



Surah Al-Baqarah

2 صفر 1441

1.10.19

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ
وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن
كُنْتُمْ مُؤْمِنِينَ

O you who have believed,
fear Allah and give up
what remains [due to you]
of interest, if you should
be believers
2:278

Ayaat 278-281 are a command for the believers. This is the big picture. The target group are the believers. Mentioning a target group makes the people more alert and attentive. It is also a motivation for others to reach this level. The Qura'an is for everyone, but there are some commands which addresses the certain specific groups.

In these ayaat, we also find the gheera of Allah. He is very possessive about

the believers. Their faith is very valuable. They are very precious to Allah, so He sometimes gives very firm commands to them. So Allah says if you don't leave even the traces of riba, He will declare war upon you. Why is this command so harsh? Because of the gheera of Allah. He is telling us don't go into riba, you are too valuable and honoured.

Sa'd bin Ubada رضى الله عنه said If I found a man with my wife, I would kill him with the sharp side of my sword." When the Messenger of Allah صلى الله عليه وسلم heard that, he said :
أَتَعْجَبُونَ مِنْ غَيْرَةِ سَعْدٍ، لَأَنَا أَغَيْرُ مِنْهُ، وَاللَّهُ أَغَيْرُ مِنِّي

Do you wonder at Sa'd's sense of gheera (self-respect)? Verily, I have more sense of gheera than Sa'd, and Allah has more sense of gheera than I.
صحيح البخاري ، حديث #6846

This is a praiseworthy protectiveness. The gheera shows love, when someone is so precious to you, you want to protect them. Allah loves us so much so He wants to protect us.

The gheera of Musa عليه السلام was seen when he helped the two girls fetch water from the well which was surrounded by men. In return, he was rewarded with a job, a wife, a family and a home.

يَا أَيُّهَا الَّذِينَ آمَنُوا

Ayah 278 is structured in a way that first there is an address to the believers then the commands, followed by the condition. Allah is addressing the believers. This will make them alert and focused. When you see this address in the Qura'an, take it as an opportunity to achieve this title.

There are two commands.

■ اتَّقُوا اللَّهَ

■ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا

This surah mentions taqwa in a different form. Detach yourself from your desires in order to follow the commands of Allah perfectly. Desires can affect guidance, because if you don't have taqwa, you will pick and choose the points according to your desires.

The word وَذَرُوا is derived from the verb ذَرَى, to leave off. Leave whatever is remaining of the riba. After you leave riba, you want to be upgraded. Riba is impure, so you must leave it. You cannot continue on your beautiful journey with something which will slow you down.

Think of riba as excess baggage. When you travel light, it is easier and quicker. On the way to Allah, leave the things which will weigh you down, even your money. Riba will drag you down, because it is haram. Even if you have a contract, don't honour it. If there is a fire, you can break the windows to escape. In the same way, break any contract which is haram.

■ إِنْ كُنْتُمْ مُؤْمِنِينَ

Who will follow this command? The believer. The believer will understand and do it. When you realize riba is wrong leave it, don't continue dealing with it. Throw it away. Only the believer is capable of receiving, digesting and fulfilling this command. The approach of Allah is so clear. Taqwa is the remedy. Taqwa makes it easier to be obedient.

فَإِنْ لَّمْ تَفْعَلُوا

فَإِنْ لَّمْ تَفْعَلُوا فَادْنُوا بِحَرْبٍ مِّنَ
 اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتُمْ فَلَكُمْ
 رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا
 تُظْلَمُونَ

And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged
 2:279

What if the command is not fulfilled? There are dire consequences. Allah doesn't want you to indulge in haram, so He warns you, tells you what to do and what not to do.

فَادْنُوا

The word Allah uses is فَادْنُوا, from أَذِنَ, to allow, give permission. If you are disobedient, you must face the consequences. It is as if you give permission for what will happen to you because you didn't obey the commands of Allah. This will make you more aware.

Everything happens with the will of Allah, but the one who is dealing with riba allows something bad to happen to himself. He gives permission by his violation.

Even though the words are so harsh, they show the love and gentleness of Allah. You are responsible for your actions. Self assessment is a very high level of character. This builds a healthy society.

Surah Al-Baqarah doesn't only give the curriculum, it shows us how to follow it too. It teaches all the qualities that leaders need. It presents the framework.

بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ

After Ayat Al-Kursi, you are in focus. You need to now apply the rules yourself, fly solo. Soar high, while holding on to the rope of Allah, and you won't be blown away from the straight path.

Imagine a human being, small and weak. How can he withstand a war against Allah and His Messenger صلى الله عليه وسلم? There will be no peace in his life. He will always face a battle, a struggle.

Taqwa is a key to a peaceful life. Leave even a little trace of the desire - بَقِيَّةٌ . The بَقِيَّةٌ , the last bit, always has a value with us, even if it is so small. Give it up. Don't underestimate even this tiny bit of riba. Allah wants your money to be completely halal, with no taint of haram whatsoever.

The Messenger of Allah صلى الله عليه وسلم said :
 إِنَّ اللَّهَ قَالَ مَنِ عَادِيَ لِي وَلِيًّا فَقَدْ
 اذْنَتُهُ بِالْحَرْبِ

Allah said : I will declare war against him who shows hostility to a pious worshipper of Mine.

صحيح البخاري ، حديث #6502
 (Part of a longer hadith)

وَإِنْ تُبْتُمْ

If you don't leave even the traces of riba, there will be war. So it is better to stop from the beginning. If you stop after this warning, you realize your mistake, and leave even the smallest last trace of riba. When you realize your crime, you need repentance.

To make it clearer, the command comes, to leave the riba completely, even the last bit. If you don't, the warning comes. If you then realize, and have already taken the traces of riba, you need to repent. You must resolve never to deal with riba again.

فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ

Now you start anew. You build your capital from the scratch, and this is all halal.

لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

Now you are not being oppressive, and neither will you be oppressed.