

# **'Interest-Al-Ribah'**

## Table of Contents

‘Interest-Al-Ribah’ .....	4
Summary:.....	4
Introduction: .....	5
Disliked Trading and Dealings: .....	5
The Interest (Al-Ribah): .....	7
Interest- a major sin .....	7
Reasons for the Prohibition of interest .....	8
The consequence in the Hereafter .....	9
Ceasing the consumption of interest.....	10
The giver and the taker of interest are Equal (in wrong doing) .....	11
Punishment of those involved in Interest (by a Just Imam <sup>-asws</sup> ) .....	12
The consequence in the Hereafter .....	13
The repentance for those involved in interest:.....	13
Consuming Interest out of Ignorance: .....	15
Allah <sup>-azwj</sup> Nourishes the charity but Interest is going to be punished .....	16
Interest – A confusion by Satan <sup>-la</sup> .....	17
Interest- a major sin .....	18

### Abbreviations:

saww: - Sal lal la ho Allay hay Wa Aal lay he Wasallam

azwj: - Az Za Wa Jalla

asws: - Allay hay Salawat Wass Salam

AJFJ: Ajal Allah hey wa Fara Jaak

ra: - Razi Allah<sup>-azwj</sup>

**La: - Laan Allah<sup>-azwj</sup>**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ, وَ صَلَّى اللَّهُ عَلَى سَيِّدِنَا مُحَمَّدٍ وَ آلِهِ الطَّاهِرِينَ, وَسَلَّم تَسْلِيمًا.

In the Name of Allah<sup>-azwj</sup> the Beneficent, the Merciful. The Praise is for Allah<sup>-azwj</sup> Lord<sup>-azwj</sup> of the Worlds, and Blessing be upon our Chief Muhammad<sup>-saww</sup> and his<sup>-saww</sup> Purified Progeny<sup>-asws</sup>, and greetings with abundant greetings.

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَآلِ مُحَمَّدٍ وَعَجِّلْ فَرَجَهُمْ وَالْعَنْ أَعْدَائَهُمْ أَجْمَعِينَ

## ‘Interest-Al-Ribah’

### Summary:

Charging and paying interest on loans are forbidden in Islam. However, world-wide banking systems these days are all based on interest, which makes it very difficult for a believer to avoid direct or indirect transactions involving interest. From governments to businesses, all take loans with interest payments - as an individual, for example, the house one rents or buys has an interest element. Credit cards or overdraft facilities (with spread-out repayments) have even higher interest rates.

Can one live and survive without having to pay interest? This, very much, depends on personal circumstances of an individual – most people find themselves unwillingly trapped into debts while struggling to make both ends meet – as debts spiralling out of control under circumstances beyond their control. On how much to spend and where, so that one would not end-up in red and end-up paying interest, please read: [Spending - How much and where to spend \(hubeali.com\)](http://www.hubeali.com/Spending-How-much-and-where-to-spend) .

In the short article, we present some Ahadith to better understand what is classified as interest (Al-Ribah) so one may attempt to avoid, when and where possible, including those transactions, which bring one close to the ‘haram’ (forbidden) are also highlighted.

## Introduction:

Some Ahadith are presented below related to interest, starting first with what is disliked as a deal/trade.

## Disliked Trading and Dealings:

وَرُوي أَنَّ أُسَامَةَ بْنَ زَيْدٍ اشْتَرَى وَلِيدَةً بِمِائَةِ دِينَارٍ إِلَى شَهْرٍ، فَسَمِعَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ فَقَالَ: أَلَا تَعْجَبُونَ مِنِ أُسَامَةَ الْمُشْتَرِي إِلَى شَهْرٍ! إِنَّ أُسَامَةَ لَطَوِيلُ الْأَمَلِ، وَالَّذِي نَفْسِي بِيَدِهِ مَا طَرَفْتُ عَيْنَايَ إِلَّا ظَنَنْتُ أَنَّ شَفْرِي لَا يَلْتَقِيَانِ حَتَّى يَقْبُضَ اللَّهُ رَوْحِي، وَلَا رَفَعْتُ طَرْفِي وَظَنَنْتُ أَنِّي خَافِضُهُ حَتَّى أُقْبِضَ، وَلَا لَقِمْتُ لَقْمَةً إِلَّا ظَنَنْتُ أَنِّي لَا أُسَيِّغُهَا لِحَصْرَتِهَا مِنَ الْمَوْتِ. ثُمَّ قَالَ: يَا بَنِي آدَمَ، إِنْ كُنْتُمْ تَعْقِلُونَ فَعَدُّوا أَنْفُسَكُمْ مِنَ الْمَوْتِ، وَالَّذِي نَفْسِي بِيَدِهِ [إِنَّ مَا تُوعَدُونَ لَا تِ وَمَا أَنْتُمْ بِمُعْجِزِينَ].

It has been narrated that Osama ibn Zayd bought a maid for one hundred Dinars to be paid off in one month. When the Rasool-Allah<sup>-saww</sup> heard this, he<sup>-saww</sup> was amazed and said: "Are you not surprised that Osamat has made a one month deal? He has high aspirations. I<sup>-saww</sup> swear by the One who possesses control over my<sup>-saww</sup> life that I<sup>-saww</sup> never open my<sup>-saww</sup> eyes without thinking that I<sup>-saww</sup> will die before I<sup>-saww</sup> can close them again.

I<sup>-saww</sup> never look up without thinking that I<sup>-saww</sup> will die before I<sup>-saww</sup> can lower my<sup>-saww</sup> eyes to look down. Whenever I<sup>-saww</sup> pick up a bite to eat, I<sup>-saww</sup> never think that I<sup>-saww</sup> can manage to eat it since I<sup>-saww</sup> might die."

He<sup>-saww</sup> then added: "O' Children of Adam! Prepare yourselves for death if you are wise. I<sup>-saww</sup> swear by the Lord who possesses the control over my<sup>-saww</sup> life: ***"Surely what you are Threatened with would come, and you would not be escaping (it) [6:134]."***<sup>1</sup>

أَحْمَدُ بْنُ مُحَمَّدٍ عَنْ عَبْدِ الرَّحْمَنِ بْنِ حَمَّادٍ عَنْ مُحَمَّدِ بْنِ سِنَانٍ قَالَ نُبِئْتُ عَنْ أَبِي جَعْفَرٍ ع أَنَّهُ كَرِهَ بَيْعَيْنِ اطْرَحَ وَ خُذَ عَلَى غَيْرِ تَقْلِيلٍ وَ شِرَاءَ مَا لَمْ يُرَ

Ahmad ibn Muhammad from has narrated from 'Abd al-Rahman ibn Hammad from Muhammad ibn Sinan who has said:

'Abu Ja'far<sup>-asws</sup> has said: 'I dislike two kinds of transactions: To say: 'Drop the merchandise and receive payment', and buying something without seeing it'.<sup>2</sup>

<sup>1</sup> Mishkat, H. 415.

