

**strongest ring that never breaks. And Allah is All-Hearing, All-Knowing. (Verse 256)**

### Commentary

One who holds on to Islam firmly stays protected against destruction and deprivation. It was for this reason that such a person was likened to one who holds on firmly to the 'ring', the looped support of a strong rope, and thus manages to avoid falling down. As there is no danger of such a rope breaking apart and causing a fall, so there is no danger of destruction or loss in Islam -- should somebody just abandon the rope, that would be an entirely different matter. And should somebody abandon Islam itself, that would be an entirely different matter too. (Maulanā Thānavi: Bayān al-Qur'ān).

Keeping this verse in view, some people raise objections. They say this verse tells us that there is no compulsion in faith, although the teaching of *jihād* and *qitāl* (fighting) in Islam appears contrary to this principle.

Looking at this a little carefully, we can find out that the objection is not valid, since the teaching of *jihād* and *qitāl* in Islam is not to coerce people into accepting Faith. Had it been so, why would there be Islamic injunctions of *jizyah* to provide an umbrella of security for *kuffār* (disbelievers) which protects their life, property and honour? In fact, this is to remove disorder, strife or *fasād*, for Allah Almighty dislikes *fasād*, which is what the *kuffār* are after. Therefore, Allah Almighty says:

وَيَسْعَوْنَ فِي الْأَرْضِ فَسَادًا وَاللَّهُ لَا يُحِبُّ الْمُفْسِدِينَ ۝

And they go about the earth spreading disorder and Allah does not like those who spread disorder. (5:64)

It is for this reason that Allah Almighty has ordained that the *fasād* created by these people should be removed by *jihād* and *qitāl*. So, killing such people is like the killing of serpents, scorpions and their harmful likes.

Islam has firmly banned the killing of women, children, the aged and the crippled etc., even in the heat of *jihād* on the battlefield, since they are incapable of creating disorder. Similarly, it has stopped the killing of those who become law-abiding citizens by promising to pay *jizyah* (compensatory dues paid by free non-Muslims under Muslim

rule against guarantee of the security of their life, property and honour).

This approach of Islam makes it clear that it does not force people to accept and enter Faith, rather far from it, by using it as a method of stopping oppression in the world, it hopes to establish justice and equity and peace and security. When Sayyidnā ‘Umar رضى الله عنه invited an old Christian woman to accept Islam, she said in reply: أنا عجزت كبيرة : 'I am an old woman nearing death.' Hearing this, Sayyidna ‘Umar did not force her to come into the fold of Islam. In fact, he recited this very verse: لَا إِكْرَاهَ فِي الدِّينِ that is, 'there is no compulsion in Faith.'

Really and truly, coercion and compulsion to make one accept a faith are not possible at all because faith is not related to outward physical response; it relates to the heart. Coercion and compulsion affect nothing but the outsides of physique and this is all that is affected by *jihād* and *qitāl* (fighting in the way of Allah). Consequently, it is just not possible that people can be forced to accept faith through these measures. This proves that the verses of *jihād* and *qitāl* are not contradictory to the verse: لَا إِكْرَاهَ فِي الدِّينِ (There is no compulsion in Faith). (Mazharī, Qurṭubī)

### Verse 257

اللَّهُ وَلِيُّ الَّذِينَ آمَنُوا يُخْرِجُهُم مِّنَ الظُّلُمَاتِ إِلَى النُّورِ  
وَالَّذِينَ كَفَرُوا أَوْلِيَانَهُمُ الطَّاغُوتُ يُخْرِجُونَهُم مِّنَ النُّورِ إِلَى  
الظُّلُمَاتِ أُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ 0

**Allah is the Protector of those who believe. He brings them out of the depths of darkness into the light. As for those who disbelieve, their friends are the Rebels. They bring them out from the light into the depths of darkness. Those are people of Fire. There they remain for ever. (Verse 257)**

### Commentary

This verse also tells us that faith (*‘Imān*) is the greatest blessing and disbelief (*kufr*) is the greatest misfortune, and that there is darkness in friendship with those who disbelieve (*kuffār*).

## Verse 258

وَقَالَ

أَلَمْ تَرَ إِلَى الَّذِي حَاجَّ إِبْرَاهِيمَ فِي رَبِّهِ أَنْ آتَاهُ اللَّهُ الْمُلْكَ إِذْ قَالَ إِبْرَاهِيمُ رَبِّيَ الَّذِي يُحْيِي وَيُمِيتُ قَالَ أَنَا أُحْيِي وَأُمِيتُ قَالَ إِبْرَاهِيمُ فَإِنَّ اللَّهَ يَأْتِي بِالشَّمْسِ مِنَ الْمَشْرِقِ فَأْتِ بِهَا مِنَ الْمَغْرِبِ فَبُهِتَ الَّذِي كَفَرَ وَاللَّهُ لَا يَهْدِي الْقَوْمَ الظَّالِمِينَ 0

Did you not see the one who argued with Ibrāhīm about his Lord, because Allah had given him kingship. When Ibrāhīm said: "My Lord is the One Who gives life and brings death," he said: "I give life and I bring death." Said Ibrāhīm: "Allah brings the sun out from the East, now, you bring it out from the West." Here, baffled was the one who disbelieved. And Allah does not put the unjust people on the right path. (Verse 258)

The verse refers to Namrūd, the emperor of Babylon, who denied the very existence of God and had a debate with Sayyidnā Ibrāhīm عليه السلام on this issue. Allah has given him political power over a large territory. He should have been grateful to his Lord. But, on the contrary, his political power inflated him with pride and arrogance; he started denying the very existence of Him. It is in this context that the Holy Qur'an says: 'the one who argued with Ibrāhīm about his Lord, because Allah had given him kingship.'

In the course of argument, he asked Ibrāhīm عليه السلام about the basic attributes of God. He replied, "My Lord is the One who gives life and brings death." The foolish king did not understand the real nature of 'giving life' and 'bringing death.' Therefore, he argued that he, too, can kill anyone through his order and bring thereby death to him and can also let off a person sentenced to death and give thereby life to him. Obviously, his argument was totally absurd, because 'giving life' means to give life to something lifeless<sup>56</sup>.

When Sayyidnā Ibrāhīm عليه السلام felt that his addressee is unable to understand the real nature of 'giving life' and 'bringing death,' he

56. And 'bringing death' means power which may remove the life from every living creature without a necessary intervention of an apparent cause.

switched over to another argument and said, "Allah brings the sun out from the East, now, you bring it out from the West." Here the king was baffled and could not answer the Abrahimic argument. But even after the truth became clear to him, he did not accept the guidance. Hence the Qur'ānic statement: "And Allah does not put the unjust people on the right path."

### Injunctions and related considerations

1. It is evident from the words used in the verse that if an infidel is given political power or a high worldly status, there is no harm (for a Muslim) in referring to him as a holder of that position (Qurṭubī).

2. The verse also affirms the permissibility of having debate with such an infidel in order to manifest the difference between right and wrong.

3. Some people doubt the validity of the last argument of Sayyidnā Ibrāhīm عليه السلام, because Namrūd could have refuted it by a counter demand from Ibrāhīm عليه السلام and could have said, "If there is a God, let Him bring the sun out from the West."

But it is obvious that he could not come out with this counter-demand. The reason is that as soon as he heard the argument, he came to the conclusion that (he himself or anybody else cannot bring out the sun from the East or the West and) it is surely a divine function which proves the existence of God. And once it is proved that it is God who brings the sun out from the East, it necessarily follows from it that He has the power to bring it out from the West also. The king also came to the conclusion that Ibrāhīm عليه السلام is the messenger of Allah, and if he prayed Allah to bring out the sun from the West, Allah will do it, in which case such a miraculous event may bring a revolution against him and he may be deprived of his kingdom. Therefore, he did not make such a demand and having no other answer, was baffled with the argument. (Bayān al-Qur'ān)

### Verse 259

أَوْ كَا لَّذِي مَرَّ عَلَىٰ قَرْيَةٍ وَهِيَ خَاوِيَةٌ عَلَىٰ عُرُوشِهَا قَالَ أَنَّىٰ  
يُحْيِي هَذِهِ اللَّهُ بَعْدَ مَوْتِهَا فَأَمَاتَهُ اللَّهُ مِائَةَ عَامٍ ثُمَّ بَعَثَهُ قَالَ

كَمْ لَبِثْتَ قَالَ لَبِثْتُ يَوْمًا أَوْ بَعْضَ يَوْمٍ قَالَ بَلْ لَبِثْتَ مِائَةَ  
 عَامٍ فَانظُرْ إِلَى طَعَامِكَ وَشَرَابِكَ كَمْ يَتَسَنَّهٗ وَانظُرْ إِلَى  
 حِمَارِكَ وَلِنَجْعَلَكَ آيَةً لِلنَّاسِ وَانظُرْ إِلَى الْعِظَامِ كَيْفَ  
 نُنشِزُهَا ثُمَّ نَكْسُوهَا لَحْمًا فَلَمَّا تَبَيَّنَ لَهُ قَالَ أَعْلَمُ أَنَّ اللَّهَ  
 عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ ۝

Or, (did you not see) the example of the one who passed through a town collapsed on its roofs. He said: "How shall Allah revive this after it is dead?" So, Allah made him dead for a hundred years, then raised him saying: "How long did you remain (in this state)?" He said: "I remained (like this) for a day or part of a day". Said He: "Rather, you remained (thus) for a hundred years. Just look at your food and your drink; neither has spoiled. And look at your donkey. And (We did like) this to make you a sign for people -- and look at the bones how We raise them, then dress them with flesh." So, when it was clear to him, he said: "I know that Allah is Powerful over everything." (Verse 259)

#### Verse 260

وَإِذْ قَالَ إِبْرَاهِيمُ رَبِّ أَرِنِي كَيْفَ تُحْيِي الْمَوْتَىٰ قَالَ أُولَٰئِكَ تُؤْمِنُ  
 قَالَ بَلَىٰ وَلَٰكِن لِّيَطْمَئِنَّ قَلْبِي فَقَالَ خُذْ أَرْبَعَةً مِّنَ الطَّيْرِ  
 فَصُرْهُنَّ إِلَيْكَ ثُمَّ اجْعَلْ عَلَىٰ كُلِّ جَبَلٍ مِّنْهُنَّ جُزْءًا ثُمَّ  
 ادْعُهُنَّ يَأْتِيَنَّكَ سَعْيًا وَاعْلَمَنَّ أَنَّهُ اللَّهُ عَزِيزٌ حَكِيمٌ ۝

And when Ibrahim said: "My Lord, show me how You give life to the dead." He said: "Is it that you do not believe?" He said: "Of course, I do, but it is just that my heart be at peace." He said: "Then, take four birds and tame them to your call, then put on every mountain a part from them, then give them a call, and to you they shall come running. And know that Allah is Mighty, Wise." (Verse 260)

#### Commentary

This is the third story taken up in the above verse (260). The gist of

the story is that Sayyidnā Ibrāhīm (Abraham) عليه السلام sought from Allah Almighty the favour of being shown as to how He would bring the dead back to life. Allah Almighty asked him why he had made such a request. Was it because he did not believe in His perfect power which controls everything? Sayyidnā Ibrāhīm عليه السلام explained his true state of mind. In fact, there was no question of his being suspicious about the Resurrection, because the infinite power of Allah is manifest every moment to every sensible person both in the universe and in his own being. However, it is a part of human nature that unless one sees an unusual event happening before his own eyes, he keeps wondering how and in what manner it is going to happen. Such thoughts often disturb one's peace of mind. It was in this context that Sayyidnā Ibrāhīm عليه السلام made a request to Allah for witnessing the procedure of the revival of the dead.

Accepting this request, Allah Almighty provided for him an exceptionally unusual scenario for personal sighting which, at the same time, was to show a resolution of all doubts and misgivings the disbelievers nursed. That scenario was activated when he was commanded to get hold of four birds and keep them as pets. When they grow so domesticated that they come to him at his call and he too starts knowing them well enough so that there remains no doubt about a stranger bird taking their place; then he should kill those four birds, make mince-meat of everything -- bones, feathers all included - dividing it in several portions. After that, using his own discretion, he should place one portion each on top of a different hill. Then he was to call them. *Inshallāh*, they shall come back to life by the perfect power of Allah Almighty and come running to him.

In Tafsir Rūh al-Ma'ānī, on the authority of Ibn al-Mundhir, it has been narrated from Sayyidnā Ḥasan رضي الله عنه that Sayyidnā Ibrāhīm عليه السلام did what he was commanded to do. When he called them, then in no time, bone to bone, feather to feather, flesh to flesh, everything took its original form, the birds became alive and came running to Sayyidnā Ibrāhīm عليه السلام. Allah Almighty said: 'O Ibrāhīm, this is how, on the Day of Resurrection, I shall assemble in no time all parts and bodies, and breath life into them.'

