

The Importance of the Prohibition of Riba in Islam

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Anas (RAA) said that he heard the Messenger of Allah (SAW) say: "Among the signs of the Last Hour will be the removal of knowledge and the abundance of ignorance ..."
(Bukhari, Muslim)

There is widespread ignorance amongst Muslims in this age concerning the subject of the prohibition of riba in Islam. And yet it appears to us from New York, the riba capital of the world, that there is, perhaps, no other subject more important than this to which Muslims should be directing urgent attention, for it is here that the fiercest attack of all has been launched by the enemies of Allah (SWT). The widespread ignorance concerning the prohibition of riba is most certainly a confirmation of that sign of the Last Hour spoken of by Prophet Muhammad (SAW).

Any attempt to demonstrate the importance of the prohibition of riba in Islam ought to be based upon the two basic sources of Islam, the word of Allah (SWT) and the word of the Prophet (SAW). The Prophet (SAW) had, earlier in the day of Friday the 9th, of Dhu al-Hijjah 10 A.H., delivered the khutbah al-wida' in which, among other things, he enforced the prohibition of riba retroactively. He thus completed the process of the total eradication of riba from the economy and society over which Islam exercised control. Then, at about the time of asr of that same day, Allah (SWT) sent down the Revelation announcing the essential completion of the process of Revelation of Divine guidance to humanity:

This day have those who disbelieve given up hope of (destroying) your Deen. So fear them not. Rather fear Me. This day have I perfected for you your Deen, and completed My favor unto you, and have chosen for you as your Deen al-Islam (i.e., submission to the Supreme Will of Allah). (Al-Maa'ida 5:3)

It certainly appeared as though the process of Divine Revelation of the verses of the Qur'an had come to an end. And yet this was not so. Some eighty-one days after the Revelation of the above verse the Prophet (SAW) died. Shortly before his death, however, Allah (SWT) sent down the last Revelation with which He completed the Revelation of the Qur'an. In fact that last Revelation also terminated the process of the Revelation of Divine guidance which had commenced with our father Adam (AS), and had lasted for thousands of years. There can be no doubt that the topic chosen for the last Revelation must be one of supreme importance. What was the last Revelation?

The Last Revelation

In the last Revelation Allah (SWT), the Wise, chose to return to a subject which had already been dealt with in earlier Revelations — in the Qur'an as well as in the Torah, the Psalms, and the Gospel — namely the subject of the prohibition of riba.

On the authority of ahadith received from both Ibn Abbas (RAA) and from Umar (RAA), we know that the last Revelation received by the blessed Prophet (SAW), shortly before his death, was the passage in Surah Al-Baqarah (2:278-281) which dealt with riba:

Umar Ibn Khattab (RAA) said: "The last verse to be revealed was on riba, but Allah's Messenger (SAW) was taken without having expounded it to us; so give up not only riba but also reebah (whatever raise doubts in the mind about its rightfulness). (Ibn Majah, Darimi)

"O you who believe, fear Allah and give up what remains (due to you) from riba (from now onwards) if you are indeed believers ... (up to) And none shall be dealt with unjustly. (Al-Baqarah 2:278-281) Ibn Abbas (RAA) said: "This was the last verse revealed to the Prophet (SAW)." (Bukhari)

That last Revelation confirmed the Prophet's retroactive enforcement of the legislation prohibiting riba in the khutba al-wida from Arafat. The last Revelation is to be found in this passage from the Qur'an. We quote the entire passage with explanatory comments:

Those who spend their wealth by day and by night, secretly and openly, for such there will be reward with their Lord, nor will they have cause for fear, nor will they grieve. Those (on the other hand) who consume riba will not stand (before Allah on the Last Day) except as though Satan has driven them to madness with his touch (this can also mean that riba will so corrupt the market and the economy that it will assume the appearance of a market of mad dogs); that is because they say, "buying and selling is similar to taking riba." But Allah has permitted trading and forbidden riba. And so, anyone who receives (this) warning from his Lord and thereupon desists (from riba) may keep his past gains (i.e., the riba he previously accepted), and his affair rests with Allah (i.e., it will be for Allah to judge him. He will not be forced by the Islamic

State to return the riba he had taken). But as for those who return to it (i.e., persist in riba by way of lending money on interest, for example), they are destined for the fire, therein to abide forever!