<sup>2</sup> Al-Kafi, vol. 5, H. 8656, Ch. 53, h, 13

عَدَّةٌ مِنْ أَصْحَابِنَا عَنْ أَحْمَدَ بْنِ مُحَمَّدٍ بْنِ عِيسَى عَنِ ابْنِ سِنَانٍ عَنْ يُونُسَ بْنِ يَعْقُوبَ عَنْ عَبْدِ الْأَعْلَى بْنِ أَعْيَنَ قَالَ قَالَ نُبَيْتُ عَنْ أَبِي جَعْفَرٍ ع أَنَّهُ كَرِهَ بَيْعِينَ اطْرَحَ وَ خُذَ عَلَى غَيْرِ تَقْلِيلٍ وَ شِرَاءَ مَا لَمْ يُرَ

A number of our people have narrated from Ahmad ibn Muhammad ibn 'Isa from ibn Sinan from Yunus ibn Ya'qub from 'Abd Al-Alla ibn 'A'yan who has said:

'I was told about Abu Ja'far<sup>-asws</sup> that he disliked two kinds of transactions: 'Drop the merchandise without turning its other side (without processing/refining it) and receive payment', and 'buying merchandise without seeing'.<sup>3</sup>

مُحَمَّدُ بْنُ يَحْيَى عَنْ أَحْمَدَ بْنِ مُحَمَّدٍ عَنْ مُحَمَّدِ بْنِ يَحْيَى عَنْ طَلْحَةَ بْنِ زَيْدٍ عَنْ أَبِي عَبْدِ اللَّهِ ع قَالَ قَالَ أَمِيرُ الْمُؤْمِنِينَ صَلَوَاتُ اللَّهِ عَلَيْهِ مِنْ ابْنِ الْحَرْبِ بَعِيرٍ عِلْمِ ارْتِطَمَ فِي الرِّبَا ثُمَّ ارْتِطَمَ قَالَ وَ كَانَ أَمِيرُ الْمُؤْمِنِينَ ع يَقُولُ لَا يَفْعُدَنَّ فِي السُّوقِ إِلَّا مَنْ يَعْقِلُ الشِّرَاءَ وَ الْبَيْعَ

Muhammad ibn Yahya has narrated from Ahmad ibn Muhammad from Muhammad ibn Yahya from Talhah ibn Zayd who has said:

'Abu Abd Allah<sup>-asws</sup> has said: 'Amir-ul-Momineen<sup>-asws</sup> has said: 'If one does business without knowledge, he plunges in 'Riba' again and again.' Amir-ul-Momineen<sup>-asws</sup> would also say: 'One who does not understand buying and selling must not sit in market place for doing businesses'.<sup>4</sup>

عَدَّةٌ مِنْ أَصْحَابِنَا عَنْ أَحْمَدَ بْنِ مُحَمَّدٍ عَنِ ابْنِ فَضَّالٍ عَنْ طَرِيفِ بْنِ نَاصِحٍ عَنْ أَبِي عَبْدِ اللَّهِ ع قَالَ لَا تُخَالِطُوا وَ لَا تُعَامِلُوا إِلَّا مَنْ نَشَأَ فِي الْحَيْرِ

A number of our people have narrated from Ahmad ibn Muhammad from ibn Faddal from Zarif ibn Nasih who has said:

'Abu Abd Allah<sup>-asws</sup> has said: 'You must not form contracts with anyone other than those who are established in goodness'.<sup>5</sup>

عَدَّةٌ مِنْ أَصْحَابِنَا عَنْ سَهْلِ بْنِ زِيَادٍ عَنْ جَعْفَرِ بْنِ مُحَمَّدٍ الْأَشْعَرِيِّ عَنِ ابْنِ الْقَدَّاحِ عَنْ أَبِي عَبْدِ اللَّهِ ع قَالَ قَالَ رَسُولُ اللَّهِ ص الْجَالِبُ مَرْزُوقٌ وَ الْمُحْتَكَرُ مَلْعُونٌ

A number of our people have narrated from Sahl ibn Ziyad from Ja'far ibn Muhammad al-Ashariy from ibn al-Qaddah who has said:

'Abu Abd Allah<sup>-asws</sup> has said that the Messenger of Allah<sup>-saww</sup> has said: 'One who supplies the market receives his sustenance and a hoarder is condemned'.<sup>6</sup>

<sup>3</sup> Al-Kafi, vol. 5, H. 8663, The Book of Subsistence, Ch. 53, h, 20

<sup>4</sup> Al-Kafi, vol. 5, The Book of Subsistence, Ch. 54, h, 23

<sup>5</sup> Al-Kafi, vol. 5, H. 8680, Ch. 58, h, 5

<sup>6</sup> Al-Kafi, vol. 5, H. 8713, Ch. 63, h, 6

## The Interest (Al-Ribah):

عَلِيُّ بْنُ جَعْفَرٍ فِي كِتَابِهِ عَنْ أَخِيهِ عِثْلَةَ وَزَادَ قَالَ وَ سَأَلْتُهُ عَنْ رَجُلٍ أُعْطِيَ رَجُلًا مِائَةَ دِرْهَمٍ يَعْمَلُ بِهَا عَلَى أَنْ يُعْطِيَهُ خَمْسَةَ دِرْهَمٍ أَوْ أَقَلَّ أَوْ أَكْثَرَ هَلْ يَحِلُّ ذَلِكَ قَالَ لَا هَذَا الرِّبَا مُحْضًا

Ali ibn Jafar says that he asked from his brother Imam Musa Kazim<sup>-asws</sup> that a man has given someone one hundred Dirhams so that he receives more or less five Dirhams (every month)? (so that his original amounts are kept) is it Hallal? Imam<sup>-asws</sup> replied: ‘It’s pure ‘Al-Ribah’ (interest)’.<sup>7</sup>

## Interest- a major sin

محمد بن يعقوب: عن عدة من أصحابنا، عن أحمد بن محمد، عن عبد العظيم بن عبد الله الحسيني، قال: حدثني أبو جعفر الثاني (عليه السلام)، [قال: «سمعت أبي] يقول: سمعت أبي موسى بن جعفر (عليه السلام) يقول: دخل عمرو بن عبيد على أبي عبد الله (عليه السلام)، فلما سلم و جلس تلا هذه الآية الَّذِينَ يَتَجَبَّوْنَ كِبَائِرَ الْإِثْمِ وَالْفَوَاحِشَ ثُمَّ أَمْسَكَ، فقال له أبو عبد الله (عليه السلام): ما أسكتك؟ قال: أحب أن أعرف الكبائر من كتاب الله عز و جل.

