

Al-Baqara (The Cow) [2:275]

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ
مِنَ الْمَسِّ ذَالِكِ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ
وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ
إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ﴿٢٧٥﴾

Those who devour usury will not stand except as stand one whom the evil one by his touch Hath driven to madness. That is because they say: "Trade is like usury," but Allah has permitted trade and forbidden usury. Those who after receiving direction from their Lord, desist, shall be pardoned for the past; their case is for Allah (to judge); but those who repeat (the offence) are companions of the Fire: They will abide therein (for ever).

MUHAMMAD HUSAIN TABA TABAI (AR)

These verses (Verses 275-281) 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 Meccan 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), 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.

QUR'AN: Those who swallow down interest cannot stand except as one whom Satan has confounded with (his) touch does stand:

"al-Khabt" means to walk unevenly; to grope about awkwardly. They say: khabata 'l-ba`ir (the camel became disorientated in its walk).

Man has a straight path for his life, from which he normally does not deviate. He acts according to the norms of the society in which he lives; those norms are based on reasonable ideas, and man tries to fit his individual and social activities to them. He eats when he is hungry, drinks when thirsty, desires rest when tired, and looks for shelter when staying somewhere, and so on. He feels happy with some things, and becomes annoyed with others. When he wants some task done, he produces its cause, and when he needs an effect, he brings about its necessary ingredients.

This, in short, is man's normal way of life - the actions related to the ideas, in a well-balanced relationship. Man was guided to this straight path by a power ingrained in his nature, the power that discriminates between good and bad, differentiates between beneficial and harmful, and distinguishes virtue from evil.

But a man whose discriminating power is confounded sees no difference between good and bad, between beneficial and harmful and between virtue and evil. He treats every thing like its opposite. It is not because he has forgotten the meaning of good and bad - after all, he is a human being who has his own freewill and choice, and a man can only do a man's deeds. Rather, it happens because he believes evil to be virtue, and virtue to be evil. He is, in short, confused and confounded; he applies the rules in completely wrong places, and does not know which demands which.

It is not that he always treats the normal as abnormal and vice versa. If it were so, he would have at least been consistent in his misjudgments. We could have said that he had some organized way of thinking, although he applied his judgments in a wrong way. But he has not even this consistency. Good and bad, virtue and evil, normal and abnormal, all are equal in his eyes. Whatever he wants at a given moment is to be done and obtained - like a camel that has become disorientated; he starts walking forward, no matter which direction he happens to face at that time; he has lost his bearing, and normal and abnormal are the same to him.

This is, then, the condition of the interest-taker.

What do we mean by interest? It is giving a thing and later taking back a similar thing plus an increase. Social life is based on a sound principle. Let us say that Zayd has a property in excess of his needs, and he needs something else which Bakr has got. Now Zayd may give his excess property to Bakr and take in exchange Bakr's property (which, incidentally, is in excess of Bakr's requirements). It is trade and it is the dictate of human nature.

But giving a property and taking back a similar thing with some increase nullifies the demands of nature and destroys the basis of the economy. The property is snatched from the hands of the debtor, and accumulates in the coffers of the interest taker. The interest-taker's wealth grows and grows; but the growth is achieved by adding another man's wealth. Thus wealth goes on decreasing and diminishing, on the one side, and increasing and accumulating on the other.

The debtor who has to pay interest is burdened with that much extra expenditure; as the days pass, he goes on paying interest, without getting anything in exchange; his need of more and more money increases and he is caught in a vicious circle - he must borrow ever more to fulfill his normal needs as well as to pay the ever-increasing expense of interest. Thus his life is ruined.

Interest is, therefore, diametrically opposed to the balance and equilibrium of society; it destroys that system which man had created with the guidance of the Divine Creation.

So, this is the interest-taker, confounded like the one touched by Satan. Taking interest makes his reason topsy-turvy; he sees no difference between normal and abnormal, between trade and interest. When he is told to leave interest and stick to trade, he says: “Trade is only like interest; it has no superiority over interest; why should I leave interest and stick to trade?” That is why Allah showed his confusion by quoting his reply, “trade is only like interest”.

