

Jābir ibn ‘Abdullāh narrated:

- 1 God's Messenger (peace be upon him) cursed
- 2 the one who devours usury,
- 3 the one who pays it,
- 4 the one who writes [the agreement]
- 5 and the two witnesses.
- 6 He said: ‘They are all the same’.<sup>(1)</sup>

1 Related by Muslim, 1598.

#### From the Qur’an

- ﴿Those who gorge themselves on usury cannot rise up except as he may rise up whom Satan has confounded with his touch. That is because they say, ‘Trade is just the same as usury’, whereas God has made trade lawful and usury forbidden. He who receives an admonition from his Lord, and thereupon desists [from usury] may retain his past gains, and it will be for God to judge him. Those who revert to the practice [of usury] are indeed the inmates of the Fire, wherein they shall abide. (275) God blots out usury and causes charitable offerings to grow and increase. God does not love confirmed unbelievers who persist in wrongdoing.﴾ (2: 275-276)
- ﴿Believers, fear God and give up what remains outstanding of usury gains, if you are true believers. (278) If you do not, then war is declared against you by God and His Messenger. If you repent, however, you shall remain entitled to your principal. Thus, you shall commit no wrong, nor suffer any wrong yourselves.﴾ (2: 278-279)
- ﴿Believers, do not gorge yourselves on usury, doubling [your money] again and again. Have fear of God, so that you may prosper. (130) Guard yourselves against the Fire which has been prepared for the unbelievers; (131) and obey God and the Messenger, that you may be graced with mercy.﴾ (3: 130-132)
- ﴿Help one another in furthering righteousness and piety, and do not help one another in furthering evil and aggression.﴾ (5: 2)

#### The Narrator

Abu ‘Abdullāh Jābir ibn ‘Abdullāh ibn ‘Amr ibn Ḥarām al-Anṣārī belonged to the Salimah clan of the Anṣār. He attended the second pledge given by the Anṣār to the Prophet at Aqabah. He was a youth at the time, accompanying his father who was one of the twelve representatives. He was the last to die of those who witnessed the Anṣār’s second pledge to the Prophet at ‘Aqabah. His father took part in the Battles of Badr and Uḥud. It is reported that Jābir took part in the Battle of Ṣiffīn alongside ‘Alī ibn Abi Ṭālib. He was the mufti of Madinah in his life. He died in Year 78 AH, 698 CE.

#### Summary

The Prophet cursed usury: whoever takes it or gives it, and the one who writes its contract or acts as a witness. The Prophet further says that they all incur the same sin.



# Message and Meaning

1

The Prophet (peace be upon him) states in this hadith that God, Mighty and Exalted, expels a number of people who take part in the same offence, denying them His mercy.

2

In this hadith, the Prophet begins by stating that the curse, which means expulsion from God's mercy, applies to the one who devours usury. This refers to a person who takes people's money in usurious transactions, regardless of how he spends the usurious gain.

Usury refers to the excess one party takes according to a contract for an exchange of money, with nothing in return for such increase. For example, one party, whether an individual or an institution, lends the other a sum of money on condition that the borrower will repay the same amount and an agreed sum in excess. Alternatively, they may stipulate that delaying repayment beyond a particular date incurs a fine. A similar case is to have a bond that matures on a certain date, giving the holder, say, 1,200, while he paid only 1,000 for it. Usurious transactions take several other forms, and these may use different names for the excess being paid by one party, such as interest, late payment fine, etc.





The curse also applies to the party who gives the usurious increase. This is the party who undertakes to pay the excess in return for the later repayment. This party is cursed for helping the other party receive such a gain. In most cases, the transaction is not absolutely necessary for people. It is mostly for improvement or comfort.

Usury may be in the form of paying extra money, or giving something different, such as giving the lender a gift and repaying the exact amount of the loan.



The Prophet (peace be upon him) also mentions that the curse similarly applies to the person who writes or contributes to the usurious contract, whether manually or using a keyboard, or designs the relevant documents, or enters the date, etc.



Further, the two witnesses to the usurious contract are also cursed.