Muhammad Bin Yaqoub, from a number of our companions, from Ahmad Bin Muhammad, from Abdul Azeem Bin Abdullah Al-Hasany who said:

‘Abu Ja’far<sup>-asws</sup> the Second narrated to me saying: ‘I<sup>-asws</sup> heard my<sup>-asws</sup> father<sup>-asws</sup> saying, ‘I<sup>-asws</sup> heard my<sup>-asws</sup> father<sup>-asws</sup> Musa<sup>-asws</sup> Bin Ja’far<sup>-asws</sup> saying; ‘Amro Bin Ubeyd came up to Abu Abdullah<sup>-asws</sup>. So when he had greeted, and was seated, he recited this Verse **Those who are shunning the major sins and the immoralities [53:32]**, then held back. So Abu Abdullah<sup>-asws</sup> said to him: ‘What made you withhold?’ He said, ‘I would love to understand the major sins from the Book of Allah<sup>-azwj</sup> Mighty and Majestic’.

فقال: نعم- يا عمرو-

So he<sup>-asws</sup> said: ‘Yes – O Amro –

و أكل الربا، لأن الله عز و جل يقول: الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ،

<sup>7</sup> Wasail ul Shia, H. 23325

. . . And the consumer of the usury (interest) because Allah<sup>-azwj</sup> Mighty and Majestic is Saying ***Those who are consuming the interest are not standing except as the standing of the one whom the Satan has confused him from the craze [2:275]***.<sup>8</sup> (Extract)

عِدَّةٌ مِنْ أَصْحَابِنَا عَنْ أَحْمَدَ بْنِ مُحَمَّدٍ بْنِ عِيسَى عَنِ ابْنِ أَبِي عُمَيْرٍ عَنْ هِشَامِ بْنِ سَالِمٍ عَنْ أَبِي عَبْدِ اللَّهِ (عليه السلام) قَالَ دَرَاهِمُ رَبًّا أَشَدُّ مِنْ سَبْعِينَ زَنْيَةً كُلُّهَا بِذَاتِ مُحَرَّمٍ .

A number of our companions, from Ahmad Bin Muhammad Bin Isa, from Ibn Abu Umeyr, form Hisham Bin Salim,

(It has been narrated) from Abu Abdullah<sup>-asws</sup> having said: 'One Dirham of interest is more grievous than seventy adulteries, all of these being with the ones with sanctity (incestuous)'.<sup>9</sup>

## Reasons for the Prohibition of interest

عِدَّةٌ مِنْ أَصْحَابِنَا عَنْ أَحْمَدَ بْنِ أَبِي عَبْدِ اللَّهِ عَنْ عُثْمَانَ بْنِ عِيسَى عَنْ سَمَاعَةَ قَالَ قُلْتُ لِأَبِي عَبْدِ اللَّهِ (عليه السلام) إِنِّي رَأَيْتُ اللَّهَ تَعَالَى قَدْ ذَكَرَ الرِّبَا فِي غَيْرِ آيَةٍ وَكَرَّرَهُ فَقَالَ أَوْ تَذَرِي لِمَ ذَاكَ قُلْتُ لَا قَالَ لِقَالِ يَمْتَنِعُ النَّاسُ مِنْ اصْطِنَاعِ الْمَعْرُوفِ .

A number of our companions, from Ahmad Bin Abu Abdullah, form Usman Bin Isa, from Sama'at who said,

'I said to Abu Abdullah<sup>-asws</sup>, 'I see that Allah<sup>-azwj</sup> the Exalted has Mentioned the interest in another Verse and Repeated it'. So he<sup>-asws</sup> said: 'Or do you know why that is so?' I said, 'No'. He<sup>-asws</sup> said: 'Lest the people refrain from doing the good deeds'.<sup>10</sup>

في عيون الأخبار، في باب ما كتب الرضا - عليه السلام - إلى محمد بن سنان، في جواب مسائله في العلل و علة تحريم الربا:

In Uyoon Al-Akhbar in the chapter of what Al-Reza<sup>-asws</sup> wrote to Muhammad Bin Sinan, in answer to a question of his regarding the plague and the reason for the Prohibition of the interest: -

أما نهي الله لما فيه من فساد الأموال. لأنَّ الإنسان إذا اشترى الدرهم بالدرهمين، كان ثمن الدرهم درهما، و ثمن الآخر باطلا، فيقع الربا، و اشتراؤه و كسا على كلِّ حال على المشتري و على البائع.

'But rather, Allah<sup>-azwj</sup> Prohibited it due to what is therein from the corruption of the wealth, because the human being, when he buys the Dirham with two Dirhams, the price of the one Dirham would be two Dirhams, and the price of the other one is false, and the interest occurs, and buying it and clothing upon every state (is Prohibited) upon the buyer and upon the seller (giver of interest and the taker of it).

<sup>8</sup> Al Kafi – H 2454 (Extract)

<sup>9</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 1

<sup>10</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 7



فحظر الله تعالى الربا لعلّ فساد الأموال، كما حظر على السّفِيه أن يدفع إليه ماله، لما يتخوّف عليه من إفساده، حتّى يؤنس منه رشد. فلهذه العلّة حرّم الله تعالى الرّبا، و بيع الدّرهم بالدّرهمين، يدا بيد.

Thus, Allah<sup>-azwj</sup> the Exalted Prohibited the interest lest the wealth be corrupted, just as He<sup>-azwj</sup> Prohibited upon the foolish one that his wealth be handed over to him, due to what is being feared upon him from its spoiling, until rationale is ensured from him. Therefore, due to this, Allah<sup>-azwj</sup> the Exalted Prohibited the interest, and selling of the Dirham with two Dirhams, hand to hand.

و علّة تحريم الربا بعد البيّنة، لما فيه من الاستخفاف بالحرام المحرّم. و هي كبيرة بعد البيان و تحريم الله لها. و لم يكن ذلك منه إلّا استخفافا بالمحرّم الحرام. و الاستخفاف بذلك دخول في الكفر.