From the above discourse, the following matters become quite clear

First: The word “standing” in the phrase, “cannot stand except as one whom Satan has confounded with (his) touch does stand”, means “managing” one’s life and “looking after” one’s livelihood. It is one of the meanings of “standing” which people generally use in their speech. Allah says: . . . so that men may stand with justice (57:25); . . . the heavens and the earth stand by His command (30:25); . . . and that you should stand for the orphans with justice (4:127). This word has not been used here with the meaning of “standing up” (i.e., as opposed to “sitting”), because such an interpretation would not fit the topic, and the meaning of the verse would not be correct.

Second: “Confoundedness of the touched one in standing” does not refer to the involuntary movements of an epileptic during or after an attack of epilepsy, as some commentators have written. Such a meaning would have no relevance to the topic at hand. Allah has given us the simile of the interest-taker who does not differentiate between trade and interest, and who acts according to that idea. This is done by his own choice and will - the choice that is based on his confused thinking. There is nothing in it like the involuntary convulsions of an epileptic. This phrase, in short, means that the interest-taker manages the affairs of his life and livelihood as does the one whom Satan has confounded with his touch.

Third: There is a fine point in saying “they say, trade is only like interest” instead of saying “interest is only like trade”. The reason for choosing the former expression may be understood from the above explanations. For an interest-taker, normal and abnormal are both alike. We shall explain it in detail later on.

Fourth: The similitude, that is, “as one whom Satan has confounded with (his) touch”, gives a hint that this may happen sometimes in cases of lunacy. The verse does not say that every madness is caused by the touch of Satan; but it indicates that some cases of lunacy are the result of Satan’s touch. Further, the verse does not say that this touching is done by Iblis himself, because Satan means the evil one; this word (Satan) is used for Iblis as well as for other evil ones among the jinn and human beings. And Iblis is from the jinn. What looks certain from this Qur’anic hint is that the jinn are instrumental in the madness of some persons, if not of all.

Some commentators have opined that this simile is not based on any fact. People in those days believed that lunacy was caused by the touch of the jinn; and Allah used that belief of theirs for this similitude; it is just talking to people in their own language. There is, of course, no harm in it, because it is just a similitude; it does not confirm that common belief. Such a comparison is not wrong just because the thing has no actual existence. What the verse, therefore, means is simply this: 'These swallows of interest are like a lunatic who is confounded by the touch of Satan.' It is against belief in the Justice of Allah to say that madness could be caused by the touch of Satan. Allah is Just; He cannot give Satan authority to overpower the intellect of His servant, or to subdue His believing servant.

But this opinion has many flaws:

1) Allah is too Great to insert any vain or incorrect promise in His talk without, indicating its invalidity. Allah has said about His Book: and most surely it is a Mighty Book; falsehood shall not come to it from before it nor from behind it; a revelation from the Wise, the Praised One (41:41-42); Most surely it is a decisive word, and it is no joke (86:13-14).

2) He says that it is against belief in the Justice of Allah to say that Satan can manipulate and disturb the intellect of a person, and can turn him into a lunatic. Well, is it not against belief in the Justice of Allah to say that lunacy occurs because of natural causes? Are not the natural causes created by Allah? And yet they do disturb the mind of man.

The fact is that there is no problem in believing that Allah allows the mind of man to be disturbed - no matter through which agency it is done. Because Allah at once removes all responsibilities away from such man. Of course, there could be a problem if his thinking power were taken away and still the responsibilities of a sane person were imposed on that man. Also it would be against belief in the Justice of Allah to say that Satan can manipulate a sane man in such a way that, in spite of his sanity, he sees truth, falsehood and virtue as evil and vice versa.

But there would be no problem if a man's intellect is disturbed or ceases to exist provided the responsibilities of sanity are also removed from him - no matter whether the disturbance occurred through natural causes or through Satan's touch.

