Why does Islam forbid Riba (usury)?

Money, from an Islamic perspective, is a means of trade, exchange of commodities, services, and construction. However, when we lend money to earn a profit, we deprive money of its chief purpose as a means of exchange and development, and we turn it into a goal in itself.

Interests, or usury, that are imposed on loans is a motivation for the loaners as they are not liable to loss. Consequently, the accrued profits that loaners get throughout the years will increase the gap between the rich and the poor. In the recent decades, governments and institutions got involved in this field on a wider range as we have witnessed many examples of the collapse of economic systems in some countries. Usury has the ability to spread corruption in society in such a way that no other crime can ever do. [282]

Allah Almighty said: Based on the Christian principles, Thomas Aquinas condemned usury, or usurious loans. The church, owing to its important religious and worldly role, managed to generalize the prohibition of usury to its subjects after it had already forbidden clergymen from practicing it since the second century. According to Thomas Aquinas, the causes behind the prohibition of interest is that it cannot be the price paid for the loaner's wait, i.e., the price of the time that the loaner already owns, as they deem this procedure a trade dealing. In the past, Aristotle used to believe that money is nothing but a means of trade not a method of gaining interests. As for Plato, he used to believe that interests entail exploitation practiced by the rich over the poor from among the society members. Moreover, usurious transactions prevailed during the time of the ancient Greeks. At that time, the creditor was entitled to sell the debtor in the slave market if the latter failed to repay his debt. The Romans' state was not different. It is worthy to mention that this prohibition was not subject to religious influences since it occurred more than three centuries before Christianity, bearing in mind that the Gospel forbade its followers from dealing in usury, and so did the Torah before that.

{O you who believe, do not consume usury, doubled and multiplied. And fear

Allah, so that you may succeed.} [283] Surat Āl ‘Imrān: 130.

{Whatever you lend in usury in order to gain more at the expense of people’s wealth, it will not increase [in reward] with Allah. But whatever you give as charity, seeking Allah’s pleasure – it is they who will have multiple reward.} [284] Surat ar-Rūm: 39.

Usury was also forbidden in the Old Testament as we find in the Book of Leviticus, the following is an example of many others:

"If your brother becomes poor and was in need of you, you should support him as though he were a stranger and a sojourner, and he shall live with you. Take no interest from him or profit, but fear your God, and let your brother live with you. You should not lend him your money by usury, nor give him your food for profit." [285]

As previously mentioned, it is well-known that Moses' legislation is the same as that of Jesus according to what was mentioned in the New Testament quoting Jesus. Book of Leviticus 25: 35-37.

"Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them. For truly I tell you, until heaven and earth disappear, not the smallest letter, not the least stroke of a pen, will by any means disappear from the Law until everything is accomplished. Therefore anyone who sets aside one of the least of these commands and teaches others accordingly will be called least in the kingdom of heaven, but whoever practices and teaches these commands will be called great in the kingdom of heaven." [286] Gospel of Matthew 5: 17-19.

Thereupon, usury is forbidden in Christianity as it was forbidden in Judaism.

The Noble Qur’an also states:

{For the wrongdoing of the Jews, We prohibited for them good things that were lawful for them; and for their frequent hindering many from the way of Allah, and for their taking usury, although it was forbidden to them, and for unjustly consuming people’s wealth. We have prepared for the disbelievers among them a painful punishment.} [287] Surat an-Nisā’: 160-161.

Questions and Answers about Islam

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