

RIBA – A War with GOD

A different insight in coherence with the concept of Riba

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FOREWORDS

The Holy Qur'an, in my view, is the simplest and the most complex manuscript at the same time; simple – if one follows as it sounds or apparently understood with faith, spirit and justice in its heart and mind with no need to look at further reasoning or interpretation, on the other hand it is quite intricate – when some one, for any purpose or reason, tries to explore the subtext, rationale, logic, wisdom or intelligence of a verse or a subject.

This unique assembled way of transference of message to so diverse genus of human intellect and nature of all times is a miracle in itself that the creator of creatures has the competence alone to inscribe. The magnificent aspect of the message either to follow in its perceptible sense or to exert efforts in discovering the obscured substance – is the justice it offers equally to the follower and the pollster – **the touchstone of justice is the faith and acceptance of the message in advance, that is in the natural human capacity of every one.** To remain in faith, from start down to endeavor's end of any research undertaking on Qur'an – is the rule to approach the truth.

The truth in its absolute meaning is best known to Almighty GOD whilst the truth approachable within human vigor is relative to absolute. When we believe in the validity of final divine volume till the end of times, then for ever changing societal needs and scholastic stocks - a chance for human efforts will always exist to get better or closer or more relative insight of absolute veracity until the same is reached. In logic, a difference of reasoning among believers indicates that we are away from the absolute truth on that subject like the issue of Riba.

Undoubtedly, the unsettled and confused matter of Riba needs more efforts and vision to improve its relevance for widespread acceptability as of today, there are many current and pending issues that can only be answered with a precise stance on Riba, if this goal is not achieved – then the existence and practices of the industry that is based on the doctrine of avoiding Riba, can not enjoy the status of stiff Shariah conformity and will remain dubious which in turn will prove a distortion process for itself. This is but very genuine question – when no clarity obtained on Riba, what is the sanctity of institutionalized Islamic financial operations? I have no hesitation in saying that unless a firm concept and a mainstream accepted definition of Riba is not agreed; several money dealings of Islamic Financial Institutions will stay unconvincing Islamically.

The most appropriate methodology to accomplish the above cited objective is to evolve a coherent concept of Riba that falls in line with all divinely and prophetic narrations without being selective and dealing partly with sanctified resources, having said that – there can not be any dispute on the credence of Quranic injunctions, whereas for the credibility of Sunnah and Hadith, at least a common concept across the span of majority accepted / agreed versions is essential.

Since having a self-motivated commitment to the question of Riba with an intention to move ahead towards its solution which is more needed today than ever before, although not being a religious scholar however with caution I will try to present a long pending (on my part) but quite different point of view here while understanding and explaining two verses from Holy Qur'an (2:278 & 2:279) on the subject. It might be solely my fault that I have not gone through any such perspective before and while presenting this construal, I take the responsibility for any misunderstanding of mine.

It may perhaps be suitable to emphasize that although this particular article is dealing with just two verses of Qur'an about Riba but the concept it holds is the same as it appears (or will appear) in all my write-ups simply because it is based on these sources. The strong rationale for the prohibition of Riba is focused here, defining Riba or running money businesses without tangible awareness of the rationale for its prohibition may produce undesirable results like permitting the prohibited or vice versa. Regrettably, it is the case at present with few practices at least that are prevalent in Islamic Financial products and operations under their Shariah compliance rule – it's a separate and significant topic that needs to be addressed alone, that I hope to attempt later on (insha'ALLAH).

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن
كُنْتُمْ مُؤْمِنِينَ ﴿٢٧٨﴾ فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ
اللَّهِ وَرَسُولِهِ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ
وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

Translation: Abdullah Yusuf Ali

002.278 O ye who believe! Fear Allah, and give up what remains of your demand for usury, if ye are indeed believers.

002.279 If ye do it not, Take notice of war from Allah and His Messenger: But if ye turn back, ye shall have your capital sums: Deal not unjustly, and ye shall not be dealt with unjustly.

