signs of denial can be as listing below:

- People who deny, mostly have the nature to refuse the problems and try to ignore them at their best.
- These people always blame others, never accept their role in existing problem.
- They, being at their height of ignorance, try to postpone the problems, by keep saying that they will solve the issue in future.
- They never think before, about the most possible hurdles, to avoid the future hassle.
- Such people never want to change themselves, always persist on their behaviors, no matters, how much they are cruel or negative.²

² http://positiveresteatontown.com

¹ www.psychologytoday.com.

H. Causes of denial in psychology:

Denial is rooted in the shield of protecting oneself from getting deprived or harmed by stress or anxiety. Denial can appear in different scenarios, including:

- Emotional attachment: Denial occurs when someone tries to protect himself from emotional state of melancholy by confronting the bitter truths.
- Hesitation: When someone is imbarred or guilty, he may tend to deny the situation.
- Fear of acknowledgement: Such a fear can be a disaster for human persona. Escape is never a solution. This will lead to swear avoidance and neglect.
- Stressful situation: People can get panic attacks in stress. They can lose their sense of focus and thinking ability and instantly, they may deny the facts.
- Stages of denial: In psychology denial links to the grief firstly, later it moves towards anger, depression, and distress.¹

Denialism generally prevails the sense of hate in the air, that is annoying and unacceptable for the society, as it belongs to the self-criticism. Denialism adds more defensive attitude in the psychological practices that prevents the vast exposure.

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¹ http://positiveresteatontown.com

It shows difficulties in changing the minds of denialists as compared to the other stubborn minds. To deal the denialists with empathy is not easy, but it is essential. It is the tragedy of denialists, that they do not concede the issue, they discredit the mountains of evidence.

Social impacts of denial:

- Denial tends to doubt our own perceptions.
- Denial may cause the division in societal norms.
- Denial kills trust and empathy.
- Denial can empower the unhealthy thoughts and patterns, even in generations
- Denial can cause intense conflicts and tensions in relationships.
- Denial causes rigidness in human nature that hindered personal growth.
- Denial may affect the power of decision making as it fades the reality to denialist.
- Denial brings isolation, anger, and distress to people.
- Sometimes denial shield us from unwanted and difficult emotions and situations.
- People use denial as defense mechanism, as it prevents from painful feelings.¹

I. Denial and Disbelief:

Disbelief and denial closely linked to each other in psychology. Denial is known as unconscious defense mechanism that prevents man from distressing and harsh realities and disbelief tends to know as conscious or

¹ Freud, S. (1909/1955). Five Lectures on Psychoanalysis. In J. Strachey (Ed. & Trans.), The Standard Edition of the Complete Psychological Works of Sigmund Freud (Vol. 11, pp. 1–56). London: Hogarth Press.

unconscious skepticism towards realistic facts. Denial often reinforce disbelief.

'belief comes first, and disbelief arises when something contradicts existing belief systems.'1

Disbelief manifests as denial of personal fault, driven by cognitive dissonance that reinforce by confirmation bias and memory distortion. Disbelief perpetuates harmful behaviors but these can be mitigated through awareness and openness.²

Some psychological theories are mentioning below to support the concept of disbelief in psychology.

- Terror Management Theory (Greenberg, Pyszczynski, & Solomon, 1986): according to the theory, disbelief in religious existential systems may arose anxiety about ultimate mortality.
 People often resist disbelief to preserve psychological comfort.
- Motivated Reasoning Theory (Ziva Kunda, 1990): individuals
 deny or show disbelief in clear evidence, which threatens their
 values, identity, or any other worldview as disbelief is not just
 rational but full of emotional tendencies.
- Dual-Process Theory (Kahneman, 2011): According to the theory fast thinking often accepts belief automatically, and slow thinking activates critical reflection and disbelief, when analytical reasoning is being enabled.
- Cognitive Dissonance Theory (Festinger, 1957): The time any new information contradicts prior beliefs, individuals face

¹ Shermer, *The Believing Brain*, Times Books, New York, NY, USA. p.145. 2011.

² Alcock, J.E. *Belief: What it Means to Believe and Why our Convictions Are So Compelling*, Prometheus Books, Amherst, NY, USA. p.546. 2018.

discomfort, and disbelief be the result of this distress, when people try to resolve this conflict by differing new information.

People may disbelieve facts, that threaten their moral image or self-concept.¹

Daniel Dennett states about religious disbelief (atheism) as a rational response to unclear and unjustified supernatural claims. He urged that disbelief can arise naturally through scientific inquiry and evolutionary psychology.²

'Disbelief can be a defense against deceptive or unproven ideas. Alcock emphasizes, that belief systems often resist change due to emotional investment, and disbelief requires critical thinking plus emotional detachment.'3

People may disbelieve facts that conflict to their group identity or ethical values. Disbelief in this context, is not about inferences or logics, but moral intuition and tribal loyalty.⁴

Denial and Disbelief both involve in rejecting information and factual realities. Denial can be an unconscious and emotional act, and disbelief is rational and conscious action in psychological grounds. These both concepts brief how human mind manages cognitive dissonance, and

¹ Tavris, C., & Aronson, E. *Mistakes Were Made (But Not By Me)*, Harcourt, Orlando, FL, USA. 2007.

² Dennett, D., C, *Disbelief as a Rational Position*, Viking Adult, New York, NY, USA. 2006.

³ Alcock, J., E., *Belief: What It Means to Believe and Why Our Convictions Are So Compelling*, Prometheus Books, Amherst, NY, USA. 2018.

⁴ Hait, J., *The Righteous Mind: Why Good People Are Divided by Politics and Religion*, Pantheon Books, New York, NY, USA. p.450. 2012.

emotional discomfort, and this is only possible, when individual is psychologically stable.

J. Acceptance and Denial vis a vis Belief and Disbelief:

Belief is acceptance of proposition as true. The implication is that the acceptance is largely without reasons, and therein lies the difference between knowing and believing. Religious and ideological propositions are the typical example of believed propositions rather than known propositions.

Every human being has a belief system that they utilize, and it is through this mechanism that we individually, "make sense" of the world around. We can say that belief systems are innate in human persona, as person starts growing, he develops his spiritual mind and gradually tends to believe in certain religious faith and carry it throughout his life.

It is very difficult for a person to change his belief. A person's whole personality stood upon his belief system, if it is fulfilling his societal and spiritual norms, it might be beneficial for him, otherwise it will be a disaster for human mind and soul.

K. Characteristics of Belief:

Every human civilization since it is created has some religious concept to follow in life. Religious beliefs play social role in human communities, help them to attain any purpose in life. Human being has passed through a long journey of spiritual development.

This journey was being so magnificent. It was like an evolutionary process. Human mind is inherited with the idea of having faith and belief in something. Spiritual development sharpens the concept of religious belief.

While believing in any belief, we start living that belief. Our thoughts and actions move around that belief, that becomes the nucleus of our lives.

Every belief has some characteristics that may affect human life in different dimensions. Some of them are as below:

- 1. Personal dedication: Beliefs are built upon personal dedication and commitment. Every human being existed relies upon beliefs. We may say that beliefs are like road map, which are very important to reach at our destination. If we follow a wrong way, it will deprive ourselves. Our belief may connect us to our ancestors and traditions. It will make our roots strong. Religious beliefs help to build coordination among communities.
- 2. Moralities: Beliefs support moralities. Moral values would be so high in a society, where religious norms are accepted and followed by the people.
- 3. Guideline: Most religious beliefs are followed by holy scriptures. They provide a clear guideline to live life. This guidebook provides a sense of protection, as it will save humanity from betrayal.
- 4. Life Span: It is an interesting fact than human belief lasts longer than the believer itself. Beliefs are followed by the generations. Sometimes beliefs become the symbol for nations, people in the world know the countries by the beliefs of maximum people, mostly Indians are Hindus, and Pakistanis are Muslims, and so on.
- 5. Deeds of Virtues: Beliefs are like pot full of virtues and good deeds. Beliefs promote humanity in society. Human virtues like concern for others, helping nature, patience, honesty, and forgiveness etc. are carried by the true believer. Such acts of kindness help to enhance social and moral relationships.
- 6. Cognitive Health: Beliefs promote wellbeing in the society. Happy and satisfied society will have a good mental health. Cognition has core

importance in human psychology. Healthy minds would produce healthy personalities.

- 7. Reduce Stress: Beliefs have spiritual basis. They help to build strong spiritual connection between man and his Creator. This connection makes a man spiritually and emotionally strong. Person can easily deal with his anxiety and stress to follow his belief and God's instructions.
- 8. Ideology for Life: Beliefs contain complete ideology for life, ideology which is full of philosophy, needs to be discovered and explored throughout the life, one who will dig in it, will find 'true guidance'.
- 9. Motivation and purpose: Beliefs give life meaning, direction, and motivation, helping individuals set goals and work towards achieving them.
- 10. Emotional stability: Strong beliefs can provide emotional stability, comfort, cheer, relief, consolation, and solace, especially during challenging and hard times. Beliefs make a person strong to handle any situation, because a man's whole life relies on different beliefs regarding different things.
- 11. Confidence and self-esteem: Beliefs can shape self-perception, abilities, influencing confidence and self-esteem. Having a belief in doing something makes a man competent that he can do it and achieve anything in life. Believes truly provide a growth mindset to a man.
- 12. Resilience and coping: Beliefs can help individuals develop resilience and coping mechanisms, enabling them to navigate adversity. Believes can help to develop coping strategies, and emotional regulation techniques while helping to reduce stress and anxiety.
- 13. Decision-making: Beliefs design decision-making processes, influencing choices, arguments, and judgments. Core beliefs about one's own self and about world can train a brain to think critically.

- 14. Problem-solving: Beliefs can shape problem-solving strategies, with individuals seeking solutions that align with their beliefs. Beliefs require deep analysis, it helps to reduce the future risks. Problem solving strategies make them ready to face any uncertainty.
- 15. Critical thinking: Beliefs can effect critical thinking, as individuals may be more likely to accept or reject information based on their beliefs. Beliefs and critical thinking are more likely to relate to each other. Belief wants bias confirmation that needs the support of solid information and authentic data collected via critical thinking.
- 16. Analytical thinking: Beliefs can influence analytical thinking, with individuals interpreting data and information through the lens of their beliefs. By doing deep analysis we can give more attention to the most relevant data. Interpretation of ideas and information become easy for the analysist.
- 17. Identity formation: Beliefs play a crucial role in shaping an individual's identity and personality, influencing their values, choices, attitudes, concerns, and behaviors.
- 18. Social connections: Beliefs can pour a huge impact on social connections, with individuals often seeking out like-minded others and forming communities based on shared beliefs. Beliefs bring people closer having same ideologies regarding beliefs, and sometimes people do get impress by other people's beliefs and try to learn them and adopt eventually while having social connections with others.
- 19. Cognitive biases: Beliefs can lead to cognitive biasness, such as confirmation bias, where individuals tend to give more weight to the information that supports their beliefs. This is such a natural phenomenon.

- 20. Emotional regulation: Beliefs can effect emotional regulation in individuals, using their beliefs to manage and make sense to their emotions. Emotional reasoning makes things more acceptable and mindful for human nature and personality. Emotional association sometimes gets a lead on logics and inferences.
- 21. Values and principles: Beliefs shape and design an individual's values, choices, and principles, influencing their behavior and decision-making.
- 22. Attitudes and behaviors: Beliefs can lead to specific attitudes, habits, and behaviors, such as prejudice or altruism. This shows a kind of rigidness in human nature.
- 23. Personality traits: Beliefs can influence personality traits, such as openness to experience or conscientiousness. Beliefs and personal traits are in interwind, they both can reinforce each other. Beliefs have huge impact on a man, they can make a man noble and beast at the same time.
- 24. Self-concept: Beliefs can shape an individual's self-concept, influencing their perception of themselves and their place in the world. Self-realization makes goals very clear and achievable to the man. Self-knowing tactics provide a base to more enduring and consistent beliefs. A man can reduce negative self-talk by getting the self-reflection, by looking in the mirror of their belief.
- 25. Information processing: Beliefs influence how individuals process information, with a tendency to seek out confirming evidence and reject disconfirming evidence regarding their ideas. Beliefs help to filter the information by rejecting the contradictory ideas to their beliefs. With the help

of information processing decisions become more authentic to increase creativity and problem-solving power.¹

L. Impact of Disbelief:

Belief and disbelief are interwind, both have an amazing effect on human life. While studying belief, it is equally important to study about disbelief, because, somehow, acceptance arises from denial.

Disbelief refers to a cognitive state where any individual doubts or rejects the validity of a specific ideology, claim, or belief. It involves a critical evaluation of any evidence and arguments, often leading to a withholding of assent or a rejection of the proposition in question.

Disbelief can be a rational, inferential, and adaptive response to incomplete or inaccurate information, and it plays a very crucial role in scientific inquires, analytical thinking, critical thinking, and in decision-making process.

By embracing or accepting disbelief, individuals can foster a more nuanced understanding of the world, avoid dogmatic thinking, and cultivate a more open-minded and inquiring approach to knowledge and truth.

Important Aspects of Disbelief:

Disbelief can have a profound impact on the human mind, thoughts, personality, emotions, practical life, and psychological well-being. Here are some significant effects of disbelief:

Emotional and Psychological Impact:

¹ https://helpfulprofessor.com

- 1. Critical thinking: Disbelief promotes critical thinking, encouraging individuals to question assumptions and evaluate evidence.
- 2. Emotional regulation: Disbelief can help individuals manage emotions, such as anxiety or fear, by challenging irrational beliefs.
- 3. Cognitive dissonance: Disbelief can create cognitive dissonance, motivating individuals to re-evaluate their beliefs and values.
- 4. Self-awareness: Disbelief can foster self-awareness, helping individuals to recognize their own biases and limitations.

Practical Impact:

- 1. Decision-making: Disbelief can improve decision-making by encouraging individuals to consider alternative perspectives and evidence.
- 2. Problem-solving: Disbelief can facilitate creative problem-solving by challenging assumptions and promoting innovative thinking.
- 3. Personal growth: Disbelief can drive personal growth by encouraging individuals to challenge their own beliefs and values.
- 4. Relationships: Disbelief can impact relationships, as individuals may question or challenge the beliefs and values of others.

Personal Impact:

- 1. Open-mindedness: Disbelief can promote open-mindedness, encouraging individuals to consider new ideas and perspectives.
- 2. Skepticism: Disbelief can foster skepticism, helping individuals develop a more nuanced and critical approach to information.
- 3. Independence: Disbelief can promote independence, encouraging individuals to think for themselves and challenge authority.

4. Resilience: Disbelief can build resilience, helping individuals cope with uncertainty and ambiguity.¹

Impact on Thought Patterns:

- 1. Critical thinking: Disbelief promotes critical thinking, encouraging individuals to evaluate evidence and arguments.
- 2. Analytical thinking: Disbelief fosters analytical thinking, helping individuals break down complex information and evaluate its validity.
- 3. Creative thinking: Disbelief can promote creative thinking, encouraging individuals to challenge assumptions and explore new ideas.
- 4. Flexible thinking: Disbelief can foster flexible thinking, helping individuals adapt to new information and changing circumstances.

Impact on cognitive state:

- 1. Neuroplasticity: Disbelief can promote neuroplasticity, encouraging the brain to reorganize and adapt in response to new information.
- 2. Cognitive flexibility: Disbelief can foster cognitive flexibility, helping individuals switch between different mental frameworks and perspectives.
- 3. Memory formation: Disbelief can impact memory formation, as individuals may re-evaluate and revise their memories in light of new information.
- 4. Attention and focus: Disbelief can influence attention and focus, as individuals may become more discerning and selective in their attention to information.²

Disbelief has a direct impact on the cognitive state by creating distortions in perception, weakening the capacity for sound reasoning, and fostering internal

¹ Buss, D. M. (1991). Evolutionary personality psychology. Annual Review of Psychology, 42(1), 459–491.

² https://pubmed.ncbi.nlm.nlh.gov

conflict. It often leads individuals to reject evident truths, resulting in selective thinking and biased interpretation of reality. Over time, this state of denial fragments mental clarity, reduces critical thinking ability, and generates confusion and anxiety. Such disruption in cognition not only affects decision-making but also diminishes an individual's sense of direction and overall psychological balance.

Chapter: 4

- 4. Qur'anic View on Psychology of Disbelief
- 4.1 Qur'anic View about Disbelief
- 4.2 Qur'anic Notion on Psychology of Disbelief
- 4.3 Impact Disbelief on Human Behavior

Introduction

The fourth chapter focuses on Quran and psychology of Disbelief. It is further divided into three sub-chapters, entitled as, Quranic view about Disbelief, Qur'anic Notion on Psychology of Disbelief, and Impact of Disbelief on Human Behavior. There are several Quranic verses are given, along with the selected exegesis, psychological theories which supported disbelief and its impact on human behavior, personality, and psyche.