The Prophet then mentions that all of them are the same in deserving God's curse, because they cooperate in promoting evil, when God has prohibited such cooperation. He says: 'Help one another in furthering righteousness and piety, and do not help one another in furthering evil and aggression'. (5: 2)



# Implementation

1

Every one of us is in need of God's mercy, and every one prays to God to bestow mercy on him and his family. Therefore, when we learn that God curses something or the one who does it, we should steer away from it, because such curse means expulsion from God's mercy.

2

Some people may be dissatisfied with what God has given them. A person may feel unhappy when his supplication remains unanswered. He wonders why God's mercy has been slow coming. He should look within himself, because he may have done something, deliberately or unwittingly, which incurs God's curse.

3

A person may take things lightly and become involved in usury when it is a grave sin that has grave financial consequences, in addition to ruining a person's present and future life. It is important for every Muslim to turn a deaf ear to anyone who tempts him to share in a usurious transaction, whether such temptation comes from a friend who is a businessman, or a financial report, or a colourful advertisement. God removes all blessings from the usurer's assets. He says: 'God blots out usury and causes charitable offerings to grow and increase. God does not love confirmed unbelievers who persist in wrongdoing'. (2: 276)

4

Usury is clearly forbidden and whoever takes part in it is cursed. It is not permissible to take part in any usurious contract, even if the borrower says that he is certain of repaying the loan on time, without incurring any usurious increase. The very writing of the usurious contract is forbidden and the curse applies to the parties and the writer.

5

Lawful earnings are the ones a Muslim seeks, knowing that taking unlawful gains will deprive him of having his prayers answered. The Prophet 'mentioned the case of a man who goes on a long journey, uncouth with dust on his body. He raises his hands to the sky and says, "My Lord! My Lord!" Yet, his food is unlawfully earned; his drink is unlawfully earned; his clothes are unlawfully earned; and he was fed, when young, with what was unlawfully earned. How can such supplication be answered?'<sup>(1)</sup>

6

Early Muslims were eager to ensure that their food was legitimately earned. They warned people against feeding on unlawful earnings. Wahb ibn al-Ward said: 'Were a person to spend all his time worshipping in the mosque, like one of its pillars, nothing will benefit him unless he looks at what goes into his belly and whether it is lawfully earned'.<sup>(2)</sup> Imam Ahmad ibn Ḥanbal was asked: 'What softens people's hearts?' He thought for a short while then lifted his head and said: 'Making sure that their earnings are lawful'.<sup>(3)</sup>

1 Related by Muslim, 1015.

2 Ibn Rajab, *Jāmi' al-'Ulūm wal-Ḥikam*, Vol. 1, p. 263.

3 Ibn al-Jawzī, *Manāqib al-Imām Ahmad*, p. 269.

7

The Prophet (peace be upon him) said: 'I saw in my dream last night two men who came to me and took me to a blessed land. We went through it until we reached a river of blood in which there was a man standing. At the middle of the river there was another man with a heap of stones in front of him. The man in the river came across trying to get out, but the other man threw a stone at his mouth and caused him to go back to where he was. Every time the man in the river tried to get out, the other threw a stone at his mouth and he went back to where he was. I asked what the matter was. I was told that the man in the river was the one who devoured usury'.<sup>(1)</sup>

8

When God forbids something, He also forbids taking its price, helping in it, as well as witnessing it without objecting to it. Every Muslim should make sure not to help in anything forbidden, particularly taking people's money unlawfully.

9

A person who deals usuriously and wants to repent and stop should return the usurious gains to the people who paid them. He should only take what he legitimately claims. To return unlawful gains is a condition for accepting one's repentance.

10

A Muslim who knows someone who deals usuriously should advise him that he must desist and repent. He then should stop dealing with him, even though his own transactions involve no usury. However, if that person is the only one who sells certain items, it is permissible to buy from him as long as one ensures that the deal itself is in line with Islamic teachings. The Prophet (peace be upon him) had some commercial deals with Jews, although they were confirmed usurers.



1 Related by al-Bukhari, 2085.