(And with this) Allah eradicates riba, whereas He blesses charitable deeds with manifold increase (because the essence of riba is to "take" and to "give" nothing in return, while the essence of charity is to "give" and "take" nothing in return). And Allah does not love anyone who is stubbornly ingrate and who persists in sin (with particular reference to the sin of consuming riba). Verily, those who have attained to faith and do good works, and are constant in prayer, and dispense charity, they shall have their reward from their Lord, and no fear need they have, and neither shall they grieve.

O you who have attained to faith, remain conscious of Allah and give up all the riba which is outstanding (i.e., which you still claim to be due to you) if you are truly believers. If you do not do so (i.e., if you do not give up outstanding riba) then take notice of war from Allah and His Messenger (i.e., take notice of an ultimatum of war for the liberation of all those who are oppressed because of riba). If you turn away (i.e., if you give up riba) then you shall have (i.e., you will be entitled to reclaim) only your principal sums (which you had lent on the basis of riba, i.e., you may have only the principal, not the principal plus a reasonable amount of interest, not even a service charge). Deal not unjustly and you shall not be dealt with unjustly. (This might more properly be translated as follows: In accepting the return of only the capital sum lent you shall not be inflicting injustice on anyone, and in giving up the interest which was due to you, you will not, yourself, be subjected to any form of injustice). And if the debtor is in difficulty, grant him time until it is easy for him to repay. But if you remit it (i.e., if you write off the debt) by way of charity, that will be best for you, if you only knew.

And fear the Day in which you (i.e., all of mankind including you who consume riba) will be brought back to Allah, then every human being will receive what it earned, and none shall be wronged." (Al-Baqarah 2:274-281)

The question is, why should Almighty Allah (SWT), after sending Revelation announcing the perfection of Deen and the completion of His favor to the believers, choose to send one more Revelation shortly before the death of the Prophet (SAW)? Why should He chose a time which appears to have been the last possible time, to send that Revelation (since Umar (RAA) said that the Prophet (SAW) died without being able to offer any explanations regarding the last Revelation), so close, it would appear, was the time when the Revelation was sent, to the time of the death of the Prophet (SAW)? And, finally, the question is: Why should Allah choose, when He did, to return to the subject of the prohibition of riba which had previously been addressed in the Qur'an? There must surely be a very important reason. Allah knows best!

It appears to us that such a last Revelation, coming after the pronouncement of the perfection of the revealed Deen and the completion of the Divine favor, can only be used to reiterate something which lay at the very heart of the Divine guidance. Alternatively, it can be used to direct attention to that part of the Divine guidance in which the faith of the believers would be most vulnerable to a future attack by enemies of Islam.

The choice of the subject of riba as the last Revelation, the fact that Allah returned to the subject of riba after announcing the perfection of revealed Deen, and the fact that He sent the last Revelation shortly before the death of the Prophet (SAW), all of this appears to constitute the most dire of all warnings that riba will pose the gravest of all threats to the faith, freedom, and power of the believers. This, then, is the importance of the subject, that herein lies the potential for the most dangerous, destructive, and devastating attack on the faith of the believers and the integrity and power of the Ummah of the Prophet (SAW).

The Prophet Confirms Greatest Danger of Riba

This analysis of ours appears to be confirmed by the fact that the Prophet (SAW) himself prophesied, in a hadith received from Abu Hurairah (RAA), the eventual total success of precisely such an attack launched obviously by enemies of Islam, in penetrating all of mankind, including the followers of Prophet Muhammad (SAW), with riba:

"There will come a time," he said, "when you will not be able to find a single person in all of mankind who will not be consuming riba. And if anyone claims that he is not consuming riba then surely the vapor of riba will reach him. (Abu Daud, Mishkat) According to another text "the dust of riba will reach him."

The Prophet (SAW) thus made it abundantly clear that the greatest danger to the integrity of the Ummah and of the iman of the believers would come from riba. This confirmed the warning from

Almighty Allah (SWT) Himself which was pronounced in the choice of riba as the subject of the last Revelation.

