

(267) *“O you who believe! spend in Allah's (SWT) way the best portion of the wealth you have lawfully earned and that which We have produced for you from the earth, and do not pick out for charity those worthless things that you yourselves would not accept but with closed eyes. Bear in mind that Allah (SWT) is Self-Sufficient, Praiseworthy.”* In this important *ayah* Allah (SWT) enjoins on the believers to spend from the pure and the best things in His way that they have earned honestly and lawfully and from the produce of the earth i.e. from the fruits and the vegetables grown from the land. And He prohibits you to give for charity those worthless things which you will not even accept for yourselves, so why do you agree on that for Allah (SWT) who is independent of all wants and most worthy of all praise. One should always keep in mind that Allah is Self-Sufficient and Glorious.

(268) *“Satan threatens you with poverty and prompts you to commit what is indecent.”* Satan holds the children of Adam (AS) from spending in the way of Allah (SWT) because of false fear of poverty and becoming poor and he encourages indecency and immoral acts. *“while Allah (SWT) promises you His forgiveness and bounties, and Allah (SWT) is All Embracing, All Knowing.”* On the other hand Allah (SWT) calls you to the way of forgiveness and prosperity, instead of the evil on which Satan prompts you. Allah (SWT) is Munificent and All-Knowing.

(269) *“He grants wisdom to whom He pleases and whoever is granted wisdom is indeed given a great wealth, but none will grasp the message but men of understanding.”* The Arabic word ‘*Hikmah*’ is translated into wisdom which means the knowledge to differentiate between the truth and the falsehood. Hence, anyone who has wisdom follows the path of Allah (SWT) and after fulfilling his basic needs from what he has earned, he spends whatever is left in the path of Allah (SWT) and does not follow the ways of the Satan who tells him to gather more and more wealth instead of giving it in charities for the pleasure of Allah (SWT). Yet none except men of discernment bear this in mind.

(270) *"Whatever you spend in charity or whatever vow you make, surely Allah (SWT) knows it"* i.e. Allah (SWT) knows the intentions and the deeds of the believers such as charities and vows. So those who intend to give the charity or vow for Allah's (SWT) cause, then He will reward them for their deeds but those who disobey His command and worship others besides Him then He says: *"The wrongdoers shall have no helpers."* i.e. they will not find any help in the Hereafter who can protect them from the punishment of Allah (SWT). The evil-doers shall have none to help them.

(271) *"If you disclose your charities, it is good, but if you conceal them and give them to the poor, that is better for you. He will remove from you some of your sins. Allah (SWT) is aware of your actions."* This *ayah* indicates that it is lawful to give charity in open especially when it is done so as to set an example for the people to follow suit. But Allah (SWT) says that it is better to conceal one's charity as it also saves him from showing off and boasting. And as a result Allah (SWT), because of his virtue and sincerity of performing good deeds secretly, promises to raise his rank and forgive his sins. And He has knowledge of all the deeds of His servants. So to give alms to the poor in private is better and will atone for some of your sins. Allah has knowledge of all what you do.

(272) *"(O' Prophet) You are not responsible for their guidance, it is Allah (SWT) Who guides whom He pleases. The Muslims generally disliked giving charities to their polytheist relatives and other disbelievers, but later Allah (SWT) revealed this ayah and they were allowed to give them charity and were told that they are not responsible for the conversion of these people and their only responsibility is to convey the truth to them. Further Allah (SWT) says: "Whatever wealth you spend in charity, it is to your own advantage, provided you give to seek the pleasure of Allah (SWT). Whatever wealth you spend for the sake of Allah (SWT), will be paid back to you in full, and you will not be wronged."* A person will be rewarded for his good intention. If he gives charity only to attain the pleasure of Allah (SWT) then it will be for his own benefit and it will be repaid to him in full on the Day of Judgment.

