

﴿يَتَأْتِيهَا الَّذِينَ ءَامَنُوا إِنَّ كَثِيرًا مِّنَ الْأَحْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ

النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ

وَالْفِضَّةَ وَلَا يُنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُم بِعَذَابٍ أَلِيمٍ ﴿٣٤﴾

*At-Tauba (The Repentance) 9:34*

### **O You Who Believe!**

- There are indeed many among the priests and anchorites.
- Who in falsehood devour the substance of men and hinder (them) from the way of Allah.
- And there are those who bury gold and silver and spend it not in the way of Allah.
- Announce unto them a most grievous penalty.

## **Commentary**

Allamah Taba Tabai (AR)

*"O you who believe! There are indeed many among the priests and anchorites, who in Falsehood devour the substance of men and hinder (them) from the way of Allah."*

This verse seemingly clarifies the words of the verse being discussed "nor hold that forbidden which has been forbidden by Allah and His Apostle, nor acknowledge the religion of Truth", clarifying that those people believed neither God nor on the Day of Judgment and in the sentence "nor hold that" is clarified by the verse, "many among the priests and anchorites, who in Falsehood." In the clearest possible manner (the verse) defines those that concern the collective human beings and their aims about humanity are clearly refuted by defining the worst of them.

The Qur'an has mentioned the sins and the crimes of the people of the book especially the Jews in verses, Baqarah, Maidah Nisa etc. but this verse has decried injustice upon them and the misuse of the family and goods. It is because misusing another person's good has a special mention in the list of crimes and sins. Secondly, it is appropriate to issue such sentences against the crimes that desire to destroy the humanity collectively, because by showing their misuse it is clarified that if these people of the book get the chance to rule the people it will be a gravest mistake. It is beyond doubt that no crime destroys the society more than the crime of misusing someone else's material because the most important thing that gives stability to the society is its economics and God has declared it to be the cause of a society's stability.

If we analyze the crimes, the injustices, etc. deeply and their causes, we will find that either of these two things are the cause of its increase,

(1) Extreme poverty that urges the poor to loot the material of others through theft and even murder; and it urges people to weigh less due to price rise or by usurping the goods of others.

(2) Unlimited wealth urges one to be wasteful of expenditure in eating fooding and clothing or building houses, spending on wives and exotic things, insulting the sanctity of others and usurping other's wealth.

All the evil that evolves from these two things affect the human society directly. If the system that allows accumulation of wealth; promotes the laws for the best possible administration, and differentiates between the halal and haram income, is destroyed with everyone having the right to usurp another's wealth or to earn money in any way. Then it will think of accumulating wealth in any way ii can legally or illegally and to any extent. It is in such situations that chaos; mischief and social ills will raise their heads and brings the human society to its lowest depth where people think of nothing but their stomachs and sex. The result is that no manner of teachings or upbringing, politics, or preaching can control the mischief.

This is the reason in this verse; among all sins, the worst is usurping the wealth, even of the Jewish priests who declared themselves as the leaders of the society and its welfare. Some Christian writers have mentioned the injustices done by their priests or by those who hold them in reverence e.g. usury, usurping another person's property, bribes, selling of indulgences for a place in heaven etc.

By the words " in the same manner" means being influenced in judgment through bribes as described by the verse 41 of Surah Maida, " O my Messenger let not those grieve you, who race each other into unbelief." Even if they may not be involved in other crimes just selling indulgences for places in heaven is enough to damn them.

When it says, that the followers of the Christian priests are so impressed by their seemingly pious conduct and worship that they give them strange offerings, like giving them their life's savings through their will, charity and other general gifts which do not amount to eating something not permitted. The same is the problem of usury but it is not limited to the Christian priests because Qur'an has mentioned it as an attribute of all Christians when it says, " And their resorting to usury when they were ordered not to do so." (Nisa 16) Again in Surah Maidah (41) the book says, " (They are fond of) listening to falsehood, of devouring anything forbidden."

The purpose of this verse is not to discuss the disbelief of all Christians but highlights the injustices done by the Christian priests. The real fact is how any group of religious leaders performs the task of worship. These handfuls of people who claim to redeem the deeds of people and declare themselves to be their protectors so that they can return to the righteous fold; those who stray but their claims are false and whatever they have accumulated from the people is haram. Neither religion nor intelligence deems their deeds to be acceptable.

When we said the words, " hinder them from the ways of God" compliments the words " nor acknowledge the religion" the point to prove was that the deeds of the Christians priests were the cause of destroying the human society being an obstruction in the way of a just rule. They do not allow the people to reach the stage of reinvigorated belief and natural obedience, which is the prime aim of good governance.

