

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا أَنفِتُوا مِمَّا رَزَقْنَاكُمْ مِّن قَبْلِ أَن يَأْتِيَ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خُلَّةٌ وَلَا شَفِيعَةٌ ۗ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ ﴿٢٧٤﴾

Al-Baqara (The Cow) 2:278

O You Who Believe!

- Fear Allah.
- And give up what remains of your demand for usury.
- If you are indeed believers.

Commentary

Allamah Tabatabai (AR)

These verses were revealed to emphasize the prohibition of interest and to put strong pressure on the interest takers; they are not the verses that originally legislated the prohibition of interest; their language is not that of legislation. The law forbidding interest was ordained most probably by the following verse of the third chapter

O You Who Believe! Do not devour interest, making it double and redouble, and fear Allah, that you may succeed (3:130)

Also look at one of the verses under discussion: “O You Who Believe! Fear Allah and forgo what remains (due) from interest, if you are believers”. It shows that the Muslims, even after the previous prohibition, sometimes took interest; and therefore Allah ordered them to desist from this practice and to remit that part of the interest which remained due from the debtors. With this background, the meaning of the following sentence becomes quite clear : “To whomsoever then the admonition has come from his Lord, then he desists, for him shall be what has already passed, and his affair rests with Allah . . .”

Even long before the verse of the third chapter, a Makkan chapter (the 30th), had condemned the practice of taking interest: And whatever you lay out as interest, so that it may increase in the properties of men, it shall not increase with Allah; and whatever you give in charity, desiring Allah’s pleasure - it is these (persons) that shall get manifold (30:39).

It shows that interest was a thing abhorred since the early days of the Call, before the *hijrah*; then it was clearly forbidden in the third chapter; and finally it was most forcefully condemned and denounced in these seven verses (under discussion – 2:275-281), the style of which clearly shows that interest was forbidden long before they were revealed. It also proves that these seven verses were revealed after the third chapter.

Moreover, interest was prohibited in Judaism, as Allah says about the Jews: And their (Jews) taking interest, though indeed forbidden were they against it (4:161); and also He says quoting them: this is because they say: there is nothing upon us in the matter of the unlearned people (3:75). Add to it the fact that the Qur'an verified their book and did not abrogate this law. All of this together was enough to make the Muslims understand that interest was prohibited and forbidden in Islam.

These verses of interest have some connection with the preceding verses of spending in the way of Allah. And this connection has been clearly pointed out in these verses: for example, "Allah effaces interest and He causes charities to grow"; "and that you remit (it) as alms is better for you". Likewise the verse of the thirtieth chapter contrasts it with alms; and that of the third chapter is followed by praise of spending, exhorting the believers to spend benevolently in the way of Allah.

Moreover, reason also recognizes the contrast and mutual opposition of interest and charity. Interest is taking without giving anything in exchange; charity is giving without taking anything in exchange. The evils emanating from interest are poles apart from the good effects of charity. Charity spreads mercy and love, strengthens the morale of the poor members of society, increases wealth, maintains good social order, and then as a result of mutual love and respect, peace reigns over the land. The evils resulting from interest are exactly opposite to these good effects.

Allah has, in these verses, condemned interest in the most emphatic words. No other deed has been condemned in such a harsh tone. The only exception is befriending the enemies of religion, which also has been execrated with equal force. All other major sins have been condemned emphatically in the Qur'an, but the level of their condemnation is far below that used for these two evils. Not only fornication, liquor and gambling, but even more grievous sins like murder and creating mischief in the earth seem milder than these two - interest and making friends with the enemies of religion. Why? The reason is very clear. The bad effects of the above-mentioned sins remain mostly confined to individuals, one or more; further, they impair only some particular psychological traits of the doer.

But these two evils bring such destruction in their wake that religion is uprooted and even its signs are obliterated; the life-line of human social order is severed; human nature is over-powered by their harmful intoxication, and it loses all its control over the people's thinking and action.

History has shown why the Qur'an had spoken so forcefully against befriending the enemies of religion and against interest. Look at the pitiable condition of the Muslim countries. They started adulating the enemies of Islam, making friends with them and adoring them. They inclined psychologically towards them. And now we see the result: they have fallen down into the pit of perdition; they are plundered and pillaged by the same "beloved" enemies; they have no control over their own destiny; they have lost their wealth, their honor and even their identity; they deserve neither death nor life; they are not allowed to die, and they are not given any breathing space to enjoy the bounties of life. Religion has departed from there, and virtue abandoned them long ago.

As for interest, it caused the treasures of the earth to be concentrated in few select houses, and the wealth to be hoarded by the takers of interest. The money gave them power over other less fortunate human beings. It was the real cause of the world wars. It divided mankind into two opposing groups: the wealthy who enjoy all the blessings of life, and the poor who find it difficult to meet their barest necessities. The grouping has already appeared. It is a calamity which has shaken the earth and leveled the mountains. It is threatening humanity with downfall and the world with destruction. Then evil was the end of those who did evil (30:10).

You will see that what Allah described about interest and making friends with the enemies of religion was a forecast of the carnage which has now come true.

The verse addresses them with their attribute of belief and faith, and then reminds them to fear Allah. It prepares the ground for the order which follows, "and forgo what remains (due) from interest". It shows that when these verses were revealed, there were some believers who indulged in this sin and their debtors still owed them some interest payments. Therefore, Allah ordered them to forgo that amount. This order was followed by the threat "But if you do (it) not, then be apprised of war from Allah and His Apostle".

The verse ends on the words, "if you are believers". This shows that desisting from interest is an inseparable characteristic of belief. It puts more emphasis on the preceding sentences: "and whoever returns (to it) - these are the inmates of the Fire. . . ", and "Allah does not love any ungrateful (unbeliever) sinner".

Mir Ahmed Ali (AR) and Aqa Mahdi Puya (AR)

Historically, this verse instructs the faithful to stop taking usury on what they have already put into that system, once they have clearly seen its wickedness and satanic touch.

Ayatullah Sayyid Kamal Faqih Imani and a Group of Muslim Scholars

It is cited in some commentary books, such as: Majmaul-Bayan, Al-Mizan, and Maraqī, 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.

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..."