(273) *“Charity is for those needy people who in Allah’s (SWT) cause are restricted and cannot move about in land (to earn their livelihood).”* This *ayah* refers to those people who have dedicated themselves wholly for Allah’s (SWT) *Deen*. Allah (SWT) commands His servants to give charity to such needy people who are unable to earn their livelihood. Such was the example of the Companions of the Prophet (SAW). They were trained for the service of Islam and sometimes had to travel long distances for the propagation of Allah’s (SWT) *Deen* and to engage in Jihad against the enemies of Islam. Thus they had to devote themselves wholly for Allah’s (SWT) cause and had no time to earn their livelihood. *“The ignorant think that they are wealthy on account of their modest behavior.”* i.e. the ignorant people who do not know their situation think that they are well-off because they are modest in their clothes and speech but the matter of fact is that they live from hand to mouth as they have devoted themselves for the service of Islam and thus do not have any spare time to earn their livelihood. And Allah (SWT) says: *“You can recognize them by their look because they do not make insistent demands on people”* i.e. these people do not importune men for alms and you will have to recognize them by the light of contentment on their faces and by the tone of their speech. *“Whatever you spend on them, surely Allah (SWT) knows it.”* i.e. Allah (SWT) has full knowledge of the charities and alms you give and He will reward you accordingly on the Day of Judgment.

(274) *“Those who spend their wealth in charity by night and day, secretly and openly, they will have their reward from their Lord. They shall have nothing to fear or to regret.”*

Here Allah (SWT) promises great rewards for those of His servants who give charities in His way and seek His pleasure day and night. And on the Day of Judgment they will neither have fear of the punishment nor will they regret or grieve.

In the above section we read about the moral excellence and rewards of charity i.e. selfless giving of one’s wealth and property in the way of Allah (SWT). Now we come to its opposite i.e. *Riba* or *Usury*. On one hand charity, when practiced in the true Islamic spirit i.e. only with the intention of attaining the pleasure of Allah (SWT), makes us genuinely concerned for the destitute and the needy and leaves no place for parade and vanity. But on the other, Usury is the unlawful

obtaining of wealth from a person in need or distress and therefore forbidden in Islam.

(275) *“Those who live on usury will not rise up before Allah (SWT) except like those who are driven to madness by the touch of Satan.”* Riba (Usury) literally means a growth or an addition. Technically it is the additional amount, collected over and above the capital given as a loan. Dealing with usury or interest of any sort is strictly prohibited in Islam. One who indulges in usury by any means incurs upon himself the severest punishment from Allah (SWT). The beloved Prophet Muhammad (SAW) also warned the Muslims against receiving or giving usury and considered dealing with the interest to be one of the major and the most abominable sins in Islam. In this *ayah* Allah (SWT) says that those who deal in usury will be resurrected from their graves as insane because this is how they behaved in this world i.e. they pursued their lust for money as if they were insane. And Allah (SWT) says: *“That is because they claim: “Trading is no different than usury, but Allah (SWT) has made trading lawful and usury unlawful.”* i.e. They claimed that when profit from capital in trade is lawful then why interest or Usury is prohibited. But Allah (SWT) says that He has made trade lawful and dealing in Usury or interest as unlawful for His servants. *“He who has received the admonition from his Lord and thereupon desists, shall not be punished for the past. Their case is for Allah (SWT) (to judge). Those who pay no heed, they shall be the inmates of hellfire wherein they will live for ever.”* i.e. whoever used to indulge in usury and afterwards he repents then Allah (SWT) will forgive his past sins but those who even after gaining knowledge that usury is unlawful, still persist in it then they will be amongst the losers on the Day of Judgment and their final abode will be hellfire. They shall remain in it forever.

(276) *“Allah (SWT) will destroy usury and will give increase to charity.”* This means that Allah (SWT) deprives the money or property earned by usury of all blessings because it is based on greed and selfishness. On the other hand, Allah (SWT) makes the charity grow and increases it as it is based on sympathy, generosity and compassion. *“And Allah (SWT) does not love the disbelievers, sinners.”* i.e. those who try to attain other’s wealth by illegal means will be deprived of Allah's love. He (SWT) bears no love for the ungrateful sinner.

(277) *“Those who believe and do good deeds, establish regular prayers, and give regular charity will have their reward with their Lord.”* In this *ayah* Allah (SWT) praises those who worship Him alone and observe His rights and that of His creatures. They are the ones who establish salah, give zakah and spend from their wealth on doing good deeds in the way of Allah (SWT). For such believers Allah (SWT) says: *“They will have nothing to fear or to regret.”* i.e. Allah (SWT) guarantees their salvation in the Hereafter. They will be rewarded by their Lord and will have nothing to fear or to grieve.

