An Important Warning Against Ribaa
Usury & Interest Transactions

By Abdullaziz Bin Abdullah Bin Baz
Translated by Jalal Abualrub
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Warning Against *Riba* (Usury) Transactions

By: Shaikh: Abdul 'Aziz ibn Abdullah ibn Baz

May Allah grant him His Mercy

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All thanks and praises are due to Allah, Whom we thank and seek for help and forgiveness. Whomsoever Allah guides, will never be misled and whomsoever He misguides, will never find someone to guide them. I testify that none has the right to be worshipped, except Allah, Alone without partners, and that Muhammad is Allah’s slave and Messenger.

\[ \text{مُسْلِمُونَ} \]

\[
\{O\ you\ who\ believe!\ Fear\ Allâh^1\ as\ He\ should\ be\ feared and\ die\ not\ except\ in\ a\ state\ of\ Islâm^2\}^{3:102},
\]

\[
\{O\ mankind!\ Be\ dutiful\ to\ your\ Lord,\ Who\ created\ you\ from\ a\ single\ person\ (Adam),\ and\ from\ him\ (Adam)\ He
\]

\[ \text{[by doing all that He (غزَّ وَخَلِّ) ordered and abstaining from all that He (غزَّ وَخَلِّ) forbade]} \]

\[ [\text{as Muslims (with complete submission to Allâh (غزَّ وَخَلِّ))}] \]
created his wife [Hawwâ (Eve)], and from them both He created many men and women; and fear Allâh through Whom you demand (your mutual rights), and (do not cut the relations of) the wombs (kinship). Surely, Allâh is Ever an All-Watcher over you][4:1],

{O you who believe! Keep your duty to Allâh and fear Him, and speak (always) the truth. He will direct you to do righteous good deeds and will forgive you your sins. And whosoever obeys Allâh and His Messenger (Muhammad صلَّى اللهُ عَلَيْهِ وَسَلَّمَ), he has indeed achieved a great achievement}3][33:71-72].

Verily, the best speech is Allah’s Kalam (Speech4), and the best guidance is that sent with Muhammad صلَّى اللهُ عَلَيْهِ وَسَلَّمَ. Verily, the worst matters are matters of innovation (in religion), and every innovation is a Bid`ah, every

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3 [will be entered into Paradise and saved from Hellfire]
4 [Allah (عَزِّ وَجَلَّ) speaks with what He wills whenever He wills, this is one of His Attributes, none is equal or similar to Him]
5 [سَلَّى اللهُ عَلَيْهِ وَسَلَّمَ, or, Salla allahu `alaihi wa-sallam; this statement means, may Allah's peace, honor and blessings be on him.]
Bid`ah is Dhalalah (sin, heresy) and every Dhalalah⁶ is in Hellfire⁷.

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[⁶ meaning, those who invent the Bid`ah]
[⁷ This is Khutbat al-`Hajah, which Allah's Apostle, peace be upon him, taught to his companions to recite before they start any speech, excluding business transactions; refer to, Khutbat al-`Hajah, by Shaikh Nasir ad-Din al-Albani, may Allah grant him His Mercy. Muslim (1436) reported the beginning of the Khutbah from, “All thanks and praises...”, until, “...Muhammad is Allah's slave and Messenger”, from `Abdullah ibn `Abbas, may Allah be pleased with them both. Ahmad (3536), Abu Dawood (1809), at-Tirmidhi (1023), an-Nasaii (1387) and ibn Majah (1882) reported the full text of the `Hadith, until the last of the three Ayat, from `Abdullah ibn Mas'ud (رضي الله عنه). The rest of the `Hadith is found in these references, with slight differences in the words: Ahmad (13815), Muslim (1435), an-Nasaii (1560), ibn Majah (44), and so forth, from Jabir ibn `Abdullah, may Allah be pleased with them both.]
Introduction

This is a short rebuttal of a research paper written by Dr. Ibrahim ibn Abdullah An-Nasir, in which he tried to assert the permissibility of most types of *Riba* (usury) transactions that have proliferated in the recent times through the numerous financial institutions that have been established throughout the world. Hence, we thought that English speaking Muslims would benefit from this translated response, written by Shaikh Abdul 'Aziz ibn Abdullah ibn Baz, may Allah grant him His Mercy. Shaikh ibn Baz was the Grand *Mufti* in Saudi Arabia, one of the noted scholars of our time and a staunch supporter and defender of the *Manhaj* (Methodology) of the *as-Salaf as-Sali`h*. Ibn Baz spent his life calling to the correct Islamic Creed, defending the *Sunnah* and refuting the misguided effort by those who defied the *Sunnah* and innovated in the religion. He, may Allah reward him with Paradise, was kind and gentle when refuting misguided people and their ideas. However, he did refute misguided ideas, no matter who issued them. His letters to various kings and rulers, as well as, people of authority and Shaikhs, demonstrate the fact that scholars of the *Sunnah* are knowledgeable in the current affairs and, unlike others, firmly and with knowledge enjoin righteousness and forbid evil. However, when they enjoin righteousness and forbid evil, they follow the way the companions implemented these major tenets of the Islamic Law. This is because enjoining good and forbidding evil are acts of worship. And just as one is
required to refer to the Sunnah to acquire knowledge in the proper manner of praying, fasting, Zakat, Hajj, and Jihad, one is also required to refer to the Sunnah to acquire knowledge in the proper manner of enjoining good and forbidding evil, so as to avoid Fitnah and reach the best results. All Muslims are required to implement the Sunnah the way the Prophet’s companions understood and practiced it, as they learned it from the Prophet, peace be upon him. Shaikh ibn Baz followed this way in his rebuttal to Dr. Ibrahim An-Nasir as he tried to assert the permissibility of various Riba transactions. I invoke Allah to reward Imam ibn Baz for his efforts and for more than a half a century of teaching and defending the Sunnah.

We should state that the Manhaj (methodology) of As-Salaf As-Sali`h, meaning the companions and the following two generations of Islam, was blessed in our time by the presence of several noted scholars of Hadith and Islamic Jurisprudence. These scholars combined both vast knowledge in the religion, in addition to having firm adherence to the Quran and the Sunnah, the way the Salaf understood and implemented them. Among them were Imam al-Albani, Imam ibn Baz and Imam ibn `Uthaimeen. These three scholars died in a matter of a year and a half from each other, thus, bringing grief and a loss to those who love the Sunnah, all over the world. We should remind the Muslim youth and all those who love Muhammad, peace be upon him, that just because these scholars died, it does not mean that they should forget their teachings and embrace the ideas of some Shaikhs of misguidance, who allow usury transactions using various devious ways and methods.

Among the reasons they use for allowing some types of Riba, is the fact that millions of Muslims live as
minorities in western countries. However, when Allah legislated the Islamic Creed and Law, He did not allow us to disobey Him and stop from ruling by other than what He has revealed, when we live among Christians, Jews or idol-worshippers.

