Quranic Culture and Financial Subjects

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Abstract:*Sent down from God in the Arabic language to the Prophet of Islam, the Holy Quran directs its message to the faithfuls to teach them Quranic culture. Among the issues that are suggested, emphasized, and commanded in the Quran is the issue of finances, i.e. one's personal finances and social economics, both of which play important roles in one's life. People's livelihoods are dependent upon these matters, and one's social relations are also affected by them. The subjects that Quran teaches include the giving of charity and loans and the abstention from taking usury, and the quality of which is discussed and taught to those who have faith. By repeating these subjects in various chapters, the Quran reminds Muslims and gives them practice in these acts so that they become habitual, and society adopts the way of God to achieve a peaceful existence and financial parity.*

Using an analytical-descriptive method, this article gives the instructions of the Quran regarding the usage of property and presents. Human societies can set these solutions as an example for themselves to reach worldly happiness and be needless of others.

Keywords: *Quran, Personal Finances, Social Economics, Charity, Zakat, Usury, Loans*

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Introduction

Holy Quran is a book of guidance and life. In it there are many directions for man's life. One of them is solving economic problems of society and also giving directions for better life like: Zakat (charity), loans and not taking usury. The Prophet of Islam taught people these directions and He himself and his house hold tried them during their life for the sake of God(Allah) in order to be role models for people to get them to accept it as a culture. In this way, believers and their society can change from needy situation to prosperous one and they become a strong nation.

The Quran states and teaches to those who have accepted faith the quality of these issues. In this way, correct behavior becomes habitual and society adopts the way of God to achieve a peaceful existence and financial parity.

١. Definitions of Culture

Culture is that with which people live; it is related to the people. Culture is a complicated combination of knowledge, beliefs, arts, rules, ethics, and traditions of people. Therefore, the term *"Quranic culture"* refers to the training and teaching given in the Quran in terms of beliefs, traditions, and behaviors of man, because the Quran is a book of guidance.

٢. Charity

One of the Quranic teachings is the subject of spending charitably for others and giving alms. The Quran says:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ يَوْمٌ لَا بَيْعٌ فِيهِ وَلَا خُلَّةٌ وَلَا شَفَاعَةٌ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ

"You who believe! Spend out[to the needy], of the bounty we have provided as sustenance for you before the day comes wherein there shall be no bargaining nor friendship, nor intercession. And those who disbelieve they are the self-oppressors indeed"

(*the holy Quran, ٢, ٢٥٤*)

Charity in this world is a kind of trading with God. It lays the groundwork for a friendship with Him, for intercession and daily sustenance, and it is profitable on the day when all bartering or friendly relationship is negated. By giving charity in this world, man accumulates good deeds that will be his friends and companions in the Hereafter. Charity giving is so important that if one distances himself from this virtue, he is committing practical sacrilege, and from the perspective of this verse, refusing to give obligatory charity is considered a practical sacrilege and oppression.

Also the Holy Quran says,

وَاعْلَمُوا أَنَّمَا غَنِمْتُمْ مِنْ شَيْءٍ فَأَنَّ لِلَّهِ خُمُسَهُ وَلِلرَّسُولِ وَلِذِي الْقُرْبَى وَالْيَتَامَى وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ إِنْ كُنْتُمْ آمَنْتُمْ بِاللَّهِ

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وَمَا أَنْزَلْنَا عَلَى عَبْدِنَا يَوْمَ الْفُرْقَانِ يَوْمَ الْتَقَى الْجَمْعَانِ وَاللَّهُ عَلَى كُلِّ شَيْءٍ قَدِيرٌ

"***And know that whatever of the war spoils that you [o, Muslims]may gain one fifth of it is assigned to Allah's way and to the Messenger and to the near relatives of the Messenger, to the orphans, the poor who beg and the wayfarers, if you believe in Allah …***"

(the holy Quran; ٨, ٤١)

The Quran commands Muslims to give charity and shows that refusing to give charity is sacrilegious and oppressive.

