

Tafseer Al-Baqarah [2: 275-281]

From the Book, Introduction to the Tafseer of the Quran,
by the Ameer of Hizb ut Tahrir, Eminent Jurist and Statesman, Ata Bin
Khalil Abu Al-Rashtah

﴿الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكِ بَأْثُهُمْ 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 وَيُزِيلُ الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ * إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ هُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ * يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ * فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ * وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَى مَيْسَرَةٍ وَأَنْ تَصَدَّقُوا خَيْرٌ لَكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ * وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ﴾

“Those who consume interest will stand on Judgment Day like those driven to madness by Satan’s touch. That is because they say, “Trade is no different than interest.” But Allah has permitted trading and forbidden interest. Whoever refrains, after having received warning from their Lord, may keep their previous gains, and their case is left to Allah. As for those who persist, it is they who will be the residents of the Fire. They will be there forever (275). Allah has made interest fruitless and charity fruitful. And Allah does not like any ungrateful evildoer (276). Indeed, those who believe, do good, establish prayer, and pay alms-tax will receive their reward from their Lord, and there will be no fear for them, nor will they grieve (277). O believers! Fear Allah, and give up outstanding interest if you are true believers (278). If you do not, then beware of a war with Allah and His Messenger! But if you repent, you may retain your principal, neither inflicting nor suffering harm (279). If it is difficult for someone to repay a debt, postpone it until a time of ease. And if you waive it as an act of charity, it will be better for you, if only you knew (280). Be mindful of the Day when you will all be returned to Allah, then every soul will be paid in full for what it has done, and none will be wronged. (281)”

After Allah (swt) has clarified the reward of those who spend lawfully and purely in His Cause. These verses explain the fate of those who spend unlawfully and in disobedience of Allah (swt) and His Messenger (saw).

Allah (swt) mentions in these verses **riba** (usury) and clarifies the gravity of its crime, the wickedness of those who engage in it. He (swt) clarifies the severe punishment and the painful torment for committing this heinous sin and great evil:

1. Allah (swt) gives the example of those who consume usury as being like someone possessed by madness or epilepsy, standing and falling in a disturbed state of movement, as if madness has completely overtaken them. This is because they equate usury with trade, while Allah (swt) has forbidden usury and permitted trade.

Then Allah (swt) pardons what has passed of the usury practiced during the pre-Islamic period and makes it clear to the believers that after the prohibition of usury, they must comply and obey Allah (swt) and His Messenger (saw). Whoever engages in usury after its prohibition, deeming lawful what Allah (swt) has forbidden, has deserved painful torment and will be among the inhabitants of the Fire, residing therein eternally.

As for ﴿الَّذِينَ يَأْكُلُونَ الرِّبَا﴾ “Those who consume **riba**.” This means those who take it, encompassing all forms of benefit derived from it. The expression, ﴿يَأْكُلُونَ﴾ “consume” is used in the Quran to signify condemnation, as in, ﴿إِنَّ الَّذِينَ يَأْكُلُونَ أَمْوَالَ الْيَتَامَىٰ ظُلْمًا إِنَّمَا يَأْكُلُونَ فِي بُطُونِهِمْ﴾ “Indeed, those who consume the wealth of orphans unjustly are only

consuming fire into their bellies. And they will be burned in a Blaze.” [TMQ Surah an-Nisaa 4:10]

And similarly, ﴿يَتَمَتَّعُونَ وَيَأْكُلُونَ كَمَا تَأْكُلُ الْأَنْعَامُ وَالنَّارُ مَثْوًى لَّهُمْ﴾ “**They enjoy themselves and eat as grazing livestock eat, and the Fire will be their abode.**” [TMQ Surah Muhammad, 47:12]. The usage here in this context carries the same meaning.

As for ﴿لَا يَفْقُومُونَ﴾ “**They will not stand,**” it refers to the Day of Resurrection.

As for ﴿إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ﴾ “**except as one who is confounded by Satan.**” This means they will rise from their graves, standing as if they are confounded and struck down like a possessed individual in this world, that is, a madman. This will be a disgrace for them on that Day and serves as a clear indication of the strict prohibition against riba (usury), which is strongly reiterated in these verses.