It is amazing for some Muslims to even consider this idea. Literally, this means that when they are among Muslims, they act like Muslims, but when they are among disbelievers, they act like them and disobey Allah the Exalted. Do they think that Allah disallowed adultery, usury, alcohol consumption, lying and cheating while one is living in Muslim lands only? Do they think that Allah will be pleased with them, when they indulge in Riba, while living in the West, even though He ordered them to fear and obey Him wherever we may be? How can they earn Allah's blessings and pleasure? If a Muslims ruler uttered this kind of statement, you would find those, who now accept these ideas, because their Shaikhs allow them, accuse the ruler of being a Kafir, because he is ruling by other than what Allah revealed.

Indeed, it is a sad situation to see some Muslims bitterly and harshly attack followers of the Sunnah because they disallow usury, while defending those who made what Allah has disallowed, an allowed matter. Muslims are required to fear and obey Allah and implement His Law no matter where they are and who they live with. Allah's law is to be implemented, at least by individual Muslims, no matter where they reside, because it is Allah's Eternal Law. All success comes from Allah Alone.

As we stated, this short rebuttal, by Shaikh ibn Baz, asserts the impermissibility of all types of Riba transactions and comes at a time when several so-called scholars are
issuing *Fatwas*, meaning religious decrees, allowing some and even most types of *Riba*.

These false, deviant and erroneous *Fatwas* were and still are, especially welcomed by some Muslim groups and individuals who live in *Kafir* countries, who often end up imitating the ways of the *Kuffar* (disbelievers) in the societies they live in. Such people quickly embrace the misguided *Fatwas* that allow *Riba*, because they think that these *Fatwas* legalize and justify their indulging in the various types and forms of usury that exist in the present time.

I ask Allah to benefit these Muslims and all the Muslim *Ummah* (Nation) from this rebuttal, so that they all refrain from participating in *Riba*, in particular, and in all what Allah has prohibited for them, in general, Allah willing. I invoke Allah, the Exalted, to bless the efforts of scholars of the *Sunnah*, who are facing tremendous challenges in recent times. They often defend the religion of Allah and His stated limits on several fronts at the same time, as well as, against various kinds and types of attacks on the religion by the enemies of Islam and the innovators in the religion. May Allah reward them and bless all their efforts.

**My Work on This Treatise**

I should note here that this book contains a translation of the *meanings* of the *Ayat* (versus) from the *Quran* and the *Hadiths* (sayings) of the Prophet (صلى الله عليه وسلم) that Shaikh ibn Baz quoted and referred to in his rebuttal.
I should also note that all what is between brackets is an addition that clarifies the meanings of some words and concepts that Shaikh ibn Baz refers to. Finally, all the subtitles in this book are my work.

I sought to make this translation as easy and clear as possible. If I had succeeded in presenting this translation in the best way and form, it is because Allah alone has guided and aided me to do so. However, if there is any mistake in this book, it is my fault and also the result of the plots of Satan, and Allah and His Messenger are free of it. And the end of our speech is: *all thanks and praises are due to Allah, Lord of all that exists.*

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**Shaikh Abdul 'Aziz ibn Abdullah ibn Baz said:**

I read a research paper written by Dr. Ibrahim ibn Abdullah An-Nasir under the title “**Mauqif (The Position of) Ash-Shari`ah Al-Islamiyyah (the Islamic Law) min (Regarding) Al-Masarif (Financial Institutions).**” In this research, Dr. Ibrahim tried to render as lawful what Allah has prohibited, by relying on deviant methods, weak proofs and false doubts. It is my duty, therefore, to expose this misguided research by Dr. Ibrahim and to demonstrate how he defied the Book of Allah, the *Sunnah* of the Messenger (صلى الله علیه وسلَّم) and the consensus of the scholars of the *Ummah* (Muslim Nation), all of who entirely disallow any type of *Riba* (usury) transactions. Further, it is imperative that I refute the so-called proofs that Dr. Ibrahim relied on
in his quest to allow *Riba Al-Fadhl* \(^8\) and *Riba An-Nasee-ah* \(^9\). Dr. Ibrahim An-Nasir only disallowed the type of usury that was popular before Islam and which entails the lender demanding those who owe him money to, “Either pay off your debts in cash, or pay later with an interest”, when the term for their loan neared its end. Only this form of usury is disallowed to Ibrahim, while all other types of *Riba* are permitted. In fact, whoever reads through Dr. Ibrahim's research will realize that this is the main assertion in his research. Allah willing, I will explain the truth in plain and forceful terms, so that the truth becomes apparent and falsehood becomes destroyed and annihilated. Only Allah, the Exalted, the Most Honored, is sought for all types of help. Our reliance and total dependence is on Allah Alone, and there is neither power nor strength except from Him.

**The Rebuttal**

In the beginning of his research, Dr. Ibrahim said, “We can state that there will be no Islamic preeminence without first achieving economic preeminence. Further, there can be no economic preeminence without establishing financial institutions, which cannot operate without relying on Interest (*Riba*, usury).”

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\(^{[8]}\) [bartering goods of a better quality and a lesser amount for the same item of a lesser quality and a larger amount, such as 1 kilogram of a superior type of dates for two kilograms of an inferior type of dates]

\(^{[9]}\) [interest on lent money]
The answer to this false, sweeping statement starts with agreeing that the first part of this statement is correct. Certainly, the Muslim Ummah (Nation) is obliged to establish their economies on strong foundations, relying on and using the permissible means that Allah has allowed for them. Economic strength will help the Ummah perform what Allah ordained for them, abandon what He prohibited for them and be aware regarding their enemies' plots against them.

Allah said,

وَتَعَالَوْنَّـا عَلَى الْبِرَّ وَالْتَّقْوَى وَلَا تَعَالَوْنَّـا عَلَى الْإِنْثِـ وَالْعُدُوْنِ

what translated means, {Help you one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression}[5:2],

{O you who believe! Fulfill (your) obligations}[5:1],

وَلَيْكُنْ لِيَكْتُبُمُّ بَيْنَكُمْ كَاتِبٌ بِالْعَدُّ الْمُنْسَبِ الْمُنْسَبِ وَلَا يَابُّ كَاتِبٌ أَن يَكْتُبَ كَما عَلَّمَهُ اللَّهُ فَلْيُكْتُبْ وَلَمَّا ءِلَّلَّهُ الَّذِي عَلَّمَهُ الْحَقَّ وَلَمْ يَقْتَلَ اللَّهُ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا فَإِنَّ كَانَ الَّذِي عَلَّمَهُ الْحَقَّ سَفِيهًا أَوْ ضَعِيفًا أَوْ
O you who believe! When you contract a debt for a fixed period, write it down. Let a scribe write it down in justice between you. Let not the scribe refuse to write as Allah has taught him, so let him write. Let him (the debtor) who incurs the liability dictate, and he must fear Allah, his Lord, and diminish not anything of what he owes. But if the debtor is of poor understanding, or weak, or is unable himself to dictate, then let his guardian dictate in justice. And get two witnesses out of your own men. And if there are not two men (available), then a man and two women, such as you agree for witnesses, so that if one of them (two women) errs, the other can remind her. And the witnesses should not refuse when they are called on (for evidence). You should not become weary to write it (your contract), whether it be small or big, for its fixed term, that is more just with Allah, more solid as evidence, and more convenient to prevent doubts among yourselves, save when it is a present trade which you carry out on the spot among
yourselves, then there is no sin on you if you do not write it down. But take witnesses whenever you make a commercial contract. Let neither scribe nor witness suffer any harm][2:282],

{O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent}{4:29},

{And make ready against them all you can of power}{8:60}.