The Qur'ān has used the expression يَا تَبَّتْكَ سَعِيًّا (and to you they shall come running). These particular words mean that the birds will come

running, which tells us that they will not come flying because if they came flying across the sky, the doubt -- that they went out of sight and were replaced in the process -- would remain. Now if they came running on the ground, they will be fully in sight. Through this happening, Allah Almighty made Sayyidnā Ibrāhīm عليه السلام see a sample indicator of life after death, following resurrection, which helped resolve, through visual experience, all doubts expressed by polytheists and disbelievers.

That there is rising after death and that there is life in the Hereafter give disbelievers their greatest difficulty in comprehension. They think man becomes dust after death, then somewhere this dust scatters away with the wind, somewhere it flows away with water, somewhere it reappears in the form of trees and planted fields, so much so that its particles spread out to the far sides of the world. Now to gather these scattered parcels and human parts and to infuse life into them are things short-sighted man finds difficult to understand because he measures everybody on the scale of his own power and status, and does not deliberate in the non-analogous Power above him!

Although, should he peep a little into his own being, he would start seeing that, even today, his existence is a collection of parts and particles spread all over the world. The mother and father through whom man comes into being and the food that goes to make their blood and body are themselves nothing else but particles brought together from different corners of the world. Then comes the post-birth period, deliberation in which will show that the food causing growth, causing formation of blood and flesh is totally composed of different particles coming from all over the world. The milk that man drinks is part of some cow or water buffalo or goat and these composed parts came into those animals through the fodder that they have eaten. Who knows the chaff and grain in their fodder came from which country and who can tell how the winds roaming round the world have introduced particles from many an unnamed land into their nurture. So, one can only marvel in how many ways and from how many corners of the world the perfect power and the precise plan of Allah Almighty has accumulated in the body of one man the whole wide world's produce, its grains and fruits and everything else man eats and uses as medicine, and which become part of his body.

If man, negligent and short-sighted, would for a moment leave the world aside and get on with doing a little research on his own body, he would discover that his being itself is composed of so many parts some of which belong to the East, some to the West, some to the South and still some to the North. Right this day, the precise plan of Divine power has accumulated in his body all those particles scattered around the world, and after death, these particles will disperse again in the same manner. Now, why should it be at all difficult for His perfect power to assemble them a second time? Specially so, when He was the One who had assembled these scattered particles in his being.

### Some related questions and their answers

The incident mentioned in the above verse raises certain questions:

1. To begin with, why did Ibrāhīm عليه السلام raise this question at all while he was, in accepting faith in the perfect power of Allah Almighty, the foremost believer out of the whole world of his time?

This has already been answered earlier when it was said that the question raised by Sayyidnā Ibrāhīm عليه السلام was not, in reality, based on any doubt. The purpose of the question was to reaffirm that Allah Almighty will raise the dead on the Day of Resurrection. Given His perfect power, this was not distant or surprising in any manner at all; it was rather absolutely certain. But raising the dead to life is beyond man's power. He never saw a dead person rising to life. Then, the act of raising the dead to life could take different modes and forms. Now it is man's nature that he keeps inquiring into modes and forms of that which he does not know by visual experience. In doing so, his thoughts wander in different directions as a result of which he bears by the pain of mental distraction. The state that helps remove this mental distraction and is replaced by a heart at rest is called *sukūn* or peace. This is what Sayyidnā Ibrāhīm عليه السلام sought through his request.

Incidentally, the difference between *ʾImān* (faith) and *Itmī'nān* (peace) also comes out from this discussion. *ʾImān* is the name of that voluntary belief or certainty, which man receives about something not seen or known, by trusting the *Rasūl* (messenger of Allah) while *Itmī'nān* refers to peace of the heart. There are times when one does perfectly believe in something not seen, but there is no peace of heart

because its modes and forms are not known. This peace can come only by visual experience. Sayyidnā Ibrāhīm Khalīlullāh عليه السلام was also a perfect believer in life after death -- his question was simply concerned with the modality of man's being raised to life.

2. When Sayyidnā Ibrāhīm Khalīlullāh عليه السلام, had simply asked as to how the dead will be raised and had no doubt in the actual raising of the dead, the question is: How can the Divine interrogation: *أَوَلَمْ تُؤْمِنُوا*: 'Is it that you do not believe?' be explained? It would seem that there was no occasion for it.

The answer is that Sayyidnā Ibrāhīm عليه السلام had meant to say that there is no doubt in the actual happening, but the question can be taken in two senses, the obvious one relates to this very position, that is, he wished to inquire how the dead will be raised. But the words of the question may also point out to a second sense which is prompted by doubt in or denial of the real power. For instance, you see a heavy package and you are sure that such and such a person cannot lift it and then, to test his capacity, you challengingly tell him -- let's see how you lift it. Since anybody could have taken Sayyidnā Ibrāhīm's عليه السلام question in this wrong sense, therefore, Allah Almighty, in order to free Sayyidnā Ibrāhīm عليه السلام from this possibility, addressed him with *أَوَلَمْ تُؤْمِنُوا* so that he could say *بَلَى (balā: yes, why not)* in reply, and thus get past the ambush laid out by liars and accusers.

3. At least, Sayyidnā Ibrāhīm's question settles this much that he was not at peace concerning the problem of life after death, although it has been reported from Sayyidnā 'Alī رضي الله عنه that he said: 'If curtain is raised from that which is unseen, it will add nothing to my certainty and peace since I enjoy perfect peace through my very faith in the unseen'. Now, when some of his followers enjoy such an elevated state of peace how can it be that the very 'friend of Allah' will remain without it?

In this connection, let us be clear that *Itmī'nān* or peace of heart has its own gradations. There is an *Itmī'nān* that the men of Allah (*awliā'* Allah) and the True (*siddiqin*) have. Then there is an exalted grade of *Itmī'nān* which is given to the general line of prophets عليهم السلام. And there is a grade even above it which is bestowed upon the special ones in the form of visual experience.

Surely, Sayyidnā Ibrāhīm Khalīlullāh عليه السلام had the degree of peace which Sayyidna 'Ali رضى الله عنه had, even a higher degree of *Itmī'nān* which is special to the station of prophethood. In this degree of *Itmī'nān*, Sayyidnā Ibrāhīm عليه السلام was superior to all his followers. Now what he is respectfully asking for is that highest degree of *Itmī'nān* which is bestowed upon the very special prophets -- as it was with our Holy Prophet صلى الله عليه وسلم who was granted special *Itmī'nān* by means of a visual experience of Paradise and Hell.

In short, using this question as an excuse to say that Sayyidnā Ibrāhīm عليه السلام did not have peace of heart is not correct. Avoiding that, we can simply say that the absolutely perfect peace of heart which comes in the wake of visual experience was not there and that was why he had made this request.

Towards the end of the verse it was said: 'إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ', that is, Allah Almighty is All-Powerful and All-Wise. Through 'Aziz, the perfect power of Allah was pointed to, and through 'Hākīm' (the All-Wise), it was indicated that it is in Allah's wisdom that visual experience of life after death is not granted to everyone, otherwise it is not at all difficult for Allah to make every man see it for himself. But, in that case, the superior quality of having faith without seeing (الايمان بالغيب : *al-'imān bi l'ghayb*) will not be there.

### Verses 261 - 266

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ  
سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضْعِفُ لِمَنْ  
يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ۝ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ  
اللَّهِ ثُمَّ لَا يُتَّبِعُونَ مَا أَنْفَقُوا مَتًّا وَلَا أَدَىٰ لَهُمْ أَجْرُهُمْ عِنْدَ  
رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ۝ قَوْلٌ مَّعْرُوفٌ  
وَمَغْفِرَةٌ خَيْرٌ مِّنْ صَدَقَةٍ يَتَّبِعُهَا أَذَىٰ وَاللَّهُ غَنِيٌّ حَلِيمٌ ۝  
يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَبْطُلُوا صَدَقَتِكُمْ بِالْمَنِّ وَالْأَذَىٰ كَالَّذِي  
يُنْفِقُ مَالَهُ رِثَاءَ النَّاسِ وَلَا يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَمَثَلُهُ  
كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَأَصَابَهُ وَابِلٌ فَتَرَكَهُ صَلْدًا

لَا يَقْدِرُونَ عَلَى شَيْءٍ مِّمَّا كَسَبُوا وَاللَّهُ لَا يَهْدِي الْقَوْمَ  
 الْكَافِرِينَ ۝ وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ ابْتِغَاءَ مَرْضَاتِ  
 اللَّهِ وَتَشْبِيتًا مِّنْ أَنْفُسِهِمْ كَمَثَلِ جَنَّةٍ بِرَبْوَةٍ أَصَابَهَا وَابِلٌ  
 فَاتَتْ أَكْلَهَا ضِعْفَيْنِ فَإِن لَّمْ يُصِبْهَا وَابِلٌ فَطُلُّ وَاللَّهُ بِمَا  
 تَعْمَلُونَ بَصِيرٌ ۝ أَيَوَّدُ أَحَدُكُمْ أَنَّ تَكُونَ لَهُ جَنَّةٌ مِّنْ تَخِيلِ  
 وَأَعْنَابٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ لَهُ فِيهَا مِنْ كُلِّ الثَّمَرَاتِ  
 وَأَصَابَهُ الْكِبَرُ وَلَهُ ذُرِّيَةٌ ضِعْفًا مِّمَّنْ قَاتَصَابَهَا إِعْصَارٌ فِيهِ نَارٌ  
 فَاحْتَرَقَتْ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ الْآيَاتِ لَعَلَّكُمْ تَتَفَكَّرُونَ ۝

The example of those who spend in the way of Allah is just like a grain that produced seven ears, in each ear a hundred grains. And Allah multiplies for whom He wills. And Allah is All-Embracing, All-Knowing.

Those who spend their wealth in the way of Allah, then do not supplement their spending with boasting about favour nor with teasing, they have their reward with their Lord and there is no fear for them nor shall they grieve.

Saying something proper and forgiving is better than a charity followed by teasing. And Allah is All-Independent, Forbearing.

O those who believe, do not nullify your charities by boasting about favour, and teasing, like the one who spends his wealth to show off before people and does not believe in Allah and in the Last Day. So, his example is like a rock on which there is dust, then came over it a heavy rain and left it barren. They have no ability to gain anything out of what they have done. And Allah does not give guidance to the people who disbelieve.

And the example of those who spend their wealth to seek the pleasure of Allah and to make firm their souls is like a garden on a hill on which there came a heavy rain and it yielded its produce twofold. Even if there comes no heavy rain, drizzle does. And Allah is watchful of what you do.

**Would any of you wish to have a garden of dates and grapes with rivers flowing beneath it, and for him there are all kinds of fruit, and old age befalls him and he has children who are weak, then comes upon it a whirlwind with fire therein, and it is all burnt? This is how Allah makes the signs clear to you so that you may ponder. (Verses 261 - 266)**

### **Commentary**

This is the thirty-sixth section of Sūrah Al-Baqarah which begins from verse 262. Left now are five sections of Surah Al-Baqarah out of which the last section carries some basic principles. The earlier four sections, from 262 to 283, have a total of 21 verses which present special instructions and points of guidance concerning financial transactions. If these were to be followed *in toto*, the problem of an ideal economic order which the whole world is worrying about will be automatically solved. Right now we see capitalism, socialism and communism (despite its fall in U.S.S.R) polarizing or readjusting against each other. The confrontation between these systems has reduced the world to a hotbed of internecine aggression. Stated in these verses is an important aspect of the economic order of Islam. It has two parts:

1. It teaches how to spend that which is extra to your needs to help the poor and the needy. This is known as *Ṣadaqah* and *Khayrāt* (roughly translated as charity and alms).

2. It declares that taking and giving of *ribā* (interest, usury) is *ḥaram* (unlawful) and gives directions on how to stay on guard against it.

Out of these sections, the first two consist of the merits of *sadaqah* and *khayrāt*, inducement towards these, and related injunctions and points of guidance. The last two sections deal with the unlawfulness and forbiddance of *ribā*-based dealings, and with permissible ways of giving and taking loans.

The verses given above make a three-unit statement as follows:

1. The merit of spending in the way of Allah.

2. Conditions which make *sadaqah* and *khayrāt* acceptable and merit-worthy with Allah.

3. Attitudes that destroy *sadaqah* and *khayrat* when good goes and sin stays.

After that there are two similitudes:

1. The first relates to the charities (*nafaqāt* and *sadaqāt*) which are acceptable with Allah.
2. The second relates to the charities (*nafaqāt* and *sadaqāt*) which are unacceptable and invalid.