٢-١ Quality of Charitable Spending

The Holy Quran teaches how to give charity, saying:

٢-١-١ ***Give charity from that which we have provided you*** (٢, ٢٥٤). In this verse, God accredits Himself with the daily sustenance that we receive. Man must remember that whatever he achieves, is by the favor and sustenance of God; without God's help or His will, man is nothing and has no power. If God withdraws His favor from mankind for even just one moment, mankind will lose all his power. Man's existence is contingent upon the existence of God. Therefore, it is easier to think that the charity we give comes from God's daily sustenance than to think that all wealth belongs to us and that we earn our daily sustenance by ourselves. This Quranic teaching is itself a training for human development and having correct culture.

٢-١-٢ It should be pure as Holy Quran says: "***O, you who believe! Spend out [in the way of Allah]of the good and pure things which you have earned [lawfully] and from which we have brought out for you from the earth".***(٢, ٢٦٧) Even though one may feel that he himself attained his wealth, he should spend for charity from the unsullied part of it. The Quran does not deny man's ownership; it encourages mankind to spend charitably from that which he has attained, that for which he has worked hard. Of course, God accredits Himself with the growing of crops, and this in itself is another lesson for us; crops sprout for man out of the earth through the favor and blessing of God. He says: **"*Have you observed your farm and the seed that you sow in the ground? Do you cause it to yield production or are we the producer?*** (٥٦, ٦٣-٤)

Also Quran says*: **"And do not aim to spend from that which is bad and worthless, whereas you would not accept it***(٢, ٢٦٧)

Charitable spending is what God likes and it should be done for His approval, thus, we should spend worthy things for God. Anything other than virtue and

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purity is not worthy to be offered to God.

The method of training in this verse is clear. By addressing those who have accepted faith, God orders charitable giving and describes the conditions of the Judgment Day.

۲-۱-۳ Pay charity **without reminding our generosity**

God (Allah) warns those who pay no attention to this command of the consequences of their actions. Furthermore, the manner of spending charitably is stated in verse ۲۶۴ of this same chapter, which says that one's charitable spending should not be accompanied by reminders of one's generosity or harassment: "***o, You who believe! Do not render in vain your charities by reminders your generosity or by annoying; like a man who spends his wealth to show off to people whereas he does not believe*** (۲, ۲۶۴). Also it describes the reward of one who spends charitably without harassment or reminders of his generosity and teaches the appropriate behavior. With this lesson in culture, the Islamic community is taught to spend charitably without harassment or reminders of one's generosity, while alms giving and charitable spending with harassment and reminders nullifies the charitability of one's act, as if one had not given charity at all.

If one does not see the results and benefits of his deed, he has no incentive to repeat it. It is possible that the result of charitable spending will not be seen quickly; however, God's promises and statements, which are truth for one who has faith in Him, can be educational and can be believed, because a faithful person has confidence in God's word. He accepts it and obeys the commands of God. The Holy Quran promotes faith and the doing of good deeds in those who accept faith, i.e., charitable spending, giving alms, and continuing these acts, and says that those who spend their wealth in order to please God and to prove their own pure intentions are like a garden on a hill where hard rain pours and thereafter its fruit is doubled. Men are encouraged by the increased reward.

In this lesson, the Holy Quran also teaches how to spend charitably saying:

۲-۱-٤ the way of paying charity

If you give alms openly, it is well, and if you hide it and give it to the poor, it is better for you. To reassure the faithful about giving charity secretly, the Quran says that ***God is aware and informed of man's actions. So whether one pays openly or in secret, from his good***

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wealth or the bad, God knows everything (٢, ٢٧١).

From the viewpoint of Islam, receiving charity is a right of mankind, and it has great importance; Islam makes an appeal for various methods of giving, including zakat[١], khums[٢], fines and other ransoms, and both obligatory and recommended charitable payments as well as endowments, legacies, and bequests. This means that the level of life in the lower social classes, e.g., men who cannot meet the basic needs of their lives without the help of others, is raised until it approaches that of those who have been blessed with wealth.