This was the reason for all the fallacies to enter their religion, but here the only mention is that which played the pivotal role in destroying a society or that which prevented people from walking the straight path. These people used to the opposed the true religion both overtly and covertly. They persisted on their misbehavior with all the vigor, not just in the days of the Messenger but from that era till today they remain persistent in their propaganda against Islam.

"And there are those who bury gold and silver and spend it not in the way of Allah: announce unto them a most grievous penalty." Raghīb in his book Mafaradat says the word " Kunz" means the piling of material and protecting it. He has taken it to be *dates* because the days of piling is when the dates are gathered and heaped in piles. The heaped camel is one on which there is plenty of meat. Qur'an also says something similar and this was the view of Raghīb.

In short we can say that the crux of the meaning is " a heap or pile of wealth or material" so that the people do not have it plenty and each takes advantage from it. Some may have the possibility to give, the other to take and the third, act on it. This piling or hoarding of wealth was actually storing it underground in those days when there were no banks.

This verse is connected to the earlier verse, which is about admonishing the Christian priest for usurping wealth and eating that which is not permitted, stopping people from the straight path of God. There is no other assumption to prove that this verse is specifically about the people of the book.

We cannot say precisely that this verse has been revealed for the people of the book and only they have been banned from accumulating wealth, but Muslims can hoard wealth (gold and silver) as much as they would like to and spend it in the manner they choose. The truth is that this verse draws the attention of all who hoard wealth and warns them of severe punishment.

The words, " they do not agree on the way of God"

- highlights the hoarding of wealth
- and clarifies that God is unhappy about this hoard of wealth that is not spent in His way.
- Hypocrisy stops this expenditure in the way of God.
- What the verse means to say that if charity is not practiced in a society in the way of God then it leads to its destruction as in the case of Jihad.
- Jihad needs charity to be able to protect all that should be defended.

In the same way the salaries have to be paid but if someone hoards wealth, despite it being required for legal use in the society, then he is also like the person who has not spent anything in the way of God so he should now wait for God's severest punishment. This is because he has preceded himself before God and has given importance to his own and his family's requirement over the religious and social requirements prescribed by God.

This meaning is inferred from the words " and they will be told- This is what you had hoarded for yourself in the world." in a later verse. This will be because they had given preference to their own needs over the needs of those in the way of God in this world and the hereafter. They not only harmed the needs of the collective life but also were unfaithful both to God and His messenger because they had hidden their wealth from the leader of the people. This in turn resulted in opulence in one section of the society while the need is for equal distribution of wealth in all sections of society.

Had the wealthy person not hidden his wealth from the leader he could have used it for fulfilling the needs of all (needs that can only be overcome through money) . This signifies that they have been disloyal to both God and His Messenger.

To be precise we can say that the verse does not ban the accumulation of wealth to a healthy degree but has banned the use of hoarding it, because Islam has not fixed any parameters for accumulation of wealth so much so that a person may have unlimited wealth but does not hoard it. And since he spends it in all necessary spheres Islam has no axe to grind with him. Spending it lawfully benefits both him and the society at large and he cannot be considered to be a person who was disloyal to both God and His messenger since he has exposed his wealth to all.

If the leader of the Muslim needs a certain amount he could well ask him to contribute. This verse actually is about that wealth which prevents its owner from spending in charity. As we have said before charity does not mean Zakat only but has a vast connotation. It includes Zakat as well Jihad, defense and other expenditure that save the society from disintegrating.

The obligatory charity that gives preference to one's family only and gives more than what is required to the needy may be considered by some people like us to be charity but it is not the charity that this verse discusses. This sort of charity is not the correct charity in the way of God. And when it not so then stopping it or accumulating wealth when there is no need for charity will not be called hoarding.

The verse has not banned the hoarding of wealth but it has banned hoarding of wealth with no intention of spending it in charity or just causes. This is what the verse was trying to prove. Since this issue has become a linguistic one also in the sense of interpretation we find the commentators often at loggerheads about it and their debates are very lengthy. We will discuss the same soon in a separate chapter Insha Allah. The words, "announce unto them a most grievous penalty" speaks volumes about its fallacies.

Tafsir Qummi records that Janab Abuzar Ghiffari when he lived in Syria used to come out of his house each morning and declare in a loud voice, " O you who hide their wealth should be warned that a day will come soon that your foreheads, backs and sides will be marked so much that the whole body will be aware of it."

*The Compiler says*

Allama Tabrisi has discussed the issue that in the entire body only the forehead, backs and sides will be marked or scarred because the fire should reach right into their middle. The forehead will be scarred so that the brain itself is shattered and the back and sides will be scarred so that insides should also be burnt. We may also accept his explanation because from various verse of the Qur'an we learn that the heads of those who hide their wealth will be touching their waists therefore, their faces, backs or waists and their sides will be scorched with fire.

Durre Manthur records the tradition narrated by Abdur Razzaq who says,

Give the tidings to those who hoard wealth that there foreheads, backs and sides will be scorched.