Thus, these are five subjects that appear in this section. Before we discuss these subjects, it is necessary to know that the Holy Qur'ān has pointed out to spending in the way of Allah at several places with the word, *إِنْفَاقٌ* (*infāq*: spending) and at several others, with the words, *إِطْعَامٌ* (*it'ām*: feeding) or *صَدَقَةٌ* (*sadaqah*: charity) or *إِيتَاءُ الزَّكَاةِ* (*itā' al-zakāt*: paying the obligatory *zakāh* properly). A careful look at these Qur'ānic words and the way they have been used shows that the words -- *infāq*, *it'ām* and *sadaqah* -- are general and as such incorporate all sorts of charitable spendings that aim to seek the good pleasure of Allah. These spendings may be *fard* and *wājib* (obligatory) or *nafl* and *mustahabb* (commendable, or desirable, or preferred). It may be noted that the Qur'ān has used a distinct word *إِيتَاءُ الزَّكَاةِ* for the obligatory *zakāh* which indicates that there are special requirements in receiving and giving of this particular *sadaqah*.

In this section, the word used more often is *infāq* while the word, *sadaqah* has been used less often, which indicates that the statement here covers general charities and deeds of generosity, and the injunctions given here include and incorporate all sorts of charities and spendings in the way of Allah.

### **A similitude of spending in the way of Allah**

In the first verse it is said that people who spend in the way of Allah, that is, in *Hajj* or in *Jihād*, or on the poor, on widows and orphans, or on relatives and friends to help them out, can be likened to one who sows a good grain of wheat in the field from which grows a plant on which sprout seven ears and each ear yields hundred grains. As a result, one grain was worth a total yield of seven hundred grains.

The outcome is that one who spends in the way of Allah receives in return (reward in the Hereafter) on the scale of one to seven hundred,

that is, spending one cent could bring the merit of seven hundred cents.

It appears in authentic and reliable *aḥādīth* that the *thawab* or merit or reward for one good deed is returned ten-fold, and could reach seven hundred-fold. Sayyidnā ‘Abdullāh ibn ‘Abbās رضى الله عنه has said: The reward of spending one *dirham* in *Jihād* and Ḥajj is equal to seven hundred *dirhams*. Ibn Kathīr has reported this with reference to the Musnad of Aḥmad.

To sum up, this verse tells us that spending one unit of money brings forth the reward of seven hundred units.

### Conditions that make charity a worship

But, the Qur’ān has not, in its wisdom, put this subject in a few clear words. It has rather used the form of a similitude featuring a grain of wheat which has a subtle hint towards the labour of a farmer who can hope to get an yield of seven hundred grains out of one grain sown only when the grain is good, and the farmer sowing it should be fully conversant with the art of farming, and the soil where the grain goes should be good too, because, should even one of these factors remain missing, either this grain will be wasted leaving no grain to come out, or it would just not yield enough to reach the production ratio of one grain to seven hundred grains.

Similar to this, there are the same three conditions for the acceptance and increased return of good deeds generally, and of spending in the way of Allah particularly. These conditions are:

1. That which is spent in the way of Allah should be clean, pure and *ḥalal* (lawful) for it appears in *Ḥadīth* that Allah Almighty accepts nothing except what is clean, pure and *ḥalal*.

2. One who spends should be good in intentions and righteous in deeds. An ill-intentioned and showy spender is like that ignorant farmer who throws away the grain on a spot where it is wasted.

3. The one to whom *sadaqah* (charity) is given should also be deserving of it. It should not be wasted by spending on the non-deserving.

Thus, the similitude unfolds for us the great merit spending in the

way of Allah has, along with the three conditions as well, which stipulate that one should spend from *ḥalal* earnings, and the method of spending should also conform to *Sunnah*, and that one should literally search for the deserving in order to spend on them. Just getting rid of what your coffers hold does not entitle you to receive this merit.

The correct and *masnūn* (according to *Sunnah*) method of giving *sadaqah* has been pointed out in the second verse. It is said that people who spend in the way of Allah and do neither publicise their favour after having spent, nor cause any pain to those on whom they have spent, their reward is secure with their Lord. For them there is no danger in the future, and no sorrow of the past.

### Conditions that make charity go in vain

Two negative conditions governing the acceptance of *sadaqah* have been stated in this verse:

1. Do not publicise your favour after spending.
2. Do not consider the receiver practically disgraced, and do nothing to cause him insult or pain.

In the third verse: *قَوْلٌ مَّعْرُوفٌ* (saying something proper), these two conditions for acceptance of charitable gifts in the sight of Allah have been further explained. Incidentally, these were introduced in the earlier verse. To repeat, when you spend in the way of Allah, do not show off the favour, and when you give something to somebody do nothing to make him feel insulted, or to cause him pain.

This was explained by saying that it is a thousand times better to offer some reasonable and appropriate excuse before the person who asks, if the giver feels he is unable to give under conditions of duress; and should the person asking anger the giver by impolite behaviour, it is also a thousand times better to forgive than to give him a charity which is followed by giving him pain. Allah Almighty is Himself *Ghani* and *Halim*, need-free and forbearing. He needs nothing from anyone. One who spends does so for his own good. That being so, an intelligent human being should keep this in mind while spending in the way of Allah, that he is not favouring anybody, and that he is spending for his own good. And should one sense ingratitude on the part of people

treated well, he should subject himself to the divine attribute of 'forbearing', show obedience and forgive and forget.

In the fourth verse, the same subject has been taken up differently with a little more emphasis. It was said: Do not waste your charities: verbally -- by causing your favour to be known; or practically -- by causing pain.

This makes it clear that any form of favour-flashing or needy-bashing, after an act of charity renders such charity null and void. There is no reward for it.

In this verse, one more condition governing the acceptance of *sadaqah* has been added by saying that one who spends for public exposure, for name and fame, and does not believe in Allah Almighty and the Day of Resurrection, can be likened to be acting in a situation where he sows a grain on a clean rock which has collected a layer of soil, then comes the rain and washes the whole thing clean. Such people will never reap what they have sown and Allah Almighty will not let the disbelievers see the way. From this we know the condition that governs the acceptance of *sadaqah* and *khayrāt* -- spend only to seek the good pleasure of Allah Almighty and with the intention of getting *thawāb* (reward) in the *ākhirah* (Hereafter). Never do it with the intention of having public exposure, name and fame. Spending with the intention of earning name and fame is wasting what you spend. And should a true Muslim, who does believe in the Hereafter, expend something simply for name, fame, and under hypocritical motivation, he too, would not get any *thawāb* (reward) for it. Moreover, there is a hint here in the use of the additional sentence *ولا يؤمن بالله* (And does not believe in Allah); perhaps, it aims to suggest that hypocrisy and name-seeking is not just the sort of thing a person who believes in Allah Almighty and the Day of Resurrection would ever do since hypocrisy is a sign of something being wrong with his faith.

The meaning of *وَاللَّهُ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ* : 'Allah Almighty will not show disbelievers the way' towards the end of verse 264 is that the Qur'anic guidance is universal. It is common to all human beings. But, disbelievers do not take notice of this guidance, rather go a step farther and make fun of it. As a result, Allah Almighty lets them be deprived of the very *taufīq*, the ability to accept guidance. The effect is that they do not accept any guidance.

In verse 265, the fifth under discussion, the acts of charity which

are acceptable in the sight of Allah Almighty as valid spendings, have been illustrated with an example. It is said that those who spend in the way of Allah, solely and sincerely, to seek nothing but His pleasure, and thus fortify their selves with steadfastness, are in a situation where there is a fruit farm located on some mound, then it is hit by heavy rains, then it brings forth double of its usual yield. And should it be that the rain is not that heavy, a light drizzle would become sufficient for it and Allah Almighty sees and knows what you do.

Here the merits of spending in the way of Allah, surely with sincerity of intention, and obedience to conditions set, has been made clear through this similitude. The message is: Spending with good intention and sincerity, even if it be just a little, becomes enough and helps one receive the gains of the Hereafter.

In verse 266, the sixth under discussion, the statement, that *sadaqah* can be rendered void and rejected if one acts against conditions set forth for the acceptance of charitable spendings, has been illustrated with yet another example. It was asked: Does anyone among you like that he owns a fruit farm, growing dates and grapes with streams flowing underneath, and trees laden with all sorts of fruits -- then comes old age for the owner and he has children and a family that cannot stand on their own. Under these conditions comes a whirlwind through the farm with fire in it and which burns the farm out. This is how Allah Almighty brings forth illustrative parallels so that you may think.

It means that spending in charity against given conditions is like hoping to be investing profusely in the Hereafter, but with Allah Almighty this investment comes to naught.

It may be noted that there are a series of qualifications added to this similitude-for instance, 'came his old age, he has children too and the children are young and weak.' These have a purpose. Isn't it that a person, if young, can look forward to having a new farm when his old farm burns out? Then, a person who has no children, and no hope to reactivate his burnt farm, he will not be so worried about his livelihood since a single man can get by even in adversity, one way or the other. Then there is the situation of one who has children, who are good and young with the hope that they would help the father out. In such a situation, a person is not that shocked even if his farm is burnt or plundered since he is free of the needs of his adult children who can

themselves carry him through. In short, these three riding restrictions were introduced to describe the intensity of need when it was said that a person who spent his capital and labour and set up a fruit farm; the farm became ready and started yielding fruit as well. In this condition, came his old age and the days of weakness. Now this person has children and family. The children are very young and weak. Under these circumstances, should the farm he groomed burn out, his shock would be severe and the pain caused would be limitless.

Similarly one who has given his charity with hypocrisy is as if he set up a farm. Then came death after which his condition became equal to that of the old man who cannot earn his living and cannot set up the farm all over again. This is because human deeds cease to be after death. Similarly, an old man with children and family needs that his previous earnings be safe so that they can be used during old age. If, in this condition, his farm and his belongings burn out, there will be no limit to his pain and distress. Very much like this, the *sadaqah* and *khayrāt*, the spendings in charity, which were made hypocritically or for self-promotion, will not come to help him exactly when he would need them most.

Summarising this whole verse, it could be said that *ikhhlās* or sincerity is one big condition governing the acceptance of *sadaqah* and *khayrāt* with Allah. This sincerity means that one should spend exclusively for the good pleasure of Allah Almighty without any admixture of self-promoting ends.

Now let us look at all the verses in this whole section once again. We shall discover that there are six conditions governing the acceptance, in the sight of Allah, of spendings in His way (*sadaqah* and *khayrāt*). These are:

1. Spend from *ḥalal* belongings.
2. Spend according to the prescribed practice (*Sunnah*).
3. Spend in proper place.
4. Do not remind of favour after having done it.
5. Do nothing to insult the reciever.
6. Spend with sincerity of intention, exclusively for the good pleasure of Allah Almighty, never doing it for the sake of name and fame.

The second condition, that is, spending according to *Sunnah*,

means that one should be careful while spending in the way of Allah that rights due to someone may not be usurped. This is no act of *thawāb* (reward) that one indulges in *sadaqah* and *khayrāt* (charity) by stopping or limiting the necessary expenses on his family without their assent. Depriving the needy inheritors and bequeathing the whole inheritance or giving out everything in *sadaqah* and *khayrāt* is against the teachings of *Sunnah*.

Then there are a thousand forms of spending in the way of Allah. The *sunnah* method requires that the place to spend must be selected carefully giving thought to involved factors of importance, need, urgency etc. Usually people who spend do not bring these into consideration.

The essence of the third condition is that spending at a place or in a cause with even good intention is not good enough. This will not suffice to make it an act of *thawāb*. It is also necessary that the place or cause of spending should be permissible and commendable in the sight of the Shari'ah. If a person was to bequeath his property for impermissible games and amusements he would be deserving of *'adhāb* (punishment) rather than *thawāb* (reward). This holds good for all other possible avenues of investment which are not desirable in the view of the Shari'ah.

#### Verses 267 - 274

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا  
لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ  
بِاخْتِيهِ إِلَّا أَنْ تَعْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ۝  
الشَّيْطَانُ يُعِدُّكُمْ الْفَقْرَ وَيَأْمُرُكُمْ بِالْفَحْشَاءِ وَاللَّهُ يُعِدُّكُمْ  
مَغْفِرَةً مِنْهُ وَفَضْلًا وَاللَّهُ وَاسِعٌ عَلِيمٌ ۝ يُؤْتِي الْحِكْمَةَ مَنْ  
يَشَاءُ وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا وَمَا يَذَّكَّرُ  
إِلَّا أُولُو الْأَلْبَابِ ۝ وَمَا أَنْفَقْتُمْ مِنْ نَفَقَةٍ أَوْ نَذَرْتُمْ مِنْ نَذْرٍ  
فَإِنَّ اللَّهَ يَعْلَمُهُ وَمَا لِلظَّالِمِينَ مِنْ أَنْصَارٍ ۝ إِنْ تَبَدُّوا  
الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِنْ تُخْفَوْهَا وَتَوْتَوْهَا الْفُقَرَاءَ فَهِيَ خَيْرٌ

لَكُمْ وَيُكَفِّرَ عَنْكُمْ مِّنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ  
 لَيْسَ عَلَيْكَ هُدَاهُمْ وَلَكِنَّ اللَّهَ يَهْدِي مَنْ يَشَاءُ وَمَا تُنْفِقُوا  
 مِنْ خَيْرٍ فَلَا نُفْسِكُمْ وَمَا تُنْفِقُونَ إِلَّا ابْتِغَاءَ وَجْهِ اللَّهِ وَمَا  
 تُنْفِقُوا مِنْ خَيْرٍ يُّوفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ ۝ لِلْفُقَرَاءِ  
 الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي  
 الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ  
 بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ الْحَافَاءَ وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَرَأَى  
 اللَّهُ بِهِ عَلَيْهِمْ ۝ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا  
 وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ  
 يَحْزَنُونَ ۝

O those who believe, spend of the good things you have earned and of what We have brought forth for you from the earth, and do not opt for a bad thing, spending only from there, while you are not going to accept it at all, unless you close your eyes to it. And know that Allah is All-Independent, Ever-Praised.