And the reason for the Prohibition of the interest after the clarification of what is therein from the taking lightly with the sanctity of the Prohibition, and it is a major sin after the clarification, and the Prohibition of Allah<sup>-azwj</sup> for it. And that would not happen from him except by taking lightly with the sanctity of the Prohibition. And the taking lightly with that in entry into the Kufr.

و علّة تحريم الربا بالنسيئة، لعلّ ذهاب المعروف، و تلف الأموال، و رغبة الناس في الرّبح، و تركهم الفرض، و صنائع المعروف، و ما في ذلك من الفساد و الظلم و فناء الأموال.

And the reason for the Prohibition of the interest on credit is, lest the goodness would be removed, and the wealth would deteriorate, and the people would desire regarding the profit, and their neglecting of the opportunities (for trading), and the doing of the good works, and whatever is in that from the corruption and the injustices and the perishing of the wealth.<sup>11</sup>

## The consequence in the Hereafter

علي بن إبراهيم، قال: حدثني أبي، عن ابن أبي عمير، عن هشام،

Ali Bin Ibrahim said, ‘My father narrated to me, from Ibn Abu Umeir, from Hisham,

«قال رسول الله (صلى الله عليه و آله): لما أسري بي إلى السماء رأيت قوما يريد أحدهم عن أبي عبد الله (عليه السلام)، قال: أن يقوم فلا يقدر أن يقوم من عظم بطنه، فقلت: من هؤلاء يا جبرئيل؟». قال هؤلاء: الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ و إذا هم بسبيل آل فرعون، يعرضون على النار غدوا و عشيا، و يقولون: ربنا متى تقوم الساعة؟».

(It has been narrated) from Abu Abdullah<sup>-asws</sup> having said: ‘Rasool-Allah<sup>-saww</sup> said: ‘When I<sup>-saww</sup> ascended to the sky, I<sup>-saww</sup> saw a group of people, one of them wanted to stand up, but was

( 1 ) عيون أخبار الرضا 2 / 93 - 94. 11

unable to, due to the hugeness of his belly. So I<sup>-saww</sup> said: ‘Who are they, O Jibraeel<sup>-as</sup>?’ He<sup>-as</sup> said: ‘They are the ones: **Those who are consuming the interest are not standing except as the standing of the one whom the Satan has confused him from the craze [2:275]**, and they were upon the way of the people of the Pharaoh<sup>-la</sup>, being presented to the Fire morning and evening, saying, ‘Our Lord<sup>-azwj</sup>! When will the Hour be Established?’<sup>12</sup>

## Ceasing the consumption of interest

الشيخ: بإسناده عن الحسين بن سعيد، عن ابن أبي عمير، عن أبي أيوب، عن محمد بن مسلم، قال:

Al Sheykh, by his chain from Al Husayn Bin Saeed, from Ibn Abu Umeyr, from Abu Ayoub, from Muhammad Bin Muslim who said,

دخل رجل على أبي جعفر (عليه السلام)، من أهل خراسان، قد عمل بالربا حتى كثر ماله، ثم أنه سأل الفقهاء، فقالوا: ليس يقبل منك شيء إلا أن تردّه إلى أصحابه،

‘A man from the people of Khurasan came up to Abu Ja’far<sup>-asws</sup>, who worked with the interest (lending money) until he had abundant wealth. Then he asked the jurists, so they said, ‘Nothing is Acceptable from you except that you refund it to its owners (the borrowers)’.

فجاء إلى أبي جعفر (عليه السلام) فقص عليه قصته، فقال له أبو جعفر (عليه السلام): «مخرجك من كتاب الله عز و جل: فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَ الْمَوْعِظَةُ: التوبة».

So, he came to Abu Ja’far<sup>-asws</sup> related the story to him<sup>-asws</sup>. So, Abu Ja’far<sup>-asws</sup> said to him: ‘Your way out from the Book of Allah<sup>-azwj</sup> Mighty and Majestic is **So the one to whom comes an Advice from his Lord, and he ends it, then for him would be what has passed and his affairs are (up) to Allah [2:275]**. And the Advice – the repentance’.<sup>13</sup>

ابن بابويه في (الفتاوى): بإسناده عن عمر بن يزيد يبيع السابري، قال: قلت لأبي عبد الله (عليه السلام): جعلت فداك، إن الناس يزعمون أن الربح على المضطر حرام و هو من الربا؟ فقال: «و هل رأيت أحدا اشتري – غنيا أو فقيرا – إلا من ضرورة؟ يا عمر، قد أحل الله البيع و حرم الربا، فابح و لا ترب». قلت: و ما الربا؟ قال: «دراهم بدرهم، مثان بمثل».

Ibn Babuwah in Al Faqeeh, by his chain from Umar Bin Yazeed Baya’a Al Sabiry who said,

‘I said to Abu Abdullah<sup>-asws</sup>, ‘May I be sacrificed for you<sup>-asws</sup>! The people are alleging that the profiting from the compelled one and it is from the interest?’ So he<sup>-asws</sup> said: ‘Have you ever seen anyone who bought – be the rich or poor – except from a need? O Umar! Allah<sup>-azwj</sup> has Permitted the trading but has Forbidden the interest, therefore (go for the) gain and not dust’.

تفسير القمي 1: 93. 12

التهذيب 7: 68 / 15. 13

I said, ‘And what is the interest?’ He<sup>-asws</sup> said: ‘Dirham for the Dirham (i.e., fixed return), like for the like’.<sup>14</sup>

## The giver and the taker of interest are Equal (in wrong doing)

عَلِيُّ بْنُ إِبْرَاهِيمَ عَنْ أَبِيهِ عَنْ ابْنِ أَبِي نَجْرَانَ عَنْ عَاصِمِ بْنِ حُمَيْدٍ عَنْ مُحَمَّدِ بْنِ قَيْسٍ عَنْ أَبِي جَعْفَرٍ (عليه السلام) قَالَ قَالَ أَمِيرُ الْمُؤْمِنِينَ (عليه السلام) أَكِلُ الرِّبَا وَ مُؤَكَّلُهُ وَ كَاتِبُهُ وَ شَاهِدُهُ فِيهِ سَوَاءٌ .