Translation: Pickthall

002.278 O ye who believe! Observe your duty to Allah, and give up what remaineth (due to you) from usury, if ye are (in truth) believers.

002.279 And if ye do not, then be warned of war (against you) from Allah and His messenger. And if ye repent, then ye have your principal (without interest). Wrong not, and ye shall not be wronged.

Translation: M.T. Hilali / M.M. Khan

002.278 O you who believe! Be afraid of God and give up what remains (due to you) from Ribâ (usury) (from now onward), if you are (really) believers.

002.279 And if you do not do it, then take a notice of war from God and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums).

Introduction

The human adventurism of exploring consecrated sources and substance is a natural and never ending course, a must as well to improve the relevance of resources to the living, the existence of such quest and adventuring process is a blessing of GOD, lack of creating relevance to solve problems and issues is a worst situation for any system of belief, for instance, to the challenge posed by the serious issue of poverty.

In religious deliberation, if faith is requisite for individual believers, then research and contextual improvement in understanding the resources is vital for institutions especially those bodies that follow and execute a set of guidelines. It may be a reason of not getting to the solution of any problem or question if we miss to observe and adhere to the rationale of related command(s) of belief.

Predominantly, every command or communiqué has two essentials, i.e., a gist and a reason, and same applies to the serious commands about Riba in the Holy Quran, an intellectual discourse is normally focused on reason, however, while understanding and explaining the above cited two verses of Quran and as indicated in the prelude section, this perspective is rather separated in two segments as under:

1. The Simple and Apparent Understanding
2. Looking Carefully Further than Simplicity

In the first part, it is about the meaning of the verses described in my own words and method with somewhat supporting explanation of underlining expressions.

In the second part, I have tried to present my opinion while thinking beyond simple meanings of the verses. The caption of the segment “Looking Carefully Further than Simplicity” is given purposely to denote that I am not trying to interpret since I do not consider myself religiously qualified for the interpretation of Quran, however, at the same time I believe that the sincere and cautiously worked out point of view that I am offering here does not violate any rule or concern of interpreting the sacred resource. I have taken as much care as possible within my own capacity to do this job. I hope it will give a food for thought to scholars and experts.

I do recognize as well that it is only interpretations or misinterpretations of the holy sources that are problematic; there can not be any problem with credible sources whereas all indicators of confusions point out to versions that have either become outdated or were principally flawed at inception. It is a matter of great concern for me like all sincere thinking minds to restrain within limits and observe prudence to keep away from adding any further mystification; therefore I request all religious scholars and experts to let me know if there is any thing in this write-up that infringes the norms of dealing with the source or the standpoint that is in contrast to some other understanding within the religion.

1. The Simple and Apparent Understanding (02.278 & 02.279)

Uncomplicated and straight oration; is it simple for us just today? Or it was equally simple as well when the verses were first revealed? It is a matter of the relevance of Qur'an in all ages for its practicability and applicable sense – here we may include all those commands which are articulated for implementation by believers; however it may not relate to those informative messages like unfolding the past or indicating the future or some truths including scientific facts et cetera.

It will certainly be helpful to derive an answer to the question above if we could get a bit clue as what was the understanding and reaction of the companion believers of Prophet Mohammed (SAW) when they were enlightened? This is a difficult task for me at least as I am neither proficient nor inclined to research and quote from the chronicles, and also for the good reason of avoiding any subsequent debate on its standing (I am not equipped well to enter in such dialogue, only few could be sure enough to offer unarguable piece of history in this regard from many possible versions – so to call such an insertion is like inviting confusion and distraction).

However, there is another way around, as we all know and indisputably agree on the virtue, belief, and characters of companion believers of Prophet Mohammad (SAW), we can get an answer using the imaginational power of our minds to visualize about their behaviours? Just briefly, I will try doing that in my own control. Let me place myself in two different points in time to visualize the perceptions that may help to show the practicability of Quran within its 'apparent understanding' for all ages, this way we could be surer than debating the history.

