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Section 11: Usury forbidden – Means of achieving success

Not to be usurer – To be in awe of Allah – To be in awe of Hell – To spend in the cause of religion – Mutual forbearance to seek the Divine Protection – The loss inflicted upon the enemy – Misfortune at Uhud.

Surah 'Ali-Imran, Verse 130

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

130. "O' you who have Faith! Do not devour usury, doubling it over and over again, and be in awe of Allah; that you may be prosperous."

This verse, together with its eight subsequent verses, has been located among the verses about the Battle of 'Uhud. This arrangement, perhaps, is for the sake that the existence of ethical and economical themes is helpful in a defensive system.

The society whose members are the people of sincerity and devotion, who hasten to do good, to repent, and are obedient to the godly leader, will be successful in war, too. But, the society whose members are mammonish, miser, disobedient, and persist in committing sin, surely will be defeated.

However, the verses on the prohibition of usury have been revealed gradually and in several stages. The first step of the prohibition of usury was a critical attack against the usury of the Jews.

This verse is for the prohibition of the usury doubling it over and over again, but, later, Islam gradually prohibited devouring even a penny of usury and introduced it as a fighting against *Allah*.

Explanations

1. Before the prohibition of the principal of usury, its ugly outstanding forms were prohibited.

"...doubling it over a over again..."

2. In the economical affairs, observing piety is intensively necessary. In other words, the existence of a safe and sound economy is the sign of piety therein.

"... Do not devour usury... and be in awe of Allah..."

3. Prosperity cannot be obtained by wealth and usury, but it can be obtained by piety–

"... and be in awe of Allah: that you may be prosperous."

4. Usurer is impious and an impious person does not become prosperous. A usurer is prosperous neither in this world, nor in the Hereafter. In this world he is involved with grudge and rancour of others, and in the coming world he will encounter the Wrath of *Allah*.

Surah 'Ali-Imran, Verse 131

وَاتَّقُوا النَّارَ الَّتِي أُعِدَّتْ لِلْكَافِرِينَ

131. "And be in awe of the Fire which has been prepared for the disbelievers."

In this holy verse the ordinance of piety and purity is emphasized again. It says:

"And be in awe of the Fire which has been prepared for the disbelievers."

From the word /Kafirin/ (disbelievers) mentioned in the verse, it is understood that, principally, usury does not fit with the nature of Faith. Therefore, the usurers have a share from the Fire which is prepared for the disbelievers.

Surah 'Ali-Imran, Verse 132

وَأَطِيعُوا اللَّهَ وَالرَّسُولَ لَعَلَّكُمْ تُرْحَمُونَ

132. "And obey Allah and the Messenger, that you may be shown Mercy."

The cause of the failure of Muslims in the Battle of 'Uhud was their disobedience from the command of the Prophet (S). He had told them not to leave the defensive region located between the vales of 'Uhud Mount, but the guardian group left that site and, in spite of the order, went to gather the spoils of war. Therefore, the enemy attacked the Muslims from the same site and defeated them.

"And obey Allah and the Messenger, that you may be shown Mercy."

Explanations

1. The order of the Messenger of *Allah* (S), whether it is governmental or religious, similar to the command of *Allah*, is necessary to be obeyed.
2. He who decides to abandon usury in order to obey the command of *Allah* and the Messenger and to have pity on people, the Lord will have mercy on him, too.

Surah 'Ali-Imran, Verse 133

وَسَارِعُوا إِلَىٰ مَغْفِرَةٍ مِّن رَّبِّكُمْ وَجَنَّةٍ عَرْضُهَا السَّمَاوَاتُ وَالْأَرْضُ أُعِدَّتْ لِلْمُتَّقِينَ

133. *"And hasten towards forgiveness from your Lord, and a Garden whose width is (as) the heavens and the earth, prepared for the pious ones."*

A Race on the Path of Felicity

Following to the former verses, which threatened the wrong doers to the punishment of Fire and encouraged the good doers to the grace and mercy of *Allah*, in this verse the effort and endeavour of the good doers is likened to a spiritual race the goal of which is the forgiveness of *Allah* and the eternal blessings in Heaven. It says:

"And hasten towards forgiveness from your Lord ..."

Since attaining any spiritual rank is not possible without being purified from sins by His forgiveness, the goal of this spiritual race firstly is forgiveness and secondly is Heaven:

"... and a Garden whose width is (as) the heavens and the earth ..."

