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(IN ENGLISH LANGUAGE)

RIBA OR AL-RIBA NOT INTEREST/USURY
IN QURAN!

Rebuttal of Fictitious Traditional Interpretations

Relevant Verses Brought under Rational
and Academic Scrutiny

PRELUDE

The fundamental question confronting us in this research Article stands like this :-

Are the Quranic terms “RIBA” and “AL-RIBA”, in purely linguistic terms, synonymous with INTEREST/USURY as stipulated in our Interpretations (tafaseer) and translations –

OR, is that another manifest distortion of, and deviation from, the real and original Quranic theme?

WHAT was the ACTUAL QURANIC THEME as represented by RIBA and AL-RIBA, and why was it camouflaged under a false definition, WE ARE GOING TO DISCOVER from the following meticulous research.

This is another chapter in the chain of our continued mission of introducing radical reforms in those bogus interpretations of Quran through which its original philosophy was grossly misconstrued and misrepresented to meet the vicious ends of despotic Umayyad and Abbaside regimes in the early age of Islam. Quran’s content was in fact subjected to deliberate systematic corruption that smeared its face with confusion and ambiguity. This conspiracy was to exercise a most potent and devastating influence on the genuine Islamic Doctrine. From Quran’s

“officially” fabricated corrupt Interpretations (Tafaseer) sprang up a series of fake and substandard translations that served to spread a false picture of Islam in the entire world, thereby making the Muslim faith group a target of hatred, fanaticism and ridicule. The sole aim of this writing, therefore, is to reintroduce the Quranic injunctions to the world in their purest and most rational form, thereby seeking to refute and discredit its alleged teachings of hate, violence and intolerance.

As we still find before us countless insane translations with their meaningless presentations, preventing us effectively from reaching the true message of our Creator, therefore, if this writer might exercise a bit of Inductive Logic on the issue of our Title, and proclaim through this writing that ***INTEREST is NOT a distinct topic discussed in Quran at all***, what would be the Readers’ reaction to this alarming discovery???

In other words, if a naked reality is highlighted here on the basis of a purely scholarly research, proving that ***the Verses supposed to be dealing with INTEREST, are actually misconstrued and misrepresented in a typical way; these rather speak of the problem of huge growth of wealth through exorbitant profiteering and the great exploitation resulting there from***, and that our Lord at this juncture forbids and admonishes those who indulge in this kind of adventure, and that He never even once spoke on the issue of INTEREST in this context, what would be the Readers’ response to that startling discovery???

Allow me to say, without hesitation, that the seasoned Quranic scholars as well as a huge number of students of Islamic theology around the globe would straightaway declare the above claim as nonsense. Why so? It is because this type of mindset is not of their making!!! They are led to act this way only because the entire corps of our old and modern Quranic scholars, including our most respected contemporary teachers, has collectively followed a more or less blind pursuit policy in respect of our Ideology. They have never adequately realized that they have inherited it in a fully distorted form. Most of them have discarded the remotest possibility of error in the distorted definitions of Quranic “RIBA”. All of them have assumed its prevalent illogical definition as correct, and have produced numerous expositions, books and research articles justifying its lame and meaningless translations and discussing its pros and cons. Hence, they have proved that a dead nation like Muslims nowhere else exists on this Planet, having

been persistently adamant in employing the deductive logic of ancient times in all its philosophical pursuits.

Accordingly, you may always find them preposterously insisting upon “fitting the “mold” on the cap, rather than fitting the cap on its mold”. Failing to succeed in this pretentious venture, because the cap is of a wrong size, you will find them hell bent on rejecting the “mold” itself in an insane sentimental way, because they fear it may desecrate the verdicts given by their old sage Imams (Religious Scholars). And in this particular mindset of turning a universal truth into a wrong just for the sake of respect for old Imams, this nation holds a unique position in the World.