As for, ﴿مِنْ الْمَسِّ﴾ “**from the touch**” refers to madness. It is said, “A man is touched (مَسَّ) and thus is possessed (ممسوس) when he is afflicted with madness.” The term خبط “khabṭ” refers to striking without precision, as in the saying خبط العشواء “the blind camel that walks haphazardly”.

There are narrations explaining, ﴿الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ﴾ “**the one confounded by Satan from touch.**” The strongest interpretation is that when a person is afflicted with madness, Satan has a greater influence on them through his whispers, creating illusions and confusion that cause the madman to stumble.

As for the interpretation that Satan directly strikes or causes a person to go mad, the verse does not explicitly state this. Allah (swt) did not say, يتخبطه الشيطان بالمس “Satan strikes him with (bi) madness,” meaning Satan does not directly cause the madness. Instead, the verse says, ﴿يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ﴾ “**Satan confounds him from (min) touch**” indicating that Satan’s confusion is a result of pre-existing madness. That is, madness precedes Satan’s interference.

Additionally, the interpretation that, ﴿يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ﴾ “**Satan confounds him from touch**” is a metaphor (kinayah) or allegory (majaaz) based on Arabic idioms. They refer to a possessed person as being “touched by jinn,” is weak. Arabs derived the word “madness” (janun) from jinn. However, resorting to metaphor and allegory is unnecessary, unless the literal form (haqeeqah) is implausible. Here, the literal meaning is not implausible. Satan whispers multiple illusions to the madman, causing him to stumble, and thus, it is said, “Satan confounds him.”

It seems that those who interpreted the verse as a metaphor were responding to claims that Satan directly strikes and causes madness. Since they believed Satan does not have such control, as Allah (swt) says that Shaytan said, ﴿وَمَا كَانَ لِي عَلَيْكُمْ مِنْ سُلْطَانٍ﴾ “**And I had no authority over you.**” [TMQ Surah Ibrahim 14:22], they concluded that the verse is metaphorical.

However, both interpretations are weak. The stronger opinion is the one we have clarified.

What is remarkable is the hostility found in the commentaries of both groups toward one another for differing on this subject. It is to the extent that some accuse the other of disbelief, even though the verse does not definitively support either view.

Moreover, I have not come across any authentic hadith that definitively explains the verse, except for what is narrated about the Prophet (saw) during the event of Isra’ and Mi’raj. However, it does not conclusively favor either interpretation. The narration states, فانطلق بي جبريل فمررت برجال كثير كل منهم بطنه مثل البيت الضخم ... إلى أن يقول، فإذا أحس بهم أصحاب تلك البطون قاموا فتميل بهم بطونهم فيصرعون، ثم يقوم أحدهم فيميل به بطنه فيصرع ... إلى أن يقول، قلت، يا جبريل، من هؤلاء؟ قال: هؤلاء

Then Gabriel set out with me and I passed by many men, each of whom had a stomach like a huge house... until he said, and when the owners of those stomachs sensed them, they would stand up and their stomachs would tilt them and they would fall down. Then one of them would stand up and his stomach would tilt him and he would fall down... until he said: I said: O Gabriel, who are these? He said: These are the ones who consume interest and they will not stand up except as one who is being beaten by Satan due to insanity stands up.” [Ahmad, Ibn Majah]

This describes the usurers, whose bellies cause them to collapse due to their heaviness, similar to one confounded by Satan from touch.

Therefore, neither the verse nor the hadith definitively supports one interpretation over the other regarding the meaning of the verse.

Since the matter remains inconclusive and there is no definitive explanation in the Shariah for this verse, we turn to the Arabic language, as the Quran was revealed in the language of the Arabs. Based on linguistic analysis, the stronger interpretation is as follows, their example is like that of one confounded by Satan, ﴿مِنَ الْمَسِّ﴾ “from touch,” meaning due to madness. In this context, madness precedes the confounding by Satan. A person becomes mad for some reason, and then Satan confounds them through his whispers and illusions.