Satan frightens you of poverty and bids you to indecency, and Allah promises you forgiveness from Him, and grace as well. And Allah is All-Embracing, All-Knowing. He gives wisdom to whom He wills. And whoever is given wisdom is certainly given a lot of good. And only the men of understanding do observe the advice.

And whatever spending you do and whatever vow you make, Allah knows it all. And for the unjust, there are no supporters.

If you make the alms open, it is good enough, and if you keep it secret and give it to the needy, it is far better for you. And this will write off part of your sins. And Allah is All-Aware of what you do.

It is not for you to put them on the right path. Rather, Allah puts on the right path whom He wills. And whatever good you spend is for your own selves, and

you shall not spend but to seek the pleasure of Allah. And whatever good you spend, shall be paid to you in full, and you shall not be wronged.

(Let your charities be) for the needy who are confined in the way of Allah, unable to move about in the land. An ignorant person takes them to be rich on account of their abstinence. You know them by their appearance. They do not beg people importunately. And whatever good you spend, Allah is All-Aware of it.

Those who spend their wealth night and day, secretly and openly, they have their reward with their Lord, and there is no fear for them, nor shall they grieve. (Verses 267 - 274)

### Commentary

The preceding section dealt with spending in the way of Allah. Now further details related to this appear in the seven verses of the present section. These are as follows:

(1) Verse 267: **يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا (إلى قوله) غَنَىٰ حَسِبُهُ**: 'O those who believe, spend ... Allah is All-Independent, Ever-Praised.'

On the basis of the circumstances in which this verse was revealed, the word: **طَيِّبٌ** (*tayyib*: plural, *tayyibāt*) has been interpreted to mean 'good' since some people used to bring things which were bad and that was why this verse was revealed. Some commentators have interpreted the word, *tayyib* (good) to mean *halal* (lawful) relying on the generality of the word since something is perfectly good only when it is *halal* (lawful) as well. So, according to this interpretation, the verse emphasizes that the thing given in charity must be from one's lawful income. However, according to the first interpretation, the stress on this condition will have to be proved by other sources. Let us remember that this is for a person who has something good yet elects to spend something not good as **مَا كَسَبْتُمْ** (you have earned) and **أَخْرَجْنَا** (We have brought forth) do indicate that good things are available with the person making charity, while the sentence **لَا تَتَّبِعُوا الْهَيْبَةَ مِنْهُ تُنْفِقُونَ** (and do not opt for a bad thing spending only from there) proves the spending of something not good deliberately. As for the one who just does not possess anything good, he shall be exempted from this prohibition. His giving, even if it be bad, shall be accepted.

Some scholars have deduced from the expression, **مَا كَسَبْتُمْ** (what you

have earned), the ruling that it is permissible for the father to eat out of the earnings of his son. This is based on a *ḥadīth*:

أولادكم من طيب أكسابكم فكلوا من أموال أولادكم هنيئاً

Your children are a good part of your earnings, so eat out of the income of your children cheerfully. (Qurtūbī)

### Injunctions relating to the lands of 'Ushr

The word أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ (*akhrajnā*: We have brought forth) in (What We have brought forth for you from the earth) hints that 'ushr is obligatory on 'ushrī lands. Based on the generality of this verse, Imām Abū Ḥanīfah has deduced that 'ushr is *wājib* or obligatory on every produce, big or small, yielded by 'ushrī land. The verse وَأْتُوا حَقَّهُ يَوْمَ حَصَادِهِ (And pay the due thereof on the day of its harvest; 6:141) in Sūrah Al-An'ām is open and clear in support of the obligatory nature of 'ushr.

'Ushr (عشر : the tenth or twentieth part) and *Kharāj* (خراج : land tax) are two technical terms used in Islamic Shari'ah. There is a common factor between these two. Both have an aspect of tax in them when levied on lands by an Islamic state. However, there is a difference. 'Ushr is not just a tax. On the contrary, its real nature is more of an act of monetary 'Ibādah (worship) than tax. This is similar to *Zakāh*, for which reason, it is also called زكوة الارض (*zakāh al-ard*: the *zakāh* of the land). *Kharāj* is straight tax which carries no aspect of 'Ibādah. Since Muslims are capable of 'ibādah and are obligated to do that, the part of land-produce taken from them is known as 'Ushr. Since non-Muslims are not obligated with 'Ibādah, that which is levied on their lands is named *Kharāj*. There is another practical difference between *Zakāh* and 'Ushr -- *Zakāh* becomes due on gold, silver and goods of commercial value after the passage of one year while 'Ushr becomes obligatory immediately after the produce is harvested from the land.

There is yet another difference -- 'Ushr is dropped if the land produces nothing, but *Zakāh* remains obligatory at the end of the year on gold, silver and goods of commercial value even if there is no profit at all. This is not the place to discuss details relating to the problems of 'Ushr and *Kharāj*. These can be seen in books of *Fiqh*. Incidentally, this humble writer has discussed this subject in some details in his book, *Nizām al-Arādī* which also contains special injunctions concerning lands in Pakistan and India.

(2) Verses 268-269: **الشَّيْطَانُ يَعِدُكُمُ الْفَقْرَ (الذي قوله) وَمَا يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ** : "Satan frightens you of poverty ... and only the men of understanding do observe the advice."

When a person is obsessed with the idea that spending in charity will cause him poverty, when he does not pick up the courage to go ahead and spend - even after hearing the warning of Allah Almighty - and continues feeling that he should not spend out of what he has, and when, turning away from the Divine promise, his mind takes him to rely on the promise of Satan, he should better be sure that this apprehension of his is being generated by Satan. He should never say that he has never seen Satan, so how could he take orders from him? Conversely, should he come to think that not only his sins will be forgiven by spending in charities, but also his wealth will be blessed with increase - he should then be sure that this thought has come from Allah for which he should be grateful to Him. Allah's treasure never runs short. He knows fully well - the open, the hidden, the intentions, the deeds - everything about everyone.

### **Al-Hikmah: Meaning and Explanation**

(3) Verse 269: **يُوْنِى الْحِكْمَةَ مَنْ يَشَاءُ** : "He gives wisdom to whom He wills."

The word, **الحكمة** (*al-ḥikmah*: wisdom) appears repeatedly in the Holy Qur'an, and at every place, its meaning has been explained differently. In Tafsir al-Baḥr al-Muḥiṭ, all positions taken by commentators have been assembled at this point. These come to nearly thirty, however, towards the end it was said that all these positions are close together and there is no contradiction among them. The only difference is that of interpretations. The word, *ḥikmah* is the verbal noun of *'iḥkam* (the first letter, *hamzah* with *kasrah*) which means 'to complete what is said or done with all its properties and requisites.'

This is why the verse **وَآتَاهُ اللَّهُ الْمُلْكَ وَالْحِكْمَةَ** : 'And Allah gave him the kingdom and the *ḥikmah*' (2:251) which concerns Sayyidnā Dāwūd عليه السلام, was explained in al-Baḥr al-Muḥiṭ in the following manner:

The real meaning of *ḥikmah* is to place everything whereto it belongs and this can only be accomplished ideally through prophethood. Therefore, *ḥikmah* has been interpreted as prophethood here.

Imām Rāghib al-Isfahānī has said in *Mufradāt al-Qur'an*: "When the word, *ḥikmah* is used for Allah Almighty, it denotes the

comprehensive knowledge and solid creative excellence of all things; and when attributed to the non-Divine, it means the rightly-guided knowledge of what exists, and the action which corresponds to it.

This sense has been interpreted in different words. Somewhere it means, the Qur'ān; elsewhere, the *Hadīth*. Then at different places, it carries different meanings, such as "the authentic knowledge", "the righteous deed", "the True Word", "the wisdom", "the understanding of religion", "correctness of opinion" and "the fear of Allah". Incidentally, the last meaning appears in *Hadīth* as well: رأس الحكمة خشية الله, that is, "the real wisdom is the fear of Allah". The word, *ḥikmah* in the verse يُعَلِّمُهُمُ الْكِتَابَ وَالْحِكْمَةَ (teaches them the Book and the wisdom - 3:164) has been explained as "*Hadīth* and *Sunnah*" by the *Ṣaḥābah* and the *Tābi'īn* (the Companions and the Successors). Some commentators hold the opinion that *ḥikmah* in the verse مِزَاتُ الْحِكْمَةِ (whoever is given wisdom) under discussion covers all these things.

This is the more evident view; more so, since the words of the Qur'ān وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا : "And whoever is given wisdom is certainly given a lot of good" do hint in that direction as they mean that the *ḥikmah* covers a lot of good. Allah knows best.

(4) Verse 270: وَمَا أَنْفَقْتُمْ مِنْ نَفَقَةٍ (إلى قوله) وَمَا لِلظَّالِمِينَ مِنْ أَنْصَارٍ : "And whatever spending you do ... and for the unjust, there are no supporters."

Here, "and whatever spending you do" covers all spendings - those in which all related conditions are observed and those too, in which all or some conditions are not observed. For instance, it may not be in the way of Allah but be in the ways of sin; or the act of giving may be mixed up with hypocrisy; or may be followed by making a show of the favour before the receiver; or it may not be *ḥalal* (lawful) and good.

Similarly, all votive offerings (*nudhūr*: نذر) come under the general purview of نذر (*nadhīr*: singular: votive offering), for instance, it includes the *nadhīr* of monetary *'ibādah* in accordance with which *nadhīr* has been introduced alongwith *infāq* (spending) and may also include *nadhīr* of physical *'ibādah*. It may be absolute, or dependent on something else; or it may or may not have been fulfilled. The purpose of saying all this is that Allah Almighty knows all these things and He shall recompense for them duly. This was made known so that people are persuaded to observe limits and conditions and be warned of their

non-observance. The word الظَّالِمِينَ (*al-zālimin*) in the text refers to the unjust, the transgressors, who do not observe the necessary conditions. To them was given clear warning.

(5) Verse 271: **إِنْ تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ (إلى قوله) وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ** : "If you give the alms openly, it is good enough, ... and Allah is All-Aware of what you do".

Obviously, this verse covers all types of charity, whether obligatory or supererogatory, and it is more preferable to perform all of them as secretly as possible. To observe secrecy in a charitable act has religious merits, because it is far from the possibility of *riyā'* (show off), and more graceful for the receiver who can feel shy about receiving charity in public. It is also beneficial from an earthly point of view, because it does not disclose the amount of wealth one owns.

It should, however, be kept in mind that the preferability of observing secrecy is a matter of principle. There may be situations where it becomes more preferable to perform an act of charity openly for some external reasons, such as removing some accusation (of not paying *zakāh*, for instance) or to persuade others to follow the example. Such exceptional cases do not negate the basic principle in any way.

Immediately after the instruction of concealing the '*Ṣadaqāt*', the holy verse says, **يُكَفِّرْ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ** (This will write off part of your sins). It does not mean that the expiation of evil-deeds is confined to the charity made in secret only. In fact, a charity made in public also carries the same benefit. But the reference to expiation here is in the context that even if someone feels a secret charity as useless in this world, he should not feel depressed, because Allah will forgive his sins, and that is a great gain for him.

(6) Verse 272: **لَيْسَ عَلَيْكَ هُدَاهُمْ وَأَنْتُمْ لَا تظَلُمُونَ** : "It is not for you to put them on the right path ... and you shall not be wronged."

It has been clarified in this verse that a *sadaqah* given to a non-Muslim also carries a reward in the life to come. As the basic purpose of a Muslim in making a *sadaqah* is to get that reward, he should not confine himself to giving it to the Muslims only and to avoid giving it to the poor non-Muslims in the hope that this attitude will persuade them towards Islam, because a Muslim is not charged

with bringing non-Muslims to the right path. He should seek his own benefit (the reward in the Hereafter) which can also be achieved through giving *sadaqah* to a non-Muslim.