Ali Bin Ibrahim, from his father, from Ibn Abu Najran, from Aasim Bin Humeyd, from Muhammad Bin Qays,

(It has been narrated) from Abu Ja’far<sup>-asws</sup> having said: ‘Amir Al-Momineen<sup>-asws</sup> said: ‘The eater (taker) of the interest and its feeder (giver), and its contractor (agent), and its witness with regards to it, are equal’.<sup>15</sup>

مُحَمَّدُ بْنُ يَحْيَى عَنْ أَحْمَدَ بْنِ مُحَمَّدٍ عَنْ مُحَمَّدِ بْنِ عِيسَى عَنْ مَنْصُورٍ عَنْ هِشَامِ بْنِ سَالِمٍ عَنْ أَبِي عَبْدِ اللَّهِ (عليه السلام) قَالَ سَأَلْتُهُ عَنْ الرَّجُلِ يَأْكُلُ الرِّبَا وَ هُوَ يَرَى أَنَّهُ لَهُ حَرَامٌ قَالَ لَا يَضُرُّهُ حَتَّى يُصِيبَهُ مُتَعَمِّدًا فَإِذَا أَصَابَهُ مُتَعَمِّدًا فَهُوَ بِالْمَنْزِلَةِ الَّتِي قَالَ اللَّهُ عَزَّ وَ جَلَّ .

Muhammad Bin Yahya, from Ahmad Bin Muhammad, from Muhammad Bin Isa, from Mansour, from Hisham Bin Salim,

‘From Abu Abdullah<sup>-asws</sup>, said, ‘I asked him<sup>-asws</sup> about the man who eats the interest and he sees that it is lawful. He<sup>-asws</sup> said: ‘It does not harm him until he attains it deliberately. So, when he attains it deliberately, then he would be at the status which Allah<sup>-azwj</sup> Mighty and Majestic has Spoken of’.<sup>16</sup>

(In two Verses):

وَأَخَذَهُمُ الرِّبَا وَقَدْ هُمُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ ۖ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا {4:161}

***And their taking the interest even though We had Forbidden from it, and their devouring the wealth of the people by falsehood; and We have Prepared for the Kafirs from them, a painful Punishment [4:161]***

***And***

<sup>14</sup> من لا يحضره الفقيه 3: 793 / 176

<sup>15</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 2

<sup>16</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 3

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۚ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۚ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۚ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۖ هُمْ فِيهَا خَالِدُونَ {275}

**Those who are consuming the interest are not standing except as the standing of the one whom the Satan has confused him from the craze. That is because they are saying, ‘But rather, the trading is similar to the interest’; and Allah has Permitted the trading and Prohibited the interest. So the one to whom comes an Advice from his Lord, and he ends it, then for him would be what has passed and his affairs are (up) to Allah; and the one who returns (to it), so they are the inmates of the Fire, they would be in it eternally [2:275]**

أَحْمَدُ بْنُ مُحَمَّدٍ عَنِ ابْنِ فَضَّالٍ عَنْ أَبِي جَمِيلَةَ عَنْ سَعْدِ بْنِ طَرِيفٍ عَنْ أَبِي جَعْفَرٍ (عليه السلام) قَالَ أَخْبَثُ الْمَكَاسِبِ كَسْبُ الرِّبَا.

Ahmad Bin Muhammad, from Ibn Fazzal, from Abu Jameela, from Sa’ad Bin Tareyf,

(It has been narrated) from Abu Ja’far<sup>-asws</sup> having said: ‘The worst of the earnings is the earning of the interest’.<sup>17</sup>

علي بن إبراهيم: فقال: «من أخذ من الربا وجب عليه القتل، وكل من أربى وجب عليه القتل».

Ali Bin Ibrahim – ‘He (Rasool-Allah<sup>-saww</sup>) said: ‘The one who takes from the interest the killing is obligated upon him, and everyone who lends on interest, the killing is obligated upon him (i.e.- Obligatory for him to be killed)’.<sup>18</sup>

## Punishment of those involved in Interest (by a Just Imam<sup>-asws</sup>)

علي بن إبراهيم: سبب نزولها أنه لما أنزل الله: الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ قام خالد بن الوليد إلى رسول الله (صلى الله عليه وآله)، وقال: يا رسول الله أربى أبي في ثقيف، وقد أوصاني عند موته بأخذه.

Ali Bin Ibrahim – The reason for the Revelation of it is that, when Allah<sup>-azwj</sup> Revealed: **Those who are consuming the interest are not standing except as the standing of those whom the Satan has confused him from the craze [2:275]**, Khalid Bin Waleed stood up to Rasool-Allah<sup>-saww</sup> and said, ‘O Rasool-Allah<sup>-saww</sup>! My father lent on interest in among (the Clan of) Saqeyf and he had bequeathed to me during his death with taking it’.

<sup>17</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 12

<sup>18</sup> تفسير القمي 1: 93.

فَأَنْزَلَ اللَّهُ تَبَارَكَ وَتَعَالَى: يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُّوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ. فَقَالَ: «من أخذ من الربا وجب عليه القتل، وكل من أربى وجب عليه القتل».

So, Allah<sup>-azwj</sup> the Exalted Revealed: ***O you those who are believing! Fear Allah and relinquish whatever remains (due) from the interest if you are Momineen [2:278] But if you don't do it, then be Notified of a war from Allah And His Rasool [2:279]***. So he<sup>-saww</sup> said: ‘The one who takes from the interest the killing is obligated upon him, and everyone who lends on interest, the killing is obligated upon him (i.e.- Obligatory for him to be killed)’<sup>19</sup>.

## The consequence in the Hereafter

علي بن إبراهيم، قال: حدثني أبي، عن ابن أبي عمير، عن هشام،

Ali Bin Ibrahim said, ‘My father narrated to me, from Ibn Abu Umeyr, from Hisham,

عن أبي عبد الله (عليه السلام)، قال: «قال رسول الله (صلى الله عليه و آله): لما أسري بي إلى السماء رأيت قوما يريد أحدهم أن يقوم فلا يقدر أن يقوم من عظم بطنه، فقلت: من هؤلاء يا جبرئيل؟». قال هؤلاء: الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَفْقَهُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ وَإِذَا هُمْ بِسَبِيلِ آلِ فِرْعَوْنَ، يَرْضَوْنَ عَلَى النَّارِ غَدَاً وَعَشِيًّا، وَيَقُولُونَ: رَبَّنَا مَتَى تَقُومُ السَّاعَةُ؟».