Dear friends, it goes without saying that it was the ***“acknowledgement of the possibility of error” which introduced the Inductive Logic in man’s journey of intellectual evolution.*** Inductive Logic was the harbinger of Europe’s Renaissance - the Europe which today leads the world in knowledge, philosophy and sciences and follows the route to unimaginable progress. As for the ancient Deductive Logic, it was always unable to benefit the humanity except in providing the backward with a so-called “logical base” for a morbid thought process; whereas, in contrast, the Inductive Logic was the source of freedom of thought, advancement in knowledge and cultivation of broad based research orientation. It raised the foundations of scientific thinking and enlightened the roads of analysis, assessment, exploration and discovery and paved the way for new and novel thinking.

In short, ***the Quranic term “RIBA, in its entire context, is defined as “increase, excess, addition, growth, a swelling” obtained in wealth or investment.*** This is the definition of its Root. Moreover, where this word is narrated in the form of ***“Al-Riba”, it denotes “that particular rate of growth/profit/addition which dishonestly multiplies one’s wealth”.*** This particular definition of Al-Riba has been confirmed by the Almighty in His own words by saying : ***“Laa ta’kuloo Al-Riba idh’aafan mudha’ifatan” (3/130) – meaning,,,”Do not grab that kind of profit which multiplies your wealth many times”- - - -*** simply signifying the **concentration of wealth.** Hence, according to this explanation by the Lord Himself, ***INTEREST does not fall under the purview of Al-Riba.*** To some extent, it could have suggested INTEREST in case the narration may have referred to some kind of loan. But let us bring on record that in the entire context of RIBA in

Quran, the giving or taking of loan or its repayment has not been discussed at all. But the translators and the exegetists had the audacity, in a defiant way, to make frequent unauthorized additions of loaning and its repayment in the margins or footnotes of their interpretations. And thus they have committed open acts of interpolations in Quranic texts. Contrary to their “witty craftsmanship”, ***this Quranic theme neither deals with loans nor with INTEREST***, as you will kindly discover from the authentic rational and academic translations of relevant Verses that are presented herewith to make this old balloon burst.

Therefore, the situation boils down like this; that in case we intend to derive a meaning from RIBA of other than “addition/growth in the wealth or investment”, or “unfair/ exorbitant/multiplying profit or addition”, in an effort to divert it illegitimately towards INTEREST to create a senseless drama, we would need to fabricate our own terminology of some combinations like „Riba al-Fadh1, Riba al-nasi’ah, Riba al-yad, Riba al-Qardh, Riba al-maal, al-Marabaat,, etc. etc., as you will find having been attempted in “Umdat ul Haffaaz” and “Al-Munjid”, etc.

Supposing for example, if we agree to the old illegitimate definition of INTEREST from the word Riba, which goes like this :- “***Do not eat that Interest which becomes double and quadruple (multiplies) (3/130)***”,,then we have to face some questions which have remained unanswered till date, like:-

Is some kind of Interest allowed and some other kind prohibited??? Say for example, if some kind of Interest does not multiply,,,but rather is limited to 10 or 20% per year,,,would it then be allowed???

Or say,,,Is the simple Interest allowed and the Compound Interest prohibited??? If the answer is in YES,,,would that derivation be authentic under other Quranic injunctions which totally ban any kind of Interest??? Would that not be called our own personal concept???

If we take RIBA as INTEREST in this Verse, would this definition fit in the context of other relevant verses???- - - No dear friends, it won’t ever be possible.

In fact, we have never tried to deliberate as to why the Lord Almighty would ignore altogether all the other big and ugly manipulative practices of an exploitative capitalist economy, and why He would only concentrate on a single

segment of INTEREST!!! And why would He speak about the abrogation of it alone???

Let us think that the Almighty Who is the Creator and the Guide of the entire Universe and responsible for its flawless functioning, just can't overlook the entire fields of exorbitant profiteering, viz., smuggling, hoarding, black marketing, cartelization, monopolies, licenses, permits, quotas, artificially induced higher prices, cruel taxation, etc. - - -which are the manipulative tactics of a capitalist economy, and the means of unlimited multiplication of wealth by a few people! Why would He keep quiet about those exploitative practices, and would not pass commandments against them? What in God's name is the problem with the interest-bearing loans alone? Why should those be apprehended exclusively while countless other means of financial manipulation and exploitation may be openly functioning?? And because of those crooked financial tactics, not only loan seekers, but each and every one of the population might have become a victim of financial robbery and extortion!!! In our homeland at least, we are witness to this situation every minute of our lives and continue suffering grievously.

