

Section 36

Surah Al-Baqarah, Verse 273

لِلْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ
الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِلْحَافًا وَمَا تُنْفِقُوا
مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

273. "(Charity is) for the poor who are restrained in the way of Allah, and are unable to move about in the land. The unaware consider them wealthy because of their restraint (from begging). You shall recognize them by their countenance - they do not beg people importunately. And whatever of good things you give, then Allah is All-Knowing of it."

In some books such as: Tafsir-Kabir by Fakhr Razi: Majma'ul-Bayan, and Tafsir-il-Gurtubi, it is cited that this verse has been revealed about the Companions of the Ledge.

They were about four hundred people who had emigrated to Medina. Since they had not any house and familiars there, they used to live on a large platform in a corner of the Prophet's Mosque. They were always ready for (*Jihad*), struggle in the way of *Allah*.

Explanations

1. There is a portion for the indigents in the wealth of the rich.

"(Charity is) for the poor..."

2. The martial-blow groups, devotees in force bases, shelter less emigrants and, on the whole, all those who are besieged in the way of *Allah* and have not the opportunity of trying to earn the living should be

taken into necessary consideration. The scientific missions, diplomatic corps, and research centers are in the similar condition, too.

"(Charity is) for the poor who are restrained in the way of Allah, and are unable to move about in the land..."

3. Those who are able to earn their living by travelling about should not stay and abide in one land waiting for the charity of others.

"... and are unable to move about in the land "

4. The immaculate, pious and respectable poor ones are praised by *Allah* (s.w.t).

5. The gentle-looking and undistinguished needy ones have priority.

"... The unaware consider them wealthy because of their restraint (from begging). You shall recognize them by their countenance..."

6. They do not insist on begging from other people even when there comes forth a necessity for them.

"... they do not beg people importunately..."

7. The feature of the indigent persons is illustrated, in this verse; and in the final sentence, people are encouraged to spending out good things.

"... And whatever of good things you give, then Allah is All-Knowing of it."

8. It is not just that some people devote their selves and what they have in the cause of *Allah* while some others impose insularity even in giving charity in that way.

Surah Al-Baqarah, Verse 274

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا
خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

274. "Those who spend their property by night and day, secretly and openly, for them shall be their reward with their Lord, and no fear shall be upon them, nor shall they grieve."

In some books, like Tafsir-us-Safi, Majma¹-al-Bayan, Tafsir-al Qurtubi, Tafsir-al-Kabir by Fakhr Razi, it is cited that this verse has been revealed about Hadrat Ali (as).

Once it happened that he had only four silver coins when he spent out in charity one coin in daytime,

one coin at night, the third coin openly and the fourth coin hiddenly in the way of *Allah*.

"Those who spend their property by night and day, secretly and openly, for them shall be their reward with their Lord..."

But, in addition to the above mentioned occasion of revelation, the promise of this holy verse covers all those who act similarly to that.

Such people neither scare of poverty in the world, because they believe in the promises of *Allah* and trust in Him, nor become grievous because of charity, since they are attentive to obtaining the pleasure of *Allah* and what the action of giving charity will bring forth for them in the Hereafter.

In another occasion in this very current Surah,¹ too, the givers of charity are stated about.

"... and no fear shall be upon them, nor shall they grieve."

Surah Al-Baqarah, Verse 275

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ
ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ
مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ
النَّارِ هُمْ فِيهَا خَالِدُونَ

275. "Those who devour usury will not rise up save like such the one whom Satan has confounded with the touch of madness. That is because they say: 'Bargaining is just like usury', whereas Allah has permitted bargaining and forbidden usury. Hence, whoever receives an admonition from his Lord, then desists, for him shall be what has already passed, and his affair rests with Allah. And whoever reverts (to usury) -then they are the inhabitants of the Fire, wherein shall they abide forever."

In Arabic philology, the word /riba/ (usury) means 'an excess, an addition'. Usurers have been likened to the persons whom Satan has driven them mad. On the Day of Judgement, usurers will be raised like mad ones, because they have such an unjust manner in this world.

Mammonism makes their eyes of intellect blind. By their action, they produce difference of levels in the society, because they do not even think of sympathy, emotions and humanitarianism. They go so far that poverty and hatred cause a burst in the society so that the principle of possession becomes unstable, too.

"Those who devour usury will not rise up save like such the one whom Satan has confounded with the touch of madness..."

Another point is that: to some persons, usury seems a principle, too. Hence, they say that bargaining and usury are the same. As the verse says:

"... whereas Allah has permitted bargaining and forbidden usury."

Explanations

1. The usurers are deprived from equilibrium and, consequently, they disturb the economical equilibrium of the society.

2. The justification of sin pave the way for more committing sins.

"... That is because they say: 'Bargaining is just like usury...'"

3. It can be spared for those who are not aware of it, but not at all for those who know it and persist on doing it.

"... And whoever reverts (to usury) -then they are the inhabitants of the Fire..."