The prophecy of the Prophet (SAW) concerning the prevalence of riba has today been fulfilled. Indeed it has been fulfilled in our own miserable lifetime! Specifically it has been fulfilled during the seventy years which have now elapsed since the Ottoman Khalifah was abolished in 1924. Up to 1924 riba-based capitalist Europe could succeed in penetrating only the regimes which presided over the affairs of Muslims. The Ottoman Khalifah, for example, had borrowed money on interest from Europe to such an extent that he was forced, in 1857, to succumb to European financial blackmail and, as a consequence, to abolish jizyah and ahl al-dhimmah in all the territories of the Ottoman Empire as a quid pro quo for debt and interest payment's relief.

This, incidentally, was a classic example of financial imperialism. But it was also the beginning of the process of the dismantling of the sacred model of a public order (or State) in the world of Islam (Dar al-Islam), and of replacing it with the secular European model in which sovereignty was taken away from Allah (SWT) and given to the State. And that was an act of shirk! Since 1924, however, riba has penetrated the total economic life of Muslims all around the world. The financial imperialism inherent in riba has delivered the entire world of Islam by its very throat into the hands of enemies with sharpened knives. Indeed all of mankind is now trapped in the world of riba.

Not only has the prophecy of the Prophet (SAW) been fulfilled through the total victory of riba-based banking all over the world, and through the riba which is inherent in non-redeemable artificial paper currency, plastic and electronic money, but it has also been fulfilled in the total corruption of the free and fair market. Today's so-called free market has become a dog-eat-dog market, something anticipated by Ali Ibn Abi Talib (RAA) who said: "A time is certainly coming to mankind when people will bite each other..." (Abu Daud)

It is also a matter of absolutely critical importance that Muslims should carefully study the prophecy of the Prophet (SAW) in which he has prophesied the collapse of artificial secular currency (i.e., paper, plastic, and electronic money, etc.).

Abu Bakr Ibn Abu Maryam (RAA) reported that he heard the Messenger of Allah (SAW) say: "A time is certainly coming over mankind in which there will be nothing (left) which will be of use (or benefit) save a dinar and a dirham (gold and silver coins)."

(Ahmad)

That prophecy of Prophet Muhammad (SAW) is about to be fulfilled. Today's monetary system uses "paper" to make "gold". That is fraudulent! Artificial money is quite different from real money. Real money has intrinsic value, paper money has none. Its only value is that conferred upon it by market forces. Its market value will last only for as long as, and to the extent that, there is demand for it in the market. Demand is based on confidence. So long as governments controlled the so-called free currency markets they could intervene to protect public confidence. But the currency market is now controlled by the most vicious of all speculative forces — forces fueled by compelling greed with no loyalties and no patriotism. Anything which seriously disturbs market confidence will cause the speculative stampede which will fulfill the prophecy of the Prophet (SAW).

Here is an example: If Muslims gain control over their oil resources and demand that they be paid for their oil exports with gold rather than dollars made of non-redeemable artificial paper money, there will be significant loss of confidence in paper currency. Why should this be so? Non-redeemable paper, plastic or electronic money has value only to the extent that people are prepared to recognize it as possessing value. When public confidence in a currency is shaken, its value will collapse. A demand for gold, as payment for oil, will have the effect of shaking confidence in paper money. Speculative forces in the currency market will greedily seize that opportunity to make the killing of a lifetime. That in turn can cause the collapse of today's fraudulent international monetary system based on non-redeemable paper money. Money is the very foundation of capital. The collapse of money in what may best be described as a money melt-down, will witness the collapse of riba-based capitalism. Those who have real money will survive while those speculators who successfully exploit the collapse will make the greatest profits ever. The masses will lose their wealth. They will be caught with worthless paper parading as money. That is a financial holocaust which is just waiting to occur. And it has been predicted by others as well, besides the Prophet (SAW). Judy Shelton, for example, uses it as the very title of her excellent book "Money Meltdown: Restoring Order to the Global Currency System." (New York: The Free Press, 1994)

We should not forget, nor allow the world to forget, the dramatic, ominous, and unprecedented collapse of the US dollar in January 1980 when the value of the dollar relative to gold fell to approximately

\$850 an ounce! (In 1971 it was \$35 an ounce. Its present value is about \$380 an ounce). This collapse of the dollar took place in the immediate wake of the successful anti-Western Islamic revolution in Iran which gave control of the vast oil resources of Iran to an anti-systemic Islamic government. Iran's government is anti-systemic since it is based on non-secular foundations and it challenges the secular model of society and the political and economic world order produced by modern Godless European secular civilization. Why should an Islamic revolution in Iran threaten a collapse of the international monetary system? The experts in international monetary economics are silent!