Then, at the end of the verse, it clearly declares that this Heaven, with its wonderful splendour, has already been prepared for the pious ones. It says:

"....prepared for the pious ones!"

Surah 'Ali-Imran, Verse 134

الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكَاطِمِينَ الْغَيْظَ وَالْعَافِينَ عَنِ النَّاسِ وَاللَّهُ
يُحِبُّ الْمُحْسِنِينَ

134. "Those who spend (benevolently) in ease and in adversity, and who restrain (their) anger and pardon (the faults of men; and Allah loves the doers of good."

The Feature of the Pious Ones

In the previous verse, the pious ones are promised the already prepared Eternal Heaven, therefore, in this verse; it introduces the attributes of the pious ones and expresses five splendid human qualities for them. They are as follows:

1. They spend out in any condition they are in, whether when they are in ease and welfare or at the time when they are in deprivation and adversity–

"Those who spend (benevolently) in ease and in adversity ..."

It is worthy to note that here the first outstanding quality of the pious ones is mentioned 'spending'. The reason is that these verses contain the qualities opposite to those of usurers and oppressors, which were referred to in the former verses. Moreover, spending property and wealth, especially both in the states of ease and adversity, is the clearest sign of piety.

2. The third attribute of the pious ones, mentioned here, is that:

"... and who restrain (their) anger..."

3. The forth quality they have is that:

"... and pardon (the faults of) men..."

Of course, restraining anger is very good but it, singly, is not enough, because it may not eradicate enmity and grudge from the heart and thought. In this condition, for dismissing the state of enmity, 'restraining anger' and 'pardoning the faults' should gather together.

4. ' Their fifth quality is that they are 'good doers', and the Lord loves the doers of good.

"... and Allah loves the doers of good."

Here, it has referred to a higher degree of pardoning. It is the– case that a person, in spite of receiving

wrong, reacts with doing good, (when the circumstance requires), in order to burn the root of enmity in the opponent's heart, and to make that person kind to himself.

Surah 'Ali-Imran, Verse 135

وَالَّذِينَ إِذَا فَعَلُوا فَاحِشَةً أَوْ ظَلَمُوا أَنْفُسَهُمْ ذَكَرُوا اللَّهَ فَاسْتَغْفَرُوا لِذُنُوبِهِمْ وَمَنْ يَغْفِرُ الذُّنُوبَ إِلَّا اللَّهُ وَلَمْ يُصِرُّوا عَلَى مَا فَعَلُوا وَهُمْ يَعْلَمُونَ

135. "And those who, when they commit an indecency or do injustice to their selves, remember Allah and seek forgiveness for their sins –and who forgives the sins except Allah? –And they (the pious) do not knowingly persist in what they have committed."

When the pious ones do something wrong or do injustice to them, they remember *Allah* and ask for forgiveness from Him for their sins. It says:

"And those who, when they commit an indecency or do injustice to their selves, remember Allah and seek forgiveness for their sins–..."

It is understood from the above verse that when so ever that a person remembers *Allah*, he does not commit sin. Thus, this forgetfulness and negligence, in the doers of good, does not remain long, and before soon they remember *Allah* and make up for the past.

"... and who forgives the sins except Allah?...."

At the end of the verse, to lay emphasis on the subject, it says:

"... And they (the pious) do not knowingly persist in what they have committed."

Surah 'Ali-Imran, Verse 136

أُولَئِكَ جَزَاؤُهُمْ مَغْفِرَةٌ مِّن رَّبِّهِمْ وَجَنَّاتٌ تَجْرِي مِن تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا وَنِعْمَ أَجْرُ الْعَامِلِينَ

136. "As for these, their reward is forgiveness from their Lord and Gardens beneath which rivers flow; therein they will abide forever. How blissful will the reward of (such) workers be! "

In three rather successively verses the existence of the words: 'the pious', 'the doers of good' and '

workers' is the sign for that piety is not a state with isolation or only a spiritual quality but it is often accompanied with action and kindness in the society.

"As for these, their reward is forgiveness from their Lord..."

Explanations

1. As long as a person is not purified from sins, the one is not eligible to enter Paradise.

"... and Gardens beneath which rivers flow, therein they will abide for ever..."

2. Mere wishes are not enough for obtaining the Divine favours, but effort and action are necessary.

"... How blissful will the reward of (such) workers be!"