Objecting on usury began through verses of the Qur'an revealed from before the Prophet's Emigration. For example, in Surah Ar-Rum, which was revealed in Mecca, a verse about usury says:

"... but it increases not with Allah..."²

Then, in Surah 'Al-i-'Imran, No.3 *Allah* commands:

"...Devour not interest"³

which means usury is prohibited. Thus the most criticism and prohibition have occurred in these verses of Surah Al-Baqarah.

By the way, the Qur'an through the statement:

"And, (for) taking interest, though indeed forbidden were they against it ..."⁴

announces that usury had been forbidden in the Jewish religion, too. This prohibition is stated in Turah manifestly. ⁵

In Surah Al-Baqarah, the verses of usury have occurred next to the verses of charity in order to state the two aspects of good and evil which may come forth by means of wealth. Charity is a 'giving' without recompense, but usury is a 'taking' without recompense.

In contrast to the good effects that charity has in the society, usury creates evil effects therein. That is why the Qur'an, in the next verse, says:

"Allah effaces usury and He causes charities to flourish..." 6

The threats that are cited in the Qur'an against taking interest in usury and accepting the dominance of illegitimate rulers are such that they are not cited against even murder, oppression, drinking wine, gambling, and fornication. Therefore the prohibition of usury has been decidedly considered as a great sin by all Islamic parties.

"... Hence, whoever receives an admonition from his Lord, then desists, for him shall be what has already passed, and his affair rests with Allah ..."

It is narrated in a tradition that when Imam Sadiq (as) was informed that so and so was a usurer, he said:

"If I were allowed by Allah I would behead him." 7

It happened that Amir-ul-Mu'mineen Ali (as) met a usurer. He (as) wanted him to repent from his action. When he repented Ali (as) let him go and told him:

"The usurer must be made repent from his action just like that a person is made repent from polytheism"

It is narrated from Imam Baqir (as) who said:

"The worst income is (the interest of) usury." 8

The Messenger of Allah (S) said:

*"When Allah wills to destroy a town, usury appears therein."*9 *"And, Allah has cursed usurer, his agent, and the writer of usury."*10

Shaykh Mufid has cited in his book:11 *"Whoever considers usury lawful, should be beheaded."*

Imam Sadiq (as), stating the reason of repetition of the verses of usury in the Qur'an, says:

*"It is for making the rich prepared to do works of benevolence and spending charities; because, on one hand, usury is unlawful (haram), and, on the other hand, compiling wealth as a file is also unlawful. Then, there remains no remedy for the rich but charity and productive useful jobs."*12

Also, upon the motive of the prohibition of usury, it is said that since usury is a kind of hinder for money to be used in the way of production and works of public utility, and, instead of effort and endeavour, only the interest of money is enjoyed, then usury has become forbidden.

Again, it is narrated from Imam Sadiq (as) who has said: "If usury were permitted (halal), people would leave their businesses and trade."¹³

It is also narrated from Imam Rida (as) who said: "If usury becomes prevalent, the loan giving will disappear."¹⁴

At the end of the verse, it says:

"... And whoever reverts (to usury) -then they are the inhabitants of the Fire, wherein shall they abide forever."

The word /ada/ 'returns', here, means that those who do not return from usury and commit again devouring interest, will be the inhabitants of the Fire of Hell and they will remain there for ever.

The Disadvantages of Usury

Taking additional money, without performing any useful work, is unjust and it is overburdening, which causes hatred and enmity. The giver of interest sometimes has to fail and, as a result of debts that increase progressively, accepts kinds of disgrace and captivity.

Usury disturbs the equilibrium of the society and causes it to be divided into two poles: the oppressors and the oppressed.

Usury is the reason of prayers to be invalid. Regarding these destructive causes, not only in the religion of Islam, but also in all heavenly religions, usury has been forbidden. But, clinging to few pretexts, some worldly people try to justify usury or try to find a way of fly.

Yet, usury has certainly its own destructive effects, though some social groups have accepted it in their own economical system.

Usury is an injustice and its disadvantages encompass those who apply it. The progress of the western communities is because of their attentiveness to science and industry, not because of usury.

By the way, usurers should be aware of the warnings of the Qur'an. (Applying to legal tricks, like the Jews who did for going fishing on Saturday, is only a sort of game.). The Qur'an has not been heedless of such games and has criticized them.

Also, since economic affairs may attract people into the trap of usury, there is a tradition which says:

*"He who begins trading without knowing (the religious laws of trading), will be involved in usury".*¹⁵

Surah Al-Baqarah, Verse 276

يَمْحَقُ اللَّهُ الرِّبَا وَيُرِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

276. "Allah effaces usury and He causes charities to flourish, and Allah does not love any ungrateful sinner."

The Arabic word /mahq/ means '**effacement, obliteration, erasure**', and the term /muhaq/, from the same root, is used for the moon when it disappears by the nights at the end of the lunar month. Then the term /riba/ '**usury interest**', with the sense of gradual increase, is applied in the opposite correspondence.

This verse admonishes that though a usurer takes interest from others in order to compile wealth, Allah seizes the abundance and good results that he expects from the gross of wealth gained through usury. The property resulted from usury may not necessarily be obliterated itself, but the goals, which are considered from compiling wealth, fail.