In the same book, there is a tradition of Zayd bin Wahab narrated by Ibn Marduia on the authority of Ibn Sa'ad, Ibn Abi Sheba, Bukhari, ibn Hatim and Abu Shaykh. Who says,

I met Abuzar Ghiffari in Rabza and asked why he stayed at that place. He answered,

I was in Syria and used to constantly read the verse, "*And there are those who bury gold and silver and spend it not in the way of Allah: announce unto them a most grievous penalty.*" Muawiya said, This verse has not been revealed about us but the people of the book . I answered,

No it is not so this verse has been revealed for both the people of the book as well as the Muslims.

In Durre Manthur Muslim and Ibn Marduia have quoted a tradition through Ahnaf bin Qais who says, Hazrat Abuzar entered and said,

The capitalist are forewarned about the day when their foreheads will be pierced by fire in such a way that it will exit from their necks and their backs will be poked by fire in such a way that it will come out from their sides!

I asked, What kind of explanation is this? He answered,

I do not say it but I repeat what I have heard from their messenger.

The same book records that Ahmed in the chapter Zuhad has quoted Abi Bakr bin Manzar who says,

In the days when Habib bin Salma was the ruler of Syria, he sent three hundred dinars to Abuzar and asked him to spend it on his necessities. Hazrat Abuzar replied,

Take this back and return it!

*Did he not get any person more proud than me on God's earth. I have a shade that shelters me in both summer and winter, I have three sheep who when they return in the evening feed me their milk, and a maidservant who is enough to serve me. Verily I am afraid to keep anything more.*

In the same book Bukhari and Muslim have quoted a tradition from Ahnaf bin Qais who says,

I was sitting among a group of Quraysh people when suddenly a person attired in shabby clothes, disheveled hair and a fiery face came and stood close by. He then said,

The capitalist are forewarned about the stone that has become so red in the fire of Hell that when it is touched to their forehead it will come out through their napes and shoulders. And if it is touched to the shoulder blades it will come out through the chests and they will tremble when they see it!!

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

Gold and silver means wealth. Misuse of wealth and resources has been frequently condemned in the Qur'an. Treat yourself as the trustee of that which Allah has given to you. Do not acquire anything wrongfully or on false pretences, do not hoard or amass wealth for its own sake but use it freely for the good of the people; do not waste it for idle purposes or for ostentation. Pay zakat, khums and sadaqa.

Abu Dhar al-Ghaffari used to recite this verse before the rulers of his time. Refer to the commentary of al Baqarah: 3, 177, 219 and 245; Ali Imran 116 and 180.

Verse 35 describes the penalties to be suffered by those who misuse wealth-for such misuse is as much a spiritual sin as any other kind of disobedience to Allah's will.

Aqa Mahdi Puya says:

The reward of our good deeds and the punishment of our bad deeds, done in this world, shall be blissful or painful in the life of the hereafter in such a way that the life of hereafter shall reflect the actions done in this world.

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

The contents of the former verses were mostly upon the heathenish deeds of the Jews and Christians who believed in a kind of diety for their religious scholars. This verse implies that not only they do not have the rank of diety, but also they do not have the eligibility of leading people. The best evidence for this idea is their committing different offenses. The Qur'an addresses the Muslims and says: *“ O you who have Faith! Verily many of the rabbis and monks consume the properties of the people in vanity and bar (them ) from Allah's way.*

These rabbis and monks used to devour the people's properties falsely in different forms and without having a lawful permission, as follows:

One of those forms was that,

- They used to conceal some of the facts of the religion of Messiah (AS) and Moses (AS) in order that people would not convert to the new religion (Islam ), which put their interests in danger and caused their presents to be ceased.
- Another thing was that, by bribery from people, they invalidated the right and confirmed falsehood in place of right, and thus they judged falsely in benefit of the cruel and the strong.
- One of other ways of gaining their unlawful incomes was that, under the name of 'selling Paradise' or 'forgiving sins', they took a great deal of money from people.

- They used to bar people from Allah’s way by perverting the Divine revelations or concealing them in order to preserve their unlawful gains.

Fitting to the discussion of mammonism of the leaders of both the Jews and the Christians, the Qur’an mentions a general law due to those who treasure up wealth. It states:

*“...And those who treasure up gold and silver, and do not spend them in the way of Allah; inform them of a painful chastisement.”*

The abovementioned holy verse has clearly prohibited treasuring up wealth, and commands Muslims to utilize their properties actively in the way of Allah and in a profitable path for Allah’s servants. They should severely avoid treasuring and storing them in a corner so that their wealth would not be applied in the current bargains; otherwise, they must wait for a painful punishment.

This painful punishment is not only the violent retribution of the Resurrection Day, but also it encompasses the hard chastisements of this world which comes forth as a result of disturbing the economical harmony of the society and causing a larger gap between the rich and the poor.