Only dreaming, (I wish) I were there in the majestic age of the Prophet Mohammad (may ALLAH's peace and blessing be upon him), and listened these commands for the first time in my life, I can see in my mind's eye and would have reacted like:

Yes, I believe in You and Your messenger (SAW), my Lord. I can understand that I am being addressed as I used to charge Riba, I know what Riba is. Now it has been ordered to me from my Lord that I shall surrender any and all Riba that is due on others to pay me, ALLAH (SWT) has set a test for me, I will prove insha'ALLAH that I am a true believer and will walk around the small town and will not hesitate to go beyond to call on my debtors and will tell them - from this moment onward – just return the principal that you owe me, I don't ask you any Riba or if there is any extra due on you, that is cancelled. I can also understand that charging Riba is now outlawed.

I can not think to disobey you my Lord, I beg Your mercy – I did not know it before that my act of charging Riba was so grave a sin like be in war with my GOD, I can not dare even to imagine that. Surely, I will not entail in the wrong again. It is made very much clear to me that charging Riba is a severe injustice thus prohibition is imposed by my Lord. I recognize the justice of my Lord, I am not punished for the wrong that I committed before this warning, my principal is guaranteed and I am allowed to take it back.

My mind's eye is still employed, envisaging a believer never involved in charging the Riba. Thanks my Lord, You saved me from the wrong and the trial. It is very clear to me that Riba is declared illegal. I have become aware of the truth that charging Riba is a crime of fighting war with GOD. I am a true believer my Lord, I will never entail in the wrong of Riba insha'ALLAH, I have noticed charging Riba is the act of serious injustice, and I beg to protect me from getting in it. You are the best judge my Lord; I can see Your fairness and justice that You allowed them to take their principal back without penalizing them.

How simple is it today?

Each and every word of Qur'an is sacred for me; I can say with full conviction that I am a true believer my Lord. I do have fear of ALLAH (SWT) in my heart and know that Riba was forbidden by those commands, I will not entail in the wrong of Riba, insha'ALLAH, and rather I will leave any thing that is doubtful relating to Riba since it is such an odious sin as instigating war against ALLAH (SWT). I believe in utter justice of the Almighty GOD and my conscious has been alerted that charging Riba is a serious injustice.

Comments

Perhaps, method of envisioning the past might not exert a pull on academic minds, though there is a point at hand, it is a matter of knowing by believing against finding during exploring, the first is certain while other may not. The following might add a little value to the above context.

Understanding the "Apparent Understanding"

This is how it sounds or one understands, it is a listener's catch or a reader's grasp, in other words we can say that the 'apparent understanding' is the 'common sense' delivered by a message. In a communiqué or message as one would expect, there is a medium (language/script), at least few words or phrases presented in some sensible array, and all those components of message must be known to the audience in order to deliver the point successfully.

Therefore practically the 'apparent understanding' does not relate to a blank head; the recipient fetches some meaning of the message immediately on first strike if he is familiar with all those components of received communication using his own scholastic resource that is raised from the accumulated or enriched savoir-faire base of the society. This first notion or sense thus developed in the head of an audience is really difficult to change, here we are not arguing whether the prevailing sense of the message constituents is right or wrong but the influence it holds in the culture is so immense that to amend its general perception - it needs an extraordinary convincing argument and that is too from a widely accepted authority. For instance, this fact is well demonstrated for the following contextual case:

‘Interest is Riba’ – it is the prevailing sense about “interest (or banking interest)”, I don’t see any authority or an argument that can change this sense. Those who are against this outlook, what they can do at their best is to try establishing a convincing argument, attempting to change the prevalent sense without this prerequisite will not work even for time-honored establishments and the adventuring institution may lose its image and weight in the public, al-Azhar of Egypt is an instance. Any attempt from established authorities that try to shift the paradigm while lacking in associating a realistic, believable, and forceful argument is considered a misuse of their existing influence and here again this is a ubiquitous understanding that the misuse of any power is never accepted or appreciated.