The question which we now pose is this: Who is that enemy who has succeeded in penetrating all of mankind with that *riba* which Allah (SWT) Himself eradicated? Is his attack on mankind and the Ummah with *riba* something taking place in a vacuum, or does it form a part of a larger attack directed towards the house of Islam itself?

The answer is quite clear. The forces which penetrated the world with *riba* emerged in Europe and produced capitalism and communism, the secular model of a society, and Godless materialism. Those forces produced the modern Western civilization. Without modern Western civilization it would not have been possible for the Jews to force their way back to the holy land and to re-establish the state of Israel. The Qur'an speaks clearly about the Jews being punished by Almighty Allah (SWT) and being driven out of the holy land of Palestine. It happened twice before the Revelation of the Qur'an, first with a Babylonian army and then with a Roman army. After the second destruction at the hands of the Roman army the Qur'an declared that the Jews would not be allowed to return to Palestine until a special moment arrived. The fact is that the Jews have returned to Palestine and have established their state of Israel. It must, therefore, be admitted that the special moment spoken of by the Qur'an has arrived. What was that special moment?

There is a ban on a people (the Jews) whom We have punished (with destruction) that they shall not return (to the holy land of Palestine from which they were expelled) until Ya'juj (Gog) and Ma'juj (Magog) break through (the iron barrier built by Dhul Qarnain) and they swiftly unravel from every direction. (Al-Anbiya' 21:95,96)

The very forces which emerged in contemporary history and made the restoration of the state of Israel possible, are themselves the forces which have penetrated all of mankind with *riba*. The Qur'an identifies those forces as the evil Gog and Magog. It is, therefore, crystal clear that the penetration of the Ummah by the forces of *riba* represent an attack on the very house of Islam. The aim of the enemy is nothing less than to utterly destroy the faith of the believers!

Grave Danger of Riba: Allah Wages War for the Liberation of the Economically Oppressed

The importance of this subject of the prohibition of *riba* can be discerned in yet another way. Allah, the Supreme, spoke with such forceful language concerning the sin of *riba* that it is, perhaps, the greatest sin (other than *shirk*) that exists in the realm of belief or conduct. Allah's anger because of the oppression of *riba* is so great that the oppressors, who are already aware of their fate, will stand before Almighty Allah (SWT) after their resurrection as a people who appear to be driven to madness by the touch of Satan. Allah (SWT) will not simply punish such people, He will wage a war against them.

That Almighty Allah (SWT) declared that He and His Messenger will wage war against those who persist in *riba* (Al-Baqarah 2:279), and that this statement should constitute the last word from Allah, i.e., it forms the part of the very last Revelation, is indicative of the supreme importance Allah (SWT) attaches to this subject. In the entire history of Divine Revelation, to the best of my knowledge, Almighty Allah (SWT) has never used such extremely strong language for anything else besides *riba*. If there was any lingering doubt in the mind of anyone concerning the supreme importance of this subject, it should now be dispelled.

Allah, the Almighty, indeed gave a tremendous demonstration to Bani Israel of His capacity to wage war over *riba*. And in so doing He taught a lesson which all of mankind should recall with fear!

After the death of Hadrat Sulaiman (AS) the Israelites corrupted the Torah by rewriting it several times in several different versions. The Harvard-trained American Biblical scholar, Richard Friedman, has conclusively demonstrated this in his very important work entitled "Who Wrote the Bible?" (New York: Harper and Row, 1989). The Israelites removed all references in the Torah to the temple (or masjid) built by Hadrat Ibrahim (AS) and Hadrat Isma'il (AS) in Arabia. The Kaaba and the Hajj are no longer to be found in the Torah! They also substituted all references to Hadrat Isma'il (AS) as the son of the sacrifice with the name of his brother Hadrat Ishaq (AS), even though Ishaq (AS) was not even born when the trial of the sacrifice took place. They substituted Arabia with Palestine as the place of the sacrifice. Zam Zam,

the miraculous spring of water which sprang from the desert sand when Jibra'il (AS) rubbed his heel on the sand, now became a well in Palestine. They demonized Hadrat Isma'il (AS) and excluded him from Allah's covenant so that they could claim exclusive title to being the chosen people of Allah. But most dangerous of all was their corruption and willful distortion of the Divine prohibition against riba. They rewrote the Torah to make it permissible for money to be lent on interest to non-Jews while yet maintaining the prohibition against riba in intra-Jewish transactions (Deuteronomy 23:20-21)