It also goes without saying that all of us do collectively acknowledge that Allah's exalted commandments are versatile and diverse in their nature and stand on the foundations of all-pervasive values and virtues. These values and virtues are applicable in every practical field in their vast entirety. And He emphasizes in His Word too that He has not ignored anything without mentioning or clarifying. "***All the dry and the wet exists in His vivid Book***" (Verse 6/59). Hence, in your opinion, why is it not so about our topic of discussion? Why at this juncture, just one small segment of our economic activity (interest!) has been subjected to severe condemnation, and all the rest are set free to do what they want?

Dear friends, in fact, nothing escapes the knowledge of Allah. In the misconstrued or distorted issue of Al-RIBA too, He has not neglected a single segment of economy. Rather, He has imposed the element of "Al-Riba" on the entire economy by declaring it "***the unfair and multiplying addition or profit***". Therefore, the hitherto conspicuously concealed reality is that the Quranic terms "RIBA" and "Al-RIBA" are not INTEREST in their root meaning. These signify something other than that. Let us do away with this conundrum and move forward

together step by step and witness the all-pervading scope of Quran and the height of its divine wisdom.

So, presented herewith before the people of intellect is the latest, purely rational and academic research on the important theme of “Quranic Al-RIBA”. Because this humble writer is endeavoring in a missionary struggle to introduce, through his Thematic Translation Series, an absolutely fresh and highly advanced Quranic era, therefore, on this theme too you would find a revolutionary advancement, opening up some new vistas of Divine Wisdom, presenting Quran in its true and pure meanings. You will find such depth and width of meanings as would startle you and force you to undertake a probing process of your own and pass this translation through stages of investigation and assessment, and then, if necessary, raise questions about its veracity wherever you may find a deficiency. The aim is to present to the world out there, through consensus of opinion, an authentic and reliable form of Divine Injunctions, free from the effects of a scary past, and enlighten the vision of the intellectual world with the light of its wider truth. The last Divine Scripture’s dynamic wisdom may appear like a blazing sun and force the world to submit in reverence and obedience.

Under the title of “INTEREST” there goes on a perennial conflict in the faith as to what should be construed as INTEREST?,,and what may not be taken as INTEREST?- - - which kind of Interest is allowed and which one is prohibited (the debate of simple Interest and Compound Interest)?- - -What rate of Interest has been allowed, and what is Haraam??? What is acceptable with one school of thought and what else is acknowledged by the other school of thought??? The most valued Muslim religious University like Jamia Al-Azhar also issues edicts on this issue from time to time. Under the perspective of Quranic Injunctions, and on the basis of their substandard, illogical and unauthentic traditional translations, taken up directly from the fake wishful interpretations, the same old Deductive Logic is applied and conclusions are drawn and presented. This process continues till date. There are loads of theses, articles and research papers by world’s most eminent scholars. However, the focal point of this entire process is based on blind pursuit or conformism. Turning away from the probe and investigation of a fundamental misconception, emphasis are laid on “rejecting the mold” and substantiate the “faulty cap” as fit. On the other side, Hadith is used to fetch references in support of personal concepts. Thirdly, the vast field of Fiqh (Jurisprudence) is crowded

with the edicts of jurists which at large are contradictory and inconsistent with each other, and laced with awesome formidable terminology, too difficult to comprehend. That's why they stand practically inapplicable. On the fourth side, the field of modern economics is also not left alone and all the prevalent forms of Interest in vogue presently, and experts' opinions on them, are included in their discussions so that this issue reaches a mutually agreed conclusion.