So, the message within two verses exhibits an ‘apparent understanding’ that is fairly relative to old times and currently, all the components of message are well known to the addressees, if we substantiate and tag focal words in these verses – we do not find any uncommon phrase or word or a sense not prevalent now or then, for example, Riba – the practicing sense was clear when it was prohibited, it is clear now as well, however exact delineation was neither known then nor it is today; unjust – unfair, undue; war – very bad; true believer – one who follows exactly as he understands; etc. A follower can easily get a hold of applicable sense of the message while testing his mental ability on the merit of his faith.

The Faith Connection

On numerous places in Qur’an, it emphasizes and revisits the connection between the ultimate supreme authority and believers - the relationship of faith. As we know in simple terms that faith is a natural feeling of affirmative disposition, while trying to be precise in technical terms – we may identify faith as the innate force within every soul that endorses a signal for acceptance without routing it through normal signal processing. This bypass mechanism can be observed working even in atheists who say “there is no God and there is no soul” yet show faith in their personal relations. Theists or atheists; believing or not – since the biology is same – they all have similar natural ingredients; undeniably there is a hidden system inside humans that forces or makes them believe a communiqué or source without any reason or against the reason they are holding.

Then why every human being having same quality is not a believer of God, or why all people in Arabian Peninsula were not converted to Islam, or why not to Christianity or to Judaism earlier? It shows that for some the innate force worked and for others it did not, in other words the hidden system does not work equally for all and thus we can say that it depends on certain variable(s). I may be totally wrong but my poor guess tells me that this variable is ‘the quality of soul’ that controls the function. The quality scale of soul may range from entirely pure to completely damaged.

Although, it is really very interesting to discuss the invisible soul in the context of faith and matters as why and how soul is damaged or can be purified or freed etc., but we may go far off the current point in doing so, therefore let me go back to the point of faith connection that we need to focus here – we all have a similar built-in

behavioral control system that starts functioning on external signals when received like an order, message, thinking etc. and sends the received signal for further processing to verify, analyze, and organize for eventual response including but not limited to acceptance, rejection or compliance of the signal – this is normal signal processing to protect our benefit and advantage and also to guide our behaviours.

Considering the divine order promulgated in subject verses, the signal analyzer in above loop may not approve the command to surrender the financial gain through Riba because that equals to loosing the monetary benefit or advantage; a force is required either to override this analysis (i.e., going against the reason) or to bypass the analyzer for this command (i.e., going without any reason) if the command has to be accepted and complied accordingly.

Practically, it happens and since it works therefore we are sure about the existence of this invisible force and call it Faith, in other words it means that we accept the superiority of the signal transmitting source as more authoritative than our own built-in system and submit our behavioral control to it, a master-slave link is thus formed – it may be referred to as ‘the faith connection’ or ‘the relationship of faith’ in its fundamental form, nonetheless, faith is a bit complex phenomenon.

For believers, the ultimate supreme authority is the almighty GOD and a complete submission of behavioral control to Him is the highest degree of faith one may have. The imperative point is that by having faith it does not mean to compromise on self benefit but the benefit is in it with a different understanding of what a benefit is. By having faith, we can do nothing more than to please ALLAH (SWT) but it is such a valuable relation for believers that they get every thing in return, pleasing Him is the real achievement. When it comes to understanding the divine message, faith is all that matters, it helps to get to the point, and if it is difficult for the believer to recognize it for any reason, even then he is not going to loose any thing, a true believer will abscond from any doubtful by leaving confusion aside, rejecting suspicious altogether. What obligation the believer realizes towards his Lord and how much honest one is in discharging the same, it is all between the supreme authority and the individual; it is a one-to-one link.

The Position of Relevance

It looks that the simple and apparent understanding of the message has not changed over a period of more than fourteen centuries and it will not change in the times to come similarly – it is the relevance of Quran for its practicability to believers of all times – it draws a parallel between the sense and the faith.