Allah the Almighty responded to this heinous crime by sending against them one of His creatures who possessed mighty prowess in making war. The Babylonian King, Nebuchadnezzar, overran Palestine, defeated the Israelites, enslaved all those whom he captured, destroyed the Masjid Al-Aqsa which had been built by Hadrat Sulaiman (AS), and transported the Israelites as slaves back to Babylon (Al-Isra 17:4,5). This was most certainly a powerful demonstration of Allah's capacity to wage war.

There was a second demonstration when the Roman Emperor, Titus, ravaged Jerusalem and destroyed the temple (or masjid) a second time (Al-Israr 17:7 & 104). This, also, was related to riba. Allah sent three Prophets — Zakariah (AS), Yahya (AS), and Isa (AS) — to the Israelites. That part of the Israelites who rejected these Prophets became known as Jews (or Al-Yahood). Jews murdered Hadrat Zakariah (AS) inside of Masjid Al-Aqsa (Matthew 24:35, 36; Luke 11:51). They secured the beheading of Hadrat Yahya (AS) by way of deception. And they boasted of how they had killed Hadrat Isa (AS). In all three instances the Prophets of Allah had attacked them and denounced them for their wickedness. This included their denunciation of the Jews for the crime of changing the Torah and for consuming riba. Hadrat Isa (AS), for example, went into Masjid Al-Aqsa and found them engaging in riba. He cursed them, turned over their tables, chased them out of the masjid and declared: "You have taken the house of Allah and transformed it into a den of thieves." Thus it was because the Prophets of Allah exposed their wickedness of consuming riba, among other crimes, that they killed them (except for Hadrat Isa, whom Allah saved miraculously). Almighty Allah (SWT) responded by sending a Roman army which ravaged them.

The warning of a declaration of war from Almighty Allah (SWT) for the consumption of riba assumes even greater importance when we reflect over the fact that Allah (SWT) intervened to protect the first masjid (i.e., Kaaba) when Abrahah came with his army of elephants to destroy it. (Al-Feel 105:1-5). Even when the Kaaba was filled with idols, Almighty Allah (SWT) still intervened to save it from destruction. And yet, even though there were no idols in the second masjid (i.e., Masjid Al-Aqsa), Almighty Allah (SWT) twice sent armies to destroy it. Such is the state of Divine anger over the oppression caused by riba.

There appears to be another startling implication of this aspect of the last Revelation, i.e., Allah's declaration of war in connection with riba. The Qur'anic Revelation also clearly indicates that the believers will have to wage war for their liberation from the oppression of riba. There will be no other way. No amount of lectures and sermons will shake the foundation of the oppressors, or penetrate their hearts. Only a demonstration of power and a willingness to use any means necessary for its destruction will earn the Divine assistance necessary for a successful effort to dismantle the system of riba.

The Strong Language of the Prophet (SAW) on Riba

Finally, the Prophet (SAW) himself echoed the extreme gravity and dire warning in the Divine language by using the strongest possible language in connection with riba:

Abu Hurairah (RAA) said that the Messenger of Allah (SAW) said: "Riba is of seventy different kinds, the least grave being equivalent to a man marrying (i.e., having sexual intercourse with) his own mother." (Ibn Majah, Baihaqi)

Abdullah Ibn Hanzala (RAA) reported that the Messenger of Allah (SAW) said: "A dirham (silver coin) of riba, which a man receives knowingly, is worse than committing adultery thirty-six times." (Ahmad) Baihaqi transmitted it, on the authority of Ibn Abbas (RAA), with the addition that the Prophet (SAW) continued to say: "Hell is more fitting for him whose flesh is nourished by what is haram."