Let us be clear at this point that *sadaqah* referred to here is *nafl* (supererogatory or voluntary charity) which can be given to a *dhimmi* (a non-Muslim citizen of a Muslim state) as well. The obligatory *Zakāh* is not meant here since it is not permissible to give that to anyone except a Muslim (Mazharī). It is not permissible to give any kind of *sadaqah* to a *ḥarbi* (a non-Muslim citizen of a non-Muslim state) and, however, it is permissible to give the *dhimmis* all other types of *sadaqat*, obligatory or supererogatory. *Zakāh* is not included in the verse.

(7). Verse 273: **لِلْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ (الى قوله) فَإِنَّ اللَّهَ بِهِ عَلِيمٌ**: "For the needy who are confined in the way of Allah ... Allah is All-Aware of it."

Here the word, *al-fuqarā'* (the needy: those who need support for their physical sustenance) covers all those who cannot engage themselves in other jobs because of their religious preoccupation.

... **يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ** ... : "An ignorant person takes them to be rich on account of their abstinence."

This verse tells us that a *faqir* (the one who does not own the *nisab* of *zakāh*) wearing expensive dress will not be taken as 'need-free' because of that. Instead, he would be regarded as *faqir*. Paying *Zakāh* to such a person will be correct. (Qurtubī)

... **تَعْرِفُهُمْ بِسِيَرِهِمْ** ... : "You know them by their appearance."

This tells us that it is correct to give rulings based on circumstantial evidence. For instance, if a dead body is found wearing *zunnar* (waist-cord which is a symbol of some pagan religions), and is uncircumcised, it will not be buried in the graveyard of Muslims. (Qurtubī)

... **لَا يَسْتَلُونَ النَّاسَ إِحْتَاً** ... : "They do not beg people importunately."

On the surface, this verse gives the sense that they do not solicit importunately but it does not negate soliciting without importunity, as is the actual interpretation of some commentators. But, in accordance with the consensus of commentators, it means that they just do not ask; **لأنهم متعففون عن المسألة عفة تامة** (totally refrain from asking) (Qurtubī).

(8). Verse 274: **الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ** : "Those who spend their wealth night and day."

Presented in this verse is the great reward and excellence of those who are used to spending in the way of Allah. They are those who, under all conditions and circumstances, during the day and during the night, secretly and openly, keep spending in the way of Allah in all sorts of ways. By implication, it was also stated that there is no time fixed for charities, i.e., *sadaqah* and *khayrāt*. There is no restriction of night or day. Similarly, spending in the way of Allah, secretly and openly, is an act of *thawāb* both ways, however, the condition is that it should be done with sincerity (*ikhlas*), and not to earn name and fame. The excellence of spending secretly is limited to a situation where there be no pressing need to spend out openly; and where such a need does exist, spending there openly is certainly better.

Based on the authority of Ibn 'Asākir, there is a report in Rūh al-Ma'ānī which says that Sayyidnā Abū Bakr رضى الله عنه spent forty thousand *dinars* in the way of Allah - making it ten thousand during the day, ten thousand during the night, ten thousand openly and ten thousand secretly. Some commentators have said that this very event related to Sayyidnā Abū Bakr رضى الله عنه was the background of the revelation of this verse. There are other views also regarding the circumstances of its revelation.

### Verses 275 - 281

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 ۝ يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي  
 الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ۝ إِنَّ الَّذِينَ آمَنُوا  
 وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ  
 عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ۝ يَا أَيُّهَا الَّذِينَ  
 آمَنُوا اتَّقُوا اللَّهَ وَذَرُّوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ ۝

فَإِنْ لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتُمْ  
فَلَكُمْ رُءُوسٌ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تَظْلَمُونَ ۝ وَإِنْ كَانَ  
ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۖ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ  
تَعْلَمُونَ ۝ وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ثُمَّ تُوَفَّىٰ كُلُّ  
نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ ۝

Those who take *riba* (usury or interest) will not stand but as stands the one whom the demon has driven crazy by his touch. That is because they have said: "Trading is but like *riba*." And Allah has permitted trading, and prohibited *riba*. So, whoever receives an advice from his Lord and stops, he is allowed what has passed, and his matter is upto Allah. And the ones who revert back, those are the people of Fire. There they remain for ever.

Allah destroys *riba* and nourishes charities. And Allah does not like any sinful disbeliever. Surely those who believe and do good deeds, establish *Salāh* and *Zakāh* have their reward with their Lord, and there is no fear for them, nor shall they grieve.

O those who believe, fear Allah and give up what still remains of the 'riba' if you are believers. But if you do not, then listen to the declaration of war from Allah and His Messenger. And if you repent, yours is your principal. Neither you wrong, nor be wronged.

And if there be one in misery, then deferment till ease. And that you leave it as alms is far better for you, if you really know. And be fearful of a day when you shall be returned to Allah, then everybody shall be paid, in full, what he has earned. And they shall not be wronged.  
(Verses 275 - 281)

### The prohibition of *Riba*

From these verses begins the description of the forbiddance of *riba* and the injunctions relating to its unlawfulness. This issue is very important from different angles. On the one hand, there are the severe warnings of the Qur'ān and *Sunnah* and on the other, it has been taken today as an integral part of the world economy. The desired

liberation from it seems to be infested with difficulties. The problem is very detail-oriented and has to be taken up in all possible aspects.

First of all we have to deliberate into the correct interpretation of these verses of the Qur'ān and into what has been said in authentic *aḥādīth* and then determine what *ribā* is in the terminology of the Qur'ān and *Sunnah*, what transactions it covers, what is the underlying wisdom behind its prohibition and what sort of harm it brings to society.

The second aspect of *ribā* is intellectual and economic. Is it true that *ribā* guarantees the economic development of the world, so much so, that its suspension will categorically result in the destruction of trade and general economic activity? Or, this whole evil cycle is nothing but the brain-child of those heedless of Allah Almighty and the Hereafter. Otherwise, all economic problems can be solved without it as well. Going a step further, we can even say that the economic peace in the world depends on the elimination of *ribā*, let alone the resolution of its problems. *Ribā* is the greatest cause of the economic maladies of the world.

This second aspect involves the discussion of an economic problem under which come long debates which are not related to the interpretation of the Qur'ān, therefore, we shall restrict ourselves to dealing with the first aspect only, which requires no less details either.

Here we have a total of six verses which state the prohibition of *ribā* and set forth related injunctions. Out of these, the first sentence of the first verse points out to the sad end of those involved in *ribā* transactions and to the disgraceful and dishevelled nature of their rising on the day of resurrection. It is said that those who consume *ribā* do not stand except like a man who has been driven crazy by the embrace of some satan or jinn. It appears in *ḥadīth* that the word, *la yaqumunā* or 'do not stand' means the rising of the dead from their graves on the day of resurrection in the sense that the dealer in *ribā*, when he rises from his grave, will rise like the mad man who has been driven crazy by some satan or jinn.

The first thing we find out from this sentence is that a human being can faint or go mad under the influence of jinns and satans and

the observations of those who have had such experience prove it. Ḥāfīz Ibn Qaiyyim al-Jawziyyah رحمه الله, has confirmed that physicians and philosophers have conceded that epilepsy, fainting or madness are caused by several different reasons, one of which, at times, could also be the input of jinns and satans. Those who reject this have no other argument in their favour except that obviously it is too far out to believe.

The second point to be noted here is that the Qur'an does not say that the consumers of *ribā* will rise in a state of madness or insanity. Instead, it refers to a peculiar condition of lunacy or fit or stupefaction - as if someone has been embraced by Satan and driven crazy. Perhaps, this carries the hint that a person struck with lunacy or fit is, at times, found inactive and silent while usually these people will not be found in that dormant state. Instead, they would be identified by their ranting, raving and crazy doings as a result of the satanic touch.

Perhaps, there might be yet another hint here. It is commonly noticed that human senses come to a flat nothing after fainting or insanity following a sickness; the very feeling of pain or punishment is just not there. But these people will not be found in that inert state. On the contrary, they would feel, with full sensitivity, the pain and the punishment like one shadowed by a demon.

Now, at this point, we have to look for a certain compatibility in crime and punishment. When punishment comes from Allah Almighty, for a person or group, against a certain crime, it is certainly appropriate to the crime. Therefore, raising the consumers of *ribā*, without sense, on the day of resurrection is perhaps indicative of a certain parallelism. Isn't it that the consumer of *ribā* is so drunk with his greed for money that he is neither kind to anyone poor, nor does he blush before anyone for what he does? Since he was really senseless during his lifetime in the world, he was raised on the day of resurrection in that same condition. Or, may be, he was so punished because, in the mortal world, he demonstrated his lack of reason as reason, that is, he declared *ribā* to be like trade; therefore, he was made to rise all deprived of his sanity.

Also noteworthy here is the fact that the verse uses the expression *ya'kūluna* or 'eating' of *ribā* and, by application, means the taking and

using of *ribā*. This may be in eating or clothing or housing and its furnishings. But, it was identified with the act of 'eating' because that which is eaten cannot possibly be retrieved, contrary to other type of uses where things can be taken back. Therefore, total possession and monopoly are expressed through the word, 'eating'. This metaphor is found, not only in the Arabic language, but in Urdu, Persian and several other languages (English: 'eat', or the stronger word, 'devour').

After that, comes the second sentence, in which, giving the reason for this punishment of the consumers of *ribā*, it has been said that these people have committed two crimes. One: They consumed the prohibited (*ḥaram*) by dealing in *riba*. Two: They took it to be lawful (*ḥalal*) and, in reply to those who declared it to be *ḥaram*, they said that buying and selling is very much like *ribā*. Just as 'profit' is derived from *riba*, so is profit derived from buying and selling. If *ribā* is *ḥaram*, trade should be *ḥaram* too, although it is not prohibited in the sight of anyone.

Here, given the dictates of the situation, they might have said that *riba* is also like trade so, when trade is *ḥalal*, *ribā* should be *ḥalal* too. But they, by changing the style of their statement, took a sort of mocking plunge at those who said that *ribā* was *ḥaram*, thereby telling them in effect - 'if you say *riba* is *ḥaram*, then you must say that trade is also *ḥaram*'.

In the third sentence, in reply to what these people said, Allah Almighty negated their position by saying that these people regard *ribā* as equal to trade, although there is a world of difference between the two in accordance with the will and command of Allah Almighty. When He has made the one *ḥalal* and the other, *ḥaram* - how could they be equal?

Keeping this reply in mind, we should note that the objection raised by those people (the defenders of *ribā*) was based on a purely rational argument. They were simply saying that since both activities aimed at earning profit, their governing injunction should also be one and the same. Praise be to Allah Almighty that He did not answer their rational doubt by a parallel rational explanation. Rather on the contrary, answering in His wisdom, He said that Allah Almighty is the absolute, sovereign master of all and He alone knows the harm and

benefit, the good and bad of everything, most comprehensively. When He declares something to be *ḥalal*, and something else to be *ḥaram*, you should immediately realize that there must be some loss or harm or evil in that which has been declared *ḥaram*, even if one does or does not see through it. This is because the actual reality of this whole system, and the benefit and harm that lies therein, can only be encompassed by the same *‘Ālim* (the Knower) and *Khabīr* (the Aware), from Whose reach of knowledge the minutest particle of the world cannot escape. The individuals or groups in this world can identify their expedient gains and their losses, but they just cannot claim to have encompassed the entire range of benefits and harms affecting the whole wide world. There are things that appear to be beneficial for a certain person or group but, when looked at in the perspective of the whole nation or country, the same things prove to be harmful.

Following that, it is said in the third sentence that a person, who had collected some money before *ribā* was declared *ḥaram*, and who repented after *ribā* was declared *ḥaram*, and promised to himself that he would not go near it in the future, he then, will find that the amount so collected belonged to him based on the outward dictate of the Shari‘ah. Now remains the inward affair, that of his sincere, heart-felt abstinence, or that of his possible hypocritical repentance, that will be retired as a matter between him and His Lord. If the repentance comes from the heart, it will be beneficial in the sight of Allah, otherwise it will pass into nothingness. Common people have no right to doubt about it. However, one who hears good counsel, yet elects to revert to the same erroneous pattern of word and deed, for such people Hell is the place to go since this act of eating *riba* is a sin. And since their saying, that *ribā* is *ḥalal* like trade, is *kufr*, they will, for that reason, live in Hell for ever.

In the second verse (276), it was said that Allah Almighty eradicates *ribā* and lets *sadaqāt* (charities) grow. Here *sadaqat* were introduced with *riba* by virtue of a unique congruity. It will be noted that there is contradiction in the very nature of *riba* and *sadaqah*, then their outcomes are also contradictory, and generally, those who engage in these two have contradictory intentions and objectives.

