

The Punishment for Dealing with Riba (Interest and Usury)



After Allah mentioned the righteous believers who give charity, pay Zakah and spend on their relatives and families at various times and conditions, He then mentioned those who deal in usury and illegally acquire people's money, using various evil methods and wicked ways. Allah describes the condition of these people when they are resurrected from their graves and brought back to life on the Day of Resurrection:

(الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي
يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ)

(Those who eat Riba will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaytan leading him to insanity.)

This Ayah means, on the Day of Resurrection, these people will get up from their graves just as the person afflicted by insanity or possessed by a demon would. Ibn `Abbas said, "On the Day of Resurrection, those who consume Riba will be resurrected while insane and suffering from seizures." Ibn Abi Hatim also recorded this and then commented, "This Tafsir was reported from `Awf bin Malik, Sa`id bin Jubayr, As-Suddi, Ar-Rabi` bin Anas, Qatadah and Muqatil bin Hayyan." Al-Bukhari recorded that Samurah bin Jundub said in the long Hadith about the dream that the Prophet had,

«فَأْتَيْنَا عَلَى نَهْرٍ حَسِبْتُ أَنَّهُ كَانَ يَقُولُ: أَحْمَرٌ مِثْلَ الدَّمِ،
وَإِذَا فِي النَّهْرِ رَجُلٌ سَابِحٌ يَسْبِحُ، وَإِذَا عَلَى شَطِّ النَّهْرِ
رَجُلٌ قَدْ جَمَعَ عِنْدَهُ حِجَارَةٌ كَثِيرَةٌ، وَإِذَا ذَلِكَ السَّابِحُ
يَسْبِحُ مَا يَسْبِحُ، ثُمَّ يَأْتِي ذَلِكَ الَّذِي قَدْ جَمَعَ الْحِجَارَةَ
عِنْدَهُ، فَيَفْغُرُ لَهُ فَاهُ فَيَلْقِمُهُ حَجْرًا»

(We reached a river -the narrator said, "I thought he said that the river was as red as blood"- and found that a man was swimming in the river, and on its bank there was another man standing with a large collection of stones next to him. The man in the river would swim, then come to the man who had collected the stones and open his mouth, and the other man would throw a stone in his mouth.)

The explanation of this dream was that the person in the river was one who consumed Riba.

Allah's statement,

(ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا)

(That is because they say: "Trading is only like Riba," whereas Allah has permitted trading and forbidden Riba) indicates that the disbelievers claimed that Riba was allowed due to the fact that they rejected Allah's commandments, not that they equated Riba with regular trade. The disbelievers did not recognize that Allah allowed trade in the Qur'an, for if they did, they would have said, "Riba is trade." Rather, they said,

(إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا)

(Trading is only like Riba) meaning, they are similar, so why did Allah allow this, but did not allow that, they asked in defiance of Allah's commandments.

Allah's statement,

(وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا)

(Whereas Allah has permitted trading and forbidden Riba) might be a continuation of the answer to the disbelievers' claim, who uttered it, although they knew that Allah decided that ruling on trade is different from that of Riba. Indeed, Allah is the Most Knowledgeable, Most Wise, Whose decision is never resisted. Allah is never asked about what He does, while they will be asked. He is knowledgeable of the true reality of all things and the benefits they carry. He knows what benefits His servants, so He allows it for them, and

what harms them, so He forbids them from it. He is more merciful with them than the mother with her own infant.

Thereafter, Allah said,

(فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ)

(So whosoever receives an admonition from his Lord and stops eating Riba, shall not be punished for the past; his case is for Allah (to judge),) meaning, those who have knowledge that Allah made usury unlawful, and refrain from indulging in it as soon as they acquire this knowledge, then Allah will forgive their previous dealings in Riba,

(عَفَا اللَّهُ عَمَّا سَلَفَ)

(Allah has forgiven what is past.)

On the day Makkah was conquered the Prophet said,

«وَكُلُّ رِبَا فِي الْجَاهِلِيَّةِ مَوْضُوعٌ تَحْتَ قَدَمِي هَاتَيْنِ،
وَأَوَّلُ رِبَاٍ أَضَعُ، رِبَا الْعَبَّاسِ»

(All cases of Riba during the time of Jahiliyyah (pre-Islamic period of ignorance) is annulled and under my feet, and the first Riba I annul is the Riba of Al-'Abbas (the Prophet's uncle).)

We should mention that the Prophet did not require the return of the interest that they gained on their Riba during the time of Jahiliyyah. Rather, he pardoned the cases of Riba that occurred in the past, just as Allah said,

(فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ)

(shall not be punished for the past; his case is for Allah (to judge).)

Sa'id bin Jubayr and As-Suddi said that,

(فَلَهُ مَا سَلَفَ)

(shall not be punished for the past) refers to the Riba one consumed before it was prohibited. Allah then said,

(وَمَنْ عَادَ)

(But whoever returns) meaning, deals in Riba after gaining knowledge that Allah prohibited it, then that warrants punishment, and in this case, the proof will have been established against such person. This is why Allah said,

(فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ)

(such are the dwellers of the Fire - they will abide therein forever.)