"Allah effaces usury ..."

In the course of usury, there is no love, happiness, and security, so that many a rich person can gain no sort of comfort, peace, or amiability from their wealth. On the contrary, in the regulations, where there is charity, or donation and good loan, people enjoy of many favours.

In such societies, the poor are not disappointed, and the rich are not encountered with callousness of the heart and do not mind the multiplication of wealth. So, in these regulations, the deprived do not think of revenge, theft, and the like, and the rich are not anxious about guarding and protecting their properties.

This society will have a relative equilibrium accompanied with kindness, compassion, security and mutual understanding.

"... and He causes charities to flourish ..."

In Tafsir Kabir by Fakhr Razi, it is cited that when usurer obliterates equilibrium, compassion, and human justice from him, his self and his property will be cursed by the poor, and every moment, hatred, plot and theft threaten him. This is an example of that effacement which is stated in the verse.

Explanations

1. Do not note and gaze at only the apparent growth of wealth.

"Allah effaces usury ..."

2. Sustenance is with Allah. The possessor of wealth may be deprived of welfare while the poor may often live in the best state of peace of mind.

3. Usurer is the one who is very ungrateful, and sin has settled in his soul: **"ungrateful sinner"**. By taking interest, he makes himself debtful to people. He makes his livelihood unlawful for himself, and also he nullifies his worships. He lets callousness, greed and avarice dominate over him.

"... and Allah does not love any ungrateful sinner."

Yes, He is a very ungrateful, as well as a sinner.

4. To efface the wealth emerging from usury is Allah's way of treatment which will be continued forever. The reference for this meaning is the Qur'anic word /yamhaqu/ 'efface' where the present tense of which, in Arabic, denotes the continuity of the verb.

Surah Al-Baqarah, Verse 277

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

277. "Verily, those who have faith, and do righteous works, and establish prayer, and pay the poor-rates, for them shall be their reward with their Lord, and no fear shall be upon them, nor shall they grieve"

Opposite to the manner of the usurers who are **'ungrateful sinners'**, this verse portrays the future of the believers, those who do righteous deeds, establish prayers, and pay the poor-rates.

People are divided into four categories:

1. A group of people believe in truth and do righteous works. These are the believers.
2. There are some people who neither believe nor do righteous deeds. These are infidels.
3. Some people believe, but do not work righteously. These are the mischievous ones.
4. There are some people who have not faith but they apparently do good deeds. These are hypocrites.

Separate from usurers, who have taken apart from the Lord and human beings, there are some believers who have faith, do righteous actions, and have relevance with Allah by the way of prayer. They communicate with people through paying the poor-rates.

"Verily, those who have faith, and do righteous works, and establish prayer, and pay the poor-rates, for them shall be their reward with their Lord, and no fear shall be upon them, nor shall they grieve".

Surah Al-Baqarah, Verse 278

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ

278. "O' you who have Faith! be in awe of Allah, and forgo what remains (due to you) of usury, if you are faithful."

It is cited in some books, such as: Majma'ul-Bayan, Al-Mizan, and Maraqi, that when the verse upon the prohibition of usury was revealed, some of the companions of the prophet (S), like Khalid-ibn-Walid, Abbas, and Uthman, had claimed some amount of interest from people. They asked the Prophet (S) about their claims, when the above mentioned verse was revealed.

After the revelation of this verse, the holy Prophet (S) said:

"My uncle, Abbas, is not rightful to demand interest either."

Then, the Messenger of Allah added:

"First of all, my relatives must abandon usury".

He also in a sermon said:

"I put all the interests of usury (belonging to) the age of ignorant under my feet, and the first one I put is the interest of Abbas." 16

Explanations

1. The requisite of faith is to dispense with the rights of others and the prohibited wealth.

"... if you are faithful."

2. The sign of piety is giving up the unlawful commodity.

"O' you who have Faith! be in awe of Allah, and forgo what remains (due to you) of usury..."

1. Surah Al-Baqarah, No.2, Verse, 262

2. Surah Ar-Rum, No.30, verse 39.

3. Surah 'Al-i-'Imran, No.3, verse 129
4. Surah An-Nisa, No.4, verse 161.
5. The Turah, Exodus, Chapter 23, and Levituous, Chapter 25.
6. Surah Al-Baqarah, no.2, verse 276
7. Wasa'il-ush-Shiah, vol. 12, p. 429.
8. Al-Kafi, vol. 5, p. 147.
9. Kanz-ul-'A'mal, vol. 4, p. 104.
10. Wasa'il-ush-Shiah, Vol. 12, p. 430.
11. Muqna'ah, p. 129.
12. Wasa'il-ush-Shi'ah, vol. 12, p. 423.
13. Bihar-al-Anwar, vol. 103, p. 119.
14. Alhayat, vol. 4, p. 334.
15. Nahjul-Balagha, Saying 447
16. Fi Zilal-il-Quran, Vol. 1, p. 486

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