The contradiction in nature can be explained by the fact that in

*sadaqah* one gives to others what belongs to him without any reward or return, while in *ribā*, that which belongs to others is taken without any compensation or return. The intention and the objective of those who are engaged in these two activities is contradictory because one who gives *sadaqah* elects to lessen or exhaust what belongs to him exclusively for seeking the pleasure of Allah Almighty and for earning merit in the Hereafter; while the *ribā*-taker is eager to collect impermissible increase on the capital he already has. That the outcome of both is contradictory is made clear by this verse which says that Allah Almighty erases the gains obtained through *ribā* or takes away its *barakah* (blissful abundance); and increases the wealth, or its *barakah* for the giver of *sadaqah*. The result is that the objective of the greedy in pursuit of wealth is not achieved, while one who spends in the way of Allah, and who was quite happy with a little decrease in his belongings, finds it full of Divine *barakah* whereby his wealth increases, or its end-products do, and their benefits accumulate.

At this point, it may be interesting to find out what is the meaning of erasing *ribā* and increasing *sadaqāt* in the verse. Some commentators have said that this erasing and increasing relates to the Hereafter where the *ribā*-consumer will find his wealth of no avail; it might as well become a curse for him; while those who are engaged in acts of *sadaqah* and *khayrāt* will find that their wealth has become a source of eternal blessings. This is absolutely obvious in which there is no doubt. However, according to the consensus of commentators, the position is that the erasing of *ribā* and the increasing of *sadaqah* is most certainly related to the Hereafter, but some of its traces are observed in this world as well.

The money or property of which *ribā* becomes a part is sometimes destroyed taking with it all that was before it. This is a common sight in markets of *ribā* and stocks where millionaires and capitalists of yesterday become insolvents and paupers of today. No doubt, there are chances of profit and loss in *ribā*-free business activities and there are many businessmen who face losses in business deals but a loss that turns a millionaire into a beggar is witnessed only in *ribā* markets and stock exchanges. There are so many statements of the experienced and the knowledgeable which say that the wealth collected through *ribā*

may increase faster and higher, but it generally does not survive long enough to run through children and their successors. In between, comes some calamity and effaces everything out. Sayyidna Ma'mar said that they have heard from their elders that forty years hardly pass on the *ribā*-consumer when *muhaq* (major loss) overtakes his wealth.

May be, the wealth or property does not go to ruins outwardly, but this much is quite certain that its benefits, utilities, and blessings will go away. Since this is no secret that gold and silver are not desirable or useful as such. They cannot remove hunger or thirst. They cannot help beat the heat or serve as quilt and wrap in winter. Neither can they be used as clothes or utensils. The only purpose for which a wise person goes through thousands of exercises to procure and secure these can hardly be anything else except that gold and silver are means to procure things that go to make man's life pleasant and that he may live a life of comfort and self-respect. Then comes man's natural wish that his children and relatives should also enjoy the same comfort and self-respect as he did.

These are the sort of things that can be called the benefits and utilities of wealth and property. As a result, we can safely say that one who procures these benefits and utilities has his wealth increased in a sense, even though it may appear to have decreased, and one who procures these benefits and utilities on a lower scale has his wealth decreased in a sense even though it may appear to have increased.

After having understood this, let us compare the two activities of *ribā* dealings and *sadaqah* and *khayrāt*. It will soon be noticed that the wealth of the *ribā*-consumer, no doubt, appears to be increasing, but that increase is akin to the swelling of the human body. The increase in swelling is after all an increase of the body itself. But no sane person would like to have this sort of increase because he knows that this increase is a certain knock of death. Similarly, no matter how increased is the wealth of the *ribā*-consumer, he remains, for ever, deprived of its fruits, that is, comfort and honour.

Perhaps, at this point, a doubt may bother someone in view of the comfort and status enjoyed by the *ribā*-consumers of today. Here they are with their mansions and villas, living in every luxury money can

by, attended by servants and maids, having the best to eat, drink and sleep - necessities and absurdities all rolled in one. A little thought here would lead every sane person to differentiate between the articles of comfort and comfort itself. There is a big difference between the two. The articles of comfort are made in factories and sold in markets. These can be procured against gold and silver, but that which is known as comfort, peace and bliss, is neither made in any factory nor sold in any market. This is mercy (*rahmah*) which comes directly from Allah Almighty. There are occasions when this cannot be procured no matter how much one holds in his possession. Just think of the comfort of a sound sleep. In order to have it, we can certainly do our best - make a sleep-oriented house which is the best possible, perfect arrangement of air and light, cooling, heating, handsome looking furniture, the bed, the mattress, the pillows, all chosen ideally - but can we be sure that sleep will come just because all this helpful paraphernalia is there? If you have never personally experienced this, there are thousands who cannot sleep due to some disease, and who would say no. Reports from a country, so wealthy and 'civilized' as USA, reveal that seventy per cent people cannot sleep without sleeping pills. There are times when even these do not work. You can buy from stores things to make you sleep but you cannot buy sleep from any store at any price. Similar is the case of other articles of comfort and enjoyment. You can buy these articles against money but it is not necessary that you do experience comfort and enjoyment.

Again, after having understood this, if we look closely at what happens to the consumers of *ribā*, we shall find that they have everything in the world except what we know as real peace and comfort. So intoxicated they are in turning their ten million into fifteen and fifteen into twenty that they have no time to eat, or dress up, or be with their wives and children. There are factories to take care of. There are foreign ships to watch. Anxieties chase them day and night. With them they sleep and with them they rise. How terrible of these crazy people who have confused comfort with articles of comfort, and therefore, they are far far away from it.

This is a view of their so-called 'comfort'. Now let us think of their ideas of status, prestige and fair name. The fact is that such people

become hard-hearted and merciless. Taking advantage of the poverty of the poor and the low income of the low-income people becomes their very occupation. Like parasites, they suck their blood to feed their own bodies. Since that is that, it is just not possible that people will ever respect them. Revealing are the accounts of the money-lenders of India and the Jews of Syria. If you see them as they are, you will find that their coffers are filled with gold and silver and precious stones yet they are given no respect in any group of human beings in any corner of the world. Moreover, the inevitable outcome of this cruel practice of theirs is that the poor start grudging and hating them, so much so that in the world of today most wars are an expression of this grudge and hate. It is the confrontation between labour and capital that introduced the ideologies of socialism and communism in the world. The subversive activities of communism are a result of this grudge and hate. The whole world has become a burning cauldron of killings and confrontations because of these. This much accounts for their personal comfort and social prestige. Experience bears out that *ribā*-earnings never make even the life of their children pleasant. Either the earnings go to waste or, because of its curse, they too, remain disgraced and deprived of the real fruits of wealth. People may perhaps be deceived by the example of the *ribā*-consumers of the West, wondering how rich they all are and how do their next and their next generations flourish. To this, I have already answered by presenting a brief outline of their so-called prosperity.

Here it can only be added that they really are like some man-eater who nurses his body by feeding on the blood of other human beings, and then a group of some such people go to live in a community of their own, and you take someone to that locality to show him how healthy and prosperous all of them happen to be. But an intelligent visitor who is interested in the welfare of humanity will never want to limit his visit to this locality alone; on the contrary, he would also want to see those localities where the blood of people has been sucked dry leaving them half dead. One who has seen the totality of such localities can never be happy with the locality of fat man-eaters. He can never say that this act of theirs is the way of human progress; on the contrary, he will have no option but to declare this as destruction of all that is human.

Set against this is the case of those who give *sadaqah* and *khayrāt*. You will never find them running after money so anxiously. They may have lesser articles of comfort but they shall be found having more satisfaction and peace of heart, which is real comfort, as compared to those who have all those supporting articles. Consequently, they shall be looked at with respect and admiration by every human being of the world.

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيلُ الصَّدَقَاتِ

Allah destroys *riba* and nourishes charities.

In short, the above statement of the verse is very clear in relation to the Hereafter. However, if we wish to understand, with a little effort, it is equally open in respect of this worldly life. This is what is meant by the *ḥadīth* in which the Holy Prophet ﷺ said:

إن الربو وإن كثر فإن عاقبته تصير إلى قل

No matter how much *ribā* increases, it will decrease ultimately. (Musnad Ahmad and Ibn Majah)

At the end of the verse (276), it is said: وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَتَيْمٍ which means that Allah Almighty does not like any disbeliever, any sinner. Here it has been indicated that those who just do not hold *ribā* as *ḥaram* have fallen into *kufr* (disbelief); and those who do know it to be *ḥaram*, yet get involved with it, are sinners, transgressors or *fāsiq*.

The third verse (277) mentions the great reward of peace and comfort that awaits the truly believing and practising Muslims, who are steadfast in *Salāh* and *Zakāh*. Since, in the verse previous to this, the punishment of Hell and the disgrace the consumers of *ribā* will be facing was mentioned, so in accordance with the general style of the noble Qur'an, the merit - in *Akhirah* - of the believing-practising Muslims, those steadfast in *Salāh* and *Zakāh*, was mentioned alongside.

The gist of the fourth verse (278): يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ : "O those who believe, fear Allah and give up what still remains of the *ribā* if you are believers" is that, after the revelation that prohibited *ribā*, the giving and taking of the amount of *ribā* that remained due against anyone was also prohibited.

Explaining this, it can be said that *ribā* was rampant all over

Arabia before it was prohibited by revelation. When verses earlier than the present one brought forth its prohibition, Muslims - following their Qur'an-oriented habit - abandoned all their *ribā*-related dealings. But some people had claims of unpaid *ribā* amounts on some others. In that connection, it so happened that Banū Thaqif and Banū Makhzūm, two Arab tribes, had mutual *ribā* dealings and people from Banū Thaqif had claims of unpaid *ribā* amounts against Banū Makhzūm. When Banū Makhzum became Muslims they, after having made their commitment to Islam, thought it to be impermissible to pay back the amount of *ribā* due. On the other side were Banū Thaqif; their people started pressing their claim. Since these people had become Muslims, but did not have a mutual peace agreement, the people of Banū Makhzum told them that they had now entered the fold of Islam and had no intention of spending their Islamic earnings in paying off *ribā*.

This dispute rose in Makkah. That was a time after the conquest of Makkah. Sayyidnā Mu'ādh رضى الله عنه (according to another report, Sayyidnā 'Attab ibn 'Asīd رضى الله عنه ) was the Amir of Makkah, governor of the city, appointed by the Holy Prophet ﷺ. He reported this dispute in writing to him requesting his guidance. It was in this background that this verse of the Qur'an was revealed, the gist of which is that all previous dealings involving *ribā* should be terminated after entry into the fold of Islam, also no previous *ribā* amount should be realized. The principal was all that could be taken.

When this Islamic law was enforced, the Muslims were already bound by it. The non-Muslim tribes who had accepted the Islamic law as party in peace treaties, they too, were bound by it. But, in spite of this, when the Holy Prophet ﷺ announced this law in his famous Address of the Last Hajj (حجة الوداع), he made it a point to say that this law does not carry behind it the financial interest of any individual, or nation, or Muslims themselves. This has been brought into force to reconstruct, reform and better the whole humanity. Therefore, first of all, we let go large amounts of *ribā* owed by non-Muslims to Muslims. Now they too should have no excuse in leaving off the amount of *ribā* they claimed. As he said in his Address:

ألا أن كل ربا كان فى الجاهلية موضوع عنكم كله لكم رءوس أموالكم  
لا تظلمون ولا تظلمون و أول ربا موضوع ربا العباس بن عبد المطلب كله  
(ابن كثير بحواله ابن أبى حاتم)

which means that the *ribā* content of all *ribā* dealings made in the age

of ignorance stood forsaken. Now everyone will get the principal and no one will get the extra amount of *ribā*. 'Neither shall you be able to do injustice to anyone by charging an increased amount, nor shall anyone be able to do injustice to you by decreasing the amount of your principal.' And the first *ribā* that was surrendered was the *ribā* of Sayyidnā 'Abbās ibn 'Abd al-Muṭṭalib رضى الله عنه, large amounts of which were due on non-Muslims in the form of *ribā*.

The subject verse refers to this happening and sets out the injunction to leave off all standing *ribā* amounts.

As the verse opens addressed to Muslims, they were first given the command of اِتَّقُوا اللَّهَ that is, 'fear Allah.' Given after that was the injunction covering the real issue. This is the same unique style of the Qur'ān which distinguishes it from all the law books of the world. When a law, which is somewhat difficult to act upon, is given, it has the prefixes and suffixes of accountability of deeds before Allah Almighty, and the punishment and reward of the Hereafter, so that Muslim minds and hearts become prepared to act upon it; the injunction is announced after that. Here too, the forsaking of the amount of matured *ribā* could weigh heavy on human disposition, therefore, said first was اِتَّقُوا اللَّهَ (fear Allah). After that, came the injunction: ذَرُوا مَا بَقِيَ مِنَ الرِّبَا that is, 'leave off *ribā* that remains.' Towards the end of the verse it was said: اِنْ كُنْتُمْ مُؤْمِنِينَ that is, 'if you are believers.' Here it was indicated that *Imān* (faith, belief) requires that Divine injunctions should be followed faithfully. Acting otherwise negates *Imān*. Since this injunction was somewhat heavy on temperaments, اِتَّقُوا اللَّهَ (Fear Allah) was added before it, and اِنْ كُنْتُمْ مُؤْمِنِينَ (If you are believers) after it.