Thus, Satan does not directly strike a person to cause madness. Otherwise, the verse would have read, الذي يتخبطه الشيطان بالمس “Satan strikes him with madness” The preposition بِ (bi) “with” indicates causation or attachment, meaning “causing madness.” Furthermore, there is no need to resort to metaphor or allegory by interpreting Satan’s role figuratively because the literal meaning here is plausible.

In all cases, we conclude that this interpretation is stronger, though not definitive (qat’i). If someone presents a stronger interpretation based on linguistic research or evidence from the Quran and Sunnah, it must be followed.

This analogy is a vivid and horrifying depiction of the severity of the crime of those who consume riba. This conclusion is consistent among all commentators, despite their differing interpretations of the analogy.

May Allah forgive those who came before us in Iman for what they wrote about one another in their commentaries. Allah’s Help is sought.

As for, ﴿ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا﴾ **“That is because they say: Trade is just like riba.”** This horrifying analogy, ﴿الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ﴾ **“one confounded by Satan from touch,”** is due to their justification of riba and their equating it with trade. This indicates the humiliation and punishment that will befall them in both this world and the Hereafter.

As for, ﴿وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا﴾ **“But Allah has permitted trade and forbidden riba.”** This is a statement from Allah (swt) refuting and denouncing their comparison of riba to trade.

As for, ﴿فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ﴾ **“So whoever receives an admonition from his Lord”** means whoever is made aware that riba is forbidden, that is whoever is informed of its prohibition. The word ﴿مَنْ﴾ “whoever” is conditional, and the verb ﴿جَاءَ﴾ **“receives”** does not take the feminine marker because مَوْعِظَةٌ **“admonition”** is feminine in form but carries a non-feminine meaning, similar to “advice” وعظ.

As for, ﴿فَإَنْتَهَى﴾ **“and desists.”** This is conjoined to ﴿جَاءَهُ﴾ **“receives”** with a فَ “then” conjunction, to indicate immediate compliance without delay.

As for, ﴿فَلَهُ مَا سَلَفَ﴾ **“Then he may keep what is past,”** the فَ “then” precedes the response to the conditional clause. It means that what was previously taken before the

prohibition was established is not reclaimed. However, anything pending is governed by the rule, ﴿فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ﴾ **“You may have your principal, neither causing harm nor suffering harm.”**

As for, ﴿وَأَمْرُهُ إِلَى اللَّهِ﴾ **“And his affair rests with Allah,”** the matter of the one who desists, allowing them to keep what has past, rests with Allah (swt), Who knows the extent of their sincerity in refraining from riba.

As for ﴿وَمَنْ عَادَ﴾ **“But whoever returns”** meaning, whoever goes back to their previous stance, claiming that trade is like riba, and resumes justifying and consuming riba.

As for ﴿فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ﴾ **“It is they who will be the inhabitants of the Fire; they will abide therein eternally,”** this is because by returning to the justification and consumption of riba, they have committed disbelief (kufr) and apostasy from Islam. A disbeliever resides in Hellfire eternally.

2. Then Allah (swt) explains in the following ayah the fate of the usurer, the one involved in riba, and the giver of charity. Allah (swt) does not bless the wealth gained through riba in this world and prepares painful torment for its owner in the Hereafter. He (swt) blesses charity, promising its giver great reward in the Hereafter.

Allah (swt) concludes the verse by declaring His hatred for disbelievers and sinners, subtly indicating that those who return to justifying riba and equating it with trade are disbelievers and sinners.

As for ﴿يَمْحُقُ اللَّهُ الرَّبَا﴾ **“Allah destroys riba”** meaning, He removes its blessing even if it is abundant. Ibn Mas’ud narrated from the Prophet (saw), **“إن الربا وإن كثر فعاقبته إلى قل”**, **“Indeed, riba, even if it increases abundantly, its end result is loss.”**

The term محق القمر refers to reduction and elimination, as seen in محاق القمر “waning of the moon” when it diminishes.