From another viewpoint, Islam has forbidden the upper class from excessive display of the affectations, luxuries, and ornamentations of life that are not within reach of society's middle class. The intent behind all this is to establish a moderate life style, the components and dimensions of which are similar and bring closer together the social classes, bring to life the integrity of unity and cooperation, and uproot opposing desires, hostility, and spitefulness of the heart. The Quran propounds that the religion of truth must maintain all affairs of life in neat order as a guarantor of prosperity in this world and in the Hereafter. Through this, with a truthful education and knowledge of ethics, mankind can live a prosperous and happy life, benefit from the blessings God given in this world, and avert ill-health, calamities, and material shortcomings. This is not possible unless there is a happy life of peace and tranquility for everyone alike. Nor is it possible unless lifestyles are improved and essential needs for life are satisfied. Only with financial and economic actions will this become complete. The way to achieve this for members of society is to share willingly with others what they earn by pain and difficulty, because believers are brothers, and the earth and all property belong to God.

٢-٢ Methods for Spending Charitably

The Quran also presents methods for charitable spending, saying: Spend charitably in secret, openly, at night or in the day. Hiding the charitable spending distances it from pretension, harassment, and reminders of one's generosity and further protects the integrity of the poor. The shame of humiliation and degradation will not befall on them, and their dignity will not be injured. Therefore, open charity has a greater result and secretive charity is more pure. The foundation of religion is built on sincerity, and the purer a deed is, the closer to virtue it becomes. Thus, charity given in secret is given preference:

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إِنْ تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِنْ تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ خَيْرٌ لَكُمْ وَيُكَفِّرُ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

"If you give alms openly, it is well, and if you hide it and give it to the poor, it is better for you; and this will do away with some of your evil deeds; and Allah is aware of what you do"

(the holy Quran; ٢, ٢٧١).

For further encouragement, the Quran says: ***Those who spend charitably of their wealth in the night or day, secretly or openly, their reward is with their Lord; there is no fear upon them, nor will they grieve.***

In conclusion, the Quran says that God is aware of the deeds of his servants. In verse ٢٧٤ to emphasize the culture of charitable spending, the Quran says those who give alms openly and in secret from their wealth for the pleasure of God, God with kindness has promised them, ***"Their reward is with their Lord."***

Of course it is recommended that it is better to pay the obligatory charity(Zakat) openly because others may be encouraged to pay it too.

٢-٣ Factors Deterring Charitable Spending

In its method of teaching, as the Holy Quran advises and encourages good deeds, it also brings to the attention of mankind that which deters from good deeds by listing them. It alerts mankind to be careful not to fall victim to Satan's trickery, for the Quran says that Satan is an obvious enemy of man (Al-Qasas, ٢٨, ١٥).

In every act and issue, Satan is lying in ambush. In regards to charitable spending, too, the Quran says that Satan inspires fear of poverty, and other than perversion and lewdness, he has no other objective; thus, it is not lawful for you to follow him (Al-Baqarah, ٢, ٢٦٨).

٢-٤ Factors Encouraging Charitable Spending

In verse ٢٦١, the Quran describes the effects of spending charitably from one's wealth as being worth seven times the amount spent. With this promise, the Quran teaches the faithful that charitable spending has copious benefits, and the faithful are encouraged to adopt this act.

The rewards which are increased by God can be likened to the parable of a grain of wheat which grows seven stalks, and each stalk has ١٠٠ kernels. In other words, the bounty will increase ٧٠٠-fold. If God wants, He will give even more than ٧٠٠ times, because He is free from want and nothing can prevent His generosity or limit His favor and magnanimity.