There are many other Ayat (verses) in the Quran on this topic, ordering Allah’s slaves to help one another in what will bring about their material and religious benefit.

Allah ordered Muslims to help one another in piety and righteousness, including fulfilling the terms of their legal contracts and protecting their mutual rights using permissible means. He also warned them against transgressing each other’s rights and properties. Allah also commanded Muslims to prepare everything possible regarding power and strength to prepare against their enemies. Strength, cooperation, righteous legislation and careful preparation will allow the Islamic economy to thrive safely, as well as, help Muslims increase their wealth, and acquire their needs and legal benefits using the methods that Allah has allowed for them.
Furthermore, Allah warned His slaves against lying, treachery, Shahadatu az-Zur (false testimony), hiding the truth and illegally acquiring other people’s rights,

[ولَا تَكُنَّ أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتَنْذِرُوا بِهَا إِلَى الْحُكْمَاءِ]

{And eat up not one another's property unjustly (in any illegal way, stealing, robbing, deceiving, etc.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully} [2:188]. Allah also emphasized the importance of al-Amanah (preserving the trust), when He said, [4:58],

[إِنَّ اللَّهَ يَا مُرْكُمْ أَنْ تُؤَدُّوا الأَمَانَاتِ إِلَى أُهْلِهَا]

what translated means, {Verily! Allah commands that you should render back the trusts to those to whom they are due},

[إِنَّا عَرَضْنَا الأَمَانَةَ عَلَى السَّمَـائَاتِ وَالْأَرْضِ وَالْجَبَالِ فَأَبَىَّ أَنْ يُحْمِيلْنَهَا وَأَشْفَقَ اٌمِنْهَا]

{Truly, We did offer Al-Amanah (the trust or moral responsibility or honesty and all the duties which Allah has ordained) to the heavens, and the earth, and the mountains, but they declined to bear it and were afraid of it (afraid of
Allah's Torment})[33:72]. Allah also warned His slaves against betrayal, when He said,

{زَّلَّلُوا} وَأَشُفُّوا أَمَامَاتِكُمْ[8:27].

what translated means, {O you who believe! Betray not Allah and His Messenger, nor knowingly betray your Amanat (things entrusted to you, and all the duties which Allah has ordained for you)}[8:27]. In addition, Allah described His believing slaves in Surat Al-Mu-minun (chapter 23 in the Quran) and Surat Al-Ma`arij (chapter 70) in that they preserve their trusts and fulfill their covenants, when He said,

{وَالَّذِينَ هُمْ لأَمَامَاتِهِمْ وَعَهْدَهُمْ رَأَعُونَ}[23:8].

{Those who are faithfully true to their Amanat (all the duties which Allah has ordained, honesty, moral responsibility and trusts, etc.) and to their covenants}[23:8].

**Allah Blesses the Muslim Economy As Long As the Muslims Preserve His Law**

Whenever Muslims sincerely preserve Allah's Commandments and recommend one another to preserve the righteous Islamic Law, then Allah will make their conditions better and will bless their wealth and work.
Allah will also help them achieve their goals and acquire safety from their enemies.

Allah, the Exalted, the Most Honored, asserted all these meanings, when He said,

{O you who believe! Be afraid of Allah, and be with those who are true (in words and deeds)}[9:119],

{O you who believe! Stand out firmly for justice, as witnesses to Allah, even though it be against yourselves, or your parents, or your kin, be he rich or poor, Allah is a Better Protector to both (than you). So follow not the lusts (of your hearts), lest you may avoid justice, and if you distort your witness or refuse to give it, verily, Allah is Ever Well-Acquainted with what you do}[4:135],
{O you who believe! Stand out firmly for Allah and be just witnesses and let not the enmity and hatred of others make you avoid justice. Be just: that is nearer to piety, and fear Allah. Verily, Allah is Well-Acquainted with what you do}[5:8],

وَأَعِذُواْ أَهْمَهُمْ مَا أَسْتَطِعْتمَ مِنْ فُوْهَٰۢهُمْ}]

{And make ready against them all you can of power}[8:60],

يَا أَيُّهَا الَّذِينَ آمَنُوا خَذُوا حَذْرَكُمْ}]

and, {O you who believe! Take your precautions}[4:71]. There are many other Ayat on this subject.

**Economic Preeminence Does not Require or Depend on Riba**

As for the second and third parts of Ibrahim’s statement, “There can be no economic preeminence without financial institutions, and no financial institutions without Interest (Riba)”, they are utterly false. There are many Texts in the Quran, some of which we have already mentioned, that contradict Ibrahim’s false statement. Further, the established Islamic economic practices since the time of the Prophet, salla allahu `alaihi wa-sallam, until the present time when banks are widely established, affirm the falsehood of this statement. Muslim economy has always been strong during most of the past fourteen centuries, without relying on banks and certainly without
relying on *Riba*. During this long period of time, the Muslims increased their wealth and had their business transactions duly organized [and fulfilled] for them. In addition, and throughout this time period, many Muslims were able to amass great wealth using the permissible Islamic financial dealings.

Allah gave victory to early Muslim generations over their enemies, until Muslims and the Islamic State became masters of the world, for many centuries. During these glorious centuries, Muslims used to refer to what Allah has revealed for judgment in their rule over Allah’s slaves. They did not have any need for banks or usury. Rather, if one says that usury and banks were and still are the true causes behind many problems and divisions amongst Muslims and behind the weakness in Muslim economies, the hatred that spread between them and the shattering of the Islamic unity, one will surely be saying the truth. This is because usury causes hatred and enmity between people, eradicates Allah's blessings and warrants His punishment, just as Allah said, [2:276],

\[
\text{يَمَحِّقُ اللَّهُ الرِّبَا وَيَرْزُّقُ الصَّدَقَاتِ وَاللَّهُ لَا يُحِيدُ بِكُلِّ كُفَّارٍ أَصِيبَمُ}
\]

what translated means, *{Allah will destroy Riba (usury) and will give increase for Sadaqat (deeds of charity, alms, etc.)}* [2:276].