(278) *“O you who believe! Fear Allah (SWT) and waive what is still due to you from usury if you are indeed believers.”* Allah (SWT) strictly warns His servants to waive what is due to be paid as *Riba* (Usury) by others and to stop dealing in it if their faith be true and sincere.

(279) *“If you do not do then it take notice of war from Allah (SWT) and his Messenger, but if you repent then you shall have your capital sums. Deal not unjustly and you shall not be dealt with unjustly.”* This verse is an ultimatum by Allah (SWT) to those who indulge in *Riba* and warns them not to take anything other than their original capital without any addition or decrease in it. Otherwise be sure of a war declared by Allah (SWT) and His Messenger (SAW) against you. If you repent, you may retain your principal, wronging none (with an increase) without being wronged (by suffering a loss).

(280) *“If the debtor is in a difficulty, grant him time till it is easy for him to repay, but if you remit it by way of charity it will be better for you, if you only knew.”* Allah (SWT) enjoins on the believers to give more time to the debtors for the payment of the debts, if they are having a difficult time paying it back. But if the creditors waive the debt as alms then Allah (SWT) says it is better for them i.e. they will be rewarded by Allah (SWT) in this world and in the Hereafter as narrated by Abu Qatadah (RA) that the Messenger of Allah (SAW) said: *“Whoever gives time to his debtor, or forgives the debt, will be in the shade of the throne (of Allah (SWT)) on the Day of Resurrection.”*¹

(281) *“Fear the Day when you shall all return to Allah (SWT), when every one shall be paid in full what they have earned and none shall be dealt with unjustly.”* i.e. those who refrain from evil and greed and do good, they will be rewarded by Allah (SWT) for their good deeds on the Day of Judgment. But those who wrong others and fleece them, they shall be punished and will suffer a great torment on that day. Every soul shall be requited according to its deserts. None shall be wronged.

(282) *“O you who believe! when you contract a debt for a fixed period of time, write it down.”* Allah (SWT) commands the believers to write down all the transactions involving future payment so that there may be no chance of any dispute between the two parties. *“Let a scribe write down faithfully between you. Let not the scribe refuse to write as Allah (SWT) has taught him so let him write.”* i.e. every contract of debt should be written down by a scribe with fairness and he should not refuse to write the contract, rather he should be grateful to Allah (SWT) for the art of writing He has given to him and should use it for His service. *“Let him who incurs the liability dictate but let him fear his Lord Allah and not diminish aught of what he owes. If the debtor is mentally deficient or weak or unable himself to dictate let his guardian dictate faithfully.”* i.e. the debtor should dictate the scribe the money he owes and should not hide anything of what he owes to the creditor. But if he is unable to dictate it because of an illness or disability then it is allowed for him to appoint a guardian who should dictate on his behalf. Further Allah (SWT) has commanded the Muslims to appoint witnesses from among them who are honest, when dictating a debt or contract as He says: *“And get two witnesses out of your own men and if there are not two men then a man and two women such as you choose for witnesses so that if one of them errs the other can remind her.”* i.e. two women take the place of a man when witnessing financial transactions because of the likely mental shortcoming in the form of forgetfulness. So if one forgets then the other could remind her of the testimony. *“The witnesses should not refuse when they are called on (for evidence).”* i.e. once a person is made a witness in a transaction, then he should not refuse to testify if needed. *“You should not be weary to write it (your contract) for a future period whether it be small or big, that is more just in the sight of Allah (SWT) more suitable as evidence and more convenient to prevent doubts among yourselves.”* i.e. One should not feel ashamed in writing down the contract with the date of payment even it is

for a very insignificant amount as it is convenient for both the parties and also helps repel any doubts in the future. *“But if it be a transaction which you carry out on the spot among yourselves there is no blame on you if you do not write it down. But take witnesses whenever you make a commercial contract.”* i.e. Transaction carried out on the spot in everyday businesses like cash payment or delivery does not require a person to write them down but it is better if they do record them. *“and let neither scribe nor witness suffer any harm. If you do (such harm) it would be wickedness in you.”* i.e. The scribe and the witness should neither be forced nor they should suffer any harm because of their testifying against the interests of any party. *“So fear Allah (SWT), for it is Allah (SWT) that teaches you.”* i.e. He has given you the intellect to judge between right and wrong. *“And Allah (SWT) has knowledge of everything.”* Have fear of Allah (SWT). He teaches you; He has knowledge of all things.