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The verses in chapter Al-Baqarah say that there are two types of charitable spending: one is for the pleasure and satisfaction of God, and the other is without the intention of pleasing God. Therefore, one's intention in spending charitably and giving alms influences the result. An action that is meant to please God will be accompanied by goodness and honesty. Allameh Tabataba'i says: "Any time charitable spending is for God, its favorable effects will never be nullified, because its connection to God is protected and God's favor is incumbent upon it, even though the degree of favor will differ according to the degree of purity of intention. The weight of an action also cause variation in its effect, such that a garden located on fertile land will give fruit upon the coming of a good rain, but the degree of its goodness depends on the amount of rain. Regarding this difference, the Quran says:

"*The similitude of those who spend their wealth seeking Allah's pleasure and strengthening their own souls is as the similitude of a garden on a height: Heavy rain falls on it and it doubles its yield of harvest; and if heavy rain does not fall upon it, then a gentle rain is [also] sufficient. And Allah is the seer of all that you people do"* (٢:٢٦٥). In other words, God is aware of that which you do; there will be no injustice in the reward for it, and the reward of an action will not be attributed to another action".

In contrast to the deterrent factors, God presents encouraging factors as well so that mankind is encouraged to spend charitably and give alms. He dismisses a portion of his wages and gives it to the needy for the satisfaction of God. The factors which are mentioned include:

Then the Quran says that the goodness one does in giving charity, is for himself. The tone of the verse is simple. It states that charitable spending has no benefit for God, rather only for mankind. This expression is also meant to be encouraging, because man is continuously pursuing his own interests and wants that which is profitable to him. This indicates that worldly reward, and the reward of the Hereafter is not an illusory affair, rather a truthful and real one that God will pay without omission.

Ibn Abbass says that the verse **"*Those who spend [in charity] of their wealth by night and day, secretly and openly, for them shall be their reward with their Lord, on them shall be no fear, nor shall they grieve*"** (٢: ٢٧٤) was sent down regarding 'Ali (pbuh) who had four dirhams; one he gave at night, one during day, the ٣rd secretively, and the ٤th openly.

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۲-٤-۱ Allah' Pr**omise is truth (justice)**

Thus, the Quran says that God is just and His promise is just:**"** ***Satan threatens you with poverty [to prevent you from spending in charity]; and orders you to commit sin; whereas Allah promises you His bounty and forgiveness…"*** *(۲:۲۶۸). It also says:* ***"And whatever you spend in charity, of whatever vow you make, surely Allah knows it; but for the wrongdoers there shall be no helpers for them"*** (۲ : ۲۷۰). It means that those who do not pay their obligatory charity they are wrong doers (oppressors).

To Whom One Should Give Charity

In its teachings, the Holy Quran tells to whom a determined amount of charity should be given: **"*for those poor who are besieged in the path of Allah and thereby prevented from travelling and cannot move about in the land [for trade or work]"*** (۲:۲۷۳). Charity is for the underprivileged who, in the way of God, have been stricken with poverty and cannot travel the earth. They veil their own needlessness so much that a foolish person (with their conditions) would suppose that they have no needs. They do not want to compel people to help them. Therefore, the truly needy must be identified and sought out. It is not clear if one who begs openly is really needy. Also, ***to the orphans, the poor who beg and the wayfarers*** (Al – Anfal, ۴۱).

۳-Loan Giving

Loaning and borrowing is another financial relationship between people. People's social needs may cause them to borrow from each other. Constraints, illness, bankruptcy, and business advances are all cases in which cause one person to borrow money from another. The Quran urges Muslims to lend money to each other and encourages the culture of lending by recommending that loans be given in the best possible manner and that extra time be given to he who lacks the financial means to repay his loan, by saying: **"*And if the debtor is in straitness, then grant him time till it is easy for him to repay; but if he has no money your emit it by way of charity; that is better for you if you only knew"*** (۲:۲۸۰).

About ten verses of the Quran are about loans, all of which stipulate excellence [Hasanah]. These verses encourage men to give excellent loans and are accompanied by the promise of increased wealth and forgiveness of God (Al-Baqarah, ۲۴۵; Hadid, ۱۱). So, by repeating the phrase "excellent loan," it teaches Muslims to adopt the culture of giving excellent loans so that it becomes habitual for them.