Moreover, when we attribute madness to the touch of Satan we do not mean that he confounds the intellect directly without any middle cause. Rather, we believe that natural causes, like nervous disorders and psychological disturbances are the near causes, and Satan is a cause beyond these causes. Likewise, many miracles are attributed to the angels, although there occur natural causes in between. An example of this may be seen in two verses both of which quote Ayyub (a.s.) beseeching his Lord after his affliction. In one verse he says: Satan has afflicted me with toil and torment (38:41); and in the other he says: Harm has afflicted me and Thou art the Most Merciful of the merciful (21:83). "Harm" here refers to his sickness; and sickness has its own natural causes. See how, in the first verse, he attributes his sickness, caused by natural causes, to Satan.

The root of the trouble is this: When the materialists hear us attributing events to Allah (or attributing some happenings to the spirit, to an angel or to Satan) they think that it amounts to a rejection of natural causes, and that it sets metaphysical agencies in the place of physical causes. They should be somehow made to understand that by such declarations we add one more (metaphysical) link at the farther end of the chain of (physical) causes. We do not replace the physical causes with metaphysical ones. (We have mentioned this fact in previous discussions several times.)

Fifth: Also, it is wrong to say, as some other exegetes have done, that the similitude aims at describing the state of interest-takers on the Day of Resurrection; and that they will rise from their graves on that day like an epileptic who is afflicted by madness.

Evidently, the verse does not support this meaning. The tradition which describes the condition of interest-takers is about the Day of Resurrection; it does not purport to explain the similitude of this verse.

It is written in al-Manar (Tafsir): "The similitude, that one who swallows interest stands like one who has been confounded by the touch of Satan, has been explained by Ibn 'Atiyyah as follows: 'The aim is to show the likeness of the interest-taker in this world to the one who is confounded and afflicted with epilepsy; as it is said about the man who is convulsed with various involuntary movements, that he has gone mad.'

"I say (the author of al-Manar): This is the meaning which comes into my mind on reading this verse. But a major group of commentators have gone against it. They have said: 'The standing mentioned in the verse refers to the rising from the grave at the time of resurrection; that Allah has made it a sign of the interest-takers on the Day of Resurrection that they shall be raised like epileptics.'

They have narrated it from Ibn ‘Abbas and Ibn Mas‘ud. and at-Tabarani has narrated a tradition of ‘Awf ibn Malik (which he has referred to the Prophet): ‘Beware of the sins that shall not be forgiven: embezzlement, so whoever embezzles anything, shall be brought with it on the Day of Resurrection; and interest, so whoever swallows interest shall be raised on the Day of Resurrection as a lunatic who gropes hither and thither aimlessly.’ “

(The author of al-Manar goes on saying:) “The commonly understood meaning is the one given by Ibn ‘Atiyyah, because when the word ‘standing’ is used, one generally understands it to mean managing some affairs; and there is no association to show that it refers to the rising from grave. So far as traditions are concerned none of them is free from one or another defect in the chains of narrators; and those traditions were not revealed together with the Qur’an, nor does the al-marfu’ (tradition raised to the Prophet) purport to interpret this verse. (It only talks about the condition of interest-takers on the Day of Resurrection, without mentioning this verse.) And had not this tradition been there no-one would have interpreted this verse except in the way Ibn ‘Atiyyah has done . . . And it was the custom of the forgers of traditions, when they were perplexed by the apparent meaning of a Qur’anic verse, to forge a tradition to explain it; and there are few exegetical traditions that are really correct.”

He is right when he exposes the mistake of the exegetes. But he himself has gone wrong when he tries to explain the meaning of this similitude. He says: “What Ibn ‘Atiyyah has said is quite clear. Those who are entangled in the love of wealth do become its slave. Their whole existence revolves around money; they want wealth for the sake of wealth. They have abandoned the natural means of earning, and have concentrated on earning money through money only. In this way, their souls deviate from the straight path of moderation on which most of the people are. This immoderation, this loss of equilibrium, shows itself in their movements and actions. Look at the speculators on the stock exchange or compulsive gamblers; the more they indulge in these activities the more they become entangled in it, until a time comes when their behavior becomes illogical, and their movements disorientated. It is this aspect which is the common factor between their activities and the movements of confounded lunatics. The Arabic word translated as “has confounded” is derived from al-khabt which means disorganized movement.”