2. Looking Carefully Further Than Simplicity (02.278 & 02.279)

The title of article tells an idea about its focus obviously, but that is chiefly wrapped in this section. I feel comfortable in reading any piece of writing and take on board quickly if it is written point wise, straightforward and systematic, therefore intend to put my content here likewise beside trying to be precise and brief.

The verse 02.278 instructs believers to give up Riba, whereas in continuation of the subject in verse 02.279 if the instruction is not followed, we see two distinguished admonishments:

- a) A notice of War from ALLAH (SWT) and His messenger (SAW).
- b) Injustice in Riba.

Why notice of war is given for ‘the act of charging Riba’ alone, why not for ‘drinking alcohol’ or any other act which is not considered legitimate by Quran? There must be some distinctive reason for this warning. The discourse of notified War here will unfold the injustice in Riba as well.

We know and can understand war in conventional sense, but what kind of war that could be as indicated in these verses, let us do some research using our usual sense:

- 1 . There is always some reason of war, like any dispute of land or resource, a matter of authority or power, supremacy of doctrine or ideology, a greed or dishonest desire of capturing others’ resources, an intolerable act of a group or a nation provoking the other, etc. etc. The cause of war as we can clearly understand from the meaning of these verses is ‘not giving-up the act of charging Riba’ or simply ‘the act of charging Riba’.
- 2 . At all times, an aggressor is there who invokes the war; wars are not fought with mutual consents. Who is the provoker here or who started the notified war? The answer is absolutely understandable from these verses – the confronter, who is involved in charging the Riba.
- 3 . The notified war is between Riba taker and the GOD, as the notice of war is given to him from ALLAH (SWT) and Prophet Mohammad (SAW).

Is it all that we can conclude from these verses about the notified war? May be, it is what we can do with the conservative sense and apparent understanding, but there are many more aspects not yet clear regarding the informed war, what about those attributes or features that we normally expect? For instance:

- 4 . What divine authority is challenged? Or where the Riba taker trespassing the sole jurisdiction of GOD? Or why this act is intolerable?
- 5 . It is quite clear that the notified War is between ‘Riba taker’ and the GOD, shall we consider GOD as defender here? Is He defending or proactive in this war?

6. Where is the battle field? What weapons are used?
7. What damage this war is causing? Who are suffering?

These are few unreciprocated questions; answers are required to resolve our usual understanding as regards to the notified War. Whereas, in addition to these queries, there are two interesting observations in the scenario, like:

8. There is a puzzle for usual sense, the aggressor is Riba taker who is invoking the war but the notice of war is given from ALLAH (SWT) and His messenger (SWT), it never turns out like this customarily. What is this?
9. Another perception from our conventional sense is that the aggressor is powerful then the defender, but here it is opposite. Has the aggressor gone mad?

First three points are plainly understandable by our commonsense; thus no further investigation is necessary, though we may try to find out answers and explanations for the rest six. The question at number four holds the sense of rationale; therefore it is very significant and fundamental query in the understanding of Riba. I will try to encircle all above questions in the elucidation as appearing here under.

To begin with, I could do with few considerate points to base focal arguments, and would like to quote two more verses from Quran (please note that all translations are taken from the work of 'Abdullah Yusuf Ali' unless and otherwise mentioned):

011.006 There is no moving creature on earth but its sustenance dependeth on Allah: He knoweth the time and place of its definite abode and its temporary deposit: All is in a clear Record.

006.151 Say: "Come, I will rehearse what Allah hath (really) prohibited you from": Join not anything as equal with Him; be good to your parents; kill not your children on a plea of want;- We provide sustenance for you and for them;- come not nigh to shameful deeds. Whether open or secret; take not life, which Allah hath made sacred, except by way of justice and law: thus doth He command you, that ye may learn wisdom.