(It has been narrated) from Abu Abdullah<sup>-asws</sup> having said: ‘Rasool-Allah<sup>-saww</sup> said: ‘When I<sup>-saww</sup> ascended to the sky, I<sup>-saww</sup> saw a group of people, one of them wanted to stand up, but was unable to, due to the hugeness of his belly. So I<sup>-saww</sup> said: ‘Who are they, O Jibraeel<sup>-as</sup>?’ He<sup>-as</sup> said: ‘They are the ones: ***Those who are consuming the interest are not standing except as the standing of the one whom the Satan has confused him from the craze [2:275]***, and they were upon the way of the people of the Pharaoh<sup>-la</sup>, being presented to the Fire morning and evening, saying, ‘Our Lord<sup>-azwj</sup>! When will the Hour be Established?’<sup>20</sup>

## The repentance for those involved in interest:

الشيخ: بإسناده عن الحسين بن سعيد، عن ابن أبي عمير، عن حماد بن عثمان، عن الحلبي، قال: قال أبو عبد الله (عليه السلام): «كل الربا أكله الناس بجهالة ثم تابوا، فإنه يقبل منهم إذا عرف منهم التوبة».

Al-Sheykh, by his chain, from Al-Husayn Bin Saeed, from Ibn Abu Umeyr, from Hamad Bin Usman, from Al-Halby who said,

<sup>19</sup> تفسير القمي 1: 93.

<sup>20</sup> تفسير القمي 1: 93.

‘Abu Abdullah<sup>-asws</sup> said: ‘Every interest consumed by the people in ignorance, then they repent, so it would be Accepted from them when the repentance is recognised from them’.

و قال: «لو أن رجلاً ورث من أبيه مالا، و قد عرف أن في ذلك المال ربا، و لكن اختلط في التجارة بغيره، فإنه له حلال طيب فليأكله، و إن عرف منه شيئا معزولا أنه ربا، فليأخذ رأس ماله و ليرد الزيادة».

And he<sup>-asws</sup> (Imam) said: ‘If a man were to inherit wealth from his father, and he has recognised that in that wealth there is interest, but it has been mixed up in the business, so it would be Permissible for him, good for him to consume it. And if he recognises anything from it as isolated that it is interest, so let him take the capital of his wealth and let him return the additional’.<sup>21</sup>

أَحْمَدُ بْنُ مُحَمَّدٍ عَنِ الْوَشَّاءِ عَنْ أَبِي الْمَعْزَاءِ عَنِ الْحَلَبِيِّ قَالَ قَالَ أَبُو عَبْدِ اللَّهِ (عليه السلام) كُلُّ رِبَا أَكَلَهُ النَّاسُ بِجَهَالَةٍ ثُمَّ تَابُوا فَإِنَّهُ يُقْبَلُ مِنْهُمْ إِذَا عَرَفَ مِنْهُمْ التَّوْبَةَ

Ahmad Bin Muhammad, from Al Washa, from Abu Al Magra, from Al Halby who said,

‘Abu Abdullah<sup>-asws</sup> said: ‘Every interest which the people consume due to ignorance, then repent, so it would be Accepted from them, then the repentance is recognised from them’.

و قَالَ لَوْ أَنَّ رَجُلًا وَرَثَ مِنْ أَبِيهِ مَالًا وَ قَدْ عَرَفَ أَنَّ فِي ذَلِكَ الْمَالِ رِبَاً وَ لَكِنْ قَدْ اخْتَلَطَ فِي التَّجَارَةِ بِغَيْرِهِ حَلَالٌ كَانَ حَلَالًا طَيِّبًا فَلْيَأْكُلْهُ وَ إِنْ عَرَفَ مِنْهُ شَيْئًا أَنَّهُ رِبَاً فَلْيَأْخُذْ رَأْسَ مَالِهِ وَ لِيرُدَّ الرِّبَا

And he<sup>-asws</sup> said: ‘If a man were to inherit some wealth from his father and has recognised that interest is among that wealth, but it has been mixed up in the business with other than Permissible that which was Permissible and good, so let him eat it; and if he recognises anything from it that is interest, so let him take the capital of his wealth and let him return the interest.

وَ إِنَّمَا رَجُلٌ أَفَادَ مَالًا كَثِيرًا قَدْ أَكْثَرَ فِيهِ مِنَ الرِّبَا فَجَهِلَ ذَلِكَ ثُمَّ عَرَفَهُ بَعْدُ فَأَرَادَ أَنْ يَنْزِعَهُ فِيمَا مَضَى فَلَهُ وَ يَدْعُهُ فِيمَا يَسْتَأْنِفُ .

And whichever man benefits with a lot of wealth and most of it is from the interest, so he was ignorant of that, then he recognises it afterwards, so he intends that he removes it from it regarding what is past, so it is for him, and he should leave with regards to what he resumes’.<sup>22</sup>

<sup>21</sup> التهذيب 7: 16 / 70

<sup>22</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 4

## Consuming Interest out of Ignorance:

عَدَّةٌ مِنْ أَصْحَابِنَا عَنْ سَهْلِ بْنِ زِيَادٍ وَ أَحْمَدَ بْنِ مُحَمَّدٍ جَمِيعاً عَنْ ابْنِ مَجْبُوبٍ عَنْ خَالِدِ بْنِ جَرِيرٍ عَنْ أَبِي الرَّبِيعِ الشَّامِيِّ قَالَ سَأَلْتُ أَبَا عَبْدِ اللَّهِ ( عليه السلام ) عَنْ رَجُلٍ أَرَى بِجَهَالَةٍ ثُمَّ أَرَادَ أَنْ يَتْرَكُهُ فَقَالَ أَمَّا مَا مَضَى فَلَهُ وَ لِيَتْرَكُهُ فِيمَا يَسْتَقْبِلُ

A number of our companions, from Sahl Bin Ziyad, and Ahmad Bin Muhammad, altogether from Ibn Mahboub, from Khalid Bin Jareer, from Abu Al Rabie Al Shamy who said,

‘I asked Abu Abdullah<sup>-asws</sup> about a man who consumed interest out of ignorance, then he intended to leave it’. So he<sup>-asws</sup> said: ‘As for what is past, so it is for him, and let him leave it with regards to what is in the future’.