4.1 Qur'anic View about Disbelief

The Quran, book of wisdom, the holy book of Islam, defines the concept of disbelief, known as kufr in Arabic at a wider range. Disbelief in the Quranic verses refers to the denial of faith in Allah, His messengers, His revelations, His angels, and on the Day of judgement. It is considered as grave or mortal sin, which needs to be repented before death at any cost, and a fundamental opposition to the divine reality. In the following, there is an overview of how the Quran perceives disbelief:

A. Disbelief (Kufr) and Its Types:

Disbelief is the deliberate rejection of faith in Allah and His guidance. It includes denying the truth of the Quran, rejecting the prophethood of Muhammad (peace be upon him), and refusing to, submit to Allah's will. The Quran describes disbelief as a form of ingratitude, as it involves rejecting the blessings and signs of Allah. Allah says in Quran:

1
وَجَحَدُوا كِمَا وَاسْتَيْقَنَتْهَا أَنْفُسُهُمْ ظُلْمًا وَعُلُوًّا فَانْظُرْ كَيْفَ كَانَ عَاقِبَةُ الْمُفْسِدِينَ

(And they denied them (the signs of Allah) unjustly and arrogantly, though their souls were convinced thereof. So, see how the end of the corrupters was the end of those who acted corruptly.)

Surah Al-Baqarah, explains it beautifully as:

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¹ Al-Naml 27:14 (Translated by Abdullah Yousuf Ali, p.1093)

ثُمَّ قَسَتْ قُلُوْبُكُمْ مِّنْ بَعْدِ ذَٰلِكَ فَهِيَ كَالْحِجَارَةِ أَوْ اَشَدُّ قَسْوَةً ۚ وَاِنَّ مِنَ الْحِجَارَةِ لَمَا يَتَفَجَّرُ مِنْهُ الْأَنْهَارُ ثُمَّ قَسَنَ قُلُوْبُكُمْ مِّنْ بَعْدِ ذَٰلِكَ فَهِيَ كَالْحِجَارَةِ أَوْ اَشَدُّ قَسْوَةً أَ وَاِنَّ مِنْهَا لَمَا يَهْبِطُ مِنْ حَشْيَةِ اللّهِ أَ وَمَا اللّهُ بِعَافِلٍ عَمَّا $^{\circ}$ وَوَانَّ مِنْهَا لَمَا يَهْبِطُ مِنْ حَشْيَةِ اللّهِ أَ وَمَا اللّهُ بِعَافِلٍ عَمَّا وَانَّ مِنْهَا لَمَا يَهْبِطُ مِنْ حَشْيَةِ اللّهِ أَ وَمَا اللّهُ بِعَافِلٍ عَمَّا وَانَّ مِنْهَا لَمَا يَهْبِطُ مِنْ حَشْيَةِ اللّهِ أَ وَمَا اللّهُ بِعَافِلٍ عَمَّا وَانَّ مِنْهَا لَمَا يَشْعَلُونَ $^{\circ}$

(Thenceforth were your hearts hardened: they became like a rock and even worse in hardness. For among rocks there are some from which rivers gush forth; others there are which when split asunder send forth water; and others which sink for fear of Allah, and Allah is not unmindful of what ye do.)

The Holy Qur'an addresses the whole humanity, that they have been blessed by their Lord Creator, with rightly guidance along a messenger from Him. It will be in the greater benefit of humanity if they accept and believe it. Denying the fact, will not harm Him, but the humans:

(O mankind! the Messenger hath come to you in truth from Allah: believe in him: It is best for you. But if ye reject Faith, to Allah belong all things in the heavens and on earth: and Allah Is All-knowing, All-wise.)

Al-Zamakhshari, in his renowned work, explains 'fa-aaminu khair ul lakum', as self-motivated choice, being told to believe, not merely as a command, but truly an inviting offer. Believe, as it would be better for you, than disbelief. He examines this as an

¹ Al-Baqarah 2:74 (Translated by Abdullah Yousuf Ali, p.30-31)

² Al-Nisa 4: 170 (Translated by Abdullah Yousuf Ali, p.271)

entreaty to embrace 'monotheisn', mentioned, as the superior path, compared to 'polytheism' or denial of the Messengers.¹

Types of Disbelief:

The Quran mentions different forms of disbelief, and the scholars have categorized as follows:

- 1. Kufr al-Inkar: Outright denial of Allah and His message.
- 2. *Kufr al-Juhud:* Acknowledging the truth internally but rejecting it openly or outwardly.
- 3. *Kufr al-Nifaq*: Hypocrisy, where one pretends to believe but conceals disbelief.
- 4. Kufr al-Shirk: Associating partners with Allah (polytheism).

For instance, Allah says in Quran:

(Indeed, those who disbelieve and commit wrong [or injustice]—never will Allah forgive them, nor will He guide them to a path.)

B. The Divine Scheme of Free Will and Choice:

1. Allah Has created man a free creation, The Quran affirms that humans have free will to choose between belief and disbelief. However, it warns that this choice carries eternal consequences:

¹ Al-Zamakhshari, Mehmood bin Umar, *Al Kash'aaf*, Dar ul Kitaab al Arabi Beirut, 1/170.

² Al-Nisa 4:168 (Translated by Abdullah Yousuf Ali, p.271)

(And ask them about the Haq coming from Your Lord; whosoever desire to believe and whosoever to disbelieve...)

However, The Quran repeatedly calls on disbelievers to reflect on the signs of Allah in the universe and within themselves, urging them to turn to faith.

2. Disbelief and denial are often linked to arrogance, pride, and the rejection of truth due to worldly desires and affections.

2
 إِلَّهُ وَاحِدٌ فَالَّذِينَ لَا يُؤْمِنُونَ بِالْآخِرَةِ قُلُوكُمْ مُنْكِرَةٌ وَهُمْ مُسْتَكْبِرُونَ

(Your God is one God: as to those who believe not in the Hereafter, their hearts refuse to know and they are arrogant.)

3. The Quran acknowledges that disbelief exists as a test and a trial for humanity. It emphasizes that Allah allows people to choose between belief and disbelief but holds them accountable for their choices.

(and whosoever disbelieves his faith, loses all good deed, and will be amongst losers in the life hereafter.)

4. Despite the severity of disbelief, the Quran encourages disbelievers to repent and turn to Allah. It emphasizes Allah's mercy and willingness

¹ Al-Kahaf 18:29 (Translated by Abdullah Yousuf Ali, p.827-828)

² Al-Nahal 16:22 (Translated by Abdullah Yousuf Ali, p.737)

³ Al-Maidah 5:5 (Translated by Abdullah Yousuf Ali, p.281)

to forgive those who sincerely seek guidance. The Quran often contrasts the fate of disbelievers with the rewards of believers, urging people to choose the right path:

(Say to those who have disbelieved [that] if they cease, what has previously occurred will be forgiven for them.)

C. Consequence of Disbelief:

The Quran warns that disbelief leads to severe consequences in this life and the hereafter. Disbelievers are described as being in a state of spiritual blindness and misguidance. In the afterlife, disbelievers face eternal punishment in Hellfire. Quran defines it as:

(But those who disbelieve and deny Our signs—they are the companions of Hellfire.)

Al-Zamakhshari, explains, that this verse refers to the people of Bani Isra'il, who rejected the divine signs and God's revealation, resulting to their condemnation and eternal punishment. His explanation underscores the theological consequences of kufr (disbelief) and denial.³

² Al-Ma'idah5:86 (Translated by Abdullah Yousuf Ali, p.314)

¹ Al-Anfal 8:38 (Translated by Abdullah Yousuf Ali, p.480)

³ Al-Zamakhshari, Mehmood bin Umar, *Al Kash'aaf*, Dar ul Kitaab al Arabi Beirut, 2/486.

(And whoever disbelieves—let not his disbelief grieve you. To Us is their return, and We will inform them of what they did. Allah almighty, knows the very secrets of hearts.)

The Quran recounts stories of past nations and prophets, highlighting how disbelief led to the destruction of those who rejected Allah's messengers. Such stories serve as warnings and lessons for humanity:

(And how many a city which was unjust have We shattered and produced after it another people.)

In short, The Quran describes, disbelief as a rejection of divine truth and a major sin which have severe consequences in this life and in hereafter too. However, it also emphasizes Allah's mercy and the possibility of repentance for those who turn back to Him. Disbelief is often associated with arrogance, ingratitude, and misguidance, while belief is linked to humility, gratitude, and submission to Allah. The Quran repeatedly calls on humanity to reflect, and recognize the signs of Allah, and choose the path of faith.

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¹ Luqman 31:23 (Translated by Abdullah Yousuf Ali, p.1217-1218)

² Al-Anbya 21:11 (Translated by Abdullah Yousuf Ali, p.918)

4.2 Qur'anic Notion on Psychology of Disbelief

Disbelief in Qur'an is such a vast concept to understand, it compasses all aspects of human needs, rather are related to the worldly matters or associated with hereafter's life. The Quranic explanation of disbelief (kufr) covers both a psychological and spiritual state of rejecting or denying the truth of Allah's guidance, as revealed through His prophets and scriptures.

The Quran describes disbelief not merely as an intellectual position but as a deeper condition of the heart and soul, and of mind, too, often linked to arrogance, ingratitude, and a refusal to submit to divine will. Below are key aspects of the Quranic understanding of the psyche of disbelief:

A. Psychological Reasons of Disbelief

1. Rejection of Truth (Takdhib):

Disbelief is fundamentally characterized by the rejection of truth, particularly the message of Tawhid (the oneness of Allah) and the prophethood of Muhammad (peace be upon him). The Quran frequently describes disbelievers as those who 'deny the truth':

1
يَعْرِفُوْنَ نِعْمَتَ اللّهِ ثُمَّ يُنْكِرُوْنَهَا وَٱكْثَرُهُمُ الْكَافِرُوْنَ 1

(They recognize the favors of Allah; then they deny them; and most of them are (creatures) ungrateful.)

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¹ An-Nahl 16:83 (Translated by Abdullah Yousuf Ali, p.758)

Az-Zamakhshari emphasizes on the contrast between the denial and gratitude, how recognition of divine signs leads to gratitude and Lord's worship, yet many show ingratitude and deny the blessings and truth.¹

This rejection is often willful, as disbelievers are described as having the capacity to recognize the truth but choosing to deny it out of pride or stubbornness.

2. Arrogance and Pride (Kibr):

A recurring theme in the Quran is the role of arrogance in fostering disbelief. Disbelievers are often depicted as too proud to accept the message of Islam, even when they recognize its truth.

(But those who reject Our Signs and treat them with arrogance. they are companions of the fire. To dwell therein (forever).)

Imam Razi discusses in his tafseer, how Almighty's relief and punishment are in balance, and how transgression leads to dier consequences. He delved into the human nature, inclining to disobedience, due to their pride and arrogance, people who deny,

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¹ Al-Zamakhshari, Mehmood bin Umar, *Al Kash'aaf*, Dar ul Kitaab al Arabi Beirut, 2/592.

² Al-A'raf 7:36 (Translated by Abdullah Yousuf Ali, p.406)

would face consequences in hereafter, for never ending timeperiod.¹

(Your God is one God: as to those who believe not in the Hereafter. their hearts refuse to know. and they are arrogant.)

This arrogance can manifest as a refusal to acknowledge the authority of Allah or the humility required to submit to Him.

3. Ingratitude (Kufr al-Ni'mah):

Disbelief is also associated with ingratitude. The Quran emphasizes that Allah has provided countless blessings to humanity, yet disbelievers fail to acknowledge or give thanks for these favors.

(Hast thou did not turn thy thought to those who exchanged the favour of Allah. With ingratitude and caused their people to descend to the house of perdition?)

This ingratitude reflects a deeper spiritual blindness and a lack of awareness of Allah's presence and mercy.

¹ Imam al-Razi, Mohammad bin Umar *Mafateeh-ul-Ghaib*, Dar-ul-Eahya' al-Turas al-Arabi, Beirut: 1420 AH, 15/154.

² An-Nahl 16:22 (Translated by Abdullah Yousuf Ali, p.737)

³ *Ibrahim* 14:28 (Translated by Abdullah Yousuf Ali, p.700)

4. Hardness of the Heart (Qaswat al-Qalb):

The Quran describes the hearts of disbelievers as "hardened" or "sealed," making them incapable of accepting guidance. e.g.

("Allah hath set a seal on their hearts and on their hearing. And on their eyes is a veil; great is the chastisement they (incur)".

The concept of 'khatam' seal on hearts and faculties, means spiritual insensitivity resulting from disbelief. The distance between restricted knowledge and unceasing vision, disconnects from spiritual truths.²

This hardness is often a consequence of persistent sin, arrogance, or rejection of truth. Such individuals are described as being spiritually deaf, dumb, and blind to the signs of Allah e.g. according to the Quran:

(Deaf, dumb, and blind, they will not return (to the path).

¹ Al-Baqarah 2:7 (Translated by Abdullah Yousuf Ali, p.8)

² Imam al-Razi, Mohammad bin Umar *Mafateeh-ul-Ghaib*, Dar-ul-Eahya' al-Turas al-Arabi, Beirut: 1420 AH,7/89.

³ Al-Baqarah 2:18 (Translated by Abdullah Yousuf Ali, p.10)

5. Love of Worldly Life (Hub al-Dunya):

The Quran portrays disbelievers as being excessively attached to worldly life; prioritizing material gains over spiritual truths. Allah says in Quran:

(The life of this world is alluring to those who reject faith, and they scoff at those Who believe. But the righteous will be above them on the Day of Resurrection; for Allah bestows His abundance without measure on whom He will.)

Imam Razi addresses direct objections by the disbelievers, that worldly prosperity, equates to divine favor and proof of one's correctness. He explains that Allah may grantworldly blessings to disbelievers and withhold them from believers as a test and as per His wisdom and will, so worldly wealth is neither a sign of truth, nor falsehood.²

زُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَآءِ وَالْبَنِيْنَ وَالْقَنَاطِيْرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْبَيْلِ الْمُسَوَّمَةِ وَاللَّهُ عَنْدَهُ أَنْ اللَّهُ عَنْدَهُ وَاللَّهُ عَنْدَهُ ال

¹ Al-Baqarah 2:212 (Translated by Abdullah Yousuf Ali, p.89)

² Imam al-Razi, Mohammad bin Umar *Mafateeh-ul-Ghaib*, Dar-ul-Eahya' al-Turas al-Arabi, Beirut: 1420 AH, 6/350.

³ Al-Imran 3:14 (Translated by Abdullah Yousuf Ali, p.143)

(Fair in the eyes of men is the love of things they covet: women and sons; heaped-up hordes of gold and silver; horses branded (for blood and excellence); and (wealth of) cattle and well-tilled land. Such are the possessions of this world's life; but with Allah is the best of the goals (to return to).

This attachment leads them to neglect the afterlife and the ultimate purpose of their existence, which is to worship Allah.

6. Doubt and Skepticism (Shakk):

Disbelievers are often depicted as being in a state of doubt or skepticism regarding the Quranic message, the Day of Judgment, and the existence of Allah.

(They swear their strongest oaths by Allah, that if a (special) Sign came to them, by it they would believe. say: "Certainly (All) Signs are in the power of Allah: but what will make you (Muslims) realise that (even) if (special) signs came, they will not believe.)

¹ Al-An'am 6:109 (Translated by Abdullah Yousuf Ali, p.374-375)

² Saba 34:54 (Translated by Abdullah Yousuf Ali, p.1293-1294)

(And between them and their desires, is placed a barrier, as was done in the past with their partisans. For they were indeed in suspicious (disquieting) doubt.)

This doubt is not always intellectual but can stem from a desire to avoid accountability or a lack of willingness to reflect deeply on the signs of Allah.

7. Pride and Mockery (Istihza):

The Quran describes disbelievers as mocking and ridiculing the message of Islam and its followers.

رُيِّنَ لِلَّذِيْنَ كَفَرُوا الْحَيَّاةُ الدُّنْيَا وَيَسْحَرُوْنَ مِنَ الَّذِيْنَ اٰمَنُوْا
$$^{-1}$$

(The life of this world is alluring to those who reject faith, and they scoff at those who believe).

(Mocked were (many) Messengers before thee; but their scoffers were hemmed in by the thing that they mocked.)

According to Imam Razi, this verse reflects a recurring historical pattern: The Prophet Mohammad (PBUH), follows the example of earlier Prophets who also faced ridicule. Those who mocked the Messengers were ultimately ungrateful and overtaken by the ordained punishment. He explains divine justice, the real theme

¹ Al-Baqarah 2:212 (Translated by Abdullah Yousuf Ali, p.89)

² Al-An'am 6:10 (Translated by Abdullah Yousuf Ali, p.340)

and consequence of disbelief, and how apparent success or mockery eventually turns against the mockers themselves.¹

This behavior reflects their inability to engage with the truth seriously and their attempt to undermine it through humor or scorn.

8. Fear of Change and Social Pressure:

Some disbelievers reject Islam out of fear of societal repercussions or a desire to conform to the beliefs of their community or ancestors.

(When it is said to them: "Come to what Allah Hath revealed; come to the Messenger": They say: "Enough for us are the ways we found our fathers following." What! even though their fathers were void of knowledge and guidance)

9. Spiritual Blindness (A'ma al-Basirah):

The Quran often describes disbelievers as spiritually blind, unable to perceive the signs of Allah in the universe and within themselves, as mentioned in the Quran:

¹ Imam al-Razi, Mohammad bin Umar *Mafateeh-ul-Ghaib*, Dar-ul-Eahya' al-Turas al-Arabi, Beirut: 1420 AH,8/42.

² Al-Ma'idah 5:104 (Translated by Abdullah Yousuf Ali, p.321)

³ Al-Hajj 22:46 (Translated by Abdullah Yousuf Ali, p.964)

(Do they not travel through the land, so that their hearts (and minds) may thus learn wisdom and their ears may thus learn to hear? Truly it is not the eyes that are blind, but the Hearts which are in their breasts).