Furthermore, we must state here that because of *Riba*, debts keep on accumulating and multiplying, leading
the indebted individuals and nations to suffer from rising unemployment and recessions\textsuperscript{10}. In such conditions, those who have capital prefer to lend their money in return for high interest returns, instead of investing in beneficial projects, such as building factories, construction projects, and so forth.

On the other hand, the various business transactions that Allah has allowed will surely benefit the Muslim \textit{Ummah}, and mankind on the whole, and will ensure an increase both in wealth and piety for them. Also, what Allah legislates and allows will certainly provide work for the unemployed and help for the poor, so that they acquire an honorable means of livelihood. Hence, the entire community will benefit from the absence of \textit{Riba} and from begging others for help and indulging in the impermissible means of amassing wealth.

Allah allowed Muslims to establish companies, factories and various productive institutions that benefit the people by producing weapons, clothes, furniture, and so forth. Also, Allah allowed Muslims to participate in agricultural production, which in turn benefits all Muslims, especially the needy among them.

\textsuperscript{10}[The reader should remember the plight of countries who were considered potential economic powerhouses a few decades back, but were brought to their knees because of \textit{Riba}. The economies of countries like Brazil, Mexico and Argentina, to name a few, almost collapsed because of their inability to pay the huge accumulative services (or \textit{Riba}!) on their national debts, let alone paying the principal. Yet, there still some Muslims who advocate usury, even though Allah and His Prophet disallowed it. They do not contemplate the economic disasters brought to indebted nations because of \textit{Riba}.]
As compared to all these beneficial methods of economic activity that Allah permitted for Muslims, *Riba* harms and works against healthy economies and public interest, often causing severe economic disasters, as all those who have a sound mind would concur. Muslims must never forget that relying on usury as a legitimate business transaction eradicates Allah’s blessings, results in being dictated to by the enemies (*Kafir* debtor nations) and brings Allah's wrath. We ask Allah to save Muslims from such an evil fate and to bestow on them good sense, correct guidance and firmness on the Path of the Truth.

**Financial Institutions Can and Do Survive Without *Riba***

Second, Ibrahim claimed that, “A financial institution to any economy is just like the heart to the human body.”

Again, this is not a true statement. A financial institution can always function without the need for usury, just as was the case with Muslim economy in past centuries, especially during the early time of Islam. During that golden era, Muslim economy was the purest, the largest and the strongest, without ever needing to rely on *Riba*. Allah gave victory to His religion and raised the flag of Islam high through these early believers, bestowing on them vast provisions; truly, the riches of the earth were uncovered for them. Allah helped the *Ummah* with these resources, allowing them to fight their enemies and saving them from using what He prohibited for them. Those who study Islamic history from the time of the Prophet, salla
allahu `alaihi wa-sallam, until the time when various financial institutions were established in the modern era, will realize that what we have stated here is the certain truth. On the other hand, Muslims will suffer economically, and Allah's blessings will decrease, as a result of deviating from Allah’s Law and abandoning what He ordered and the business transactions He has allowed. In the later case, Muslims will acquire Allah’s Wrath and suffer many trials and calamities, because of their defying what Allah has ordained on them.\(^\text{11}\)

Allah said,

وَمَا أَصَابَكُم مِّن مَّسَاتٍ فَمَا كَسَبْتُ إِلَيْكُمْ وَيَعْفُو عَنْ كَثِيرٍ

what translated means, \{And whatever of misfortune befalls you, it is because of what your hands have earned. And He pardons much\}[42:30],

وَلَوْ أَنْ أَهْلَ الْقُرْءَانِ أَمَنَّا وَأَلَقَّا لَفَتَحْنَا عَلَيْهِمْ بَرَكَاتٍ مِّنَ السَّمَاءِ وَالأَرْضِ وَلَكِنَّ كَذَّبُوا فَأُخْدِنَاهُمْ بِمَا كَانُوا يَكْسِبُونَ

\{And if the people of the towns had believed and had the Taqwa (piety), certainly, We should have opened for them blessings from the heaven and the earth, but they belied (the Messengers). So We took them (with punishment) for...\}

\(^{11}\) [This, of course, benefits those who believe that all success comes from Allah and that truly, He is the Only Lord and King of all that exists]
what they used to earn (polytheism and crimes, etc.)[7:96],

{And if only the people of the Scripture (Jews and Christians) had believed (in Muhammad) and warded off evil (sin, ascribing partners to Allah) and had become Al-Muttaqun (the pious) We would indeed have blotted out their sins and admitted them to Gardens of pleasure (in Paradise). And if only they had acted according to the Taurat (Torah), the Injeel (Gospel), and what has (now) been sent down to them from their Lord (the Quran), they would surely have gotten provision from above them and from underneath their feet}[5:65-66],

{And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out (from every difficulty). And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allah, then He will suffice him}[65:2-3], and,
{And whosoever fears Allah and keeps his duty to Him, He will make his matter easy for him}[65:4].

They call Riba, “Fa-idad (Interest)”!

Third, Ibrahim also claimed that, “The questions that we have not found answers to until now pertain to how the Faqihs (scholars of Islamic Jurisprudence) assess the economic significance of al-Fa-idad and why they do not allow loans that incur interest?”

**Riba is not Permitted, Because Allah did not Permit it!**

The answer to this portion of Dr. Ibrahim's research, is that the Faqihs, i.e., the scholars who have knowledge in the religion, have considered usury ‘Haram (impermissible) because [various versus of the Quran and] authentic Hadiths of the Prophet, salla allahu `alaihi wa-sallam, rendered it ‘Haram. Surely, there are several authentic Hadiths that clearly state that any loan that incurs interest, even if the interest was minute, is ‘Haram (impermissible). Yet, this writer, Ibrahim, may Allah guide him back to the True Path, chose to ignore all these Hadiths and only discusses the Texts in the Quran on this subject, which are general in meaning. He tried to restrict the impermissible Riba to only one type that involves lending money to a needy person with interest. As for the other
types of *Riba*, he tried to classify them under the `Halal` (allowed) transactions, claiming that people need these types of dealings in the present time! He also claims that in present times, both financial institutions and mankind need *Riba* transactions to fulfill their needs and to succeed in their businesses[^12].

**What Allah Disallowed does not Benefit Mankind**

Dr. Ibrahim also mentioned some general statements by ibn Qudamah, ibn Taimiyyah and ibn Al-Qayyim about allowing the practices that benefit Muslims in general, which also do not cause any harm for Muslims.