#### *How much of Wealth Is Counted Treasure?*

According to many traditions, that which is obligatory to be paid is yearly alms tax, not other than that. Thus, if a person obtains some considerable wealth and regularly pays its Islamic tax, i.e. alms and also its one fifth levy, (khums ), this person will not be included of the meaning of the verse under discussion.

A tradition narrated from the Prophet (S) indicates that when this verse was revealed the circumstance became difficult for the Muslims. They said that by this command none of them could keep anything for the future of their children. Finally, they asked the matter from the Prophet (S), and he said:

- Allah has not enjoined alms-tax save for that the rest of your properties becomes pure for you.
- So, the law of heritage has been legislated upon the properties which remain after you.

This statement means that if treasuring up wealth were absolutely prohibited, the law of heritage would be meaningless.

Considering the totality of the concerning traditions upon this subject and together with the holy verse itself, it is understood that in ordinary conditions, viz. at periods that society is not in an unpleasant or dangerous circumstance and people enjoy an ordinary life, paying alms tax is usually sufficient for the poor and the remaining wealth of such people is not counted ‘treasure’.

But at the time of extraordinary conditions, and when it requires that the interests of the Islamic society to be protected, the Islamic government can assign some limitations for treasuring up wealth, or may demand all the stored properties of people to protect the existence of the Islamic society.

### **Traditions upon Alms**

Imam Sadiq (AS) said:

Allah has given you these extra properties in order that you spend them alongside His pleasure, not to hoard up and treasure it up.

(Tafsir-us-Safi)

The holy Prophet (S) said:

Allah has enjoined alms in the wealth of the rich Muslims as much as to sufficient the poor. Verily Allah will severely reckon and punish them if they do not fulfil their duty.

(Tafsir-us-Safi)

According to some traditions, when the Expected Mahdi (May Allah hasten his glad advent ) reappears, he will control treasures in order to use them all for the miserable people and his religious strives.

Muntakhab-ul-Athar, Usul-I-Kafi, vol. 4, p. 61; and many other traditions which are recorded in the books of both great sects of Muslims, such as: Musnad Ahmad Hanbal, Sahih Bukhari, the books entitled: Manla Yahzuruhul-Faqih, Wasa'il-ush-Shi'ah, and Amali by Shaykh-Tusi. Conflict with Uthman was not due to his wealth and position, but it was a protest to a social indecency Uthman was committing.

### *Abudhar and this verse*

To make a protest against the manner of Mu'awiyah, Uthman, and the authorities of the government in gathering and treasuring up gold and silver, Abudhar, who was one of the close companions of the Prophet (S) , repeatedly recited this verse aloud before Mu'awiyah and then in front of Uthman every morning and evening. He said that this verse was not allocated only to those who hinder Alms tax, but it encompasses everyone who treasures up wealth.

One of the excellencies of Abudhar in his life was that when confronting the governors of his time he used to enjoin right and forbid wrong concerning their vain expenses.

Abudhar was frequently exiled because he opposed the wrong style of the government of his time and shouted against the financial method of Uthman, Mu'awiyah's treasuring up unlawful properties, and justifications of Ka'b-ul-Akhbar. The details of this meaning are found in the history books of both great sects of Muslims, including: Al-Qadir, vol. 8, p. 335; Al-Minar, the commentary, vol. 10; Tafsir-i-Nur, vol. 5, p. 46, and so on.

### *Explanations*

1. Not all the scholars and clergies are wicked. The holy verse says:  
*“ O you who have Faith! Verily many of the rabbis and monks consume the properties of the people in vanity ...”*

It should be noted that this matter refers to many of them, not all of them. This statement means that there are also some ones among them who do not commit these indecencies. This very idea, that the Qur'an announces, is a very good evidence that the judgements of the Qur'an are just. That is why in Sura Al-Ma'idah, No. 5, verse 82, the Qur'an has admired a group of them.

2. To misuse opportunities and ranks is religiously unlawful, and the greatest danger for clergymen is a financial mischief.

*“...Consume the properties of the people in vanity and bar (them ) from Allah's way. ...”*

3. The mammonism of the scholars and the treasuring up wealth done by the rich causes the wrath of Allah. The verse says:

*“...And those who treasure up gold and silver, and do not spend them in the way of Allah; inform them of a painful chastisement.”*

4. Treasuring up gold, silver and money, and restraining from spending them in charity is a capital sin, because it has been promised punishment for.

5. In Islam, there is no limitation for having a considerable capital, but in gaining it, there are some conditions which should be observed. To spend wealth in a bad way is also unlawful in Islam.

6. Treasuring up wealth is a social calamity, and worse than that is greed, while worse than this is concealing and storing wealth, since it produces a lot of difficulties for the society.