Imam Razi, explains this verse as, vision and hearing alone are insufficient for true insight; the true 'blindness' is of the 'hearts' that fail to reflect and act, despite seeing and hearing. Rational consideration is essential, not mere sensory perception. People may observe and hear, yet gain no benefit, if their hearts do not engage in it.¹

This blindness is not physical but a metaphor for their inability to recognize divine truth.

In Short, The Quranic conception of disbelief is multifaceted, addressing both the internal and external factors that lead individuals to reject divine guidance. It emphasizes the role of arrogance, ingratitude, and attachment to worldly life, while also highlighting the spiritual and psychological consequences of such a state. The Quran invites disbelievers to reflect, repent, and turn to Allah, offering them the possibility of guidance and mercy.

B. Effects of Disbelief on Human Psychology:

Disbelief, or the refusal to accept something as true, can significantly impact a person's psychology in various ways. Here are some key effects:

¹ Imam al-Razi, Mohammad bin Umar *Mafateeh-ul-Ghaib*, Dar-ul-Eahya' al-Turas al-Arabi, Beirut: 1420 AH, 23/214.

- 1. Cognitive Dissonance: Disbelief often creates cognitive dissonance, a mental conflict that occurs when a person holds two contradictory beliefs or when their beliefs clash with new information. This dissonance can lead to discomfort, stress, or anxiety as the individual struggles to reconcile conflicting ideas. They may either reject the new information outright or adjust their beliefs to reduce the dissonance.
- 2. Emotional Frustration: Disbelief can trigger negative emotions, especially if the information challenges deeply held beliefs or values. This may lead to frustration, anger, or even hostility. When faced with information that contradicts their worldview, a person may feel confused, disoriented, or shocked. In some cases, disbelief can lead to outright denial, where the person refuses to acknowledge the reality of a situation to protect their emotional well-being.
- **3. Behavioral Changes:** A person in disbelief may avoid situations, conversations, or evidence that challenges their beliefs. This can lead to social withdrawal or isolation. They might actively seek out information or people who support their existing beliefs (confirmation bias) to reinforce their stance and reduce discomfort. Disbelief can make a person defensive, leading to arguments or resistance when confronted with opposing views.
- **4. Impact on Relationships:** Disbelief can create tension in relationships, especially if others hold opposing views. This can lead to conflicts, misunderstandings, or a breakdown in communication. If disbelief is directed toward a person or institution (e.g., distrust in authority figures), it can erode trust and damage relationships.
- **5. Mental Rigidity:** Disbelief can make a person resistant to new ideas or perspectives, leading to mental rigidity. This can hinder personal growth

and adaptability. Over time, persistent disbelief can lead to closed-mindedness, where the individual becomes less open to considering alternative viewpoints.

- **6. Impact on Decision-Making:** Disbelief can cloud judgment, leading to poor decision-making. For example, rejecting scientific evidence about health risks might result in harmful choices. When disbelief is coupled with a rejection of credible sources, individuals may fall prey to misinformation or conspiracy theories.
- 7. Chronic Stress: Persistent disbelief, especially in the face of overwhelming evidence, can lead to chronic stress or anxiety as the individual struggles to maintain their stance. If disbelief challenges core aspects of a person's identity (e.g., religious, political, or cultural beliefs), it may trigger an identity crisis or existential doubt.
- **8. Emotional Numbing:** In some cases, disbelief can lead to emotional numbing, where the person detaches from the situation to avoid distress. To cope with disbelief, individuals may rationalize their stance by creating alternative explanations or narratives.

In Short, Disbelief can have profound psychological effects, influencing emotions, behavior, relationships, and decision-making. While it can serve as a protective mechanism to shield individuals from uncomfortable truths, it can also hinder growth, create conflict, and lead to stress. Addressing disbelief often requires open-mindedness, empathy, and a willingness to engage with evidence and differing perspectives.

C. Effects of Disbelief on Human Psychology according to the Quran:

In the Quran, disbelief (known as kufr) is discussed extensively, and its psychological and spiritual effects are highlighted as significant. The Quran portrays disbelief not just as a rejection of faith but as a state of being that impacts a person's heart, mind, and soul. Here are some keyways the Quran describes the psychological effects of disbelief:

1. Hardening of the Heart: Disbelief is often associated with the hardening of the heart (qaswat al-qalb). A hardened heart is closed off to guidance, mercy, and truth. This leads to emotional and spiritual numbness, making it difficult for the person to feel compassion, remorse, or connection to Allah.

(Thenceforth were your hearts hardened: they became like a rock and even worse in hardness. For among rocks there are some from which rivers gush forth; others there are which when split asunder send forth water; and others which sink for fear of Allah, and Allah is not unmindful of what ye do.)

2. Inner Conflict and Restlessness: Disbelief creates a sense of emptiness and dissatisfaction. The Quran compares the deeds of disbelievers to a mirage—something that appears fulfilling but ultimately leaves the person

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¹ Al-Baqarah 2:74 (Translated by Abdullah Yousuf Ali, p.30-31)

spiritually and psychologically unfulfilled. This can lead to inner turmoil and a lack of peace.

(But the unbelievers, their deeds are like a mirage in sandy deserts, which the man parched with thirst mistakes for water; until when he comes up to it, He finds it to be nothing but he finds Allah there, and Allah will pay him his account: and Allah is swift in taking account.)

Disbelievers can be deceived into embracing sin due to its temporary appeal or worldly benefit. They attempt to conceal their wicked deeds by presenting them as good, through deceit, false justification, or social gloss. In contrast, believers who fear Allah, are spiritually elevated and will outrank the disbelievers in the final judgement. He explores not just ethical ramifications but theological insights, highlighting how fear of Allah contrasts with hypocricy and false justification.²

3. Arrogance and Stubbornness: Disbelief is often linked to arrogance (kibr), where a person refuses to accept the truth out of pride or stubbornness. This arrogance can lead to psychological rigidity, making it difficult for the person to change or grow.

¹ Al-Nur 24:39 (Translated by Abdullah Yousuf Ali, p.1019)

² Imam al-Razi, Mohammad bin Umar *Mafateeh-ul-Ghaib*, Dar-ul-Eahya' al-Turas al-Arabi, Beirut: 1420 AH, 29/94.

إِنَّ الَّذِيْنَ يُجَادِلُوْنَ فِيَ أَيَاتِ اللَّهِ بِغَيْرٍ سُلْطَانٍ اَتَاهُمْ ` إِنْ فِيْ صُدُوْرِهِمْ إِلَّا كِبْرٌ مَّا هُمْ بِبَالِغِيْهِ ۚ فَاسْتَعِذْ اللَّهِ اللَّهِ اللَّهِ اللَّهِ أَ إِنَّه أَهُ وَ السَّمِيْعُ الْبَصِيْرُ 1 بِاللَّهِ أَ إِنَّه أَهُ وَ السَّمِيْعُ الْبَصِيْرُ 1

(Those who dispute about the Signs of Allah without any authority bestowed on them, there is nothing in their breasts but (the quest of) greatness, which they shall never attain to: seek refuge, then, in Allah: it is He Who hears and sees (all things)).

4. Fear about Future:

Disbelief can lead to a lack of spiritual grounding, causing fear and anxiety about the future, death, and the unknown. In contrast, believers are described as having a sense of calm and trust in Allah's plan. This verse contrasts believers with disbelievers, implying that disbelievers lack the peace and security that faith provides.

(Those who believe (in the Qur-an). And those who follow the Jewish (scriptures). And the Christians and the Sabians, any who believe in Allah and the Last Day, and work righteousness. Shall have their reward with their Lord on them shall be no fear, nor shall they grieve.)

1

¹ Ghaffir 40:56 (Translated by Abdullah Yousuf Ali, p.1442)

² Al-Baqarah 2:62 (Translated by Abdullah Yousuf Ali, p.26-27)

5. Delusion and Self-Deception:

Disbelief is often tied to following one's desires (hawa) rather than divine guidance. This can lead to self-deception, where the personas convince themselves that their path is correct, even when it leads to destruction.

(Seest thou such a one as taketh for his god his own passion (or impulse)? Couldst thou be a disposer of affairs for him?)

This verse criticizes the person who lets their own lusts and impulses become their deity, behaving as though their desires are godlike guiding forces. He describes this as a form of 'shirk' akin to worshipping one's own desires. He emphasized, people enslaved by their desires, lose rational direction and become spiritually lost, unable to follow guidance, even if it is presented to them. These are the people, known as 'the most unguided'.²

6. Loss of Purpose and Direction:

(But whosoever turns away from My Message, verily for him is' a life narrowed Down, and We shall raise Him up blind on the Day of Judgment.)

¹ Al-Furqan 25:43 (Translated by Abdullah Yousuf Ali, p.1044)

² Imam al-Razi, Mohammad bin Umar *Mafateeh-ul-Ghaib*, Dar-ul-Eahya' al-Turas al-Arabi, Beirut: 1420 AH,11/235.

³ Taha 20:124 (Translated by Abdullah Yousuf Ali, p.910)

The Quran states that turning away from Allah's remembrance leads to a life of spiritual and psychological depression (dankah). Disbelief strips life of its higher purpose, leaving the person feeling lost and unfulfilled.

7. Spiritual Blindness:

(As to those who reject Faith: it is the same to them whether thou warn them or do not warn them; they will not believe.)

(Allah hath set a seal on their hearts and on their hearing. And on their eyes is a veil; Great is the chastisement They (incur).)

Disbelief is described as a form of spiritual blindness and deafness. The person becomes unable to perceive the truth, even when it is presented clearly. This is seen because of persistent rejection of faith.

8. Despair and Hopelessness:

(O my sons! go ye and enquire about Joseph and his brother, and never Give up hope of Allah's Soothing Mercy: truly no one

¹ Al-Baqarah 2:6 (Translated by Abdullah Yousuf Ali, p.8)

² Al-Bagarah 2:7 (Translated by Abdullah Yousuf Ali, p.8)

³ Yusuf 12:87 (Translated by Abdullah Yousuf Ali, p.659)

despairs of Allah's soothing Mercy, except those who have no faith.)

Disbelief is associated with despair and hopelessness, as the person loses trust in Allah's mercy and guidance, leading him to a pessimism and despair.

9. Deprivation from Divine Mercy:

1
وَمَنْ كَفَرَ فَلَا يَخْزُنْكَ كُفْرُه ۚ ۚ اِلَيْنَا مَرْجِعُهُمْ فَنُنَبِّتُهُمْ بِمَا عَمِلُوْا ۚ اِنَّ اللّهَ عَلِيْمٌ بِذَاتِ الصُّدُوْرِ

(But if any reject Faith, let not his rejection grieve thee: to Us is their return, and We shall tell them the truth of their deeds: for Allah knows well all that is in (men's) hearts.)

Disbelief distances a person from Allah's mercy and blessings. The Quran emphasizes that Allah's mercy is vast, but those who reject faith cut themselves off from this source of spiritual and psychological comfort.

10. Ignorance and Lack of Reflection:

Ignorance and a lack of intellectual or spiritual reflection can prevent individuals from recognizing the truth.

(Of them they are some who (pretend to) listen to thee; but we have thrown veils on their hearts, so they understand it or not, and deafness in their ears; if they saw every one of the signs, they will not believe in them; in so much that when they come to thee, the unbelievers say: these are nothing but tales of the ancients)

¹ Luqman 31:23 (Translated by Abdullah Yousuf Ali, p.1217-1218)

² Al-An'am 6:25 (Translated by Abdullah Yousuf Ali, p.344)

11. Influence of Forefathers and Peer Pressure:

Social conditioning and the desire to conform to societal norms can lead individuals to reject faith.

1
 بَلْ قَالُوٓا اِنَّا وَجَدْنَآ اٰبَآءَنَا عَلَى أُمَّةٍ وَّ ّاِنَّا عَلَى اٰثَارِهِمْ مُّهْتَدُوْنَ

(Nay! they say: "We found our fathers following a certain religion and we do guide ourselves by their footsteps.)

Blindly following the traditions of ancestors or society can lead to disbelief.

12. Satanic Whisperings and Misguidance:

Satanic influences and whispers can lead individuals astray by exploiting their weaknesses and desires.

(He said: "Because thou hast thrown me out (of the way), lo! I will Lie in wait for them on thy straight way: "Then will i assault them from before them and behind them, from their right and their left: nor wilt thou find, in most of them, gratitude (for thy mercies).

Al-Alusi reflects upon Iblis' pledge to mislead humankind. The term 'sa-uqad' shows his intent to ambush them consistently

¹Al-Zukhruf 43:22 (Translated by Abdullah Yousuf Ali, p.1501)

² Al-A'raf 7:16-17 (Translated by Abdullah Yousuf Ali, p.400)

along the sirat al-mustaquem, the clear and straight path of guidance. Alusi notes that this is not a one-time offense but a persistent approach, targeting every generation of believers. He emphasizes the comprehensive nature of Iblis and his tactics, attacking across all spiritual fronts: past, future, internal, and external faculties. Alusi treats the fourfold approach literally nd symbolically, showing its total reach and the believers' need for constant vigilance.¹

Satan works to misguide humans by appealing to their psychological vulnerabilities.

13. Denying Meeting Hereafter:

A rebellious attitude or refusal to submit to divine authority can lead to disbelief.

(And the chiefs of his people, who disbelieved and denied the meeting in the hereafter, and on whom We had bestowed the good things of this life, said: "He is no more than a man like yourselves: he eats and drinks of what ye drink.)

Rebellion against divine guidance often stems from a refusal to acknowledge a higher authority.

¹ Alusi, Allama Shahab-ud-Din al-Baghdadi, *Rooh ul Ma'ani*, Dar ul Kutub al Ilmiya, Beirut: 1415 AH,8/255-260.

² Al-Mu'minun 23:33 (Translated by Abdullah Yousuf Ali, p.984)

14. Loss of Moral Compass:

Disbelief can lead to a breakdown in moral and ethical values, as the disbeliever follows their desires rather than divine guidance:

(Then seest thou such a one as takes as his god his own vain desire? Allah has, knowing (him as such), left him astray, and sealed His hearing and his heart (and understanding), and put a cover on his sight. Who, then, will guide him after Allah (has withdrawn guidance)? Will ye not then receive admonition?)

In Short, according to the Quran, disbelief has profound psychological and spiritual effects, including hardness of the heart, inner conflict, arrogance, fear, delusion, and a loss of purpose. It is portrayed as a state that distances a person from Allah's mercy and guidance, leading to spiritual and emotional emptiness. The Quran encourages individuals to reflect on these consequences and turn to faith as a source of peace, purpose, and fulfillment.

D. Destitutions on the Day of Judgement

The Quran addresses various psychological states and effects, including those experienced after facing disbelief or rejection of faith. Below are some verses that touch on the psychological effects of disbelief, rejection, or turning away from faith on the Day of Judgment:

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¹ Al-Jathiyah 45:23 (Translated by Abdullah Yousuf Ali, p.1537-1538)

1. Eternal Consequences: The Quran warns that disbelief has eternal consequences, including punishment in the Hereafter. This belief in accountability can create fear and anxiety in those who reject faith, even if they suppress these feelings in this life.

(But those who reject (Allah)- for them will be the fire of Hell no term shall be determined for them, so they should die nor shall its chastisement be lightened for them. Thus, do We reward every ungrateful one!)

Alusi describes, hell's punishment is unceasing. It will neither kill its inhabitants nor be reduced, underscoring eternal consequence for disbelief.²

2. Vision-lessness in the Hereafter:

(But whosoever turns away from my Message, verily for him is' a life narrowed down, and We shall raise him up blind on the Day of Judgment.)

This verse highlights the psychological distress and hardship that comes with turning away from faith.

¹ Fatir 35:36 (Translated by Abdullah Yousuf Ali, p.1310)

² Alusi, Allama Shahab-ud-Din al-Baghdadi, *Rooh ul Ma'ani*, 11/335.

³ Taha 20:124 (Translated by Abdullah Yousuf Ali, p.910)

3. Satanic Despair:

("He did lead me astray from the Message (of Allah) Aafter it had come to me! Ah! the Satan is but a traitor to man!")

This verse reflects the regret and despair one feels after being misled away from faith.

(Lest the soul should (then) Say: 'Ah! woe is me! in that i neglected (my duty) towards Allah and was but among those who mocked!)

Alusi explores neglecting one's obligation towards the essence of Allah, or neglecting closeness to Allah, an act that may seem negligible outwardly but is spiritually grave. Alusi discusses neglect as divine transcendence.³

This verse emphasizes the deep regret and sorrow that comes after realizing one's rejection of faith.

¹ Al-Furqan 25:29 (Translated by Abdullah Yousuf Ali, p.1040)

² Al-Zumar 39:56 (Translated by Abdullah Yousuf Ali, p.1414)

³ Alusi, Allama Shahab-ud-Din al-Baghdadi, *Rooh ul Ma'ani*,25/313.

4. Fear of the Punishment:

سَنُلْقِىْ فِىْ قُلُوْبِ الَّذِیْنَ كَفَرُوا الرُّعْبَ بِمَآ اَشْرَكُوْا بِاللّهِ مَا لَمْ یُنَزِّلْ بِه ٖ سُلْطَانًا ۚ وَمَاْوَاهُمُ النَّارُ ۚ وَبِعْسَ مَتُوى الظَّالِمِیْنَ
1

(Soon shall We terror into the hearts of the unbelievers, for that they joined partners with Allah. for which He had sent no authority: their abode will be the Fire: and evil is the home of the wrong doers!)