There are several verses with similar indication, the highlighted portions of above selected verses are complete declarations in its meanings; it is hence an absolutely recognized belief of Muslims that ALLAH (SWT) is the only provider of sustenance (Rizq) for all living (moving) creatures on earth and with the birth of a creature – its sustenance is made available.

ALLAH (SWT) has taken the responsibility of making available the sustenance for all of His creatures, which in actual fact is a natural justice in His position of creator. It is only He Who knows the needs of each and every living being. Therefore, there is a share of every living creature in the available living supplies on this earth, and if they get their share the whole creature should get fed. Unfortunately, we don't see

this in practice, people are crying and dieing of hunger, living supplies are not reachable to all, and poverty is rising – what is happening?

So, the first dot is – it implies that the living supplies are adequately available within the earth but not distributed with fairness, and therefore the rights of creatures are not served in justified manner. In pecuniary terms, we can say that the ‘distribution of wealth’ among the creatures is not just.

Who is responsible for this injustice? The answer is fairly obvious from the following verses of Quran:

002.030 Behold, thy Lord said to the angels: "I will create a vicegerent on earth." They said: "Wilt Thou place therein one who will make mischief therein and shed blood?- whilst we do celebrate Thy praises and glorify Thy holy (name)?" He said: "I know what ye know not."

007.010 It is We Who have placed you with authority on earth, and provided you therein with means for the fulfillment of your life: small are the thanks that ye give!

We certainly acquire the message that ALLAH (SWT) has appointed this specially crafted creature (human being) as His vice on this earth and gave them authority on the means He provided; how to use this authority is also guided by Him through a complete code of conduct, the given authority however does not look as if exclusive. The means are provided by Him and managed by His vice to a degree if we put it simply. But when the provision of means is sufficient for all living creature and no injustice is possible from ALLAH (SWT) – then hunger, poverty and cries could only be an outcome of the mismanagement done by human beings and no one else, this is a failure of His vice resulted from not following His given code of conduct.

Thus, the second point is – we the human beings are responsible for injustice in the ‘distribution of wealth’ and that is because we did not follow the divine commands.

The natural tendency of humankind has always been active to address serious issues of societies targeting injustice, inequality, poverty, system of governance etc. and as a result we see various man-made systems and economic theories wrought to uplift the socio-economic conditions of the people. It is not possible to examine each and every idea exhaustively (not sure if achievable even one gets several lives) but the themes or the premise of major acknowledged systems and theories are accessible – there is always a truth noticed that provide the foundation of these works. However undeniably, it is also a reality that none of the humanly defined system or theory has been conclusive in solving the issues of mankind, a very simple reason of this failure is the fact that the truth they are based on is not the whole of it, but it covers a niche.

In all disciplines of human and material related knowledge, each day we find some new idea or truth, millions of researchers and academicians are working to bring big to minute realities in to the grip to establish facts and yet the exploration is not over, there is no end one can see or define to assert absolute truth even for single subject.

There is no ‘perfect knowledge’ that we humans possess or can claim, well-informed among us do realize and witness this fact more than others, just imagine the process and efforts of attaining knowledge since the beginning of men’s exploring activities has not made us so capable.

On the contrary, next and similar to the following selected verses of Quran:

002.029 It is He Who hath created for you all things that are on earth; Moreover His design comprehended the heavens, for He gave order and perfection to the seven firmaments; and of all things He hath perfect knowledge.

006.101 To Him is due the primal origin of the heavens and the earth: How can He have a son when He hath no consort? He created all things, and He hath full knowledge of all things.

015.025 Assuredly it is thy Lord Who will gather them together: for He is perfect in Wisdom and Knowledge.

The entirety and perfection of knowledge and wisdom of the creator is promulgated on plenty of places in the holy Qur’an with statements like ‘ALLAH (SWT) is Full of Knowledge and Wisdom’ or similar expressions, therefore believers accept the truth without any doubt that ALLAH (SWT) has perfect knowledge of all the things. Issues and problems are known to every one without any difference of beliefs, but humans of any race or region do not possess perfect knowledge to present amicable solutions to these dilemmas. In my view any knowledge attained by human beings is of great importance if it can draw a parallel to a divine declaration and if it does – it is quite valuable. If any base of knowledge is not able to establish such relevance, it may be of less value at least for the point in time but might become valuable in the future, or else it may possibly be a false acquisition.