As for, ﴿وَيُزِيهِ الصَّدَقَاتِ﴾ **“And He increases charity,”** Allah (swt) blesses charity in this world, and multiplies its reward in the Hereafter. Muslim narrated, **إن صدقة أحكم لتقع في يد الله، فيربيها له كما يربي أحكم فلوّه أو فصيله حتى يجيء يوم القيامة وإن اللقمة على قدر أحد** **“The charity of one of you falls into the Hand of Allah. He nurtures it for him as one of you nurtures his foal or calf until it becomes like a mountain on the Day of Resurrection, even if it was a single morsel.”**

As for, ﴿وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ﴾ **“And Allah does not love every sinning disbeliever,”** it is referring to every disbeliever who justifies riba, and every sinner who persists in consuming it and disobeying Allah (swt) and His Messenger (saw). The use of the emphatic forms, ﴿كَفَّارٍ﴾ “exceedingly disbelieving kafir” and ﴿أَثِيمٍ﴾ “exceedingly sinful” underscores the enormity of the crime of riba.

3. In the third verse, Allah (swt) promises those who truly believe in Islam and adhere to its rulings with great reward, freedom from fear, and no grief.

As for ﴿إِنَّ الَّذِينَ آمَنُوا﴾ **“Indeed, those who have believed,”** it means those who believe in Allah, His Messengers, His Books, the Last Day, and Predestination, both good and bad, as previously explained.

As for, ﴿وَعَمِلُوا الصَّالِحَاتِ﴾ **“And those who have done righteous deeds,”** it means that they adhere to the Shariah rulings and apply them in the manner clarified in the Book of Allah (swt) and the Sunnah of His Messenger (saw).

As for ﴿وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ﴾ **“And established Salah and gave zakah,”** this is a case of specifying the particular after mentioning the general, due to its importance. Salah and

Zakah are both included within the general statement ﴿وَعَمِلُوا الصَّالِحَاتِ﴾ **“And those who have done righteous deeds,”** but they are mentioned separately to highlight their great virtue.

4. In the fourth verse, Allah (swt) addresses the believers, commanding them to fear Him, meaning, to protect themselves from His punishment by abandoning riba. Allah (swt) then clarifies at the end of the verse that Islam, which they believe in, obligates them to do so.

As for, ﴿يَا أَيُّهَا الَّذِينَ آمَنُوا﴾ **“O you who have believed,”** it is an address to the believers.

As for, ﴿اتَّقُوا اللَّهَ﴾ **“Fear Allah”** which means protecting yourselves from the Punishment of Allah (swt).

As for, ﴿وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا﴾ **“And give up what remains [due to you] of interest,”** meaning, abandon the riba that you have not yet received, take only your principal. Implicitly (mafhoom), what was received before the prohibition will not be demanded back.

As for ﴿إِنْ كُنْتُمْ مُؤْمِنِينَ﴾ **“If you are to be believers,”** this is a rhetorical device in Arabic to provoke the addressee, and urge compliance with the command. The address begins with “believers” and concludes by reminding them that their Iman in Islam necessitates abandoning riba. It is like saying to someone, “If you are a man, do this,” while being fully aware that they are a man. You are reminding them of their manhood, implying that manhood obligates them to act accordingly.

Following this, Allah (swt) delivers a clear and decisive message: You are faced with two choices:

a. Comply with Allah’s command, repent from riba, and never return to it. If you do so, you will keep your principal without riba, ensuring that you neither oppress, nor are oppressed. You will not oppress debtors by demanding additional amounts. They will not oppress you by failing to return your principal, or delaying its payment.

b. Or, be certain and fully aware that by consuming riba, you are in a state of war against Allah (swt) and His Messenger (saw). This is a dire warning to those who consume riba, and a profound statement highlighting the gravity of the crime of riba. Who can possibly take up war against Allah (swt) and His Messenger (saw)?