After that, in the fifth verse (279), severe warning has been given to those who act contrary to this injunction. They are told if they do not abandon *ribā*, they must face a declaration of war from Allah Almighty and His Messenger. So severe is this warning that any other warning of such severity does not appear anywhere in the Qur'ān in relation to any other sin, no matter how great, except *kufr* (disbelief), of course. The verse then closes with the words: اِنْ تَابْتُمْ فَلَكُمْ رُءُوسُ اَمْوَالِكُمْ اِنْ تَنْظُرُونَ اِلَّا تَنْظُرُونَ وَلَا تَنْظُرُونَ that is, 'if you repent and resolve to leave off the remaining amount of *ribā* in future, you will get your principal.

Neither will you be able to do injustice to anyone by extracting more than your principal, nor will anyone be able to do injustice to you by decreasing or delaying the return of your principal.' Here the receipt of the principal has been conditioned by saying that you repent, and resolve that you will abandon *ribā* in future, and only then, you shall get your principal.

Evidently this indicates if repentance (*Taubah*) was not done by resolving to give up *ribā*, receiving the principal will no more be in order. Here are the related details. Take the case of a person who just does not believe that *ribā* could be *ḥaram* and therefore, he does not repent and resolve that he will have nothing to do with *ribā* anymore - then this person goes out of the fold of Islam and becomes an apostate (مرتد : *murtadd*). The injunction governing an apostate is that his belongings go out of his possession. As a consequence, that which he has earned during the period he was a Muslim, goes to his Muslim inheritors, and that which he earns after involvement with *kufr* is deposited in the *Baytul-Mal* (بيت المال : the Exchequer of an Islamic State). Therefore, should his non-repentance be because he considers *ribā* to be *ḥalal*, he will not be entitled to receive even his principal. And if he does not go to the limit of considering *ribā* as *ḥalal* but, nevertheless, in actual practice, does not stop getting involved with it and, on top of that, gangs up with his kind and stands in confrontation with the Islamic government, he then is a rebel. His belongings too, are confiscated and placed as trust in the *Baytul-Mal*, so that it could be given back to him when he repents. Perhaps, it is to point out to such details that it was said in the form of a condition: قِيَانٌ يُدْتِمُّ فَكُلُّكُمْ رَهْوَسٌ أَمْوَالِكُمْ which implies that, if you do not repent, even your principal will be held back.

After that there is the sixth verse (280) which, in comparison to the anti-human claim of *ribā*, has stressed upon pure moral behavior of showing lenience to the poor and the have-nots. It is said that, if your borrower is too poor to pay back your loan, the provision of *Shari'ah* is that he be given time until he has the means, and should you forgive him your loan, it is much better for you.

The general habit of *ribā*-consumers is that they, once they know that their borrower is poor and cannot pay the loan back at the

appointed time, add up the *ribā* amount in the principal unleashing a vicious series of *ribā* over *ribā*, even increasing the rate of *ribā* in that process.

Here Allah Almighty, the wisest of all law-givers, gave the law that a genuinely poor borrower who is unable to pay back his loan should not be harassed. Instead, he should be given respite until such time that he becomes capable of doing so. Along with it was given the inducement to forgive the loan which is more beneficial for the lender.

The word, *sadaqah* has been used here by the Qur'ān to mean the act of forgiving. The hint given is that this forgiveness will become an act of charity in your case and will bring forth great merit. As for the statement - 'if you forgive, that is better for you' - it can be said that this action was obviously a matter of total loss for them because they were not only being asked to surrender *ribā* but also were going to lose their own principal! Still, the Qur'ān called it 'better' (*khāyir*). There are two reasons for this:

1. This betterment will be witnessed soon after the transitory life of this world when, in lieu of this insignificant earning, one will get the eternal blessings of Paradise.

2. Perhaps there may be yet another hint towards the possibility that one will himself see how good comes out of his deeds. There will be *barakah* (increase, bliss) in what one has. The essence of *barakah* is that a little serves to take care of a lot more needs, even without a quantitative increase in what one has. As such, it is commonly witnessed that there is unlimited *barakah* in the wealth of those who spend in *sadaqah* and *khayrāt*. The little they have serves to take care of so many needs which will never be liquidated with large amounts of money spent by those whose money is *haram* (unlawful).

Then there is the wealth not blessed with *barakah*. One never realizes the purpose for which it is spent. Or, it so happens that such rich people have to spend huge amounts of money on undesirable heads such as medicines, treatment and consultancy fees, which is something the poor do not face. First of all, Allah Almighty blesses them with health which frees them from spending on their treatment and, in case they do fall ill, ordinary treatment gives them their health back. Seen from this angle, forgiving the poor person the loan due to

him, which is apparently a matter of loss, becomes under this Qur'anic teachings, a beneficial act.

This teaching of giving respite to a poor borrower has also been commended in authentic *aḥādīth* some of which are reproduced below.

According to a *ḥadīth* in the Mu'jam of al-Tabarānī, a person who wishes to be under the shadow of divine mercy when there will be no other shadow for anyone to hide under, he should treat the poor borrower with lenience and deferment, or forgive him the debt, if it comes to that.

Another *ḥadīth* similar to this appears in Ṣaḥīḥ Muslim as well. It is said in a *ḥadīth* from the Musnad of Aḥmad that the person who grants respite to a penniless borrower will get a daily *thawāb* of *sadaqah* in proportion to the amount due against that borrower. And this calculation covers the act of giving respite well before the deadline for repayment arrives; and when the deadline for repayment does arrive and the borrower does not have the means to pay, the respite given at that time will bring forth for the giver of respite a daily *thawāb* of giving twice that amount in *sadaqah*.

Another *ḥadīth* says that a person who wishes that his prayer be answered, or his misfortune be removed, he should give respite to the penniless in debt.

In the last verse (281), there appear again the subjects of the fear of the Last Day, its accounting, its rewards and punishment, at which end these verses containing the injunctions of *ribā*. It was said in this last verse:

وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ ۝

That is, fear a day on which all of you will be assembled before Allah when everyone will be fully and equitably recompensed for his deeds and they will not be wronged.

Sayyidnā 'Abdullāh ibn 'Abbās رضى الله عنه says that this verse is the last in the order of its revelation. No other verse was revealed after that. Thirty-one days later, the Holy Prophet ﷺ left this mortal world. There are other reports which say that this happened after only nine days.

Upto this point, the explanations have been restricted to the verses

of Sūrah al-Baqarah which concern the injunctions of *ribā*. Dealing with the unlawfulness and prohibition of *ribā*, there are in the noble Qur'an seven verses of Sūrah al-Baqarah cited above, one verse in Sūrah Al-Imrān and two verses in Sūrah al-Nisā'. There is yet another verse in Sūrah al-Rūm the explanations of which differ. Some have taken it too in the sense of usury or interest, while others hold that it has some other connotation. Thus there are ten verses of the Holy Qur'an which carry the injunctions of *ribā* or interest.

Before we get to know the whole truth about *ribā*, it seems appropriate that the translation and explanation of the rest of the verses which appear in the Sūrahs Al-Imrān, al-Nisā' and al-Rūm, should be given here so that it becomes easy for us to understand the true nature of *ribā* in the combined perspective of all these verses.

Verse 130, of Sūrah Al-Imrān (3) reads as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

O those who believe, do not eat *Ribā* (usury or interest) multiplied many times. And fear Allah, so that you may be successful.

There is a special event behind the revelation of this verse. In pre-Islam Arabia, the general pattern of *ribā* transactions was that loans were given on *ribā* for a set period of time; when that period expired and the borrower was unable to pay it back, he was given an extension of time on the condition that the amount of *ribā* was to be increased. Similarly, if payment was not made even on the expiry of the second deadline, the amount of *ribā* was further increased. This fact is mentioned in general books of *Tafsīr*, specially in *Lubāb al-Nuqūl*, on the authority of *Mujāhid*.

The verse was revealed to eradicate this inhuman custom of pre-Islam Arabia. Therefore, by saying *أَضْعَافًا مُّضَاعَفَةً* (*ad'āfam' Mudā'afatan*: multiplied many times) in the verse, their prevailing practice was condemned and they were warned on their selfishness and anti-community conduct, and naturally so, it was declared prohibited. This does not mean that *ribā* will not be prohibited if it happens not to be multiplied many times, because the absolute prohibition of *ribā* has

been very clearly stated in Sūrah al-Baqarah and Sūrah al-Nisā', irrespective of its being doubled or multiplied many times. This is like it has been said at several places in the Holy Qur'an: لَا تَشْتَرُوا بِآيَاتِي ثَمَنًا قَلِيلًا (Do not take a paltry price in exchange of My verses). The expression 'paltry price' was used here to indicate that even if the kingdom of the whole world was taken in exchange for the Divinely revealed verses, the price will still be 'paltry.' It does not mean that taking a paltry price against the verses of the Qur'an is *haram*, but taking a higher price would be permissible. Similarly, the expression أَضْعَافًا مُّضَاعَفَةً (multiplied many times), has been introduced only to focus attention on their shameful method and it is not a necessary condition for the prohibition.

Moreover, if we think about the prevalent methods of *ribā*, we will reach the conclusion that once the habit of taking *ribā* is settled, the *ribā* does not remain simple *ribā* anymore; it necessarily becomes doubled and multiplied because the amount accrued from *ribā* becomes a part of the total amount owned by the creditor and, when he further circulates this additional amount of *ribā* on interest or usury, the *ribā* becomes multiplied. Should this chain action go on building up, nothing can stop it from becoming أَضْعَافًا مُّضَاعَفَةً (multiplied many times). This way every *ribā* will end up increasing several times.

Having dealt with verse 130 of Sūrah Āl-'Imrān, let us now look at the two verses, 160 and 161 of Sūrah al-Nisā' which concern *ribā*. These are as follows:

فَبَطَّلْنَا مِنَ الَّذِينَ هَادُوا حَرَمًا عَلَيْهِمْ طَيَّبْتِ لَهُمْ وَبَصَدْتَهُمْ عَنْ سَبِيلِ  
اللَّهِ كَثِيرًا وَأَخَذْتَهُمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكَلْتَهُمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ  
وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا O

So, for the transgression of those who became Jews, We prohibited for them the good things earlier made lawful for them and for their preventing (people) frequently from the way of Allah, and for their taking *ribā* (usury or interest) while they were forbidden from it, and for their eating up the properties of the people by false means. And We have prepared, for the disbelievers among them, a painful punishment.

These two verses tell us that *ribā* was equally prohibited under the law of Sayyidnā Musā عليه السلام . When the Jews opposed it, they were

appropriately punished in their worldly life when they started devouring the unlawful just out of greed for the mortal gains of the world, consequently then, Allah Almighty declared some lawful things prohibited for them.

Verse 39 of Section 4 in Sūrah al-Rūm is as follows:

وَمَا آتَيْتُمْ مِنْ رَبًّا لِيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوا عِنْدَ اللَّهِ وَمَا آتَيْتُمْ مِنْ  
زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ ۝

And what you give in usury, that it may increase upon the people's wealth, increases not with God; but what you give in alms, desiring God's Face, - they shall receive recompense manifold. (30:39)

Some commentators have taken this verse, like others mentioned earlier, to be dealing with interest or usury in view of the use of the word *ribā* meaning 'increase' in the text. According to them, the verse means that money does seem to increase apparently by taking interest, but in fact, it does not. It is like the case of a person whose body gets swollen. Obviously this 'increases' his body but no sane person would be happy with this sort of 'increase'. On the contrary, he would regard it as death in the offing. As compared to this, the giving of *zakāh* and *sadaqah* does seem to decrease the wealth apparently, but that is no decrease in fact, rather on the contrary, it is the source of thousands of increases. It is like someone who takes purgative as system-cleanser or lets blood as a therapeutic measure; he looks weak on the outside and seems to miss something in his body but those who know regard this 'decrease' to be a fore-runner of his 'increase' in health and strength.

According to some scholars of *tafsīr*, this verse does not refer to the prohibition of usury or interest at all, rather, the word '*ribā*' used in that verse refers to a gift presented to someone, not in good faith, but with the intention that it would bring back some better gift in return from the receiver. The gifts of this type are in vogue in some communities at the time of marital ceremonies. Since this type of giving is to seek selfish ends and not to seek the pleasure of Allah Almighty, therefore, it was said in the verse that by doing so your wealth may seem to increase, but actually it does not increase with

Allah, while that which is given as *zakah* and *sadaqat* to seek the pleasure of Allah Almighty goes on to double and redouble with Allah.