However, we must stress that these mentioned scholars restricted this ruling, by *only allowing the beneficial practices that do not contradict any Text in the Quran or Sunnah*. Consequently, we must state that the arguments that Ibrahim mentioned in this part of his research are not relevant to the topic under discussion. The, ‘beneficial practices’, that these Imams allowed are matters of *Ijtihad* (personal opinion) *that do not contradict a clear Text in the Quran or the Sunnah*.

It is a fact that clear Texts in the *Quran* and the *Sunnah* state that both *Riba Al-Fadhl* and *Riba An-Naseehah* are not permissible for Muslims. We should also add that the scholars stated that prohibiting *Riba Al-Fadhl* also involves prohibiting the methods and means that lead to it.

[^12]: [as if *Riba* constitutes the entire economic activity in complex Western economies]
We should remind the reader that when some of the companions bartered two Sa` of inferior dates for one Sa` (around 3 kilograms) of good dates (i.e., *Riba al-Fadhl*), the Prophet, salla allahu `alaihi wa-sallam, said,

"عِينُ الرِّبَا عِينُ الرِّبَا لَا تَفْعَلُوْنَ."

"This is Riba itself! This is Riba itself! Do not do this.” [Al-Bukhari & Muslim].

Furthermore, the Two Sahihs [al-Bukhari and Muslim] narrated that, Abu Sa`eed Al-Khudri said that, the Prophet, salla allahu `alaihi wa-sallam, said,

لاَ تَبِعُواْ الذَّهَبَ بالذَّهَبَ إِلَّا مِثْلًا بِمِثْلٍ وَلاَ تَشْفَوْاْ بَعْضَهَا عَلَى بَعْضٍ وَلَا تَبِعُواْ الْوَرَقَ بالْوَرَقَ إِلَّا مِثْلًا بِمِثْلٍ وَلاَ تَشْفَوْاْ بَعْضَهَا عَلَى بَعْضٍ وَلَا تَبِعُواْ مِنْهَا غَابِيًا بِنَاجِزٍ."

"Do not sell gold for gold unless equivalent in weight, and do not sell less amount for greater amount or vice versa; and do not sell silver for silver unless equivalent in weight, and do not sell less amount for greater amount or vice versa; and do not sell gold or silver that is not present at the moment of exchange for gold or silver that is present.”

Also, Sahih Muslim narrated that 'Ubadah ibn As-Samit said that the Prophet, peace be upon him, said,

الْذَّهَبُ والْفِضَّةُ بالْفِضَّةِ وَالْبَلَّرُ بالْبَلَّرَ وَالْشَّعِيرُ بالشَّعِيرِ وَالْتَمْرُ بالْتَمْرَ وَالْمِلْحُ بالْمِلْحِ مِثْلًا بِمِثْلٍ سَوَاءً بِسَوَاءٍ يَدَا بِيَدٍ
Gold for gold, silver for silver, wheat grain for wheat grain, barley for barley, dates for dates, salt for salt: equal in weight, equal in amount and from hand to hand (the payment is not delayed). When these types are not the same kind, then sell as you like as long as it was from hand to hand.” There are many other authentic Hadiths on this subject in the Two Sahihs [as Sahih Al-Bukhari and Sahih Muslims are called], as well as, other books of Hadith.

As for the Hadith that states, “Riba involves the Nasee-ah”, the scholars stated that it only indicates the fact that most Riba transactions are of a Nasee-ah type, not all of them. The previous two Hadiths, as well as, several other authentic Hadiths clearly demonstrate that there are several other types of Riba. In fact, Riba transactions usually combine both Riba al-Fadhl and Riba An-Nasee-ah! Consequently, those who indulge in Riba with the banks, and the owners of these banks, combine two types of Riba, Riba an-Nasee-ah\(^{13}\) and the interest itself that is collected\(^{14}\), thus, carrying the burden of both illegal transactions.

**Riba is a Prohibited Type of Transaction, Even When it Provides a Mutual Benefit**

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\(^{13}\) [delayed payment that incurs interest]

\(^{14}\) [an addition that makes the transaction of Rib al-Fadhl type]
We should state here that *Riba* is not prohibited only because usury transactions require the needy to pay the incurred interest. *Riba* is `Haram (prohibited) because of the injustice it exerts on the needy who have to pay the accumulating interest, and also because it is a prohibited type of transactions. Certainly, forcing the needy to pay the *Riba* on their debts is a great injustice, especially since [Islamically] the lender is required to be patient with the needy borrower, not illegally increase the principal of his debt.

In addition, *Riba* is still disallowed even when it brings a mutual benefit for both the lender and the indebted person. Islam does not take this mutual benefit from *Riba* into consideration. Rather, *Riba* is `Haram any way you look at it. The Prophet, salla allahu `alaihi wa-sallam, clearly stated this fact in many of his Hadiths, such as the above stated Hadiths. If Islam considered mutual agreement and benefit from *Riba* by the lender and the borrower a factor that allows *Riba* transaction, Allah would have informed us of this fact in His Glorious Book, or by the words of His Messenger, peace be upon him. Allah said,

\[
\text{وَتَوَرْنَا عَلَيْكَ الْكِتَابَ بَيِّنَاءً لَكُلِّ شَيْءٍ وَهُدَى وَرَحْمَةً}
\]

what translated means, *{And We have sent down to you the Book (the Quran) as an exposition of everything, a guidance, a mercy, and glad tidings for those who have submitted themselves (to Allah as Muslims)}*[16:89].
Imam Muslim narrated in his, Sahih, that Abdullah ibn `Amr ibn Al-'Aas stated, that the Prophet salla allahu `alaihi wa-sallam said,

"إِنَّهُ لَمْ يَكُنْ نَبِيٌّ فَبِلِي إِلَّا كَانَ حَقًا عَلَيْهِ أَن يَدْعُ مَأْتِهِ عَلَى
خَيْرٍ مَا يَعْلَمُهُ لَهُمْ وَيُنَذِّرُهُمْ شَرَّ مَا يَعْلَمُهُ لَهُمْ".

what translated means, “Every Prophet whom Allah sent before me was required to guide his people to what is the best of what he knows for them, and to warn them against the worst of what he knows for them.” It is a fact that our Prophet salla allahu `alaihi wa-sallam is the best of Allah's prophets and messengers and that he perfectly delivered Allah's Message.

Consequently, if Islam had considered the mutual benefit from Riba a factor for allowing it, then the Prophet (صلى الله عليه وسلم) would have informed the Muslim Ummah (Nation) of this fact. On the contrary, the fact is that the Prophet (صلى الله عليه وسلم) clearly stated in his Hadiths that all types of Riba are `Haram (impermissible), and just as Allah stated in many Ayat, the Sunnah explains the Quran.

Allah said,

{And We have also sent down unto you (O Muhammad) the reminder and the advice (the Quran), that you may explain clearly to men what is sent down to them, and that they may give thought}[16:44],
And We have not sent down the Book (the Quran) to you (O Muhammad), except that you may explain clearly unto them those things in which they differ, and a guidance and a mercy for a folk who believes}[16:64]. There are many other Ayat in the Quran on this topic.