Surah 'Ali-Imran, Verse 137

قَدْ خَلَتْ مِنْ قَبْلِكُمْ سُنَنٌ فَسِيرُوا فِي الْأَرْضِ فَانظُرُوا كَيْفَ كَانَ عَاقِبَةُ الْمُكْذِبِينَ

137. *"Indeed, there have been institutions before you, therefore travel in the earth and see what has been the end of the rejecters."*

In former times, as today, every nation had always some traditions. Therefore, those nations had a destiny according to their own deeds and their own qualities.

The sample of some institutions, which the former people had, is as follows:

- a- The acceptance of right and their rescue.
- b- The existence of denial in them and their destruction.
- c- The Divine trials upon them.
- d- The Unseen helps.
- e- The period of grace and respite for the transgressors.
- f- The perseverance of godly persons and attaining to their goals.
- g- The evil plots of the disbelievers and their nullification by the Lord.

Explanations

1. The history of the past is a torch over the way of the lives of the coming generations. (The history of

human kind has a mental and cultural connection with together. The yesterday changes have a reflection over the affairs of today, and, in turn, those affairs of today are effective in the lives of future dynasties).

2. Journeys with definite goal and visiting the effects of transgressors together with contemplation can be the best class, the best teacher and the best trainee for human beings.

3. There is no difference between you and other nations from this point of view. (The factors of glory or destruction, in this regard, are all the same).

4. As individuals have the state of development, splendour, and oldness in their own lives, societies and nations have the periods of development, splendour, weakness, and destruction, too.

5. In studying the history, splendours are not so important, but the fate of those people is important.

Surah 'Ali-Imran, Verse 138

هَذَا بَيَانٌ لِلنَّاسِ وَهُدًى وَمَوْعِظَةٌ لِّلْمُتَّقِينَ

138. "This is an explanation for mankind, and a guidance and an admonition for the pious ones."

This feature which was illustrated for the pious ones, and the recommendation that was given for journey and taking examples, was a statement for all human race, but, for the pious ones, it is a means of guidance and admonition.

"This is an explanation for mankind, and guidance and an admonition for the pious ones."

Explanations

1. Though the Qur'an is for all human kind, the persons who are pious and observe their duty accept admonitions properly.

2. The receptivity of persons in understanding and utilizing the verses of the Qur'an is effective.

Surah 'Ali-Imran, Verse 139

وَلَا تَهِنُوا وَلَا تَحْزَنُوا وَأَنْتُمُ الْأَعْلَوْنَ إِنْ كُنْتُمْ مُؤْمِنِينَ

139. "Do not faint and do not grieve for you shall gain the upper hand, if you be believers."

After the defeat in the Battle of 'Uhud, which happened because of disobedience of some fighters from the command of the office of the commander, the Messenger of *Allah* (S), the Muslim had become out of spirits.

The verse was revealed to state that they would not lose countenance for the failure in the Battle of 'Uhud. They ought to strengthen themselves through their Faith and ought to know that they would gain the upper hand.

As the Qur'an says, *Allah* tells Moses (as): "... **surely you shall be the uppermost,**"¹ but He tells people if they be believers and be true in faith, they gain mastery.

"Do not faint and do not grieve for you shall gain the upper hand, if you be believers."

Explanations

1. A local failure is not the sign of the final defeat, (regarding to the occasion of the revelation of the verse).
2. If they did not lose the spirit of Faith and did not ignore the command of the Messenger of *Allah* (S), they would not be defeated, (regarding to the occasion of the revelation of the verse).

Surah 'Ali-Imran, Verse 140

إِنْ يَمَسُّكُمْ قَرْحٌ فَقَدْ مَسَّ الْقَوْمَ قَرْحٌ مِّثْلُهُ وَتِلْكَ الْأَيَّامُ نُدَاوِلُهَا بَيْنَ النَّاسِ وَلِيَعْلَمَ
اللَّهُ الَّذِينَ آمَنُوا وَيَتَّخِذَ مِنْكُمْ شُهَدَاءَ وَاللَّهُ لَا يُحِبُّ الظَّالِمِينَ

140. "If a wound touches you, because a wound similar to it has also touched the (disbelieving) people, and such days We deal out in turn among mankind; and that Allah may recognize (by trial) those who have believed and take witnesses from among you; and Allah does not love the unjust."

This verse, in the form of consoling the Muslims, states a fact. The fact is that if they had born some losses and damages for the sake of right and along the path of a divine goal and a clear bright future, their enemies had also had some killed and wounded figures.