This verse explains how disbelievers may experience fear and insecurity as a psychological consequence of their rejection of faith.

5. Isolation and Forgetfulness:

(Such as took their religion to be mere amusement and play. and were deceived by the life of the world." That day shall We forget them as they forgot the meeting of this day of theirs. And as they were wont to reject Our Signs.)

This verse highlights the sense of abandonment and isolation that comes with rejecting faith.

¹ Al-Imran 3:151 (Translated by Abdullah Yousuf Ali, p.185)

² Al-A'raf 7:51 (Translated by Abdullah Yousuf Ali, p.412)

6. Anguish and Helplessness:

(They will further say: "Had we but listened or used our intelligence, we should not (now) be among the companions of the blazing Fire!")

This verse reflects the anguish and helplessness felt by those who face the consequences of disbelief.

7. Good Deeds Gone in Vain:

The Holy Qur'an clarifies that the Kufr results in the life hereafter, as deeds without faith in Almighty, vanish away:

وَمَنْ يَرْتَادِدْ مِنْكُمْ عَنْ دِيْبِه ۗ فَيَمُتْ وَهُوَ كَافِرٌ فَأُولَئِكَ حَبِطَتْ آعْمَالُهُمْ فِي الدُّنْيَا وَالْأَخِرَةِ ۚ وَأُولَئِكَ مَبِطَتْ آعْمَالُهُمْ فِي الدُّنْيَا وَالْأَخِرَةِ وَأُولَئِكَ مَبِطَتْ آعْمَالُهُمْ فِي الدُّنْيَا وَالْأَخِرَةِ وَأُولَئِكَ مَا لَكُونَ
2
 اَصْحَابُ النَّارِ أَ هُمْ فِيْهَا حَالِدُونَ 2

(And if any of you turn back from their faith and die in unbelief. Their works will bear no fruit in this life and in the Hereafter; They will be companions of the Fire and will abide therein.)

8. Eternal Hopelessness:

The Quran repeatedly emphasizes the regret and despair that disbelievers will feel in the Hereafter:

² Al-Baqarah 2:217 (Translated by Abdullah Yousuf Ali, p.91-92)

¹ Al-Mulk 67:10 (Translated by Abdullah Yousuf Ali, p.1784)

1
 اَنْ تَقُوْلَ نَفْسٌ يَّا حَسْرَتَا عَلَى مَا فَرَّطْتُ فِيْ جَنْبِ اللَّهِ وَإِنْ كُنْتُ لَمِنَ السَّاخِرِيْنَ

(Lest the soul should (then) Say: 'Ah! woe is me! in that i neglected (my duty) towards Allah and was but among those who mocked!')

This verse describes the profound regret that disbelievers will experience when they realize the consequences of their choices.

9. Efforts Wasted:

The Quran warns that the deeds of disbelievers will be in vain:

(Say: "Shall we tell you of those who lose most in respect of their deeds?")

(Those whose efforts have been wasted in this life, while they thought that they were acquiring good by their works?)

(They are those who deny the Signs of their Lord and the fact of their having to meet Him (In the Hereafter): vain will be their

¹ Al-Zumar 39:56 (Translated by Abdullah Yousuf Ali, p.1414)

² Al-Kahf 18:103 (Translated by Abdullah Yousuf Ali, p.850)

³ Al-Kahf 18:104 (Translated by Abdullah Yousuf Ali, p.850)

⁴ Al-Kahf 18:105 (Translated by Abdullah Yousuf Ali, p.850)

works, nor shall We, on the Day of Judgment, give them any weight.)

Disbelief renders a person's efforts meaningless in the sight of Allah.

10. Fear of Accountability and Punishment:

Fear of being held accountable for their actions, during the Last Day of Judgement, will force the disbelievers to admit their misdeeds:

(And we used to deny the Day of Judgment.)

The ultimate consequence of disbelief will be leading them to the eternal punishment in Hellfire, this will be a complete despair:

(Those who disbelieve, Among the People of the Book and among the Polytheists, will be in hellfire, to dwell therein (for aye). They are the worst of creatures.)

According to Alusi, hell is permanent for disbelievers, neither death nor relief will come to them. 'Worst of creatures', this designation signifies their moral and spiritual lowest status, placing them below animals in moral rank due to conscious rejection of truth. He emphasizes this as both a warning and

¹ Al-Muddathir 74:46. (Translated by Abdullah Yousuf Ali, p.1853)

² Al-Bayyinah 98:6 (Translated by Abdullah Yousuf Ali, p.1988)

theological verification, underscoring divine justice and the consequences of willful disbelief.¹

Disbelief leads to eternal suffering and separation from Allah's mercy.

These verses collectively illustrate the psychological effects of disbelief, including regret, despair, fear, confusion, and a sense of loss. The Quran provides profound insights into the effects of disbelief (kufr) on human beings, both in this life and in the Hereafter. Disbelief is not merely a rejection of faith; it has profound psychological, spiritual, and moral consequences.

In short, the Qur'an consistently emphasizes that disbelief leads to a life of hardship and spiritual emptiness, both in this world and the Hereafter. Faith, on the other hand, brings peace, guidance, and eternal success. Disbelief deprives a person from peace and contentment that come from faith in Allah. Disbelief often leads to a lack of accountability and a tendency toward oppression.

The root causes of disbelief (kufr) in human psychology are multifaceted and can be traced to various internal and external factors. The Quran provides deep insights into these causes, highlighting the psychological, emotional, and spiritual dimensions of disbelief.

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¹ Alusi, Allama Shahab-ud-Din al-Baghdadi, Rooh ul Ma'ani, 30/98.

4.3 Impact of Disbelief on Human Behavior

The impact of disbelief on human behavior has been extensively studied across various disciplines, including psychology, sociology, philosophy, and neuroscience.

A. Impact of Disbelief on Human Behavior in Modern Psychology

1. Cognitive dissonance refers to the mental discomfort or tension experienced when a person holds two or more contradictory beliefs, values, or attitudes simultaneously. This discomfort often motivates individuals to reduce the inconsistency by changing their beliefs, justifying their behavior, or avoiding information that exacerbates the conflict.

Inner Conflict & Discomfort

- 1. Instead of accepting the conflicting information, the individual may reject it outright to maintain their current worldview. If someone strongly believes in a political ideology and presented it with evidence that contradicts it, they might experience cognitive dissonance. To resolve this, they might dismiss the evidence as false or biased (disbelief) rather than adjusting their beliefs.
- 2. The existence of dissonance, being psychologically uncomfortable, will motivate the person to try to reduce the dissonance and achieve consonance. When dissonance is present, in addition to trying to reduce it,

- the person will actively avoid situations and information which would likely increase the dissonance.¹
- 3. Confirmation bias is the tendency to seek, interpret, and remember information in a way that confirms one's preexisting beliefs or hypotheses, while ignoring or dismissing evidence that_contradicts them. This bias helps individuals maintain cognitive consistency but can lead to flawed decision-making and reinforce false beliefs.

Confirmation Bias

- 1. Confirmation bias leads individuals to seek out information that aligns with their beliefs. When confronted with contradictory information, they may dismiss it (disbelief) to avoid cognitive dissonance. Example: A person who believes in a conspiracy theory might only consume media that supports the theory and reject credible sources that debunk it.
- 2. By selectively accepting information that confirms their views and rejecting contradictory evidence, individuals strengthen their existing beliefs and become more resistant to change. Example: A person who believes their political party is always right might ignore scandals involving their party (disbelief) while amplifying similar scandals in the opposing party (confirmation bias).

The brain is a machine for jumping to conclusions, and it does so by favoring the information that confirms its existing beliefs. Disbelief is not just a passive state; it is an active rejection of evidence that challenges our worldview.²

¹ Festinger, L. A Theory of Cognitive Dissonance. Stanford University Press. 1957.

² Kahneman, D. Thinking, Fast and Slow. Farrar, Straus and Giroux. 2011.

3. Distrust and social fragmentation are significant societal consequences that can arise from widespread disbelief, particularly when disbelief is fueled by confirmation bias, misinformation, and polarized worldviews. Disbelief often leads to distrust, especially when individuals or groups reject information from authoritative or traditionally trusted sources (e.g., scientists, journalists, governments).

Skepticism & Distrust

- 1. Disbelief can create skepticism toward others, especially those with differing viewpoints. This can erode social cohesion and make collaboration or dialogue difficult. Example: Political polarization often leads to individuals distrusting those who support opposing parties, viewing them as misinformed or malicious.
- 2. Disbelief in opposing viewpoints drives people to seek out like-minded communities, creating echo chambers where only confirming information is shared. Examples: Social media algorithms often reinforce this by showing users content that aligns with their beliefs, further isolating them from differing perspectives.
- 3. Disbelief in common sources of information can lead to a lack of shared facts or truths, making it difficult for societies to address collective challenges. Disbelief and distrust can erode relationships at all levels, from interpersonal connections to community ties, leading to isolation and alienation. Family and friendships can fracture when members hold fundamentally different beliefs about politics, religion, or science.

- When people disbelieve in the honesty or integrity of others, they withdraw from social interactions and civic engagement. Disbelief erodes the moral foundations of trust, which are essential for a cohesive society. ¹
- 4. Philosophical skepticism and disbelief are related concepts, but they operate in different contexts and have distinct implications. Philosophical skepticism is a school of thought that questions the possibility of certainty in knowledge. It challenges the reliability of human perception, reasoning, and the foundations of belief. Skeptics argue that we cannot have absolute knowledge about the world, and they often question whether we can truly know anything at all.

Inability to Accept Truth

- 1. Disbelief, in contrast, is the refusal or inability to accept something as true or real. It is often a reaction to specific claims or evidence that conflict with one's existing beliefs, values, or expectations. Disbelief can be temporary or persistent and is often tied to emotional or psychological factors.
- 2. Philosophical skepticism encourages questioning and doubt, which can lead individuals to disbelieve claims that lack sufficient evidence or justification. A skeptic might disbelieve in supernatural claims because they find the evidence unconvincing.
- 3. Skeptical arguments can provoke disbelief in commonly accepted truths, such as the reliability of sensory perception or the existence of an external world. A person exposed to skeptical arguments about the nature of reality might disbelieve in the certainty of everyday experiences.

¹ Uslaner, E. M. The Moral Foundations of Trust. Cambridge University Press. 2002.

A wise man proportions his belief to the evidence. Disbelief is not a sign of ignorance but of rationality, as it compels us to question and seek deeper understanding.¹

Sense of Doubt & Rejection

- 1. Existential disbelief is a profound and often unsettling sense of doubt or rejection of fundamental aspects of existence, meaning, or reality. It goes beyond ordinary skepticism or disbelief about specific claims and delves into questioning the very nature of life, purpose, and the universe. This concept is deeply tied to existential philosophy, which explores themes like meaninglessness, freedom, and the human condition.
- 2. Existential disbelief often involves questioning whether life has any inherent meaning or purpose. This can lead to feelings of absurdity or nihilism. A person might disbelieve in the idea of a grand cosmic purpose, seeing life as a series of random events.
- 3. This form of disbelief can lead to feelings of isolation, as individuals may feel disconnected from others who still adhere to traditional beliefs or systems of meaning. A person experiencing existential disbelief might feel alienated in a community that strongly values religious or cultural traditions.

Man is condemned to be free; because once thrown into the world, he is responsible for everything he does. Disbelief in divine guidance forces us to confront the absurdity of existence and create our own meaning. ²

¹ Hume, D. An Enquiry Concerning Human Understanding. Oxford University Press.1748.

² Sartre, J.-P. Existentialism is a Humanism. Yale University Press. 1946.

Emotional Instability

- 1. The neuroscientific basis of disbelief involves understanding how the brain processes information that conflicts with existing beliefs, evaluates evidence, and ultimately rejects or accepts new ideas. Disbelief is not just a philosophical or psychological phenomenon; it has roots in the neural mechanisms of cognition, emotion, and decision-making.
- 2. Emotions play a significant role in disbelief, as they can override logical reasoning and lead to the rejection of information that feels threatening or uncomfortable. If a piece of information threatens a person's identity or worldview (e.g., political, or religious beliefs), the amygdala may trigger a defensive response, leading to disbelief.
- 3. The brain evaluates the credibility of information sources, and distrust in a source can lead to disbelief in the information it provides. If someone distrusts a news outlet or expert, their brain may devalue the information from that source, leading to disbelief.
- 4. Belief formation and rejection involve a complex interplay between reasoning, memory, and emotion. Disbelief often arises when new information fails to integrate with existing neural networks of belief. Dogmatism: Individuals with rigid beliefs may show stronger activation in the amygdala and insula when confronted with contradictory information.
- 5. Disbelief is not merely the absence of belief; it is a cognitive state that involves distinct neural processes. The brain's prefrontal cortex is heavily involved in rejecting information that conflicts with our existing beliefs.¹

¹ Harris, S. The Moral Landscape: How Science Can Determine Human Values. Free Press. 2010.

Anxiety & Frustration

1. The emotional response to disbelief is a complex and multifaceted phenomenon that involves a range of feelings, from mild discomfort to intense distress. When individuals encounter information or ideas that conflict with their existing beliefs, values, or expectations, their emotional reactions can significantly influence how they process and respond to that information.

Anxiety: The uncertainty created by conflicting information can lead to feelings of unease or worry.

Frustration: The inability to immediately reconcile conflicting ideas can cause irritation or annoyance.

Confusion: Mixed or contradictory information can lead to a sense of being mentally overwhelmed.

Defensive Reactions:

Anger: The threat to one's beliefs or values can provoke anger, especially if the new information is perceived as an attack.

Disgust: Contradictory information might evoke a visceral reaction of disgust, particularly if it challenges deeply held moral or cultural beliefs.

Resentment: Individuals may feel resentful toward the source of the conflicting information, viewing it as hostile or manipulative.

Fear, Insecurity and Sadness

1. Disbelief can be driven by fear, especially when new information threatens one's sense of security, identity, or worldview.

Emotions Involved:

Fear: The uncertainty or potential consequences of accepting new information can evoke fear.

Insecurity: Disbelief may stem from a fear of being wrong or losing one's sense of certainty.

Vulnerability: Accepting contradictory information might make individuals feel exposed or powerless.

2. Disbelief can also evoke feelings of sadness, particularly when it involves the loss of a cherished belief or the realization that something once believed is false.

Emotions Involved:

Grief: Letting go of a long-held belief can feel like a loss, triggering a grieving process.

Disappointment: Discovering that a trusted source or idea is unreliable can lead to feelings of letdown.

Nostalgia: Individuals might feel a longing for the comfort and certainty that their previous beliefs provided.

Alienation leading to Positive or Negative Actions

1. Disbelief can lead to feelings of isolation, especially when it sets individuals apart from their social or cultural groups.

Emotions Involved:

Loneliness: Holding a minority viewpoint can make individuals feel disconnected from others.

Alienation: Disbelief in widely accepted norms or beliefs can lead to a sense of being an outsider.

Shame: Individuals might feel ashamed of their disbelief, especially if it is stigmatized by their community.

2. In some cases, disbelief can trigger curiosity and a desire to explore new ideas, leading to positive emotional outcomes.

Emotions Involved:

Curiosity: Disbelief can spark a desire to investigate and understand new perspectives.

Excitement: Discovering new ideas or challenging old beliefs can be intellectually stimulating and exciting.

Satisfaction: Resolving cognitive dissonance by integrating new information can bring a sense of accomplishment.

To summarize, when confronted with information that challenges our beliefs, the amygdala activates, producing a fight-or-flight response. Disbelief is not just an intellectual stance; it is deeply tied to our emotional survival mechanisms.¹

The impact of disbelief on human behavior is a complex and multifaceted phenomenon, as evidenced by the textual references above. This work provides a comprehensive understanding of how disbelief influences cognition, emotion, social interactions, and cultural dynamics.

¹ LeDoux, J. The Emotional Brain: The Mysterious Underpinnings of Emotional Life. Simon & Schuster. 1996.

B. Impact of Disbelief on Human Behavior in the light of Quranic Verses

The Quran addresses various aspects of human behavior, including the consequences of disbelief (kufr). Below are some verses that depict human behavior because of disbelief:

Pride and Arrogance

1. Pride Assumption of being better than others leads to a behavior of denial; as Qur'an says about the Iblees/Satan:

(...he refused and was haughty: He was of those who reject Faith.)

- 2. The verse highlights how arrogance leads to disbelief and rebellion against divine commands. Angels fulfilled Allah's command immediately, but Iblis refused. Iblis showed arrogance, pride, and kibr. He claimed that he is superior, and he won't prostrate to Adam, who has been created by clay. Angels acted according to the' nature', while Iblis used his 'free will' as we all humans do.
- 3. Act of obedience and refusal, mentioned in this verse, can be related to the social psychology. The angels' immediate obedience can be related. Milgram said that individuals obey commands from perceived authority figures². When Allah directed, angels immediately fulfilled the order, even without asking a single question.

² Milgram, S. ''*Behavioral Study of Obedience*.'' Journal of Abnormal and Social Psychology.1963.