But-- -has anyone ever bothered to think as to whether the Quranic Root word stands for INTEREST or NOT??? And what does its Root meaning basically imply or infer????

The Quran, in its Verses, narrates a word "Riba",,,or,,, "Al-Riba",,,,whose authentic meaning can in no way be taken as "INTEREST". Lane's world famous Lexicon, in its most comprehensive explanation of RIBA, takes its meaning as INTEREST only under the influence of prevalent fictitious interpretations, in a supplemental way, and for this reason such a meaning and its explanation, because of Compiler's reservations, is always presented in parenthesis. It means that INTEREST is not taken as a basic meaning derived from Riba's Root. And Lane's style looks right in this respect as Quran is signifying here a certain growth and addition or - - -an unfair growth, in wealth. And it means that it is, at large, such an extreme profit from a business that crosses limits of justice and fair play, and multiplies the capital. It doesn't mention any kind of INTEREST-taking

So friends, this research also substantiates with authority that Quran has not brought under discussion any distinct theme that might be called INTEREST. Commonsense also stipulates that where there is INTEREST there ought to be a certain mention in its context of a loan-taking or loan repaying act. BUT, on the contrary, all the relevant verses fail to suggest the theme of a loan at all. Kindly check the authentic meaning of RIBA's root word, where you would find that INTEREST just can't be derived from its scope:-

1) Look at the Root word: Ra-Ba-Waw: ر ب و = it increased/ augmented, , excess/addition, an addition obtained more than what is supposed to be received, become high/grown up/large/swollen/risen, mount up, to grow/swell, out of breath, panting. rabiyyatun - ever-increasing, severe. arba (comp. form) - more numerous, more increased,

2) **Look at the infinitive:** Tarbiah : تربية : tarbiyatun; rabbayitu-hu; رَبَّيْتُهُ: I reared him, fostered him, or brought him up; namely a child: I fed, or nourished, him, or it; or anything of what grows, or increases, such as a child, and seed-produce, and the like; Rabbayitu; رَبَّيْتُ: I reared, or cultivated, plants or trees. And رَبِّي: is said of earth, or soil, meaning It fostered plants or herbage.

3) **Look at the equivalent of INTEREST in Arabic,** in the Cambridge English-Arabic Dictionary:- “Interest (noun) is= فائده ; the extra money that you must pay to a bank if you borrow money, or that you receive from the bank if you keep your money there: فائدة.” (Please note that it is NOT RIBA ربا.)

4) **Look into many Arabic only Authentic Dictionaries,** including Lisaan ul Arab. There too you would find the equivalent of INTEREST as “FAAIDAH” فائده.

5) **Look at the Verbal Usage of RIBA in Quran,** which shows the verbs YARBU, YARBI. Nowhere will you find INTEREST derived there from!!!...

The writer trusts the five points illustrated above are enough to satisfy every scholar or student about the fact that INTEREST cannot be derived from the Root of RIBA.

Therefore, we are in reality misled to believe that its meaning covers INTEREST too just because the earlier scholars have taken it for that meaning. BUT it is a misconception and it is clear from all relevant verses that no linguistic technique and no formal literary style in the narrative support the meaning of INTEREST. For example, let us take a single relevant Verse and translate it with authenticity and rationality in order to fully discard the meaning of RIBA as INTEREST. The **Verse is 30/39:-**

*** وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو عِنْدَ اللَّهِ ۖ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ ۗ هُمُ الْمُضْغِفُونَ 30/39 فَأَوْلَانِكَ هُمُ الْمُضْغِفُونَ

Transliteration: 30/39: “Wa maa aatayitum min riban li-yarbu fi amwaal-un-naas, fa laa yarbu ‘ind-Allah. Wa maa aatayitum min zakaatin turidoona wajha-Allah, fa oolaaika hum al-mudh’afoon”.