If they did not win the victory in the Battle of 'Uhud that day, their enemies had also been defeated in the Battle of Badr before that day. Therefore, it is necessary for them to be patient in the divine trials.

Explanations

1. You Muslims should not be less than the disbelievers from the point of patience and perseverance.

"If a wound touches you, because a wound similar to it has also touched the (disbelieving) people ..."

2. The sweet and bitter accidents are not durable.

"... and such days We deal out in turn among mankind..."

3. The faithful people are recognized from those who only claim Faith in fighting and in the ascents and descents of life.

"... and that Allah may recognize (by trial) those who have believed ..."

4. In the bitter experience of 'Uhud, the Lord took witnesses from your own that how the disobedience from the commander ended to a bitter failure.

"..and take witnesses from among you... "

5. The temporary victory of the disbelievers is not the sign of the love of *Allah* to them.

"... and Allah does not love the unjust."

Surah 'Ali-Imran, Verse 141

وَلِيُمَحِّصَ اللَّهُ الَّذِينَ آمَنُوا وَيَمْحَقَ الْكَافِرِينَ

141. "And that Allah may purge those who believe and wipe out the disbelievers."

The Arabic word /tamhis/ means to purify from any vice and defect, and the word /mahq/ in Arabic means to decrease gradually.

Maybe, in the defeat of 'Uhud, *Allah* wished to show the weak points of Muslims to them so that they would think of improving themselves and decide to recompense their shortcomings in order that they might be necessarily prepared for the later acts.

Sometimes the instructive failures are more convenient than the victories that cause negligence.

"And that Allah may purge those who believe and wipe out the disbelievers."

Surah 'Ali-Imran, Verse 142

أَمْ حَسِبْتُمْ أَنْ تَدْخُلُوا الْجَنَّةَ وَلَمَّا يَعْلَمِ اللَّهُ الَّذِينَ جَاهَدُوا مِنْكُمْ وَيَعْلَمَ الصَّابِرِينَ

142. "Or have you imagined that you will enter Paradise and that Allah does not yet know those among you who strived nor He knows the patient ones?"

In this verse it refers to the holy struggle, patience and perseverance of the believers, because the way to Heaven is through patience and Holy War. The Qur'an, addressing those who enter the Heaven, says:

"Peace be on you for that you persevered in patience! ..."2

In this statement there is a narrow sense. It does not say: Peace be on you for the performance of Hajj or fasting or paying alms, because accomplishment of any duty needs patience and perseverance.

"Or have you imagined that you will enter Paradise and that Allah does not yet know those among you who strived nor He knows the patient ones?"

Explanation

1. Bare Faith is not enough, effort and action is also necessary. Yes, Heaven is in the pledge of good deeds.
2. The key to Heaven is patience and Holy war. (Patience in sorrows and happiness, in sins, in obedience, and, finally, in the greater warfare and the lesser warfare)
3. Patience and perseverance in the Holy war is necessary, because the first onset of war, its continuation, and the sad effects that come forth after war, all in all, need patience and constancy.
4. Leave your vain imaginations and false expectations.

"Or have you imagined ..."

Surah 'Ali-Imran, Verse 143

وَلَقَدْ كُنْتُمْ تَمَنَّوْنَ الْمَوْتَ مِنْ قَبْلِ أَنْ تَلْقَوْهُ فَقَدْ رَأَيْتُمُوهُ وَأَنْتُمْ تَنْظُرُونَ

143. "And really you were longing for death before you met it (the holy struggle); but (now that) you have seen it, you look (at it)!"

In the occasion of revelation of this verse, it has been said that after the Battle of Badr when the Muslims won the war and some believers were slain, too, some of the remaining persons wished that they had also been slain in the Battle of Badr in the path of *Allah*.

But, in the following year, when the Battle of 'Uhud took place, they ran away from it. These people are criticized and scorned in this verse.

Explanation

1. Be not deceived by your wishes, and do not trust on any empty motto or on anyone who claims it.
2. It is in practice and in the field of action that human beings are tried. In the supplication of the martyrs of Karbala, we recite:

"We wish we had been with you and had been killed as you."

Have we ever thought that how much do we do practically in action?

"And really you were longing for death before you met it (the holy struggle); but (now that) you have seen it, you look (at it)!"

1. The Qur'an, Surah Ta'ha No.20, verse 68

2. Surah Ar-Ra'd, No 13, verse 24

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