

Riba is Outlawed

Written by Mohamamd Razi

Friday, 25 January 2008 00:00 - Last Updated Tuesday, 14 October 2008 03:46

- In response to : Banks are helping sharia make a back-door entrance (Tareq Fateh).

Allah swt has outlawed “riba” and the Prophet pbuh explained to us what is “riba”. So, we do not need the dictionary of this filthy man to translate Arabic to us. Good that in Urdu we have word “sood” so this filthy man couldn’t fool any one in urdu.. so he is trying his sick mind to twist English.

The problem with these knuckle heads can’t understand Shariah. It is about ta’at (obedience) to Allah swt and his Messenger. So, when we hear an order of Allah swt or His Messenger, we obey it without any hesitation in heart, as it says “we hear and we obey”, and we do not find any excuses.

24:51 “The only statement of the [true] believers when they are called to Allah and His Messenger to judge between them is that they say, “We hear and we obey.” And those are the successful”.

People with such ideas has little shayateen in his brain obstructing his view, so can’t get over his prejudice against the Deen of Allah.

- Allah swt allowed us to eat buffalo meat, but prohibited to eat pork meat... what’s the difference, both are meat? But we stopped from eating pork only because Allah swt ordered us to do so, not that we are searching for some health benefit in it.
- Allah swt ordered us not to have sex with woman without marriage... what’s the harm, they all doing it here?, but we stopped from it because Allah swt ordered us.
- Allah swt ordered us not to drink alcohol... what’s the harm, they don’t sleep without it?, but we stopped from it because Allah swt ordered us.
- Allah swt ordered us pray fajr.. what’s the point to wake up on fajr, why can’t we do it later?.. but we do it because Allah swt ordered us.
- Allah swt ordered us to face makkah to pray.. whats the deal there when Allah is everywhere?... but we do it because Allah swt ordered us.

People with such ideas has sickness in his heart against Allah and his Deen, and Allah aggravates their sickness of their heart. They are the loser and Allah swt has boiled the hell which is awaiting their arrival and they will live in hell forever.

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Hence, these verses prove that whatever is in excess to original amount is considered "riba".

However, Quran did not declare every excess as "riba" or haram because excess is also in trade. Quran only made haram a "riba" which is special type of increase. And at the time of Prophet it was well known and well understood. They used to practice it (riba) but they considered it halal as "baiya" trader. So Quran only declared it haram by calling it by its name "riba", and people understood what Quran is referring to.

In hadith, it was explained what was practiced as "riba" at the time of Prophet. Qatada said that riba was this that one person sold something to other, but deferred the payment for a specific time. If the period passed and the man doesn't return the money, then he will give him extra time to pay, but will increase the amount of money he owes.

Mujahid said, that riba was that one man will take loan, but will say if you give me this much more period (to pay back) I will return you this much extra.

And there number of such explanations.

The main difference between "Riba" (interest) and "baiya" (trade)

Trade is:

- One party seller agrees to sell an item to buyer on a agreed price. Buyer pays the price and buys this item.
- Seller either produced this item by doing labour, or he bought it from someone else by spending his money. In either case, he spent his money, time, and energy to produce this item, hence what he earns in return by selling it is his profit.

Riba in contrast is:

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3:130 O you who believe! Eat not Riba doubled and multiplied, but fear Allah that you may be successful

- 2:275 Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] – those are the companions of the Fire; they will abide eternally therein.

- 2:276 Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever.

- 2:277 Indeed, those who believe and do righteous deeds and establish prayer and give zakah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.

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

- 2:279 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.

- 2:280 And if someone is in hardship, then [let there be] postponement until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew.

- 2:281 And fear a Day when you will be returned to Allah. Then every soul will be compensated for what it earned, and they will not be treated unjustly.

The real problem is underneath system, which this knuckle head can never understand.

Firstly, we must understand that there are three prevailing economic systems:

1. Capitalism
2. Communism
3. Islamic System

Capitalist systems has following traits:

- Person who earned the money is the sole owner of his money, and no one else has right over his money. He can spend it the way he feels likee

- This kind of system create opportunity for wealth to be accumulated with few

- It promote selfishness and accumulation of wealth

- It create greed and willingness to earn more money, even when other suffers due to it.

“Interest” is type of oppression and its pure product of greed.

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Communism systems has following traits:

- Opposite of above. All ownership is communal based. Individuals don't own anything.
- Whatever they earn will be paid to them as their compensation for their work.
- This system is completely against the nature of human being. It completely eliminates competition and hardwork, and reduces the interest in people to achieve anything. It treat people as machine.

Islamic systems has following traits:

- Islamic system is really balance between the two and a middle path.
- The individuals has right to own and earn more
- They are allowed to spend their money. However, they are not the only one who decides how their money should be spent.
 - Islam discourages hoarding of money, and encourages spending money [not for shopping, but to help needy]. Spend in way of allah, on needy people. However, Allah swt say spend whatever is in excess of your own use, hence balancing the act of 'spending everything' or 'spending nothing'. Spend whatever is in excess (2:219)
 - "and do good to parents, kinsfolk, orphans, Al-Masakin (the poor), the neighbour who is near of kin, the neighbour who is a stranger, the companion by your side, the wayfarer (you meet), and those (slaves) whom your right hands possess." (4:36)
 - Compulsory zakat
 - Charity
 - Stopped from wasting money (12:29), don't be miser nor extravagant (25:67)
 - Earning of money in ways that does not harm others or oppress others in society. So not to accumulate own money, but cutting throat of others.
 - Inheritance law, where just wife and children are not the only heirs.. but its includes other relatives and baitul maal.
 - Booty of war doesn't hoard into few elite and governments.. but distributed. (Anfal:41)