It is narrated that when this verse was revealed, the tribe of Tha’qif said, لَا يَدُّ لَنَا بِحَرْبِ اللَّهِ **“We have no power to engage in a war with Allah and His Messenger.”**

This occurred because they had demanded their riba from Banu al-Mughirah. According to a narration by Ibn Abi Hatim from Maqatil, this verse was revealed regarding Banu Amr ibn Umayr ibn Awf from the Tha’qif tribe and their brothers, who had usury claims against Banu al-Mughirah from the Makhzum tribe. They had lent money to Banu al-Mughirah during the pre-Islamic period. After Islam, Tha’qif demanded their usury claims, which amounted to a large sum. However, Banu al-Mughirah refused, saying, وَاللَّهِ لَا نَعْطِي الرِّبَا فِي الْإِسْلَامِ وَقَدْ وَضَعَهُ اللَّهُ تَعَالَى **“By Allah, we will not pay riba in Islam, as Allah (swt) and His Messenger (saw) have abolished it for Muslims.”**

Mu’adh ibn Jabal, or according to some accounts, Attab ibn Asid, who was the wali (governor) appointed by the Prophet (saw) after the conquest of Mecca, informed the Prophet (saw) of the matter. Thereupon, Allah (swt) revealed the verse, ﴿يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا﴾ **“O you who have believed, fear Allah and give up what remains [due to you] of interest.”**

The Prophet (saw) then wrote to them, أَنِ أَعْرِضْ عَلَيْهِمْ هَذِهِ الْآيَةَ فَإِنْ فَعَلُوا فَلَهُمْ رُؤُوسُ أَمْوَالِهِمْ وَإِنْ أَبَوْا **“Present this verse to them. If they comply, they may have their principal. If they refuse, announce to them a war from Allah and His Messenger.”**

Abu Ya’la also narrated from Ibn Abbas (ra) that when this verse was revealed, the

Thaqif tribe said the statement mentioned earlier, لا يد لنا بحرب الله تعالى ورسوله **“We have no power to engage in a war with Allah and His Messenger.”**

6. After Allah (swt) clarified in the previous verse the absolute prohibition of riba, stating that its practitioners are entitled only to their principal amounts, ensuring no one wrongs or is wronged. He (swt) then addressed a specific situation; the possibility that a debtor may be insolvent, and unable to repay the principal amount borrowed from the creditor.

This case is addressed in the noble verse, which mandates granting the insolvent debtor a grace period, until their financial situation improves, enabling them to repay. Furthermore, Allah (swt) encourages creditors to go beyond simply granting an extension, urging them to show additional kindness, by forgiving part, or all, of the debt. Such an act would ensure good outcomes in both this world and the Hereafter, as they would earn immense goodness and reward.

In pre-Islamic times, an insolvent debtor could be sold into slavery to settle their debt. However, through the mercy of Allah (swt) and the justice of this great Deen of Islam, the insolvent debtor was granted a respite until their financial situation improved, enabling them to repay their debt. Not only that, but creditors were also encouraged to be charitable toward the debtor in addition to granting an extension, by forgiving all or part of the debt. Praise be to Allah, the Lord of the Worlds.

As for ﴿وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ﴾ **“And if someone is in hardship, then [let there be] postponement until a time of ease.”** Here, ﴿كَانَ﴾ is the perfect form of the verb, meaning “if there exists.” It signifies that if there is an insolvent debtor, they must be granted a grace period until they reach a financial situation where they can repay the debt.

As for, ﴿عُسْرَةٍ﴾ “Hardship” refers to a state of financial difficulty due to a lack of money, as seen in the phrase “جيش العسرة” “the army of hardship.”

As for, ﴿مَيْسَرَةٍ﴾ **“ease”** refers to wealth or financial capability, signifying a state of having sufficient resources to repay debts.

Since ﴿كَانَ﴾ is a verb in the perfect form, the mandate to grant a grace period is not limited solely to debtors involved in riba transactions. It applies to all debtors who are insolvent and unable to repay. If the verse referred exclusively to those involved in riba, it would have used the phrase, ﴿وَإِنْ كَانَ ذَا عُسْرَةٍ﴾ In this case, ذَا would have been a pronoun (dameer) referring to the debtor demanding repayment of the principal amount from riba transactions. However, the verse instead uses the more general phrasing, ﴿وَإِنْ كَانَ ذُو عُسْرَةٍ﴾ **“And if someone is in hardship,”** which applies to any debtor who is insolvent.

This interpretation is supported by the fact that ذُو عُسْرَةٍ is an indefinite (nakira) noun within the context of a conditional clause. This renders it a general term applicable to all insolvent debtors, not limited to specific cases such as riba.

