

over him», so it is more likely that they will not return any amount greater than that. What makes them dishonest towards you is that they claim that they are «under no obligation towards the unlettered» that is, there is no sin on them if they do not give their wealth back to them, because on the basis of their false claim and flawed opinions, they look down on them and feel greatly superior to them, when in fact they are the lowest and most despised. They give no sanctity to the unlettered, and they regard that as permissible, and thus they combined the consumption of haram wealth with the belief that it was permissible. This amounted to telling lies about Allah, because when a scholar says that forbidden things are permissible at the time when the people are under the impression that he is speaking of the ruling from Allah and not his own ruling, this is a lie. Hence Allah says: «And they tell lies about Allah knowingly». This is a more serious sin than speaking about Allah without knowledge.

Then He refutes their false claim and says:

«But» that is, it is not as you claim, that there is no sin on you for what you do to the unlettered; rather there is the gravest of sin and the greatest blame on you for that.

«those who fulfil their covenant and fear Allah». The word covenant here includes everything that Allah has enjoined upon a person with regard to His dues, as well as covenants between one person and another. This is the context in which fear of Allah is required, which leads to fear of falling into sin with regard to matters between a person and his Lord, and between him and other people. The one who does that will be one of the pious who fear Allah, whom Allah (ﷻ) loves, whether they are unlettered or otherwise. Whoever says that we are under no obligation towards the unlettered has not fulfilled his covenant and has not feared Allah, so he is not one of those whom Allah loves; rather he is one of those whom Allah hates. If the unlettered were known to fulfil the covenants, fear Allah and not transgress the limits with regard to the wealth of others, then