¹ Al-Baqarah2:34 (Translated by Abdullah Yusuf Ali, p: 16)

- 4. The angels' compliance shows a psychological tendency to submit to a supreme power. This could be possible due to trust or inherent sense of obligation, that has to be performed, at any cost.
- 5. Iblis' refusal flips this. His rejection shows self-assertion or need for autonomy. Milgrim claimed that disobedience happens when someone prioritize personal interests or values over the external commands, as Iblis prioritizes his superiority and pride over Allah's saying.
- 6. Iblis' refusal demonstrates the cognitive process of self-justification, cognitive bias, and rationalization. Which can be linked to the cognitive psychology. When Iblis was asked to bow, he experienced dissonance, submitting to Adam, contrasted with his self-image as superior. To reduce this dissonance he did biased reasoning, he mentioned his creation from fire as proof of supremacy, ignoring the divine intent behind Adam's creation.
- 7. Pride and envy mentioned in this verse are the part of emotional psychology. Richard Lazarus identifies as complex emotions tied to self-evaluation. Pride in Iblis' fiery nature fuel Iblis' refusal. This was so triggering and defiant emotional response.

Hardened Heart

1. Disbelief often results in a hardened heart, making it difficult for individuals to accept truth or guidance. This is a Divine seal. Reason to put this seal on their heart and other senses is their persistent rejection of truth. Their heart become hard as they are unable to receive the light of guidance.

¹ Lazarus, R.S. *Emotion and Adaptation*. Oxford University Press. 1991.

Due to their willful denial they will face severe punishment in the hereafter. Repentance and Allah's mercy can save them.

Negative Behavior

- 1. If people repeatedly reject guidance or they adopt consistent negative behavior, they will be rewarded with great punishment. B.F. Skinners Operant Conditioning (1953) says consistent reinforcement shapes behavior. This relates to the behavioral psychology.
- 2. Seligman's theory of 'learned helplessness' (1975) explores that repeated exposure to uncontrollable events leads to passivity. In this verse 'seal' might suggest a point of no return, not because they cannot change, but because they have conditioned themselves to believe that change is impossible, resigning to their spiritual and perceptual blindness.

(And remember! your Lord caused to be declared (publicly): "If ye are grateful, I will add more (favours) unto you; but if ye show ingratitude, Truly My punishment Is terrible indeed.)

3. In this verse gratitude plays the role of spiritual magnet. This verse establishes a cosmic principal that thankfulness attracts divine abundance, both material and spiritual. 'I will increase you' this phrase has multi dimensions, this could be in barakah (blessings), and in spiritual growth. On the other hand, ingratitude (kufr) leads to deprivation. Kufr is not just disbelief, it includes neglecting the blessings, too. Consequently, they will face a severe punishment.

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¹ *Ibrahim*14:7 (Translated by Abdullah Yusuf Ali, p: 692)

- 4. Gratitude and well-being are a stem of positive psychology. 'Empirical Support' studies by Emmons & McCullough (2003), show gratitude reduces stress and increase happiness. Neuroplasticity, brain's ability to rewire itself based on habitual thoughts. Gratitude practices strengthen neural pathways linked with positivity, aligning with the verse's promise of increment and growth.
- 5. Allah's promise to bless those who are grateful is a depiction of cosmic reciprocal system, that is the essence of social exchange theory of psychology.

قَالَ وَمَنْ يَّقْنَطُ مِنْ رَّحْمَةِ رَبِّة
$$ho$$
 إِلَّا الضَّآلُوْنَ 1

(He said: "And who despairs of the mercy of his Lord, but such as go astray?)

Depression and Hopelessness

- 1. Disbelief can lead to despair and a lack of hope in Allah's mercy. A true would never lose hope in Allah's mercy, no matter how difficult the circumstances are. Despair contradicts with faith in Allah's promise. This verse was for Prophet Ibrahim, who did not lose hope of Allah's blessing despite of his old age. Prophet's response exemplifies perfect trust in divine wisdom.
- 2. Ibrahim's assertion that only the 'astray' despair of divine mercy. It aligns closely with C.R. Snyder's 'Hope Theory' (1994), in Positive Psychology. Snyder defines hope as a cognitive process involving three components; goals (a desired outcome), pathways (belief in viable routes to achieve),

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¹ *Al-Hijr*15:56 (Translated by Abdullah Yusuf Ali, p: 721)

agency (personal motivation to pursue it). Ibrahim embodies hope: his goal is rooted in faith, he perceives Allah's mercy as a pathway, and his agency reflects through is rejection of despair.

- 3. Ibrahim's hope is reinforcement of belief in 'Behavioral Psychology', and it can be related to B.F. Skinners Operant Conditioning (1953). Ibrahim's trust in mercy is reinforced by past experiences of divine favors, e.g., safety from Nimrud's fire, strengthening his positive response. The 'astray' may be conditioned by repeated negative outcomes or disbelief, reinforcing despair as a learned behavior. This cycle highlights how belief systems shape emotional habits.
- 4. This verse suggests that despair is not evitable but a consequence of losing psychological and spiritual grounding; a self-imposed state rather than a divine decree.

Envy and Mockery

1. Disbelievers often mock and ridicule the truth and those who convey it, but they ultimately face the consequences of their actions.

وَلَقَدِ اسْتُهْزِئَ بِرُسُلِ مِّنْ قَبْلِكَ فَحَاقَ بِالَّذِيْنَ سَخِرُوْا مِنْهُمْ مَّا كَانُوْا بِه
$$^{-1}$$

(Mocked were (many) Messengers before thee; but their scoffers were hemmed in by the thing that they mocked.)

2. This verse explores the tests and trials of Messengers, the inevitability of divine justice, and the consequence of disbelief. Prophet Mohammad (**) is urged to endure ridicule, Prophetic resilience mentioned here. Mockers'

¹ Al-Anbya21:41 (Translated by Abdullah Yusuf Ali, p:927)

behavior shows the weak personas and demonstrates how they confront the undesirable situations.

- 3. This verse promotes hope and condemns despair, mirroring Positive Psychology. Despair described as irrational belief and cognitive distortion, characteristics of those who astray. It aligns with Cognitive Behavioral Theory. It defines that positive thoughts re interlinked to positive behavior and negative thoughts can lead to negative emotions and behaviors. This verse challenges negative thoughts via trust and faith in divine mercy.
- 4. Despair signifies the disordered self, curable through faith in mercy of God and spiritual practices.

(And they denied them, though their souls acknowledged them wrongfully and out of pride: so, see what the end of those was who acted corruptly!)

This verse mentioned in a passage where disbeliever's rejection of truth, miracles, and of Messenger's teachings, while focusing on their stubborn denial despite their inner realization and recognition of divine truth. The verb implies on willful rejection with full consent.

Disbelievers, like Pharoah and his people, may have persistent denial on the clear signs of truth even when they recognize it internally, often due to pride or injustice. They denied the miracles, Allah's oneness, and full authority. It was their deliberate choice to deny, even after seeing the clear signs.

¹ *Al-Naml*,27:14 (Translated by Abdullah Yusuf Ali, p:1093)

Denial and Cognitive Rejection

1. Pride and power blinds the evident truth. People who defy truth out of arrogance meet ruin, just like Pharoh and his people's drowning. Willful rejection can be described as, where soul knows or admits the truth, but the self or ego denies the clear reality, that leads a man to a predictable end, that is downfall.

This verse has a fertile ground for psychological analysis, as it deals with inner conflict among belief, denial, and behavior.

- i) Firstly, Cognitive Dissonance (the clash of knowing and denying) is being mentioned in the verse. As per the psychological concept presented by Leon Festinger (1957), Cognitive Dissonance appears in a person's behavior, when an individual holds two conflicting attitudes or beliefs, like in this verse, an inner conviction versus an outward rejection. The disbelievers recognized the divine signs but still denied them apparently.
- ii) Ego Defense Mechanism (arrogance and self- justification) is another psychological depiction placed in this verse. Arrogance is an inflated sense of selves, which psychologists describe as narcistic tendency of behavior or overactive ego.
- iii) Sigmund Freud, a renowned psychologist's idea of defense mechanism, specifically, denial and rationalization, applies here. By rejecting the clear signs, these individuals protect their self-image as powerful and independent entity, avoiding the inner acceptance of Higher Authority.
- iv) Social Influence and Group Dynamics are also part of psychology. Social psychology offers insight via Soloman Asch's conformity or Stanley Milgram's obedience study. In this verse's context, we found

- Pharoh and his elite's collective rejection. The disbelievers may have conformed to a group norm of denial, reinforced by a leader and his arrogance, despite their inner willingness.
- v) Behavioral Outcomes (consequences of corruption) also a part of psychology, here, as mentioned in the end of the verse, that reflects the long-term impact of unresolved dissonance and pride. In psychology, maladaptive coping, like denial or arrogance, leads to the self-defeating outcomes. Here, the wrong doers, their actions, driven by internal conflict and external defiance, must spiral into chaos and collapse in personality.
- vi) Denial and Cognitive Rejection, psychologically, the act of rejection reflects a deliberate refusal of evidence, in this verse, God's signs, align with denial as a defense mechanism, the concept of Sigmund Freud's psychoanalytic theory.

Behavioral Reinforcement

- Denial protects the human psyche from uncomfortable truths that challenges the existing beliefs or power structure ruled in the society. From the cognitive psychological aspect this involves confirmation bias, the rejectors filter out signs that contradict their worldviews, rather than to grapple with the cognitive effort of reevaluating their stance.
- ii) Behavioral Reinforcement (punishment as consequence). In behavioral psychology, it resembles to B.F. Skinner's operant conditioning; negative consequences (punishment) follow undesirable behavior (denial of signs).

Transgression as Habitual Behavior, in psychology it aligns with habit formation theories, e.g., Charles Duhigg's habit loop: cue, routine, reward. Here the cue might be exposure to divine signs, the routine is rejection, and the reward is maintaining the status or autonomy. This consistency reflects the martin Seligman's learned helplessness, after repeated defiance, they may feel unable to change course, locking themselves into the cycle of transgression that leads to the punishment.

Transgression & Self-Sabotage

- i) Psychological conflict and self-sabotage, transgression reflects self-sabotage. Psychologically this mirrors individuals who, aware of harmful patterns, continue them driven by short term comfort or defiance, only to face long term consequences.
- ii) Emotional Underpinnings (fear and defiance), emotionally their rejection could stem from fear of change. Accepting the signs might demand a radical shift; abandoning idolatry power, or tradition. Elisabeth's Kubler-Ross's denial stage applies here, they reject to avoid the death of their old selves.

Defiance as an emotion fuels their fisq. This aligns with Jack Brehm reactance theory, when faced with divine authority, they push back harder to preserve perceived freedom, even if it leads to ruin.

This verse reflects a mind at odds with reality choosing short term psychological comfort over long term harmony, and denial of climate change despite evidence, or personal refusal to address harmful behaviors. It addressed how entrenched habits and ego can blind individuals to truth, leading to self-inflicted 'punishment'.

Disbelief leads to Zalaal

1. The following verse's warning resonates as a call to self-awareness, urging alignment between perception and action before consequences close the gap.

("Besides Allah?" They will reply: "They have left us in the lurch: nay, we invoked not, of old, anything (that had real existence)." thus Does Allah leave the unbelievers to stray".)

- i) Disbelief leads to misguidance and reliance on falsehood, resulting in ultimate loss. This verse sets a dialogue in the hereafter, where the disbelievers are questioned about the false deities they used to worship alongside the Allah.
- ii) The verb dallu', to astray means that the false deities failed or disappeared in the hereafter. It was exactly as disbelievers' realization of their idol's worthlessness because they were unable to respond when most needed.
- iii) Allah's sovereign will has mentioned in his verse. It has linked to the man's choice. Those who remained consistent on their rejection of truth, are left misguided, while others who tried to seek guidance, receive it, a deep concept rooted in free will and divine justice.
- iv) Cognitive dissonance and denial, in disbelievers' response (they will reply: they have vanished from us) Leon Festinger's cognitive dissonance (1957) reflects, a conflict between their past actions

¹ Ghaffir,40:74 (Translated by Abdullah Yusuf Ali, p:1447)

- (worshiping false deities) and the stark reality of the afterlife, where these deities are absent.
- v) This leads to denial as Sigmund Freud's defense mechanism. By claiming the deities 'vanished', they distance themselves from the implication of their prior devotion, avoiding the full weight of their mistake.

Delusion & Los of Identity

- i) Loss of Identity and Existential Crisis, the realization that their deities are vanished, could trigger existential crisis. In psychology, identity often linked to the belief systems, absence of their deities, leave them psychologically adrift and vulnerable. This lose might evoke grief according to the Elisabeth Kubler-Ross's model.
- ii) Social Influence and Collective Delusion, it aligns with Henry Tajfel's social identity theory; their sense of self tied to the in-group's beliefs, and the idols' failure exposes the fragility of their constructed reality.
- iii) This portrays a collapse of ego and identity, driven by misplaced trust and amplified by social pressure. Their straying was not only theological but psychological, too, a refusal to question comforting falsehoods until reality forces reckoning.

Spiritual Blindness

2. The Quran's Arabic language is a mercy, tailored to its first recipients, refuting the claim of inaccessibility. It's clarity (fussilat) is a sign of divine favor, according to the chapter's title.

وَلَوْ جَعَلْنَاهُ قُوْانًا اَعْجَمِيًّا لَقَالُوْا لَوْلَا فُصِلَتْ اٰيَاتُه ۚ ۚ ءَاعْجَمِيٌّ وَّعَرَبِيٌّ ۚ قُلْ هُوَ لِلَّذِيْنَ اٰمَنُوْا هُدًى وَّشِفَآءٌ وَالَّذِيْنَ لَا يُؤْمِنُوْنَ فِيَ اٰذَانِهِمْ وَقْرٌ وَّهُو عَلَيْهِمْ عَمًى ۚ أُولِيكَ يُنَادُوْنَ مِنْ مَّكَانٍ بَعِيْدٍ

(Had we sent this as a Qur-an (in a language) other than Arabic. they would have said: "Why are not its verses explained in detail? What! a foreign (tongue) and (a Messenger) an Arab? Say: "It is a guide and a healing to those who believe; and for those who believe not. There is a deafness in their ears, and it is blindness in their (eyes): They are (as it were) being called from a place Far distant!)

- i) Disbelievers often reject the truth (Quran) outright, remaining blind to its signs. It causes blindness to the divine truth. Ingratitude for guidance because of disbelief. Rejecting the Quran is a core portion of this denial as Quran is the biggest source of guidance.
- ii) This chapter emphasizes the Quran's clarity, divine signs in creations, and the contrasting responses of believers and disbelievers. This verse addresses the Quraysh's objection to the Quran's language and message, framing it as divine favor and a test of disposition.
- iii) The disbelievers' hypothetical objection reveals a pattern of excuse making, focusing on freewill in accepting and rejecting truth.
- iv) This verse defends Quranic Arabic revelation as a perfect fit for its audience and receivers, exposing the disbelievers' bad faith objections. It contrasts the receptive believer with the self-blinded rejector, tying its outcomes to the disposition.

¹ Fussilat 41:44 (Translated by Abdullah Yusuf Ali, p:1467)

- v) Language and Cognitive Accessibility, in psychology language is linked to the cognitive rationalization. The verse begins by addressing a hypothetical scenario; if the Quran were revealed in a non-Arabic language, someone would object, by questioning why it was not clear to them.
- vi) Psychologically, it reflects the human nature to prefer information that is in their native language. Such information reduces cognitive load and enhances its comprehension.
- vii) Belief as a filter for perception, this verse depicts two of groups, one is believers, for whom the Quran is guidance and healing, and nonbelievers, who are deaf and blind to it.
- viii) Psychologically, it mirrors confirmation bias and selective perception (psychological theories). Believers approach the text to find meaning and purpose of its revelation, and emotional resonance. This aligns with research on how positive expectations can enhance psychological wellbeing.
- ix) For non-believers, there is deafness and blindness. According to the cognitive dissonance, when confronted with something that challenges their worldview, mentally they avoid discomfort.
- x) Emotional Resonance and Healing, in this verse, Quran as 'healing for believers' points a psychological function. Stories, guidance, and moral framework can reduce the anxiety, provide the sense of coherence, and foster resilience.
- xi) It has core relationship with Viktor Frankl's logotherapy, which emphasizes meaning as a source of mental health. The Quran's message

and structure serves as a cognitive and emotional anchor, organizing chaotic human experience into a purposeful narrative.

The Willful rejection, deafness and blindness for non-believers reflects motivated reasoning, where people resist ideas that contrast or threaten their identity or beliefs. This aligns with research on how people distant themselves from dissonant information to maintain psychological equilibrium. This dynamic, interplays openness, resistance, and meaning to the human psyche, illustrating how our minds filter the world through the lens of what we are willing to hear and see.

Regret and Despair in Hereafter

3. According to Qur'an, in the hereafter, disbelievers will express regret for their denial of the truth.

(They will say: "Yes indeed; a warner did come to us, but we rejected him and said, Allah never sent down any (Message): Ye are in nothing but a grave error!")

This verse depicts the rejection of disbelievers in hereafter along with their approval of divine signs and warnings they received from Messengers, but they dismissed them as lying or deluded. There is confession in this verse that Allah has sent down to them His Messengers.

i) This rejection after having clear evidence, shows pride and stubbornness in disbelievers' nature and psyche, too. This verse gives a moral lesson to be on right path before it is too late.