(283) *“If you are on a journey and cannot find a scribe, then let there be a pledge taken.”* This *ayah* indicates that it is allowed for the creditor on behalf of the debtor, to hold a pledge as a security for the repayment of the debt whether on a journey or not. *“If one of you entrusts the other then let the one who is entrusted discharge his trust, and let him fear Allah (SWT), his Lord.”* i.e. If both the parties trust each other then there is no harm on them if they do not write down the transaction or have witnesses present but they should fear Allah (SWT) and should not betray each other and the trustee should restore the pledge to its owner. *“And do not conceal testimony, and whoever conceals it, surely his heart is sinful. And Allah (SWT) knows all that you do.”* i.e. one should not withhold testimony when asked to give it. He that withholds it will have a sinful heart. Allah (SWT) has knowledge of all your actions.

(284) *“To Allah (SWT) belongs all that is in the heavens and on earth.”* This *ayah* states that Allah (SWT) is the Master of all that is in the heavens and the earth and all that is between them. *“Whether you show what is in your minds or conceal it, Allah (SWT) will call you to account for it.”* i.e. Allah (SWT) even knows those intentions and thoughts which a person conceals in his heart and consequently He will hold them accountable for whatever is in their hearts. This *ayah* was abrogated when Allah (SWT) revealed the following *ayah*: *“Allah does not burden any human being with more than he can bear...”*² Further Allah (SWT) says: *“He forgives whom*

He wills and punishes whom He wills." i.e. He is the sole Sovereign and has total authority to punish anyone or forgive anyone He wills. *"For Allah (SWT) has power over all things."*

Now we come to the last two *ayat* of this blessed surah which were revealed when Prophet Muhammad (SAW) went on the *Isra* journey. There are many excellent points with regard to the two *ayat* mentioned in the ahadith of Prophet Muhammad (SAW). It is narrated by Abu Masud (RA) that the Messenger of Allah (SAW) said: *"Whoever recites the last two ayat in surah Al-Baqarah at night, they will suffice him."*³ Allah (SWT) taught the Muslims to recite this prayer at a time when they were being persecuted and tortured and there was no place where those who believed in Him could live in peace.

(285) *"The Messenger believes in what has been revealed to him from his Lord as do the men of faith. Each one (of them) believes in Allah (SWT), His angels, His books and His Messengers. (They say) "We make no distinction between one another of His Messengers.""* i.e. The Messengers and their followers believe in whatever has been revealed from Allah (SWT). They believe in the oneness of Allah (SWT) and that He is the only Sustainer. The believers also believe in all His Messengers and they do not differentiate between any of them nor do they reject any one of them. Further they believe in His angels and all the Books that Allah (SWT) revealed to His Messengers. *"And they say: "We hear and we obey. (We seek) Your forgiveness, our Lord and to You is our return.""* The believers also ask for Allah's (SWT) help and guidance and they humbly pray to Him for the forgiveness of their sins and they firmly believe in the accountability to Him on the Day of Judgment.

(286) *"Allah (SWT) burdens not a person beyond his scope. He gets reward for that (good) which he has earned and he is punished for that (evil) which he has earned."* Firstly, Allah (SWT) does not charge a person with what is more than he can bear. Secondly, A person will be rewarded or punished only for the acts he is responsible for and not for those in which he has had no share—neither by intent nor actual action. In other words, each self shall be requited for whatever good and whatever evil it has done. *"Our Lord! punish us not if we forget or fall into error."* i.e. if we do any unintentional error or lapse into error. *"Our Lord! Lay not on us a burden*

like that which You did lay on those before us." i.e. O our Lord save us and protect us from the trials and tribulations our predecessors were tested with. And "Our Lord! lay not on us a burden greater than we have strength to bear." i.e. Do not test us with trials and tribulations that we cannot bear and subject us to only those trials that we can endure. "Pardon us and grant us forgiveness. Have mercy on us. You are our Protector; help us against the disbelieving people." "O Lord! Pardon us, forgive our sins and our errors, have mercy upon us and help us and protect us against those who reject and mock at Your religion and impugn Your Oneness.

Foot Notes

[1] Musnad Ahmed 5 : 308.

[2] Surah Al-Baqarah (2) : 286. (The abrogation is recorded in Sahih Muslim 1 : 115.)

[3] Fath Al-Bari 8:672