But **first of all** we need to *analyze* here as to what havoc has been played with this particular Verse in the past in the **OLD TRANSLATIONS**. Let us therefore have a glance over its record for a general awareness. This would naturally be followed by a complete reproduction of RIBA related Verses with their old translations and,

in comparison, their most up to date Rational translations. The aim is to prove categorically that taking INTEREST as the meaning of RIBA or AL-RIBA has no solid foundations. It is rather a part of the old Arab Royalty's conspiracy to corrupt the Quranic injunctions.

OLD TRANSLATIONS:

1) Eminent medieval Scholar of Lughat, Imam Raghīb brings forth an extremely ambiguous translation like this:-

“And whatever (donation) you give for a higher return, aiming an increase in people's wealth, it will not increase with Allah”!

2) Allama Asad: “And (remember:) whatever you may give out in usury so that it might increase through (other) people's possessions will bring (you) no increase in the sight of God, whereas all that you give out in charity, seeking God's countenance, (will be blessed by Him;) for it is they, they (who thus seek His countenance) that shall have their recompense multiplied!” (check the unauthorized additions in brackets)

3) The respected modern Scholar of Quran, G.A. Pervaiz writes down a comparatively progressive translation in his “Mafhoom al-Quran”, like this:-

“Whatever you grant people more than their dues, aiming towards a growth therein, no growth takes place in the Divine System thereby. It was further elaborated in Verse 6/74 by saying “Laa tamnan tastakthur” لا تمنن تستكثر ; Do not oblige any one hoping a higher return from him”.

Analysis by the writer:

Kindly note that,,,No.1) above defines RIBA as “*Donation for higher return*”...in No.2) above, RIBA was translated as “*Usury*” and in No.3) above, ,,,,”*more than the dues*”.

And this inconsistency clearly proves that none of the translators agreed with the other; hence could not come up with an authentic meaning of the term. If at all RIBA meant INTEREST, why then that widely accepted meaning of it could not be fitted into this context by two eminent scholars mentioned above???? Unfortunately, we do not find the answer to this question with any other earlier scholar too!

Secondly, as you have already noted, in all three translations, the message and the concept of the Verse was found absolutely bereft of clarity and comprehension, and thus looks meaningless. The reader cannot comprehend as to

”whom the directive is addressed to?

”what people are referred to”?

“what Imam Raghīb meant by Donation”?

“Who is paying Usury to whom, and why”?(Allama Asad),,,

”which dues are discussed”?,,,,what is meant by “more than the dues”?(Allama Pervaiz),,,,

and,,,what is meant by “growth in the Divine System”?(Allama Pervaiz)

The sentence,, “And whatever (donation) you pay for higher return...?” (Imam Raghīb) is again a radically ambiguous expression as no head or tail thereof can be determined. For example, what is it that “you pay”?,,,,”how much do you pay”?,,,,”to whom do you pay”?,,,, to take or expect “what higher return”???

For God’s sake.....Nothing is clear!

The most Rational and comprehensive translation of this Verse is given now in the following lines where you can easily determine as to what “amwaal” and which “growth” is discussed. The Quranic narration is quite rational and easily understood with the help of a qualified translation.

Most Rational and Fully Comprehensible Translation:

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوَ عِنْدَ اللَّهِ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

“And whatever additional revenues (مِّن رَّبًّا) you earmark (آتَيْتُمْ) for the growth of Public Exchequer/treasury (لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ), be it known that with Allah it does not grow (فَلَا يَرْبُوَ) at all. But whatever funds you provide (آتَيْتُمْ) for the growth and nourishment of people (مِّن زَكَاةٍ), seeking the approval of Allah, that alone stands as the real growth (الْمُضْعِفُونَ).”

Here, very explicitly and directly, it is admonished to the authorities that instead of depositing *all additional revenues* into *the treasuries*, these must be employed for the benefit and growth of common humans, because treasuries do not grow with the stockpiling of money but with the prosperity and growth of people.