The author’s comment: To say that the interest-takers’ movement become disorientated and disorganized is correct in itself. But interest-taking is not the only cause of such disorientation. This occurs when man forgets that he is a servant of his Creator and Master, and when material pleasure becomes his only goal - and this is the final reach of his knowledge! Then he loses self-control (which come through religion) and sobriety of demeanor. And he gets at once affected by every big or small worldly pleasure; and this results in a disorientation of his movements. It may be observed in any person who is immersed in worldly pleasure, and who has forgotten Allah, even if he has not taken a single penny as interest all his life.

Nor is that disorientation the purpose of this similitude. The proof, given in the verse, of their being confounded does not fit this supposed purpose of the similitude. Allah says that they are confounded in their standing, “because they say, trade is only like interest”. If that disorientation of their behavior was the purpose of the similitude, it would have been more appropriate to prove it by their disorganized actions and disorderly movements.

Obviously, what we have described in explanation of this simile and about its purpose, is the only reasonable interpretation.

QUR’AN: *That is because they say, trade is only like interest:*

We have already described why trade was likened to interest, and not interest to trade. A man confounded in his thinking and disorientated in his movements is in an abnormal condition. Good and bad, virtue and evil are both the same to him. If you tell him to leave the bad deed that he is doing and to do the good, he will reply to you - if he replies - that what you tell him to do is like that which you are forbidding him; that has no preference over this.

Now note the difference. If he had said, “what you forbid me to do is like that which you tell me to do”, he could not be said to be confounded or mad. At the most he would have been called a sane person who is mistaken in his view. Why? Because his reply would have shown that he knows that the thing ordered is good and should be done; but he mistakenly thinks that the forbidden thing also is good like the former. In other words, he knows and appreciates the superiority of good actions. He does not think that nothing is good or bad, or that all are equal.

Interest-takers say that trade is like interest. It shows that they have lost their bearings; they do not accept that trade has any superiority over interest. If they had said “interest is like trade”, it would have meant that they were not confounded, they knew that trade was a good thing; but they thought that interest too was good like trade. In that case, they could have been called rejectors of the shari ‘ah and sinners against Allah, but not “confounded like the one touched by Satan”.

Ponder over the sentence, “That is because they say, trade is only like interest”. Apparently they had not spoken these words by their tongues; it was their state and behaviour which was crying out loudly about their thinking. This style of narrating the state as uttered speech is very common in every language.

Once it is understood, the error of the following two inter-pretations becomes self-evident.

1) Some people have said: The interest-takers said that trade was like interest, because they treated both in a like manner. The reason why they reversed the simile and said, “trade is like interest” was to emphasize - it was as though interest was the main thing and trade a secondary matter which would become respectable if it was likened to interest.

All this is out of place. They did not utter this sentence in words, so that it should require all this explanation.

2) Someone else has said: Maybe the simile is not reversed. They thought that trade was allowed so that one might earn profit. And profit was a certain thing in interest and rather un-certain in other means of earning. Therefore, they gave primacy to interest and assigned a secondary place to trade.

The same comment applies here as was written about the first.

QUR’AN: And Allah has allowed trade and forbidden interest:

It is a new sentence. It is not in conjunction with the preceding sentence, and does not show the state of that sentence. In other words, it does not mean: “they say trade is only like interest, while Allah has allowed trade and forbidden interest”. If a sentence, beginning with a verb in the past tense, is inserted to denote the state of the preceding sentence, it invariably always begins with qad (a prefix, used before past and aorist tenses) for example, “Zayd came to me” wa qad daraba ‘Umar (when he had beaten ‘Umar). In this verse, the meaning of the preceding sentence does not allow one to say that this sentence is its ‘state’. The phrase denoting ‘state’ restricts the main sentence to the time and state denoted. If we treat this sentence as a phrase of state, it would mean: “The interest-takers’ confoundedness (because of their saying that trade is only like interest) is confined to the time when Allah allowed trade, and forbade interest”. But the fact is otherwise. They were confounded before this legislation as much as they were after it.