My third point is two pronged – we need to stretch our visualization as much as we can do to encompass the totality whenever we try to find out the implications of the divine edict since ALLAH (SWT) deals with affairs plus creatures on universal basis, secondly it is more pragmatic for believers to seek advice from the divine commands to comprehend and treat issues and problems considering the source as the criterion and while doing so the humanly acquired knowledge shall be used to establish its relevance with the divine content.

Let me take a break in points trail. The ‘distribution of wealth’ is a well accentuated subject in the Holy Qur’an where we see rules of Inheritance, injunctions for Zakah, persuasions for Alms and even sharing of Booties etc. The believers are advised and guided as what and how to distribute from what is given to them; this distribution of wealth is the second tier of the supply process and naturally a fraction of the wealth possessed by those who were gifted with it or was acquired by them in the first tier. The rules and means for acquiring the wealth are commanded firmly in the Holy Scriptures including but not limited to:

- 1 . Deeds of righteousness (truth and honesty, justice, disclosure of information to concerned parties in a transaction, measuring and weighing accurately, seeking pleasure of ALLAH (SWT) in dealings etc.)
- 2 . Prohibitions (Riba, Gharar, Gambling, Transactions of Haram items, Hoarding, Speculation, Fraud and Exploitation etc.)

This and similar guidance forms the ‘code of conduct’ for the acquisition of wealth and therefore the distribution of the wealth in the first tier. If the ‘code of conduct’ is not followed as ordained by ALLAH (SWT), then the acquisition of wealth becomes unlawful and it is very important to realize that consequently in very simple terms the distribution of wealth becomes unjust.

In earlier reference of verses, it is already pointed out that ALLAH (SWT) has made the means of sustenance available to mankind, where as from the following verses:

054.049 Verily, all things have We created in proportion and measure.

015.021 And there is not a thing but its (sources and) treasures (inexhaustible) are with Us; but We only send down thereof in due and ascertainable measures.

015.019 And the earth We have spread out (like a carpet); set thereon mountains firm and immovable; and produced therein all kinds of things in due balance.

041.010 He set on the (earth), mountains standing firm, high above it, and bestowed blessings on the earth, and measure therein all things to give them nourishment in due proportion, in four Days, in accordance with (the needs of) those who seek (Sustenance).

We can comprehend without any difficulty that there is a proportion and measure of every thing set by ALLAH (SWT) and that shall definitely include His plans for each and every living being on this earth to distribute their shares in means of sustenance He provided. On the basis of faith I can say without an iota of doubt – if the ‘code of conduct’ that is ordained for the acquisition of wealth in first tier and the delegated distribution of wealth in the second row was followed exactly as defined, then the due and apportioned share of all living creatures in the divine plans would have been delivered to them all because ALLAH (SWT) is perfect in His plans.

If He were to implement His plans by Himself and had He not entrusted the mankind for the acquisition and distribution of means, then we might not be aware of the word ‘poverty’ and might not be different from angels or it would have been a different world altogether, but He has made the world a place for trial.

ALLAH (SWT) has sent down the criterion for the trial as well, He says:

025.001 Blessed is He who sent down the criterion to His servant, that it may be an admonition to all creatures.

His criterion is comprehensible; any gain through misdeeds or prohibited means is unjust – every offense causes different magnitude of disorder in the distribution of wealth and hence the admonition is proportionate. Although, in a Riba transaction, one may be true and honest, can disclose accurate information and incorporate transactional justice (not the societal justice), still one can not attain the pleasure of ALLAH (SWT) as He has prohibited it for its reasons and scope.