The verse was revealed concerning those involved in riba transactions before Islam abolished it, and required the principal amount to be repaid while forbidding riba, as al-Kalbi mentioned in his narration, it was revealed when Banu al-Mughirah said to Banu Amr, نحن اليوم أهل عسرة فأخرونا إلى أن ندرك الثمر **“We are currently in financial difficulty; grant us an extension until the harvest.”**

However, Banu Amr refused to grant them the extension. Thereupon, this verse was revealed. This completes the story of the riba dealings between Banu al-Mughirah and Banu Amr, which was discussed in the interpretation of the previous verse. Thus, this verse was revealed specifically concerning the demand for the repayment of principal amounts in riba transactions between them.

However, the rule is derived according to the Shariah principle (qa'idah), الْعِبْرَةُ بِغُمُومِ اللَّفْظِ أَوْ **“The expression is according to the generality of the wording and not the** بَخْصُوصِ السَّبَبِ

specificity of the reason for revelation.” As previously mentioned, ﴿ذُو عُسْرَةٍ﴾ “one in hardship” is a general term. Therefore, it applies to granting a grace period to any insolvent debtor, regardless of whether the debt involves the principal amount of *riba*, or any other kind of debt.

As for ﴿فَنظَرَةٌ إِلَىٰ مَيْسَرَةٍ﴾ “Then let there be postponement until a time of ease.” The conjunction “ف” introduces the answer to the conditional clause ﴿وَإِنْ كَانَ ذُو عُسْرَةٍ﴾. The word “نظرة” means “postponement” or “a grace period,” and it is a nominal predicate with its subject implied, meaning “it is incumbent upon you to grant a postponement.”

Granting a grace period here is obligatory. This is evident from Allah’s statement immediately following, ﴿وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ﴾ “And if you give up your right entirely as charity, it is better for you.” This implies that the initial directive, ﴿وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ﴾ “And if someone is in hardship, then let there be postponement until a time of ease” is mandatory. The evidencing (*dalaalah*) for this lies in the mention of ﴿تَصَدَّقُوا﴾ “give charity” afterward. In jurisprudential principles, a command to do something, followed by a suggestion for voluntary action of the same type, serves as evidence that the initial command is obligatory. For example, if someone says, “Write this page, and then volunteer to write another,” this structure implies that the first command, “Write this page,” is mandatory, as indicated by the subsequent voluntary action. This principle is established in the study of Shariah legal *qaraa’in* (contextualizations) in the principles of Islamic jurisprudence. Charity toward an insolvent debtor, in addition to granting them a grace period, involves forgiving all or part of the debt. It cannot be said that, ﴿وَأَنْ تَصَدَّقُوا﴾ “And if you give charity,” refers to the grace period itself. This is because the two are mentioned separately and connected by a conjunction, indicating that the latter is an addition to the former. In other words, it signifies granting a grace period **plus** something extra, as one might say, “Pay your **zakah** and give **charity**.” This phrase implies that the obligation is to pay *zakah* and that giving additional voluntary charity is beyond the obligation.

As for ﴿إِنْ كُنْتُمْ تَعْلَمُونَ﴾ “If you only knew,” the response to the conditional phrase *إن* is omitted but understood, “If you knew the immense goodness and great reward that Allah (swt) has prepared for those who relieve the hardship of an insolvent debtor, and forgive part of their debt, you would hasten to do so.” This is the inferred meaning of the conditional response.