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Regarding this noble verse, Allameh Tabataba'i writes: Spending wealth in the way of God is considered as a loan given to Him, because it will be used in His way, and several times that which one spends will be given to him as encouragement.[٣]

Giving a loan to God can mean giving a loan to a servant of God for God's satisfaction, to help resolve the problems of a faithful person who has been stricken with trouble, especially if that person is needy and cannot repay his loans. If the loan given is for the satisfaction of God and it is not demanded, ultimately the loan takes on the status of charity and will result in the pleasure of God and, according to God's promise, the wealth of the giver will increase.

٣-١ Method of Loan Giving

The Holy Quran teaches Muslims how to loan money, saying: ***"o, you who believe! When you contract a debt for a fixed term, then write it down and let a scribe write it down between you justly. And the scribe should not refuse to write, as to what Allah has taught him. So let him write and let the debtor dictate; and he must fear Allah, his Creator Nurturer; and diminish not anything of what he owes, if he who owes, suffers from mental problem or he is weak or unable to dictate himself, then let his guardian dictate justly. And call to witness, two witnesses from among your men and if there is not two men, then call a man and two women of those you approve of as witnesses, so that it one of the two women forgets. The second one of the two may remind the other; and the witnesses should not refuse to witness when they are called on you should not become weary of writing it sown, whether small transaction or big, with its fixed term, this procedure is the most equitable with Allah, more solid as evidence, and more convenient to prevent doubt among yourselves.*** (٢: ٢٨٢-٣).

The verse commands the writing and registering/recording of this financial affairs so that the rights of the wealth owner remain protected and forgetfulness, deception, or lying do not destroy them. In this same verse, it is emphasized that even small loans be recorded, so that no one in the affair incurs a loss. The verse with the sentences "***Believers, when you contract a debt for a fixed period, put it in writing. Let a scribe write it down between you with fairness; no scribe shall refuse to write as Allah has taught him. Therefore, let him write; and let the debtor dictate, fearing Allah his Lord, and do not decrease anything of it. If the debtor is a fool, or weak, or unable to dictate himself, let his***

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guardian dictate for him in fairness. Call to witness two witnesses of your men, if the two are not men, then a man and two women from the witnesses whom you approve; so that if one of the two errs, one of them will remind the other. Whenever witnesses are called upon they must not refuse, and do not be weary to write it down, be it small or large, together with its term. This is more just with Allah; it ensures accuracy in testifying and is the least of doubt. Unless it is present merchandise that you circulate between you; then no guilt shall be on you if you do not write it down and take witnesses when you are selling, and let no harm be done to either scribe or witness. If you do, that is a transgression in you. Fear Allah. Allah teaches you, and Allah has knowledge of everything." (٢:٢٨٢) reaches the conclusion. It emphasizes on fear of God and says that God is All-Knowing. In other words, God knows your goodness and evil, profits and losses, good and bad, and that which God commands and recommends is for your own good. It also says that if one is in a situation where writing is not possible there must be a trustee, and if it is necessary he should be a witness and not hide the truth. If he does hide the truth, his heart has sinned.

Helping others develops affection in hearts and creates a strong bond among people. It is the best tool for connecting the people of a society. The existence of such a culture among the people of a nation will result in empathy, unity, and a peaceful life. Every type of financial contract must be respected so that no one's rights are abused; if a promise is given to someone, or especially when money is borrowed. If that promise is not kept, the person making the loan will incur a loss. The culture of keeping promises that the Quran emphasizes is crucial in society. When promises are kept, trust and confidence in one another will increase among people. A peaceful life, trust, and confidence are crucial to society.

٤. USURY

In contrast to charitable spending, the subject of usury is raised, which means the receipt of extra property/wealth in return for that which was loaned. In continuance of the verse regarding charitable spending in the chapter Al-Baqarah, God poses the discussion of usury. Usury was prevalent in human societies before Islam. The Holy Quran directly addresses those who have accepted faith and forbids them from getting usury, saying: Oh, ***you who believe! Do not devour usury with increasing profits; and fear from the***

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disobedience of Allah so that you may receive salvation (Al'Imran, ١٣٠).