**Qiyas** is Only Allowed Where There are no Texts in the Quran or Sunnah

Ibrahim then said that Shaikh Rasheed Ridha allowed savings accounts that gain interest. The opinion that he mentioned is an error in judgment that is based on discredited personal conclusions that clearly contradict the relevant Texts [of the Quran and Sunnah]. The scholars stated that Muslims are not allowed to rely on Ijtihad (personal judgment) where a Text exists. Rather, Ijtihad is only employed where there are no Texts, in which case, only qualified persons are allowed to perform Ijtihad. When a scholar tries his best in his Ijtihad and issues a correct opinion, he will gain two rewards [one for Ijtihad and one for correctness]. On the other hand, when a scholar performs his best Ijtihad but issues the wrong opinion, he will only gain one reward for his Ijtihad [yet, the erroneous opinion –as in this case- is still invalid]. The Prophet (صلى الله عليه وسلم) said,
“When the ruler (or the judge, or the scholar) performs Ijtihad and reaches the correct conclusion, he will gain two rewards. When he performs Ijtihad but reaches the wrong conclusion, he will gain one reward.” [Al-Bukhari and Muslim collected this Hadith from `Amr ibn Al-`Aas]. Also, Imam Muslim reported a Hadith collected from Abu Hurairah, may Allah be pleased with him, reporting similar words.

Consequently, Muslims are not allowed to perform Ijtihad concerning matters of the religion where there is a clear ruling that Allah has revealed in the Quran or in the Sunnah of His Prophet, salla allahu `alaihi wa-sallam. Furthermore, and according to the consensus of the scholars, all Muslims are required to adhere by the Texts of the Quran and Sunnah and to implement their rulings. Allah alone is sought for each and every matter, and there is neither power nor strength except from Him.

Fourth, Ibrahim said towards the end of his research, “In summary, and after comparing the Riba that the Quran prohibited to banking transactions, it is clear that banking transactions are quite different from the Riba transactions that the Quran warned against. This is because in the present time, there are new types of transactions and as such, are not entailed in the prohibited Riba mentioned in the clear Texts in the Quran. Hence, we must assess these new types of transactions regarding the benefits they bring for the slaves and their satisfying their legal needs, thus imitating the practice of the Messenger of Allah, salla allahu `alaihi wa-sallam, when he allowed the
selling of the *Salam*. He did this, even though the *Salam* entails selling a good that the seller does not yet have. Therefore, the scholars stated that selling *as-Salam* was allowed, because people needed it. Likewise, the scholars relied on the example of allowing *as-Salam* transactions and other relevant examples to allow many beneficial practices without which people's needs will not be fulfilled or satisfied.”

*Riba is `Haram Any Way You Look at it*

In response to this sweeping claim, we should first state the fact that the current banking transactions are not different from the prohibited *Riba* transactions. Further, Allah sent Muhammad as the Final Messenger from Him, and required all mankind, starting with the Prophet's contemporaries up until the Day of Judgment, to implement His Commandments that He revealed to His Messenger, salla allahu `alaihi wa-sallam. Therefore, all new types of dealings should carry the same rulings as old types of dealings, as long as both types are essentially the same. We must also state that having different names does not change the true reality of these dealings. What matters, is the true substance and the true essence of these types of dealings.

Further, it is a well-known fact that the aims and goals of those who indulged in *Riba* in the past are similar to the aims of those who indulge in *Riba* in the present time, even though they changed the names of the transactions they use. Hence, differentiating between the old types of business transactions and the new ones, because of the different names and styles, while
disregarding the aims and goals behind such transactions, is indeed a misguided method. For example, the Prophet, peace be upon him, considered the request of those who said, during the battle of `Hunain, “Make for us a Dhat-Anwat\(^{15}\) as they (disbelievers) have Dhat-Anwat,” similar to what the Children of Israel said to Prophet Moses, peace be upon him,

\[
\text{اجْعَلْ لَنَا إِلَيْهَا كَمَا لَهُمْ آلهَةً}
\]

\{"Make for us an ilahan (a god) as they have aliha (gods)\} [7:138]. The Prophet, salla allahu `alaihi wa-sallam, did not consider the difference in the words whereas the true essence was still the same. For instance, Allah, the Exalted, punished the Jews when they set up their nets on Fridays so that the nets catch fish on Saturdays, during which they were prohibited to fish. Allah did not excuse the Jews for this deviant behavior, even though the Jews collected the fish on Sundays. The aims were the same, even though the means and methods to reach these aims varied. There are many other similar examples in the Quran and Sunnah.

**Allah permitted the Salam Transaction**

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\(^{15}\) [a tree that the disbelievers used to revere and hang their swords on, during the eve of the battle, to be victorious in battle, so they claimed]
We should add by stating that the writer gains no benefit from allowing the current types of *Riba* transactions by comparing them to *as-Salam* transactions. *As-Salam* type of transactions was allowed *because Allah allowed it*, a fact that demonstrates the greatness of the Islamic legislation that aims to benefit the Muslim *Ummah* at large. Further, Allah restricted the *Salam* type of transactions in a way that made it different from the disallowed types of business transactions. *As-Salam* entails the promise of delivering a certain good with known characteristics on a certain future date, but the profit is paid on the spot. Both the seller and the buyer share in the benefit of *As-Salam*: the seller benefits from the price to spend on his current needs, and the buyer benefits from the *Salam* when he receives it since he bought it for a lesser price. Hence, both parties to the *Salam* transaction gain a benefit, none of them is harmed in any way, as there is no *Riba* (usury, addition, or interest) in this case, and finally, no goods with an unknown quality are being sold. As for the *Riba* transactions, they involve a certain addition to the principal with the payment differed, or bartering goods for a larger amount of the same type of good. Allah, the Most Wise, Who legislates what brings all types of benefits to Muslims, made *Riba* transactions a major sin¹⁶.