Abu Hurairah (RAA) reported Allah's Messenger (SAW) as saying: "On the night I was taken up to heaven I came upon people whose bellies were like houses which contained snakes which could be seen from outside their bellies. I asked Jibra'il who they were and he told me that they were people who had consumed riba." (Ahmad, Ibn Majah)

Abu Hurairah (RAA) reported that the Prophet (SAW) said: "Allah would be justified in not allowing four persons to enter paradise or to taste its blessings: he who drinks habitually, he who takes riba, he who

usurps an orphan's property without right, and he who is unmindful to his parents." (Mustadrak Al-Hakim, Kitab al-Buyu')

Samura Ibn Jundab (RAA) reported that the Messenger of Allah (SAW) said: "This night I dreamt that two men came and took me to a holy land whence we proceeded on till we reached a river of blood, where a man was standing, and on its bank was standing another man with stones in his hand. The man in the middle of the river tried to come out, but the other threw a stone in his mouth and forced him to go back to his original place. Whenever he tried to come out the other would throw a stone in his mouth and force him to go back. I asked, 'Who is this?' I was told, 'The person in the river was one who consumed riba.'" (Bukhari)

The Prophet (SAW) also reaffirmed the declaration of war from Allah and His Messenger in connection with the prohibition of riba in the following hadith:

Jabir Ibn Abdullah (RAA) said: I heard the Messenger of Allah (SAW) say: "If any one of you does not leave mukhabara he should take notice of war from Allah and His Messenger." Zaid Ibn Thabit said: I asked: What is mukhabarah? He replied: "That you have the land for cultivation for a half, a third, or a quarter (of the produce)." (The danger here is that it leads deceptively to slave labor.) (Abu Daud)

It should be clear from the material presented above that the subject of the prohibition of riba is of supreme importance. Riba poses the gravest of all dangers to which the Ummah of the Prophet (SAW) is exposed today. Nearly every other danger pales into insignificance when compared with it. What, then, should we do about it?

The Strategy of Mass Education

A strategy of mass education is required. The objective situation must be described with candor. The world of Islam today suffers from grave weakness! So weak is that world that enemies are raping Muslim women with contemptuous disdain. Masajid are being razed to the ground. Muslims are becoming refugees all over the world. They are held in concentration camps. They are being tortured. They are being killed. An innocent blind Shaikh, a scholar of Islam who is also a hafiz of the Qur'an, is being sexually humiliated in an American prison. But the helpless, weak, and despised world of Islam can do nothing to respond to such insults. Millions and millions of Muslims live in abject poverty, in destitution. Muslim women are forced to sell their bodies in the streets of cities located within the world of Islam. Millions of children are forced, because of poverty, to labor in the work force from morning to night. And a paralyzed world of Islam seems helpless to do anything about this.

We must explain that we Muslims are helpless because we have betrayed Almighty Allah (SWT) and His Messenger (SAW). Nowhere has this betrayal had more devastating consequences than in the great betrayal over riba. This betrayal has occurred despite the clear command in the Qur'an:

O you who believe, betray not the trust of Allah and His Messenger, nor knowingly betray that which you have been entrusted (i.e., the mission, for example, of struggle for the triumph over falsehood). (Al-Anfal 8:27)

Muslims are helpless because they lack power. They lack power because they lack freedom, including economic freedom, and that is, most of all, freedom from exploitation and enslavement inherent in riba. Riba has impoverished the masses in the entire Muslim world. Riba has rendered Muslims powerless to resist financial blackmail. Because of riba Muslims now live a collective life not entirely dissimilar to slavery. He who pays the piper continues to call the tune. Riba has paralyzed us!

Riba has even created within our very midst a predatory Muslim elite who control the economy, the military, and political power around the world of Islam. Their way of life mirrors the Jewish money-lender in Shakespeare's "Merchant of Venice." They literally suck the blood of their own Muslim brothers and sisters. It is because he challenged those oppressors that the innocent blind Shaikh, Omar Abd-ur-Rahman, is now in an American prison.