Imam Ahmad narrated in his **Musnad** through the chain of Rib’i, who said, that Abu al-Yasar said that the Messenger of Allah (saw) said, ﴿مَنْ أَنْظَرَ مُعْسِرًا أَوْ وَضَعَ عَنْهُ أَظْلَهُ اللَّهُ تَبَارَكَ وَتَعَالَىٰ﴾ “Whoever grants a grace period to an insolvent debtor or forgives part of their debt, Allah the Blessed and Exalted will shelter them in His shade.” In another narration, it is added, ﴿يَوْمَ لَا ظِلَّ إِلَّا ظِلُّهُ﴾ “On the Day when there will be no shade except His shade.” Imam Ahmad also narrated from Ibn Umar (ra) that the Messenger of Allah (saw) said, ﴿مَنْ أَرَادَ أَنْ تَسْتَجَابَ دَعْوَتُهُ وَأَنْ تَكْشِفَ كَرْبَتَهُ فَلْيَفْرَجْ عَنْ مُعْسِرٍ﴾ “Whoever wishes their supplication to be answered and their hardship to be relieved, let them ease the burden of an insolvent debtor.” Imam Ahmad narrated from Ibn Abbas (ra) that the Messenger of Allah (saw) said, ﴿مَنْ أَنْظَرَ مُعْسِرًا أَوْ وَضَعَ لَهُ وَقَاهُ اللَّهُ مِنْ فِجْهِ جَهَنَّمَ﴾ “Whoever grants a grace period to an insolvent debtor or forgives part of their debt, Allah will protect them from the heat of Hellfire.”

It is worth mentioning that the definition of an insolvent debtor, who must be granted a grace period, involves some juristic opinions. The view I find most convincing is that an insolvent debtor is one who does not possess surplus wealth beyond their **basic needs**, such as food, clothing, and shelter. This is based on the meaning of the term *أعسر فلان* “a person becomes insolvent,” which implies **poverty**. Thus, an insolvent debtor is equivalent to a poor person. A poor person is one who does not have enough wealth to meet their essential basic needs. If someone possesses wealth exceeding these essential basic needs,

they are not considered poor. Therefore, they are not considered insolvent. As a result, they are entitled to a grace period, only as long as their wealth does not exceed their **essential basic needs**.

The term “insolvent” does not apply to someone who lacks surplus wealth beyond their **customary needs**. Customary needs relate to a person’s usual standard of living, such as owning a car, having a servant, wearing various types of clothing, and enjoying a variety of food and drink. These go beyond **essential needs**, which include: 1. **Food** sufficient to sustain life. 2. **Clothing** that covers one's body and protects modesty. 3. **Shelter** that provides security and basic living conditions.

When it comes to diverse foods and clothing, only what is necessary for survival is considered essential. If a person possesses wealth exceeding their essential needs—such as owning a car, an additional house, a plot of land, or any other form of surplus wealth—then the creditor is permitted to demand repayment of their debt without granting a grace period in such cases.

In these circumstances, the creditor has the right to file a legal claim and recover the debt from the debtor’s surplus wealth.

7. This final verse serves as a reminder from Allah (swt) about the Day of Judgment, when everyone will return to Him, face accountability, and receive just recompense. Whoever does good will find goodness, and whoever does evil will find evil. Allah (swt) says, **﴿لَا ظَلَمَ﴾** **﴿ثُمَّ تُوفَّى كُلُّ﴾** “No injustice will there be that Day.” (TMQ Surah Ghafir 17). Allah (swt) says, **﴿ثُمَّ تُوفَّى كُلُّ﴾** **﴿نَفْسٍ مَا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ﴾** “Then every soul will be fully compensated for what it earned, and they will not be wronged.”

As for, **﴿وَاتَّقُوا يَوْمًا﴾** “And fear a Day,” it means protect yourselves from the punishment of that Day, by refraining from sins in this world, and increasing your good deeds. It is perhaps for this reason that this verse is placed after the verses on riba, to emphasize the enormity of the sin of riba, as it leads to Allah’s wrath and Hellfire. Whoever wishes to avoid Allah’s anger, **﴿اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا﴾** “Fear Allah and give up what remains [due to you] of interest.”

And whoever wishes to avoid the punishment of the Day of Judgment, **﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ﴾** “And fear a Day when you will be returned to Allah.” Whoever seeks Allah’s pleasure on that terrifying Day, which will turn children’s hair gray, must abandon the heinous crime of riba, and avoid engaging in a war against Allah (swt) and His Messenger (saw). Instead, they must meet Allah (swt) with Him being pleased with them, earning their reward from the Sovereign, the Just, the Omnipotent. This verse is the final one revealed from the Qur’an.