¹⁶ [Allah, the Exalted, the Most Honored, said,]

*الْذِّينَ يَأْكُلُونَ الرَّبَا لَا يَقْفُمُونَ إِلَّا كَمَا يَقْفُمُ الْذِّي يَتَحِيطُهُ الشَّيْطَانُ مِنَ الْمَسْ مَلِكَ بَيْنَهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرَّبَا وَأَحْيَ الْلَّهُ الْبَيْعَ وَحُرِّمَ*
{Those who eat Ribâ will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaitân (Satan) leading him to insanity. That is because they say: “Trading is only like Ribâ,” whereas Allâh has permitted trading and forbidden Ribâ. So whosoever receives an admonition from his Lord and stops eating Ribâ, shall not be punished for the past; his case is for Allâh (to judge); but whoever returns (to Ribâ), such are the dwellers of the Fire — they will abide therein}[2:275]. Al-Bukhari reported, without a chain of narration, that `Abdullah ibn `Abbas, may Allah be pleased with him, said that the last Ayah to be revealed to Allah's Messenger, salla allahu `alaihi wa-sallam, was this Ayah,

{O, you who believe! Be afraid of Allâh and give up what remains (due to you) from Ribâ (from now onward) if you are (really) believers. And if you do not do it, then take a notice of war from Allâh 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
Consequently, the needy will be saved from incurring huge interests, while encouraging the wealthy not to rely on receiving less than your capital sums)] [2:278-279]. Further, al-Bukhari and Muslim reported that Abu Hurairah, may Allah be pleased with him, said,

"اجتماعُ السَّبْعَ الْمُوَيْقَاتِ" قَالُوا: َبَا رَسُولُ اللَّهِ وَمَا هُنَّ قَالُوا:
"الشَّرْكُ بِاللَّهِ والسِّحْرُ وَقَتْلُ النَّفْسِ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ وَأَكْلُ الرِّبَا وَأَكْلُ مَالِ الْيَتِيمِ وَالْمُتَوَلِّي يَوْمَ الْرَّحْمَةَ وَقَذْفُ المُحْصُنَاتِ المُؤْمِنَاتِ الْغَافِلَاتِ".

“Allah's Messenger salla allahu `alaihi wa-sallam said, ‘Avoid the seven great destructive sins.’ The people inquired, ‘O, Allah's Apostle! What are they?’ He said, ‘To join others in worship along with Allah, to practice sorcery, to kill the life which Allah has forbidden except for a just cause (according to Islamic Law), to eat up Riba (usury), to eat up an orphan's wealth, to give back to the enemy and fleeing from the battlefield at the time of fighting, and to accuse, chaste women, who never even think of anything touching chastity and are good believers.’” Also, ibn Majah narrated that Abu Hurairah, may Allah be pleased with him, reported that Allah's Apostle, peace be upon him, said,

"الرِّبَا سَبْعُونَ حُبْيَا أَيْسِرْهَا أَنْ يَنْكَحَ الرَّجُلُ أَمَيْهَا".

“Riba is seventy types, the least of which equals one having sexual intercourse with his own mother!”]
Also, Riba leads to abandoning establishing various beneficial projects and industries\(^\text{17}\).

Afterwards, the writer uttered a baseless, false claim that, “People need banks and various banking transactions, as their livelihood depends on them…”

**Muslim Economy does not Need Riba Transactions**

In response, we state that Muslims benefited from the Islamic economic system for the past fourteen centuries, long before banks ever existed. During this long period of time, the projects and industries that existed in the Muslim World did not rely on prohibited types of dealings. Further, we state the fact that in modern times, people do not need to deal in Riba to sustain their livelihood.

We should note here that all types of mistakes and injustices result from indulging in the prohibited types of dealings. This is especially true when the society is not

\(^{\text{17}}\) [High interest rates tighten the money supply and slows the economy, while lower interest rates loosen money supply and reinvigorates the economy. This is why the United States Federal Reserve lowered interest rates several times during the year 2001, so that the slowing economy recovers momentum through increased availability of money supplies, which translate into more hiring and spending on economic expansion, new plants and higher customer demand. Even Mr. Riba himself knows this fact, which amazingly escapes the attention of many Muslims who are fascinated by the calls to incorporate interest into Muslim Economies.]
fulfilling its obligations towards its members, such as being sincere, trustworthy and truthful with other people, while shunning all types of illegal dealings that entail *Riba*, *Gharar* [hidden inability to deliver promised goods and services], deceit and cheating.

**Muslim Economy Needs to Implement Allah's Law to Survive and Flourish**

Providing for people's needs, helping them acquire their benefit and ensuring meaningful cooperation between them will only be achieved through abiding by Islamic Law. It requires truthfulness and *Amanah* (honesty) and prohibits lying, deceit and all the types of dealings that Allah does not permit.

Allah said,

\[
\text{وَتَعَاوَّنُوا عَلَى الَّذِينَ آمَنُوا مُنْتَقِمِينَ}
\]

what translated means, *{Help you one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression}* [5:2],

\[
\text{إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تَعَدَّلُوا الَّذِينَ آمَنُوا إِلَيْهِمْ}
\]
and, {Verily! Allah commands that you should render back the trusts to those to whom they are due; and that when you judge between men, you judge with justice}[4:58],

وَأَيْتُمْ تَعَلَّمُونَ

and, {O you who believe! Betray not Allah and His Messenger, nor betray knowingly your Amanat (things entrusted to you, and all the duties which Allah has ordained for you)}[8:27].

Also, Allah said,

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بَيْنَ يْتَمَّ إِلَى أَجْلٍ مُّسَمَّى فَاكْتُبُوهُ

وَلَيْكُنْ كَتَابٌ مَّعَكُمْ وَلَا يَكُونَ كَتَابٌ أَنْ يَكُتَبَ كَمَا عُلِّمَ اللَّهُ فَلَيْكُنْ كَتَابٌ وَلْيُمَلِّلِ الَّذِي عَلَى الْحَقِّ وَلْيَتَقَلِّبِ اللَّهُ رَبُّهُ وَلَا يَبْخَسَ مِنْهُ شَيْئًا

what translated means, {O you who believe! When you contract a debt for a fixed period, write it down. Let a scribe write it down in justice between you. Let not the scribe refuse to write as Allah has taught him, so let him write. Let him (the debtor) who incurs the liability dictate, and he must fear Allah, his Lord, and diminish not anything of what he owes}[2:282], and, [33:70-71]
O you who believe! Keep your duty to Allâh and fear Him, and speak (always) the truth. He will direct you to do righteous good deeds and will forgive you your sins. And whosoever obeys Allâh and His Messenger, he has indeed achieved a great achievement\(^{18}\). [33:71-72]

Further, the Messenger of Allah salla allahu `alaihi wa-sallam said,

“О продавец и покупатель имеют право сохранить или возвратить товары до разделения или до окончательного раздела, если обе стороны говорили правду и упомянули все недостатки и свойства продаваемого товара, тогда они будут счастливы в своем деле; если они ставили ложь или скрывали что-то, то возвраты в этом деле будут потеряны” [Al-Bukhari and Muslim].

Also Muslim and Ahmad narrated that Abu Sa`eed al-Khudri radhiya allahu `anhu said that the Prophet salla allahu `alaihi wa-sallam said,

\[^{18}\text{will be entered into Paradise and saved from Hellfire}\]
“Gold for gold, silver for silver, wheat grain for wheat grain, barley for barley, dates for dates, salt for salt: equal in amount and from hand to hand (meaning the payment is not delayed). Those who give more or ask for more, then both who take the increase and those who give it are the same, and both will have committed Riba.” Also, Jabir [ibn `Abdullah al-Ansari, radhiya allahu `anhu] said, “The Messenger of Allah salla allahu `alaihi wa-sallam cursed those who take Riba and those who give it, write it and witness it, then said that, ‘They all are the same!’”[Muslim].