The method in which the Quran says about usury also has a process, and God states the effects and harms of it. He also states the results of obeying and disobeying Him regarding usury. This is repeated in the verses of the Quran to make people do it more so that a culture that avoids usury becomes the habit and behavior of people.

Verse ٣٩ of Chapter Ar-Rum (a Meccan chapter) was revealed, before the verse in Al'Imran which says: **"*whatever you give with the name of usury, to increase the property of the usurer, it has no increase in the presence of Allah; but whatever you spend in alms to gain the pleasure of Allah it does attain the state of becoming manifold by Allah's favour"***. From this it is obvious that usury was discouraged and prevented from the beginning of the era of the Holy Prophet before his migration, and in chapter Al'Imran it was forbidden completely. In seven verses, the forbiddance of usury was emphasized and intensified after the verse in Al'Imran was revealed.[٤]

The verses regarding usury and charitable spending and alms giving are related to each other. Usury is getting property and alms-giving is the giving property. The bad effects that are associated with usury are, without exception, precisely opposed to the good effects associated with alms-giving. Alms-giving causes the outpouring of mercy and love, straightens the backs of the impoverished and needy, and gives order and safety to society; the effects of usury are starkly juxtaposed to these benefits. In these verses, God in his eminence has shown strictness regarding usury, the likes of which are seen in none of the branches of religion except friendship with enemies of religion, because the ill effects of these two sins destroy the foundation of religion, obliterates its effects, and corrupts the system of life. Moreover, it casts a curtain upon the eyes of men and impede their true judgment (Ibid, p. ٤٠٩).Usury causes the collapse of the working class and draws all the wealth toward the upper class. It becomes a way for them to dominate the lives, property, and honor of others. The working and weak classes, who see themselves in this situation as degraded and inferior, take any means to defend their rights and take revenge from the wealthy, and in this manner, society is disrupted.

The cultural lessons of the Quran are such that first the Quran encourages good deeds and then forbids repulsive and lewd acts. Taking usury, draining

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the resources of the needy, collecting property in another group, storing wealth, and accumulating the possessions of the people divide people into two groups: the wealthy and the needy, and this threatens humanity. Allameh writes: Usury disrupts the balance and equilibrium of society and destroys the order of society that governs the straight path of decency and method of innate government. This is the same mistake that afflicts usury takers, because usury confuses the order of bartering and exchange and will mix normal buying and selling and usury. If one is invited to stop taking usury, he will say: trading is only like usury. (Al-Baqarah, ٢٧٥) (Ibid, p. ٤١١). He also writes:

The point of this is that in this verse down payment is compared to usury, not the other way around. One who has this discrepancy and mistake in him is stuck in a situation which seems logical and acceptable to as which is indecent and unacceptable. Whenever this person is commanded to stop his inappropriate actions and turn to doing good deeds, if he answers at all, he will say: That which you tell me to do is like that which you stop me from doing, and there is no benefit in it. Yes, if incorrect practices become the habit and culture of a person, he will lose the ability to recognize what is wholesome, and that which is indecent and unacceptable they will consider to be good. They will not be able to recognize the right path. A person who is afflicted with this type of culture are headed for destruction. Allameh also writes:

If a personal matter becomes a social one, the method of continuity and downfall and its effects will differ. For example, a promiscuous person who commits lewd acts in a society opposed to such behaviors will fall into disfavor with the people. No one will associate with or marry that person, and he will lose the trust and confidence of society. It would not be disapproved by society when such an act becomes socially acceptable. When an act becomes widespread and fashionable, its obscenity is forgotten and natural and social corruptions will spread (ibid, p. ٤٢٠).