¹ Al-Mulk,67:9 (Translated by Abdullah Yusuf Ali, p:1784)

- ii) Psychologically, we can observe denial and suppression of truth as they said, yes warner had come to us, but we denied. People used to do this type of acts, when they face uncomfortable truth and reality, just to avoid psychological distress, in psychology it is known as defense mechanism.
- iii) In second part of the verse, there is cognitive dissonance and self-justification. Cognitive Dissonance happens when individuals face mental discomfort from holding contradictory beliefs, as we can observe that these people knew deep down, that messenger being a warner, spoke truth, but they refused it, to resolve this conflict, they rationalized their disbelief, and accused the believers of being misguided.
- iv) This is according to the Sigmund Freud's perspective, which resembles the projection of individuals, when they try to attribute their own flaws onto others, just to avoid self-blame.
- v) Delayed admission of guilt, psychologically procrastinated repentance or acknowledgement of mistakes until consequence become unavoidable. It highlighted how ego and rejection can lead to irreversible loss and regret. Disbelievers not only rejected the truth, but also mocked the believers, depicts social reinforcement of denial.

This verse serves as an ultimate warning about the dangers of intellectual dishonesty, pride, arrogance, humane tendency to reject uncomfortable and crystal-clear truths.

Satanic Narcissism

4. The Qur'an says that Iblees (Satan) refused to prostrate to Adam out of arrogance:

(And behold, we said to the angels: "Bow down to Adam:" and they bowed down: not so Iblis: he refused and was haughty: He was of those who reject Faith.)

This arrogance poured a huge impact on man's entire life, his all affairs, family and friends do get affected by this attitude.

- i) This verse shows the rejection of core part of Iman, that is to believe in Angels. One who would not believe in, would become a declared disbeliever. We found two things here, one is angelic obedience and other is Satan's rebellious attitude.
- ii) This verse tells about the pride as a first sin. Unlike the angels Satan questioned Divine wisdom by arguing I am better than him. Arrogance corrupts faith. Even if anyone worshiped God for ages would fell down in the ranks of Iman immediately.
- iii) Psychologically, we see Satan's narcissistic personality traits. There is grandiosity and superiority complex, the Iblees (Satan) refused to prostrate to Adam out of arrogance and his irrational comparison shows cognitive dissonance. Satan rationalized his disobedience that depicted Freud's theory of defense mechanism.

Failure in the Biggest Test

5. The Qur'an proclaims that the wealth is the biggest test for a man. It keeps him betrayed, as the following example:

¹ Al-Baqarh,2:34 (Translated by Abdullah Yusuf Ali, p:16)

وَكَانَ لَهَ ۚ غُرٌّ فَقَالَ لِصَاحِبِهِ وَهُوَ يُخَاوِرُه ۚ ۚ أَنَا أَكْثَرُ مِنْكَ مَالًا وَاعَزُّ نَفَرًا ۗ

((Abundant) was the produce this man had: he said to his companion, in the course of a mutual argument: "More wealth have I than you, and more honor and power in (my following of) men.)

This verse indicates boasting and arrogance about material possessions and worldly wealth. As disbelief relates to the worldly life, it ends up with the love of materialistic things, which engages a man in worldly matters, that keeps him away from his real purpose. Wealth is the biggest trial for rich man. Worldly wealth is ephemeral.

- i) 'I am greater than you in wealth and mightier in men' this part of verse, Freud's theory of Narcissistic Personality Traits depicts. Kohut's self-psychology can also be seen here, man's need to assert dominance suggests fragile self-esteem masked by pride and arrogance.
- ii) Theory of Mind Deficits by David Premack and Peter Woodruff is observed in the verse, when man mocks his companions' faith unable to empathize. Lack of cognitive abilities do not let a man see beyond his ego.
- iii) Man compares himself with his fellow companions, here falls Social Comparison Theory of Festinger. Comparison is very natural in human nature, but this should be done without a sense of pride and superiority.
- iv) Festinger's Cognitive Dissonance reflects in verse, when man ignores divine blessings and attributing all the success to himself. When wealth clashes with man's belief he expresses dissonance, to reduce the

¹ Al-Kahf, 18:34 (Translated by Abdullah Yusuf Ali, p:829-830)

distress of dissonance, man double downs in his arrogance, rather than to face the reality.

v) Love for worldly wealth defines Attachment and Materialism theory by John Bowlby and Mary Anisworth. Man's insecure attachment to materialistic things replaces his spiritual fulfillment. Materialistic values lower the level of satisfaction and contentment.

Kufr Leads to Jabr

6. According to Qur'an, the 'Aad people were tyrants and they denied the Prophet sent to them:

(And when ye strike you strike Like tyrants.)

This verse indicates oppression, tyranny, and injustice. This saying of Allah is to the people of Ad' an ancient tribe, which was famous for their arrogance and oppression. This verse criticizes their behavior. Such tyrannical attitude they got in the result of disbelief. They considered themselves above all in arrogance.

- This verse underscores the moral decay of power without the sense of accountability and equates tyranny (jabr) with rejection of divine authority. AD's violence reflected their rejection of Allah's sovereignty. This verse challenges power absolutism, advocating for ethical leadership rooted in divine accountability. It urges to balance power with justice.
- ii) This verse describes how people of AD' habitually demonstrated violence in an extreme tyrannical way. Psychologically phenomenon of

¹ Ash-Shu'ara,42:130 (Translated by Abdullah Yusuf Ali, p:1073)

Deindividuation and Dehumanization falls here, when people used to hold unlimited and unchecked power, they often lose their sense of empathy and try to justify cruelty.

- iii) Tyranny becomes normal when oppressive acts become the part of system and routine. Social Dominance Theory of Sidanius and Prato can be observed in the verse. AD's elite way of ruling and expressing power through violence and social hierarchy and suppressing the weaker group of society.
- iv) Their arrogance mirrors modern oppressive regimes that enforce inequality. AD's people rationalized their brutality as it is necessary to maintain law and order, here Moral Disengagement Theory of Bandura applies.

Jabbarin or tyrants expressed grandiose self-perception, they believed that their power and strength justified oppression, they had no empathy for victims, and they clearly ignored Prophet Hud's preaching, all can be seen in a psychological theory, The Narcissism of Power presented by Kets de Vries. Quranic perspective is opposite to this, it says all power relates to the inner taqwa.

The Quran repeatedly links oppression and tyranny to spiritual and psychological decay.

Self-Assumption of Godhood

7. The Pharaoh (Who denied Moses and his advice), proclaimed his own godhood, along-with his self-assumptions, as the Qur'an has quoted:

فَقَالَ آنَا رَبُّكُمُ الْآعْلَى1

(The pharaoh said, "I am your Lord, Most Hight.)

Arrogance on power in the result of disbelief has shown in this verse. Pharaoh's claim of divinity addressed here. Power is one of the most dangerous things, any man can face. It can ruin his life, if not tackled properly. Power is interlinked to the arrogance and self-obsession. When a person disbelieves in Divine Entity, he gets more into selflove, and want to rule this world by his own choices and thoughts.

- i) Pharaoh's claim mirrors Shirk al-Akbar, the gravest sin in Islam, parallel to Iblis, both rebelled due to pride bur Pharaoh extended in his arrogance to public idolatry. Pharaoh's claim shows his rejection of accountability. Here is the lesson for ego centered leadership.
- ii) In Pharaoh's attitude there is Narcissistic Personality Disorder. His claim of divinity reflects grandiose self-image, a hallmark of Narcissistic Personality Disorder. According to the Kohut's theory of self-psychology, his tyranny compensates for deep seated inadequacy. Authoritarian Personality by Adorno is in the rejection of Musa's logical miracles. It expresses his contempt for critical thoughts.
- iii) Gaslighting and Collective Manipulation, a form of psychological phenomena is also here, Pharaoh declared himself divine despite lacking divine attributes, a gaslighting technique to rewrite reality. Collective Manipulation is in mass killing of infants and in Pharaoh's court all the magicians supported him due to intense pressure.

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¹ An-Nazi'at,79:24 (Translated by Abdullah Yusuf Ali, p:1891)

iv) There is Cognitive Dissonance by Festinger in Pharaoh's downfall, when confronted with Musa's miracles, he faced irreconcilable contradiction.

According to the Islamic psycho-spiritual context Pharaoh's heart was sealed, due to persistent denial and arrogance.

Worldly Resources lead to Misguidance

8. The worldly controls over life resources is very toxic to denial of the Divine facts and assumes guarantees with the materialist resourcefulness. Modern atheism mirrors here as they also deny the hereafter, and reduce the cycle of existence to biochemical process, as they say; we are just atoms. The Qur'an quotes as they claimed:

وَقَالُوْا مَا هِيَ اِلَّا حَيَاتُنَا الدُّنْيَا نَمُوْتُ وَخَيْنَا وَمَا يُهْلِكُنَآ اِلَّا الدَّهْرُ ۚ وَمَا لَهُمْ بِذَٰلِكَ مِنْ عِلْمٍ
$$\overline{}$$
 اِنْ هُمْ الَّا يَظُنُونَ 1

(And they say: "What is there but our life in this world? We shall die and we live, and nothing but time can destroy us." But of that they have no knowledge: they merely conjecture.)

- i) Rejecting the afterlife and denial of Resurrection has mentioned here in the result of denying God. A believer's belief cannot be completed without this affirmation.
- ii) This verse defines the worldview of materialists and atheists, who deny hereafter, reducing existence to a cycle of birth and death, governed by time (dahr). This worldly view, reflects the psychological escapism, denying the hereafter is just to run away from moral responsibilities.

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¹ *Al-Jathiyah*,45:24 (Translated by Abdullah Yusuf Ali, p:1538)

- iii) This verse presents a psychological portrait of materialistic denial, revealing deep insights into human cognition, existential anxiety, and defense mechanism.
- iv) Terror Management Theory by Greenberg, Wyszynski and Solomon reflects here, when people who deny hereafter to suppress anxiety of death, facing mortality triggers existential terror.
- v) By attributing life and death to time 'dahr', they create a personal universe to negate accountability. Their rejection reflects Iblis' arrogance, preferring self-deification, time is God, over submission to Allah. Denial of knowledge in the verse aligns with radical skepticism.

Cognitive Blindness

9. The attitude of disbelief, causes hearts blind; unable to see the clearly manifested Divine realities, opened to them; while the physical abilities remain alive:

لَهُمْ قُلُوْبٌ يَّعْقِلُوْنَ هِمَآ اَوْ اٰذَانٌ يَّسْمَعُوْنَ بِهَا
$$الله عُلَيْ اللهُ عُمَى الْاَبْصَارُ وَلٰكِنْ تَعْمَى الْقُلُوْبُ الَّتِيْ فِي الْقُلُوْبُ الَّتِيْ فِي الْقُلُوْبُ اللهِ الْقُلُوْبُ اللهِ الصَّدُوْرِ $1$$$

("Do they not travel through the land, so that their hearts (and minds) may thus learn wisdom and their ears may thus learn to hear? Truly it is not the eyes that are blind, but the Hearts which are in their breasts".)

Blindness or refusing to see the truth is an-another consequence of disbelief. Which effects man's life badly. This verse addresses the disbelievers of Mecca, who refused the lessons of past nations despite witnessing their

¹ Al-Hajj,22:46 (Translated by Abdullah Yusuf Ali, p:964)

ruins. This blindness stems to the spiritual blindness not the physical. Blind hearts signify the willful rejection despite clear signals.

Travel look upon the history, and reflect to avoid the intellectual stagnation, condemned in the verse. This chapter of the Quran emphasize that true understanding is based upon spiritual and intellectual engagement.

- This verse describes heart as the seat of reasoning and understanding. The Holy Book often defines heart as the center of insight, intellect, and moral judgment, not only the source of emotional grounds.
- ii) Blindness of heart, this notion implies on cognitive and emotional barrier which prevents individuals to perceive truth and reality, even with clear evidence.
- iii) This verse emphasizes on visiting the earth and gathering information and experience from past. Experiential exposure improves learning.
- iv) Cognitive psychology and selective perception fall here, the blindness of hearts can be linked to the cognitive biases such as favoring information that aligns with existing beliefs or inattentional blindness, failing to notice obvious image and information due to poor focus and observation.
- v) People who reject truth despite clear evidence, because their hearts are close, due to the arrogance, prejudiced nature, or emotional resistance.
- vi) Humanistic Psychology, Self-Actualization and openness to Experience can be seen in this verse, travel the earth, which follows by heart to reason, aligns with the idea of experiential learning and openness to new information. Humanistic psychology suggests that personal growth increases when done with new experiences.

- vii) Blindness of heart can be directly corresponded to diseased or hardened heart. The verse's emphasis on hearing and reasoning suggests the need to purify heart to achieve nafs mutmainna, state of serenity and ultimate guidance. Hearts are blinded by denial, arrogance, and attachment to falsehood. It aligns with Islamic teaching of heedlessness and the need for spiritual awakening through reflection.
- viii) Emotional Intelligence Theory by Daniel Goleman refers to this part of verse, 'hearts by which to reason', suggests a blend of emotional and intellectual awareness, blind heart could indicate low emotional intelligence, where individuals are unaware of emotional and intellectual barriers which prevent them from reasoning effectively.
- ix) The call to reflect on apparent signs implies on the need of selfawareness and urge to learn from other people's experiences.
- x) Constructivist theory by Jean Piaget and Lev Vygotsky, also describes active learning from information, knowledge, and experiences. Close minds and hearts cannot understand the real meaning of life.

Self-Created Knowledge Deceives

10. The Qur'an reveals that, those who boast their limited worldly knowledge, not only reject Divine Guidance available to them through the Holy Prophets, rather they ridicule it with their stubbornness:

 1 فَلَمَّا جَآءَتُهُمْ رُسُلُهُمْ بِالْبَيِّنَاتِ فَرِحُوْا عِمَا عِنْدَهُمْ مِّنَ الْعِلْمِ وَحَاقَ بِهِمْ مَّا كَانُوْا بِه يَسْتَهْزَئُوْنَ

¹ Ghaffir,40:83 (Translated by Abdullah Yusuf Ali, p:1450)

(For when their messengers came to them with clear Signs they exulted in such knowledge (and skill) as they had; but that very (wrath) at which they were wont to scoff hemmed them in.)

1
يَا حَسْرَةً عَلَى الْعِبَادِ $^{\circ}$ مَا يَاْتِيْهِمْ مِّنْ رَّسُوْلٍ اِلَّا كَانُوْا بِه يَسْتَهْزَئُوْنَ 1

(Ah! alas for the servants! there comes not a messenger to them, but they mock him!)

Arrogance in knowledge or claiming superiority in knowledge can be found in man's personality after having disbelief in life. Such sense of superiority brings many diversities in life. This verse underscores the arrogance of those who prioritized their limited knowledge over divine wisdom and revelation and the inevitable consequences of their mockery.

The term 'bayyinat' refers to the undeniable evidence, just as miracles. This highlights the Messengers' role as carrier of divine truth, supported by rational and tangible proofs.

- i) 'rejoiced in the knowledge they had', this phrase critiques the intellectual arrogance of the disbelievers, who used to pride on their worldly knowledge, dismissing the divine guidance.
- ii) The disbelievers ridicule the warnings of divine punishment, but their ridicule or mockery became their ultimate reality, which they faced as their consequence, they denied. Disbelievers' ridicule cannot diminish the divine truth, in fact it would seal their fate.
- iii) For contemporary world, this verse resonates as a divine call to balance empirical knowledge with spiritual wisdom, realizing the limits of human knowledge in the mirror of divine truth. There is a profound

¹ Ya-Sin, 36:30 (Translated by Abdullah Yusuf Ali, p:1324)

reminder in this verse, the danger of intellectual arrogance, and consequence of denying the divine guidance, in the frame of historical narrative, but with universal relevance.

- iv) This verse describes psychological state of communities who rejected divine guidance by relying on their intellect, which let them to the ignorance of reality.
- v) Psychologically intellectual arrogance and cognitive biasness¹ can be observed here, relying on their knowledge, reflects their self-satisfaction and over confidence in their knowledge.
- vi) Psychologically, this defined cognitive biases, as disbelievers favored their pre-existing beliefs while diminishing the clear signs and proofs carried by Messengers, who challenged their entire worldview.
- vii) Another psychological theory Dunning-Kruger Effect David Dunning and Justin Kruger², this theory portrays the concept of having limited knowledge but overestimating their competence, same as the disbelievers inflated their knowledge and denied truth and became arrogant, this verse defines how intellectual pride can blind a man to new truths.

Resistance to Change

viii) The rejection of clear proofs indicates resistance to change, a very common psychological response to new things which threatens the

¹ Amos Tversky and Daniel Kahneman, "Judgment under Uncertainty: Heuristics and Biases," Science 185, no. 4157 (1974): 1124–1131.

² Kruger, J., & Dunning, D. (1999). Unskilled and unaware of it: How difficulties in recognizing one's own incompetence lead to inflated self-assessments. Journal of Personality and Social Psychology, 77(6), 1121–1134.