Clearly the most pressing need of the moment is to restore freedom and power to the Ummah so that Muslims may struggle by any means necessary, and permitted by Allah (SWT), to extricate themselves from the poisonous embrace of their enemies. How can freedom and power be restored? Our view is that freedom and power can be restored only when Muslim society realizes the need to struggle to extricate itself from the modern shirk of the sovereign State and to restore the sovereignty of Allah (SWT) in respect of both private and public life. The secular model of society rejected the sovereignty and supreme authority

of Allah (SWT) in its public life and replaced Allah (SWT) with the sovereign State. And that secular model of society has today taken control of all of mankind, including the world of Islam!

Our view is that the economic sunnah (i.e., the sunnah of the Prophet as it pertains to economic affairs) today provides the most appropriate area for initiating a successful effort towards challenging the secular model of society, reviving faith, and restoring freedom and power to the Ummah. And in that economic sunnah, the struggle to extricate the Ummah from the curse of riba is first in importance. We need to embark on an urgent effort at mass education in respect of the economic sunnah in general and the prohibition of riba in particular.

It surely will have an impact on the religious consciousness when we remind the believers that in His very last word which He revealed in the Qur'an, Almighty Allah (SWT) has informed those who persist in consuming riba, even after the Revelation of that verse, that they are a people who belong to hell-fire and will remain in it forever and ever! Thus those who own or possess shares in the ownership of banks, those who manage banks and other such financial institutions, and those who consume riba which they earn from fixed deposits in banks and other financial companies, are not a people to be respected. They belong to hell-fire.

It will surely have an enormous impact on the religious consciousness when a billboard or a flier reminds the believers that the Prophet (SAW) has cursed all four and declared that they are all equally guilty — the one who takes riba, the one who gives riba, the one who records the transaction, and the two witnesses. My own experience in the greater New York area where I have been lecturing on the subject for the last two years to Muslims who belong to all parts of the world has been positive and most encouraging.

But the subject of the prohibition of riba in Islam must first be studied with greater urgency and seriousness than any other subject. Those Muslim scholars who do not possess an adequate grasp of the subject — and they appear to be the majority — should turn for guidance to such scholars of Islam as not only possess that grasp of the subject but are, themselves, living a life which conforms, as much as possible, with the Islamic prohibition of riba, and are actively involved in the struggle against riba.

My teacher of blessed memory, Maulana Dr. Muhammad Fazlur Rahman Ansari, used to constantly emphasize the need to adopt a particular methodology for the study of all subjects related to truth. First study all the verses of the Qur'an directly and indirectly related to a subject, paying careful attention to the chronological sequence of Revelation as well as such historical circumstances as are described. Then study all the relevant ahadith of the Prophet (SAW) on the subject, as well as the application of the particular subject by the Prophet (SAW) in the concrete world in which he lived. Then turn to the study of relevant knowledge from history or from nature, and this will include the most important works on the subject by the authentic ulama of Islam. Only then should the student turn to a critical examination of other data including other works on the subject. All through this exercise, however, the student should constantly strive to discover the system of meaning which links all that material together as a unity and as a harmonious integrated whole. Only such a methodology will deliver a grasp of the subject in its totality and admit the possibility of a penetrating insight into its very substance. The prohibition of riba in Islam needs to be studied with that methodology.

The Strategy of Public Confrontation

After a program of public education has been effected, a mobilization of the latent faith in the bosom of the oppressed masses should be the next goal. The oppressed have to be roused to participate in a mass struggle for liberation from economic oppression. When that struggle is led by Muslims it will lead to the restoration of the sovereignty of Almighty Allah (SWT), which is dar al-Islam, and a rejection of the sovereignty of the State. The Islamic movement has to earn such credentials as would result in its being perceived by the oppressed as a force which can liberate them from oppression. We cannot earn those credentials without the following:

making the struggle for the liberation of the oppressed our first priority;
educating the oppressed;

confronting, denouncing, and challenging the oppressors;

waging an active struggle — even an armed one if all peaceful efforts fail — for the liberation of the oppressed.

Nor should we ever hesitate to remind the world that the United States of America was born out of precisely that same struggle.

If anyone entertains any doubts concerning the legitimacy of waging war for liberation from the oppression of *riba*, he should recall the very last Revelation of the Qur'an, sent down when the Prophet (SAW) was about to die, and sent down after Almighty Allah (SWT) had announced the perfection of Deen and the completion of His favor to the believers, in which Allah (SAW) and His Messenger (SAW) declare war for that very purpose!