In this group of verses, God also names those who do not obey or who turn away from God's commands as dwellers of the fire. Then, in the way of Quranic teachings, He says that God will destroy usury while he multiplies charity. ***"Allah will deprive usury of any blessing and will increase blessing for deeds of charity; and Allah dies not like any ungrateful sinner"*** (Al-Baqarah, ٢٧٦). He brings up this subject to warn usury takers, so that maybe they will awaken from their sleep of

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negligence, become aware of their error, and stop taking usury.

From ‘Ali bin Abitalib (pbuh) it has been narrated that the Prophet of God (pbuh) condemned five people in regards to usury: those who take usury, those who pay usury, the two witnesses, and the scribe of the contract for usury. These subjects indicate that in the Islamic society of those days, despite the presence of the Prophet of God (pbuh) among the people and the revelation of the divinely inspired verses that were the best tools for strengthening faith, usury still existed. This subject in verse ٢٧٨ of chapter Al-Baqarah is shown, ***“oh you who believe! Fear from the disobedience of Allah’s command and give up what remains from usury, if you are believers”.***

Disobeying and refusing to stop collecting usury means to fight with God and his Prophet. Of course, warring with God and his prophet is the epitome of heresy. In continuance, the Quran says that ***if one repents (meaning a real repentance in which one never again approaches usury), one’s assets are his own. Don’t do injustice and you will not be treated unjustly*** (Al-Baqarah, ٢٧٩).

The important points that rule over all issues related to God are the matters of accepting faith, worshipping the One God, obeying and serving Him, and obeying His Prophet (Muhammad (p.b.u.h)). In the beginning of chapter Ma’idah, the last chapter to be revealed to the Prophet, it says: ***”O you who believe! Fulfill the promises and covenants once made…”.***

Twenty years after the prophecy of the Prophet of God (pbuh), Muslims are commanded and advised to keep their covenants and agreements. The subject of this covenant is obedience of God, which includes the verses that command charitable spending, giving goodly loans, and neither receiving nor giving usury. If the culture of usury is not prevalent among members of a society, they will enjoy goodness and bounty, and the unjust collection of wealth in one place will not occur. These are all types of righteous deeds for which in many verses the Holy Quran gives many good things to those who have accepted faith and do good deeds (Al-Baqarah, ٨٢; Al-Ma’edeh, ٩; Yunus, ٤; Ar-Ra’ad, ٢٩; Al-Kahf, ٣٠; Al-Hajj, ١٤, ٢٣; Luqman, ٨; etc.).

٥-Expropriation of other people’s possessions

Another of the financial issues the Quran has forbidden is the expropriation and use of the wealth of others without their approval. In other words, it is

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invalid. As the Quran says: ***"O, you who believe! Do not devour each other's wealth in vanity and illegal way: The profit obtained should be from trading based on mutual consent"*** (An-Nisa, ٢٩). Expropriating an orphan's property for one's own benefit similar to not giving a divorced woman her dowry (An-Nisa, ٢) is against general logic and good intention.

CONCLUSION

Charitable spending and giving alms in order to please God will unify the hearts of members of society and thus fortify the society. Giving loans to the needy and giving them time to pay back the loan are issues recommended by the Quran that will resolve the problems of the people, create empathy, and reduce the number of problems. Quitting usury and foregoing money and assets attained through usury will bring goodness and bounty, and wealth will not be collected all in one place. Moreover, the possessions of the poor will not be completely depleted and peace of mind will increase in society.

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[1]Muslims with the financial means (nisab) are obliged to give a certain percentage of their wealth as zakat. Zakat was institutionalized as an obligatory edict of faith in both the Quran and sunnah (Esposio, v.۴, p.٣۶۶)

[2]Khums(fifth) as a tax developed in very early Islam and was based on the principle that one fifth of war booty taken by Muslims belonged to the Prophet Muhammad. It was used for the benefit of the holy family as well as some categories of the indigent. Later on, it was interpreted as an Islamic tax on profits of various sorts beyond expenditures (Esposio,v. ٣, p.۴٣١).

[٣]Tabataba'i, v. ٣, p. ٨۴.

[۴]Ibid. p. ۴٠٨

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