- established truths and beliefs. Cognitive Dissonance Theory by Leon Festinger¹ explains this behavior of individuals.
- ix) Ridicule behavior of disbelievers can be studied under Defense Mechanism theory of Sigmund Freud², which protects the ego from anxiety provoking truths. Mockery be a form of displacement where disbelievers see unease about the warnings by mocking the Messengers, they externalized their internal conflict by avoiding their self-reflection.
- x) Social Identity Theory, by Henry Tajfel³, reinforces in collective denial of disbelievers. 'they were enveloped' defines the inescapable consequences of their actions, suggests psychological reckoning. It aligns with Learned Helplessness
- xi) Theory by Martin Seligman⁴, Disbelievers' behavior of consistent rejection, act of mocking cannot prevent them from the pre-defined outcomes. This reflects the real-world scenario where mostly individuals and communities ignore warnings until consequence become unavoidable, leading to psychological distress.
- xii) The disbelievers' 'rejoicing' in their intellect and knowledge reflects pride, this can be analyzed through Self-Determination Theory by Deci and Ryan⁵. The pride of disbelievers in their worldly knowledge fulfilled their need for competence, as they felt in control of their

¹ Leon Festinger, A Theory of Cognitive Dissonance (Stanford, CA: Stanford University Press, 1957).

² Sigmund Freud, The Ego and the Id, trans. Joan Riviere (London: Hogarth Press, 1927), originally published 1923.

³ Henri Tajfel, ed., Differentiation between Social Groups: Studies in the Social Psychology of Intergroup Relations (London: Academic Press, 1978).

⁴ Martin E. P. Seligman, Helplessness: On Depression, Development, and Death (San Francisco: W. H. Freeman, 1975).

⁵ Edward L. Deci and Richard M. Ryan, Intrinsic Motivation and Self-Determination in Human Behavior (New York: Plenum, 1985).

- intellectual and cultural narrative, this sense of self-determination led them to rejecting the divine truth.
- xiii) The verse depicts ultimate reality of existence by consequences and resonates with psychological studies on long term effects of ignoring the reality, such as regret, anxiety, or social collapse.
- xiv) Rejecting Messengers or denial of Prophets can lead a man to the depths of disbelief, as it is the fundamental part of belief, without this affirmation no one can be a true Muslim. Surah Ya-Sin is the heart of Quran, addresses core themes of divine guidance, prophethood, accountability, and consequences of rejecting truth.
- xv) The act of mockery encompasses denial, ridicule, and belittling of Messenger's character, their message, and miracles, reflecting a deeper rejection of accountability to Almighty Allah.
- xvi) The verse implies divine justice, as the consequences of mockery and disbelief in the form of spiritual loss and potent punishment. This verse challenges individuals, how they approach divine guidance with sincerity and humility, recognizing the results of rejection.
- xvii) The Messengers sent down often challenge societal traditions and norms, idolatrous practices, and many other materialistic values. Their message of monotheism and accountability to Allah creates dissonance for the people of society, who are connected to other norms, values, beliefs, and lifestyles. Psychologically, this reflects the Cognitive theory of Dissonance presented by Leon Festinger.
- xviii) Mockery as coping mechanism, their mockery dismissed the Prophets by ridiculing them. They avoided the psychological discomfort of questioning their beliefs or changing their behavior.

- xix) They rejected truth in group, so Social Identity Theory by Tajfel and John Turner applies here. This attitude strengthens the in-group sense of superiority.
- Mockery often stems from fear, insecurity, or anger triggered by the Prophets' challenge to social norms. 'Alas for the servants' defines an emotional tragedy, where human beings choose short-term psychological comfort over long-term spiritual fulfillment.
- xxi) Psychological research on attitude change by Petty and Cacioppo (1986)¹, shows that deeply rooted beliefs are resistant to persuasion, especially when tied to social status. Prophets being an agent of transformative change, threaten this stability and prompt defensive reactions like rejection and mockery.
- xxii) Albert Bandura's idea of moral disengagement² explains how people try to justify harmful behaviors as in this verse by mocking and persecuting the Prophets, by dehumanizing the target or minimizing the consequences, this verse critiques this tendency, highlighting the moral failure of rejecting divine truth.

Unethical Behavior

11.By connecting Qur'anic revelation to modern psychological theories, we find timeless relevance of the Quran's diagnosis of human behavior. Surah Al-Hujrat, reveals that the mockery in human attitude has many other manifestations, psychologically interlinked, injurious to ethical health of humans, at large. According to Qur'an, this behavior reflects on

¹ Richard E. Petty and John T. Cacioppo, Communication and Persuasion: Central and Peripheral Routes to Attitude Change (New York: Springer-Verlag, 1986).

² Albert Bandura, "Selective Activation and Disengagement of Moral Control," Journal of Social Issues 46, no. 1 (1990): 27–46.

disbelievers, and those who believe must avoid these unethical practices, The Qur'an says:

(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: Ill-seeming is a name connoting wickedness, (To be used of one) after he has believed: and those who do not desist are (Indeed) doing wrong.)

Vanity and arrogance in lineage and boasting about ancestry is also an act of non-believers, and they ridicule and call names upon others. They assume that themselves and their ancestors are superiors, no one can take their place. Allah does not like such tribal superiorities.

The verse explicitly forbids ridiculing and mocking others whether based on social status, gender, ethnicity, or any other trait. All these traits are linked to the kibr, which is prohibited in Islam. The phrase 'perhaps they may be better than them' underscores that superiority lies in taqwa, not in materialistic attributes. There is prohibition of offensive nicknames, it targets mocking someone's lineage, appearance, or past actions. Every believer

¹ *Al-Hujurat*,49:11 (Translated by Abdullah Yusuf Ali, p:1591-1592)

deserve respect regardless of their backgrounds. By doing mockery, people get undermine in the level of belief.

- i) The Hujrat chapter of Holy book known as the chapter of moralities, ethics, and interpersonal conducts of believers' society. In the end, there is a call for repentance and accountability of persistent wrong doers. It shows the balance of Quran between hope and warning, that urges people to self-correction.
- ii) On contemporary grounds, issues like racism, bulling, harassment, and many acts of social media link to the mockery, where derogatory comments and memes can violate Islamic teachings.
- iii) The verse calls believers to uphold dignity, seek repentance, and practice self-esteem, reflecting Islam's holistic vision of faith as both spiritual and moral transformation.
- iv) The prohibition of mocking reflects Social Compassion Theory by
 Leon Festinger, where individuals assess themselves by doing
 comparison with others. Mocking stems to downward comparison.
 Where one belittles others to boost their own self-esteem.
- v) Psychologically, mocking can be a manifestation of low self-esteem and insecurity. This verse fosters the self-correction. By calling men and women, verse promotes equality in accountability.
- vi) 'do not insult one another', this addresses aggression an unregularized emotions like envy, anger, and frustration. In psychology, insult is a form of displaced aggression, where people lash out to others, to cope their own frustrations and insecurities. From cognitive behavioral point of view, insult or humiliation reflects disturbed thought patterns.

- vii) 'do not call each other by offensive nicknames', recognizes the psychological Labelling Theory by Howard Becker. Offensive nicknames can damage self-esteem of any person.
- viii) The phrase 'wretched is the name of disobedience after one's faith' suggests, such behavior opposes the moral behavior of believer, psychologically, it leads to cognitive dissonance, where ridiculing others conflicts with other's concept of a faithful person. As Qur'an says:

(And swell not thy cheek (For pride) at men. Nor walk in insolence through the earth: For Allah loveth not any arrogant boaster.)

It is clear, that the arrogance in speech or speaking harshly or boastfully is also the habit of people who do not fear God and known as non-believers. This verse emphasizes the importance of humility and good character, warning against arrogance and pride. Dissonance should be reduced through repentance. This call for repentance links the self-regulation theory.

- ix) Act of insulting others stem from arrogance that challenges narcissistic tendencies in behavior. Such unethical acts prompt depression, anxiety, frustration, and low self-esteem.
- x) Psychologically, mockery reflects as insecurity, under the mask of superiority. This aligns with the Quran's warning that mocked may be better than them in divine estimation. This verse reminds believers that worth is determined by piety only, not by superficial traits.

¹ Luqman,31:18 (Translated by Abdullah Yusuf Ali, p:1215-1216)

xi) Mockery can cause long-term psychological harms, including stress and low self-esteem, this prohibition of Quran aligns with modern mental health rules against bulling anyone. This verse suggests a community built upon respect, countering divisive behaviors.

Deliberate Defiance

12. According to Qur'an, disbelievers deny the Day of Judgement, as to satisfy themselves not to be held accountable for their deeds. Psychological impact of denial on their behavior, makes them so inert, that they do not want to believe this, rather while away the situation. Qur'an says:

(The Unbelievers say, "Never to us will come The Hour": say "Nay! But most surely, by my Lord, it will come upon you; by Him who knows the unseen, from Whom is not hidden the least little atom In the Heavens or on earth: Nor is there anything less than that or greatest but is in the Record Perspicuous.)

Denial of accountability relates to the disbelief. Rejecting the Day of Judgment and final resurrection is being discussed here. The belief in the Day of Judgement, is one of the five basic pillars of faith. One who rejects it, would be aligned with and amongst the non-believers.

¹ As-Saba34:3 (Translated by Abdullah Yusuf Ali, p:1273)

- i) This verse stress upon Allah's unlimited knowledge, serves as the rebuttal to the disbelievers' mockery about the day of judgement, affirming that nothing can escapes from divine awareness.
- ii) The 'kitab Mubin', 'clear record', means that all actions are accounted and reinforcing the Quranic principle of justice and accountability. The 'Hour's' inevitability is sworn by Lord's lordship, underscoring its ultimate and absolute truth. It signifies that unknown timing of that 'Hour', is only known by Almighty.
- iii) This rejection of disbeliever's symbolizes the Psychological Defense Mechanism' links to the 'denial' just to avoid confronting the moral implication of hereafter.
- iv) Psychologically, this aligns to the 'cognitive dissonance', where individuals reject clear evidences that counters with their worldview.
- 13. The Qur'an comments on disbelievers' behavior by saying that they take all blessings of Allah, for granted; but as they scarce and loose these, cry for help from God Almighty for divine provisions.

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وَمَا بِكُمْ مِّنْ نِعْمَةٍ فَمِنَ اللّهِ $^{-}$ ثُمَّ إذَا مَسَّكُمُ الضُّرُّ فَالَيْهِ تَحْاَرُوْنَ

(And ye have no good thing but is from Allah: and moreover. When ye are touched by distress, Unto Him ye cry with groans.)

¹ An-Nahl16:53 (Translated by Abdullah Yusuf Ali, p:746)

Taking Health and Wealth for Granted

Taking health and wealth for granted, and ingratitude for Allah's blessings, is found in disbelief. All comforts and ease are from Almighty Allah. It is a man who troubles himself and bothers, too.

- i) This verse reminds that all blessings belongs to Almighty solely and negating the notion of self-sufficiency or attributing of good to other sources than Allah.
- ii) The second half of the verse indicates psychological tendency, where people instinctively turn to their Lord in hard times, even if they are neglecting Him in their ease. This is known as 'innate disposition' or 'fitrah'.
- blessings are tests and adversities, are a fulltime reminder to return back to Allah. Reliance on divine power should be consistent not optional or situational. This behavior aligns with cognitive dissonance, where distress and uneasiness trigger a return, to deeply ingrained beliefs, just as monotheism.
- iv) Neuropsychological aspects signified that prayer and divine reliance activates the brain region that is associated with emotional regulation state, mirroring the Quran's description in this verse, 'crying out to Allah' specially in distress.
- v) Operant Condition of psychology applies here, when people are seeking help while returning to Allah in pain, due to their previous relief, yet fail to maintain this in their time of comfort and ease.

The Hight of Ingratitude

14.Denying Allah's provision or ingratitude for Allah's provision is time, again mentioned in Qur'an, interlinked to the disbelief:

(They recognize the favors of Allah; then they deny them; And most of them are (creatures) ungrateful.)

There is a catalogue of divine favors in the passage where this verse appears, such as, shelter, shade, clothing, protection from heat, cold, revelation as gift, and security along with the critiques of human beings' response to these blessings. This verse specifically represents the paradoxical behavior of recognizing Allah's favors but denying them with cruelty, that culminates into the disbelief.

- i) The verse highlights Allah's boundless generosity in bestowing blessings and favors, contrasted with humanity's tendency to respond with rejection. This contrast in behavior serves as a critique of human response and self-sufficiency.
- ii) Human tendency to accept divine blessings and then deny, leading o the disbelief, this behavior would be analyzed psychologically under cognitive dissonance, attribution theory, self-justification theory, social confirmation, and existential theory.
- iii) According to the verse human beings realize the reality and acknowledge blessings but then, consciously or unconsciously they tend to deny.

¹ An-Nahl,16:83 (Translated by Abdullah Yusuf Ali, p:758)

- iv) Psychologically, this can be linked to Cognitive Dissonance, where people feel uncomfortable, to reduce this uneasiness they may rationalize their actions and beliefs. Denial can be a defense mechanism, where human beings suppress the acknowledgment of blessings to maintain a sense of self-sufficiency.
- v) The verse shows ingratitude as a very common human trait, 'most of them are ungrateful'. From the psychological perspective, gratitude is associated with positive mental health, it increases positivity, well-being, resilience, and social bonding.
- vi) On the other hand, ingratitude, may stem from envy, and scarcity mindset, where people focus on what they lack of, rather than to focus and appreciate what they have in their lives.
- vii) Self-deception theory by Robert Trivers, falls on the phrase, 'they recognize.... then they denied', this happens when people distort reality and try to protect their ego and to avoid any responsibility. They deny divine or moral significance to avoid accountability.
- viii) This behavior may also be related to Confirmation Bias, where individuals focus on selective information that aligns with their desires and thoughts.

The provoking and emotional tone of the verse may highlight guilt and self-realization in the reader, that will prompt them to evaluate their own actions and tendencies to avoid ingratitude and denial. This verse integrates the spiritual and moral lessons and offers to insight in human nature for personal growth.

The Superstitious Behavior

15. According to Qur'an, disbeliever would never admit the miracles of Allah and call it a magical act:

(But if they see a Sign, they turn away, and say, "This is (but) continuous magic.)

This verse indicates the stubbornness of disbelievers who, despite seeing clear divine signs, they dismiss them as magic.

- This reflects their refusal to accept truth due to their pride and prejudice. Their denial is according to their deliberate choice. All of this reflects their intellectual and psychological resistance to guidance.
- ii) This verse illustrates that signs are meant to guide, but their acceptance links to the human free will, and rejection stems from preconceived bias, rather than a lack of evidence.
- iii) There is accusation of magic, suggesting a worldview that undermines divine intervention to human trickery, highlighting a divine and spiritual disconnect.
- iv) This dismissal of disbelievers suggests psychological cognitive dissonance, where a miracle, being a new evidence conflicts with existing determined belief that is denial of the Prophet's message.
- v) To resolve this tension, they reframe the miracle to something familiar 'magic', to avoid the need to change their world view. This aligns to Leon Festinger's cognitive dissonance theory, where individuals try to

¹ Al-Qamar,54:2 (Translated by Abdullah Yusuf Ali, p:1648)

- rationalize, conflicting information to maintain their psychological comfort.
- vi) Psychologically, this verse also illustrates how cognitive biases, social pressure, and defense mechanism can lead any individual to dismiss truths.

Only Believers are Safe

vii) Acceptance of truth requires both intellectual humility and psychological openness. The Qur'an narrates miraculous happenings giving happiness to the believers:

اَللَّهُ الَّذِى يُرْسِلُ الرِّيَاحَ فَتُثِيْرُ سَحَابًا فَيَبْسُطُه ۚ فِي السَّمَآءِ كَيْفَ يَشَآءُ وَيَجْعَلُه ۚ كِسَفًا فَتَرَى الْوَدْقَ يَلْمَ لَيْ يُشْرَبُونُ أَ كَسِلُ الرِّيَاحَ فَتُثِيْرُ سَحَابًا فَيَبْسُطُه ۚ فِي السَّمَآءِ مِنْ عِبَادِة ۚ إِذَا هُمْ يَسْتَبْشِرُونَ
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 يَخُوجُ مِنْ خِلَالِه ۚ $^{\frac{1}{5}}$ فَإِذَا آصَابَ بِه ۚ مَنْ يَشَآءُ مِنْ عِبَادِة ۚ إِذَا هُمْ يَسْتَبْشِرُونَ 1

(It is Allah Who sends The Winds, and they raise The Clouds: then does He Spread them in the sky as He wills, and break them into fragments, until thou seest rain-drops issue from the midst thereof: then when He has made them reach such of His servants as He wills, behold, they do rejoice!)

- viii) Denying Allah's control over nature is the biggest phenomena of disbelief. This verse clears their doubts. Allah is the Creator of this universe and has control all over it.
- ix) This verse illustrates Almighty's sovereignty over nature, the wind, cloud, and rain are orchestrated by Allah's divine will.

 These natural phenomena are the evidence of Allah's existence

¹ Ar-Rum, 30:48 (Translated by Abdullah Yusuf Ali, p:1193)

and encouraging believers to see the world as purposeful creation.

- x) The verse' description of natural entities linked to the environmental psychology. The servant's rejoicing reflects gratitude, aligning with positive psychology. That defines, sense of gratitude enhances well-being, reduces stress, and fosters resilience.
- xi) The verse portrays a contrast among those who see rain as blessing and divine will, with those who see it merely as a rain. Psychologically, attribution theory falls here when people assign causes to events.
- xii) Believers attribute rain to Allah's divine mercy, fostering a deep connection to Allah Almighty, while others might take it as mechanically, missing its spiritual essence.
- xiii) On the same principle, the believers would bow their heads with humility before Almighty, in the life Hereafter, while entering Jannah:

(Why didst thou not, as thou wentest into thy garden, say: 'Allah's will (be done)! There is no power but from Allah!)

xiv) This verse dissolves the arrogance of strength, which mostly happens after disbelieving in God. Boasting about physical power leads to denial in Divine entity.

