

## Riba as described in the Qur'an and Sunnah

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On may 28, 1997, a representative of a South Eastern Afro-American Church Coalition that was trying to set up " a church Islamic Bank" wrote me his second letter: "I am pleased that my Abrahamic brother sees rightness in encouraging and helping the Christian world to join in interest free economics."

Freeing a society, in its entirety, from interest requires more than an intent, it needs a rule of law that works on eliminating usury from every aspect of business, financial transactions and exchange contracts. This is exactly what the Islamic Shari'ah did. That is why you find futile any attempt to convince the Muslim communities and societies, to "tolerate" certain kinds or rates of interest in any form, as you'll find all areas and articles of the Islamic business laws extra sensitive to any presence or a "trace" of interest.

The reason for all that is the clarity and strength of the Qur'an on the prohibition of Riba. The story tellers goes on to say, to the extent that a great founder of Islamic law such as the Companion Ibn Abbas thought that Riba only means "interest " as we define it today. He said: No Riba exists except through a time span of indebtedness.

Let us take the story from the beginning! As usual in the Qur'an, any prohibition comes in the revealed Text on **stages**. The prohibition of Riba is no difference. **First**, comes building moral resentment against taking Riba, Riba that you practice hoping to increase your wealth does not really increase in God' consideration. The Verse 30:39 reads:

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو عِنْدَ اللَّهِ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْعِفُونَ.

**And whatever ye lay out as Riba, so that it may increase in the property of (other) people, it shall not increase with Allah; and whatever you give in charity, desiring Allah's pleasure-- it is these (persons) that shall get manifold.**

Interestingly, this Verse is Makkan, it came several years before the prohibition of Riba. **Second**, comes the condemnation of Riba as a facet of Disobedience that is a reason to earn the anger of God. Talking about people before you Verses 4: 160-161 read:

فَبَطَّلْنَا مِنَ الَّذِينَ هَادُوا حَرَمًا عَلَيْهِمْ طَيِّبَاتٍ أُحِلَّتْ لَهُمْ ، وَبَصَدَّاهُمْ عَنْ سَبِيلِ اللَّهِ  
كَثِيرًا ، وَأَخَذَهُمُ الرَّبُّا وَقَدْ نُهِوا عَنْهُ . . .

Because of oppression the Jews inflicted We made unlawful for them certain good and wholesome (foods) which had been lawful for them, and because of their hindering many (people) from the way of God, And of their taking Riba though indeed they were forbidden it . . .

Surah al Nisa' chapter 4 of the Qur'an is a Madani Surah, these Verses came in the Early Medina period that marked the beginning of the conflict with the Jewish tribes there.

Actually, the prohibition of Riba was only revealed in the **third Year of Hijra**, after the defeat in the battle of Uhud. The circumstances went as follows: Defeated in the battle, there was a talk in Madina that the Makkans raised a lot of money through their Riba practices to finance the revengeful battle. The Verse that contains the prohibition of Riba is number 3:130 It came in the context of uplifting the spirit of the defeated and putting their lives back together, offering them alternative means to raise funds for future preparation. Verse 3: 130 reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ .

**O ye who believe! Devour not Riba, doubled and multiplied, and be careful of (your duty to) Allah that ye may prosper.**

Those who know the styles of Arabic rhetoric can tell that "doubled and multiplied" is a description of Riba, not a selection of one kind or rate of it for the prohibition.

After the total and complete prohibition comes the **last stage** that declares Riba as one of the gravest sins in this Religion of Islam and defines in clear terms what it means to abolish Riba practices from the society. Apparently in this stage and along with several Verses, comes most of the Sayings of the Prophet, pbuh. Many commentators call Riba "Eating other people's property in vanity and argue that the two Verses 4:29 and 2:188 that refer to "eating funds of others in vanity" are about Riba. They read:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنِ  
تَرَاضٍ مِّنْكُمْ .

(4: 29)

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ .

(2: 188)

O ye who believe! Eat not up your property among yourselves in vanity, except it be a trade by mutual consent

And,

And eat not up your property among yourselves in vanity.

However, the Verses that strongly condemn Riba are those of Surah 2, number 275 through 280. To take only the relevant sections of these Verses, they read:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ،  
ذَلِكَ بِأَنَّهُمْ قَالُوا : إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ،  
وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا .

Those who devour Riba will not stand except as stands one whom the Evil one by his touch Hath driven to madness;

That is because they say: "Sale is just like Riba;"

But Allah hath permitted sale and forbidden Riba.

And,

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ .

Allah will destroy (demolish) Riba, but will give increase for acts of charity.

And,

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

O ye who believe! Be careful of (your duty to) Allah, and quit what remains of your practice of Riba, if ye are indeed believers.

And,

فَإِن لَّمْ تَفْعَلُوا ، فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ،

And if ye do it not, take notice of war from Allah and His Messenger.

And,

وَإِن تُبْتِغُوا فَلَئِمَّ رُؤُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ .  
وَإِن كَانَ دُوْ عُسْرَةً فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ . . .

**But if ye repent, ye shall have your principals; neither shall you make (the debtor) suffer injustice (loss), nor shall you be made to suffer injustice (loss).**

**And if the debtor is in a difficulty, then (let there be) postponement to (the time of ease).**

Finally, the Verse 282 refers an alternative (deferred-payment sale that creates indebtedness):

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدِينٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ . . .

**O ye who believe, if you deal with each other in transactions involving debt . . .**

**Points these verses make:**

- Unyielding resolve on the prohibition of Riba;
- Condemnation and absolute denunciation of Riba practices, and tagging them as oppressive or unjust;
- Gravity of the sinfulness of Riba, especially that this is the only mention in the Qur'an of 'a notice of war from God and His Messenger;
- Clear definition that any excess over principal is Riba;
- Uncompromising position against rescheduling for an increment; and lastly;
- Hinting that deferred-payment sale is an acceptable alternative.

Throughout the history of Islamic Jurisprudence Muslim scholars have always understood Riba, that is prohibited in the Qur'an, as any increment in a lending contract, regardless of its size or rate. I attribute that unanimity to the clarity of Verse 2:279, whose meaning is also repeated in several Sayings of the Prophet Muhammad, pbuh.

There are several Sayings, about 55 of acceptable level of authenticity, on the issue of Riba most of them reflect the meanings given in the Qur'an.

While I avoid the lengthy discussion on Riba al Fadl, i.e., Riba in sales, because it is a side issue, I select only a few Sayings on the Riba of debts, the "Riba of the Qur'an": The most popular and most authentically reported is the Hadith of the Farewell Speech given to the largest gathering ever in the life of the Prophet, pbuh, during Hajj, the only and farewell pilgrimage the Prophet made:

قال النبي، ص، في خطبة الوداع: ألا وإن كل شيء من أمر الجاهلية موضوع تحت قدمي، وربا الجاهلية موضوع، و أول ربا أضعه ربا العباس بن عبد المطلب، فإنه موضوع كله.

أخرجه مسلم

The Prophet, pbuh, said in the Farewell Speech: "Vo, every thing of the affair of Jahiliyyah is let fall under my feet, the Riba of Jahiliyyah is let fall, and the first Riba I abolish is the Riba of al Abbas son of Abd al Muttalib, it is discarded, all." (principal and increase).  
*Muslim reported.*

A version of the Hadith narrated by Abu dawud and Tirmidhi reads:

وفي رواية لأبي داود والترمذي:

... ألا وإن كل ربا في الجاهلية موضوع، لكم رؤوس أموالكم، لا تظلمون ولا تظلمون، غير ربا العباس بن عبد المطلب فإنه موضوع كله.

. . . And every Riba of Jahiliyyah is abolished. Neither shall you make (the debtor) suffer injustice (loss), nor shall you be made to suffer injustice, But the Riba of al Abbas son of Abd al Muttalib, it is discarded, all.

The next three Sayings emphasize the gravity of the sin of dealing in Riba:

في حديث السبع الموبقات، قال الرسول، ص: الشرك بالله، وقتل النفس، ... وأكل الربا ...

رواه البخاري ومسلم وغيرهما (الترغيب والترهيب ج 3

ص 1)

In the Saying of "the seven most devastating Sins", the Prophet, pbuh, counted: "believing in partnership with God, murder, ... and Eating Riba..." reported by Bukhari, Muslim and others, [al Targhib wa al Tarhib, V 3, p 1].

And,

قال رسول الله، ص: درهم ربا يأكله، وهو يعلم، أشد من ستة وثلاثين زنية.

رواه أحمد والطبراني

**The Messenger of God said: (الترغيب والترهيب ج 3 ص 7)  
A Dirham of Riba, one knowingly eats, is more  
grave than thirty-six adulteries.**

*reported by Ahmad and al Tabarani, [al Targhib  
wa al Tarhib v 3 p 7].*

And,

**قال النبي، ص : أربع حق على الله أن لا يدخلهم الجنة .. وأكل الربا ..  
رواه الحاكم (الترغيب والترهيب ج 3 ص 5)**

**The Prophet, pbuh, said: Four (persons) very  
truly God will not make them enter Heaven ...  
and the Eater of Riba ..."** *Al Hakim reported  
[Al Targhib wa al Tarhib, v 3, p 5].*

In the last two Sayings certain additional punishment is mentioned by the Prophet, pbuh, for those who practice Riba. This may have some relation to the destruction mentioned in Verse 2: 276:

**لعن رسول الله، ص ، آكل الربا و موكله .**

**قال : قلت : و شاهديه و كاتبه ؟ قال : إنما نحدث بما سمعنا .  
رواه مسلم والبخاري**

**The Prophet, pbuh, put wrath on (cursed) the  
eater of Riba and its payer.**

*Narrator said: and its two witnesses and its  
writer?*

*Narrator said: We only report what we heard.*

*Reported by Bukhari and Muslim.*

And,

**قال الرسول ، ص : ما ظهر في قوم الزنا والربا إلا أحلوا بأنفسهم  
عذاب الله.**

**رواه أبو يعلى (الترغيب والترهيب ج 3 ص 8)**

**The Messenger, pbuh, said: No people among whom adultery and  
Riba become openly practiced unless they have earned the  
punishment of God. Abu Ya'la reported, [al Targhib wa al Tarhib, v  
3, p 8].**

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- Translation of Verses, Yusuf Ali, pektal and Shakir, with editing.
  - Source of Sayings is Islamic Web, unless mentioned otherwise.
  - Translation of Sayings is mine.