ثُمَّ قَالَ إِنَّ رَجُلًا أَتَى أَبَا جَعْفَرٍ ( عليه السلام ) فَقَالَ إِنِّي قَدْ وَرِثْتُ مَالًا وَ قَدْ عَلِمْتُ أَنَّ صَاحِبَهُ كَانَ يَرِزُو وَ قَدْ سَأَلْتُ فُقَهَاءَ أَهْلِ الْعِرَاقِ وَ فُقَهَاءَ أَهْلِ الْحِجَازِ فَذَكَرُوا أَنَّهُ لَا يَحِلُّ أَكْلُهُ فَقَالَ أَبُو جَعْفَرٍ ( عليه السلام ) إِنْ كُنْتَ تَعْرِفُ مِنْهُ شَيْئًا مَعْرُوضًا تَعْرِفُ أَهْلَهُ وَ تَعْرِفُ أَنَّهُ رَبًّا فَخُذْ رَأْسَ مَالِكَ وَ دَعْ مَا سِوَاهُ

Then he<sup>-asws</sup> said: ‘A man came over to Abu Ja’far<sup>-asws</sup>, so he said, ‘I have inherited some wealth and have come to know that its owner used to consume interest, and I have asked the jurists of the people of Al-Iraq and the jurists of Al-Hijaz, so they mentioned that it is not Permissible to consume it’. So Abu Ja’far<sup>-asws</sup> said: ‘If you recognise anything from it in particular and for it you recognise its owners and recognise that it is interest, so take the capital of your wealth and leave what is besides it.

وَ إِنْ كَانَ الْمَالُ مُخْتَلِطًا فَكُلْهُ هَنِيئًا مَرِيئًا فَإِنَّ الْمَالَ مَالُكَ وَ اجْتَنِبْ مَا كَانَ يَصْنَعُ صَاحِبُكَ فَإِنَّ رَسُولَ اللَّهِ ( صلى الله عليه وآله ) قَدْ وَضَعَ مَا مَضَى مِنَ الرِّبَا فَمَنْ جَهَلَهُ وَسَعَهُ أَكْلُهُ فَإِذَا عَرَفَهُ حُرِّمَ عَلَيْهِ أَكْلُهُ فَإِنْ أَكَلَهُ بَعْدَ الْمَعْرِفَةِ وَجَبَ عَلَيْهِ مَا وَجَبَ عَلَى آكِلِ الرِّبَا .

However, if the wealth was mixed up, so eat it with enjoyment and wholesomely, for the wealth is your wealth, and keep away from what your companion used to do, for Rasool-Allah<sup>-saww</sup> had placed (dropped) what was done from the interest. Therefore, the one who is ignorant of it, would be in a leeway of consuming it, so whenever he comes to recognise that its consumption is Prohibited unto him, and if he were to consume it after the recognition, it would Obligate upon him whatever is Obligated upon the consumer of the interest’.<sup>23</sup>

عَلِيُّ بْنُ إِبْرَاهِيمَ عَنْ أَبِيهِ عَنْ ابْنِ أَبِي عُمَيْرٍ عَنْ حَمَّادٍ عَنِ الْحَلْبِيِّ عَنْ أَبِي عَبْدِ اللَّهِ ( عليه السلام ) قَالَ أَتَى رَجُلٌ أَبِي فَقَالَ إِنِّي وَرِثْتُ مَالًا وَ قَدْ عَلِمْتُ أَنَّ صَاحِبَهُ الَّذِي وَرِثْتُهُ مِنْهُ قَدْ كَانَ يَرِزُو وَ قَدْ أَعْرِفُ أَنَّ فِيهِ رِبًّا وَ أَسْتَيْقِنُ ذَلِكَ وَ لَيْسَ يَطِيبُ لِي حَالُهُ لِحَالِ عِلْمِي فِيهِ وَ قَدْ سَأَلْتُ فُقَهَاءَ أَهْلِ الْعِرَاقِ وَ أَهْلِ الْحِجَازِ فَقَالُوا لَا يَحِلُّ أَكْلُهُ

Ali Bin Ibrahim, from his father, from Ibn Abu Umeyr, from Hammad, from Al Halby,

<sup>23</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 9

(It has been narrated) from Abu Abdullah<sup>-asws</sup> having said: 'A man came over to my<sup>-asws</sup> father<sup>-asws</sup>, so he said, 'I inherited some wealth and have come to know that its owner whom I inherited it from used to earn interest, and I do recognise that there is interest among it, and I am certain of that, and its Permissibility is not good for me due to the state of my knowledge with regards to it. And I have asked the jurists of the people of Al-Iraq and the people of Al-Hijaz, so they said, 'It is not Permissible to eat it'.

فَقَالَ أَبُو جَعْفَرٍ ( عَلَيْهِ السَّلَام ) إِنْ كُنْتَ تَعْلَمُ بِأَنَّ فِيهِ مَالًا مَعْرُوفًا رَبًّا وَ تَعْرِفُ أَهْلَهُ فَخُذْ رَأْسَ مَالِكَ وَ رُدِّ مَا سِوَى ذَلِكَ وَ إِنْ كَانَ مُخْتَلِطًا فَكُلْهُ هَنِيئًا مَرِيئًا فَإِنَّ الْمَالَ مَالُكَ وَ اجْتَنِبْ مَا كَانَ يَصْنَعُ صَاحِبُهُ فَإِنَّ رَسُولَ اللَّهِ ( صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ ) قَدْ وَضَعَ مَا مَضَى مِنَ الرِّبَا وَ حَرَّمَ عَلَيْهِمْ مَا بَقِيَ فَهَلْهُ وَسِعَ لَهُ جَهْلُهُ حَتَّى يَعْرِفَهُ فَإِذَا عَرَفَ تَحْرِيمَهُ حَرَّمَ عَلَيْهِ وَ وَجَبَتْ عَلَيْهِ فِيهِ الْعُقُوبَةُ إِذَا رَكِبَهُ كَمَا يَجِبُ عَلَى مَنْ يَأْكُلُ الرِّبَا .

So, Abu Ja'far<sup>-asws</sup> said: 'If you know for certain that therein is wealth well known as interest, and you recognise its owner, so take the capital of your wealth and return what is besides that; and if it was mixed up, so eat it with enjoyment and wholesomely, for the wealth is your wealth, and keep away from what your companion had done, for Rasool-Allah<sup>-saww</sup> had placed whatever was made from the interest, and Prohibited unto them what remained. Therefore, the one who is ignorant of it, his ignorance is a leeway for him until he recognises it. So, when he recognises its Prohibition, it is Prohibited unto him, and the Punishment is Obligated upon him with regards to it, when he indulges in it just as it is Obligated upon the one who eats the interest'.<sup>24</sup>

## Allah<sup>-azwj</sup> Nourishes the charity but Interest is going to be punished

عن علي بن جعفر، عن أخيه موسى، عن أبي عبد الله (عليه السلام)، قال: «قال رسول الله (صلى الله عليه وآله): إنه ليس شيء إلا وقد وكل به ملك، غير الصدقة، فإن الله يأخذها بيده و يربّيها، كما يربي أحدكم ولده، حتى يلقاها يوم القيامة و هي مثل أحد». .