Abu Dawud recorded that Jabir said, "When

(الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي
يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ)

(Those who eat Riba will not stand (on the Day of Resurrection) except like a person beaten by Shaytan leading him to insanity) was revealed, the Messenger of Allah said,

«مَنْ لَمْ يَذَرْ الْمُخَابِرَةَ فَلْيُؤْذِنْ بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ»

(Whoever does not refrain from Mukhabarah, then let him receive a notice of war from Allah and His Messenger.)"

Al-Hakim also recorded this in his Mustadrak, and he said, "It is Sahih according to the criteria of Muslim, and he did not record it." Mukhabarah (sharecropping), farming land in return for some of its produce, was prohibited. Muzabanah, trading fresh dates still on trees with dried dates already on the ground, was prohibited. Muhaqalah, which refers to trading produce not yet harvested, with crops already harvested, was also prohibited. These were prohibited to eradicate the possibility that Riba might be involved, for the quality and equity of such items are only known after they become dry.

The subject of Riba is a difficult subject for many scholars. We should mention that the Leader of the Faithful, `Umar bin Al-Khattab, said, "I wished that the Messenger of Allah had made three matters clearer for us, so that we could refer to his decision: the grandfather (regarding inheriting from his grandchildren), the Kalalah (those who leave neither descendants nor ascendants as heirs) and some types of Riba." `Umar was referring to the types of transactions where it is not clear whether they involve Riba or not. The Shari`ah supports the rule that for any matter that is unlawful, then the means to it are also unlawful, because whatever results in the unlawful is unlawful, in the same way that whenever an obligation will not be complete except with something, then that something is itself an obligation.

The Two Sahihs recorded that An-Nu`man bin Bashir said that he heard the Messenger of Allah say,

«إِنَّ الْحَلَالَ بَيْنٌ وَإِنَّ الْحُرَامَ بَيْنٌ، وَبَيْنُ ذَلِكَ أُمُورٌ مُشْتَبِهَاتٌ، فَمَنْ اتَّقَى الشُّبُهَاتِ اسْتَبْرَأَ لِدِينِهِ وَعَرْضِهِ، وَمَنْ وَقَعَ فِي الشُّبُهَاتِ وَقَعَ فِي الْحُرَامِ، كَالرَّاعِي يَرَعِي حَوْلَ الْحِمَى يُوشِكُ أَنْ يَرْتَعَ فِيهِ»

(Both lawful and unlawful things are evident, but in between them there are matters that are not clear. So whoever saves himself from these unclear matters, he saves his religion and his honor. And whoever indulges in these unclear matters, he will have fallen into the prohibitions, just like a shepherd who grazes (his animals) near a private pasture, at any moment he is liable to enter it.)

The Sunan records that Al-Hasan bin `Ali said that he heard the Messenger of Allah say,

«دَعُ مَا يَرِيْبُكَ إِلَى مَا لَا يَرِيْبُكَ»

(Leave that which makes you doubt for that which does not make you doubt.)

Ahmad recorded that Sa`id bin Al-Musayyib said that `Umar said, "The Ayah about Riba was one of the last Ayat to be revealed, and the Messenger of Allah died before he explained it to us. So leave that which makes you doubt for that which does not make you doubt."

Ibn Majah recorded that Abu Hurayrah said that the Messenger of Allah said,

«الرِّبَا سَبْعُونَ حُوبًا، أَيْسَرُهَا أَنْ يَنْكِحَ الرَّجُلُ أُمَّهُ»

(Riba is seventy types, the least of which is equal to one having sexual intercourse with his mother.)

Continuing on the subject of prohibiting the means that lead to the unlawful, there is a Hadith that Ahmad recorded in which `A'ishah said, "When the Ayat in Surat Al-Baqarah about Riba were revealed, the Messenger of Allah went out to the Masjid and recited them and also prohibited trading in alcohol." The Six collections recorded this Hadith, with the exception of At-Tirmidhi. The Two Sahihs recorded that the Messenger of Allah said,

«لَعَنَ اللَّهُ الْيَهُودَ، حَرَّمَتْ عَلَيْهِمُ الشُّحُومُ فَجَمَلُوهَا
فَبَاعُوهَا، وَأَكَلُوا أَثْمَانَهَا»

(May Allah curse the Jews! Allah forbade them to eat animal fat, but they melted it and sold it, eating its price.)

`Ali and Ibn Mas`ud narrated that the Messenger of Allah said,

«لَعَنَ اللَّهُ أَكِلَ الرِّبَا وَمُوكِلَهُ وَشَاهِدِيهِ وَكَاتِبَهُ»

(May Allah curse whoever consumes Riba, whoever pays Riba, the two who are witnesses to it, and the scribe who records it.)

They say they only have witnesses and a scribe to write the Riba contract when they want it to appear to be a legitimate agreement, but it is still invalid because the ruling is applied to the agreement itself, not the form that it appears in. Verily, deeds are judged by their intentions. d

(يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ
كَفَّارٍ آثِمٍ - إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ
وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا
خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ)

(276. Allah will destroy Riba and will give increase for Sadaqat. And Allah likes not the disbelievers, sinners.) (277. Truly, those who believe, and do deeds of righteousness, and perform the Salah and give Zakah, they will have their reward with their Lord. On them shall be no fear, nor shall they grieve.)

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