The prohibition of Riba amid criterion of the ‘code of conduct’ is declared the most stringent of all. The rationale (as I employ – mentioned below at number 4 as well) in the prohibition of Riba is inimitable that is not found in any other misdeed and prohibition, the disorder Riba produces in the distribution of wealth is extremely severe than done by other transgressions.

The Focus & Arguments

1. The wealth is nature in sum. From earlier cited verse # 007.010, I take the least meaning of ‘wealth’ as the ‘means for the fulfillment of life’ because that matters more than any thing else in human concern (a very compassionate expression indeed) and at the same time provides the best relevance to the context without any distortion.
2. The ‘acquisition and distribution of wealth’, for the most part of it in practice, is reliant on changing hands using some ‘medium of exchange’.
3. Naturally thus, the ‘medium of exchange’ acquires a role of representing and mediating wealth.
4. The transaction of Riba that is only a dealing of ‘medium of exchange’ creates an extra liability by incorporating an element that does not exist.
5. The non-existent element of the ‘medium of exchange’ in a Riba transaction can not have a representation in the wealth, thus no corresponding mediation of wealth is physically workable, but the contract of Riba imposes liability of settlement without its possibility.
6. The extra liability created in Riba transaction can only be settled in two ways:
 - a. With an equivalent extra provision of wealth. The provision of wealth is an exclusive domain of ALLAH (SWT), Who had already sent down proportionally what was required (v # 015.021), making non-Godly entities responsible to provide extra is like asking a Godly behaviour from them (a sensitivity of *Shirk*). One can ask for the extra but from the God Who alone can grant it and no one else has the capability and means to meet this provision and hence making them responsible is a pure injustice. We can surely see this injustice in its totality in our global look of affairs and miseries.

- b. There is absolutely no legal way possible to obtain this extra wealth in the absence of medium for corresponding exchange, hence only by unlawful means like stealing wealth of others to settle down the extra liability, it is exactly what the humankind is doing because of the impracticality shown in first way. But when we do this way, we disturb the plans of the God by confiscating ‘means for the fulfillment of life’ from others illegally, acting against the plans of ALLAH (SWT) is becoming in War with Him.
7. Riba is a double-edge sword, on one hand it ascertain societal injustice while on the next it confiscates others wealth unlawfully and since it effects people on a large scale therefore it turns out to be a weapon of mass destruction.
 8. After the institutionalization of Riba, globalization of affairs, no part of world has remained out of its clutch and the whole earth is a battle field. Therefore all living creatures on this earth are suffering from the damage it is causing and the main harm is the increasing poverty and associated miseries.
 9. It is a proven fact and history that Riba has remained a difficult subject to be understood in all ages, from its literal meaning to economic implications, but ALLAH (SWT) is perfect in knowledge and the supreme in justice, therefore He categorically informed that act of charging Riba is like a War with Him, the mankind had not comprehended the severity of the act but could involve in it therefore a warning from the God is the divine justice.

Let me quote two more verses from the Holy Quran for the remaining queries:

016.061 If Allah were to punish men for their wrong-doing, He would not leave, on the (earth), a single living creature: but He gives them respite for a stated Term: When their Term expires, they would not be able to delay (the punishment) for a single hour, just as they would not be able to anticipate it (for a single hour).

035.045 If Allah were to punish men according to what they deserve. He would not leave on the back of the (earth) a single living creature: but He gives them respite for a stated Term: when their Term expires, verily Allah has in His sight all His Servants.

We can easily grasp the meaning to get next answers:

10. ALLAH (SWT) is not proactive in the notified War; He has postponed His part of the act for the ‘day of judgment’.
11. Those who believe in Him and the ‘day of judgment’ are inviting severe consequences in the here after, for their act of Riba, it is nothing but insanity. ‘Those who devour usury will not stand except as stand one whom the Evil one by his touch Hath driven to madness...’ (from v#2.275).