According to this explanation, the sense of the verse will match with what was said addressing the Holy Prophet ﷺ in another verse (74:6): *وَلَا تَمُنُّ بِسَخِيكٍ* that is, do not do favour to anyone with the intention that it may bring to you some added benefit in return.

This second explanation appears to be obviously weightier in connection with this verse of Surah al-Rum. Firstly, because Surah al-Rum is Makki. Although, it is not necessary that every verse in a Makki Surah is revealed in Makkah, yet there exists strong probability that it is so unless proved otherwise. And in case the verse is Makki, it cannot be interpreted to carry the sense of the prohibition of *riba* because the prohibition of *riba* came by revelation in Madinah. In addition to this, the subject dealt with earlier than this verse also indicates a tilt towards this explanation. There it was said: *فَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ* *فَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ* *وَابْنِ السَّبِيلِ ذَلِكَ خَيْرٌ لِلَّذِينَ يُرِيدُونَ وَجْهَ اللَّهِ* which means: 'Give to the relative his due, and to the poor and the wayfarer. This is better for those who seek the pleasure of Allah.'

In this verse, it has been stated that spending on relatives, the poor and the wayfarers can become an act of *thawāb* only on the condition that the intention behind it should be that of seeking the pleasure of Allah Almighty. Then, following that, in the verse under discussion, it was further explained that financial help given to someone with the hope that it will bring back greater return from the receiver of the help is certainly no spending in the way of Allah where the purpose is hardly to seek His pleasure. As a result, this will bring no *thawāb*.

Anyhow, there are, beside this particular verse, several other verses cited earlier which do deal with the prohibition of *ribā*. Out of these, there is the verse from Surah Al-‘Imran which prohibits doubled and multiplied *ribā*; the rest of the verses state the prohibition of *ribā* as such. These details, at the least, clear this much that *ribā* is *haram* (unlawful) anyway, be it doubled and multiplied, simple or compound. It may be kept in mind that the degree of its being *haram* is so severe that a declaration of war has been made on behalf of Allah and His Messenger against those who challenge the injunction.

### Some additional details about *Ribā*

Since *ribā* has become the supporting pillar of the prevailing trading system today, it is commonly noticed that people are usually disposed to balk at the idea of its unlawfulness when confronted with its prohibition under the verses of the Book of Allah and the Traditions of the Holy Prophet ﷺ. Rather than understand and explain its real nature, they tend to diffuse the issue with excuses. I wish to state humbly that the issue has to be first analysed and discussed sanely by taking up each aspect in its proper setting, without which we are sure to end up confusing issues. There are three parts of this discussion:

1. What is the real nature of *ribā* in the Qur'ān and *Sunnah*, and what forms it does it cover?
2. What is the wisdom behind the prohibition of this *ribā*?
3. Granted that *ribā*, no matter how evil it may be, has become a pillar of the economic system all over the contemporary world. Now if we were to abandon it, under injunctions of the Qur'ān, how will the system of banking and trade run?

To begin with, the word, ربا (*Ribā*) is a well-known word in the Arabic language. This word was known, not only since the blessed appearance of the noble Prophet ﷺ, but also during the time when Arabia was pagan and the Qur'ān was not yet revealed. Moreover, the verses of *Sūrah al-Nisā'* also tell us that the word *ribā* and its related dealings were equally well-known during the times of the Torah, where too, it was declared *ḥaram* (unlawful).

It is obvious that *ribā* was known since ages in Arabia and its environs. Continuous transactions were being made as an established custom. When the Qur'ān was revealed, it not only prohibited *ribā* but also gave the information that *riba* was made unlawful for the community of Mūsā عليه السلام as well. How then, can the nature of this word become something so ambiguous that it starts presenting difficulties in understanding and explaining its meaning and applications?

This is the reason why, in the year of Hijrah 8, when the verses of *Sūrah al-Baqarah* relating to the unlawfulness of *ribā* were revealed, there appears no report from the noble Companions anywhere which

may indicate that they had to face any doubt in understanding the real nature of *ribā*, and that they had to go as far as to verify it with the Holy Prophet ﷺ himself, something they did in other matters. On the contrary, just as they immediately acted upon the injunction prohibiting liquor the moment it was revealed, very similarly, they abandoned all *ribā* transactions the moment the injunction prohibiting *ribā* was revealed. The Muslims just cancelled all *ribā* amounts that non-Muslims owed to them on all their deals made before the prohibition. Then, the case of Muslims who did not wish to give *ribā* amounts they owed was brought to the court of the *Amir* of Makkah. He inquired the Holy Prophet ﷺ. The deciding injunction was revealed by Allah Almighty through the verses of Sūrah al-Baqarah which declared that it was also not permissible now to give or take *ribā* amounts that belonged to the previous times.

Here the non-Muslims might have found the ground to question as to why should they suffer loss of money because of an injunction of Islamic law? Therefore, in order to offset that possibility, the Holy Prophet ﷺ made it clear in his Address of the Last Hajj that this injunction of Islamic law affects, not only the non-Muslims, but also the Muslims in an equal degree. And the very first amount of *ribā* that was written off was the enormous amount which belonged to Sayyidnā ‘Abbās رضى الله عنه, the respected uncle of the Holy Prophet ﷺ.

In short, when *ribā* was prohibited, its meaning was no secret. It was a known practice. It was the same *ribā* as the Arabs used to give and take it and called it as such. The Qur’ān made it *ḥaram*, and the Holy Prophet ﷺ enforced the ruling, not in the form of some moral teaching, but as the law of the land. However, he did include certain forms of transactions under *ribā* which were not generally held to be *ribā*. It was the determining of these very forms that posed difficulties for Sayyidnā ‘Umar رضى الله عنه, and here it was that the leading jurists of Islam differed; otherwise, the real *ribā*, which the Arabs knew by that very name, was never doubted or questioned by anybody as there was no reason to do so.

Now let us find out what *ribā* the Arabs were used to. The renowned commentator, Ibn Jarīr has reported from Sayyidnā Mujāhid that the *ribā* practised in pagan Arabia which was prohibited

by the Qur'ān consisted of giving loan for a fixed period and then taking a fixed increase over and above the principal. If the loan was not paid back on the fixed date, an extension of time was granted on condition that the *ribā* was to be further increased. The same information has been reported from Sayyidnā Qatādah رضى الله عنه and from other leading commentators. (Tafsīr Ibn Jarīr, page 62, volume 3)

Abū Hayyān al-Gharnāṭī, the famous commentator from Andulusia (Spain) has, in his commentary - al-Baḥr al-Muḥīṭ, reported the same form of *ribā* prevailing in pagan Arabia, that is, they advanced a loan, took their 'profit' on it, and if the time for repayment was to be extended beyond the first due date, they increased the amount of interest in that proportion. This was called *ribā*. These were the people of the same pagan Arabia who said that taking 'profit' when they give their money on loan should also be permissible similar to buying and selling where taking 'profit' is permissible. The Holy Qur'ān declared this to be *ḥaram* and made it clear that the injunctions governing buying and selling were different.

The same subject has been authentically narrated in all reliable books of *Tafsīr*, such as, Tafsīr Ibn Kathīr, al-Tafsīr al-Kabīr and Rūh al-Ma'ānī etc.

Ibn al-'Arabi has said in Ahkam al-Qur'ān:

الربو فى اللغة الرباوة والمراد به فى الاية كل زيادة لايقابلها عوض (ج ٢ ص ١٠١)

Lexically, *ribā* means increase, and in the verse, it means the increase against which there is nothing in exchange but a loan and its time.

Imām al-Rāzī has said in his *Tafsīr* that *ribā* takes two forms. It could be *ribā* in trading transactions, and in loans. This second form was what commonly prevailed in *Jāhiliyyah* or pagan Arabia. The known practice was that they would give their money on loan to someone for a fixed period of time and receive 'profit' against it every month. If the borrower failed to pay back at the appointed time, the time-limit was extended on condition that the amount of *ribā* was to be further increased. This was the *ribā* of the Age of Ignorance (*Jāhiliyyah*) which was declared *ḥaram* (unlawful) by the Holy Qur'ān.

In Ahkām al-Qur'ān, Imām al-Jassās defines *ribā* as follows:

### هو القرض المشروط فيه الأجل وزيادة مال على المستقرض

The loan given for a certain time on condition that the borrower will pay an increased amount above the principal.

In *ḥadīth*, the Holy Prophet ﷺ has defined *ribā* by saying:

كل قرض جرنفعا فهو ربا

The loan that draws profit is *ribā*.

This *ḥadīth* appears in al-Jamī' al-Saghīr and al-Azizī calls it *ḥasan*.

To sum up, the giving of loan and then taking 'profit' on it is *ribā*, which was widely known and practised during the *Jāhiliyyah* in Arabia, which was clearly declared *haram* by the subject verse of the Holy Qur'ān, and which was abandoned by the noble Companions the moment these verses were revealed, and the Holy Prophet ﷺ enforced its prohibition through his judgments in the legal suits. As there was no ambiguity in its connotation, nobody faced any doubt or difficulty in understanding the term.

However, the Holy Prophet ﷺ did include some forms of buying and selling within the range of *ribā* which the Arabs did not take as *ribā*. For instance, in the buying and selling of six commodities on barter basis, he ruled that they be exchanged like for like, equal for equal, and hand-to-hand. Any deviation in measure, more or less, and any credit-oriented transaction with regard to these commodities will also fall within the purview of *ribā*. These six commodities are gold, silver, wheat, barley, dates and grapes.

Under the same principle, the Holy Prophet ﷺ, after the revelation of the verses of *ribā*, ruled that some forms of transactions in vogue known as *al-muzābanah*<sup>57</sup> and *al-muhāqalah*<sup>58</sup> come under *ribā*, and therefore, declared them to be *haram*. (Ibn Kathīr with reference to Mustadrak Ḥakim, page 327, Volume 1).

57. *Al-muzābanah* (المزابنة) is the sale of fruit upon its tree by taking fruit already plucked on the basis of conjecture.

58. *Al-muhāqalah* (المحاقلة) is the sale of grains, such as wheat, chick-peas etc, still in the ears of their standing crop by taking dried and husked wheat or chick-peas on the basis of conjecture. Since conjecture has the possibility of things turning out less or more, it was prohibited.

Here the question worth consideration was: Are these six commodities particular as such, or there are other commodities also which fall under the same injunction? If there are some, what shall be the the basis for including other commodities under the same rule? What forms shall be taken to have come under *ribā*? This was the difficulty faced by Sayyidnā ‘Umar رضى الله عنه because of which he said:

إن آية الربوا من آخر ما نزل من القرآن وإن النبي صلى الله عليه وسلم قبض قبل أن يبينه لنا فدعوا الربوا والريبة

The verse of *ribā* is among the last verses of the Qur’ān. The Holy Prophet ﷺ was taken away before he could make its details clear for us. So give up not only *ribā* but also all the doubtful transactions. (Ahkām al-Qur’ān, Jassās, page 551 and Tafsīr Ibn Kathīr, with reference to Ibn Majah, page 328, volume 1).

Here Sayyidnā ‘Umar, رضى الله عنه is talking about the particular forms of buying and selling transactions, and their details, which were not taken as *ribā* in *Jāhiliyyah*. Bringing these under the category of *ribā*, the Holy Prophet ﷺ made them *ḥaram*. As regards the main *ribā*, which was commonly known in Arabia and which was abandoned by the noble Companions and was enforced by the Holy Prophet ﷺ announcing its prohibition publicly during his Address of the Last Hajj, it was not possible at all that Sayyidnā ‘Umar رضى الله عنه would have faced any difficulty or doubt in understanding it. Moreover, when Sayyidnā ‘Umar رضى الله تعالى عنه did face doubt in certain forms of *ribā*, he resolved the problem by proposing that the forms where there is the least doubt of *ribā* should also be abandoned.

But it is surprising that some of those who are slavishly impressed by the veneer of glamour, wealth and the interest-based trading system of today, have deduced from this saying of Sayyidnā ‘Umar that the sense of *ribā* had thus been left abstract and that there is room for personal opinion here, the error of which has already been proved by a lot of material before us. In Ahkām al-Qur’ān, Ibn al-‘Arabī has strongly refuted those who had used the words of Sayyidnā ‘Umar to classify the verses of *ribā* as abstract. He says:

ان من زعم ان هذه الاية مجملة فلم يفهم مقاطع الشريعة فان الله تعالى ارسل رسوله الى قوم هو منهم بلغتهم وانزل عليه كتابه تيسيرا منه بلسانه