SAMPLE

The Prohibition of Riba: The Injustice of

Guaranteed Gain Riba ( ) ربا in the Quran

Aira Aurora

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Introduction: The Declaration of War

No prohibition in the Quran is stated with more severity than the prohibition of riba. The Quran does not merely say "do not do this." It says: if you do not stop, you are at war with Allah and His Messenger. "O you who believe, fear Allah and give up what remains of due to you of riba if you are believers. And if you do not, then be informed of a war from Allah and His Messenger" (2:278-279). This is the only place in the Quran where Allah declares war on a category of human action. The declaration is not metaphorical — it is the gravest warning the Quran can give, and it is given for the consumption of riba.

Riba is commonly translated as "interest" or "usury," but the Arabic word carries a broader meaning. It comes from a root meaning to increase, to grow, to exceed. Riba is the increase that comes without effort, without risk, without contribution — the gain that is extracted from the need of another. The Quran prohibits this kind of gain because it violates the fundamental principle of economic justice: wealth must be earned through exchange, effort, or risk, not extracted through the leverage of power over need.

This book — the sixth in the Commands & Prohibitions sub-series — explores the Quranic prohibition of riba. It examines the foundational verses (2:275-281, 3:130, 4:161, 30:39), the nature of riba as gain without risk, the Quranic alternative (trade and charity), the prophetic models of economic justice, the psychology of the riba-consumer, the social consequences of interest-based economies, the declaration of divine war, and the spiritual reward of those who purify their wealth.

The Quran's treatment of riba is not merely economic; it is moral and spiritual. The prohibition is grounded in the nature of Allah as the Owner of all increase, the Giver of all provision, and the Judge who will examine every transaction. The person who consumes riba has not merely violated an economic rule; they have challenged the divine order of justice — the order that says wealth must flow through exchange, charity, and effort, not through the extraction of guaranteed gain from the need of others.

The first chapter begins with the prohibition itself — the verses that establish the forbidding of riba and the command to give up what remains of it, followed by the declaration of war against those who persist.

Chapter 1: The Prohibition — What Allah Forbids

The prohibition of riba is established in a cluster of verses in Surah al-Baqarah:

Those who consume riba cannot stand except as one stands who is being beaten by Shaytan into confusion. That is because they say: Trade is just like riba. But Allah has permitted trade and forbidden riba. So whoever receives an admonition from his Lord and desists may have what is past, and his affair is with Allah. And whoever returns to it — those are the companions of the Fire. They will abide eternally. (2:275)

Allah destroys riba and gives increase for charities. And Allah does not like every sinning disbeliever. (2:276)

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

O you who believe, fear Allah and give up what remains of due to you of riba if you are believers. (2:278)

And if you do not, then be informed of a war from Allah and His Messenger. But if you repent, you may have your capital. You do no wrong, nor are you wronged. (2:279)

These verses — six in total — form the most extended treatment of any economic prohibition in the Quran. The severity escalates from verse to verse: the psychological state of the riba-consumer (275), the divine destruction of riba (276), the contrast with charity (276), the reward of the believers (277), the command to give up remaining riba (278), and finally the declaration of war (279).

The prohibition appears in three other surahs:

- "O you who believe, do not consume riba, doubled and multiplied. And fear Allah that you may be successful" (3:130). - "And for their taking of riba although it had been forbidden to them, and their consuming of the people's wealth unjustly. And We have prepared for the disbelievers among them a painful punishment" (4:161). - "And whatever you give for increase to exceed the wealth of the people, it does not increase with Allah. But what you give for zakat seeking the countenance of Allah — those are the multipliers" (30:39).

Each verse adds a dimension. 3:130 prohibits the consumption of riba that is

compounded — the doubling and multiplying that traps the debtor in an ever-growing obligation. 4:161 identifies riba as one of the sins of the Children of Israel — a violation of a prior covenant. 30:39 contrasts riba with zakat — the increase that does not grow with Allah versus the charity that multiplies.

The word riba comes from the root raba yarbu — to increase, to grow, to exceed. In its economic sense, riba refers to the increase that a lender charges a borrower for the use of money — the predetermined, guaranteed return that the lender receives regardless of the outcome of the borrower's venture. The riba is the excess — the amount above the principal that the borrower must pay, not because the lender has contributed effort or taken risk but because the lender has the money and the borrower does not.

The Quran explicitly distinguishes riba from trade. "They say: Trade is just like riba. But Allah has permitted trade and forbidden riba" (2:275). The distinction is fundamental: in trade, both parties exchange value — goods, services, or capital — and both share the risk. The buyer risks paying for something that does not deliver, the seller risks not being paid. The profit of trade is earned through the assumption of risk. In riba, the lender's return is guaranteed — the borrower bears all the risk, and the lender's profit is assured regardless of whether the venture succeeds or fails. The Quran permits the risk-bearing profit of trade and prohibits the guaranteed profit of riba.

The verse in 3:130 specifically prohibits riba that is "doubled and multiplied." The prohibition addresses the most predatory form of riba — the compounding of interest that creates a debt growing faster than the borrower's ability to repay. A loan of 100 that becomes 200, then 400, then 800 — the borrower is trapped in a spiral of debt that can never be repaid. The Quran prohibits this practice with absolute clarity: do not consume riba that is doubled and multiplied.

The command in 2:278 is not merely a prohibition of future riba but a command to give up what remains. "Give up what remains of due to you of riba" — the lender who has been charging riba is commanded to forfeit the remaining riba that is owed to them. The command is retroactive in part: the riba that has already been consumed is forgiven (2:279 — "you may have your capital"), but the riba that is still owed must be given up. The lender gets back their principal — no more, no less. "You do no wrong, nor are you wronged" (2:279) — the lender is not wronged by receiving only their principal, and they do no wrong by not taking the excess.

The prohibition of riba is, in the Quran's treatment, not a minor economic regulation but a fundamental moral boundary. The severity of the language — the declaration of war, the mention of the Fire, the comparison to being beaten

by Shaytan — places riba among the gravest sins. The person who consumes riba has not merely made a bad financial decision; they have violated a divine prohibition, challenged the economic justice that Allah has established, and placed themselves in a state of war with the Creator.

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ABOUT THE AUTHOR

Aira Aurora is an independent researcher and writer specializing in Quranic studies. Her work focuses on close reading of the Quranic text, exploring its themes, narratives, and moral framework with attention to both the original Arabic and the broader human context.

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