Kindly note a very important point here. The term “*Amwaal un Naas*” has never been properly translated in the past by any translator, resulting always in an ambiguous and upside down translation of this Verse. To check, kindly go through about a dozen old translations; and you will be satisfied with the veracity of this statement. The point is very straightforward:-

1) As Zakaat is also being ordered herewith - which is always a duty of the State Authority to dispense to the needy - therefore the address here is directed to the Government alone,

2) And “amwaal-un-naas” here can only be defined as nothing else but “public exchequer” literally too, and upon the categorical understanding that the government treasury in any welfare oriented and benevolent government is always acknowledged as “public money”.

And this very rational definition alone can lead you, for the very first time in the entire history of past interpretations, to a rational translation of this Verse. Any other definition would take you far away from Rationality and logic, as you can verify by going through the heaps of old translations. The same deplorable reality is brought forth in the *three translations* of this Verse illustrated above.

By now you must have realized that the terms “RIBA” and “YARBU” in the text of this Verse can never give the meaning of INTEREST from any angle. Probably, there is no more need for presenting any other authority.

BUT now, let us go through the rest of the Relevant Verses:

Verse 2/276: — مَحَقُّ اللَّهِ الرَّبَا وَيُرْبِي الصَّدَقَاتِ

Transliteration: “Yamhaq-ullahu Al-Riba wa yurbi as-Sadaqaat”.

Old translation:

In this respect, Imam Raghīb writes something like this:- “Allah condemns INTEREST and grows CHARITIES”???

Our question to Imam Raghīb goes like this: “When you declare RIBA as “*a higher donation*” in Verse 30/39 (See above), *how then can you call the same RIBA in this Verse as INTEREST*”???

Again,,*when you translate Al-Riba in this Verse as INTEREST, how can you draw the meaning of “He Increases”...from its Verb “YARBI”??* According to your own stand on RIBA here, it should be construed as *“He takes INTEREST”*, it being the third person, singular, Verb of present tense???.*What is this “acrobatics”?*

So dear Readers, we have clearly seen that in the same small single sentence “Riba” is “Interest” as well as addition/growth too.----This is what we may call a Double Standard – and that too applied in a single sentence?? Had we taken it in the meaning of INTEREST, following the very stance of Imam Raghīb, the translation should have been - bidding farewell to logic - like this:- “Allah condemns/erodes Interest *but takes Interest on Charities*”????

But noticing the terrible results appearing from his own standpoint, he reverts on the back foot quickly to change the meaning back to the genuine one, without having any scruples!!!

Let us look now at the **Rational translation** of this Verse:-

“Allah swt ordains doing away with multiplying additions in wealth (Al-Riba), and recommends addition/growth in Tax Revenues”.

It must be noted here that Sadaqaat, contrary to all prevalent concepts, are in reality the REVENUE collected from taxes and levies imposed on public properties and trade.

Verse No.3/130: يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً

Old Translations:

Respected Allama Pervaiz: “Do not eat Interest. You presume that it increases wealth, whereas, in fact it causes reduction in national wealth (See Title dh-ayn-f (ض ع ف)).”

Jalandhry: “O’ people of faith, do not eat multiplied Interest”.

Analysis:

Please note that as far as the term “Idh’aafan Mudha’afatan” (أَضْعَافًا مُضَاعَفَةً) is defined, both the above translation are opposite to each other. Which of the two

may be taken as authentic?,,,that's a separate question. However, both have declared "Al-Riba" as INTEREST which, as per the Root meaning, is not an authentic definition. No background of loan taking/repayment is narrated here either, whose perspective might entitle it to be called INTEREST.

Whereas, **its Rational Translation**, which covers all branches of trade and commerce, may be presented as follows:-

"O' people of faith and peace, do not charge exorbitant profits which may multiply your wealth".

It may be noted here that the term "Idh'afan mudha'afatan" in this context does not give the meaning of deficiency, weakness, decline which G.A. Pervez has proposed. This fact is manifest in the translation of Verse 30/39 through the use of word "***Mudh'afoon***" ,,,,where it proves that it means "growth/increase". Please further note the same fact in the Verse 2/261 which reads :- وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ ۗ
"Allah swt grants multiple growth to whom he wills".