Therefore, this is an independent sentence, and not a phrase of state. Also, this sentence is not the original legislation forbid-ding interest. As mentioned in the beginning, these verses evidently show that interest was already prohibited before they were revealed. They explain and emphasize what was legislated 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).

Therefore, the sentence, “And Allah has allowed trade. . .” does not ordain a new law; it just refers to a previously given order, and paves the way for the next sentence, “To whomso-ever then the admonition has come from his Lord, then he desists, he shall have what has already passed . . .” This is the apparent meaning of the verse.

Someone has said: The words, “And Allah has allowed trade and forbidden interest” are meant to refute the interest-takers’ assertion, “trade is only like interest”. If their claim were correct, the legal position of trade and interest would not have been different from each other in divine legislation, while the fact is that Allah has allowed one and forbidden the other.

Reply: The argument mentioned above is correct in itself: but it is not in conformity with the wording of the verse. It could be correct only if this sentence were a phrase of state. But it is not so

Someone else has written another explanation: The sentence.

“And Allah has allowed...”, means that the increase of wealth through trade is not like its increase through interest, because “I have allowed trade and forbidden interest; and order is My order, and creatures are My creatures; I ordain about them as I wish, and make them obey My command in any manner, I please; none among them has any right to protest against My decision.”

Reply: This also is dependent on the wrong theory that this sentence is a phrase of state. Moreover, it is based on a denial of any relationship of cause and effect between religious laws and their benefits. If you accept this interpretation, you will have to reject the relationship of cause and effect in the whole universe, and to attribute every action to Allah without apparent and middle causes. Evidently such an idea is wrong. Further, this explanation is against the Qur’anic style. The Qur’an often explains the reason for a given order, and mentions the general or special benefits emanating from a particular law. Even in the present instance, various sentences hint at the reason upon which this rule is based: “. . . and forego what remains (due) from interest if you are believers”; “neither shall you deal unjustly, nor shall you be dealt with unjustly”; “Those who swallow down interest . . . trade is only like interest”. All these hint at the reason why trade has been allowed: It is in conformity with nature’s demand; and why interest has been forbidden. First, it is a deviation from the straight path of life; second, it is not in conformity with belief in Allah; and third, it is injustice.

QUR’AN: 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; and whoever returns (to it) - these are the inmates of the fire; they shall abide in it:

These sentences branch out from the preceding sentence, “And Allah has allowed trade. . . “ The principle laid down in this statement is not restricted to interest; it is a general rule although it is mentioned in a particular context. The meaning, therefore, will be as follows: “What We have told you on the subject of interest, is an admonition; and to whomsoever the admonition comes from his Lord and he desists, for him shall be what has already passed and his affair rests with Allah; accordingly, if you now desist from interest, you shall have what you have already taken, and your affair rests with Allah”.

It is clear from the above explanation that “the admonition has come” means “the information of the law ordained by Allah has reached”; “then he desists” means “then he repents and desists from the forbidden action”; “for him shall be what has already passed” means “the ordained law shall not be applied retrospectively, rather it shall be enforced from the time the information has reached him”; “for him shall be what has already passed and his affair rests with Allah” means that he shall not be affected by the ever-lasting punishment mentioned in the next sentence (and whoever returns [to it] - these are the inmates of the fire; they shall abide in it). In this way, they shall be allowed the benefit of their previous action, still their affair is in the hands of Allah - He may leave them free in some matters, and may sometimes oblige them to make up for the past shortcomings.

This verse needs special attention. Beginning from the words “to whosoever then the admonition has come” up to the end of the verse, in spite of the given concession and the severe threatening, a basic principle is explained; it is a general law covering all mortal sins. Yet people have missed this clear point, and have interpreted it as though it were confined to the topic of interest only.