From Ali<sup>-asws</sup> son of Ja'far<sup>-asws</sup>, from his brother Musa<sup>-asws</sup>, from Abu Abdullah<sup>-asws</sup> having said: 'Rasool-Allah<sup>-saww</sup> said: 'There is nothing except that an Angel has been Allocated with it, apart from the charity, for Allah<sup>-azwj</sup> Takes it in His<sup>-azwj</sup> Hands and Nourishes it, just as one of you nourishes his children, to the extent that on the Day of Judgement he would meet it and it would be like the (Mount) Ohad'.<sup>25</sup>

<sup>24</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 5

<sup>25</sup> تفسير العياشي 1: 510 / 153



الشيخ: بإسناده عن أحمد بن محمد، عن عثمان بن عيسى، عن زرارة، عن أبي عبد الله (عليه السلام) قال: قلت له: سمعت الله يقول: **يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيلُ الصَّدَقَاتِ**، و قد أرى من يأكل الربا يربو ماله! فقال: «أي محق أحق من درهم الربا، يحق الدين، و إن تاب منه ذهب ماله و افتقر».

Al-Sheykh, by his chain from Ahmad Bin Muhammad, from Usman Bin Isa, from Zurara,

(It has been narrated) from Abu Abdullah<sup>-asws</sup>, said, 'I said to him<sup>-asws</sup>, 'I heard Allah<sup>-azwj</sup> Saying: **Allah Obliterates the usury, and He Nourishes the charities [2:276]**, and I have seen the one who consumes the interest, his wealth is nourished (multiplied)! So he<sup>-asws</sup> said: 'Which obliteration is more obliterating than a Dirham of interest Obliterating the Religion (of a person). And if he was to repent from it, his wealth would go away and he would be impoverished'.<sup>26</sup>

## VERSES 275 & 276

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۚ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۚ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۚ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۖ هُمْ فِيهَا خَالِدُونَ {275}

**Those who are consuming the interest are not standing except as the standing of the one whom the Satan has confused him from the craze. That is because they are saying, 'But rather, the trading is similar to the interest'; and Allah has Permitted the trading and Prohibited the interest. So the one to whom comes an Advice from his Lord, and he ends it, then for him would be what has passed and his affairs are (up) to Allah; and the one who returns (to it), so they are the inmates of the Fire, they would be in it eternally [2:275]**

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيلُ الصَّدَقَاتِ ۚ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ {276}

**Allah Obliterates the interest, and He Nourishes the charities; and Allah does not love all ungrateful sinners [2:276]**

## Interest – A confusion by Satan<sup>-la</sup>

العايشي: عن شهاب بن عبد ربه، قال: سمعت أبا عبد الله (عليه السلام) يقول: «آكل الربا لا يخرج من الدنيا حتى يتخبطه الشيطان».

Al-Ayyashi, from Shahaab Bin Abd Rabbih who said,

‘I heard Abu Abdullah<sup>-asws</sup> saying: ‘The consumer of the usury (interest) does not exit from the world until the Satan<sup>-la</sup> confuses him’.<sup>27</sup>

## Interest- a major sin

محمد بن يعقوب: عن عدة من أصحابنا، عن أحمد بن محمد، عن عبد العظيم بن عبد الله الحسيني، قال: حدثني أبو جعفر الثاني (عليه السلام)، [قال: «سمعت أبي» يقول: سمعت أبي موسى بن جعفر (عليه السلام) يقول: دخل عمرو بن عبيد على أبي عبد الله (عليه السلام)، فلما سلم و جلس تلا هذه الآية الَّذِينَ يَجْتَثِبُونَ كِبَائِرَ الْإِثْمِ وَالْفَوَاحِشَ ثُمَّ آمَسُّوا فَعَالَاهُمْ لَبِئْسَ لِلشَّيْطَانِ هَدًى مُنَاسِكًا (عليه السلام): ما أسكتك؟ قال: أحب أن أعرف الكبائر من كتاب الله عز و جل.

Muhammad Bin Yaqoub, from a number of our companions, from Ahmad Bin Muhammad, from Abdul Azeem Bin Abdullah Al-Hasany who said,

‘Abu Ja’far<sup>-asws</sup> the Second narrated to me saying: ‘I<sup>-asws</sup> heard my<sup>-asws</sup> father<sup>-asws</sup> saying, ‘I<sup>-asws</sup> heard my<sup>-asws</sup> father<sup>-asws</sup> Musa<sup>-asws</sup> Bin Ja’far<sup>-asws</sup> saying; ‘Amro Bin Ubeyd came up to Abu Abdullah<sup>-asws</sup>. So when he had greeted, and was seated, he recited this Verse **Those who are shunning the major sins and the immoralities [53:32]**, then held back. So Abu Abdullah<sup>-asws</sup> said to him: ‘What made you withhold?’ He said, ‘I would love to understand the major sins from the Book of Allah<sup>-azwj</sup> Mighty and Majestic’.

فقال: نعم - يا عمرو -

So he<sup>-asws</sup> said: ‘Yes – O Amro –

و أكل الربا، لأن الله عز و جل يقول: الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ،

... And the consumer of the usury (interest) because Allah<sup>-azwj</sup> Mighty and Majestic is Saying **Those who are consuming the interest are not standing except as the standing of the one whom the Satan has confused him from the craze [2:275]**.<sup>28</sup> (Extract)

عِدَّةٌ مِنْ أَصْحَابِنَا عَنْ أَحْمَدَ بْنِ مُحَمَّدٍ بْنِ عِيسَى عَنْ ابْنِ أَبِي عُمَيْرٍ عَنْ هِشَامِ بْنِ سَالِمٍ عَنْ أَبِي عَبْدِ اللَّهِ (عليه السلام) قَالَ دَرَجَتُهُمْ رَبًّا أَشَدُّ مِنْ سَبْعِينَ زَنْبَةً كُلُّهَا بِذَاتِ مُحَرَّمٍ .

A number of our companions, from Ahmad Bin Muhammad Bin Isa, from Ibn Abu Umeyr, form Hisham Bin Salim,

<sup>27</sup> تفسير العياشي 1: 503 / 152.

<sup>28</sup> Al Kafi – H 2454 (Extract)

(It has been narrated) from Abu Abdullah<sup>-asws</sup> having said: 'One Dirham of interest is more grievous than seventy adulteries, all of these being with the ones with sanctity (incestuous)'.<sup>29</sup>

---

<sup>29</sup> Al Kafi – V 5 – The Book of Subsistence Ch 51 H 1