In addition, `Umar ibn Al-Khattab narrated that the Messenger of Allah, peace be upon him, said,

“*The bartering of gold for gold entails Riba, except if it is from hand to hand and equal in amount; wheat grain for wheat grain entails Riba, except if it is from hand to hand and equal in amount; dates for dates entails Riba, except if it is from hand to hand and equal in amount; and barley for*
barley entails Riba, except if it is from hand to hand and equal in amount”[Al-Bukhari and Muslim]. He salla allahu `alaihi wa-sallam also said,

"من عشتنا فليس ميتا".

“Those who cheat us are not some of us”[Muslim, without a chain of narration, Ahmad, ibn Majah and ad-Darimi. The correct words for this Hadith are, “Those who cheat are not some of us”]. Also, the Prophet salla allahu `alaihi wa-sallam said,

"لا أَنْبِيَكُمْ بِأَكْبَرِ الْكِبَارِ".

“Should I inform you about the greatest of the great sins?” They said, "Yes, O Allah's Apostle!" He said,

"الإِشْرَاكُ بِاللَّهِ وَعَقُوقُ الْوَالِدَيْنِ".

"To join others in worship with Allah and to be undutiful to one's parents." The Prophet, peace be upon him, then sat up after he had been reclining (on a pillow) and said,

"لا أَتْقَوْلُ الزُّورِ".
"And I warn you against giving a false statement or a false testimony" [Al-Bukhari and Muslim]. There are many other Hadiths on this topic.

**Comparing the ‘Haram to the ‘Halal to justify the ‘Haram is Disallowed**

No Muslim is allowed to render permissible what Allah has rendered ‘Haram, by comparing the disallowed matter to another matter that Allah has allowed. Indeed, whoever does this will have committed a major sin and will be saying about Allah what he has no knowledge of. Also, such a person will have opened a door of Fitnah (mischief) and sinning for the people.

The scholars who use Qiyas state that Qiyas is only allowed [and pertains to] when a minor aspect of the religion does not have a definite ruling in the Quran or Sunnah. In this case, the scholars apply a general ruling [through Ijtihad] that includes the matter under discussion and derives a ruling for it, whereas before, it did not have a specific ruling.

Allah disallowed mankind to say about Him what they have no knowledge of, and made this act bigger than Shirk (ascribing partners to Allah) itself. He also stated that Satan calls upon his followers and commands them to go on this deviant path, just as he calls them into sin and immoral acts.

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[19] Therefore, Riba is a complex topic and is nothing like what it is made to appear, that it only entails giving loans and requiring interest]
Allah said,

قُلْ إِنَّمَا حَرَّمَ رَبِّي الْفَوْاحَشَ مَا ظَهَرَ مِنْهَا وَمَا بَطَنَ وَالْإِثْمَ
والْبَغْيِ بِغَيْرِ الْحَقِّ وَأَن تَشْرَكُوا بِاللَّهِ مَا لَمْ يُزِلْهُ بِسُلْطَانٍ وَأَنْ
تَقُولُوا عَلَى اللَّهِ مَا لَا تَعْلَمُونَ

what translated means, {Say (O Muhammad): "(But) the things that my Lord has indeed forbidden are Al-Fawâ`ihâ (great sins, unlawful sexual behavior, etc.) whether committed openly or secretly, sins (of all kinds), unrighteous oppression, joining partners (in worship) with Allah for which He has given no authority, and saying things about Allah of which you have no knowledge”}[7:33], and [2:168-169],

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِمَّا فِي الأُرْضِ حَالًا طَيِّبًا وَلا تَتَبَيَّنَا
خُطُواتُ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ وَإِنَّمَا يَأْمُرُكُمْ بِالْسَّوَءِ
وَالْفَحْشَاءِ وَأَن تَقُولُوا عَلَى اللَّهِ مَا لَا تَعْلَمُونَ

{O mankind! Eat of that which is lawful and good on the earth, and follow not the footsteps of Shaitan (Satan). Verily, he is to you an open enemy. [Shaitan (Satan)] commands you only what is evil and Fa`hsha (sinful), and that you should say against Allah what you know not.}

We ask Allah to improve the general situation of Muslims and to bestow on them the Fiqh (knowledge and understanding) in the religion. We also ask Allah to guide Muslim scholars to call the people to Allah and to explain
Allah's Commandments to them, while warning them against defying His Law. We ask Allah to save Muslims from the evil of their own selves and the evil of those who call to all types of misguidance. We ask Allah to guide Ibrahim back to the True Path, so that he publicly repent, from what he has written, may that Allah forgive him.

Allah said,

وَتُوبُوا إِلَى اللَّهِ جَمِيعًا أَيْتَاهُ المُؤَمِّنُونَ لَعَلَّكُمْ تُتْلِحُونَ

{And all of you beg Allah to forgive you all, O believers, that you may be successful} [24:31],

إِنَّ الَّذِينَ يَكْتُمُونَ مَا أَتَرَّلَّتْهُ مِنَ الْبِيَنَاتِ وَالْهُدَى مِنْ بَعْدِ مَا

بيِتُّاهُ لِلَّدِينِ في الْكُتْبَ أوْلِيَاءَ يَلْعِنُهُمُ اللَّهُ وَيَلْعِنُهُمُ اللَّاهُ وَلَا يَعْلَمُهُمُ الْلَّهُ وَأَلْتَابُ الرَّحْمَٰنُ

إِلاَّ الَّذِينَ تَأْبَوا وأَصَلَّحُوا وَبَيِّنَّا فَأُولِيَاءَ أَنَّهُمْ آتَبُوا عَلَيْهِمْ وَأَنَا

الْتَوَّارِي إِلَى اللَّهِ الرَّحْمَٰنُ

and, {Verily, those who conceal the clear proofs, evidences and the guidance, which We have sent down, after We have made it clear for the people in the Book, they are the ones cursed by Allah and cursed by the cursers. Except those who repent and do righteous deeds, and openly declare (the truth which they concealed). These, I will accept their repentance. And I am the One Who accepts repentance, the Most Merciful} [2:159-160].

There is no doubt that Ibrahim’s article needs a more detailed rebuttal, but I hope that what I have stated in this rebuttal is clear enough for those who seek the truth. Allah
is sought for every type of help, and He is Sufficient for us as a Helper. May Allah bestow His prayer and peace on Muhammad, our Prophet, and on his family, companions and those who followed them with excellence, until the Day of Judgment.

Abdul Aziz ibn Abdullah ibn Baz