Clearly, "Al-Riba" is that particular degree of addition/growth or profit which multiplies wealth; Why multiplication of wealth is so abhorrent? The answer is natural. It is because it creates big concentrations of it, from which sprouts the twig of Capitalism. No mention here is recorded of some "loan" ,,,or of some "interest" applied on it. Rather, Allah's Divine Law here is pervading through the entire field of economy and commerce.

Verse 2/275:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ
 مِثْلُ الرِّبَا ۗ وَاللَّهُ الْبَاطِلُ وَالْحَرَامُ الْبَيْعُ وَحَرَّمَ الرِّبَا ۗ

Old Translation:

Jalandhry: "Those people who eat INTEREST they would resurrect (from graves) in a way (senseless) as if dominated by JINN. This because they say that trading (in respect of profit) also is the same as INTEREST (taking); while Allah has allowed trading and prohibited INTEREST".

Analysis:

It obviously is a highly corrupted, substandard and commonplace translation. At times, additions have been made freely by inserting words in brackets serving to reduce the inconsistency of translated text; while the fact is obvious that addition or alteration in God's Word is a crime. Here too INTEREST is applied unjustifiably so that a common error is given a permanent status, and efforts to corrupt Quran may continue. The same "Al-Riba" - meaning unlimited profit - has been intentionally reserved for and limited to INTEREST TAKING, and is made a target of selected and exclusive prohibition. And in this way, the common overall practice of earning exorbitant profits is turned into the guise of INTEREST, and thus restricted only to INTEREST-BEARING business activity, thereby saving or protecting the undue profit taking in all the other trading sectors!!! Moreover, kindly note the low standard of translation from the term "Yakuloon". Everyone defines it by the term "eating", as if Interest or Profit is not money which is "earned",,,but some foodstuff which is "eaten"!!!

Now, let us check the latest **Rational translation**:

"Those who indulge in unfair/exorbitant profiteering (Al-Riba), their status becomes equal to that one whose intellect is negatively influenced (يتخبطه) by the sentiments of transgression (شطن؛ سرکشى؛ شيطان) from the Divine Commandments. This insane stage is manifest (ذلك) in the fact that such people would start propagating that TRADE is always identified with UNLIMITED PROFIT,,or is a form of the same (مثل الربا). On the contrary, the truth is that Allah swt declares all kinds of trade as fair, but prohibits (حرم) securing unfair and unlimited profits (الربا) there from."

It is hoped that the Allah's message must have been understood fully by now.

Verse: 2/278 :

يا ايها الذين آمنوا اتقوا الله واذروا ما بقى من الربا إن كنتم مؤمنين - فإن لم تفعلوا فاذنوا بحرب من الله
ورسوله وإن تبتم فلکم رءوس أموالکم لا تظلمون ولا تظلمون ﴿ ٢٧٩ ﴾

The latest Rational Translation:

"O' People of faith and Peace, remain conscious of God, and give up what still continues (ما بقى) of exorbitant profiteering (من الربا) if you are a peace maker/provider. If you do not, then announce your intention to wage a war

against the Divine Kingdom. But if you revert to the right way (وَإِنْ تَبْتُمْ) then your due is the maximum prevalent value of your capital or investment (رُغُوسُ (أَمْوَالِكُمْ)). Thus neither would you do wrong to others, nor would others do wrong to you.”

(Ra's-ul-Maal is a term which is the maximum exchange value of your capital/investment in commodities. Any commodity or gold can be fixed as a standard of valuation for this purpose).

Verse 4/161: وَأَخَذَهُمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ ؕ

Old Translations:

Jalandhry: ...And because they were forbidden to take Interest and also because they were eating people's money by deceit...

Allama Asad:...And they were taking usury although it was prohibited for them, and they were eating people's money unfairly...

Allama Pervaiz:It was also included in their wrongdoings that they practiced usury/Interest whereas it was forbidden, and they were grabbing people's wealth through unlawful means....