¹ Al-kahf,18:39 (Translated by Abdullah Yusuf Ali, p:831)

- xv) This verse encourages to believe and trust in Allah only, and realize that there is greater God behind every matter and can resolve all inexplicable or unfavorable issues.
- xvi) The phrase 'Ma shaa Allah', emphasizes that all bounties are contingent on Allah's will, countering the delusion of self-sufficiency. 'La quwwata illa bill', reflects human helplessness without divine support, rejecting pride in worldly wealth.

The verse presents a contrast between believer's humility and wealthy man's ingratitude. Wealthy man's denial stems from materialism. Gratitude fosters mental peace and ignorance correlates to the psychological fragility.

Gratitude begets Love of Allah

16. The behavior of hopelessness also stands as evidence, to disbelief. Therefore, the believers must never be cruel to themselves by becoming desperate about their Lord:

(Say: "O my Servants who have transgressed against their souls! despair not of the Mercy of Allah: for Allah forgives all sins: for He is Oft-Forgiving, Most Merciful.)

It means clearly, that only the non-believers deny the mercy of God, they only rely on their intellect, without knowing how much limited that is. Rejecting Allah's forgiveness is a biggest sin.

¹ Az-Zumar,39:53 (Translated by Abdullah Yusuf Ali, p:1413)

- i) This verse promotes repentance and gives the realization that no sin is greater than Allah's mercy. According to the verse Allah is forgiver and merciful, both attributes are enough for believers to seek forgiveness while trusting in Allah's mercy, without any despair.
- ii) This verse addresses the feelings of shame and guilt, which can cause despair, but Allah's mercy gives them relief. This aligns with cognitive behavioral therapy, that aims to reframe negative thought patterns.
- iii) There is hope for those who repent. Hope involves goal-oriented thinking, pathways to achieve targets, and motivation.

The Intimate Blessings are Love of Allah

17. Therefore, The Qur'an reminds some very intimate blessings bestowed upon man in the following verse, to remain intact with faith and hope:

(And Allah has made for you mates of your own nature, and made for you, out of them, sons and daughters and grandchildren, and provided for you sustenance of the best: will they then believe in vain things, and be ungrateful for Allah's favors'!)

i) Ingratitude for Family also seen in non-believers. Family is also a blessing from God, as non-believers do not believe in Allah's blessings, so they take their loved ones for granted.

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¹ An-Nahl,16:72 (Translated by Abdullah Yusuf Ali, p:753)

- ii) This verse highlights several blessings of Allah that He has bestowed on humanity, emphasizing to be grateful for these gifts. It also serves as a reminder to avoid disbelief and ingratitude.
- iii) The phrase 'made you from yourselves mate, refers to the compatibility and mutual support. Gratitude for blessings like spouse, children, and sustenance, leads to spiritual fulfillment, and ingratitude leads to spiritual and moral loss.
- iv) The mention of 'mates' aligns with theory of attachment, where human need for close and supportive relations reflects. Spouse provide emotional support, companionship, and mutual support, that is initial for mental health, this enhance satisfaction towards life and reduces anxiety.

Belief and Good Deeds are the Remedy of Loss

18. To conclude this analysis, one can see the Surah Al-Asr, where the Holy Qur'an, addresses whole humanity, gives the summary of benefits of faith, to ensure success in both of the life-phases, in this world and the Hereafter:

وَالْعَصْرِ - إِنَّ الْإِنْسَانَ لَفِي حُسْرٍ - إِلَّا الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَتَوَاصَوْا بِالْحَقِّ وَتَوَاصَوْا بِالصَّابِرِ
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(By the time, verily Man is in loss, except such as have Faith, and do righteous deeds, and (join together) in the mutual enjoining of Truth, and of patience and constancy.)

This entire surah emphasizes the value of time and the importance of using it wisely for righteous deeds. This verse teaches

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¹ Al-Asr, 103:1-3 (Translated by Abdullah Yusuf Ali, p:2003)

self-reflection and proactive efforts to live a meaningful and purposeful life.

- This verse serves as wake-up call, highlights the human nature to be distracted by worldly matters, and neglecting spiritual needs.
 Life is a test and time is a finite source, not to be wasted in vain.
- ii) Man is in loss, means human mind prioritize the fleeting pleasure over meaningful goals, this procrastination leads to stress and undermines life satisfaction.

(So eat of the sustenance which Allah has provided for you, lawful and good; And be grateful for the favours or Allah, if it is He Whom ye serve.)

Denying Allah's provision of sustenance leads to the ingratitude of Allah's blessings. Disbelievers mostly do this in their lives.

(Blessed is He Who, if that were His Will, could give thee better (things) than those, Gardens beneath which rivers flow; and He could give thee Palaces (secure to dwell in).)

Rejecting the existence of Paradise is a common phenomenon of disbelievers. They mostly do not believe in hereafter's life, nor in the hell and

² Al-Furqan, 25:10 (Translated by Abdullah Yusuf Ali, p:1035)

¹ An-Nahl16:114 (Translated by Abdullah Yusuf Ali, p:767)

paradise. This is the factual loss, therefore the Qur'an, invites believers and non-believers along to say and then affirm the following facts:

قُلْ اَمَنَّا بِاللَّهِ وَمَآ أُنْزِلَ عَلَيْنَا وَمَآ أُنْزِلَ عَلَى اِبْرَاهِيْمَ وَاِسْمَاعِيْلَ وَاِسْحَاقَ وَيَعْقُوْبَ وَالْأَسْبَاطِ وَمَآ أُوْتِيَ مُوْسَى وَعِيْسَلِي وَالنَّبِيُّوْنَ مِنْ رَّجِيِّمٌ لَا نُفَرِقُ بَيْنَ اَحَدٍ مِّنْهُمْ وَنَحُنُ لَهِ أُ مُسْلِمُوْنَ
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 مُوْسَلِي وَالنَّبِيُّوْنَ مِنْ رَجِّيمٌ لَا نُفَرِقُ بَيْنَ اَحَدٍ مِّنْهُمْ وَنَحُنُ لَهِ أُ مُسْلِمُوْنَ 1

(Say: "We believe in Allah, and in what has been revealed to us and what was revealed to Abraham. Isma'il; Isaac, Jacob, and the tribes, and in (the Books) given to Moses. Jesus, And the Prophets. From their Lord: We make no distinction between one and another among them. and to Allah do we bow our will (in Islam).)

These behaviors reflect the spiritual, moral, and social consequences of disbelief as described in the Quran. The Quran repeatedly warns against such attitudes and actions, urging humanity to turn to faith, gratitude, and humility.

Denial of Mercy and rejecting Allah's forgiveness, all this done by disbelievers and Allah is asking them to not lose hope and have faith in His Divine mercy. This is such a heart whelming verse, but only for those, who have faith in God.

These verses illustrate how disbelief affects human behavior, leading to arrogance, ingratitude, despair, and ultimately, divine punishment. The Quran emphasizes the importance of faith and submission to Allah to avoid these negative outcomes.

¹ Ali'Imran,3:84 (Translated by Abdullah Yusuf Ali, p:166)

Conclusion

- 1. Human psychology plays vital role in the journey towards belief and disbelief, passing by social influence, emotional tendencies, and cognitive biasness. Quran acknowledges this perspective by emphasizing on innate disposition and environmental effects. Quran ties belief to the truth of consciousness and disbelief to the cognitive or psychological resistance on submission to Lord.
- 2. Quranic study helps to understand that human tendency to disbelief, links to the spiritual and psychological flaws. That results in human behavior as arrogance(takabur), ignorance(jahiliyyah), and attachment to worldly and materialistic desires.eg., (2:7, 45:23).
- 3. The Quran describes about the 'sealed heart' due to continuous rejection (7:100-101). Some rejected in blind following to their ancestors (5:104). According to the Quranic human psyche, having belief is in innate nature (fitrah) of human being that gets corrupted by ego and environmental influences (30:30).
- 4. Thus, after completing the study, we are able to say, that Quran defines disbelief, not only as intellectual undermining, but as an ethical and psychological resistance on submitting to ultimate truth, more often, rooted in pride and heedlessness (17:36,22:46).

- 5. Disbeliever's psyche, depicting their denial, despite clear signs, is because of core pride in human nature, leading towards iblis' rejection to Adam's creation (2:34). Non-believers adopt numerous behaviors, standing upon their 'disbelief' e.g., avoidance and denial ("put their fingers in their ears", to block divine signs, warnings, symbolizing willful ignorance. (2:19), spiritual blindness (2:7), emotional despair (2:19-20), cognitive dissonance (2:26), etc.
- 6. Quran has mentioned different states of faith and denial, mentioned as below:

A. States of Faith:

- i. True Believers (mu'minun): those who believed in Allah, His Messengers, Angels, and in Hereafter, sincerely. (2;3-5).
- ii. Hypocrites (munafiqun): those who pretend, that they have believed in Allah outwardly, but deny inwardly, due to their cowardness or materialistic gain. (2:8-20).
- iii. Weak in Faith (mustd'afun): those who are in struggling stage, having doubts in minds but eventually, may strengthen their Iman. (4:97-99).

B. States of Denial:

- i. Open Disbelievers (kafirun): those who rejected clear signs due to their arrogance. (2:6-7).
- ii. Stubborn Deniers (jahidun): those who opposed truth, knowingly, like Pharoh (27:14)

iii. Apostates (murtaddun): those who ruined their souls by abandoning faith after the acceptance. (2:217).

C. Transitional States:

- i. Truth Seekers (muhibbun lil-haq): people close to guidance, not committed yet. (39:17-18).
- ii. In Delusion (ghafilun): those who neglected divine signs and occupied with materialistic life. (7;179).

7. Quran explains basic reasons for disbelief, such as;

- i. Arrogance: exemplified as, Satan's refusal regarding prostration of Adam, due to proud (2:34). Pharaoh and many other tyrants denied divine message due to their own sense of superiority (28:39). Modern views on dismissal of religion is because it contradicts to their prior ideologies, like liberalism.
- ii. Blind adherence: many are disbelievers, just because their forefathers were having other believes (2:170). This would be kufre-jahil, as it is rooted in cultural values not in rational inquiries. Love for worldly status: some people prefer status and leadership on faith (3:45-48). Quran warns them to see the reality (18:36).
- iii. Fear of social censorship: individuals have fear of being ridicule in the society, and commit disbelief, in this regard (10:38). Hypocrites also adopt this attitude, to avoid any backlash (2:8-20).

- iv. Willful ignorance: there are some people who reject, while not knowing the truth, denying clear signs (7:179), Quran called them as cattle, hearing but not understanding (2:171).
- v. Skepticism: some in their rigidness deny signs and demand, unrealistic miracles (2:26)
- vi. Hypocrisy: this is most dangerous state, people pretend but deny inwardly, sometimes for worldly gain and interests (63:2-3).
- vii. Denial due to temptations: many do not follow beliefs, because they restrict their hedonistic way of livings, like alcohol, promiscuity, etc. (45:23).
- viii. Misconceptions and misinterpretations: few do not get better understanding, and consequently deny (4:140).
 - ix. Hardening of Heart: persistent rejection leads to hardening of heart. They got their hearts sealed, now unable to receive guidance (2:7). There is divine punishment for them (9:87).
 - i. Psychoanalysis of disbelief according to the Quranic verses as follows:

Defense Mechanism in Disbelief: Holy Quran mentions psychological strategies, adopted by disbelievers, to avoid truth.

- Projection: Accusing Prophets (15:6).
- Rationalization: Demand impossible miracles, just to make lame excuses (6:37).
- Suppression: To suppress innate disposition that is on fitrah, 'monotheism', due to social issues and pressures (30:30).

Emotional and Spiritual Consequences:

- Inner Turmoil: Exemplifies as darkness, lightning, and thunder in the heart (2:19-20).
- Hardened Heart: Reason is persistent rejection with rigidness (2:7).
- Existential Despair: The Quran presents a contrast between reassured soul and disbeliever's perpetual unrest (89:27-30).

Psycho-Spiritual Intervention: Quran prescribes solutions or remedies for disbelief:

- Self-Reflection: Self-reflection helps in catharsis, that helps to act wisely (3:191).
- Remembrance of Allah: This is known as 'dhikar', a spiritual and mindful way to counter Iblis' whispers (wasawas), (7:200-201).
- Repentance: It is tawbah, always helps to open divine mercy (39:53).

Comparative Analysis with Sigmund Freud's Theory: Sigmund Freud describes disbelief as illusion, and Quran attributes it as a moral failure, rooted in free will of man.

- Freud's Superego v/s Nafs-al-Mutmainnah: Freud's ethical conscience lacks the Quranic ideology of divine and spiritual contentment.
- Id v/s Nafs-e-Ammarah: Both emphasize on primal desires, but Holy Quran highlights transcendence through divine guidance.
- ii. Psychological Theories describing disbelief:
- 1. Cognitive Dissonance Theory (Festinger, 1957): Non-believers face mental conflict, when truth contradict their innate or worldly view (2:6-7).
 - Tactics to Avoid things: 'putting fingers into ears' expresses willful rejection to reduce dissonance (2:19).
 - Doubling Down on their Wrong Belief: Individuals become stubborn, when they found challenges (6:25).
 - Hardening of their hearts reflects cognitive rigidity (2:7).
- 2. Jungian Shadow's Theory: The Dark Side of Disbelief
 - Unconscious Rebellious Behavior: Mostly disbelievers reject guidance due to their repressed pride and guilt (17:36).

- Tyrant: personalities like Pharaoh, represents Shadow's destructive ego (5:104).
- Hypocrites live in a self-deception, like Jungian's "persona", masking their inner conflict (79:21-22).
- 3. Social Learning Theory (Bandura,1977): Disbelief as Learned Behavior
 - Following to their Leaders/Parents: Mostly, disbelievers deny, because of blind following of their forefathers (2:170).
 - Social Rejection: Many commit disbeliefs, due to social pressure and fear of persecution (10:38).
 - Moral Corruption: disbelievers try to justify corruption by normalizing it (7:28). People of Lut' rationalized their sin due to cultural conditioning (11:78-79).
- 4. Humanistic Psychology (Maslow): Disbelief as a Barrier to Self Actualization
 - Preference to Materialism: Disbelievers give preference to worldly life, prohibits their moral development (45:23).
 - Lack of Transcendence in Behavior: Without submitting their selves to Allah, they live in existential despair (89:27-30).
 - Innate Nature: Innate nature or fitrah is associated to monotheism, that gets corrupted by egoistic nature (7:179).

• Believers find spiritual peace by remembering Allah (13:28).

5. Existential Theory (Frankl): Disbelief as a Void of Meaning

- Nihilism: Disbelievers doubt the mercy and provision of Allah. They ask, 'when we are dust, shall we be resurrected?", reflects their doubt (27:67).
- Neglecting Accountability: Disbelievers deny Hereafter's life, links to the ethical recklessness (75:5-6).
- Empty Souls: Quran describes disbelievers' soul as 'scattered moths', chaotic and purposeless (101:4). Quran suggests remedy for chaotic hearts, 'Verily, in the remembrance of Allah do hearts find rest" (13:28).

iii. Impacts of Disbelief:

1. Spiritual Outcomes:

• Loss of divine guidance (2:7), hardening of hearts (2:7,39:22), eternal penalty (2:24,4:56), barrier in repenting (4:168).

2. Psychological Outcomes:

• Inner Conflict and Anxiety (20:124-126), lack of purposeful life and existential emptiness (47:12), mock divine signs and live in delusion (6:44), reject clear signs and commit cognitive dissonance (2:6-7).

3. Social and Behavioral Outcomes:

• Moral oppression and corruption (5:47,16:88), social decline or degradation (17:16,28:58), societal distrust and hypocrisy (3;2-3), tyranny and exploitation by leaders or other influencers (28:76-82).

4. Intellectual Outcomes:

• Dismissed logics, reasons, and inferences (22:8,31:7), mently blind (3:190-191), made meaningless assumptions and lame excuses, demanding impossible proofs (6:37,45:24).

5. Emotional Outcomes:

• Despair in the time of crisis (23:77-78), doubt divine mercy and live without hope (30:36), eternal regret in hereafter (32:12,39:56).

6. Worldly Outcomes:

• Punishment in this life (in past, nations were destroyed, like 'Ad, Thamud, and people of Lut'), disbelief leads to destruction and loss of blessings (7:96,16:112), worldly addiction, corruption, and violence links to the self-destructive attitude in human persona (30:41).

7. Ultimate Outcomes (hereafter):

• Who die on 'disbelief', find their final abode in hellfire (4:56), no help on the day of resurrection (2:254), they will be in forever regret (67:10-11).

Recommendations

I would recommend future researchers to research the following ideas:

Acaemic Recommendations:

- 1. How freewill shapes belief and disbelief under cognitive control and neurotheology?
- 2. What are the impacts of disbelief on mental health; with Qur'anic reference and in the context of Psychology?
- 3. What is the role and importance of 'Emotional Regulation' in belief and disbelief?
- 4. Developmental psychology of disbelief in contemporary era.
- 5. How sinful activities leads to depression and anxiety, effecting man's mental health?

General Recommenations:

1. Public awareness programs, mental health workshops or sessions regarding improved cognitive health and benefits of faith and loss of purposelessness in human life, should held.

- 2. Promotion of Quranic concepts and belief system through electronic and social media.
- 3. Establishment of faith informed community centers offering group discussion.

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