

يَتَّيِبُهَا لِلَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً  
وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ﴿١٣٠﴾

*Al-Imran (The Family of Imran) 3:130*

**O You Who Believe!**

- Devour not usury, doubled and multiplied.
- But fear Allah.
- That you may (really) prosper.

## **Commentary**

Allamah Taba Tabai (AR)

Refraining from interest is a very important concomitant of this spending benevolently and doing good to others. That is why the verses begin with it; it paves the way for exhortation to good-doing and spending. We have already explained – under the verses of spending and interest in the chapter of The Cow – that spending in all its aspects is the cornerstone of society; it is the virtue that vitalizes the human society with the spirit of unity; it channels its scattered resources to achieve happiness and felicity in this life, and strengthens it to ward off every pernicious perversion. Interest is diametrically opposed to benevolent spending in this respect.

The sentence, "And guard yourselves against the fire, which has been prepared for the unbelievers", indicates that the interest-taker is unbeliever, as has been explained under the verses of interest in the chapter of The Cow: And Allah does not love any ungrateful sinner (2:276).

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

Neither lend nor borrow money on interest, simple or compound. Islam has forbidden usury for all ages and in all circumstances, regardless of any "commercial" consideration. "Multiplied manifold" implies an unjust economic system by making the rich richer and the poor poorer. The basis of prosperity and success, both in this world and the hereafter, is love of Allah and awareness of His laws, not greed of gold.

*Riba* literally means a growth or an addition. The additional amount, collected over and above the capital given as a loan, is interest or usury. It is an abuse or a misuse of the power one holds over the weak or the needy, and therefore, strictly forbidden. Spending in the way of Allah for the welfare of the human society has been prescribed in the preceding verses. With enough means at one's disposal, it is a sin not to part with some of it in order to help the needy.

When giving in the way of Allah, as a free gift, under such circumstances, has been prescribed, then those whom Allah has given enough, must at least lend that which is needed by the needy, without charging any additional payment, because practising usury is akin to being confounded by Shaytan, and is tantamount to digging one's own grave. Inherent in a transaction of usury is the element of enslavement and abuse, because a person who is in need of material help cannot pay back more than what he had originally taken; therefore Islam has prohibited usury. In the transaction of usury, both the givers and the takers suffer. The lender, in love of more and more material gains, becomes heartless and selfish. Those who take loans become extravagant and ruin their families. This scenario is diametrically opposed to the very purpose of the religion of Islam - establishment of a fair, kind and welfare-oriented social order. If there is no temptation of usury, material help will be given to only those who are really in need of it.

Trade, on the other hand, is a mutual transaction in which both parties feel satisfied, in which both either hope to gain or run the risk of a loss. If financial help is required for business or trading, a different relationship can be structured between the two parties, such as a partnership or some form of sharing profit and loss.

Those who say usury is only like trading will rise on the day of resurrection in a state of insanity, as those rise whom Shaytan has prostrated by his touch.

The prohibition took effect from the day this verse was revealed. The usury collected by the lenders prior to the promulgation of this prohibition was allowed to be retained by them.

In banking transactions, the directions of the religious jurist (mujtahid-faqih) should be followed to determine bank charges, commission and profit as fixed or as agreed or as actual dividends.

#### Ayatullah Sayyid Kamal Faqih Imani and a Group of Muslim Scholars

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.

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.