Authentic Rational Translation (which covers all sectors of trade and services):-

“....And they were multiplying their wealth through exorbitant profit taking though they were forbidden to do so, and thus by employing unfair practices they were robbing people of their financial means....”

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Dear Readers, down to this point, we have encircled and covered all the relevant Verses from Quran. As is evident from the above research, and you must have observed by now, the issue is quite clear. In the era of despotic rule the power had vested in the hands of dictatorial capitalist class and to justify their rule, they had started corrupting the Quran in its entirety. The theme under discussion here was also manipulated by them. In the field of economy, to protect their own class

which is the class always involved in big business, and trying to save all the other corrupt business practices, Quranic commandments were diverted towards just one sector, viz., Interest-related business. You will appreciate that the question of Interest arises only in the context of a loan taking or repaying business. However, it is clear that throughout all the injunctions about RIBA, no business of loans or banking is discussed. Here the Almighty prohibits *exorbitant profit taking* in all the business activities in order to avoid concentration of wealth in a few hands.

As a supplementary point, it should be brought on record here that Allah swt has not ignored the subject of loans either. In Verse 2/282, loaning is specified in clear terms by the word “Dayin – دَيْن). But a careful study of this Verse would prove that here the dealings in loans are being regularized under a code of procedure. It is being ordained in this Verse that the matter of securing a loan, be it a big one or small, must be written down on paper with all the relevant terms and conditions. Two authentic witnesses should also be included therein. Worth noting here is the point that

“while the topic of loan itself is being discussed, no issue of Interest is ever raised, discussed or highlighted in its context in Quran.”

The World at large, from the start of Agricultural Age up to the present times, follows the capitalist system which is represented by all kinds of cruelty, exploitation and suppression. God’s Guidance and His exalted emissaries have always been sent to combat such forces of Capitalism. INTEREST in itself is a tool of the cruel capitalism. The fact is open to everyone that whenever big amounts of money are stockpiled, this situation becomes a source of financial exploitation. Loans would also be issued from there and money will be made through Interest too. However, Quran takes in its stranglehold the root cause of the big concentrations of wealth, aiming to eradicate the existence of capitalism from its source, and does not let the money become so powerful that it may turn the markets and the humans to the status of slaves. It may also be mentioned here that the same cruel system of capitalism, by virtue of concentration of big money, produces numerous tools like banking system, big industrial corporations, big monopolistic trading, stock markets, currency, commodity, metals, currency markets where blind stakes in the name of speculation have become big business. RIBA related injunctions from God target the Capitalist ideology as a whole, with

the purpose of discouraging the overall System in enforces. Therefore, these injunctions address the capitalist practices in all their manifestations, sectors and forms. Here, the concentration of wealth is declared Haraam (illegal) only because the power of exploitative capitalism may not grow limitlessly. However, on the contrary, the concept of our Muslim scholars has been limited to the same old and rotten pattern , viz., to condemn only the INTEREST and leave alone all the other tools of capitalism to flourish. It provides them a false satisfaction that Divine injunctions are being obeyed.

Hence,,the Quranic term “RIBA” or “AL-RIBA” does not signify INTEREST OR USURY. Through the Old interpretations and interpretation-inspired translations, we and the world have been grossly misguided. Quran on this topic is commanding us to bring our overall trading sector away from the insane lust of grabbing big and corrupt money so that concentration of it in a few hands may not become a source of tyranny and oppression for the common folks. In the context of concentration of wealth, Allah’s verdict is very elaborate, resolute and awe inspiring in Verse 9/34-35 :- وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ﴿٣٤﴾ يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَأَنْفُسُهُمْ ۖ هَٰذَا مَا كُنَزْتُمْ لَأَنْفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ”*Those who hoard treasures of gold and silver and do not spend them for the sake of God – give them the tidings of grievous suffering; on the Day when that (hoarded wealth) shall be heated in the fire of hell and their foreheads and their sides and their backs branded therewith, (those sinners shall be told;) “These are the treasures which you have laid up for yourselves! Taste, then, (the evil of) your hoarded treasures!”* (Allama Asad).

God bless you.