In view of the above-mentioned generality, the words, “for him shall be what has already passed, and his affair rests with Allah”, can be taken only as a general principle - its particulars depending on the nature of the sin concerned. Whoever desists from a sin after receiving the admonition from his Lord, shall be forgiven the sins committed in the past - no matter whether the transgression was against Allah or against the people. But it does not mean that he shall automatically be absolved from its other consequences. His affair is in the hands of Allah: He may prescribe for him some expiation or amendment - as, for example, if he neglects prayers, he should pray and make up the arrears; if he did not fast, he should fast the same number of other days; if he took any property unlawfully, he should return it to the lawful owner, and he should undergo the prescribed penal sentences in relevant cases - all this going hand in hand with repentance and desisting from that sin in the future; and thus the past sins are forgiven. Or, Allah may forgive the sin altogether, after repentance, without imposing any penalty or expiation - as, for example, when a polytheist repents and enters into Islam, or when a liquor drinker or a singer repents and desists from these sins. The words, “To whosoever then the admonition has come from his Lord, then he desists”, are general; they cover all the believers and unbelievers of the Prophet’s time as well as all those who came later or shall come afterwards.

“And whoever returns (to it) - these are the inmates of the Fire; they shall abide in it”: The word, “returns” here is in contrast to the word, “desists”, in the preceding sentence. Therefore, it means, “does not desist”. Thus, it refers to the person who goes on committing that sin and does not accept the divine command. Such an attitude exposes the infidelity or apostasy that is hidden in his heart even if he does not utter a single word to show it. Whoever returns to a sin and does not desist from it, and does not even feel ashamed of it, has in fact not submitted to the command of Allah; and he shall never succeed. Thus the two sides mentioned in this verse are: (1) accepting and obeying the divine command which creates the resolve that one will not go against the law; (2) continuing in the sin which proves that one has not accepted that divine command, which, in its turn, makes one liable to remain in the Fire for ever.

The Mu'tazilites offer this verse as a proof of their belief that the one who commits a major sin shall remain in the Fire forever.

The author's comment: No doubt that the verse shows that not only the one who commits a major sin, but anyone who commits any sin, shall remain in chastisement for ever. But it is conditional; it refers to only that sinner who commits a sin and does not accept the divine command. And such a person will admittedly abide in the Fire. But it is different from the view of the Mu'tazilites.

Other commentators have mentioned many possibilities and explanations about the words of Allah, “for him shall be what has already passed”, “his affair rests with Allah”, and “whoever returns . . . “ But all those discussions are based on their erroneous understanding of the verse (as we have explained earlier). It is not worthwhile mentioning them here, since their very basis is wrong.

MIR AHMED ALI (AR)

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 KAMAL FAQIH IMANI AND SEVERAL SCHOLARS

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 Sura Ar-Rum, which was revealed in Mecca, a verse about usury says: "... but it increases not with Allah, ..." Then, in Sura 'Al-i-'Imran, No. 3 Allah commands: "... Devour not interest ... ", which means usury is prohibited. Thus the most criticism and prohibition have occurred in these verses of Sura Al-Baqarah.

By the way, the Qur'an through the statement: "And, (for) taking interest, though indeed forbidden were they against it ..." announces that usury had been forbidden in the Jewish religion, too. This prohibition is stated in Turah manifestly.

In Sura 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, ... ".

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 (a.s.) was informed that so and so was a usurer, he said:

If I were allowed by Allah I would behead him.

It happened that Amir-ul-Mu'mineen Ali (a.s) met a usurer. He (a.s.) wanted him to repent from his action. When he repented Ali (a.s.) 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 (a.s.) who said :

The worst income is (the interest of) usury.

The Messenger of Allah (S) said :

When Allah wills to destroy a town, usury appears therein.

And, Allah has cursed usurer, his agent, and the writer of usury.

Shaykh Mufid has cited in his book:

Whoever considers usury lawful, should be beheaded.

Imam Sadiq (a.s) , 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.

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 (a.s.) who have said:

If usury were permitted (halal) , people would leave their businesses and trade.

It is also narrated from Imam Rida (a.s.) who said:

If usury becomes prevalent, the loan giving will disappear.

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 increases 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.