Al-Bukhari recorded in his Sahih, in the Chapter "باب موكل الربا" “The Chapter of the One Who Takes Riba” regarding, **﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ﴾** “Be mindful of the Day when you will all be returned to Allah, then every soul will be paid in full for what it has done, and none will be wronged,” Ibn Abbas said, **﴿هذه آخر آية نزلت على النبي﴾** “This is the last verse revealed to the Prophet (saw).”

Ibn Jarir narrated from Ibn Abbas (ra), **﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ﴾** “The last ayah revealed in the Quran, “Be mindful of the Day when you will all be returned to Allah, then every soul will be paid in full for what it has done, and none will be wronged.””

Ibn Juraij said, **﴿يقولون إن النبي ﷺ مكث بعدها تسع ليال وبدأ يوم السبت ومات ﷺ يوم الاثنين﴾** “They say that the Prophet SAW lived for nine nights after its revelation, beginning on a Saturday and passing away on a Monday.”

"آخر ما نزل من القرآن كله ﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ﴾ Ibn Abi Hatim also narrated from Sa'id ibn Jubayr, **"The last ayah revealed from the entire Quran is, "Be mindful of the Day when you will all be returned to Allah, then every soul will be paid in full for what it has done, and none will be wronged."**" He added that the Prophet (saw) lived for nine nights after this verse was revealed, and then passed away on a Monday.

Ibn Mardawayh narrated from Sa'id ibn Jubayr, from Ibn Abbas (ra), **"آخر شيء نزل من القرآن ﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ...﴾"** **"The last verse revealed from the Qur'an is, "And fear a Day when you will be returned to Allah..."**

Al-Qurtubi mentioned, Abu Salih narrated from Ibn Abbas, **"آخر ما نزل من القرآن، ﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ...﴾ فقال جبريل للنبي ﷺ ، يا محمد ضعها على رأس ثمانين ومائتين** **"The last of what was revealed from the Quran is, "Be mindful of the Day when you will all be returned to Allah, then every soul will be paid in full for what it has done, and none will be wronged."** Jibreel (as) told the Prophet (saw) **"يا محمد ضعها على رأس ثمانين ومائتين من البقرة"** **"O Muhammad, place it at verse 281 of Surah Al-Baqarah."**

Al-Qurtubi also mentioned another narration where the Prophet SAW said, **"اجعلوها بين آية الربا وبين آية الدين"** **"Place it between the verses on riba and debt."** This does not conflict with the narration in Sahih al-Bukhari, where Ibn Abbas (ra) said, **"آخر ما نزل على رسول الله ﷺ آية الربا"** **"The last verse revealed to the Messenger of Allah (saw) was the verse on riba."**

Imam Ahmad narrated from Umar (ra) who said, **"من آخر ما نزل آية الربا"** **"One of the last verses revealed was the verse on riba."**

Ibn Majah and Ibn Mardawayh narrated from Umar (ra) who said, **"من آخر القرآن نزولاً آية الربا"** **"One of the last verses of the Qur'an to be revealed was the verse on riba."**

The reconciliation between these narrations is as follows: the verses on riba were revealed, and then the final verse was revealed, **"﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ...﴾"** **"And fear a Day when you will be returned to Allah..."**

Thus, there is no contradiction. The correct understanding of these narrations is that the last verse revealed was, **"﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ...﴾"** **"And fear a Day when you will be returned to Allah..."** whilst among the last verses revealed, were the verses on riba, as explicitly mentioned in the narrations of Imam Ahmad, Ibn Majah, and Ibn Mardawayh.

As for what is mentioned in Sahih al-Bukhari, **"آخر ما نزل آية الربا"** **"The last of what was revealed was the verse on riba,"** it is understood in light of other narrations as "one of the last verses revealed." This understanding aligns with the sequence of Revelation, where the verses on riba were revealed, followed by the verse, **"﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ...﴾"** **"And fear a Day when you will be returned to Allah..."**

Thus, it is accurate to say that the last verses revealed include both the verse on riba, and the verse, **"﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ...﴾"** **"And fear a Day when you will be returned to Allah..."**

In conclusion, the final verse that was revealed is, **"﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ...﴾"** **"And fear a Day when you will be returned to Allah..."** this verse was placed, by the command of the Prophet (saw), in its position in the Qur'an after the verses on riba, as verse 281 of Surah Al-Baqarah.